



Holladay Brothers Construction, Inc

Around The House

JANUARY, 2009

NEWS THAT HELPS THE FAMILY.



4 Quick Money Saving Tips!

Water Heater – 2 Money Saving Tips:

Heating water is one of your biggest annual energy expenses. Your water heater can cost you an average of \$12 a month (for gas) to \$34 a month (for electric).

1. To work most efficiently, your water heater should be set between 120°F and 130°F. That is the optimal setting for most water heaters.
2. By purchasing a water heater blanket, you can save 9% on your heating costs! To perform a quick efficiency test, take your hand and place it on the outside of the water heater, if it is warm, you should definitely use a heater blanket. Heater blankets are available at most home improvement stores. Warning: If you have a gas heater, be sure that your water heater blanket does not come in contact with the flame!

Our Services Include

- Design
- Planning
- Additions
- Kitchens
- Bathrooms
- Remodels
- Insurance Repair
- Commercial

Your Lights – 2 Money Saving Tips:

1. Switch to Compact Fluorescent light bulbs. Compared to regular light bulbs, compact fluorescent bulbs cost as much as one-fourth to operate, last 10 times longer and use 75% less energy. That's amazing! Replacing an incandescent bulb with a compact fluorescent will help the environment, saving the energy equivalent of 46 gallons of oil.
2. This probably goes without saying, but by all means, turn the lights out when you're done with them! You could be paying as much as \$10 a month for leaving just two or three lights on!

Inside This Issue:

- How To Make Your Home More Spacious!
- Painting Your Wood Paneling
- What Is Shuistrology and How Can It Help!

Plus much, much more!!!



"And you say you last saw him in the clothes dryer?"

Make Your Home Feel More Spacious

Whether you're selling your home or condo or just making it more comfortable, there are things you can do to make it feel larger and more spacious.

Consider these suggestions:

* Paint all of the walls in a light color. You don't have to be bored with beige, though it blends with everything. You could choose a soft gray, light green or even light blue if it fits into the color scheme of your furnishings. Paint

large pieces and bookcases the same color. Use white for the ceiling, which creates the illusion of height.

- * Remove the doors that separate the kitchen from the living room or dining room. It creates a more open effect and frees up more wall space.
- * Flood your home with light. Dark corners are less likely to be used. That means less usable square footage. Try to use three or more different light

fixtures or lamps in a room. Dimmer switches are easy to install. They can lower the intensity when you want ambience.

- * Use see-through furniture such as glass coffee tables, dining room tables, and even side chairs. Let more of the floor show for a more spacious feel. If you are buying a sofa, consider one that doesn't go all the way down to the floor.
- * Undrape the

windows, say decorators quoted in Money magazine. Use simple translucent curtains that take space and let in the light.

- * Cull your furniture. Home stagers remove everything that isn't necessary. It makes more space in a room.
- * Declutter. Remove all the extra stuff from side tables and stacks of old CDs and records and from the floor. You'll have more space for yourself.

Who Thinks Manners Are Important?

It's all about how you treat others

More than 80 years have passed since Emily Post wrote her first book on etiquette. In 1922, people thought everyone was rude. That attitude is more in the spotlight today, according to Peggy Post, director of the Emily Post Institute.

Post reminds us that manners are not mainly about which fork to use. They are about how we treat each other.

In the workplace, manners begin with simple words like please, thank you and good morning.

During hurried times and difficult times, manners are about maintaining an attitude of respect for others, regardless of what their jobs may be.

When fellow workers feel they are valued, they work better and cooperate more fully. Good manners grease the wheels of an operation.

The updated 2004 version of Emily Post's Etiquette still gives information on how to properly set the table and hold weddings, funerals and parties. It also urges people to be courteous in their email and to act properly in a theater. Like law and language, etiquette changes with the times.

There have been 17 editions of Etiquette between 1922 and 2004. They have sold more than 2.6 million copies.

Unfortunately, libraries report that it's the second most-stolen book, second only to the Bible.

Post is the subject of a new biography on her life, *Emily Post, Daughter of the Gilded Age, Mistress of American Manners*, by Laura Claridge. Post's life was not an easy one, but like successful women today, she persevered.

Holladay Brothers Construction, Inc.
Around The House Tip Of The Month:

***“Tired Of That Drab Wood Paneling In Your Den?
Yes, You Can Paint It!”***

Begin at the home improvement store by buying the best paint you can afford. It will go on easier, cover the surface better and last longer. Skip the oil-based paint and buy acrylic or latex in a satin or eggshell finish.

For paneling, don't try to fill the grooves between panels. They will show up anyway. Do wash the walls down with deglosser. You might have to wash it twice in rooms where people have been smoking.

To paint over laminate or very shiny surfaces, rough up the surface with sand paper, then apply a primer designed for slippery surfaces.

When painting over any dark-colored wall, first use a primer that is approximately the color you will use next. You can get even better results by having the primer tinted the same color you plan to use for the finish paint. Let the primer dry overnight before applying the paint.

If you don't use a primer designed to cover dark colors, the dark color could distort the color of your finishing paint. For a very dark wall, it could take two or three coats of paint.

You can even paint over wallpaper. But because painted-over wallpaper is even more difficult to remove, it is best to remove the old wallpaper first. If you chose to paint over it anyway, remove the paper in any spots where it is loose, Sand the edges to make them smooth, then apply a coat of primer.

In case you wondered, you absolutely cannot paint your kitchen stove. Paint is flammable and it could cause a fire. You can buy appliance paint and paint your refrigerator or dishwasher. Use deglosser first to remove any trace of grease or appliance polish.

**Handy Tip Of
The Month: “Avoid
A Stripped
Screwhead”**

Cracked board? Stripped screwhead? You won't have these problems when trying to install a screw if you drill a pilot hole first. If you don't have an electric drill handy, use a hammer and nail. Pound the nail into the material or wall, pull it out, and you'll have a pilot hole. Then you can put the screw in easily.

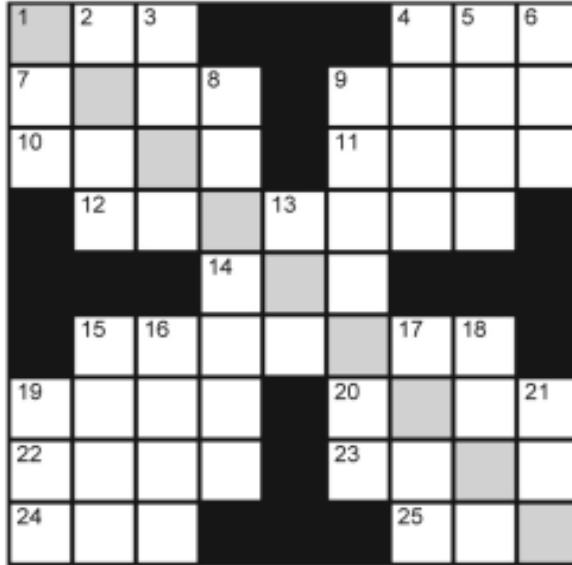
Aussie Country

Across

- 1. Dadaism founder
- 4. Amaze
- 7. Felt bad about
- 9. Arch type
- 10. ___-en-scene
- 11. Partner of void
- 12. Wrote down
- 14. Be mistaken
- 15. Mythical creature
- 19. Emcee
- 20. Applaud
- 22. Pickable
- 23. Make a sweater
- 24. ___ and the Family Stone
- 25. Santa ___

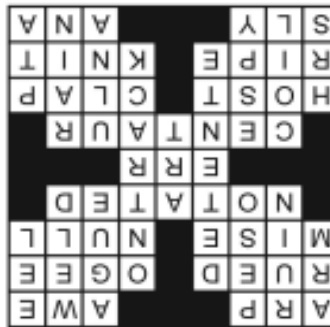
Down

- 1. Escort's offering
- 2. Archaeological site
- 3. Cancun coin
- 4. Chills and fever
- 5. Fuse
- 6. Moray, e.g.
- 8. Easing of tensions between nations
- 9. Proceeding as planned



- 13. Gallery display
- 15. Spring
- 16. Catch sight of
- 17. Arm bone
- 18. Parade spoiler
- 19. "48___"
- 21. "Harper Valley ___"

The headline is a clue to the answer in the diagonal.



Greedy CEOs?

Economist Walter Williams: Speaking of CEOs, there's the "unconscionable," "obscene" salaries they receive, in some cases over \$10 million a year. Wackonomics has an easy answer for these high salaries: it's greed.

However, CEOs don't have the corner on greed. There are other greedy people we don't scorn but hold in high esteem. According to Forbes' Celebrity 100 list, Oprah Winfrey receives \$275 million, Steven Spielberg gets \$130 million, Tiger Woods \$115 million, Jay Leno \$32 million and Dr. Phil \$40 million. I need to talk to these people and learn their strategy. I've been making every effort to get that kind of money. I go to bed greedy, dream greedy dreams, awaken greedy and proceed through the day greedy. Despite my heroic efforts, it's all been for naught; I earn a pittance by comparison.

~George Mason, Economist

LET'S WELCOME OUR NEW CLIENTS THIS MONTH

INTO OUR "HOLLADAY BROTHERS CONSTRUCTION, INC. FAMILY"

Here are some of our new clients that became members of our "HBC Family" this past month. I'd like to welcome you and wish you all the best!

- Platinum Group - Repair kitchen - Colorado Springs*
- Arbors @ Mountain Shadows - Repair water damage - Colorado Springs*
- Helton Residence - Repair Roof - Colorado Springs*
- Barbie Residence - Skylight - Colorado Springs*

Auto Repair Prices On The Web

While prices of new cars are widely published on the Web, the cost of auto repairs is determined by a mechanic.

When you have a problem with your car that will have to be fixed, it would be nice if you could go to several shops in the area to determine who would charge the least but do a good job. That takes time, so you could check it out on the Web. Business Week's Stephen Wildstrom has two recommendations. RepairPal.com is the site he likes best. It focuses on maintenance and service and has a simple design.

DriverSide.com is more complicated and also offers prices on new and used cars, as do many other sites. Both of these sites are comparatively new, however, and could add information over time. They give user ratings and reviews.

At www.carpros.com/topics/prices, site operators say a mechanic will answer your questions.

Shuistrology Could Bring You Good Luck In 2009

That's what author Ellen Whitehead calls it. She coined the term by combining feng shui and astrology.

It's all in fun but has grains of traditional wisdom that could make New Year's Day lucky for you. In her book *Make This Your Lucky Day*, she gives this advice:

Make a clean sweep. Clean your house or apartment before New Year's Day in order to clear the way for an exciting new year. Don't clean on New Year's Day or you could sweep away the luck.

If you can't clean the whole house, concentrate on the kitchen, the space that represents health and prosperity. Move 27 things in your home to bring good luck from every direction. Attract good fortune. Put 27 one-dollar bills in your wallet and 49 coins in your change purse or pocket. Then sprinkle ground ginger on them. Put some on your checkbook too.

Look only to the future. Don't discuss anything that happened in the past. Only talk about hopes and wishes for the future. Place nine small oranges in a bowl on the table to attract sweet things in the New Year. Bowls of fruit, nuts and candy are lucky too.

Get rid of the negatives. Open the door at midnight and light firecrackers or bang pots and pans to scare away any destructive influences in your life.

Make the first words positive. The first words said to you after midnight can impact your good fortune. If necessary, tell someone what to say just after midnight. If you lose your temper or use bad language on this day, it can have a negative effect on the coming year.

Eat lucky foods. Some swear by corned beef and cabbage. For others, it's salmon, cabbage and oranges.

Leafy greens symbolize money. In the southern states, people eat their collard greens along with black-eyed peas for good luck. In Texas, the greens could be cabbage or turnip greens.

Higher Fiber Diet Can Improve Breathing

The National Institute of Environmental Health Sciences studied middle-aged people with chronic obstructive pulmonary disease (COPD). Those who had the highest daily fiber intake had better lung function than those with the lowest fiber intake.

Recommended intake: 30 to 38 grams for men, 21 to 25 grams for women.

Sales Of Home Safes Explode

They're not putting it under the mattress, but a lot of people are putting their money into their home safes.

People worried about the economy are responsible for a big spike in safe sales. SentrySafe, the largest maker of home vaults, says orders were up by half over last year for the month of October.

At Home Depot, sales are up by double digits.

Consumers are thinking their money is safe at home. It is hoped that thieves don't catch on to the trend, because small safes, though heavy, can be picked up and carted away.

The Fed, which keeps track of "currency in circulation," reports a \$21 billion rise in that category in one recent month. That's the biggest increase since 1999 when Y2K fears

had people worrying about bank computers.

Because bank deposits are federally insured, a bank would be a safer place to keep cash than a home.

If that \$21 billion were in banks, banks could use it to lend money to individuals and businesses in order to get the economy moving better.



Check On How A Car Will Hold Up In A Crash

A car crash is the most serious safety risk most people face.

You can decrease your risk of serious injury by wearing a seatbelt, obeying traffic laws, and driving sober, but what you drive also counts.

According to a recent study by the Insurance Institute for Highway Safety, improved seat belt and side air bag features have made many cars safer.

But, don't assume size

or luxury buys crash protection.

For example, a number of new midsize SUVs have been reengineered for the 2008 model year. The institute found some improvement in front crash test performance but most models were still not state-of-the art in side-crash tests.

The Ford Taurus X won the institute's SUV Top Safety Pick for 2008.

If you want to shop safety, a number of web sites offer car safety

ratings.

To compare safety performance, go to www.iihs.org. Click on "Vehicle Ratings" to see how your vehicle compares with others on the road. You can compare one car with others in its class.

Safecar.gov offers the federal crash rating (five star system) but also has complete, readable safety descriptions and even photos of the crash tests when safety concerns are noted.

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Project**

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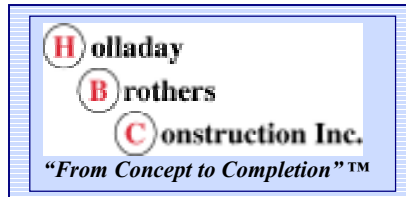
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