



## ***Five Ways to Fight Stress and Improve Your Health***

You already know a few ways to improve your health, such as making it a point to eat fruit every day and to eat high-fiber foods and lean protein. Here are a few other stress-fighters and health-improvers:

- 1 Approach your life and work with a more positive outlook. Find a positive side in every aspect of your life. Research involving women age 50 and older found those with an optimistic view were much less likely to die of any cause during the years of the study.
- 2 Try Yoga and Tai Chi. These gentle mind-body practices combine aerobic, strength training, core stability, flexibility and balance. They reduce blood pressure and improve sleep. Walking 20 minutes a day 3 times a week helps with a myriad of health problems!
- 3 Develop a sense of gratitude for life. Gratitude is sometimes called a combination of humility, grace, love and acceptance. Each day identify at least one thing that enriches your life. Have gratitude be your last thought before you fall asleep at night and your first thought when you wake in the morning.
- 4 Try volunteering. Research shows that participating in meaningful volunteer activities promotes emotional and mental well-being. A study reported in the Journal of Aging and Health found that volunteers had lower blood pressure than non-volunteers.
- 5 Improve your relationships. Forgive yourself and those closest to you. It doesn't mean you condone a wrong done. Forgiveness is associated with improved mood and lower stress.

### ***Our Services Include***

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

## **Inside This Issue:**

- **Update Your Home Before Moving**
- **Want Granite Countertops?**
- **Learn How To Protect Your Hands!**

***Plus much, much more!!!***



"I'm making out my will. Is there anything you want me to leave to you, other than debt?"

## Houses Are More Affordable Now, Than In the Last 35 Years

Statistically speaking, this is the best time to buy a home since your parents took the plunge 35 years ago, according to the housing affordability index.

But maybe you're tired of hearing about statistical matters and just want to know how this affects your pocketbook.

If your parents bought a home in 1963, it probably cost them 43 percent of your dad's income to finance it. If they were buying that same home right now, it would take only about 22 percent of their monthly income to finance it.

The National Association

of Realtors today recommends an average of 25 percent of an individual or family pretax income. That means no more than 25 percent can be spent on mortgage payments, taxes, insurance and utilities.

Because the affordability index is now 22 percent, a home buyer would be in a better position than the association recommends.

Still, people who need a home may be confused about whether this is a good time to buy. They wonder if it will cost even less to buy a home in the future.

That isn't likely to happen, because interest rates and

inflation have a big impact on the true cost of buying a home. And both are going up.

The chief economist at Moody's Analytics says, "Based on incomes, this is as affordable as it gets. If you can get a loan, these are pretty good times to buy."

For renters, that is especially true. Those who are renting a nice apartment or home for \$1,000 a month, for example, will typically experience a 3 percent rise in their rent per year.

At that rate, over the next 10 years, they would pay a total of \$137,567 in rents.

### Non-Fatalities Injuries Drop

The number of reported nonfatal occupational injury and illness cases that require days away from work to recuperate decreased by 9 percent to 1,238,490 cases in 2009 for private industry, state government, and local government, according to the Bureau of Labor Statistics.

## Insurers Give a Discount If They Monitor Your Driving

Some safe drivers think they should be paying less for auto insurance. There's now a new discount available from many insurance companies.

If you're such a safe driver that you are willing to allow the insurance company to monitor your every-day driving habits, you could save as much as \$150 a year.

Progressive insurance has its Snapshot program in which drivers can install a small data recorder in their cars. It tracks how hard they brake, how far they drive and whether it's day

or night driving. The program is available in 32 states right now.

Allstate has the Drive Wise program, which is expanding into many states. The data recorder tracks time of day, mileage, hard braking and speeds above 80 miles per hour. The program offers discounts up to 30 percent.

GMAC just tracks mileage with its OnStar satellite system for discounts up to 54 percent if you drive fewer than 2,500 a year. State Farm also uses OnStar Drive & Save program in California, and

Ohio. Texas and other states are being added. The programs are voluntary, but some privacy advocates worry that the devices will eventually make monitoring mandatory. Some states have privacy laws that might ban the programs even if drivers are willing to take part in it.

Insurance companies generally set their rates based on accidents and tickets, but also on such factors as age, gender and ZIP code.

They say the new programs are one way very safe drivers can get the biggest discounts.

**Holladay Brothers Construction, Inc.**

**Around The House Tip of the Month:  
“The Case for Updating Your Home Rather  
Than Trading Up”**

Even if your home is generally OK, you may be longing for a more modern kitchen. And if the bathrooms aren't to your liking either, you might be wondering if it's time to trade up.

Some problems: Homes for sale at a discount probably don't have the features you want. Those that do may have expensive features you don't want. And the price you could sell your present home for might not be enough to finance a new place.

Fixing-up costs a lot less than trading up. Commissions and fees to sell a \$400,000 home could come to \$25,000. Add the costs of moving and painting, window treatments and furniture you will want and the total rises.

Another advantage of remodeling: You will be able to keep your present mortgage, which may have a low interest rate. If you have owned the home for some years, you could get a home equity line of credit (HELOC) for about 5.3 percent interest.

Remodeling a 10-year-old kitchen doesn't make a lot of sense, but replacing a 1960s kitchen is a different story. If you decide to sell your present home in the future, buyers will either make low bids or pass up your home entirely unless you have updated the kitchen, say experts in Money magazine.

If you are thinking of selling in the future, why not do the remodeling now instead of when you sell the house. You will be able to enjoy it yourself.

Unlike vacations and luxury cars, your remodeling project might recoup a significant chunk of its cost someday.

You shouldn't remodel with the idea of making a profit. But if you want to upgrade your home and can afford to do it, its money well spent.

**New baths are smaller**

Americans are spending an average of 14 percent less on bathroom projects than during the remodeling boom of 2007, but the upscale bath is still among the most popular renovations. Homeowners may recoup 53 percent of their costs at resale time.

A survey by RemodelorMove.com shows that people are cutting costs by reducing bathroom size an average of 15 percent. But they haven't lost their taste for high-end design and luxurious materials. Luckily, prices for granite have come down by half and labor costs for fabrication and installation are lower.

**How to solve wordoku puzzle**

To solve a wordoku, takes simple logic. Simply make sure that each 3x3 square region has a only one occurrence of each letter in the keyword (which is ANGEL-FISH.) It fits in the center row.

Each column and row of the large grid must have only one instance of each letter, A, N, G, E, L, F, I, S, H. The difficulty rating on this puzzle is easy.

ANGELFISH Wordoku Puzzle

H			L	I	E		N	
			A			E		I
		E		N				S
				G	H			
	N	G				I	S	
			I	S				
E				A		N		
S		L			N			
	I		H	E	L			F

Answer Key on Page 8

A great big shout out and a thank you to all of the Insurance agents who have referred business to us recently!!  
We appreciate your continued trust!

THANK YOU, THANK YOU, THANK YOU!!!!

**Want Granite Countertops? Prices Are Lowest Ever**

The price of granite has declined by about 50 percent. You can thank competition for the reduction as producers in Asia and Brazil quarries now market granite in the United States.

Remodeling contractors say the cost of labor for kitchen projects is down as well. People who have waited out the recession and have the money to do it are moving forward with kitchen updates.

The Harvard Joint Center for Housing Studies say remodeling spending fell 16 percent between 2007 and 2010. Now, affordable prices for traditionally upscale appointments are perking up homeowners' remodeling plans.

According to the National Association of Home builders, overall remodeling costs are running at least 20 percent lower than 2006.

**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!

*Shepp Residence – Water Damage Repairs – Colorado Springs*

*Whitney Residence – New Metal Roof – Woodland Park*

*Meyer Residence – ADA Ramps – Colorado Springs*

*We are giving recognition to our new clients and our superb friends who are kind enough to refer their neighbors and relatives to us.*

## OJ Lowers Blood Pressure, Improves Blood Vessels

Drinking a glass of orange juice every day has long been known to be a healthy practice. New evidence shows its benefits are more extensive.

Orange juice contains a flavonoid called hesperidin. In a study by the Human Nutrition Unit-INRA in France, it was discovered that two glasses of OJ per day could significantly lower diastolic blood pressure (the second number in a blood pressure reading) and improve blood-vessel function.

OJ is very high in natural sugars and calories, so keep that in mind if you are diabetic.

The researchers say lowering diastolic pressure by just three or four points could translate into a 20 percent reduction of heart disease. Even if you drink one glass of OJ per day instead of two, you will have beneficial effects.

## Shop for an Interest Rate before Shopping for a New Car

So you've made the big decision. It's time for a new car. You'll have a good time checking out the models, colors and features before deciding what's right for you. But then what?

The dealer will make financing easy to get. Step into the office, sign the papers and drive away. It's convenient, but even though you made a good deal on the vehicle, you might not be getting the best interest rate on the loan.

If the dealer has a no-interest offer, be sure to know how long the term will be. If it's just a couple of years, the payments will be high.

It's smart to look for financing before you get serious about buying a specific car. Your visits to car dealers will give you a good idea about how much the car of your choice will cost. Your next step should be shopping for a loan.

Visit a couple of banks and credit unions to determine what the interest rate for a person with your credit score would be. You can obtain a free copy of your credit score online one time per year. Most lenders will prequalify you for a loan even if you don't know exactly what vehicle you will buy, according to Consumers Union.

MoneyAisle.com is an auction site that allows consumers to solicit bids from financial institutions for new and used vehicle loans. If you like the bid, you can contact the bank or credit union, say experts at USA Today.

Some dealers offer the choice of no-interest finance or a rebate. If you get a low interest rate elsewhere, the rebate might be the better choice.

Edmunds.com has a calculator to compare the savings between the two. Search under "Low APR versus Cash Back."

### Health Tip Of The Month: "Tea Off in the Morning"

Hot tea can slash your risk of kidney cancer by 15 percent, according to a review in the International Journal of Cancer. Try pu-erh tea, which is better than green or black tea at preventing DNA damage.

## A Vital Task: Protecting Your Hands

OSHA studies show that nearly one-fourth of work related injuries involve hands and fingers. Of these, 70 percent of workers sustaining hand injuries were not wearing gloves. The other 30 percent were wearing improper or damaged gloves.

Here's some advice on how to keep your hands working the way you want.

- \* Wear gloves whenever handling any type of metal. Leather gloves are appropriate protection against metal burrs and most sharp edges.
- \* Welding operations have the additional hazards of hot metal, sparks, and hot metal slag. Terry cloth or lined leather gloves are common gloves to use for

welding.

- \* All gloves must fit properly. Oversized gloves make it difficult to grip objects, and the excess material can be grabbed by tools or machines. Gloves that are too small reduce or cut off the blood circulation to the hand.
- \* Be aware of vibration hazards. Over extended periods of time the damage caused by vibration, such as by a grinder, can result in injuries. To protect yourself, wear anti-vibration gloves and rotate jobs so you are not exposed to the vibration all day.
- \* Take a few moments throughout the work day to stretch out your hands, fingers, and wrists. Stretch

the muscles in your hands that are not used during your work. For example, if your hands are gripping tightly around a tool, then your stretch would be to straighten your fingers and spread them out. This uses the extensor muscles on the backs of your hands.

- \* When working continuously with chemicals, especially if the chemicals are heated, insulated rubber/neoprene material will keep the solvent from penetrating the glove. Long gloves allow you to safely dip parts into a tank without worrying that the solvent will contact the wrist or arm.

**Call Today To Learn  
How to Save On  
Your Next Home  
Project**

**(719) 596-7161**

## New Home Fire Sprinkler Requirements Draw Debate

Seven out of 10 fatal fires in the U.S. occur in homes, according to the National Fire Protection Association. Most of the victims are young children and older adults.

This proliferation of home fires brings questions of whether installing fire sprinklers in new homes is worth the cost, would save lives, and whether sprinkler systems should be required in all new homes.

The International Code Council (ICC) has issued a fire sprinkler mandate that says all new residential homes that are one-and two-family buildings must

include fire sprinklers starting on January 1, 2011. Most cities, counties and states adopt the codes, but they are not required to do so.

Here are the pros and cons:

### Pros:

One authority says at \$1.61 per square foot in a home, the investment for homeowners equals that of granite countertops or stainless steel appliances, but this upgrade saves lives.

The Home Fire Sprinkler Coalition claims that much of the property damage in a home fire is caused by

firefighters' hoses. They send out 200 gallons of water per minute. A sprinkler system sends out 10 to 15 gallons a minute and only in the rooms where the fire is present. About 90 percent of fires are contained by one or two sprinklers.

### Cons:

Consumers without children or elderly people living with them think they don't need the protection. Some builders feel the price of a new home is already high, and the cost of adding sprinklers could make some customers decide not to build at all.

There is conflicting information available about the fire dangers of "plug-in" air fresheners.

The smart thing to do is treat all plug-in air fresheners (gels, oils, soft solids, etc.) just as you would any other flammable material (candles, oil, gasoline, etc.) and keep them away from close contact with potential spark sources, such as draperies, throw blankets, furniture slip covers and any other fabric or paper.

# Send a Referral, Get a Prize!

1. Make copies of this form for future use
2. Fill out your name & contact info for referral
3. Fax to: 596-6767

By referring your family, friends & neighbors, you've helped our business grow. Offering these special rewards is our way of saying, **"Thank you, you're the best!"**

Without you, we couldn't do what we do. To take advantage of our Referral Reward Program, just fill out this referral sheet and fax it in. **We'll send you a \$50 gift card** to Home Depot or Texas Roadhouse for each referral you send us that becomes a job over \$500. That's all there is to it!

**If you have any questions, just give us a call at the office: 596-7161.**

## Agent's Information

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, St. Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_

## Homeowner's Information

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

*\*We will not make unsolicited calls to homeowners, they must call us!\**

Which Gift Card would you like us to send you? \_\_\_\_\_



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H	A	S	L	I	E	F	N	G
G	F	N	A	H	S	E	L	I
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F	S	I	N	G	H	L	E	A
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**ANSWER KEY**

**HBC Nominated for Community Service Award**

Holladay Brothers Construction (HBC) has been nominated for the Senior Resource Council's Joe Henjum Senior Accolades Award for our contribution to seniors living at home in the Colorado Springs community.

We began doing home modifications for disabled veterans under the Veteran's Administration 5 years ago. In November 2009, we became a Medicaid provider, and reached into the medical community to help seniors transitioning home from hospitals, rehab facilities and nursing homes.

Since then we have partnered with the City of Colorado Springs, The Independence Center, Rebuilding Together, Pikes Peak United Way, the Senior Resource Council and the Area Agency on Aging to find home safety solutions for seniors from all walks of life.

Far beyond just a family owned construction company, we have evolved to become the leader in home modifications for people with all kinds of mobility challenges.

We are nominated for our willingness to help seniors by taking care of their safety needs at home, and acting as a community resource in finding additional assistance.

**Customer Comments**

"Just a note to express our appreciation for the work you performed in helping us return to our home after our severe house fire. Although the fire occurred at an inconvenient time (Christmas holiday), the Holladay Brothers were efficient in removing all our belongings and in quickly starting in reconstruction. During the past 3 months they have been very helpful in taking care of small details which to us have meant a great deal. The quality of their work has been above average and certainly adequate in respect to our requests and requirements." -- **Daniel Garland**

"Just want to take a moment to thank you for the very lovely job your crew did on the restoring my home after the kerosene mess. I appreciate your promptness & thoroughness." -- **Sue Prendingce**

"I must complement your employees involved with the repairs on my home." -- **Toni Trujillo**

"Every time I found myself stressing about how the work would proceed and wondered where we could move things to be out of the way of carpeting, etc., your superintendent calmly and aptly took charge and got the job done." -- **Clare Treadway**

"All your employees that came to my home were pleasant, steady workers." -- **Nadeen Soper**