

AT YOUR SERVICE!

News To Help You Save Time And Money

September 2010

So Long, Summer!

Hi Everyone! How did September arrive so quickly? I can't believe that summer days are dwindling and school is starting up again!

I hope you have all enjoyed the summer months. I sure have. Although I was quite busy at work, I managed to have lots of fun with family and friends also.

And now for some real estate talk. We all know that the new media seem to thrive on negativity. Lately, I have been so frustrated that there are so many negative news stories, both in print and on radio and TV about the "terrible real estate market." They lump the who country into one report. And

yet, in many areas of the country, like ours, real estate is doing just fine. We all know that some folks in the Fort Myers, Florida, parts of California and Las Vegas have been hurting. But that doesn't mean that we are here! While this has not been a stellar year for our area, and prices are lower, we have had great activity and houses are selling. Just speaking for myself alone, in the last month and a half, nine of my listings have sold and are soon closing! Does that sound like a terrible local market to you? Please keep a perspective when you see these doomsday articles. And remember it is what is happening in Northern NJ that impacts your real estate experience, not what is happening in the country overall. We live in a wonderful area with great schools and shopping, lots of culture, with beautiful neighborhoods and homes and people will always want to live here!

Enjoy every day and stay safe!

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

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When Everyone Wins

The little girl stood next to her father in the store, poring over Barbie dolls, a roll of money clutched in her hand. Each time she saw a doll she liked, she turned to her father and asked if she had enough to buy the doll. He usually said "Yes." As she kept looking, she noticed a little boy wandering nearby with his father. The two were looking at Pokémon toys. The boy also had money in his hand, but it looked to be just a few dollars. In contrast to the little girl, he was told "No" every time he picked up a toy to show his father.

Meanwhile, the little girl had chosen the Barbie she wanted. But before she went to the register to buy it, she noticed the little boy and his father. By this time the boy had a book of stickers in his hand and looked close to tears.

The little girl returned her Barbie to the shelf, choosing a Pokémon game instead, and raced to checkout. After she paid for it, she whispered something to the cashier, who took the toy and put it in a bag under the counter. When the boy got to the cashier, she congratulated him on being the store's 100th customer for the day! She took the game from underneath the counter and handed it to him. The little boy said excitedly that it was exactly what he'd wanted!

September Quiz Question

What is the medical term for the rumbling, growling sounds emanating from your midsection?

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!**

As the girl and her father left the store, he asked her why she had done what she'd just done.

"Didn't grandma and grandpa want me to buy something that would make me happy?" she asked.

"Yes," said her father.

"Well, I just did!"

Don't you love it when everyone wins?

Grandparent Goodies

Grandparents Day is September 12, here are some delightful stories from – and about – grandparents:

My young grandson called the other day to wish me Happy Birthday. He asked how old I was, and I told him "62." He was quiet for a moment and then he asked, "Did you start at one?"

When my grandson Billy and I entered our vacation cabin, we kept the lights off until we were inside to keep from attracting pesky insects. Still, a few fireflies followed us in. Noticing them before I did, Billy whispered, "It's no use, Grandpa. Now the mosquitoes are coming after us with flashlights."

A second grader came home from school and said to her grandmother, "Grandma, guess what? We learned how to make babies today." The grandmother, more than a little surprised, tried to keep her cool. "That's interesting," she said. "How do you make babies?" "It's simple," replied the girl. "You just change the 'y' to 'i' and add 'es.'"

Start The School Year Right

The first day of school looms large and scary for new pupils – and their parents as well. Here are some suggestions on how to ease the transition:

Establish a routine in the morning before the school year starts, so your child can get accustomed to dressing and having breakfast without hurrying.

Visit the school with your child before classes begin, so it won't seem so strange. Many schools have special orientation programs to familiarize youngsters with the building and to meet the teachers.

Talk with your child about school. Be positive – your good attitude will rub off. Tell your child what the children do when classes begin.

Talk about the teachers and how they'll help your child learn new things. Be sure to introduce yourself to the teacher on the first day of school and say something positive about your child.

Don't stay too long. Say goodbye and then leave. Your child may cry or cling to you at first, but this usually changes quickly. Before long, if you do it all right, your child may complain when it's time to come home!



Ten Low-Impact Ways To Lower The Pressure

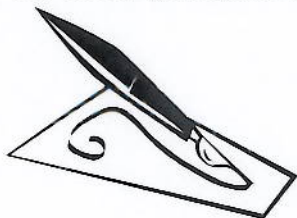
Looking for a valve to release some of that pressure? Try some (or all) of these:

1. Take deep breaths.
2. Take a walk outside the office.
3. Say "No" to what you don't have time to do.
4. Leave work on time.
5. Lower the demands you put on yourself.
6. Ask questions of and talk with coworkers.
7. Take care of taxing tasks in the morning to get them out of the way.
8. Look at large projects as a series of steps to complete one-by-one.
9. Laugh at least once a day.
10. Live in the moment. Don't dwell in the past or worry about the future.



How To Write Effectively

Effective communication is as important in these days of email and Facebook as it's ever been. Use these guidelines to ensure that your written messages come across clearly:



Step 1: Define your goal. Do this in one sentence. You should be able to define the purpose of your communication as a positive, constructive action.

Step 2: Identify your central emotion. Usually we write to convey a certain emotion – whether we're disappointed or happy about a situation, for instance. Keep your emotions positive. You may be writing to express disappointment, but center the writing on your hopes for change.

Step 3: Determine who your audience is. This will help you determine your readers' expectations and perspectives, and guide you in your writing.

Step 4: Gather supporting information. Include statistics, anecdotes, and other data that support the point of your communication.

Step 5: Draft. Write freely without thought of length or mistakes. Don't stop to edit yourself until you've finished writing. Then...

Step 6: Rewrite. In rewriting, you'll be able to trim your message and rearrange all the elements into their most effective structure.

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.

It really is that easy!

August Quiz Answer

Question: What is the world's largest rodent?

Answer: Capybara.

Source: nationalzoo.si.edu

**Congratulations to
ROGER KNAUSS!**

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

Honorable Mention:
Carly Hug

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

Is It Really Hunger?

Nutritionists believe many people are overweight because they eat when they're not really hungry. Real hunger, they say, is characterized by fatigue, slight stomach growling, and discomfort.

So if you feel hungry within three hours of eating a full meal, you may simply be feeling boredom or stress. Rather than snack, try to pinpoint and resolve the source of your unease. To relieve the boredom or stress, call a friend, start a project, read a book, or go for a walk.



PROPERTIES CURRENTLY OFFERED BY SALLY PONCHAK



RAMSEY @ \$569,000

3BR/2BA Cape Cod

Pristine cape offers curb appeal plus a whole lot more. HW flrs, updated baths, fireplace, granite kit, fin bsmt w/fam room, workshop, 300-bottle wine cellar. Private yd borders 18+ Green Acres.



WYCKOFF @ \$700,000

4BR/4BA EXPANDED RANCH

Great home, great location at the end of a quiet cul-de-sac, near the elementary school. Updates include 1st fl bath, roof, appliances, hot water heater & more.



RESIDENTIAL BROKERAGE



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WYCKOFF @ \$1,099,000

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.



MIDLAND PARK \$339,000

2BR/1BA Ranch



RAMSEY \$450,000

4BR/2.5BA Bi-Level



WYCKOFF @ \$599,000

3BR/2.5BA Split Level



WYCKOFF @ \$699,000

4BR, 3.5BA Expanded Ranch



MAHWAH @ \$699,000

3BR/2.5BA Country Ranch



RAMSEY \$842,000

5BR/2.5BA Colonial



WYCKOFF @ \$925,000

5BR, 3.5BA Colonial

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Sally Ponchak,
Northern New
Jersey Realtor

See additional photos online at www.SallyPonchak.com or

[Sally Ponchak, Northern New Jersey Realtor on Facebook](#)



NORTHWEST BERGEN MONTHLY MARKET REPORT

Single Family Homes

For the period

August 1, 2010 – August 31, 2010

Town	Listings Sold	Avg. List Price	Avg. Sale Price	Sale Price/ List Price	Average Days on Market	Active Listings (as of 9/1/10)	Avg. List Price (as of 9/1/10)
Allendale	13	\$ 780,385	\$ 755,769	96.846	44.46	34	\$ 929,439
Franklin Lakes	7	\$ 1,104,414	\$ 1,013,000	91.723	81.71	123	\$ 1,543,538
Glen Rock	13	\$ 665,523	\$ 624,827	93.885	76.46	49	\$ 599,916
HoHoKus	3	\$ 1,051,000	\$ 958,333	91.183	124.67	35	\$ 1,018,571
Mahwah	9	\$ 606,856	\$ 566,000	93.268	72.33	103	\$ 1,008,135
Midland Park	2	\$ 485,000	\$ 441,000	90.928	113.50	34	\$ 498,835
Oakland	8	\$ 521,463	\$ 480,750	92.193	81.25	76	\$ 556,592
Ramsey	6	\$ 786,424	\$ 713,333	90.706	71.67	74	\$ 641,962
Ridgewood	31	\$ 877,423	\$ 840,852	95.832	39.35	128	\$ 836,463
Saddle River	2	\$ 1,614,500	\$ 1,380,000	85.475	151.50	76	\$ 3,808,849
Upper Saddle River	8	\$ 1,028,094	\$ 923,625	89.839	139.50	91	\$ 1,329,508
Waldwick	7	\$ 412,257	\$ 382,429	92.765	75.57	82	\$ 475,074
Wyckoff	15	\$ 1,044,773	\$ 929,267	88.944	75.80	91	\$ 816,909

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

Use Your Microwave Safely

Although your microwave is probably one of the safest devices in your kitchen, there are dangers. One is that you can superheat the foods and liquids, and when foods or liquids superheat they can “explode” and be quite dangerous. Here are some tips to use your microwave as safely as possible:

- Never turn a microwave on when it's empty, or operate it if the door is damaged or doesn't close securely.
- When you're heating water, put your teabag or instant coffee in the water before putting it in the microwave. Before you heat any liquids, always stir them.
- Avoid cooking things too long. Never heat any liquid for longer than two minutes.
- Never put anything with a twist tie on it in the microwave. The metal in the tie can make sparks.
- Make sure any glass, plastic containers, and plastic wrap you use are labeled “microwave safe.” Plastic storage containers such as margarine tubs, take-out containers, whipped topping bowls, and other one-time use containers should not be used in microwave ovens.
- Contrary to popular belief, some Styrofoam and other polystyrene containers can safely be used in the microwave. Follow the same rule you follow for other plastic containers: Check the label.
- Don't use metal containers unless the recipe specifically directs you to. The microwaves bounce off metal, which can cause arcing and a fire inside the oven.
- If something in your microwave catches on fire, don't uncover it or throw water on it. Hit the stop button, unplug the microwave, stand by with a kitchen fire extinguisher just in case, and let it burn itself out.
- Never allow children to operate a microwave without adult supervision.



Freezing Bananas?

If you have an abundance of bananas, or if yours have turned black, peel them, wrap them in foil, and pop them in the freezer. They'll keep for four to five months, and you can eat them as a frozen treat or use them for baking. Black bananas are riper and therefore sweeter than fresher yellow bananas, making them perfect for cakes and loaf breads. Freeze them two at a time, the equivalent to about one cup.

facebook

Name:
Sally Ponchak,
Northern New
Jersey Realtor



FIND ME ON FACEBOOK!

For those of you who are on Facebook, I have good news! I now have a page devoted just to Northern New Jersey Real Estate. On it you'll be able to see my latest listings (photos and virtual tours), and find loads of information about buying, selling and living in North Jersey! I hope you'll become a fan!

Sally Ponchak

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No More Excuses!

Are you letting significant savings slip through your fingers? You are if you're not using coupons. There are all sorts of excuses for not using coupons. The reality is, consumers are saving billions of dollars by using coupons, and if you're not one of them, here are some answers to those excuses:

I don't have time to clip coupons/print coupons from the Internet. When it comes to coupons, time is money. If you schedule 15 minutes once a week to go through the ads that come in your mailbox and/or Sunday paper, and 15 minutes at some online sites, your time will be well rewarded. Get started online by googling "free grocery coupons."

I don't find coupons for items I need. You will once you get focused and start looking: bath soap, laundry soap, cleaning products, shampoo, toothpaste, paper towels, vitamins, plus cereal, vegetables, soup, salad dressing, bottled water, coffee, and hundreds of other food items. And if you find a coupon for something you've been meaning to try but haven't – now's the time.

Coupons don't save that much money. Take the exact cash equivalent of the money you just saved and put it in a jar in a safe place at home. After two months, count your cash. You'll be amazed at how much fun you're having saving money. And don't you feel smart?

I don't want to hold up the grocery line and have everyone in line staring at me. You could try shopping at off-peak times to avoid the line, but those people behind you are actually staring in envy at all the money you're saving. You'll probably inspire them to start using coupons, as well!

Puns for "Educated Minds"

- The roundest knight at King Arthur's round table was Sir Cumference. He acquired his size from too much pi.
- I thought I saw an eye doctor on an Alaskan island, but it turned out to be an optical Aleutian .
- She was only a whiskey maker, but he loved her still.
- A rubber band pistol was confiscated from algebra class, because it was a weapon of math disruption.
- The butcher backed into the meat grinder and got a little behind in his work.
- No matter how much you push the envelope, it'll still be stationery.
- A dog gave birth to puppies near the road and was cited for littering.
- A grenade thrown into a kitchen in France would result in Linoleum Blownapart.
- Two silk worms had a race. They ended up in a tie.
- Time flies like an arrow. Fruit flies like a banana.
- A hole has been found in the nudist camp wall. The police are looking into it.
- Atheism is a non-prophet organization.
- Two hats were hanging on a hat rack. One hat said to the other: 'You stay here; I'll go on a head.'

... More Puns Next 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

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!



A Back-to-School Green Tip

We have all become aware of how bad plastic shopping bags are for the environment -- they are not biodegradable and leach chemicals into the soil as they break down. They will be around for thousands of years, contaminating our earth. So many of us have switched to recyclable bags for our weekly shopping trips.

What about our children's lunch bags? Each week approximately 20 million plastic bags are thrown away in US schools! Now there's an alternative!

ReSnackIt™ bags are recyclable lunch and snack bags. They are made of machine washable cotton and nylon, and feature Velcro® closures that are easy to open and close. They come in a variety of fun fabrics, and contain no lead, no BPA, phthalates or PVC.

Think about them for yourself as well ... do you pack a sandwich or snacks to bring to work every day? Why not use a recyclable bag?

Check it out at www.ReSnackIt.com.

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