

AT YOUR SERVICE!

News To Help You Save Time And Money

July 2010

HAPPY BIRTHDAY, AMERICA!

Happy Summer, too!

I love the month of July! With children out of school, life seems more relaxed. Barbecues, gardens, pools, vacations, summer camp and parades are just a few of the special components of this wonderful month. I hope you are able to enjoy yourself with family and friends.

Real estate wise, it seems like our "Spring Market" was a bit delayed. Many Sellers are just getting around to putting their homes on the market now. The good news is that we still have Buyers who are looking! Pricing is still the number 1 factor if you are trying to sell your home. The Buyers are very savvy about prices and will not go see a home that they feel is overpriced. When homes are properly priced we notice that they immediately attract the attention of the Buyers and often they sell quickly and close to the asking price. If I can help you or anyone you know with their real estate needs, just let me know.

One added note -- the Ramsey Farmer's Market on Sundays from 9am - 2pm by the Ramsey train station is fabulous! I went for the first time this past Sunday and loved it! If you enjoy fresh produce and good food, check it out!

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Wishing you a safe, happy summer filled with everything you love!



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CHECK OUT:

www.NorthJerseyHomeSweetHome.com

www.NorthJerseyRealEstateBlog.com

Something To Sing About!

We know how to sing it – but do we know anything about the origins of our national anthem? Here's a bit of background on *The Star-Spangled Banner*:

The Star-Spangled Banner, adopted as the national anthem of the United States in 1931, traces its origins to September 14, 1814 when U.S. soldiers at Baltimore's Fort McHenry raised a huge American flag to celebrate a crucial victory over British forces during the War of 1812. The sight of those "broad stripes and bright stars" inspired Francis Scott Key to write a poem of four verses (although we usually sing only the first). The melody Key used was from a popular English tune written about 1775. The actual flag that flew over Fort McHenry and inspired Key to pen the anthem is now owned by the Museum of American History in Washington, DC. You can see it at <http://americanhistory.si.edu>.



On July 4, sing – and celebrate!

July Quiz 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?

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.

Good Luck!

Start Small And Save Big

Saving money, especially these days, can seem impossible. The secret is starting small and staying the course.

Don't try to save too much all at once. Set a goal of saving just five percent of your income every month. Give yourself a regular reminder, perhaps by sending yourself an email every payday; studies suggest people save more consistently if they're reminded on a regular basis. As time goes on, increase the amount you save. If you're careful and committed, you can probably get up to 10 to 15 percent, which, over time, can add up to quite a lot of money.

A Healthy Salad Starts With Romaine



Thinking of putting a salad together?

According to nutritionist Pat Brown, romaine lettuce has the most nutrients of any salad green; iceberg lettuce has the least. In general, regardless of variety, the darker the green color, the healthier and more vitamin-packed the lettuce is.

Tips for A Safe Walk

Walking is good exercise – unless you get hit by a car. The most common accidents between pedestrians and motor vehicles are caused by:

- Darting out in front of a vehicle in the middle of the block.
- Running rather than walking across intersections.
- Vehicles turning without seeing pedestrians in their way.
- Pedestrians crossing multi-lane streets.
- Vehicles backing up.



Stay safe wherever you wander by following these safety practices:

Use the walkways. Stay on the sidewalk and cross at intersections with well-marked crosswalks.

Stand out. Make sure drivers can see you. Don't dash out into traffic suddenly. Wear bright, noticeable colors, especially at night, and consider garments and shoes with reflecting fabrics for nighttime walking.

Follow the rules. Obey traffic signals. Be aware of stop signs at intersections without traffic lights.

Watch out for blind spots. Big trucks with wide loads may not see you when turning or backing up. Smaller cars, too, can have significant blind spots. Don't assume any driver can see you just because you can see the vehicle.

Give cars time to stop. Don't take chances with moving vehicles. If the driver doesn't see you right away, or if you stumble, he or she may not be able to stop in time to avoid hitting you.

Be careful in parking lots. The traffic flow in a parking lot may not be obvious to either drivers or pedestrians, and visibility is more limited by the parked cars around you.

Walk facing traffic. If for some reason you must walk along the side of a road without sidewalks, walk toward the traffic so you can see and avoid cars better – and vice versa.

Choose Your Family Color

If your family is heading for an amusement park, national park, the beach, or anywhere else lots of people gather, here's some advice from travel experts: Have everyone in the group wear a shirt of the same bright color. This will help prevent you from getting lost or separated from one another. If you have a fashion-conscious teen or pre-teen who deems this dorky, let him or her choose the color.

What's That You Say? NIHL?

NIHL is **noise-induced hearing loss**, and men are at the greatest risk, according to a study of more than 5,000 people conducted by the University of California-Irvine Medical Center. The likely cause: greater recreational and occupational exposure to noise, along with higher rates of military service. But men and women suffer equally when their hearing deteriorates.

Pay attention to these symptoms of NIHL so you can seek treatment (or encourage someone you love to seek treatment):



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. I 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.

- Ringing in the ears.
- Sounds seem muffled to you.
- Sensation of pressure in your ears.
- You have frequent earaches or ear infections.
- People feel you're not paying attention to them.
- Others complain more frequently that your TV or music is too loud.
- Background noise makes understanding speech difficult.
- You hear better with one ear than the other while speaking on the phone.

Because hearing loss happens gradually over time, many people don't realize they're experiencing it. See a doctor and get your hearing tested if you have any of the warning signs listed above.

What Am I? Some Riddles For You . . .

1. I'm where yesterday follows today and tomorrow's in the middle. What am I?
2. I go all around the world but stay in the corner. What am I?
3. I have holes in the top and bottom, on the left and right, and in the middle, but I still hold water. What am I?
4. I get wetter and wetter the more I dry. What am I?

Answers: 1. A dictionary. 2. A stamp. 3. A sponge. 4. A towel.

PROPERTIES CURRENTLY LISTED BY SALLY PONCHAK

See additional photos at 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 \$499,000

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!



WYCKOFF @ \$599,000

3BR/2.5BA Split Level

Beautifully updated, sophisticated home that welcomes you and makes you want to stay. So many updates, and in pristine condition ... just pack your bags and move in!



RAMSEY \$899,000

5BR/2.5BA Colonial

One of Ramsey's more desirable neighborhoods! Almost an acre of exquisitely landscaped property with private yard & pool. HW, fireplace, spacious rooms, fin. basement. This one's a winner!



WYCKOFF @ \$985,000

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!



WYCKOFF @ \$1,125,000

4BR/4BA Country French Farmhouse

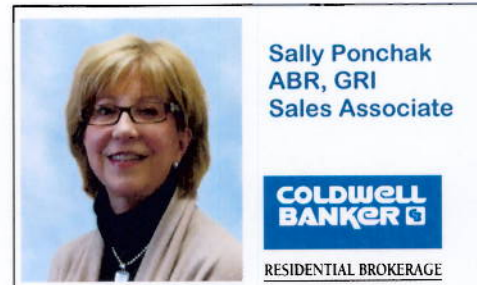
Custom designed and built with utmost attention to detail, and the finest materials and craftsmanship. Full list of specs/amenities is available and worth studying. Truly a cut above the rest!



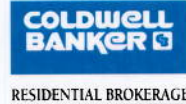
HILLSDALE @ \$1,499,000

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.



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Sales Associate



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OAKLAND \$340,000

2BR/2.5BA Townhouse

Sold 6/17/2010



WYCKOFF \$389,000

4BR/2BA Cape Cod



MAHWAH @ \$699,000

3BR/2.5BA Country Ranch



FRANKLIN LAKES \$849,000

4BR/2.5BA Colonial

PROPERTIES SUCCESSFULLY MARKETED BY SALLY PONCHAK

These properties were listed by Sally Ponchak and sold by various Participants in the NJMLS between January 1, 2009 and June 1, 2010



ALLEDALE \$585,000
4BR/2BA Ranch



FRANKLIN LAKES \$535,000
3BR/2.5BA Ranch



FRANKLIN LAKES \$588,000
3BR/3BA Colonial



MONTVALE \$439,500
3BR/1.5 BA Split Level



OAKLAND \$565,000
3BR/2.5BA Bi-Level



RAMSEY \$487,000
3BR/2BA Split Level



RAMSEY \$520,000
3BR/2BA Split Level



RAMSEY \$ 565,000
3BR/3.5 BA Split Level



RAMSEY \$705,000
4BR/3BA Colonial



RAMSEY \$950,000
5BR, 3BA Colonial



WALDWICK \$300,000
2BR/1BA Colonial



WYCKOFF \$450,000
3BR/1.5BA Ranch



WYCKOFF \$655,000
4BR/2BA Colonial



WYCKOFF \$700,000
3BR/2BA Ranch



WYCKOFF \$795,000
4BR/2.5BA Colonial

Careers For Creative Types

You may consider yourself a creative person, an innovative thinker, an unconventional performer – but you're not cut out to be a starving artist or wait tables while waiting for your big break. What are your options? Look into these careers:

- **Teaching.** Teachers at any level have to be quick and creative when it comes to keeping their students' attention and presenting information in interesting ways.
- **Interior design.** Helping people create the space where they'll live and work calls for a wide range of talents and skills.
- **Catering.** Any kind of event-planning career requires skill in selecting and balancing the right ingredients, from the spices in the food to the arrangement of the venue.
- **Graphic design.** With the growth of the Internet, the ability to create visually appealing graphics that are well-organized and attractive is something employers are eagerly seeking.
- **Copywriting.** From advertising to in-depth Web content, words are still important. Putting together readable, useful copy is a valuable skill even in an age of multimedia.

Now, This Is Dog-Tired



An older, tired-looking dog wandered into the yard. The homeowner could tell from the dog's collar and well-fed belly that he had a home.



The dog calmly approached the man, who gave him a few pats on the head. The dog followed the man into the house, down the hall, and fell asleep in a corner.

An hour later he went to the door and the man let him out.

The next day the dog returned, greeted the man, resumed his position in the hall, and slept for an hour. This continued for several weeks.

Curious, the man pinned a note to the dog's collar: "I'd like to find out who the owner of this wonderful dog is. Every afternoon your dog comes to my house for a nap."

The next day the dog arrived with a different note pinned to his collar: "He lives in a home with six children, two under the age of three – he's trying to catch up on his sleep. Can I come with him tomorrow?"

Last Newsletter's Quiz Answer

Question:

In what year did humans make their first flight over the English Channel?

Answer:

1785 (in a hot air balloon)

Source:

pbs.org

**Congratulations to
Herman Osofsky
of Wyckoff**

who was our winner!

Give it a try this month's quiz question is on page 2.

What's A "Portable Clock"?

The portable clock – that is, the watch – was invented by Peter Henlein in Nuremberg, Germany, in 1504. He used a coiled mainspring with a ratchet, which, unlike the weights and pulleys that drove larger clocks, could be placed inside a much smaller space. The first watches were worn on a belt or on a chain around the neck, measured about four inches wide and three inches thick, and were called "Nuremberg Eggs" because of their oval shape. They had no minute hand and no protective glass over the face, a feature that didn't appear for another 200 years.



The first person to wear a watch on his wrist was the French mathematician and philosopher Blaise Pascal, who, in the mid-1600s, attached his pocket watch to his wrist with string. True wristwatches – those attached with fabric or leather straps – didn't become commonplace until the First World War.

Do You Know Your Teen's Friends?

Parents never stop worrying about their children. And it gets worse if your child starts keeping company with friends who don't seem to be good influences. Before any problems begin, follow these tips:

1. Be involved. Pay attention to your teen and what he or she is doing, but don't be overbearing. There's a difference between supporting your child's interests and controlling his/her life.
2. Set limits. Most teens want reasonable limits for their own security. Concentrate on doing your job as a parent first and foremost.



3. Get to know their friends. Before you make any conclusions about friends, have them over a few times. Get to know what they value. And try to get to know their parents, too.

4. Provide direction. Find something your child feels passionate about, and direct him or her toward it. This allows your child to have another peer group outside of school. And when the peer pressure gets too high, your teen has other options and sources of support.

Quotes

You've got a lot of choices. If getting out of bed in the morning is a chore and you're not smiling on a regular basis, try another choice.

– Steven D. Woodhull

Don't judge each day by the harvest you reap but by the seeds that you plant.

– Robert Louis Stevenson

"Automatic" simply means that you can't repair it yourself.

– Frank Capra

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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!



April 22, 2010 -- marked the 40th anniversary of the first Earth Day celebrated in the United States. Today it is recognized not only nationally, but internationally as well. Earth Day reminds us that small lifestyle changes can go a long way toward helping to preserve the quality of our environment for the next generation. Here are some suggestions:

- install energy efficient lighting in your home
- recycle your plastics, aluminum, newspapers, etc. (if you don't already)
- plant some trees
- enhance a garden
- buy a more fuel efficient car
- combine errands to save gas
- shop at a local farmer's market
- when waiting in a car, don't idle!
- walk, ride a bike or use public transportation instead of driving
- fix that leaky faucet
- keep a stash of reusable bags handy for shopping
- properly recycle your old computer, DVD player and other electronics by taking them to an electronics recycling center
- run your dishwasher only when it's a full load

Find more tips at: <http://www.epa.gov/earthday/tips.htm>.

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