

# AT YOUR SERVICE!

News To Help You Save Time And Money

August 2010

## SUMMERTIME FUN

I hope that you are enjoying the summer. Many of you have told me of your travel plans and I wish you fun and safe travels.

I have just returned from a road trip with my husband. After receiving an invitation to a wedding in Traverse City, Michigan, we decided to take a road trip with stops at Falling Waters (the Frank Lloyd Wright masterpiece - pictured at right), Pittsburgh, Cleveland, and Ann Arbor. We haven't done anything like that in years, and we really enjoyed it.



The real estate market is always a little quieter in the summer months, even in the best of years. This year is no exception. However, the people who are looking now tend to be quite motivated. Personally, I'll take quality over quantity any time! Because the inventory of homes is high, the Buyers can pick and choose and they are only choosing the homes where they see a good value. Sellers need to be aware and price their homes accordingly.

My website has everything you need to know about buying, selling and living in North Jersey:  
[www.sallyponchak.com](http://www.sallyponchak.com)

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Please recycle ....  
pass this newsletter along to a friend/colleague !

Buyers SHOULD be doing everything possible to purchase NOW. Prices are the lowest they have been and the mortgage rates are historically low -- between 4 and 5 per cent!

As always, if I can help you with any of your real estate needs, or if you have a friend, relative or colleague who could use my expertise, call me. I would be honored to go to work for you!

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Check out my blog:

[www.NorthJerseyRealEstateBlog.com](http://www.NorthJerseyRealEstateBlog.com)

# The Power of One

If you've ever thought "I'm only one person," here's a poem that suggests "one" may be the most powerful number of all:

One song can spark a moment, one flower can wake the dream.  
One tree can start a forest, one bird can herald Spring.  
One smile begins a friendship, one handclasp lifts a soul.  
One star can guide a ship at sea, one word can frame the goal.

One vote can change a nation, one sunbeam lights a room.  
One candle wipes out darkness, one laugh will conquer gloom.  
One step must start each journey, one word must start a prayer.  
One hope will raise our spirits, one touch can show you care.

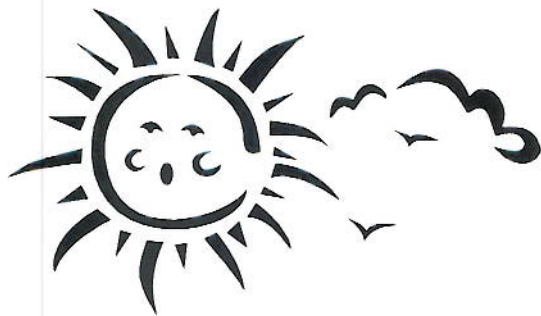
One voice can speak with wisdom, one heart can know what's true.  
One life can make a difference –  
And who's "the one"? It's you!

**Cheers to every *one* of us!**

# How To Avoid



between your tires and the road can cause your vehicle to ride it much like a water skier skims over a lake's surface. You can lose control, with your car sliding out of its lane or even off the road. The best way to prevent hydroplaning is to slow down on wet or slick roads, make sure your tires are properly inflated and have sufficient tread, and avoid puddles. Watch the road ahead for standing or running water, and give yourself enough time to slow down gradually rather than hitting the brakes.



# Summer Pleasures

Rest is not idleness, and to lie sometimes  
on the grass on a summer day listening to the  
murmur  
of water, or watching the clouds float across the sky,  
is not a waste of time.

– John Lubbock

## August Quiz Question

**What is the world's  
largest rodent?**

Everyone who faxes,  
emails or calls in the  
correct answer by the  
last day of this month  
will be entered into a  
drawing for a

**\$25 American Express  
Gift Card!**

# You vs. Adversity

Positive thinking alone may not ensure success, but it's an important start. If you don't believe in yourself, you'll have a hard time persevering against the obstacles and setbacks you're likely to encounter. How do you maintain the right attitude in the face of adversity?

**Tell yourself you can change.** Think of how you've changed throughout your life – not physically, but emotionally. You're probably a different person today than you were five years ago, so don't assume you can't evolve further.

**Use positive language.** Banish words and phrases like "impossible" and "I can't" from your vocabulary. Replace them with words that emphasize strength and success: "challenging" instead of "impossible," and "I must" for "I can't."

**Create the right environment.** Listen to music that uplifts you. Watch inspirational movies and shows. You don't have to devote yourself to a life of singing *Tomorrow* and watching *Rocky*, but don't spend too much time on downbeat material. Mix it up, with a leaning toward the positive.

**Appreciate your life.** Focusing on what you don't have can crowd out your appreciation for what you already possess. Take some time every so often to enjoy what you've already achieved with your life. Think about what you did to get where you are, and use that as reminder of your capabilities.

**Let go of mistakes.** You're bound to fail at some things; don't obsess over them. Learn what you can and move on instead of beating yourself up over and over for them.

## WELCOME NEW CLIENTS

Here are some of the new clients who recently became members of our "Real Estate Family." I'd like to welcome you and wish you all the best!

- **Stephen and Amanda McAlear**  
*(thanks, Mark and Julie Heindselman)*
- **Elsie and Patricia Huff**
- **Maritza and Tom Vitulano**
- **Anne and Andrew Pecora**
- **Amy Woodard and Mike Thimme**
- **Jim and Jill Steeg**
- **Elaine Lawrie**  
*(thanks, Betty Crupi)*
- **Mike and Linda Petronaci**  
*(thanks, Adam and Nicole Fried)*

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.

## Tricks To Stay On Track

If you're thinking about starting a fitness program, here are some tricks to keep yourself on track:

- Get an audiobook that you think you'll love. Only allow yourself to listen to it while you exercise. That way, if you want to find out what happens next, you'll get moving.
- Watch your favorite TV show only while you're exercising – otherwise it's off limits.
- Keep track of your exercise days by putting a gold star on the calendar for every day you do your routine.
- Lay out your workout clothes before you go to bed. When you wake up and see them, you'll be a lot more likely to get on that treadmill.

# Keep Your Dog Safe

Dogs are members of our family, and here's how to keep these four-legged friends happy and healthy:

**Never leave your dog (or any animal) in the car** during hot or even warm weather. The interior temperature of your car can easily soar to 120 degrees in just minutes. The only way your dog can cool down is through panting and through the pads of their feet. Many animals die every year because their owners leave them in cars. Even if you leave the windows partially down, the temperatures can rise to dangerously high levels.



**Don't let your dog ride in the bed of a pickup truck.** Serious eye injuries can occur from debris hitting their eyes at 70 miles per hour. The dog could also be thrown into oncoming traffic or could fall underneath the truck and be injured. Serious injury or death can also occur when a driver hits the brakes suddenly, swerves, or is hit by another vehicle.

**Keep your dog away from fertilizers, plant foods and insecticides;** they can be fatal if your pet ingests them. Don't let your pet walk on a treated lawn.

## *July Quiz Answer*

**Question:** Which professional athlete hit a home run in a major league baseball game, and scored a touchdown in an NFL football game, in the same week in 1989?

**Answer:** Deion Sanders.

**Source:** [espn.go.com](http://espn.go.com)

**Congratulations to  
Judy Bishopp  
of Montvale,**

the only person to answer correctly!

Judy won a \$25

American Express Gift Card!

A shout out to others who gave it a try  
(all guessed Bo Jackson!):

Steve Sasso

Carol Rebain

Susan & Jack Gardner

Amy Woodard

Thanks for participating!

**Make sure your pet always wears an ID tag.** Even if your dog has an embedded identification chip, he should also have a tag so he can be returned quickly to you if he's found. It's also a good idea to keep a current picture of your pet with you. That way, if he disappears or wanders off, you have a photo to show to people when you ask them if they've seen your dog.

**Give your dog prescribed heartworm medicine** on a regular basis. It's also a good practice to use only flea and tick medications prescribed by your dog's veterinarian.

**Make sure your pet has plenty of water and shade** when he's outdoors. And don't let your dog walk on hot asphalt when the heat is high, because it can burn his paws.

ransacked, and just about everything worth anything had been stolen. The thieves got a truck, used the GPS to guide them to the house, then used the garage remote control to gain entry. The thieves knew when the game would end and how much time they had to clean out the house.

Take some time to take some precautions!

# PROPERTIES CURRENTLY LISTED BY SALLY PONCHAK

See additional photos at [www.sallyponchak.com](http://www.sallyponchak.com)



## **MIDLAND PARK \$339,000**

2BR/1BA Ranch

Fantastic condo alternative, awesome location. Convenient to shops, eateries, bank, public transportation, schools and library. Beautiful inground pool in a peaceful, private setting.



## **RAMSEY \$450,000**

4BR/2.5BA Bi-Level

Wonderful opportunity to renovate or build new on a beautiful .82-acre lot. Sold in "as is" condition. Don't miss your chance for a great location in a great town with great schools so much more!



## **MAHWAH @ \$699,000**

3BR/2.5BA Country Ranch

Gorgeous property on quiet cul-de-sac. Great open floor plan, gleaming HW floors throughout. Screened porch overlooking private patio & yard. Oversized garage, huge partially finished bsmt.



## **WYCKOFF @ \$699,000**

4BR, 3.5BA Expanded Ranch

Lovely ranch on a nice, deep lot! Bright, sunny home with beautiful HW floors in many rooms. LR, DR, MEIK, Fam Rm w/fpl. Flexible space offers master suite on first or second floor!



## **WYCKOFF @ \$1,099,000**

4BR/4BA Country French Farmhouse

Custom designed and built with utmost attention to detail, and the finest materials and craftsmanship. Full list of specs/amenities is available and worth studying. Truly a cut above the rest!



## **WYCKOFF @ \$925,000**

5BR, 3.5BA Colonial

Exquisite home in a tranquil setting on a quiet cul-de-sac. High ceilings, soaring windows and an open floor plan make this home light and bright, open and airy. A very special home!



## **HILLSDALE @ \$1,499,000**

5BR/4 FULL BA/2 HALF BA Colonial

Custom built with great flow between interior and exterior spaces, designed for entertaining. Open floor plan. Every amenity ... HW, top-of-the-line kitchen, 4 fireplaces, 1.96-acre property with pool.



**Sally Ponchak**  
ABR, GRI  
Sales Associate



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## **RAMSEY \$842,000**

5BR/2.5BA Colonial



## **WYCKOFF @ \$599,000**

3BR/2.5BA Split Level



## **WYCKOFF \$389,000**

4BR/2BA Cape Cod



## **FRANKLIN LAKES \$805,000**

4BR/2.5BA Colonial

Closed 6/30/2010

# NORTHWEST BERGEN MONTHLY MARKET REPORT

Single Family Homes

For the period

July 1, 2010 – July 31, 2010

Town	Listings Sold	Avg. List Price	Avg. Sale Price	Sale Price/ List Price	Average Days on Market	Active Listings (as of 8/2/10)	Avg. List Price (as of 8/2/10)
Allendale	5	\$ 1,173,000	\$ 1,081,600	92.208	158.20	39	\$ 927,254
Franklin Lakes	6	\$ 1,102,248	\$ 1,035,833	93.975	93.33	137	\$ 1,581,693
Glen Rock	13	\$ 641,292	\$ 610,983	95.274	62.77	54	\$ 571,781
HoHoKus	4	\$ 1,075,500	\$ 857,000	79.684	94.75	39	\$ 1,053,505
Mahwah	5	\$ 676,687	\$ 664,600	98.214	22.00	101	\$ 1,005,860
Midland Park	5	\$ 488,180	\$ 464,900	95.231	33.80	34	\$ 487,721
Oakland	6	\$ 488,495	\$ 452,000	92.529	144.50	87	\$ 555,160
Ramsey	13	\$ 605,891	\$ 568,538	93.835	62.69	80	\$ 666,343
Ridgewood	25	\$ 975,160	\$ 922,396	94.589	41.64	132	\$ 867,174
Saddle River	2	\$ 2,546,500	\$ 1,980,000	77.754	206.00	76	\$ 3,809,402
Upper Saddle River	6	\$ 1,668,650	\$ 1,512,917	90.667	84.33	96	\$ 1,372,103
Waldwick	5	\$ 461,180	\$ 433,400	93.976	44.40	79	\$ 475,965
Wyckoff	16	\$ 891,869	\$ 836,313	93.771	57.19	92	\$ 833,459

Statistics from the New Jersey Multiple Listing Service. Information deemed reliable, not guaranteed. Not responsible for typographical errors.

# Mold Alert!

Mold can be a health hazard, especially for kids, according to a new report by the Federal Institute of Medicine. Mold can make asthma worse, and can cause wheezing, coughing and nasal congestion. Here are some suggestions to keep mold problems to a minimum:

**Use the exhaust fan in your bathroom.** Keep the moist air out and mold will have less of a chance to grow.

**If you have a basement,** you may need a dehumidifier if your basement is damp.

**Repair any leak in your home immediately.** If you do experience a leak, clean it up and dry the area as quickly as possible.

**That musty smell means you have mold.** Get rid of moldy carpets, furniture or rugs.

**Use a bleach-and-water solution** to scrub mold growth on walls, baseboards and other surfaces. You can also use a commercial mold remover. If the mold keeps coming back, hire a professional to come in and clean.

**If you think your child is having health problems** due to mold, consult a pediatrician right away.

**NOTE:**  
*See page 8 for  
three natural  
ways to kill mold!*

## Where Are Your Financial Records ?

If your home was involved in a fire or natural disaster, would it be easy to reconstruct your financial records? It will be easier if you take a few minutes now to create a one-page sheet to help you through an emergency. Your one-pager should include:

1. Names and phone numbers of family members.
2. Names and phone numbers of your closest friends.
3. Names and phone numbers of your doctors.
4. Names and phone numbers of your professional advisers (lawyers, accountants, etc.).
5. Name of the person who handles employee benefits where you work.
6. All family members' Social Security numbers.
7. All of your accounts and the names of the institutions where they're kept (for example, XXXX bank, savings account; XXXX bank, checking account; XXXX company, 401k).



You'll also want to include locations of the following so you can grab them as you evacuate:

Life insurance policies, homeowner's insurance policy, marriage license, prenuptial agreement, birth certificates and/or adoption papers, the original copy of your will, and the forms that name your retirement account beneficiaries.

# Pre-Interview Etiquette

It seems a shame that this even needs to be said, but here goes: If you're interviewing for a job, be nice to the receptionist.

In other words, you should be minding your manners, and not just with those you perceive as having the power to hire you. It's a common practice for managers to inquire about candidates' behavior with everyone who meets them. Interviewers are looking for someone that they and other coworkers have to agree to spend at least eight hours a day, five days a week with.

If you're rude or condescending to people you think are "beneath" you, word will get around. Here are some other waiting-for-an-interview guidelines:

- Introduce yourself to the receptionist. Be friendly in the same way you plan to be once you get into the real interview.
- Don't ask the receptionist to make copies of anything for you. You should already have your copies. You should already be prepared. And you shouldn't expect the receptionist to be your personal assistant.
- You can accept a beverage, if offered, but never request one. Don't ask for a million accoutrements or your "half decaf, half regular, Sweet 'n' Low but real cream, and do you have cinnamon sprinkles?" either. Think simplicity.
- If you feel the need to make chitchat, be careful of what you say. Don't offer opinions on things that could make you look bad – the décor of the office, the latest political news or the hottest Hollywood scandal, for example.
- Don't talk on your cell phone while you're waiting for your interview. You might only sound annoying or you might sound like a jerk, but regardless, you're not focusing on the upcoming interview.
- Say a cordial goodbye.

## See An Interesting Home?

No need to wonder about the price.  
My computers can send you the  
information quickly and easily,  
for any house, listed or sold,  
anywhere in town. **Just ask me!**  
**It's all part of my free,  
no-obligation  
HomeFinder Service.**  
Leave the address on my voicemail,  
anytime, 24 hours a day, and I'll  
fax, mail or e-mail all the information  
to you on that listing within 24 hours.  
It really is that easy!

# What Do Roses Say?

If you're a giver or receiver of roses, you might like to know that in the language of roses, each color symbolizes a different sentiment:

Red = love.

Dark pink = gratitude or appreciation.

Light pink = admiration or sympathy.

White = reverence, humility, or innocence.

Yellow = joy, gladness, and friendship.

Orange = enthusiasm or desire.



Sally Ponchak's  
**AT YOUR SERVICE!**  
*Free Information Request Form*

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 201-891-0976 or mail it to:

Sally Ponchak, Coldwell Banker, 372 Franklin Avenue, Wyckoff, NJ 07481, call me at 201-848-3214,  
or email [sally@sallyponchak.com](mailto:sally@sallyponchak.com)

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_ Zip: \_\_\_\_\_ Fax: \_\_\_\_\_

Please send me the requested free information selected below via  Mail  Fax  Email.

**Free Reports**

- Protect Your Home From Burglars
- Five Deadly Mistakes Home Sellers Make
- Making the Move Easy On the Kids
- How Sellers Price Their Homes
- How to Stop Wasting Money on Rent
- How to Sell Your House For the Most Money In the Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

**Free Information**

- Send me information about your free, no-obligation HomeFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:  
\_\_\_\_\_, City: \_\_\_\_\_  
or in the \_\_\_\_\_ area.
- Please let me know the listing price and features of the home at the following address:  
\_\_\_\_\_.
- Please let me know the selling price of the home at the following address:  
\_\_\_\_\_.
- Please call me to arrange a free, no-obligation market valuation on my house.

**Do you have a family member or friend who would enjoy a free subscription to Sally Ponchak's AT YOUR SERVICE? Just provide me with their contact information, and I'll add them to my mailing list.**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

# Go Green!



**NON-TOXIC WAYS TO KILL  
MOLD IN YOUR HOME**

Mold and mildew have more opportunity to grow in hot, humid summers. The best defense against mold is to stay on top of any moisture in your home as soon as it arises. But if you do find mold, what can you use that is non-toxic? According to [www.care2.com](http://www.care2.com), there are three natural ingredients that kill mold: tea tree oil, grapefruit seed extract and vinegar.

Tea Tree Oil (an essential oil found in most health food stores) is expensive, but a little goes a long way. Combine 2 teaspoons with 2 cups of water in a spray bottle, shake to blend, and spray on problem areas. Do not rinse. The smell is very strong, but will dissipate in a few days.

Grapefruit Seed Extract is odorless. In a spray bottle, mix 20 drops of the extract with 2 cups of water. Shake to blend and spray on problem areas.

Vinegar is by far the cheapest of the three. Pour some white distilled vinegar straight into the spray bottle, spray on the moldy area and let set without rinsing if you can put up with the smell, which should dissipate in a few hours.

Read the full article at:

<http://www.care2.com/greenliving/three-ways-to-kill-mold-naturally.html>

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RESIDENTIAL BROKERAGE

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