

AT YOUR SERVICE!

News To Help You Save Time And Money

December 2009

The Tax Credit is Extended and Expanded!

Good news for home sellers and buyers! By now, you probably have heard that the U.S. government recently extended and expanded the home buyer tax credit. The \$8,000 first-time buyer credit that was scheduled to expire December 1 will continue in effect until April 30, 2010.

In addition, beginning December 1, many current homeowners will qualify for a \$6,500 tax credit if they've lived in their current home for at least five years and are seeking to relocate. Plus the income limits for single buyers and married couples were also raised.

If you have a family member or friend who could benefit from learning more about this tax credit program, please have them call me for a free consultation, so we can discuss how these changes will help them.

Everything you need to know about buying,
selling and living in North Jersey:
www.sallyponchak.com

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ARE YOUR COLLEAGUES INTERESTED
IN WORLD-CLASS SERVICE?
SEE FLYER ON P. 7

It's hard to believe that the holidays are upon us and that 2009 is coming to an end! I want to thank everyone for your referrals of friends and family members this year. A referral is the highest compliment I can receive and I am truly grateful for your trust and confidence in me.

I hope you have a warm, wonderful holiday season with your family. Enjoy the newsletter!



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Who Says It's "Silly"?

There was once a young girl who lived in a village. The village sat at the edge of a great river. Much of the villagers' land lay outside of the village and across the river. This year, when the rainy season came in full force, the river rose so high that the villagers could no longer traverse it. This was a serious problem, but they came to accept it as a fact of life.

The little girl, however, had a different idea. Each day she merrily gathered rocks and piled them up on the riverbank. When the villagers asked her what she was doing, she said she was going to build them a stone bridge so they could cross to the other side more easily. The villagers laughed and told the girl her idea was silly, but she paid them no mind and kept on gathering and piling the rocks.

As time passed, the pile grew so large that the villagers took note of what the little girl was doing. Eventually, one by one, they joined her efforts in collecting rocks.

More time passed and the pile of rocks grew so large that at last the villagers invited a bridge builder to come and build their bridge. When the new bridge was completed the villagers cooked a feast and honored the little girl as their angel. **Great things often start as "silly" ideas.**

December Quiz Question

What is the term for the metal or plastic sleeve found at the end of a shoelace?

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!

Are You Bringing Up Financially Savvy Kids?

Kids under age 18 today are learning financial lessons early. With credit card offers flowing in as they go off to college and financial pressures of all types growing for young people, it seems most parents are doing their part to help their children make good financial decisions while they're still at home. Here are the responses from a Visa Inc. survey of parents who have children under age 18:

Free Reports!

How to Sell Your House for The Most Money In the Shortest Possible Time

Free Information!

What did that house across the street sell for?

Free Subscription to My Newsletter!

See page seven for all this and more.



85% say they talk to their children regularly about money management.

34% talk to their kids daily on the subject.

31% talk to them once a week.

14% speak about once a month.

6% report that they talk about money issues with their children only a few times a year.

Sixteen percent of the respondents, however, admit they never talk to their kids about the wise use of their funds.

Are you talking? Are they listening?

Holiday Tree Safety Tips

Decorated trees are a holiday tradition that help set the mood of the season. However, they can easily become hazards in the home, whether they're real or artificial. Here are a few tree tips to keep your home safe this holiday season:

- Always use lights listed by a testing laboratory. Be aware that some lights are made for indoor use only, and some made for outdoor use only, but not both. If you use larger lights on your tree, the lights should include some type of reflector so the bare bulbs don't touch the tree.
- Never use strings of lights that have worn, frayed, or broken cords, or loose bulb connections. Connect no more than three strands of push-in bulbs and a maximum of 50 screw-in bulbs. Follow manufacturers' directions.
- Always unplug lights before leaving your home or going to bed. Leaving the lights on when you're gone or asleep increases the risk of a fire.
- Never use lit candles to decorate your tree. Real trees are highly combustible, and artificial trees are made of plastics that can ignite. (If you buy an artificial tree, make sure it's designated as flame retardant.)
- Keep your tree at least three feet away from any heat source, including fireplaces, radiators, and candles. If possible, place the tree near an outlet so cords are not running long distances. Do not block any exits with your tree. And if it's live, don't forget to water it!
- When your tree starts dropping needles, dispose of it. Dried-out trees are highly flammable and should not be left in the house, in the garage, or placed against the house. To recycle your real tree, look for the nearest center or program at <http://earth911.org>.

WELCOME NEW CLIENTS

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

Russell and Amanda Clark

Brian and Jennifer Burchell

Roman and Gail Brill

Roger and Carol Knauss

Dan Gormley

*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.*

While You Were Out...

Are you heading out to a sporting event or other activity that will keep you away from home for several hours? Then you might want to keep the following story in mind.

A family's car was broken into while they were at a football game. Items stolen from the car included a garage door remote control, some money, and a global positioning system (GPS) mounted on the dash. When the family arrived home they found that their house had been 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!

November Quiz Answer

Question: In our solar system what are the names of the largest planet's four largest moons?

Answer: Jupiter's four largest moons are Io, Europa, Ganymede, and Callisto.

Source: solarsystem.nasa.gov

**Congratulations to
Jack and Susan Gardner
of Mahwah.**

They won a \$25 gift card
to Stop N Shop!

A shout out to
Judy Bishopp,
who also sent in
the correct answer!

How To Beat Burnout

The dictionary defines "burnout" as "fatigue, frustration, or apathy resulting from prolonged stress, overwork, or intense activity." If any of that sounds familiar, Mike Staver of www.thestaver.com, has this advice:

- Admit to yourself that you're burning out, and that it's a result of the way you invest your energy. Don't blame it on anything or anyone else.
- Don't give up and stop investing energy. Instead, change how and where you invest it.
- Decide what you want – then invest your energy accordingly.
- Tell someone how you're going to change the way you're investing your energy and make sure that person will hold you accountable to your commitment.
- If you know certain behaviors leave you drained of energy, align your choices and behaviors with your commitment. Limit your contact, or at least your investment, in people or activities that are nothing more than a drain.

Nothing Beats Broccoli!



What's available year-round, can be prepared in dozens of delicious ways, and in terms of nutrition is your supermarket's superstar? Broccoli!

Ounce for ounce, broccoli has more vitamin C than an orange, which aids iron absorption in the body, prevents the development of cataracts, and also eases the symptoms of the common cold. Broccoli has as much calcium as a glass of milk, which helps combat osteoporosis. The large amount of potassium in broccoli aids those battling high blood pressure, and broccoli is a great source of vitamin A, which is good for your immune system, your vision, your bones, and your cholesterol level.

In addition, a recent study found that eating broccoli *sprouts* can protect the stomach against a bacterium that's linked to stomach cancer, as well as to ulcers and gastritis. The bacterium is called *H. pylori*, and the sprouts supply a biochemical called *sulforaphane*, which can stimulate a body's protective enzymes.

You can view these,
as well as all the latest listings,
with additional pictures
and information at
www.sallyponchak.com



MY LATEST LISTINGS

WHO DO YOU KNOW THAT IS LOOKING FOR A NEW HOME?
PLEASE POST THIS AT YOUR PLACE OF EMPLOYMENT

SALLY PONCHAK
201 . 848 . 3214



HILLSDALE \$1,750,000

Colonial....5BR/4FBA/2HBA....1.96 acres....4 fireplaces
....inground pool....front & back covered porches....
full finished basement....3-car garage....one-of-a-kind gem!



WYCKOFF \$1,238,000

Country French Farmhouse....4BR/4BA....inground
pool....great room with fireplace....full finished basement...
...over 4,000 sf....custom designed & built....outstanding!



WYCKOFF \$798,000

Ranch....3BR/2BA....large lot....living room with fire-
place....screened porch....spacious rooms....bonus second
floor family room....Hartung neighborhood....beautiful!



RAMSEY \$539,000

Split Level....3BR/2BA....Ramsey Golf & Country Club
....freshly painted....golf course, lake and sunset views....
updated baths....finished basement....pristine condition!



WYCKOFF \$398,000

Cape Cod....4BR/2BA....deep property....1-car detached
garage....harwood floors....built-in bookshelves....
screened porch....sold "as is"....wonderful opportunity!



OAKLAND \$389,900

Townhouse....2BR/2.5BA....2-car garage....bonus second-
floor den....beautiful views from deck....living room with
fireplace....Oak Crest complex....convenient to everything!

Could You Dare To be Different in December?

Here are three ideas to help make December better for you, those you love, and our planet – if you dare!

For Them: If you have children or grandchildren, have a conversation in advance of the holiday asking them to consider foregoing one or two gifts from you, and donating the money to a



charity that's meaningful to them. Spend some time together on the Internet looking at various charities and what their goals are. Whether it's children in a foreign country in need of school books, or the library in your town in need of funds to purchase books, or animals in need of rescue – there's something for everyone. If you encounter resistance, compromise by foregoing one gift this year – and aim for two next year.

For You: If you're hosting a holiday meal, take the onus of preparing everything off of you and ask each guest to bring something: a salad, a dessert, a bottle of wine. And after the meal, instead of exiling yourself to the kitchen to do all the clean up, assign tasks to various guests; for example, "Jack and Cathy, will you help me clear the table?" And, "Rob, come help me put the leftovers away." Of course they won't say "No"! You'll *all* get out of the kitchen sooner, and have more time to relax and enjoy each other.

For the Planet: Too many holiday trees end up in our landfill. When you recycle your holiday tree, it can be turned into mulch and used in landscaping and gardening, or chipped and used for playground material, hiking trails, paths and walkways. Recycled trees are also used for beachfront erosion prevention, lake and river shoreline stabilization, and fish and wildlife habitat. And in some communities, the trees are chipped and then burned to generate electricity for area power companies and, ultimately, to power thousands of homes around the region.



This December – dare to be different!

It's Ski Season!

Are you preparing to go skiing, or missing the thrills of skiing right now? Have you always wanted to go skiing but can't get to the slopes? If you answered "yes" to any of those questions, then the following exercises are for you. They'll bring the sensations of a ski vacation into your life, wherever you are:



- Buy a new pair of gloves and immediately throw one away.
- Drive slowly for five hours – anywhere – as long as it's in a snowstorm and you're following an 18-wheeler.
- Visit your local butcher and pay \$30 to sit in the walk-in freezer for half an hour. Afterward, burn two \$50 bills to warm up.
- Wear glasses with glue smeared on the lenses.
- Place a small but angular pebble in each of your shoes, line them with crushed ice, and then tighten a C-clamp around your toes.
- Secure one of your ankles to a bedpost and ask a friend to run into you at high speed.
- Throw away a \$100 bill – now.
- Fill a blender with ice, hit the pulse button, and let the spray blast your face. Leave the ice on your face until it melts; let it drip into your clothes.
- Dress up in as many clothes as you can and then proceed to take them off because you have to go to the bathroom.
- Slam your thumb in a car door. Don't go see a doctor.

Enhancing Your Child's Literacy

There are a few easy things parents and other adults can do to enhance the literacy of the children in their lives. One is to make sure that babies have books around them from the very beginning of



their lives. Books make great toys – and that will allow the baby to bond with them. Make sure that when you buy a book for a baby that it has lots of contrasting colors; buy books that can be propped up; and make sure you have one or two made of cloth or other material that can make it through a few rounds of chewing.

Toddlers and preschoolers can often sit and listen to a whole story. Make sure you choose books that have repeating text and depict familiar items. These stories should focus on things that relate to the child's experiences, such as toilet training, or that teach things such as counting and color identification. Interactive books such as lift-the-flap and pop-up books are usually well-received by children in this age group.

How To Make Your Blog Stand Out

So you want to join the hundreds of thousands of bloggers on the Internet? Don't be intimidated, just realistic. Your chances of building a following increase if you take the right approach:

Post consistently. This is common advice, but still true. If you don't post often, people won't come back to your site often. You don't have to be brilliant or witty every day, but you should have something new posted two or three days every week.

Listen. Don't just shout into the Internet. Read blogs related to your subject to see what people respond to. Pay attention to your readers – when they ask questions or make comments, respond to them promptly. This encourages everyone to check back for updates and fresh articles.

Be willing to make mistakes. Nobody expects perfection. Try to get your facts right, but don't obsess over them or you'll never get anything posted. It's more important to get content out on your blog for people to see. Correct it if necessary, and then move on.

Managing Your Work Flow

Achieving positive work flow is what most people who want to be recognized at work strive toward. You must get your work done on time and on budget – and it also has to be high quality. Take these steps for self-management of your work flow and end product:

- Plan your entire project – step by step.
- Schedule your time.
- Keep a log of your progress.
- Maintain a system for storing and retrieving information about your project.
- Keep your eyes open for potential crises.
- Communicate your successes and results to those important to your career and your project – bosses, coworkers and customers.

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!



Quotes

Failure doesn't mean you are a failure. It just means you haven't succeeded yet.
– Robert Schuller

Life is a great big canvas, and you should throw all the paint on it you can.
– Danny Kaye

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

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!



Holiday Recycling Tip

Use last year's holiday cards to make gift tags for this year's presents. The front of the card works, and sometimes the message inside can also be made into a tag. Thanks to my friend, Arlene, for sending this in!

Some Natural Sore Throat Secrets from the Farmers' Almanac

- Suck on a zinc lozenge. Some studies reveal that zinc can help alleviate sore throats and other cold symptoms.
- Gargle with warm salt water. Place 1 teaspoon of salt in a glass of warm or cold water. Gargle several times and repeat throughout the day.
- Try sucking on a frozen ice pop. Should help with the pain.
- Warm compress. Try a heating blanket or a warm compress and place on the outside of your throat.
- Chamomile tea. Make a tea adding 1 or 2 teaspoons of dried chamomile blossoms to a pint of boiling water; steep and drink a cup every few hours.

Source: http://www.farmersalmanac.com/natural_cures/a/sore-throat-secrets

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Coldwell Banker Residential Brokerage



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