

**Creative Living
with Sheryl
Borden**

**5300
Series**

**Misc.
Section**

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For the following information/instructions, type (or copy and paste) the websites into your browser.

Vacation Packages Online - <http://www.kenw.org/cl/clvol4misc2.pdf> - go to page 10

LGB G-Scale Trains - <http://www.kenw.org/cl/clvol4misc2.pdf> - go to page 8

Easy Papermaking - <http://www.arnoldgrummer.com/>

The Art of the Business Lunch

I have worked as an account executive for more than 16 years, during which time I have taken clients out to lunch more than 3,000 times. That's a lotta lunch!

Over the years I have learned what works and what doesn't. I have earned the reputation of being "The Queen of the Business Lunch" in Las Vegas. My friends and associates call me constantly for advice about where to go and what to do.

I have built and sustained successful business and personal relationships that have helped me to grow my sales by more than 2000 percent! In *"The Art of the Business Lunch"* I will teach you specific ways to cater to your clients that will help you to build more substantial and profitable relationships. One of the best ways to bond with your clients is by taking them to lunch. When you bring a social situation, particularly lunch, into a business relationship, you change the dynamic you have with your client by building a strong foundation. Who would have thought that magic could happen over a sandwich!

You will learn the right way to conduct business lunches that will net quantifiable results for you in your billing, client satisfaction and overall success. A lot can go wrong and I will tell you what to watch out for. What entrée should you never order at a business lunch? Is it ever okay to have a cocktail at noon? Is it okay to discuss your love life or tell a dirty joke? How do you know if your behavior is acceptable? Does what you wear make a difference?

We've all seen associates and peers who don't seem to have much more going for them than anyone else. And yet these people are loved by their clients, write more business and find more overall success than the rest of the pack. The reason is because these people have found a way to make their clients feel special. People prefer to work with people they like. Find the way to make your clients like and respect you and feel good about themselves and you will find more clients and more success!

Confiding secrets, expectations, disappointments and personal experiences is easy to do over salads and steaks. It's important to learn what information you can volunteer and what you should keep to yourself. Most people enjoy a good visit and you can find out all sorts of things that you might never come to know without such an intimate setting.

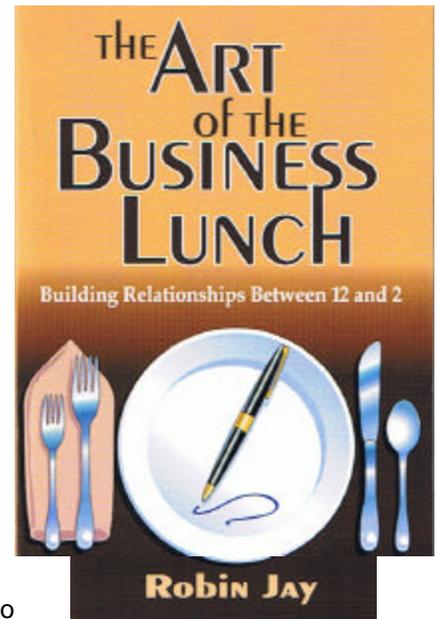
The rules of conduct are different for a business lunch, and what applies to you does not apply to your clients! Have you ever had someone introduce their boss or co-worker to you with such enthusiasm that you immediately like and accept

the new guy or gal? You 'grand-father' them in to your circle because they came highly recommended! As you get to know them you begin to understand why they are so popular and friendly.

Whenever you are with them, you feel great about yourself and your friendship. For a few people the ability to make others feel good about themselves comes naturally. But others have the hardest time in some social or professional situations. Now you can learn not just how to fit in, but how to focus on others which in turn makes others feel better about you.

In *"The Art of the Business Lunch"* I will help you to achieve a better "feel" for your clients, but I will also teach you specific ways to achieve better results with your business relationships. You will learn about the importance of your appearance and how you should dress for a business lunch. I will teach you some simple ways to avoid awkward first meetings.

If you've ever wondered whether you should pick up your client at their office or meet them in a restaurant, I will explain how to make your choice. Do you think The restaurant you choose makes a difference? You bet! What about cell phone etiquette? Who can talk on their phone as long as they like? The details you've wondered about can mean the difference between just having a bite to eat with a client and building a solid foundation for a long-lasting relationship. I have learned the art of the business lunch and can teach you how to increase your sales, cement your relationships and to make lunch the most productive and enjoyable time of your business day. Oh, and being from Las Vegas, I'm willing to bet on it!



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Guide to Container Gardening

Even the smallest patio or porch can boast a crop of vegetables or a garden of flowers in containers. Planter boxes, wooden barrels, hanging baskets and large flowerpots are just some of the containers that can be used. The container gardener is limited only by his imagination. Consider the following guidelines when choosing your container.



- Avoid containers with narrow openings.
- Cheap plastic pots may deteriorate in UV sunlight and terracotta pots dry out rapidly. Glazed ceramic pots are excellent choices but require several drainage holes.
- Wooden containers are susceptible to rot. Redwood and cedar are relatively rot resistant and can be used without staining or painting. Avoid wood treated with creosote, penta or other toxic compounds since the vapors can damage the plants. One advantage of wooden containers is that they can be built to sizes and shapes that suit the location.

- Use containers between 15 and 120 quarts capacity. Small pots restrict the root area and dry out very quickly. The size and number of plants to be grown will determine the size of the container used. Deep rooted vegetables require deep pots.**
- Make sure your pot has adequate drainage. Holes should be 1/2 inch across. Line the base of the pot with newspaper to prevent soil loss.**
- In hot climates use light-colored containers to lessen heat absorption and discourage uneven root growth.**
- Set containers on bricks or blocks to allow free drainage.**
- Line hanging baskets with sphagnum moss for water retention. Keep baskets away from afternoon sun.**
- If you choose clay pots, remember that clay is porous and water is lost from the sides of the container. Plants in clay pots should be monitored closely for loss of moisture.**

Growing Mixture

Make sure your planting medium drains rapidly but retains enough moisture to keep the roots evenly moist. Your compost will make an excellent potting soil. Check the requirements of the plants you grow to determine whether you will need to add sand. If compost is not available, purchase a good quality potting mixture or make your own from equal parts of sand, loamy garden soil, and peat moss. Commercial potting mixes are



usually slightly acidic, so you may want to add a little lime. Most container gardeners have found that a “soilless” potting mix works best. In addition to draining quickly, “soilless” mixes are lightweight and free from soil-borne diseases and weed seeds. These mixes can be purchased from garden centers. When you add your soil to your container, leave a 2 inch space between the top of the soil and the top of the container. You will be able to add 1/2 inch or so of mulch later.

Sunlight

Your container garden will need at least five hours of direct sunlight each day, and many plants will benefit from even more. As a general rule, leafy vegetables such as cabbage and lettuce can tolerate the most shade, while root crops such as beets and carrots will need more sun. Fruiting vegetables such as tomatoes and cucumbers need the most sun. The amount of sunlight needed by flowers varies depending on the varieties grown.

Fertilizer

Since potting mixes drain water rapidly, fertilizer will be washed out of the container as you water. Lighter mixes will require more frequent fertilizing than heavier mixes. It's a good idea to use a dilute liquid fertilizer with every

other watering. Liquid fish emulsion or liquid seaweed are great plant boosters, but remember that you need to provide your plants with a variety of nutrients. Check the labels on the products in your garden center to be sure that they contain a complete, balanced solution that includes trace elements.

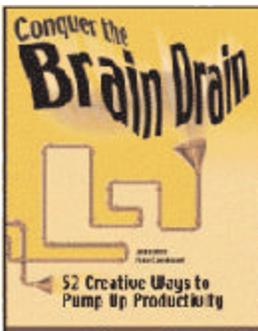
Watering

In an exposed location, container plants lose moisture quickly. Some plants will need to be watered daily, especially during hot, dry weather.

What to Grow? For this answer and more information, go to <http://www.gardenguides.com/how-to/tipstechniques/containerindoor/container.asp>



Conquer the Brain Drain: 52 Creative Ways to Pump Up Productivity



Are you using your creative energy to make your business more successful? *Conquer the Brain Drain* is about tapping into the creative wellspring we all possess. If you're on a team – or especially if you manage one – learning to think creatively and teaching others to do so will boost productivity, improve morale and inspire your team to greater success.

Short deadlines, downsizing, increased expectations and the need to do more with less all contribute to “status quo” thinking. Solving business problems and generating new ideas and strategies can't be accomplished using the same old brain-draining methods. If you keep doing what you've always done, you'll keep getting the same old results. If you want to build an innovative, creative, problem-solving team, then you need a new approach.

Here's What You'll Learn:

- Idea-generating techniques you can use individually or with your team
- Problem-solving strategies that address the root causes of the challenge
- Decision-making tools that build consensus between team members and great results
- 52 Mind Workouts that pump up productivity
- Team activities that create cohesion and creativity
- Insightful style assessments that enhance communication between team members

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What is a fraud alert?

There are two types of fraud alerts: an **initial** alert, and an **extended** alert.

- **An initial alert stays on your credit report for at least 90 days.** You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial alert is appropriate if your wallet has been stolen or if you've been taken in by a "phishing" scam. When you place an initial fraud alert on your credit report, you're entitled to one free credit report from each of the three nationwide consumer reporting companies.

- **An extended alert stays on your credit report for seven years.** You can have an extended alert placed on your credit report if you've been a victim of identity theft and you provide the consumer reporting company with an "identity theft report." When you place an extended alert on your credit report, you're entitled to two free credit reports within twelve months from each of the three nationwide consumer reporting companies. In addition, the consumer reporting companies will remove your name from marketing lists for pre-screened credit offers for five years unless you ask them to put your name back on the list before then.

To place either of these alerts on your credit report, or to have them removed, you will be required to provide appropriate proof of your identity: that may include your Social Security number, name, address and other personal information requested by the consumer reporting company.

When a business sees the alert on your credit report, they must verify your identity before issuing you credit. As part of this verification process, the business may try to contact you directly. This may cause some delays if you're trying to obtain credit. To compensate for possible delays, you may wish to include a cell phone number, where you can be

reached easily, in your alert. Remember to keep all contact information in your alert current.

What are the first steps I should take if I'm a victim of identity theft? If you are a victim of identity theft, take the following **four steps** as soon as possible, and keep a record with the details of your conversations and copies of all correspondence.

1. **Place a fraud alert on your credit reports, and review your credit reports.**
2. **Close the accounts that you know, or believe, have been tampered with or opened fraudulently.**
3. **File a report with your local police or the police in the community where the identity theft took place.**
4. **File a complaint with the Federal Trade Commission.**

This information was obtained from the internet at the following website:

http://www.consumer.gov/idtheft/con_steps.htm





Putting Telephone Scams...On Hold



Telemarketing fraud is a multi-billion dollar business in the United States. Every year, thousands of consumers lose as little as a few dollars to as much as their life savings to telephone con artists.

That's why the Federal Trade Commission (FTC) encourages you to be skeptical when you hear a phone solicitation and to be aware of the Telemarketing Sales Rule, a law that can help you protect yourself from abusive and deceptive telemarketers.

Unlike most other crimes, telemarketing fraud requires one essential element: victim participation. We're all potential targets, because fraud isn't limited by race, ethnic background, gender, age, education or income. But, if you're age 60 or older, you may be a special target for people who sell bogus products and services by phone. The best way to protect yourself is to know the differences between legitimate offers and fraudulent ones.

How Telemarketing Scams Work

The heart of a fraudulent telemarketing operation is usually a "boiler room," a rented space with desks, telephones and seasoned operators who call hundreds of people across the country every day. Fraudulent telemarketers may reach you in several ways:

- **Cold Calls.** Operators may get your number from a telephone directory, a mailing list or what fraudsters call a "sucker list." Sucker lists contain information about people who have responded to previous telemarketing solicitations. The lists are bought and sold by promoters. They are invaluable to scam artists, who believe that consumers who have been deceived once are vulnerable to additional scams.
- **Direct Mail.** You may get a letter or postcard saying you've won a prize or a contest. This often is a front for a scam. The instructions tell you to respond to the promoter with certain information. If you do, you'll be called by someone who may use persuasive sales pitches, scare tactics and false claims to deceive you and take your money.
- **Broadcast and Print Advertisements.** You may place a call in response to a television, newspaper or magazine advertisement. The fact that you initiate the call doesn't mean the business is legitimate or that you should be less cautious about buying or investing on the phone.

How Older People Become Victims of Telemarketing Fraud

Fraudulent telemarketers try to take advantage of older people on the theory that they may be more trusting and polite toward strangers. Older women living alone are special targets of these scam artists. Here are some reasons people become victims of telemarketing fraud:

- Often it's hard to know whether a sales call is legitimate. Telephone con artists are skilled at sounding believable — even when they're really telling lies.
- Sometimes telephone con artists reach you when you're feeling lonely. They may call day after day — until you think a friend, not a stranger, is trying to sell you something.
- Some telephone salespeople have an answer for everything. You may find it hard to get them off the phone — even if they're selling something you're not interested in — because you don't want to be rude.
- You may be promised free gifts, prizes, or vacations — or the "investment of a lifetime" — but only if you act "right away." It may sound like a really good deal. In fact, telephone con artists are only after your money. Don't give it to them.

The Hooks

- **Prize Offers.** You usually have to do something to get your “free” prize, like attend a sales presentation, buy something, pay a fee, or give out a credit card number. But the prizes are worthless or overpriced.
- **Travel Packages.** “Free” or “low cost” vacations can end up costing a bundle in hidden costs. You may pay a high price for some part of the package — like hotel or airfare. The total cost may run two to three times more than what you’d expect to pay, or what you were led to believe. Some “bargain” vacations may never happen at all.
- **Investments.** People lose millions of dollars each year to “get rich quick” schemes that promise high returns with little or no risk. These can include movies or cable television production deals, Internet gambling, rare coins, art, or other “investment opportunities.” The schemes vary, but one thing is consistent: Unscrupulous promoters of investment fraud rely on the fact that investing may be complicated, and many people don’t research the investment process.
- **Charities.** Con artists often push you for an immediate gift, but won’t send written information so you can check them out. They also may try to confuse you by using names that sound like well-known charitable organizations or even law enforcement agencies.
- **Recovery Scams.** If you buy into any of the above scams, you’re likely to be called again by someone promising to get your money back. Be careful not to lose more money to this common practice. Even law enforcement officials can’t guarantee they’ll recover your money.
- **Foreign Lotteries.** Scam operators — often based in Canada — are using the telephone and direct mail to entice U.S. consumers to buy chances in high-stakes foreign lotteries from as far away as Australia and Europe. These lottery solicitations violate U.S. law, which prohibits the cross-border sale or purchase of lottery tickets by phone or mail. And you may never see a ticket.

How Can You Protect Yourself?

- Don’t be pressured to make an immediate decision.
- Don’t give your credit card, checking account or Social Security number to unknown callers.
- Don’t pay for something merely because you’ll get a “free gift.”
- Get all information in writing before you agree to buy.
- Check out a charity before you give. Ask how much of your donation actually goes to the charity. Ask that written information be sent to you so you can make an informed giving decision.
- Don’t invest your money with an unknown caller who insists you make up your mind immediately.
- If the offer is an investment, check with your state securities regulator to see if it’s properly registered.
- Don’t send cash by messenger or overnight mail. If you use cash rather than a credit card in the transaction, you may lose your right to dispute fraudulent charges.
- Make sure you know the per minute charge for any 900 number call you make.
- Be cautious of statements that you’ve won a prize — particularly if the caller says you must send money to claim it.
- Don’t agree to any offer where you have to pay a registration or shipping fee to receive a “prize.”
- Check out unsolicited offers with the Better Business Bureau, local consumer protection agency, or state Attorney General’s office before you agree to send money.
- Beware of offers to “help” you recover money you may have lost previously. Be wary of callers saying they are law enforcement officers who will help you get your money back “for a fee.”

For more information on this and other types of fraud, go to:

<http://www.ftc.gov/bcp/menu-tmark.htm>

NAPKIN FOLDING



Middle Band, Diagonal Band & Diagonal Fold

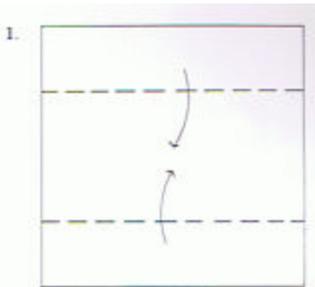
The Middle Band, the Diagonal Band, and the Diagonal Fold are three classic napkin forms of simple elegance.

As these three napkin forms are created from the same basic starting

shape, we will introduce them together. Even though the steps of folding are quite similar, each of these napkin creations has its own character and unmistakable charm.

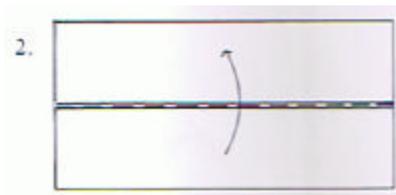
The Middle Band is just right for accentuating a beautiful tablecloth. Whether for a grand dinner or a quiet fold-fast table, it brings a touch of sheer elegance. The Diagonal Band, created with almost the same technique, has an entirely different appearance because of the angled run across the center. It offers a nice contrast to the rectangular shape of the form. With the Diagonal Fold, as the name indicates, a diagonally running fold lends a casual flair to soften the otherwise formal look of the flat napkin.

Basic Shape — the first steps are the same for all three variations:



1. Spread out the napkin face down on the table in front of you as a square. Thus, the patterned side should be underneath. Fold the upper fourth of the napkin down and the lower fourth up horizontally so that the top and bottom edges meet at the center.

2. Now fold the lower half of the napkin up—bring the lower edge onto the upper edge. The napkin should now lie in front of you as a narrow band.



Middle Band

3. In the next step, fold the very top layer of cloth starting from the upper edge, one-third down so that this fold runs like a narrow band across the napkin.

4. Now fold the sides back, bending at an imaginary line just between a quarter to a third of the width and tuck the ends into one another at the back.

5. The finished Middle Band can now be arranged on your plate.

Candle

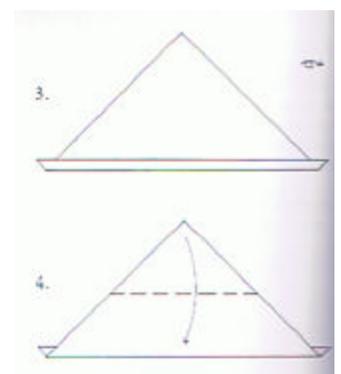
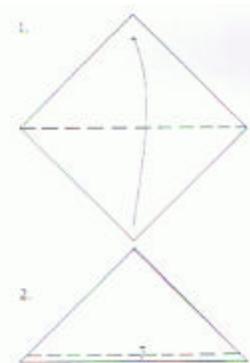
The Candle, appropriately done in dark burgundy, is presented in a festive manner, as its form is the perfect ornament for a holiday season table. But this napkin may certainly be used for other occasions as well. Folded in white fabric, the Candle is an elegant table decoration for any dinner party; done in a cheerful color or even several colors, it's just right for a birthday table. The Candle receives its style through a small corner of fabric that is brought into shape at the very end to suggest a flickering flame. A cloth napkin that is well ironed, perhaps with a little starch, gives the Candle its necessary support.



Folding Instructions

1. Spread out the napkin face down on the table in the shape of a diamond. Fold the napkin up in half, bringing the bottom corner to the top corner.

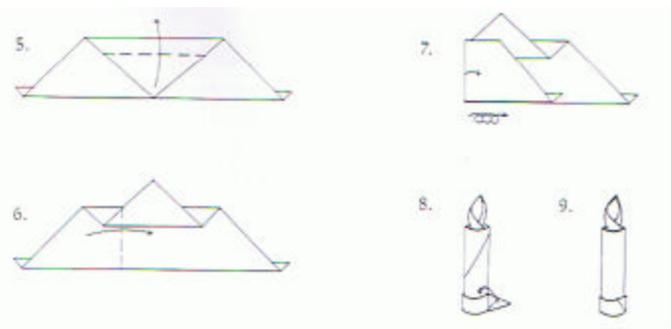
2. Fold up the bottom edge of the triangle, forming a strip approximately 5/8 to 3/4-inch wide.



3. Turn the napkin over, flipping the left corner over to the right.

4. Then fold the upper point horizontally down to the center of the bottom edge.

- Now fold back the flap that was just folded down, bringing it horizontally up in such a way that the point juts out about 3/4 to 1 inch above upper edge of the napkin.
- Fold the left side of the napkin toward the right. The crease should run vertically exactly from the spot where the upper flap juts out over the edge, in drawing 6.
- The entire napkin is now firmly rolled up left to right until there is only a tiny tip sticking at the lower end.
- Diagonally fold up this small remaining tip tuck it from above into the thicker edge of the napkin.
- The tip of cloth that juts out on the upper end, that suggests the flame of the Candle, only needs to be gently shaped for it to "flicker" really nicely.



Violet

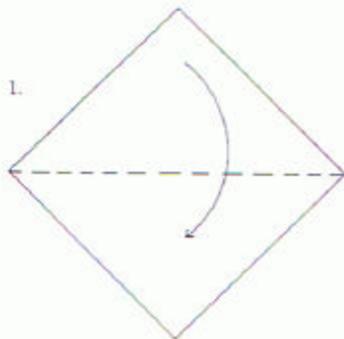
The beauty and variety of flowers have been an inspiration to every generation of napkin-folding artists. The many attractive figures in the form of stylized flowers are among their most astonishing creations.

In order for your Violet to succeed in all its glory, you should use napkins at least 16 by 16 inches in size. The best results come with the use of paper or thin fabric that will express the tenderness of this figure. This Violet napkin form needs some support by means of a napkin ring, a narrow glass, or the tines of a fork to achieve suitable stability.

Folding Instructions

- Spread the napkin face-down in front of you so it stands on its tip in a diamond shape. Thus, if you are using printed material, the patterned side is underneath. Fold the napkin in half horizontally, bringing the top corner down to the bottom corner.

- The napkin now lies as a triangle in front of you with the point at the bottom. Fold the left and right corners diagonally down to meet on the lower tip. The two halves of the former upper edge now meet precisely at an imaginary centerline.



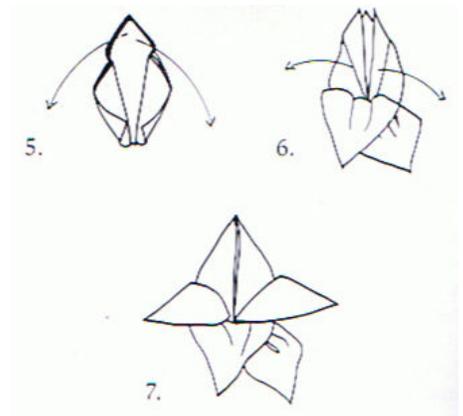
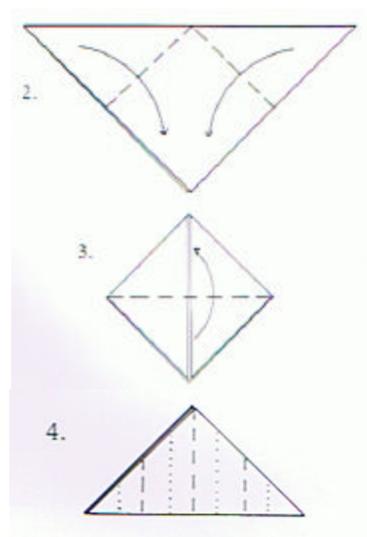
- The new form once again corresponds to a square standing on its tip in a diamond shape. Next, fold this square in half horizontally, by bringing the lower tip of the figure to the upper tip.

- Fold the triangle thus created along the lower edge from left to right in about three to five equal folds by folding the napkin alternately back and forth in an accordion pleat.

- Hold the gathered end firmly in your hand and pull the tip at the very front; in other words, the tip of the triangle of the very top layer is carefully folded forward and down to the right. The tip of the next layer is similarly pulled down; however, this is adjusted slightly more to the left.

- After this, spread the free tips of the narrow wings, which have become visible by now, bending them forward and pulling them to the outside.

- At last, the airy petals are given their final shape and are brought into position, and the finished Violet is put into a napkin ring or gently tucked into a narrow glass.



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