



SalonBizz

August 2009

MATC Barber/Cosmetology Monthly Newsletter

AUGUST SPECIAL PRODUCT SALE!!!!



***STOP IN FOR SAVINGS!
20% OFF ALL PRODUCTS
AND STYLING TOOLS!***
(WHILE SUPPLIES LAST)

***MATC Salon Will Be Closed August 10th - August 21st for Semester Break
The Salon Will Re-Open August 24th***

INFORMATION ABOUT US.....

**MATC Downtown Campus
211 North Carroll Street
Madison, WI 53703
Phone (608) 258-2404
Salon Hours:
8:30-4:20 Monday-Friday**

<http://matcmadison.edu/barbercos/services/>

Beauty Tip of the Month....

Talk to the Hand



Younger-looking hands are a cinch with MANICURE by OPI, a system of products that exfoliates, revitalizes, renews and protects. Since the hand massage is the best part of the manicure service, the Finishing Butter helps combat dryness. The aromatherapeutic essences of lavender, eucalyptus and camphor only add to the enjoyment. More important, SPF 15 protects skin from the damaging effects of the sun while discouraging the return of age spots for more youthful-looking skin.

Call for an appointment at MATC Salon
for a relaxing manicure!
258-2404

Safety Tips....



Facilities are Safer
than Ever, but ...
As a Hotel Guest,
You Should be Vigilant

More than a billion travelers stay at U.S. hotels each year. A very small percentage become victims of robbery or an attack. It can happen in spite of locked doors, surveillance cameras and an attentive hotel staff.

At Enterprising Securities, a San Antonio company that designs hotel security programs, they say the recession is causing an increase in crime at hotels. Hotel executives deny that crime is rising, and an executive for Marriott International says the incidence of crime in their hotels is far below the rest of society.

Most crimes are thefts from hotel rooms or cars, and most occur in the afternoon.

As a guest, you should take some responsibility for your own safety.

- * You should ask for a room with a deadbolt lock.
- * Don't open the door to anyone without verification from the hotel.
- * Don't enter an elevator if someone inside seems suspicious.
- * At night, if you are concerned about safety, have a hotel staff member take you to your room and inspect it.
- * Place all of your valuables in the in-room safe.
- * Park in a lighted area or use a valet. Don't leave valuables in the car.
- * Hang a do-not-disturb sign on the door when you leave during the day, and turn on the television or radio.
- * Know how to dial 911 from your hotel room.



Greening an Older Home can Save and Reduce Carbon Emissions

When we think of energy-efficient "green" buildings, new structures usually come to mind.

When considering carbon emissions in the U.S., 43 percent come from powering buildings and our 100 million existing homes. Those built before 1939 use 50 percent more energy per square foot than homes built after 2000.

But a huge amount of energy and resources went into building older homes. It would take about 65 years for the reduced carbon emissions from one new energy efficient home to make up for the resources lost by demolishing an old one and rebuilding. So an already built home, in one sense, is already green.

The oldest homes, however, are the least energy-efficient. Many have developed tiny cracks and gaps that expand over time and let in more outside air.

The stimulus package includes some \$8 billion in weatherization programs for low-income households, but that covers only a small part of the country's homes. Analysts at the National Resources Defense Council say energy efficiency projects, such as installing insulation or new windows, could create hundreds of thousands of new jobs if there were a nationwide effort to improve homes and buildings.

Tax credits for these projects can be helpful. The Preservation Green Lab, a think tank based in Seattle, is working with members of Congress to pass energy-efficiency legislation that would increase rebates and subsidies to cover as much as half the cost.

In the meantime, anyone can make progress toward greening a home. All it takes is a caulking gun and a little effort to plug leaks around walls, doors and windows.

Food for Thought...

Protect your retirement savings, stay healthy....

It can be hard to save money, but consider these steps to future security:

Stop smoking. Not buying cigarettes alone can add up to more than \$150,000 in savings over a 25-year period. If you avoid emphysema and cancer, your savings will be far greater. Medical treatments are expensive.

Lose weight and avoid diabetes. On average, diabetes costs \$454 a year. Costs rise to \$12,000 a year for those who have not carefully tended their illness. From age 40 to 65, it could cost them up to \$700,000.

Exercise to avoid high blood pressure and heart disease, Annual out-of-pocket costs for a 40-year-old is \$606. If the condition doesn't get more expensive and you invest that sum over 25 years, income from the investment could provide more than \$35,000 a year

About Staying Well...

Keep financial stress from affecting your health...

A lot of people today say the economy is giving them headaches and stress. Some aren't sleeping well at night, and that's bad news. Sleep loss is linked to high blood pressure, heart disease risk and lower immunity.

Here are some stress-busting suggestions:

*Laughing helps to decrease stress-related hormones.

* Don't associate with over-stressed people. If your current pals do little but fuss over the losses in their 401(k)s, spend free time with other friends.

* Get a fragrance. Studies show that a jasmine-scented bedroom lowers anxiety upon waking.

* Turn off the news. Get into your own calm world.

* Walk more. Walking will lower your blood pressure.

* Listen to music or visit an art gallery. It lowers blood pressure .

You can Cultivate an Optimistic Point of View

Every few days, we see the words of economic prognosticators who say the state of the economy is improving. They are giving us a dose of realistic optimism.

That point of view can be learned, but first you have to know what optimism is not: It isn't being always cheerful and thinking everything is wonderful. Rather, healthy optimism is being in touch with reality and its possibilities.

In his new book, *The Pursuit of Perfect*, Tal Ben-Shahar describes realistic optimists as those who can make the best of whatever happens. He uses what he calls "PRP exercises" when he feels down.

P: He gives himself permission to be human. Not everyone can be the best at whatever they do and all the time.

R: His reconstruction is about learning what works for him and what doesn't. He learns from the past.

P: The second P is for perspective. It involves acknowledging that in the grand scheme of life, one event doesn't matter that much. By being optimistic, he experiences less health-threatening stress. He can tolerate circumstances, accept them and deal with them constructively.

His attitude goes along with the new field of positive psychology. People are taught to strengthen their strengths instead of their weaknesses. Instead of focusing on righting wrongs in their lives, they are taught to just move forward.

Optimism is contagious, so try to associate with happy, positive people. A study at the University of California, San Diego shows the happiness contagion works even in the largest social network of all. They found that those who smiled in their Facebook photos tended to have friends who smiled. People who smile tend to be more optimistic.

Inspirational Quotes!!



Education is when you read the fine print. Experience is what you get if you don't.

-Pete Seeger



If feedback is the breakfast of champions, then regular feedback is a diet we can live on forever.

-Peter Thomson



Whatever you do or dream you can do begin it. Boldness has genius and power magic in it.

-Johann Goethe



You have to do your own growing no matter how tall your grandfather was.

-Abraham Lincoln



You can't build a reputation on what you are going to do.

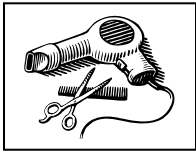
-Henry Ford



Amateurs wait for inspiration. The rest of us just get up and go to work.

-Chuck Close



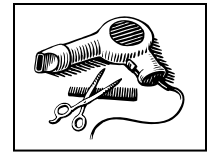


Coupon Clipper

10% OFF HAIR CUTS!!!

Expires 9/30/09

(Just print this coupon and bring it in to redeem it)



Technology and You....

Speaking Tweet

A few translations for prospective Tweeters:

Following: You are a follower when you receive the tweets of others. You don't have to reciprocate.

Hashtag: It's a # sign at the beginning of a word, which indicates what the tweet is about. Adding hashtags helps users find updates on specific subjects.

RT: It's short for re-tweet. Add an RT if you are reporting something from another person's tweet.


Tweet: The basic tweet is an update of 140 characters or fewer.

Tweetup: When Twitter users meet in person.

TwitPic: A third-party application that allows a user to post photos on Twitter.



New Credit Card Protections Ban Some Extra Fees and Rate Fluctuations



The new credit card law requires that certain information be added to credit statements.

A payment summary example:

- * New balance \$1,000.
- * Minimum payment \$35.
- * Payment due date: 8/10/08. (Bills must be received 21 days before due.)
- * Months before bill is paid off if only minimum payments are made: 49
- * Interest amount if only minimum payments are made: \$827.75.

Other provisions include:

- *Paying by phone: No fee can be charged for phone payments.
- *Over-limit fees: They can't be charged unless the customer has agreed to allow them.
- *Minors: For an under-21 consumer, the signature of a parent or other who will take responsibility for the debt, or give proof that the under-21 can pay.
- *Interest rate increases: There will be no retroactive interest-rate increases on existing balances unless payments are 60 days overdue.

After that, a customer could get the old rate back by paying on time for six months. To offset losses, card companies are expected to decrease rewards programs, raise some interest rates and charge an annual fee. The law takes effect in February of 2010.