

Around The House

SEPTEMBER 2011

NEWS THAT HELPS THE FAMILY.



Life Satisfaction: The Elements of Wellbeing

Wellbeing is not just about being happy. And it isn't just about having a lot of money or being successful. And it's not just about being physically well.

That's the assessment of best-selling author Tom Rath, who teams up with researcher James K. Harter to explore wellbeing around the world in their new book, *Wellbeing: The Five Essential Elements*.

Many people interested in personal and business skill improvement believe they can buy one magic book that will improve their wellbeing. Unfortunately, that book will examine only one aspect of their lives, the authors say.

Comprehensive Gallup studies of people in many countries show that five universal and interconnected elements shape our lives, no matter what country we live in. They are:

- Career wellbeing
- Social wellbeing
- Financial wellbeing
- Physical wellbeing
- Community wellbeing

The authors provide a holistic view of what contributes to your own wellbeing over a lifetime.

By the time you are finished reading this book, you will have a better understanding of what makes life worthwhile and how these elements work together to make it happen. It will help you enjoy each day and get more satisfaction out of your life. Just as important, your own wellbeing can boost that of your friends, family, colleagues and others. One reviewer says the Gallup studies show short-term satisfaction is an ally rather than an enemy.

Our Services Include

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



"Dad said he lost a bundle in the market and my mother didn't even make him look for it!"

Inside This Issue:

- **New Skylights Brighten Rooms!**
- **Sammy's Organics – Local Natural Foods Now, and for the Future!**
- **Retirement Mistakes!**

Plus much, much more!!!

Flashing Left-Turn Signals Move Traffic

Intersections with a separate left-turn light slow traffic flow, according to the Federal Highway Administration.

They're not the only ones who think so. Motorists who wait a long time to turn become aggravated. Some companies, like UPS, give drivers instructions on how to avoid a left turn entirely.

Besides taking up a lot of a driver's time, and reducing traffic flow, separate left turn signals burn fuel as drivers wait for each light to change.

One solution: adding a

flashing yellow arrow to traffic lights. It is being used at more than 1,000 intersections, and that number is rising.

The flashing signals allow drivers to make a left turn after yielding, even when the light is red for traffic going straight and cross traffic has a green light. The flashing signal allows them to turn left when it's safe to do so.

Researchers at the University of Wisconsin say almost every state is considering the flasher or has implemented it. The flashing yellow is easily understood as meaning

"look for and yield for oncoming traffic before you turn left."

At intersections where yellow flashers with the left-turn arrow have been installed, the number of accidents has been reduced.

The Kentucky Transportation Cabinet says it's early for a thorough evaluation of traffic flow and accidents, but so far, there has been about a 30 percent reduction in left-turn accidents.

Flashing yellows are now in use at some intersections in San Antonio, Minneapolis, St. Paul,



Seattle and Detroit, among other cities.

The flashing yellow arrow signal is now the standard for intersections in states including Florida, Oregon and Minnesota.

In one Oregon County, the signal was removed because accidents increased.

Sammy's Organics – Natural Foods Now, and for the Future

Sammy's Organics not only makes scrumptious fresh sandwiches and salads in the deli, they have delicious pre-made heat-and-serve dinners you can take home to your family.

You'll be happy knowing you are serving your family a high quality meal without the time involved in preparing it yourself, or the restaurant price! Many gluten-free foods are also available.

Sammy's also has fresh Colorado produce, "green" cleaning supplies, and natural beauty products that not only smell good, but make you feel good.

Environmental toxins and pollutants absorb into your

body daily, so you're better off using their natural products rather than adding more toxins to yourself. Some health experts say, "If you can't eat it, don't put it on your skin".

Sammy's also provides is online bulk food purchasing at www.naturalbulkfood.com where you can order your favorite healthy snacks, chocolate goodies, or nuts and seeds.

While you're there, stock up on hearty organic staples like dried beans, rice, oats, flour, and other dried foods that store well and provide lasting meals in tough times.

Buying bulk online from Sammy's saves you money

on food by "cutting out the middle man", and will help you fill your pantry with "family food insurance" so you will be well prepared for natural or economic disasters. Once you have purchased your dried bulk foods, you can repackage them to store easily.

Sammy's carries an assortment of oxygen absorbers and mylar foil bags which are perfect for long term food storage or to use as a liner for 5-gallon buckets.

Light, oxygen, moisture, and bacteria are your dried food's worst enemies. When properly packaged and stored, your food purchase will last for several years.

Whether you need to do a lot of grocery shopping, pick up a few things on your way home, or stock up on bulk foods, you'll be happy knowing you shopped at Sammy's and got personal service and great products. Their staff can help you figure out the best bulk foods and/or gluten-free foods for your family.

And, you'll have peace of mind knowing you kept your dollars in Colorado Springs!

Stop by Sammy's at 830 Arcturus and South 8th Street, or call (719) 471-3348.

To order online, visit the following links:
www.buybulkfoodonline.com
www.naturalbulkfood.com
www.sammysorganics.com

**What Have We
Been Up To at HBC?**

This summer we've been busy re-roofing homes throughout the region.

As soon as we announced our **FREE roof upgrade** the calls started coming in. This upgrade (a Class 4 roof for the same price as a Class 3 roof!) saves homeowners money up front by getting a much stronger roof, and long-term by receiving an annual reduction in their homeowner's insurance premium.

We've also revised some of our customer service and production procedures for maximum efficiency and **maximum customer satisfaction**.

We are very pleased that several insurance agents who have never referred us (that we know of) have recommended us to their homeowners recently, in order to take advantage of our **free roof upgrade**. This has enabled people try us for the first time, and see why we are still going strong after **32 successful years in business!**

We wish to thank everyone who has referred us lately and used HBC for roofing and other construction this summer.

We hope to continue doing business with you long into the future!

Thank You!!!!!!

Holladay Brothers Construction, Inc.
Around the House Tip of the Month:
"New Skylight Styles Brighten Rooms"

Wouldn't it be nice to have natural light in the dark end of the living room, or in a windowless bathroom, and especially light that comes in over a dark staircase? People wouldn't have to find the light switch and turn it on before they climb the stairs.

Skylights are easy additions to your home that not only bring in light but add ventilation. Neat new styles include an electric one that has a rain sensor. It will shut itself off when rain begins.

Some have solar-power shades that you can operate with a remote control. Getting too much sun? Just press a button and the shade closes.

The two most common types are fixed, which don't open or vent, and vented. Vented skylights open to allow air to come in from the outside. They have screens to keep out mosquitoes, but you still get a nice breeze in the evening.

Tubular skylights are small tubular openings, also known as sun tunnels. They are great for bathrooms and hallways. They are a good alternative if you want natural light but not the skylight effect.

Angie Hicks of Angie's List recommends skylights that are double insulated with low emissivity (low-E) argon-filled glass. The low-E filters keep sunlight from penetrating the home, so it doesn't fade the furniture and carpet.

A skylight can be installed in a day for about \$500, depending on how much work is involved. It is important to get a qualified company to install the unit. The most common skylight complaint is leaking caused by poor installation.

If it happens, a more experienced installer should be called to correct the problem.

Many homeowners are replacing old bubble-style skylights with new ones that have great features.

*How to solve
sudoku puzzles*

To solve a sudoku, you only need logic and patience. No math is required.

Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

Each column and row of the large grid must have only one instance of the numbers 1 through 9.

The difficulty rating on this puzzle is easy.

Snack Time Sudoku

							3	
		6	1		8			
		1	5			4		7
	4			8		7		2
	7		2					
			4		9			5
		3						
6	9			3	7	1		

**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!

- Mosaic – Replace Countertops – Colorado Springs*
- Cordova Residence – Handicap Modifications – Colorado Springs*
- Olan Residence – Lightning Damage – Colorado Springs*
- Beardsley Residence – Roof Replacement*

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

Retirement Planning Mistakes

It's satisfying to fill out one of those retirement plan calculators offered by investment and insurance companies. They can make you believe you will retire in style. But take care not to make miscalculations that could lead to a lower level of savings. Consider taking life's events and realities into account.

Good Posture Eases Pain!

Straighten up! A study published in the Journal of the American Geriatrics Society shows that people who hunched had a mortality rate 1.44 times higher than those with better postures.

Those with bad posture are also more likely to fall. Studies show more falling related to the degree of forward head posture.

Lifetime salary: It's easy to believe that you will have the same pay rate, or a higher one, as time goes by. According to the U.S. Census Bureau, on average, people hit their income peaks in their 40s and pay remains flat after that, or they will experience a pay reduction.

Years until retirement: Your forecast shows you working steadily through age 62 or 65, but illness, job loss or another circumstance could result in months or years without a job.

According to The Wall Street Journal, for many people, a retirement savings strategy is merely a best-case scenario. You should also consider a worst-case scenario and save more.

If you have work breaks, lower income in the future, or have to retire sooner, you will be prepared. If your best-case scenario works out, you'll be in clover.

Careful: Some Bank Payments Are Not Electronic

With online banking, sending electronic bill payments is handy for you, and it pleases your bank. It costs the bank less to process an online payment than to process a check. Paying to a person or business that is not set up with the bank to receive an electronic payment will result in the bank sending a paper check instead. That takes time and could make your payment late.

Bank of America in Chicago says it is set up with 1,500 vendors. But it is up to the vendor to set up the arrangement with them. Sometimes, the bill payer doesn't realize that a small vendor is not set up with the bank.

Some clues should tip off the bill payer, according to the Detroit Free Press:

- If the bank says the money is needed five days before the bill is due, the bank is sending a check.
- If you are required to fill out a form with mailing information, the vendor will be receiving a check instead of an electronic payment.

Chase makes the matter fairly obvious. When customers order a payment, they have to check an option. Options include same-day electronic payment, next day electronic payment or five-day delivery. The five-day delivery involves writing a check. Clicking the right box still takes some common sense. If you are making a payment to a large store or company, the payee will get the money the next day or the day after.

If you are trying to pay the dog groomer or the owner of your apartment building, they are probably not set up to receive electronic payments, and they'll get a paper check five days later.

Falls Brings an Onslaught of Allergies

Autumn is the favorite time of the year for many of us. Colorful foliage abounds. Humidity drops. We open our windows to let in the breeze and spend long hours outdoors hiking or raking up the falling leaves. Unfortunately, unseen allergens lurk in the crisp, dry air and in all those leaves.

Pollen allergies affect nearly 10 percent of our population, approximately 62 million people. They are the fifth ranking chronic disease and cost U.S. businesses and our health care system nearly \$8 billion annually.

There's no reason to dread the arrival of autumn, however, if we reduce

exposure to pollens and molds, thus lessening our symptoms of sneezing, itchy and watery eyes, dry throat, congestion and runny noses, all of which can impair our ability to perform well at school or work.

Ragweed pollen is one of the most common reasons for fall allergies. But pollen from other plants, trees, and grass can also trigger symptoms, as can mold.

Tips for managing fall allergies:

- * Leave both house and car windows shut.
- * Remove clothing worn outdoors after raking, hiking or mowing.

- * Remove shoes at the door and go barefoot in house or wear slippers.
- * Shower or rinse off exposed skin after being outdoors.
- * Use a saline nasal wash to remove allergens.
- * Clean visible mold in showers with a diluted bleach solution.
- * Use an antihistamine to reduce or eliminate the effects of histamine.
- * Drink plenty of water; rehydration effectively eliminates toxins.

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

(719) 596-7161

Think About Your Home When Planning for Retirement

A home can mean security if the mortgage is paid off and you can afford the taxes and upkeep. What's more, you can borrow against it for big, unforeseen expenses.

Financial advisor Jane Bryant Quinn says a mortgage should be paid off with current income, not with cash from an IRA or 401(k). Additionally, retirement accounts provide liquidity and are protected from creditors.

If you see that it will be difficult to pay your mortgage and expenses in

retirement, here are a few options.

- * Refinance: Take out a new 30-year loan regardless of your age.
- * Sell and buy something else. If the house is too big, too expensive and has stairs and slippery floors that could be hazardous when you are older, sell it and buy a smaller place with the proceeds. Grandkids can sleep on a sofa bed.
- * Sell and build. Why not take the proceeds from the sale and build the

perfect, smaller house for your needs? Florida, South Carolina, Arizona and Texas are big retirement havens.

- * Sell and buy a condo. No upkeep. Find one on the golf course or in a retirement community where you can make friends and live easily.

Don't go through your retirement savings in an effort to hold on to a house you can't afford.

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: _____
City, St. Zip: _____
Phone: _____

Which Gift Card would you like us to send you? _____



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Holladay Brothers Construction Inc

Money Saving Coupon

216 Auburn Dr.
Colorado Springs, CO

8	5	4	9	7	2	6	3	1
7	3	6	1	4	8	2	5	9
9	2	1	5	6	3	4	8	7
1	6	2	7	5	4	8	9	3
5	4	9	3	8	6	7	1	2
3	7	8	2	9	1	5	4	6
2	8	7	4	1	9	3	6	5
4	1	3	6	2	5	9	7	8

ANSWER KEY

\$\$\$\$\$\$\$\$Take Advantage of Our \$\$\$\$\$\$\$\$
OUR SEPTEMBER SPECIAL

**15% off Agreement for Professional
Services**

**As always you have our Personal
Satisfaction Guarantee**

- Design
- Planning
- Additions
- Kitchens
- Bathrooms
- Remodels
- Insurance Repair
- Complete commercial construction
- Fire and Water Restoration

Customer Comments

"I want to let you know you are most fortunate to have an efficient, fast working crew of workers. They sure are a team. After watching them do a nice job I shall certainly appreciate the profession. No wonder your company is well respected." – **B. Burton**

"Holladay Brothers Construction did a first class repair job." - - **C. Brewer**

"We are just tremendously pleased with the work accomplished and with our selection of contractors." – **W. Sinclair**

"Thank you so much for all the work done. I am so pleased the room looks fine." – **M. Young**

"After two years of being upset over builder / subcontractors ' you and your outfit restored our faith in your profession! Thank you for the integrity and quality work." – **S. Conley**

"You and your subs do absolutely superior work. Thanks for a job well done." – **C. Young**