

AT YOUR SERVICE!

News To Help You Save Time And Money

January 2010

Happy New Year!

It is hard to believe that we are already into our second decade of 2000! Weren't we just worrying about Y2K and our computers going flooey??

As every new year begins, I always wonder what the year will be real estate-wise. There are many theories and opinions out there about what 2010 will be. Some people believe that prices will keep going down. Others say that we are stabilizing, and that while prices probably won't go up any time soon, the worst is behind us.

Although both sides speak with authority, the bottom line is that no one really knows what will happen. There are so many variables that affect the market and change the picture.

I will keep you informed each month in this newsletter to let you know what I see happening in our area.

As we begin 2010, I wish you all good health, good fortune, good friends and good times. May it be a wonderful year for you!

Enjoy the newsletter!



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

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ARE YOUR COLLEAGUES
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SEE FLYER INSIDE!

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An Exercise For Everyone

Here is a miracle exercise recommended by a doctor. You can do this standing or sitting down. Do it in front of a mirror, or better still, with someone. Here's how:

1. Raise the corners of your mouth an inch, take a deep breath and hold it for 10 seconds.
2. You are now smiling. If people are watching you, they'll probably start smiling, too.
3. Now release your breath in short exhalations. You are now laughing. Unless those with you are curmudgeons, they'll undoubtedly start laughing, too.

This simple muscular action of inhaling, raising the corners of the mouth, then exhaling in rhythmic, short bursts causes the diaphragm to bounce up and down, pats the liver on the back, and pleasantly vibrates the stomach. The heart, which rests above the diaphragm, begins to pump at a slightly faster rate, sending blood coursing throughout the body.

The effect is a general feeling of well-being. More important than this, however, is the effect on others who observe you going through this exercise. They feel better, too. This triggers happy emotions within you, and sets the stage for any number of pleasant personal and business relationships.

All this from one simple little exercise!

Let's start the New Year by resolving to perform this exercise regularly!



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 7
for all this and more.**

Top Five New Year's Resolutions For Dogs

5. I will not suddenly stand straight up when I'm lying under the coffee table.
 4. I will no longer be beholden to the sound of the can opener.
 3. I resolve to get a bite in on that guy who gives me a shot every year.
 2. I will break into the pantry and decide for *myself* how much food is "too" much.
 1. I will not chase the stick until I see it leave the hand!
- And the #1 New Year's resolution made by dogs...

January 18: Martin Luther King, Jr. Day

Martin Luther King, Jr. was a Baptist minister and social activist who led the civil rights movement in the United States from the mid-1950s until his assassination at age 39 in 1968. An eloquent and widely quoted speaker, King is perhaps most often remembered for the "I Have A Dream" speech he gave in 1963 in Washington, DC, which is credited with mobilizing supporters of desegregation and prompting the 1964 Civil Rights Act.

The U.S. Congress voted to observe a national holiday in King's honor beginning in 1986, on the third Monday of January, close to the time of his birthday.

Help Your Babysitter Be Responsible

If you hire an in-house babysitter, you'll want to help her (or him) do the best job possible. You want her to be able to protect herself and your children. Here are a few tips to help her do so:

- Place a paper and pencil by the phone. If there's an emergency and she calls for help, she doesn't have to look for writing supplies if she needs to write something down. Have a separate piece of paper by the phone with your home address, home telephone number, and cell phone numbers in case she needs to give that information over the phone to the police.
- Show her how to operate door and window locks, then let her try to do it on her own.
- Always leave at least one outside light on. This will allow her to see if anyone is approaching and also lets possible intruders know someone is home.
- Show her where fire extinguishers, emergency exits, and smoke alarms are located.
- Provide a first-aid kit. Show your babysitter where it's located and what its contents are.
- Remind your babysitter to never open the door for strangers. Also, not to mention that she's the babysitter to anyone who comes to the door.
- Remind your babysitter not to go outside to investigate anything suspicious. She should turn on all outside lights, call the police, and make sure all doors and windows are locked.
- Remind her not to tell a caller she's alone with your children. She should tell the person on the phone that she's visiting and you can't come to the phone. And to hang up if the person gets persistent.

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!

Marie Penna

Thanks, Jack Gardner!

Art Friedman

Thanks, John Von!

Marielena Jutrowski

Thanks, Aldaz Family!

Laurie Vinci

Thanks, Patti Jalal!

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.

Three Skills For Better Negotiation

Negotiating is a make-or-break skill, whether you're a CEO in charge of a merger or a parent trying to sort out a sibling squabble. Follow these tips to negotiate agreements productively:

Keep an open mind. Brainstorm ideas. Listen to outlandish proposals. Entertain unusual possibilities. This will expand opportunities for agreement.

Treat people fairly. When people feel you're being fair with them, they're more likely to make real commitments. If they think you're trying to mislead them, they'll walk away in a huff. You won't get commitment unless the other party feels you're sincerely trying to do what's right.

Listen actively. Don't plan what you're going to say while the other side is talking. Pay attention to what they're saying so you know where they're coming from and what they really want. When your response makes it clear that you've really been listening, they'll be more willing to listen to your suggestions.

A Short History Of The Lobster

Mmmmm – lobster. That pricey crustacean that's coupled with expensive wines and for many of us means good eating and celebrating. But it hasn't always been so.



In fact, up until sometime in the 1800s, lobster was eaten only by the lowest of the lower classes – the poor and the institutionalized. Even in the puritanical and penal environment of colonial America, there were laws against feeding lobster to inmates more than once a week. It was considered cruel.

December Quiz Answer

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

Answer: Aglet.

Source: planetgreen.discovery.com

Congratulations to Arlene Schiavello.

Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 American Express Gift Card!

What smart readers I have!!
Honorable Mention goes to:
Vita Zola, Judy Bishopp, Diane Crupi,
Carol Bayersdorfer, Herman Osofsky,
and Betty Mowerson

One reason that lobsters were not a highly prized food was because of the almost unbelievable abundance that could be found on the East Coast. There are tales of Plymouth pilgrims wading into the water and capturing more lobsters by hand than they could use. After great storms on the East Coast, so much lobster washed ashore that it was ground up and used as fertilizer.

The word "lobster" is thought to be a corruption of the Latin word for "locust" and Old English word for spider (*loppe*). The native mid-coasters' term for lobster actually meant "bugs," probably because lobsters are pretty much a form of giant sea insects. A lobster is a crustacean, and crustaceans are arthropods – part of the category *Arthropoda*, which includes insects, spiders, millipedes and centipedes. What these creatures have in common is a segmented exoskeleton with appendages that are articulated in pairs.



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NEW YEAR . . . NEW HOME?

Check out my latest listings

... and please share with your colleagues!



Hillsdale \$1,600,000

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



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....exquisite!



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!



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....new roof
screened porch....sold "as is"....wonderful opportunity!



Oakland \$389,000

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!

Are You Facing a Setback?

Setbacks are a part of life. The next time you're facing a setback, here are a few stories about people who used a setback as a set-up for a comeback:

Lucille Ball: She began studying to become an actress in 1927 and was told by the head instructor of the John Murray Anderson Drama School, "Try any other profession. *Any* other profession."

Clint Eastwood and Burt Reynolds: In 1959, a Universal Pictures executive dismissed them at the same meeting with the following statements. To Burt Reynolds: "You have no talent." To Clint Eastwood: "You have a chip on your tooth, your Adam's apple sticks out too far, and you talk too slow."

Alexander Graham Bell: When he invented the telephone in 1876, it didn't ring off the hook with calls from potential backers. After making a demonstration call, President Rutherford Hayes said, "That's an amazing invention, but who would ever want to use one of them?"

Chester Carlson: In the 1940s, this young inventor took his idea to 20 corporations, including some of the biggest in the country. They all turned him down. In 1947 – after seven long years of rejections – he finally got a tiny company in Rochester, NY, the Haloid Company, to purchase the rights to his electrostatic paper-copying process. Haloid became Xerox Corporation, and both it and Carlson became very rich.

Abraham Lincoln: He entered the Blackhawk War (1831-1832) as a captain. By the end of the war, he had been demoted to the rank of private.

J.K. Rowling: Author of the Harry Potter series, Joanne was an aspiring writer and single mother living on welfare with her young daughter in an unheated, mice-infested flat. Her first book was rejected by 12 publishers before the world met Harry Potter in 1997.

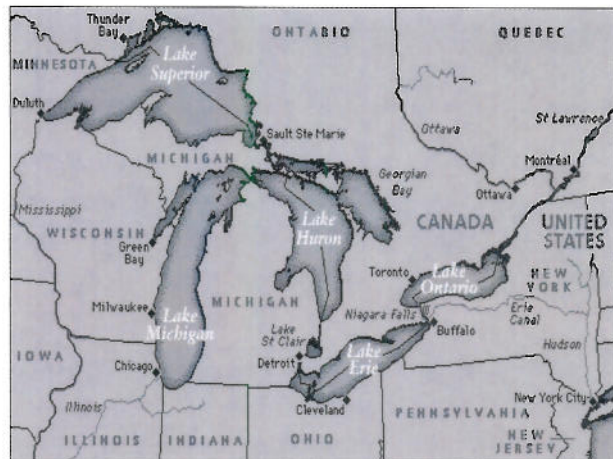
And then there was the young man who submitted a paper to his Yale University management professor, and got this response: "The concept is interesting and well-formed, but in order to earn better than a 'C,' the idea must be feasible." The young man was Fred Smith. His paper proposed reliable overnight delivery service, and Fred went on to found FedEx Corp.

Failure is not falling down, but staying down!

Our Great Great Lakes

Can you name our five Great Lakes?

The Great Lakes cover more than 94,000 square miles and contain six *quadrillion* gallons of fresh water, one-fifth of the world's fresh surface water. The lakes are so big, they have small tides, especially Lakes Superior and Erie. And when the wind pushes down on one part of a lake, the water surface rises in another part, creating waves. It's rare, but the lakes can freeze over, although not solidly.



Hundreds of lighthouses are situated around the Great Lakes; Lake Michigan boasts the most, many of which are still operational. Even so, experts estimate that the lakes hold as many as 5,000 shipwrecks.

The five Great Lakes are Superior, Michigan, Huron, Erie, and Ontario. Lake Erie was named for the Indian tribe, the Eries; Lake Huron for the Huron Indians. An Indian name for Lake Michigan was "michi gami," meaning "the great water." Lake Ontario got its name from the Iroquois; their word for "beautiful" was "ontara," and "ontario" meant "beautiful lake." Superior was named by the French and it means "Upper Lake," referring to its position above Lake Huron.

Ask Your Surgeon Before The Incision

Surgery is almost always a scary prospect to confront. Here's a list of questions you should ask before any surgical procedure. Write down the answers as you go through the list with your doctor:

- What surgery are you recommending?
- Why do I need it?
- Are there any alternatives to this surgery?
- What are the benefits of having this surgery?
- What are the risks?
- How much postoperative pain will there be?
- What might happen if I choose not to have this surgery?
- Where can I go for a second opinion?
- What is your experience with this procedure?
- How much will the surgery cost?
- Where will the surgery be performed?
- What kind of anesthesia will be used?
- Can I eat or drink anything the day before and/or the day of my surgery?
- How long can I expect to be in the hospital?
- Where should I go when I arrive at the hospital, and what should I bring with me?
- How long will it take to recover?
- What if I still have pain or still experience symptoms after surgery?
- When do I schedule my post-surgery follow-up appointment?



How To Make Progress, Not Excuses

Is getting more exercise one of your 2010 goals? We all know we should exercise, but many of us have what seem like pretty good reasons to avoid it. Here are some of the most common, along with some common-sense responses:

“I don’t have any spare time.” The truth is that we make time for what’s important to us. Schedule exercise into your day like any other appointment.

“Exercise is boring.” The key is finding something you like. Look for team sports, group activities, or interesting surroundings to keep your mind as well as

your body occupied.

“I’m too out of shape.” Just don’t overdo it at first. Check with your doctor for suggestions, and start with low-impact activities such as swimming or bike riding.

“I’m not fat.” Good! But exercise is about more than losing weight. You want to maintain your health, and also control cholesterol and prevent heart disease – both benefits of regular exercise.

“I don’t like going to gyms.” If the gym scene isn’t for you – or it’s too expensive – look for an exercise routine that doesn’t call for a lot of equipment, like running or lifting a few weights at home. A brisk walk helps, too.

Critical Questions

Successful relationships are built on a foundation of honest, thoughtful communication. Whether you’re contemplating a business partnership or marriage, here are some questions to ask before entering into a long-term commitment with another person:

- What makes him/her angry?
- How does the person deal with anger?
- How does the person react in a crisis?
- How does he or she handle money?
- What does the other person expect from you?
- What happens if those expectations aren’t met?
- What are the other person’s goals?
- What are three things he/she would like to accomplish in the immediate future, and in the long term?

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.



Shop and Save

Money Saving Tip: After the holidays, many retailers slash their prices on gift wrapping paper, making January the best time of year to stock up. Consumer experts recommend choosing solid colors or patterns that can be used year-round.

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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!



Natural Air Fresheners

Want to keep your home smelling fresh in the winter, when it's sometimes too cold to open windows? Here are some natural alternatives to chemical-laden commercial air fresheners:

- Place 1-2 teaspoons natural vanilla extract in small containers around your home
- Baking soda can be used as a spray - dissolve 1 teaspoon in a cup of water, and then spray as a fine mist
- Put a couple of drops of essential oil on a cotton ball and place it in an inconspicuous place around a room
- Place citrus fruit or cinnamon in a pot with water and simmer gently
- Make sure that screens in exhaust fans (kitchen and bathrooms) are kept clean. If you haven't cleaned them in a while, try it and you will notice a difference!
- Pet odors: while you may not be able to wash your pet's bedding every week, simply putting it out in the sun regularly and giving it a good shake will help
- Make a pomander ball: Make slits in an orange (or lemon or lime) and stick whole cloves in the skin. Hang it with a ribbon or set several in a bowl for a great look and smell

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