

# JIMSJOURNAL.NET - YOUR HOME NEWS

NEWS FROM YOUR REAL ESTATE CONSULTANT FOR LIFE

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## May's Sweet Spot

Dear Friend,

May has that in-between energy — halfway between spring and summer, caught in a stretch of grey mornings and slow starts. The month reminds us to slow down and that great things can happen when we pause before the next big shift.

This month's newsletter is all about that sweet spot — between action and stillness, luck and timing, doing and not doing. Inside, you'll find a fresh perspective on those overcast May days, whether luck is random and a reminder that sometimes the best thing you can do ... is nothing.

So, grab your coffee, settle in and embrace the pause before summer kicks into high gear. And if you're in the middle of a big decision — to buy or sell your home — then now might be the perfect time to take stock, weigh your options and ensure you're moving at the right pace. As always, I'm here to help whenever you're ready.

Until then,  
Jim Urban

### A Little Extra

A man always bought oranges from a woman at the town market. She would weigh them on a scale and place them in a bag and tell him the price. After he paid, the man usually took one orange out of the bag, peeled it, and tasted one piece. Then he'd say, "This orange is sour," and hand it back to the woman.

Then she would bite into it. "It tastes sweet to me," she always said, but she gave him a few extra oranges to make up for it.

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## INSIDE THIS ISSUE

A Little Extra

Doing Absolutely  
Nothing

5-Minute Protein-  
Packed Chickpea  
Smash Wrap

Refresh Your  
Outdoor Space  
With A Container  
Garden

The Power of  
Magnesium

The Surprising  
Science Of Luck

How Nature Thrives  
In Heat



The man's wife went to the market with him every day and saw this exchange happen time after time. One day she asked her husband, "Why do you do that every time? The oranges are always sweet."

The man replied, "That woman hardly eats. This way I get her to eat one orange a day for her health."

A merchant in a vegetable stall saw the exchange happen every day, too. One day she asked the woman, "Why do you let him get away with that? He always complains about your oranges, and you always give him extra. Why do you put up with it?"

The woman smiled and said, "He always pays me a little extra when I weigh his bag. That way he can feed me and pretend I don't know what he's doing. His love pays for the extra orange."

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Buttons: "I'm Looking For My Next  
Home" or "What is My Current  
Home Worth?"

## **Doing Absolutely Nothing**

Imagine this: You're sitting on your couch, staring out the window, and doing... nothing. No phone in your hand. No emails being answered. No laundry being folded "while you relax." Just you, the moment and maybe the sound of a bird that seems to have its entire life figured out. Now, be honest: Did your brain just revolt? Did it whisper, "But I should be doing something productive?"

We've been trained to believe that stillness is wasted time; every minute must be optimized, every hobby should be turned into a side hustle and every pocket of the day must be filled with something useful. But what if absolutely nothing is the most useful thing you do?

The Italians have a phrase for it: *Dolce far niente*—the sweetness of doing nothing. It's not laziness; it's an art or even a skill. It's the ability to sit, breathe and exist without needing to check, achieve or accomplish anything.

When was the last time you let your mind wander without guiding it toward a task? When was the last time you allowed yourself to be bored, truly bored, without reaching for a screen to fill the silence?

Science has proven that our best ideas seem to come to us when we aren't trying. Creativity thrives in stillness. Stress melts away when we stop chasing the next thing.



## 5-Minute Protein-Packed Chickpea Smash Wrap

### Ingredients

- ½ cup canned chickpeas, drained and mashed
- ½ avocado, mashed
- 1 tbsp hummus
- ½ tsp lemon juice
- ¼ tsp garlic powder
- ¼ tsp smoked paprika
- Salt and pepper to taste
- 1 small whole wheat or low-carb tortilla
- Handful of spinach or arugula

Instructions: In a bowl, mash chickpeas and avocado until combined but slightly chunky. Stir in hummus, lemon juice, garlic powder, paprika, salt, and pepper. Spread mixture onto the tortilla, then top with spinach. Roll up tightly, slice in half and enjoy!

### Why You'll Love This:

- A plant-based protein (about 15 grams) to keep you full.
- Contains healthy fats plus fiber for energy and digestion.
- Quick, creamy and flavorful—ready in about five minutes!

## Refresh Your Outdoor Space With A Container Garden

A container garden is an easy way to add color and life to your outdoor space, whether you live in a house or an apartment. Strategically placed, it enhances both indoor and outdoor views. Here are some expert tips from the Horticulture Gardening Institute at Michigan State University:

- Pick compatible plants. Choose ones with similar sun, shade, and watering needs.
- Blend blooms and foliage. Use long-blooming flowers and textured greenery for variety.
- Water wisely. Depending on the container size, material and weather, the garden might need daily or twice-daily watering.



## FREE REPORTS!

### Free Information!

- How Sellers Price Their Homes Free Information!
- The 5 Biggest Mistakes Home Buyers Make
- How to Sell Your Home For the Most Money

## FREE NEWSLETTER SUBSCRIPTION!

See Page 7

With a little care, your container garden can become a beautiful, low-maintenance retreat.





# THE POWER OF MAGNESIUM

Magnesium doesn't get the hype of calcium or vitamin D, but it's one of the most essential minerals for overall health—and nearly 50% of Americans don't get enough of it. This powerhouse nutrient supports everything from brain function to heart health, yet it's often missing from modern diets.

## Why Magnesium Matters

**Better Sleep:** Magnesium helps regulate melatonin, the hormone that controls sleep cycles. Studies show it improves sleep quality and reduces insomnia symptoms.

**Stress And Anxiety Relief:** Magnesium plays a key role in nervous system function, helps calm the body and reduces cortisol, the stress hormone.



**Muscle Heart Health:** Magnesium supports muscle relaxation, prevents cramps and helps maintain a steady heartbeat.

**Stronger Bones:** While calcium gets most of the credit, magnesium is essential for maintaining bone density and reducing the risk of osteoporosis.

## How to Get More Magnesium

Many processed foods are stripped of magnesium, but you can boost your intake naturally by eating:

- Avocados
- Dark leafy greens, such as spinach and kale
- Dark chocolate (yes, really!)
- Nuts and seeds, such as almonds and pumpkin seeds
- Fatty fish, such as salmon and mackerel

For those who struggle to get enough magnesium through diet, supplements, such as magnesium glycinate or citrate, can help, but always check with a doctor first.

Small changes can make a big difference—getting enough magnesium might be the simplest way to sleep better, stress less and feel more energized.



# THE SURPRISING SCIENCE OF LUCK

Psychologist Dr. Richard Wiseman studied "lucky" and "unlucky" people for more than a decade. His research found that luck isn't just fate; it's a mindset. "Lucky" people tend to share four key traits:

1. **They notice opportunities.** In an experiment, participants counted photos in a newspaper. The "lucky" ones spotted a hidden message saying, "Stop counting. There are 43 photos." The "unlucky" ones missed it.
2. **They trust their intuition.** Neuroscientific studies suggest "lucky" people process patterns subconsciously and make quick, accurate decisions.
3. **They expect good things.** Optimistic people take more risks, persist longer and create their own opportunities.
4. **They turn bad things into good things.** Instead of dwelling on setbacks, "lucky" people reframe challenges and seek new paths.

Can you become luckier?

Science says yes. Here's how:

- **Make efforts to meet new people and expand your social circle.** Many lucky breaks spring from casual acquaintances who introduce new opportunities.
- **Embrace the unexpected.** Changing routines increases chance encounters and fresh opportunities.
- **Visualize success.** A study in Psychological Science found that vividly imagining positive outcomes makes them more likely to happen.

Luck: Random Or Designed?

While pure chance plays a role, everyday luck is shaped by our thoughts, actions and openness to new possibilities.

In other words, luck isn't just something that "happens" to you. It can be cultivated by adopting a mindset that welcomes opportunities, trusts intuition and stays resilient in the face of challenges.



# HOW NATURE THRIVES IN HEAT

Nature intensifies during summer. Every plant, animal and ecosystem is in high gear and makes the most of the warmth before the cycle shifts again.

## How Do Plants Survive The Heat?

Although the summer sun fuels growth, too much heat can be dangerous. Plants use transpiration — a process in which they release water through their leaves — to cool themselves.

Some plants, such as sunflowers, track the sun throughout the day to maximize their energy intake. Meanwhile, desert plants, such as cacti, adapt by storing water and reducing their leaf surface area to minimize moisture loss.

## Why Insects Rule The Summer

Have you ever noticed how mosquitoes, fireflies and cicadas seem to take over during summer? Warmer temperatures accelerate insect metabolism, making them more active and abundant. Fireflies use the season to flash mating signals, and cicadas emerge after years of being underground and then fill the air with their unmistakable summer chorus.

## The Science Of Summer Storms

Summer heat fuels powerful thunderstorms as warm air rises rapidly, cools and then condenses into storm clouds. The clash of humid, rising air and cooler atmospheric layers creates dramatic lightning displays and sudden downpours.

## Why Summer Makes Us Happier

More sunlight boosts our serotonin, the brain's "happiness chemical," and increased Vitamin D supports our mood and energy. Studies also show that people feel more adventurous and social during summer, which likely is due to longer daylight hours and increased outdoor activity.

Every sunset, every gust of warm wind and every distant rumble of thunder is part of an ancient rhythm that reminds us to embrace the fleeting magic of the season before it fades again.

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# SMART ADVICE FOR YOU AND THE PEOPLE YOU CARE ABOUT

## When You Have a Thought about Living in a New Home

### 5 Big Mistakes Buyers Make And How to Avoid Them

- 1. Mistake**  
**Not knowing how much they can afford before they make an offer.**  
The easiest way to avoid this mistake is to get pre-approved for a mortgage by a Lender so you know in advance exactly how much you can afford. Most pre-approvals are free and will give you a basis to make a more informed purchasing decision when you find the house you like.
- 2. Mistake**  
**Not reading the fine print on the real estate contract.**  
Most people think that the agent they're working with is working for them. But unless they're working as your buyer representative, they represent the seller. There are different types of agency relationships you can have with a Realtor, so make sure you're clear on your options.
- 3. Mistake**  
**Not disclosing hidden defects before they buy a home.**  
One of the most expensive mistakes is also one of the easiest to avoid, by having a professional pre-purchase home inspection. Don't get stuck with a money pit. The cost of a professional home inspection is usually a few hundred dollars, but the peace of mind it can give you and the expense you can avoid are worth thousands of dollars.
- 4. Mistake**  
**Not knowing how much their credit can affect their ability to buy or refinance a home.**  
Before you buy a home, many of the details on your credit history can be cleaned up or even eliminated. Your mortgage professional can help you review and prepare your credit file in advance.

This report courtesy of:

### 5 Big Mistakes Sellers Make And How to Avoid Them

- 1. Mistake**  
**Using a Real Estate Agent Instead of a Client-Centered Real Estate Consultant.**  
When you're looking for help buying or selling property, it's important to remember that the terms "real estate agent" and "Client-Centered Real Estate Consultant" are not synonymous. Being client-centered means always placing the client's needs first. A client-centered consultant will ask profound and thoughtful questions. They are the type of questions the typical agent might not take the time of asking. It's important to have an objective outside source ask probing, intelligent questions because discovering what is truly important to the buyer/seller and consultant to appropriately offer the problem and offer solutions to the essential objects from the less relevant concerns. Only then can the team work together to craft a very specific strategic process to make the transactions move forward based solely on the needs of the client.
- 2. Mistake**  
**Failing to Maximize the "Curb Appeal" of Your Home.**  
When you're preparing your house for sale, remember the importance of first impressions. A buyer's first impression can determine whether they'll choose to look inside. It's estimated that more than 90 percent of buyers decide to purchase a home even before they get out of their car. With that in mind, be sure to stand outside your home and take a realistic "tree look." Then ask yourself, "If my Agent, who you can't see, is to describe the curb appeal, it would make a significant difference in your final sales price, as well as the speed of your sale."
- 3. Mistake**  
**Not Appreciating the Buyer's Point of View.**  
Unreasonable though it may be, a prospective buyer would like to see a perfect home from top to bottom and inside and out. To improve the likelihood of an easy, fast and profitable home sale, we suggest that you attend to the following items:  
**On the outside:**
  1. Sweep the front walkway.
  2. Remove newspapers, bins and toys.
  3. Park vehicles away from the property.
  4. Trim back the shrubs.
  5. Apply fresh, clean paint on your home, wooden fence and landscaping.
  6. Clean windows and window coverings.
  7. Maintain sprinkler systems.
  8. Maintain awnings around windows and doors.
  9. Make sure roof and gutters are clean and in good condition.
  10. Mow the lawn frequently and plant flowers.
  11. Keep gutters clean.
  12. Take down out-of-season decorations.

### How Sellers Price Their Homes

**How Much Should I Offer?**  
Clients often ask, "How much under the listing price should we offer?"  
The best way to understand market value is through comparative research. Professional real estate consultants review and study at least 40 to 60 listings, visit 10 to 20, and inspect 5 to 10 properties to develop a sense of relative worth for properties in a given area.  
Additionally, a professional appraisal factors into determining the fair market value of the home. An appraisal protects you because lenders want to make sure that you don't borrow for a home if the home value does not meet the sale price in the eyes of the appraiser, they'll let you know. At that time, the realtor can renegotiate the sale price or void the agreement and refund your earnest money deposit.  
**There are four basic factors that influence how sellers price their homes.**

- 1. Sellers Get Poor Advice**  
Some real estate agents inflate the value of the seller's home in an effort to obtain the listing. There's a natural tendency on the part of sellers to list with the real estate agent who gives them the promise of the highest selling price.  
**When homes are overpriced, they**
  - Stay on the market longer
  - May not sell
- 2. Sellers Set an Unrealistic Price for Emotional Reasons**  
These sellers believe their home is worth every penny of their asking price for personal reasons. Sometimes they lose their objectivity and focus on features that seem more valuable to them (rather than the buyer). For example, the suede wall-covering in the master bedroom may not appeal to potential buyers.  
Additionally, some sellers, anticipating resistance to buy, feel it's a good idea to leave a little "negotiating" room in the asking price.

### How to Sell Your House for the Most Money In the Shortest Amount of Time

- Your imagination is the most powerful tool you have to improve the value of your property – and it's free. Here's how: Step out of your own shoes and step into your potential buyer's shoes. Then take a good, realistic look at your house and property, and consider: Is it appealing? Can you imagine yourself living there comfortably? Or do you imagine yourself putting in a lot of work to make the house and property acceptable?
- 1. Most buyers are interested in three things about a property they're considering:**
    - Visual appeal (landscaping, spaciousness, cleanliness, color, lack of clutter)
    - Maintenance (everything in working order, nothing to repair or paint)
    - Safety (locks and deadbolts, burglar/fire alarm systems, business of the neighborhood)

If a potential buyer can't form a good mental picture of living in your house – no sale! With this in mind, you want to give your property a good, hard look from the outside in. You want to create a fabulous first impression so everyone will want to come inside.
  - 2. What to Look For On the Outside:**
    - **Roof and gutters:** When buyers look at your house from their car, about 30% of what they see is your roof. Be certain it's in good repair.
    - **Landscaping:** A well-maintained yard and a smooth, even driveway reassure potential buyers that you care about your property. A yard free of mud and weeds suggests a good sprinkler system and low maintenance.
    - **Paint and siding:** Neutral colors and a clean appearance are important. Consider repainting or green washing both your house and roof.
    - **Porch or covered patio:** Make sure it's clean and undamaged.
    - **Fence:** Fencing should be in good repair.

### Making the Move Easy On the Kids

Most often, a move represents an important step forward for the adults in the family because of a new job, promotion, transfer to a different office, or financial success has allowed them to buy a more comfortable house in a different neighborhood.  
Moving from one house to another is seldom easy and enjoyable for adults (who chose to move), and can be especially troubling for children (who prefer to stay where they are). But if parents are mindful of their children's concerns and needs, they can minimize distress and discomfort.

**A Move Affects Children and Adults Differently**  
People typically live in a house for about five years and then move on as their jobs and incomes allow. Five years is a small percentage of an adult's life, but it's half the lifetime of a 10-year-old. It includes almost all the years he or she can remember. It may be the only home the child's ever knows, and the place she feels most safe and comfortable.  
A house is much more than a place to live to children. It's the center of their world, associated with familiar activities, sights, and sounds. A move threatens a child's security and leaves something unknown in its place. Their friends, and the familiar streets, schools, shops, trees and parks are gone. The new neighborhood is someone else's world.  
The impact of a move on a child starts about the time he or she first hears about it, and often continues until the new house becomes home. It's not necessary to tell young children about the big change immediately, although they must hear about it from their parents before someone else tells them.  
Expect that your children may be even more distressed after the move. The new house will not be comfortable or beautiful the night the moving van leaves, or for months after. The furniture won't fit the rooms, and the floor will be covered with half-packed boxes. The children won't know anyone at school and, if you move during the summer, they may have little opportunity to meet others their age. They'll need your help. Plan ahead to support and comfort them and ease the stress of the move.

### How to Stop Wasting Money on Rent and Own a Home Instead

If you've always rented a place to live, buying a home can seem like a monumental undertaking. This report breaks down this home buying process into clear steps.

**Seven Steps to Transition from Renter to Homeowner**

- 1. Identify Your Needs and Wants**  
Begin your search by considering the kind of home you need and want. Write down your specific requirements, such as the number of bedrooms, size of yard, floor plan, location, schools, etc.
- 2. Determine How Much You Can Realistically Afford**  
Consider your budget and financial obligations. Decide what monthly house payment you can really afford. Most mortgage consultants advise limiting your payment to no more than one-third of your net monthly income. If you're unsure, contact your mortgage consultant to assist with the calculations.
- 3. Get Pre-Approved by a Mortgage Consultant**  
When you know in advance the amount of loan you can obtain, you can focus on searching for houses in your targeted price range. This can save you time when you find that perfect home, because select loan buyers who are pre-approved.  
Experienced mortgage consultants can let you know what specific loan programs are best for you. By taking a look at your financial situation and credit history, a mortgage consultant will tell you if you can qualify for the home you want and will find a loan that best suits your needs.  
For the approval process, you and your mortgage consultant will complete the required documentation and submit it to an underwriter. A pre-approval is an actual loan commitment from a mortgage consultant to lending institution. This means that you definitely qualify for a loan. Talk to your mortgage consultant about the costs and time involved to secure pre-approval.

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