

# AT YOUR SERVICE!

News To Help You Save Time And Money

May 2010

## April Showers Have Brought May Flowers!

...and the Expiration of the Federal Tax Credit Has Brought CB's Buyer Bonus Program!

Happy Spring, everyone! It has been a spectacular Spring! It is a joy just to ride around and see things in bloom, leaves on trees and green grass! Aren't we lucky to live in such a beautiful place?

I have something exciting to tell you. One of the reasons I love working for Coldwell Banker is that they are always the innovators. And now we have another CB first -- the Buyer Bonus Program. As you are probably aware, the Federal Tax Credit of \$8,000 has expired. Buyers had to be in contract by April 30. So Coldwell Banker came up with a great incentive to keep the Buyers motivated to buy -- especially for the Buyers to want to buy CB listings.



With the Buyer Bonus Program some of our Sellers (it is their option) have chosen to offer up to \$8,000 to a Buyer to help cover closing costs if they purchase their home. We expect that Buyers will be quite excited about this! You will be seeing some special ads, both in print and on TV, letting the public know about this program. There are no price or income limits with this program! So if you know someone who is thinking about buying, you might want to encourage them to check this out!

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As usual, please feel free to call me with any real estate questions or needs. Enjoy the newsletter!

A handwritten signature in cursive script that reads "Sally".

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#### **CHECK OUT:**

**[www.NorthJerseyHomeSweetHome.com](http://www.NorthJerseyHomeSweetHome.com)**

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

# The Power Of A Mother's Kiss

When American-born painter Benjamin West (1738-1820) was seven, he was put in charge of his infant niece while his mother and sister went for a walk. As the baby lay in the cradle, Benjamin fanned flies away from her – and the baby laughed. Grabbing paper and a pen, Benjamin set to work trying to capture the baby's charms. As he finished, his mother and sister returned.



Benjamin, caught off-guard, tried to hide his drawing so as not to upset his mother. But instead, his suspicious behavior drew her attention. "What have you been doing?" she asked.

Benjamin begged his mother not to be upset and handed her the paper. She looked at it and said to her daughter, "I declare, he has made a likeness of Sally." Then she smiled and gave Benjamin a kiss.

The following year a cousin sent a box of pencils, paints, and canvas. Benjamin disappeared one morning with the supplies, forgetting all about school. His mother, upset that he was neglecting his schooling, found him in the attic and was about to scold him when her eyes fell on the compositions he had created.

Instead of reprimanding him, she picked him up, covered him in kisses, and promised to explain to his father what had kept him from his studies.

Later, the famous artist was often heard to say, "It was my mother's kisses that made me an artist."

**Thank a mom on May 9 – Mother's Day!**

## De-clutter Your Psychic Space

Your office and attic aren't the only places in need of periodic cleaning and organizing.

The stuff you carry around in your head – and heart – does more than take up mental space; it can stop you from being content. Here are some ways you can de-clutter your insides:

**Let go of grudges.** Why carry a grudge to the grave? Put the past behind you. Try writing a letter to the person you're angry with. You don't have to send it, but just putting the incident down in black and white (or pastel-colored ink, if that's your style) can help you get past it.

**Unload burdensome friends.** Take an honest look at the people in your life. Break ties with those who don't support you, or who are incompatible with your values and goals.

**Put the gavel away.** Being judgmental only closes you off from learning something from others. Don't judge too quickly; listen first.

**Be willing to be wrong.** Don't be afraid to make the occasional mistake. When you do, acknowledge it. You can waste a lot of energy trying to keep up the façade that you're always right (or perfect).

# May 15: Armed Forces Day

Armed Forces Day is a day to recognize, honor, and thank the men and women in all branches of the service who are protecting our country and our freedom. Observations may include parades; fireworks; air shows; open houses at military bases; collecting items for and mailing care packages to overseas military personnel; and something as simple as giving blood.



Over 30 countries observe this event. This year in the U.S. Armed Forces Day is May 15.

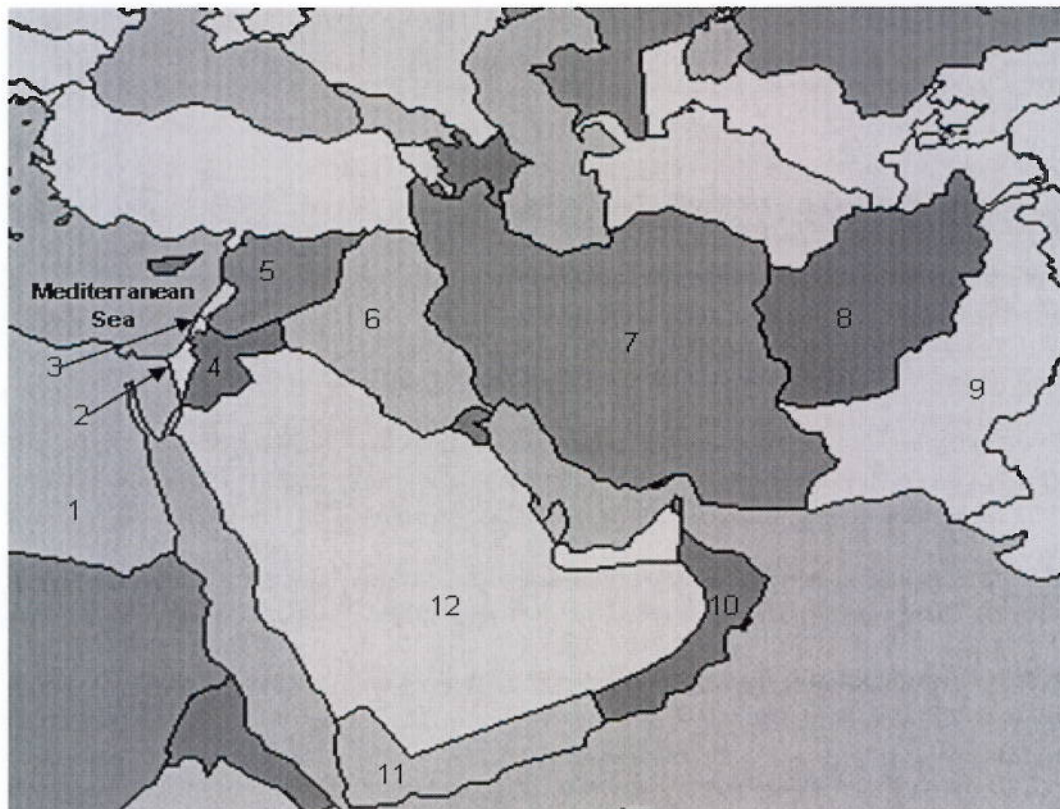
## May Quiz Question

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

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 Gift Card to Rohslers Nursery in Allendale, to help you purchase your Spring & Summer flowers!

## Can You Name These Countries?

Cover the answers below and see how many of these countries you can name. Use the Mediterranean Sea as your landmark.



1. Egypt
2. Israel
3. Lebanon
4. Jordan
5. Syria
6. Iraq
7. Iran
8. Afghanistan
9. Pakistan
10. Oman
11. Yemen
12. Saudi Arabia

# Want More Energy In Your Workday?



Maintaining your energy level all day can be a challenge. Don't ignore physical or mental fatigue, but don't surrender to it, either. Try these tactics for recharging:

**Move around.** Take a walk, even if it's just a quick stroll around your office several times throughout the day. Getting your blood flowing speeds delivery of oxygen and nutrients to your body.

**Take a deep breath.** Several, actually. Sit up straight to open your chest cavity and get more oxygen into your lungs. Here's an exercise: Breathe out through your mouth completely. Then inhale through your nose for four seconds. Hold it in for seven seconds, and then exhale for a count of eight seconds. Do this four times to refresh yourself.

**Drink sufficient fluids.** Water, like air, delivers oxygen throughout your body. If you're dehydrated, you'll feel tired. Drink plenty of water or a low-calorie sports drink.

**Get outside.** Sunshine and fresh air can have a rejuvenating effect, along with the exercise benefits of taking a short walk.

**Learn something new.** Spend a few minutes with a book or on the Internet researching a subject that's of interest to you. You'll stimulate your mind and make new mental connections.

## April Quiz Answer

**Question:** What is another name for an apiarist?

**Answer:** A beekeeper.

**Source:** Merriam-webster.com

### **Congratulations to LINDA VERNOTICA!**

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:

**Vita Zola  
Susan and Jack Gardner  
Herman Osofsky  
Judy Bishopp**

## Scientists Say Birds Use Tools, Too

Humans and apes aren't the only creatures that use tools. Now scientists at Cambridge University have observed that crows can use pebbles to get what they want.

In an experiment, crows were shown a plastic tube six inches tall with a worm floating in some water at the bottom. The birds, unable to reach the worm on their own, quickly began dropping nearby stones into the tube, raising the water level until the worm came up into range of their beaks. The crows also realized the larger stones lifted the water – and the worm – more quickly.



One small stone for a crow, one giant leap for birdkind?

**NEW LISTING!**



**WYCKOFF - RENTAL \$3,500/mo.**  
Ranch ... 3BR/3BA ... renovated 4 years ago ... beautiful kitchen w/granite ... updated baths ... finished basement ... spacious rooms ... available June 15.



**WYCKOFF \$630,000**  
Split Level ... 4BR/2.5B ... so many updates ... hw floors ... finished basement ... spacious rooms ... pristine, move-in condition ... ask me about the Buyer Bonus Program!

**CONTRACT SIGNED**



**WYCKOFF \$699,000**  
Expanded ranch ... 4BR/3.5BA ... large level lot ... flexible layout - master bedroom on either 1st or 2nd floor ... finished walkout basement ... 2-car garage ... light & bright!

**CONTRACT SIGNED**



**FRANKLIN LAKES \$849,000**  
4BR/2.5BA Colonial ... in-ground pool w/cabana ... gorgeous .92 acre lot ... family room with fireplace ... bonus/sun room ... 2-car garage, CAC ... great location, great schools!



**RAMSEY \$899,000**  
Split Level ... 4BR/2.5B ... so many updates ... beautiful hw floors ... finished basement ... spacious rooms ... pristine, move-in condition ... around the corner from middle school!



**WYCKOFF \$1,179,000**  
Country French Farmhouse ... 4BR/4BA ... in-ground pool ... great room with fireplace ... full finished basement ... over 4,000 sf ... custom designed & built ... truly a cut above!



**HILLSDALE \$1,499,000**  
Exquisite Colonial ... 5BR/4FBA/2HBA ... 1.96 acres ... four fireplaces ... full finished basement ... front & back covered porches ... in-ground pool ... 3-car garage ... one-of-a-kind!



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**My Latest Listings**

**May 2010**

# NORTHWEST BERGEN MONTHLY MARKET REPORT

Single Family Homes

For the period

April 1, 2010 – April 30, 2010

| Town               | Listings Sold | Avg. List Price | Avg. Sale Price | Sale Price/ List Price | Average Days on Market | Active Listings (as of 5/3/10) | Avg. List Price (as of 5/3/10) |
|--------------------|---------------|-----------------|-----------------|------------------------|------------------------|--------------------------------|--------------------------------|
| Allendale          | 5             | \$779,980       | \$726,700       | 93.169                 | 110.00                 | 37                             | \$986,340                      |
| Franklin Lakes     | 5             | \$1,020,400     | \$951,300       | 93.228                 | 43.40                  | 121                            | \$1,664,006                    |
| Glen Rock          | 10            | \$614,958       | \$584,000       | 94.966                 | 67.50                  | 63                             | \$602,943                      |
| HoHoKus            | 3             | \$779,000       | \$736,667       | 94.566                 | 62.00                  | 21                             | \$1,112,543                    |
| Mahwah             | 6             | \$817,367       | \$778,500       | 95.245                 | 82.83                  | 93                             | \$975,720                      |
| Midland Park       | 2             | \$494,500       | \$465,000       | 94.034                 | 28.50                  | 28                             | \$477,018                      |
| Oakland            | 6             | \$472,931       | \$419,583       | 88.720                 | 162.33                 | 86                             | \$549,168                      |
| Ramsey             | 6             | \$507,746       | \$468,000       | 92.172                 | 91.67                  | 70                             | \$676,848                      |
| Ridgewood          | 15            | \$831,260       | \$754,733       | 90.794                 | 81.40                  | 115                            | \$903,241                      |
| Saddle River       | 7             | \$2,009,128     | \$1,676,071     | 83.423                 | 187.29                 | 75                             | \$4,108,197                    |
| Upper Saddle River | 11            | \$1,251,168     | \$947,818       | 75.755                 | 169.00                 | 97                             | \$1,397,536                    |
| Waldwick           | 3             | \$457,967       | \$453,633       | 99.054                 | 38.33                  | 61                             | \$485,404                      |
| Wyckoff            | 14            | \$730,964       | \$690,343       | 94.443                 | 60.71                  | 86                             | \$876,517                      |

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

# Thinking About A Trip?

If you're considering travel to a foreign country, here are some tips to help you stay safe, have fun – and even save a few shekels:

**Before you go, do some research.** That way you'll know what typical weather patterns to expect and what kind of clothes to pack. You'll also want to read up on the exchange rate and learn a few local phrases.

**Develop a general itinerary** of what you want to see and do. Don't waste your precious time in Paris trying to choose between the Eiffel Tower and the Left Bank – decide before you arrive.

**Be ready to learn.** For example, not every culture is a smiling culture. Not every culture runs on a tight, linear schedule. And some cultures have dress codes that should be respected.

**Pack lightly.** You'll have less to lose if something goes wrong, and less to transport. When it comes to your wardrobe, choose a color and get pieces that are simple and coordinated – shorts, slacks, shirts and jacket.

**Buy the most comfortable shoes possible** that look good with the clothes you bring. Shoes that might be comfortable for running errands at home might not cut it when you're standing in line for hours in Florence, Italy, to see Michelangelo's *David*.

**Realize before you leave** that your trip is not going to be perfect. Prepare mentally for delays and mishaps. Try to look at it all as just part of your adventure. Chances are when you get home and tell the tale of your journey, some of the annoying things will turn into funny stories that you'll cherish for life.

**Avoid restaurant chains.** Ask around to find out where the locals eat and give their suggestions a try. The food will be better and you'll probably spend less.

**Consider yourself a mini-ambassador.** That means remembering that *you* are the foreigner and showing good manners while traveling. If you do something rude or out of line, it reflects badly on you *and* your country.

**Bring a small flashlight** and keep it by your bed at night. You're already in unfamiliar surroundings; you don't want to be "in the dark" in the event of a power loss.

**Leave your expensive jewelry at home**, and travel with only one or two credit cards. Carry your credit card information separately in case you have to report the cards lost or stolen.

**Always be aware of your surroundings.** If you don't feel safe, get out of the location or situation.

**Learn more** at [www.tsa.gov](http://www.tsa.gov), [www.alltraveltips.com](http://www.alltraveltips.com), and [1000tips4trips.com](http://1000tips4trips.com).

## 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.



## It's Iris Time

Iris, those graceful, fragrant springtime flowers, get their name from the Greek word for "rainbow," which is fitting because they come in so many colors: blue, purple, white, yellow, lilac, rose-red, and even brown. From their earliest years, irises were used to make perfume and as a medicinal remedy. In the Middle Ages the shape of the iris inspired the *fleur-de-lis*, a symbol of the royal family in France. Today that well-known image is found in a variety of places from the Royal Coat of Arms of Canada – to the uniforms of the Super Bowl Champion New Orleans Saints!

## What's Your Problem-Solving Style?

Are you a "creative" problem-solver or a "methodical" one? The answer is in your brain. Research confirms that there is a difference between the two approaches that is visible in brain scans – even when people are not involved in any type of problem solving.

In the study, the brain activity of participants was observed first when they were in quiet, non-problem-solving modes, and then again when they were given word scrambles to solve. Later, participants were asked whether they solved the word scrambles deliberately and methodically, or whether the answer had appeared to them in a kind of "aha" moment of insight. When comparing the brain scans, the researchers found striking differences between the two groups even before the problem solving began. The right side of the brain of those who reported solving the puzzles during an "aha" moment were lit up even before they actively tried to solve a problem.

What does this mean? Researchers believe that creative thinkers engage in a sort of distracted way of thinking, which can lead to the sparking of unusual associations, while methodical problem-solvers use focused attention, which can accomplish work that needs to be done, but may reduce the chance that new ways of attacking a problem will be identified. So, a combination of *both* types of people is the ideal problem-solving team.

## Another Reason To Brush

Doctors now theorize that brushing your teeth regularly (and correctly) may help prevent heart attacks. Poor oral hygiene can lead to gum disease, which increases the amount of high-sensitivity C-reactive-protein (hs-CRP). Whether increased levels of hs-CRP is a danger signal or risk factor is unclear, but scientists have found that people with gum disease are twice as likely to suffer from coronary artery disease as those who don't.



### Quotes

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***The price of hating other human beings is loving oneself less.***  
– Eldridge Cleaver

***We learn something every day, and lots of times it's that what we learned the day before was wrong.*** – Bill Vaughn

***The word "aerobics" came about when the gym instructors got together and said, "If we're going to charge \$10 an hour, we can't call it 'jumping up and down.'" – Rita Rudner***

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or email [sally@sallyponchak.com](mailto:sally@sallyponchak.com)

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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.

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

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

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

# Go Green!



**Save a tree, use less paper.** You can buy "tree-free" 100% post-consumer recycled paper for everything from greeting cards to toilet paper. Paper with a high post-consumer waste content uses less virgin pulp and keeps more waste paper out of landfills. Other tips:

- Remove yourself from junk mail lists. Each person will receive almost 560 pieces of junk mail this year, which adds up nationally to 4.5 million tons, according to the Native Forest Network. About 44% of all junk mail is thrown in the trash, unopened and unread, and ends up in a landfill. To stem the flow into your own home, contact the Direct Marketing Association's Mail Preference Service at P.O. Box 643, Carmel, NY 10512, or go online at [dmachoice.org](http://dmachoice.org).
- Opt out of credit card or insurance offers at [OptOutPrescreen.com](http://OptOutPrescreen.com) or by calling 888-567-8688, a single automated phone line maintained by the major credit bureaus.
- Buy unbleached paper. Many paper products, including some made from recycled fibers, are bleached with chlorine. The bleaching process can create harmful byproducts, including dioxins, which accumulate in our air, water and soil over time.

Source: "*The 10 easiest ways to green your home,*"  
<http://realestate.msn.com/article.aspx?cp-documentid=13107876>

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