

Mo Freeman  
SALON

COMMITTING TO *Change*

January 2008 Newsletter

As we are consistently trying to find ways to progress spiritually, physically and financially through motivational literature, strong friendship bonds, family, and a steady sense of self, I have redesigned Mo Freeman Salon to incorporate value-added services, thus enriching the source of support and encouragement for the lifestyle issues that we face throughout life's journey. This newsletter is the avenue through which we will introduce ideas to be infused into your salon and life experiences. Al2gether we can be Mo Creative, Mo Inspired, Motivated. Welcome to the new Mo Freeman Salon. A Lifestyle.

## 2 Mo's Moment



With anything we do in life, Nothing Happens Until You Decide. I remember reading this passage in *O* magazine and I thought about all the things in my life that did not change until I made the decision to do something about it.

## 3 Health & Nutrition

### Meditation Point: Insanity

The very definition of insanity is doing the same thing and expecting different results. Sound familiar? We're all guilty.

## 4 Beautiful Bodies



### Beauty

Winterize your hair.  
Moisturize your skin.



## 5 Fitness

This month's motto: "Ain't Nothing To It But To Do It."

## 6 Financial

(Nehemiah 11:35) And we made ordinances to bring the first fruits of our ground and the first fruits of all fruit of all trees, year by year, to the house of the Lord.

# 10% OFF

Mention this newsletter  
and receive 10% off  
Dimensional Color and  
Multi-Colored Highlights.



### Win a Gift Basket!

In correlation with our newsletter this month, we will raffle off a basket worth **\$150 for \$15** and clients who spend \$100 or more on their services will be automatically entered.

#### January's basket includes:

##### Home Hair Care:

Paul Mitchell Products  
Awapuhi Shampoo  
Instant Daily Moisture Shampoo  
Redken Butter Treat

##### Body Care:

Enyia Anise  
(Feature Scent "Serenity")  
Butter Scrub 8 oz.  
Body Butter 8 oz.  
Body Oil 8 oz.  
1 Bar Natural Soap  
1 Body Butter Candle

A Jump Rope  
Pedi Pro File  
Hair Brush  
Bath Sponge

##### Books We Shared:

9 Steps to Financial Freedom  
The Power of Focus



Mo's Journey

## MO'S MOMENT

### Mo's Moment

With anything we do in life, Nothing Happens Until You Decide. I remember reading this passage in *O* magazine and I thought about all the things in my life that did not change until I made the decision to do something about it. I remember my father always telling me, "*If you always do what you always did, you will always get what you always got,*" and yet I suffered from some serious cyclical behavior and it showed. It showed through my financial decisions, my relationships, and my eating and lifestyle habits.

In the past, my way of handling stress was to buy a pack of cigarettes and smoke my way through the problem, but I would find myself faced with yet another problem, because I then would have to commit to not smoking anymore. And the smoking never helped with the origin of the stress. Then I remember making the decision to approach life differently and live for Christ. This has been a long journey in which I have lost my way several times. Each time I would find it harder and harder to recommit because of the guilt from feeling as though I failed to do right, but then I realized that I failed to really commit. I have since come to realize through my bible studies that our spiritual growth is a process. Once we have made the decision the process begins.

**Transformation:** As I began to seek spiritual knowledge, I found that there was a renewing or change in my thinking. I even started to see my desires change. (Romans 12:1-2)

**Relocation:** I was taken out of my comfort zone and I found myself in a new place. I used to use profanity. Now I find myself not wanting to talk that way anymore. It wasn't until my mind was changed that my hands no longer did what they used to do. Although smoking has crossed my mind, when I feel a bit of stress I reach for a scripture or prayer instead of a cigarette. (Ephesians 4:22-24)

**Isolation:** Because of my schedule, I get up early in the morning to spend time in prayer and worship. I even found a prayer partner. This time has allowed me to give God my attention and to quiet my thoughts so that I can hear him. You must isolate yourself and spend some time in prayer and meditation so you can hear from God. (Joshua 1:8)

**Separation:** One of the things I struggle with is making sure what I think is God speaking to me is really God and not Mo's desires. I learned that in order for me to experience God in the manner in which I desired, I had to be separated from some things and/or some people. I was a bit discouraged through this process because I was scared of what and who I would be separated from. But as I studied this more, I began to see the life application. My change in behavior as a new creature in Christ is what should separate me from the world. I felt a continuous pull to be obedient to the spirit and to make myself available to God. (2 Corinthians 6:17)

**Elevation:** One of the ministers at church spoke on the subject of it not being our ability to serve God but our availability. And while I feel as though I have been elevated from my original position, I am still climbing. Therefore I feel as though I will go through this process several more times and with each cycle my faith will get stronger. (Romans 8:28)

The commitment to live for Christ was a faith-based decision. I believed in him but I did not trust him. I say this because I wanted to be in control of every aspect of my life. But now I see to believe in him is to trust him. To trust in him is to have faith. It is through my faith in him that I am able to continue to search for a higher calling and a better understanding of his desires for my life. And he reveals himself to me more and more each day. (Hebrew 11:6)



# HEALTH & NUTRITION

## Health & Nutrition

### Mediation Point: Insanity

The very definition of insanity is doing the same thing and expecting different results. Sound familiar? We're all guilty. But the best part to that is there is an easy cure. Change! Sound easy? You want to change your life; change your environment. You change your environment by getting into an environment that inspires and challenges you. You look at yourself; now change your friends, change your job, change whatever it is that is not getting you closer to your goals. When reaching for the stars you cannot rely on rearview mirrors. You cannot soar high if you keep looking back. What got you to "good" cannot get you to "great." You have to upgrade your walk, upgrade your praise, and upgrade all the things you do to get you to the next level. Do not settle for mediocracy, step up and live in God's best.

### Dietary Chart

Vitamins	Other Names	Areas Affected	Vitamin Sources
Vitamin A	Beta carotene/acetate, palmitate	Bones, skin	Leafy greens
Vitamin B1	Thiamine HCl, mononitrate	Metabolism, nerves	Green beans, grains, milk
Vitamin B2	Riboflavin	Growth, respiration	Nuts, cheese, eggs
Vitamin B6	Pyridoxine HCl, pyridoxyl	Growth, facial skin	Egg yolk, wheat germ
H ("B complex")	Biotin	Growth	Egg yolk, liver
("B complex")	Choline bitartrate	Liver	Egg yolk, heart
M ("B9 complex")	Folic Acid	Anemia, heart	Grains, peas, beans
B3 ("B complex")	Niacin (nicotinic acid), -amide	Pellagra, nerves, rhythm	Meat, yeast
("B complex")	Pantothenic Acid	Growth	Rice, beans
Vitamin B12	Cyanocobalamin	Blood anemia	Liver, milk, eggs, fish
Vitamin C	Ascorbic Acid	Immune system	Oranges, lemons
Vitamin D	Calciferol (D2)	Rickets	Milk, skin
	Cholecalciferol (D3)	Bones, muscle, blood	Dairy, fish, sunlight
Vitamin E	d-Alpha tocopherol acetate	Nervous system, vascular	Wheat germ
Vitamin K	Phytonadione	Blood clotting	Liver, leafy greens, broccoli
Calcium	ascorbate/carbonate/pantothenate	Bones	Milk, yogurt
Chromium	amino a. chelate/picolinate	Metabolism	Mushrooms, raisins, nuts
Copper	chloride, gluconate/sulfate	Blood, nerves	Organs, cereals, nuts
Iodine	Potassium Iodide (kelp)	Growth, metabolism	Kelp
Iron	Iron fumarate, ferrous sulfate	Blood	Meat - supplement
Magnesium	ascorbate/citrate/oxide	Heart, muscles, sleep	Nuts, seeds, leafy greens
Manganese	Manganese gluconate/sulfate	Bones, nerves	Nuts, ginger, tea
Phosphorus	dicalcium phosphate	Bones, teeth, heart	Meat, dairy
Potassium	citrate, oxide	Heart	Bananas, orange juice, potato
Selenium	Selenite	Cancer protection	Brazils, fish, red meat, poultry
Zinc	chelate/ gluconate/oxide/ sulfate	Sex drive, immune	Oysters, beef, turkey
Salt	Betaine	Stomach, heart	Eggs, liver, beet juice
Enzyme	Coenzyme Q-10	Heart, pressure	Organs, fish, vegetable oils
Oils	Fish Oil	Heart	Cold water ocean fish
	EPA	Heart	Cold water ocean fish
	DHA	Heart	Cold water ocean fish
	Omega-3 Flax seed oil	Heart	Flax seed
	Omega 3 - ALA		
	Omega 6 - LA		
	Omega 9 - OA		
(amino acid)	L-carnitine	Heart, muscles	Meat
(amino acid)	L-glutamine	Brain circulation	Liver, nuts
	Hawthorne Berry	Heart	Hawthorne berry
(cyclic alcohol)	Inositol	Liver	Grains, beans
	Lemon Bioflavonoid		Citrus fruit
("B complex")	Para-amino-benzoic-a	Growth factor	Dairy, mushrooms
	Rutin	Capillaries	Eucalyptus, buckwheat
(amino acid)	Taurine	Heart	Meat



No. 1  
Serenity  
SALON

## BEAUTIFUL BODIES

### Winterize your hair.

We offer several moisturizing treatments that will help protect your hair during the cold winter. We recommend our Custom and Reconstructive treatments to help add and lock in moisture. Cellophanes are a wonderful way to take care of winter hair. Available in both clear and custom blended colors, cellophanes will help coat your hair shaft which will help maintain your locks through the cold season.



### Moisturize your skin.

A double portion of moisture is needed during the winter, and this month we are featuring Enyia Anise's Serenity Collection. Spend your prayer and meditation time in a relaxing bubble bath. Add some Enyia Anise's Oliv-E oil in your bath water. For a soft, non-drying cleanse try the natural soap. While you are still damp, apply more Oliv-E all over including your face and let air dry or blot dry. Once you are dry, massage shea butter and the additional Oliv-E oil into your skin. For extra moisture in the rough spots, such as your heels and elbows, apply a generous amount of shea butter and sleep in old cotton socks. It's an old trick that still works wonders if done regularly. I love doing this entire regime at night.



No Scream  
FITNESS

## BEAUTIFUL BODIES

### Fitness

This month's motto: "Ain't Nothing To It But To Do It."

There is no satisfaction in the thought "Satisfaction Comes with the Action."

### Cardio:

- Start out with at least 20 mins of cardio at a constant steady pace (photo 1)



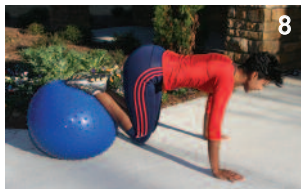
### Legs:

- Start with regular jumping. Do 50 jumps. (photo 2)
- Then hop on one leg. Do 50 jumps. Alternate legs. (photo 3)
- Then hop forward for 50 then backward for 50. (photo 4)
- Do 2 sets of the jump rope combination.



### Abs:

- Place ball on the small of the back and rest comfortably. Place hands softly on the ears. Do not place on neck; it usually causes bad form and neck injuries. (photo 5)
- Pull your belly button into your back and raise your upper body. You want your upper body to be parallel to the ceiling. Do 2 sets of 16. (photo 6).
- Rest ankles on the ball and place hand on the floor. Make a bridge with your body. Hold stomach tight. Pull belly button into your back. (photos 7)
- Pull your knees into your chest; while the ball is rolling. Do 2 sets of 16. (photo 8)





## FINANCIAL

No. Seeman  
2011

(Nehemiah 11:35) And we made ordinances to bring the first fruits of our ground and the first fruits of all fruit of all trees, year by year, to the house of the Lord.

(Malachi 3:10) Bring the full tithe into the storehouse, so that there may be food in my house and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing.

### Making A Budget:

Some people think a budget robs them of their freedom. On the contrary, successful people have learned that a budget makes real economic freedom possible.

**Step 1:** Get a small notebook to take with you. In it, write down everything you buy for at least a month or up to three months if you'd like.

**Step 2:** After your time period is up, analyze your spending patterns. Put all your purchases in categories like groceries, entertainment, etc.

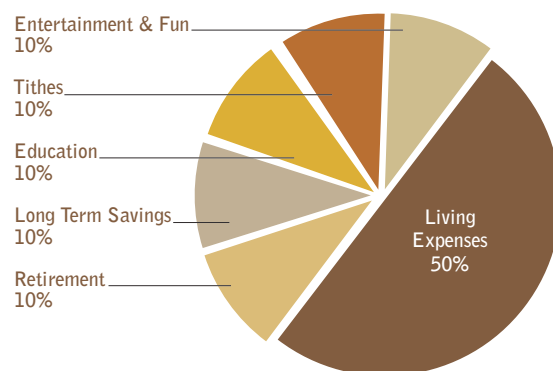
**Step 3:** Now separate those categories into two categories: Fixed Expenses and Variable Expenses. Fixed are things like Rent, Tithes, and Insurance. The variable expenses are all those that you have in your power to change like groceries, utilities and clothing. Add up all the expenses in each of the categories. Write down the totals for each. Keep in mind yearly expenses like HOA fees and automobile taxes, if applicable; you can save monthly for these expenses.

**Step 4:** Add up all your income for the month. Then subtract your total fixed expenses, i.e. income: \$3,000 - \$2,100 fixed expenses = \$900. The result is your disposable income for variable expenses.

**Step 5:** Now you can spread your disposal income into your other categories. Consider putting 10% into savings. Take a look at where you can cut down. Enter the amount you have decided to spend in each category on your budget worksheet.

**Step 6:** Keep track monthly of what you spend in each category. Re-adjust your budget if you need to.

### Example of an Optimal Budget:





## FINANCIAL continued...

**Living Expenses:** consists of household expenses like rent, food, and utilities.

**Retirement:** consists of cash flow generating investments like stocks, mutual funds, bonds, and real estate.

**Long-term Savings:** consists of money for emergencies, buying a car, and vacation.

**Education:** savings for yourself to go back to school, or a child's college education.

**Tithes:** God trusts us with 90%, we can trust him with 10%

**Fun:** consists of money for indulging and pampering yourself like going out to dinner with friends, buying clothes, movies, spas, and beautifying yourself.

**Note:** If you are not yet at this Optimal Budget then your credit card payments must be subtracted from other categories like Fun/ Entertainment.

### Debt is Normal but Weird:

So, what will it take to eliminate your debt? First, you will need to determine why you are in debt in the first place. Don't spend time on the external reasons – they are excuses. What inside of you built your debt? Generally, the internal reasons center on the need for immediate gratification. Rather than saving your money for furniture, cars, or vacations, did you borrow for them? Distinguish between need and want. Maybe you wanted to keep up with the living standard of your friends or family. Or you frequently make purchases on impulse.

Search your heart deeply. Discuss your debt situation with your spouse. You can't make the needed changes without his or her help. Maybe he or she sees more clearly than you the internal cause. After you have identified the internal cause, make a plan to conquer it. Think of your debt as a cancer. You must first eliminate it spreading, and then you must eradicate it. Use invasive treatments to kill it.

### Use the snowball technique:

- Identify your smallest debt (debt one).
- Pour every available cent each payday into paying down that debt. Pay the minimum payment on the other debts.
- Once you have paid off that first debt, identify the next smallest one (debt two).
- Add the amount you had been paying on debt one to the minimum of debt two, and pay that amount.
- Let the snowball grow with each debt you eliminate.

As you continue, your snowball will get huge, and your progress will seem to multiply. Keep a chart of your progress. Plan ahead how you will celebrate the successful elimination of each debt along the way. But don't celebrate in ways that would slow your progress. Don't let anything get in your way.

Once you have achieved your desired end-financial freedom, resolve to never have debt again – keep budgeting. You can then begin the delightful opportunity to use your excess earnings toward building wealth, enjoying the fruits of your labors, and preparing for your retirement.

## Resources & References

The books that helped us:

**"The Power of Focus"**

By Jack Canfield, Mark Victor Hansen,  
& Les Hewitt

**"9 Steps to Financial Freedom"**

By Suze Orman

Financial Resources:

[www.personalfinance.com](http://www.personalfinance.com)  
[www.budgeting.com](http://www.budgeting.com)

**Les Netter**

Morgan Stanley  
770.698.2183

**Joyce Cohen**

Waddell & Reed  
Financial Services  
404.766.0725 ext 103

Insurance Agents:

**Tiffany Robinson**  
Liberty Mutual  
800.831.5637 ext 56526



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