

# AT YOUR SERVICE!

News To Help You Save Time And Money

November 2009

## Happy Thanksgiving!

November is a time when we particularly think about things that we are grateful for. When I think of November, I think about giving thanks. Hopefully, we express our gratitude all year long, but Thanksgiving always give us a special time to reflect on all we have. So here are a few things I am thankful for:

- My wonderful husband, John, who puts up with all the craziness and time that being a realtor entails.
- My two sons, Jim and Brian, and my daughter-in-law, Tania, who bring me joy and pride every day of the year.
- My 91-year-old Aunt Betty, who is an inspiration to the whole family.
- My two sisters, Susan and Mary and their families, for their love and all the fun we have.

Everything you need to know about buying,  
selling and living in North Jersey:  
[www.northjerseyhomesweethome.com](http://www.northjerseyhomesweethome.com)

### INSIDE THIS ISSUE

- Help Yourself by Helping Others.... p. 2
- He Never Gave Up ..... p. 2
- What A Gift! ..... p. 2
- Stop Before You Shop ..... p. 3
- Get Read – Get Results ..... p. 3
- Lest We Forget ..... p. 3
- Doggie Holiday Dos and Don'ts .... p. 4
- Waiter, Please..... p. 5
- Can More Sleep Help Eliminate Childhood Obesity? ..... p. 5
- Should You Stay The Course? ..... p. 5
- Let's Use Less Stuff ..... p. 6

PLUS...

November Quiz Question on p. 4, October Quiz Answer on p. 2 and Travel Adventures of My Recyclable Shopping Bag on p. 6!

- My exceptional assistant, Candace, without whom I could never survive in this business!
- My many wonderful friends who each are special in their own way. I appreciate each one of them!
- My clients who put their trust in me and recommend me to friends and family. You are the heart of my business.

I feel very lucky to have so many special people in my life. I hope that you also feel you have much to be grateful for!

Enjoy your Thanksgiving! I'll be giving thanks for all of you! Enjoy the newsletter!

Sally Ponchak





## Help Yourself By Helping Others

When the difficulties of life are getting you down, often a way to work your way out of the dumps is to perform a personal act of power that benefits someone else. What's a "personal act of power"? An action that's within your control, such as:

- **Holding** a door open for someone.
- **Smiling.**
- **Offering** kind words and encouragement to those who need them.
- **Listening** to someone without interrupting him or her.
- **Picking up** the phone and dialing when your intuition tells you to call someone.
- **Forgiving** others and yourself for imperfections.
- **Cooking** a meal for a friend.
- **Offering** a compliment to someone.
- **Stopping** – when you catch yourself starting to judge someone.
- **Remembering** that things can change in a moment.
- **Focusing** on the present and what you can do for someone else right now, not sometime in the distant future.
- **Remembering** that everything you do, think, or say matters.

## October Quiz Answer

**Question:** How many phalanges are in a human hand?

**Answer:** Fourteen.

**Source:**

[www.humanhand.com](http://www.humanhand.com)

**Congratulations to BRIAN KLEINBERG** of Ramsey, who won a \$25 Visa Gift Card!

Kudos to Judy Bishopp, who also answered correctly!

**Watch for your name in a coming month!**

### WELCOME NEW CLIENTS

**Matt & Rebecca Walsman**  
thanks to **Don Trammell**

**Kate & Erik Ruebenacker**  
Repeat clients - welcome back!

**Gail & Roman Brill**  
thanks to **Megan Gottlieb**

**Steve & Rosa Sasso and Eliza Zurlini**  
Repeat clients - welcome back!

**Aditi & Dennis Chang**  
thanks to **Kelly Kirtane**

## He Never Gave Up

In 1955 Harland Sanders was 65 years old and virtually broke. Fortunately, he possessed two things: a car, and a recipe for chicken. He took his recipe on the road to sell to restaurants, and the rest, as they say, is history.

Harland "Colonel" Sanders was the founder of Kentucky Fried Chicken, and now KFC restaurants serve more than 12 million customers every day in 109 countries and territories around the world. Colonel Sanders is proof that it's never too late to decide to never give up. **Remember . . . it's never too late!**

## On Blessings

What if you gave someone a gift, and they neglected to thank you for it – would you be likely to give them another? Life is the same way. In order to attract more of the blessings that life has to offer, you must truly appreciate what you already have.

–Ralph Marston





## Stop Before You Shop

Before you head out to that next sale, stop and ask yourself if you really need to go. Why? Because many “sales” aren’t really sales at all, and you’ll end up spending money that you wouldn’t have if you just hadn’t gone.

Think about things you’ve purchased on sale. We’ve all done it – bought things we didn’t need and really didn’t want, but we just couldn’t pass up that bargain.

If you do find yourself at a sale, try to keep yourself from overspending by stopping and asking yourself, “Do I really *need* this? or “Do I really *want* this?” You might also ask yourself if what you’re about to drag home will end up being something that sits in the back of your closet until you drag it back out for a yard sale. If so, keep your wallet closed. Don’t add clutter, work, and guilt from bad purchases.

You have to be careful when you go grocery shopping as well. First, avoid grocery shopping when you’re hungry! Second, always shop with a list, try to resist all that temptation sitting on the shelves, and buy only what you really need. Finally, don’t fall prey to using coupons that are for things you’d never buy otherwise. It will just pump up your expenses unnecessarily.

## Get Read – Get Results

Do your emails get the attention – and rapid response – they deserve? Here’s how to make sure people read and answer your messages while they’re still fresh:

- Grab them with your subject: The subject line should read like a compelling newspaper headline. Another technique is to use the subject line to tell people what you want up front: “Please come to the 3pm meeting,” for example, or “Do you have the Jones file?”
- Limit yourself to one subject per message. Don’t overload readers with questions and data. Single-topic emails are easier to answer than lengthy essays or questionnaires.
- Ask for action. Tell the reader what you need him or her to do: present a report at the 3 o’clock meeting, or bring the Jones file to your office. Specify whether you want a response to your email. If it’s not necessary, close with a simple NRN (No Reply Necessary).
- Be consistent. Tracking emails is easier when you keep the same subject line.

### 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 within 24 hours.



## November Quiz Question

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

Everyone who faxes, emails or calls in the correct answer by November 15th will be entered into a drawing for a \$25 Stop & Shop Gift Card for your Thanksgiving feast!

## Doggie Holiday Dos And Don'ts

Don't let your holiday feast become a holiday hazard for your dog. Control the situation with these guidelines:

**Never give a dog a cooked bone**, especially poultry bones. These can splinter and harm your pet's throat or even cause internal injuries.

**Don't serve your dog leftovers.** What's good to us may seem tasty to a dog, but beware: Many foods are difficult for dogs to digest; some are toxic and can even be fatal. On the "Do Not Serve" list: fat, grapes, tomatoes, garlic, onions, raisins, and salt.

**No dessert, please.** Sugar and fat can lead to weight and dental problems, as well as diabetes. And chocolate can be lethal, especially to small dogs.



**Don't decorate with items** that may be hazardous to your dog. Be aware that small ornaments can cause choking. If you plan to burn candles, make sure your dog can't knock them over.

Everything you need to know about buying, selling and living in North Jersey:  
My website: [www.NorthJerseyHomeSweetHome.com](http://www.NorthJerseyHomeSweetHome.com)  
My Blog: [www.NorthJerseyRealEstateBlog.com](http://www.NorthJerseyRealEstateBlog.com)

## Lest We Forget

You probably know that Veterans Day in the U.S. and Remembrance Day in Canada are observed on November 11. This is a day to honor our veterans for their patriotism, love of country, and willingness to serve and sacrifice.

But do you know why this date was chosen?

The major hostilities of World War I were formally ended at the 11<sup>th</sup> hour of the 11<sup>th</sup> day of the 11<sup>th</sup> month of 1918 with the German signing of the Armistice. World War I – known at the time as “The Great War” and “The War to End All Wars” – had raged across Europe, Africa, and the Middle East from 1914 to 1918, with a death toll estimated as high as 15 million people.



The red poppy that you'll see veterans wearing on November 11 is a symbol of remembrance inspired by the most famous poem of the war, *In Flanders Fields* by Canadian Lt. Col. John McCrae. The sale of manmade versions of these red poppies benefits veterans, their families and dependents.



**My Latest Listings** Please post this on the bulletin board where you work!  
 If you know someone who's looking to buy or sell a home, please pass this along to them!



**1336 Paddington Road, Mahwah, NJ 07430**



2BR, 1BA Condo available for rent. One floor living! Brand new carpeting in living room/dining room, other carpets just cleaned. Freshly painted bedroom and kitchen. Washer and dryer in unit. Sliding glass door to private patio. \$1,500/mo.

**101 E. Oak Street, G-6, Oakland, NJ 07436**



2BR, 2.5BA Townhouse is located in the wonderful Oak Crest Complex, convenient to everything! One of the larger models, this unit offers a fireplace, spacious bedrooms and a 2nd floor den. 2-car garage, great mountain & sunset views. \$389,000

**451 Russell Avenue, Wyckoff, NJ 07481**



4BR, 2BA Cape is adorable and looking for some love!  
 LR, DR, Kit, Screened Porch, Large backyard,  
 1-car detached garage, with additional storage.  
 Built-in bookshelves, some hardwood floors. \$398,000

**144 Franklin Avenue, Wyckoff, NJ 07481**



3BR, 1.5BA Ranch is so much bigger than it appears, thanks to a large family room addition with fpl and sliders out to a deck that overlooks the deep, lush property. LR, DR, Kit, 3-car garage, CAC, HW floors. \$498,000

**524 Lafayette Avenue, Wyckoff, NJ 07481**



4BR, 2BA Colonial loaded with warmth and charm. LR w/fpl, DR, Kit, finished basement with rec room, laundry and separate office. Completely fenced rear yard with bluestone patio. Great front porch, loads of closets & storage. \$675,000

**486 Carlton Road, Wyckoff, NJ 07481**



3BR, 2BA Ranch in the Hartung Estates neighborhood. Extra large rooms and great open floor plan. LR w/fpl, DR, Kit, bonus 2nd floor family room and office/bedroom. Screened porch, large lot. \$798,000

**657 Daniel Court, Wyckoff, NJ 07481**



4BR, 4BA Country French Farmhouse sets a new standard for quality. Features are too numerous to list, but include a Great Room w/stone fpl, huge kitchen, sumptuous master suite, pool and XL finished basement. Custom features, premium materials & craftsmanship. \$1,238,000

**1 Demarest Avenue, Hillsdale, NJ 07642**



5BR, 4FBA, 2HBA Colonial is perfectly poised on 1.96 acres. Graceful, warm and inviting, it is designed for entertaining, w/ the huge kitchen as its hub. Large rooms, open floor plan, front, side & rear covered porches, huge finished basement. Complete list of amenities available. \$1,750,000

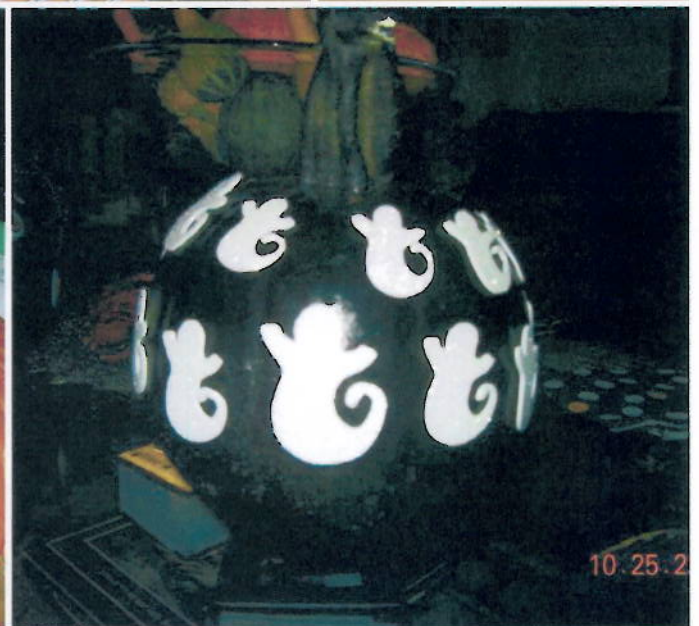
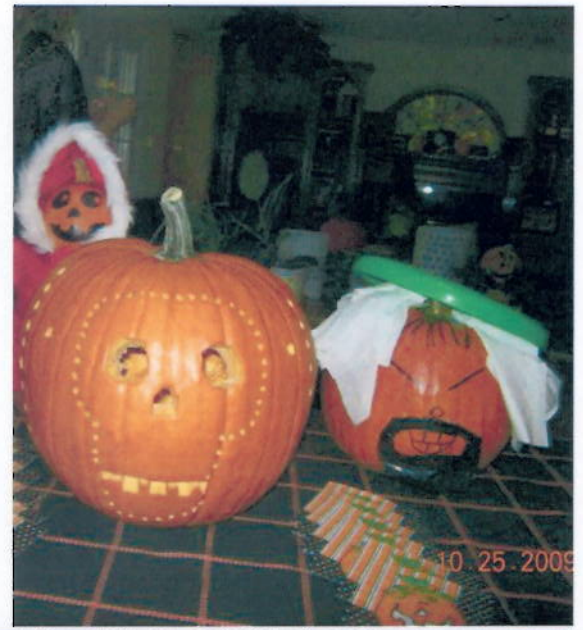
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## Traditions

One of the great things about holidays are traditions, those annual rituals that provide us with wonderful memories! One of our family traditions has been the annual Pumpkin Party -- a pumpkin carving/decorating contest and fall food fest. This year's entries included a baseball, a baby pumpkin, wonderful paint job by my 2-1/2 year old great-niece, a ninja, and snowman... among others.

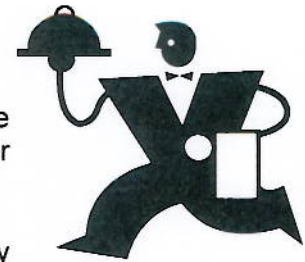
Do you have a special holiday tradition? Send me an email with your favorite tradition and I'll send you one of my recyclable shopping bags! [sally@sallyponchak.com](mailto:sally@sallyponchak.com)





## Waiter, Please...

A guest of a resort hotel in a tourist area walked into the dining room where breakfast was being served. Shortly after the guest sat down a waiter arrived to take his order.



"I would like two eggs, over easy, one with the yolk overcooked and rubbery and the other undercooked with the yolk broken and running out on the plate. I would also like some sausage that has been grilled and set out on the plate to get cold, burnt toast that has also grown cold so that it crunches and crumbles into nothing at the first bite, butter that has been in the freezer so that it's impossible to spread, and a pot of coffee that is lukewarm and very weak."

The waiter busily scratched down the guest's order and said, "This is a very complicated order, sir. It might be difficult to deliver it exactly as you have requested."

The guest replied, "But I had that exact breakfast here yesterday!"

## Can More Sleep Help Eliminate Childhood Obesity?

Researchers have found that getting less sleep could increase your child's risk of becoming overweight or obese. In fact, for each additional hour of sleep children get, their risk for obesity drops by nine percent. The researchers found that children with the shortest sleep time had a 92 percent higher risk of being overweight or obese when compared with children who experienced longer sleep durations. Short sleep durations were categorized as follows:

- Children younger than five – less than nine hours per day.
- Children ages five to 10 – less than eight hours per day.
- Children older than 10 – less than seven hours per day



Previous research has recommended the following daily sleep times for children:

- Younger than five – 11 hours or more per day.
- Five to 10 – 10 hours or more per day.
- Older than 10 – nine hours or more per day.

## Should You Stay The Course?

Are you on the road to success? Success expert Michael Nicholas (Success Triggers.com) says that sometimes people are on the road to success but they don't realize it, and they stop before they get to their destination. This forces them to start the whole process over, never staying the course long enough to reach any destination.

So the next time you feel like your life is going nowhere, ask yourself if perhaps you really are going somewhere, but it's hard to see from where you are.

It's a well-documented fact that as people get older, they often look back on their lives and have an *aha!* experience that can be summed up like this: "Oh, this was where I was coming all along – I just didn't recognize it while I was busy making my way."



# Let's Use Less Stuff

It should come as no surprise that between Thanksgiving and New Year's Day, our excessiveness hits an annual high, especially where waste is concerned: We throw out 25 percent more garbage than we do the rest of the year. That's a *million extra tons* of garbage per week. So this year consider some of the ideas below provided by The ULS (Use Less Stuff) Report. Your planet will thank you!

- If every family saved and reused just two feet of ribbon per year, enough ribbon would be saved to tie a bow around the entire planet. When unwrapping gifts, poke two holes in a paper plate and feed the ribbons through so they're easy to find and reuse later.
- The more than two billion holiday cards sold in the United States each year could fill a football field 10 stories high. If each family cut back by one card (not that The ULS Report advocates "scrooginess"), they'd save 50,000 cubic yards of paper. At least try using recycled paper products, and consider sending e-cards when appropriate.
- If each of us throws away just one tablespoon of mashed potatoes, it adds 16 million pounds of waste to landfills. If that's unimaginable in your family, think of it this way: One discarded spoonful of cranberry sauce amounts to over 14 million pounds. Make only as much as you need, then store any leftovers in airtight containers and be sure to use them.
- Reduce the number of bags thrown out by carrying your own, whether you're shopping for gifts or groceries. (See related article below!)

The ULS Report has more useful tips on its Web site at <http://use-less-stuff.com>.



## How Far Has Your Sally Ponchak Recyclable Shopping Bag Traveled?

Here are Jill and Harper O'Brien, holding one of my recyclable shopping bags in Denali National Park, Alaska! If you have not received a recyclable bag and would like one, just let me know, and I'll get it right out to you! If you already have a bag, send me your photo displaying it, and tell me where it was taken.

You just might see it featured in an upcoming newsletter!





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](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: \_\_\_\_\_

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



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## Go Green!



### Home Heating Tips to Save Energy (and Money!)

- Insulate your water heater and lower the water heater temperature to 120°F
- Get a programmable thermostat
- Add attic insulation
- Weatherize your windows – apply plastic film over windows
- Draw the drapes to keep cold air out at night, and open them during the day to let the natural sunlight in
- Wear a sweater and turn down the thermostat!
- Find air leaks in your home, using a "draft detector" – a thin piece of tissue or feather glued to a toothpick – by holding it near window and door frames, electrical outlets, baseboards and other possible leakage areas. When you find the leaks, seal them:
  - weatherstrip and caulk windows and doors
  - seal hidden openings into the attic
  - make the attic hatch airtight with weather-stripping
  - seal baseboards, electrical outlets and ducts
  - close up seldom-used fireplaces

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