

# AT YOUR SERVICE!

News To Help You Save Time And Money

February 2010

## Happy Valentine's Day

February -- the month of Valentine's Day, Lincoln's birthday and Washington's birthday (I refuse to lump these two great men into "President's Day")! I wish you all some special someone (or many special people!) who loves you not just on Valentine's Day, but every day! My husband, John, and I will celebrate our 35th anniversary on February 15th, so the 14th and 15th are always special days for us.

This month's newsletter kicks off the start of a new feature I hope you will enjoy and find useful. If you check the insert you will find a monthly market report for our local towns. It will enable you to see for yourself how our real estate market is doing in each of our 13 area towns. The report will focus on the previous month's market activity. You will be able to observe such things as:

- (1) which town has the highest number of homes for sale;
- (2) what percentage of list price (on average) are homes selling for in a particular town;
- (3) what is the average sale price and how many days are homes on the market before selling;
- (4) If you look at the average list price and compare it to the average sale price, you will get an idea of the price range that is really selling. Keep in mind that number can vary greatly from month to month.

The inventory of homes available right now is low, which is common for this time of year. But the Buyers are out and ready to buy! Mortgage interest rates are still low and some lucky people actually got bonuses. So potential Sellers -- don't wait! This is a great time to list!

Until next month, stay warm and healthy and feel free to call me with any real estate questions or needs. Enjoy the newsletter!

## INSIDE THIS ISSUE

- Words of Love
- Eight Mysteries Of Life
- Do You Know Your "nyms"?
- Why Does An Itch – Itch?
- Are You a Library Lover?
- Caregiver Challenges
- Get Your Dreams On Board
- That's No Mermaid!
- Wrapped Vs. Unwrapped
- Go Green! Tip of the Month

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



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# Words Of Love

If love sometimes leaves you at a loss for words, here are some quotes you may find inspirational:

If I had a flower for every time I thought of you,  
I could walk in my garden forever.

– *Alfred Lord Tennyson*

You're nothing short of my everything.

– *Ralph Block*

If I could reach up and hold a star for  
every time you made me smile,  
i would have the whole night sky  
in the palm of my hand.

– *Unknown*

I love you: Those three words have my life in them.

– *Alexandra to Nicholas II*

Sometimes your nearness takes my breath away;  
and all the things I want to say can find no voice.

Then, in silence, I can only hope  
my eyes will speak my heart.

– *Robert Sexton*

I love thee to the depth and breadth  
and height my soul can reach.

– *Elizabeth Barrett Browning*

I can conquer the world with one hand,  
as long as you're holding the other.

– *Unknown*

You will always be the answer,  
when someone asks me  
what I'm thinking about.

– *Unknown*

Come live in my heart, and pay no rent.

– *Samuel Lover*

***Sometimes the right words  
are the best Valentine gift of all!***



## **SPECIAL RECOGNITION AND CONGRATULATIONS**

Congratulations to **Kate and Erik Ruebenacker** on the purchase of their new Wyckoff home and the sale of their "old" Wyckoff home! Kate and Erik bought their first Wyckoff home from me in 2005. Three children later, it was time for something bigger. I truly appreciate their loyalty to me in asking me to represent them again. I wish this wonderful family much happiness and fun in their new home!

# Eight Mysteries Of Life

Take a few moments to ponder some of these wonderful mysteries of life:

1. If swimming is so good for your figure, why are whales so fat?
2. What should you do if you see an endangered animal eating an endangered plant?
3. If Barbie is so popular, why do you have to buy her friends?
4. When cheese gets its picture taken, what does it say?
5. If it's true that we're here to help others, then what exactly are the others here for?
6. What is a free gift? Aren't all gifts free?
7. How come you never hear about *gruntled* employees?
8. Before the invention of drawing boards, what did people go back to?



## Do You Know Your “nyms”?

The English language has its challenges – even if it's your native tongue. Here's a short refresher course in “nym” words, “nym” from the Greek *onoma*, meaning *a name*:

**Acronym:** a word formed from the initial letter or letters of a series of words such as NASA (National Aeronautics and Space Administration).

**Antonym:** a word opposite in meaning to another, e.g., *fast* and *slow*.

**Autoantonym:** a word that can take two (or more) opposite meanings; for example, *fast* means both *moving quickly* or *fixed firmly in place*.

**Capitonym:** a word that changes its meaning (and sometimes pronunciation) when it's capitalized: *march* and *March*.

**Heteronym:** words that have the same spelling, but different meaning and sometimes different pronunciation, such as *lead* (to conduct) and *lead* (a metal).

**Homonym:** words having the same sound and often the same spelling but different meanings: *quail* (to cower) and *quail* (a bird). Not to be confused with *homophones*, which are homonyms that have the same sound but different spelling and meaning (*to*, *too*, and *two*).

**Metonym:** a word that designates something by the name of something associated with it; e.g., *the Crown* referring to *the monarchy*.

**Synonym:** a word having the same or nearly the same meaning as another in the language, for example, *joyful*, *elated*, *glad*.

## January Quiz Answer

**Question:** Who invented the mercury thermometer?

**Answer:** Daniel (also known as Gabriel) Fahrenheit.

**Source:** inventors.about.com

**Congratulations** to Russell and Amanda Clark of Ridgewood! You were selected at random from all of the correct quiz entries and you'll receive a \$25 American Express Gift Certificate.

Honorable Mention to:

**Judy Bishopp**  
**Linda Vernotica**  
**Arlene Schiavello**  
**Carol Bayersdorfer**

## **February Quiz Question**

**The fossa is native only to  
which island?**

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.

## **Why Does An Itch Itch?**

We've all scratched an itch and felt better for it.  
But why do we get relief?

Scientists uncovered an answer with magnetic  
resonance imaging (MRI) in a study where  
participants were scratched with a small brush –  
30 seconds on and 30 seconds off – for a total of  
about five minutes. Researchers were surprised  
when areas of the brain that are associated with  
unpleasant or aversive emotions and memories  
became less active when participants were being  
scratched.

Scientists hope this knowledge will lead to help for people who suffer from chronic itching (for example, about 42% of patients who undergo kidney dialysis) by developing a drug that inhibits the same areas of the brain that scratching does.

## **Are You A Library Lover?**

### **February is Library Lovers' Month**

Research shows that everyone loves libraries, but no one thinks about them very much. Here are six simple ways to love your library:

1. Honor a friend or relative's birthday by purchasing a book for the library.
2. Buy your library a subscription to a popular magazine.
3. Donate your used books to the Friends Of The Library book sale.
4. Volunteer your time by reading stories to children or helping with class visits.
5. Use your skills to help with programs and fundraising events.
6. Write to your city government and state legislators to urge them to invest in libraries as a vital community resource, one that will save substantial tax dollars in helping people of all ages to be more literate and productive.



## **Look Within**

Infinite riches are all around you if you will open your mental eyes and behold the treasure house of infinity within you. There is a gold mine within you from which you can extract everything you need to live life gloriously, joyously, and abundantly.

– Joseph Murphy

# MY LATEST LISTINGS

*Please share with your friends and colleagues!*



**Hillsdale \$1,600,000**

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



**UNDER CONTRACT**

**Wyckoff \$798,000**

Ranch....3BR/2BA....large lot....living room with fireplace ..  
....screened porch....spacious rooms....bonus second floor  
family room....Hartung neighborhood....location, location!



**Wyckoff \$389,000**

Cape Cod....4BR/2BA....deep property....1-car detached  
garage....hardwood floors...screened porch....new 30-year  
roof (2009)...offered "as is"....opportunity knocks!



**Wyckoff \$1,238,000**

Country French Farmhouse....4BR/4BA....in-ground  
pool....great room with fireplace....full finished basement...  
...over 4,000 sf....custom designed & built...a cut above!



**UNDER CONTRACT**

**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!



**Oakland \$359,000**

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!



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**Sally Ponchak**  
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# NORTHWEST BERGEN MONTHLY MARKET REPORT

Single Family Homes

For the period

January 1, 2010 – January 31, 2010

Town	Listings Sold	Avg. List Price	Avg. Sold Price	Sale Price/ List Price	Average Days on Market	Active Listings (as of 1/31/10)	Avg. List Price (as of 1/31/10)
Allendale	5	\$ 768,357	\$ 707,000	92.015	73.00	29	\$ 889,079
Franklin Lakes	6	\$ 1,653,000	\$ 1,352,917	81.846	127.83	100	\$ 1,642,931
Glen Rock	5	\$ 530,140	\$ 487,800	92.013	104.00	44	\$ 624,168
HoHoKus	3	\$ 999,000	\$ 932,666	93.360	61.33	20	\$ 1,066,965
Mahwah	5	\$ 829,380	\$ 705,600	85.076	86.80	79	\$ 948,879
Midland Park	1	\$ 525,000	\$ 520,000	99.048	15.00	24	\$ 480,395
Oakland	6	\$ 453,800	\$ 411,883	90.763	72.83	66	\$ 540,790
Ramsey	6	\$ 579,217	\$ 538,333	92.942	96.17	44	\$ 687,999
Ridgewood	11	\$ 752,064	\$ 705,591	93.821	67.27	72	\$ 902,509
Saddle River	4	\$ 4,677,500	\$ 3,787,500	80.973	221.75	76	\$ 3,999,125
Upper Saddle River	4	\$ 1,617,000	\$ 1,288,250	79.669	191.50	72	\$ 1,500,354
Waldwick	4	\$ 479,475	\$ 415,000	86.553	107.75	28	\$ 473,469
Wyckoff	16	\$ 859,513	\$ 770,313	89.622	112.25	58	\$ 900,893

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

# Caregiver Challenges

Are you responsible for the care of an elderly family member? If so, you know that being a caregiver can be mentally and emotionally challenging. The National Center on Elder Abuse estimates that one to two million older people have been injured, mistreated, or exploited by someone they depended on. And more unsettling, 75% to 95% of the abuse was committed by family members.

Elder abuse can arise as a continuation of a longstanding pattern of abuse within families.

But more commonly, elder abuse occurs because of altered living arrangements and changes in the senior's health – and the transformation of family dynamics as a result. It's a complex matter and often misunderstood. The adjustments you have to make as a caregiver can be staggering. So how can you balance your own needs with those of the individual you care for?

**Look for resources to help support you.** Try to find a way of giving yourself a break. Adult daycare might be one solution, or find someone to come in a few hours every week to help with difficult tasks or allow you to get away for awhile.

**Consider residential care** if things are really getting out of hand and you need a respite. Though you may feel guilty, you need to look objectively at the situation. A good residential facility would probably be better than the compromised care you might give once you lose your ability to cope patiently with your elderly ward.

**Seek counseling** if you need help with personal problems that could be contributing to your stress as a caregiver. It may take time, but you can learn new patterns of relating to the person you care for. Ask your doctor for a reference. If you can't afford a private therapist, check with state and local mental health facilities which may offer free or sliding-scale-fee help.

**Be honest with yourself** about the situation at hand. Denying that you're overwhelmed can lead to serious problems – and possibly put someone's health or life in danger.

## Signs You May Need Help As A Caregiver:

- You had a poor relationship with the individual prior to being the caregiver.
- You're curt and impatient with the individual.
- You view your new role as a burden.
- You feel burned out, stressed out, or depressed.
- You worry that you might become violent.

Check the government sections of your telephone directory for "Aging Services" or "Social Services" for organizations that assist the elderly. There are numerous online resources as well, such as [www.eldercare.gov](http://www.eldercare.gov).

## See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. 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.

## Get Your Dreams On Board

If you have a goal that you want to make into a dream-come-true, take some time to make a treasure map, says personal growth expert and author Shakti Gawain in her book *Creative Visualization*. A treasure map of what? Your dream! Here's what Gawain says to do to get yourself focused on bringing your life in line with your dreams:

Whether you call it a "treasure map," a "dream board" or a "visioning board," start with a piece of light cardboard and decide how big you want it to be. Do you want to carry it around with you? Or do you want to hang it on a wall? Whatever your choice, focus on a goal in one area of your life. For instance, if you want to travel the world, decide on where you want to go first, then draw or cut out pictures from magazines or print pictures from the Internet of the destination you have in mind. Then include a picture of yourself doing what you've always dreamed of doing when you travel to your dream destination. Look at your treasure map every day so it has a chance to make a strong impact on your consciousness, Gawain says. For an even stronger impact, write a daily affirmation: "Here I am in Tahiti, staying in a luxury hotel with plenty of money to do exactly what I please." The most important thing, says Gawain: Remember to have fun.

## That's No Mermaid!

In 1493, Christopher Columbus logged seeing three mermaids while he was sailing near the Dominican Republic. He wrote that he was surprised they weren't as attractive as the depictions he'd seen in paintings. So did the famous explorer actually see three half-fish, half-female creatures frolicking in the sea?



Not likely, experts say. Columbus' mermaids were probably manatees, which can grow to lengths of up to 12 feet and weigh up to 1,200 pounds. Manatees look somewhat like aquatic elephants, and some think that the romantic depictions of mermaids with long green or blue hair might have been manatees breaking the water surface with seaweed hanging from their heads.

So, while manatees and mermaids are vastly different, there is something lovable about manatees. These bewhiskered, gentle, slow-moving plant eaters are air-breathing mammals – just like us. They communicate with each other using chirps, whistles and squeaks, and just like us, they've been observed participating in loosely organized, playful activities such as bodysurfing and follow-the-leader.



## Wrapped Vs. Unwrapped

If you're looking forward to enjoying some Valentine candy but you'd like to enjoy a bit less of it, here's something to consider.

A study presented at the American Heart Association Conference found that eating candy in wrappers might help us eat less, as opposed to eating unwrapped candies. Researchers found that people who ate candies and kept the wrappers in plain sight ate only about half as many as those who did not.

Lead study author Brian Wansink ([www.mindlesseating.org](http://www.mindlesseating.org)) says, "Having a visual reminder of how much you eat keeps you honest and eating less. Your stomach can't count, but your eyes can when they see the empty wrappers." It also helps to keep the candy in a less convenient location rather than right at your elbow, Wansink says. Relocate the candy bowl five or 10 feet away so you have to get up and walk to it, rather than just reach for it.

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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!



This month's "Go Green!" tips focus on home improvement. If you're thinking of re-doing a room or rooms, consider this:

1. **Installing hardwood floors?** Opt for Bamboo. Bamboo is considered an environmentally friendly flooring material due to its high yield and the relatively fast rate at which it replenishes itself. It takes just four to six years for bamboo to mature, compared to 50-100 years for typical hardwoods. Just be sure to look for sources that use formaldehyde-free glues.
2. **Painting?** Use healthier paint. Conventional paints contain solvents, toxic metals and volatile organic compounds (VOCs) that can cause smog, ozone pollution and indoor air quality problems with negative health effects, according to the EPA. These unhealthy ingredients are released into the air while you're painting, while the paint dries and even after the paints are completely dry. Opt instead for zero- or low-VOC paint, made by most major paint manufacturers today.

Source: "The 10 Easiest Ways to Green Your Home" by Ann Archer, MSN Real Estate, <http://realestate.msn.com/article.aspx?cp-documentid=13107876>

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