



School Bus SAFETY LAWS

Throughout August and September, some 22 million students nationwide will head back to school and both begin and end their day on a school bus! While laws vary from state to state, here are a few School Bus Safety Laws that you'll want to consider when maneuvering your way through morning and afternoon traffic:

- When you meet or overtake a stopped school bus with red signal lights flashing and stop arm extended, you **MUST STOP**.
- When you approach an intersection where there is a stopped bus with red signal lights flashing and stop arm extended, you **MUST STOP**.
- You **MUST STOP** at least ten (10) feet from the school bus.
- You **MUST WAIT** until the red lights have stopped flashing and the stop arm has been withdrawn before moving.
- **DO NOT MOVE** until all children have reached a place of safety.
- You **MUST STOP** on roadways with painted lines.
- Drivers do not have to stop on roadways with clearly defined dividing sections or physical barriers separating the roadways when the school bus is on the opposite side of the road.

WHEN IN DOUBT, STOP!

For more information on the rules and laws in your state, consult your local school, police department or AAA office.



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Inside this issue:

- School Bus Safety Law
- Tips for the Road
- A Lesson in Study Habits
- Hearty Chicken Soup
- Real Estate Tips
- Take Five!
- Make the Time

Tips for the Road

While keeping bus safety rules in mind as children head back to school, here are some great tips for staying safe on the road all year long:

1. Keep your vehicle in good condition to avoid breakdowns.
2. Avoid shortcuts in unfamiliar areas.
3. Park in well-lit areas, close to other people.
4. Keep your doors and windows locked, even when driving.
5. Check the back seat before entering your vehicle.
6. If you see a suspicious person by your vehicle, walk to a public place and ask for help before returning.
7. Wear your seat belt!
8. Regularly check to make sure your spare tire is properly inflated.
9. Keep a roadside emergency kit handy, complete with flare or caution triangles, call police sign or banner, tire jack and wrench, flashlight, jumper cables, spare fuses, tire gauge, water, hand wipes and a first aid kit.



A Lesson in Study Habits

Developing good study habits and homework skills is a great way to reduce stress, boost confidence and promote academic success!

1. Create an environment that is conducive to focusing on homework. A permanent work space in the bedroom or another part of the home gives students the privacy and space they need to “step into” the mindset of studying.
2. Set aside ample time for homework, and make that time as consistent as possible.
3. Turn the TV off! Distractions lengthen homework time, increase mistakes and heighten frustration for both child and parent.
4. Be available to answer questions and offer assistance, but never do a child's homework for him or her.
5. To help alleviate eye fatigue, neck fatigue and brain fatigue while studying, close the books for 10 minutes every hour and go do something else.
6. Sometimes students struggle with different subjects. Stay well informed, speak to your child's teacher with concerns and consider a tutor when necessary.
7. Keep up to date with your school's website as well as www.pta.org. Both provide a continuous supply of helpful information, important dates and valuable parent resources.



Did you know... that it is not just parents who are needed to help out in local schools? Many types of people are needed to assist educators as they guide, protect and compel our young people to achieve greatness. In most schools, volunteerism is a vital part of building strong educational foundations. Grandparents, community leaders and local businesses can help sponsor teacher or student activities, volunteer in classrooms or media centers and in some cases, act as mentors. Each school system maintains its own set of requirements for on-campus volunteerism. Check it out! You'll be glad you did! In the words of Benjamin Franklin, "An investment in education always pays the best dividends."

Stave off those back to school germs with:

HEARTY CHICKEN SOUP

- 2 tablespoons extra-virgin olive oil
- 1 medium onion, chopped
- ½ teaspoon minced garlic
- 2 medium carrots chopped
- 3 celery stalks, chopped
- 2 quarts chicken stock
- ½ cup lemon juice
- ¼ cup white wine
- 8 ounces dried wide egg noodles
- 1 ½ cups shredded cooked chicken



- Kosher salt and freshly ground black pepper
- Freshly grated parmesan cheese

Place a soup pot over medium heat and coat with the oil. Add the onion, garlic, carrots and celery. Cook and stir for about 6 minutes, until the vegetables are softened but not browned. Pour in the chicken stock, lemon juice and wine and bring to a boil. Add the noodles, and simmer for five minutes or until tender. Fold in the chicken, and continue to simmer for another couple of minutes to heat through; season with salt and pepper. Top with freshly grated parmesan. Serve with warm crusty bread or crackers.

Real Estate tips

brought to you by Mandie M. Spudich

The ABCs of Real Estate, A Glossary of Terms

Amortization: The liquidation of a financial debt through regular periodic installment payments. For tax purposes, the periodic deduction of capitalized expenses such as organization costs.

Annual percentage rate (APR): The actual cost of borrowing money. It may be higher than the note rate because it represents full disclosure of the interest rate, loan origination fees, loan discount points and other credit costs paid to the lender.

Appraisal: An estimate of a property's fair market value that is typically based on replacement cost, discounted cash flow analysis and/or comparable sales price.

Appreciation: An increase in the value or price of an asset.

Balloon or bullet loan: A loan with a maturity that is shorter than the amortization period.

Basis point: 1/100th of 1 percent.

Broker: A person who acts as an intermediary between two or more parties in connection with a transaction.

Capital gain: The amount by which the net proceeds from the sale of a capital item exceeds the book value of the asset.

Certificate of occupancy: A document presented by a local government agency or building department certifying that a building and/or the leased area has been satisfactorily inspected and is in a condition suitable for occupancy.

Closing: The final process on the sale of real estate. It is the actual transfer of ownership from the seller to the buyer, usually by payment of the purchase price, delivery of the deed and payment of a number of fees, also known as closing costs.

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- Merchandising Review
- List of Properties
- Mortgage Options Analysis
- For Sale By Owner Kit
- LISTING GUARANTEE

Take Five! Handy Household Tips

- 1. NAIL HOLE FILLER:** Quick fix for small nail holes!
Simply fill with white toothpaste, and smooth with a damp sponge.
- 2. LAMPSHADE LINT:** Swipe a lint roller or used fabric softener sheet over your lampshades to remove lint and dust!
- 3. LOOSEN THOSE JAR LIDS:** Latex dishwashing gloves provide a great non-slip grip to remove tight jar lids!
- 4. SCISSOR SHARPENER:** Put a new edge on your old scissors but cutting a sheet of medium grade sand-paper into small pieces. This is a great trick for larger paper cutters as well!
- 5. COOLER FRESH:** Before storing those coolers from your end-of-the-summer picnic, rinse well and dry, then place a cotton ball or paper towel dipped in vanilla extract inside. No more musty odors!





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I'm here to take your dreams from Concept to
Close!

Make the Time

As children across the country return to their classrooms, they are developing their foundation for the future and hopefully discovering a love of learning and a passion for becoming their best selves. Let us remember that feeling and explore all those things we've yet to learn, to do, to create that will move us in the direction of our dreams. Life is interesting that way, don't you think? The more perspective, purpose, lessons, friendship and love we share with those around us, the more we gain in return.

As a REALTOR[®], I love what I do. I have an opportunity each day, each week to help people realize their dreams. It is my honor to find the homes in which memories will be made, celebrations will happen, family and friends will congregate and life unfolds. What a joy it is to do what you love. What a tremendous sense of satisfaction to be in the business of service. Thank you for that opportunity. I promise to always keep learning so that I can bring that knowledge and perspective to my customers and community. Enjoy the lessons, life and love in the month ahead! I'm just a phone call away should you need me. Be well and take care.



I hear and I forget. I see and I remember. I do and I understand. - Confucius



An Equal Housing Opportunity Broker. If Your House is Currently Listed, This is Not Intended As a Solicitation. This newsletter is intended for informational purposes only. No reader should rely solely on the information contained herein, as it does not purport to be comprehensive or to render specific advice.

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