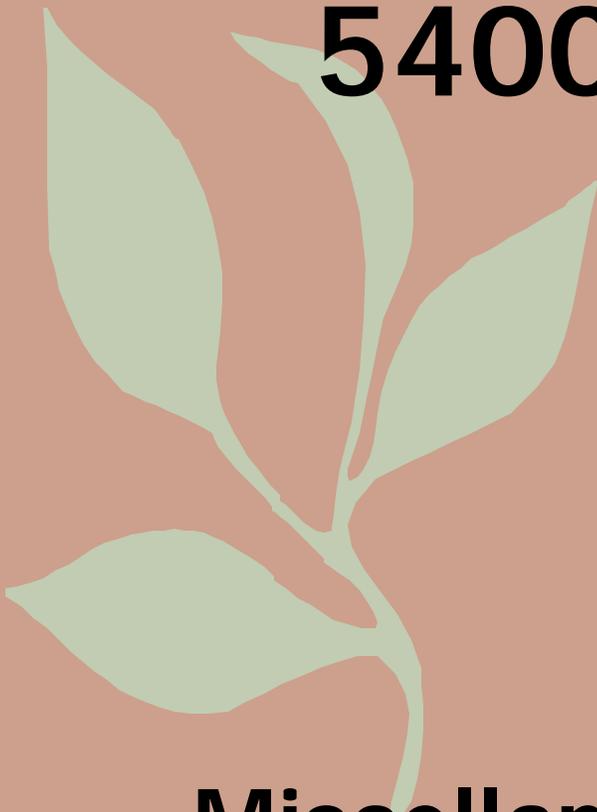


**The Seasons of
Creative Living
5400 Series**



Miscellaneous Section

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The Importance 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.

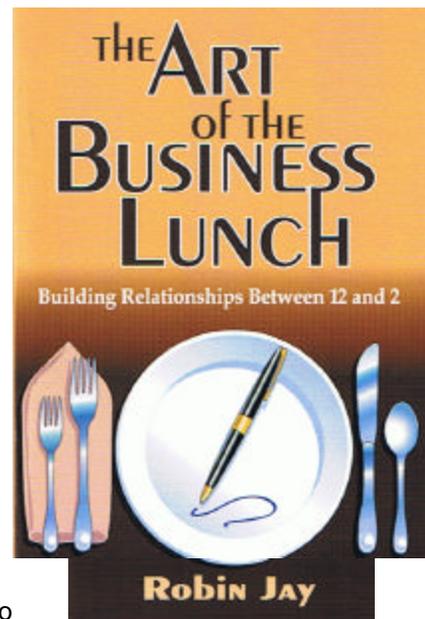
The rules of conduct are different for a business lunch, and what applies to you does not apply to your clients! Have you ever had someone introduce their boss or co-worker to you with such enthusiasm that you immediately like and accept

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!



COURTESY: Robin Jay
Author
www.robinjay.com

About Rape: Myths and Facts

Myth: You are safe at work.

Fact: Over 13,000 women are raped on the job each year in the United States.

Myth: Real rapes are only committed by strangers.

Fact: As many as 4/5 of the victims will know their attacker.

Myth: Unless a weapon is used, it isn't rape.

Fact: Anytime someone uses force with intercourse it is rape. The force may include weapons, intimidation, drugs, alcohol or a victim's own diminished mental capacity.

Myth: If a woman doesn't fight against her attacker, it isn't really rape.

Fact: Any sex act forced against another person is rape. It doesn't matter if the victim was able to fight back or not.

Myth: Rape only happens to women.

Fact: Men and children are also victims of rape.

Myth: Rape only happens to women who are on the streets late at night.

Fact: Rape happens everywhere. It happens on the job, in the homes, in parking lots and at school.

Myth: Women incite men to rape.

Fact: Research has found that the vast majority of rapes are planned. Rape is the responsibility of the rapist alone. Women, children and men of every age, physical type and demeanor are raped. Opportunity is the most important factor determining when a given rapist will rape.

Myth: Women often make false reports of rape.

Fact: According to FBI crime statistics, less than 2 percent of the reported rape cases are found to be false. There are no more false reports of rape than there are of any other crime.

Myth: You can tell a rapist by the way he looks.

Fact: Rapists are not physically identifiable. They may appear friendly, normal and non-threatening. Many are young, married and have children. Rapist types and traits however can be categories.

Myth: Most rapists only rape one time.

Fact: Most rapists rape again and again and again – until caught.

**COURTESY: Donna Mowrer
Deputy District Attorney,
9th Judicial District**

Teenage Dating Violence

Teenagers – no longer children, but not yet adults – begin to form their first romantic relationships. Yet, without an understanding of healthy and unhealthy behaviors in dating relationships, teens are especially susceptible to becoming trapped in a cycle of dating violence. Nearly one out of five teenage girls who have been in a relationship said a boyfriend had threatened violence or self-harm when presented with a break up, and one in three teenagers report knowing a friend or peer who has been hit, punched, kicked, slapped, choked or physically hurt by a dating partner.

Defined as a pattern of physically, sexually, verbally, and/or emotionally abusive behavior in a dating relationship, dating violence takes many forms. It ranges from punching, slapping, pushing, and grabbing to rape and murder – from threats of violence, verbal attacks, and other forms of intimidation to extreme jealousy, possessiveness, and controlling behavior.

Dating violence and domestic violence are typically not one-time incidents, but a pattern of abusive behaviors over time that causes harm and/or fear. As the pattern continues, the abuser uses emotional manipulation and/or physical domination to gain control and power over his or her partner.

Teen dating violence does not discriminate. It affects young people of all races, religions, and cultures, regardless of how much money they have or what neighborhood they live in. While the vast majority of abusers are male and most targets (also known as victims or survivors) are female, females can be abusers and males can be targets of dating violence., Violence in relationships can be a difficult topic for anyone to talk about, especially boys., Because it has traditionally been considered a “women’s issue,” many boys feel as if they have no positive, proactive way to help stop it. However, it is important for both men and women to get involved in preventing violence.

For information on “Love is Not Abuse” curriculum, go to: www.breakthecycle.org.



**COURTESY: Donna Mowrer
Deputy District Attorney,
9th Judicial District**

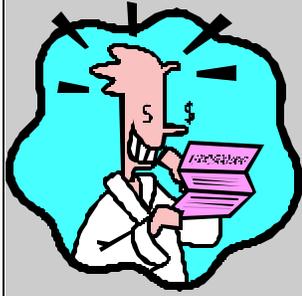


HOW TO PROTECT YOURSELF ONLINE

- Keep your system patched (Microsoft Automatic Updates)
- Use a firewall
- Keep your virus definitions current
- Install Anti-Spyware software and keep its definitions current
- Don't surf the web with an administrative account.
- Secure your wireless network
- Beware of USB devices and CDs
- Never open e-mail attachments unless you are expecting them
- Do not respond to advertisements on websites or e-mail unless you know they are legitimate
- When a website prompts you to install software, do not! Go to the software site and download/install it yourself
- Use strong passwords – alphanumeric, mixed case and special characters
- Multifactor authentication
- Don't download and install software unless you KNOW it is legitimate (avoid screen savers, toolbars, backgrounds)
- Use a content filter

**COURTESY:
Richard Bradfute
Chief Information Officer
Portales National Bank
www.portalesnb.com**





International Lottery/ Sweepstakes Scams

Counterfeit Checks

If you purchase a foreign lottery ticket, expect many more bogus offers!

- Your name is placed on a "sucker list"
- You'll be bombarded with mail and phone calls

If you are contacted that you won -

- **If you have to pay to collect your winnings.. you haven't won!**
- **Never let them pressure you to wire money or send a check overnight!**

They want their money fast before you realize you have been cheated!

- Never give out your bank account numbers or credit card numbers!

If you receive an "official" check for part of your winnings -

Things to look for and investigate -

- Foreign postal stamp, most often Canada, Spain, Australia and Europe
- Look for warning signs
 - * misspelled words
 - * poor quality of paper
 - * conflicting information on the check
 - * check is from a company that "doesn't fit"
- Take it to your local bank and let them check it out

FTC says *"If you play a foreign lottery (through mail or phone) you are violating federal law."*

Protect yourself through knowledge!

www.ftc.gov

- Go to "For Consumers"
- Search for
 - * Lottery
 - * Sweepstakes
 - * Scams

Your State Attorney General's web site

Bottom Line - Ignore all mail and phone solicitations for foreign lottery or sweepstakes promotions! Shred anything you get in the mail!

COURTESY:
Linda Davis, Vice President of Operations
Portales National Bank
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SILPADA DESIGNS



Silpada Jewelry is available online at:
www.silpada.com or you can call toll-free: 1-888-745-7232.

COURTESY: Jacqueline Davis
Independent Silpada Designs Representative

Too Much Stuff

De-Cluttering Your Heart and Home

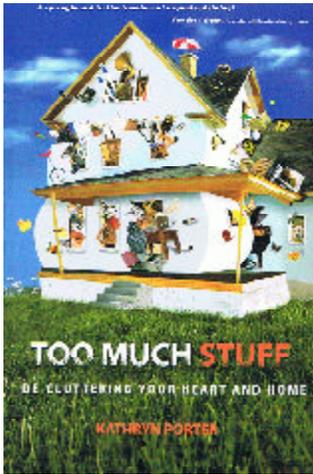


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6. The Home Arsenal — Grime Fighting Weapons
7. In the Kitchen — From Chaos to Clean
8. The Paper Tidal Wave
9. Behind Bedroom Doors — Oh, What a Mess
10. Escape from Laundry Mountain
11. The Home De-Cluttering Spree
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14. Money Talks, Clutter Walks
15. The Clean Dream
16. Creative De-Cluttering
17. The Dirt on Me

We love stuff. Clothes. Shoes. Make-up. Jewelry. Books. Pictures. Movies. CDs. Letters. Recipes. Magazines. STUFF! Our consumer-driven society is constantly enticing us to want more, and before we know it—it's just too much!

We collect things for someday - recipes we plan to bake, craft projects we want to make, or gifts we hope to give. And unfortunately, what begins as an innocent collection of odds and ends soon grows into heaping mounds of clutter and chaos. Before we realize it, clutter seeps in and sucks away our time, our peace of mind, and our freedom. And if we're not careful, our possessions end up owning us. Clutter mentally and physically sucks the life out of us and traps us in a life we were never meant to have. But there is hope.

In **Too Much Stuff**, author Kathryn Porter challenges us to dig into the clutter of our homes and attack the attitudes and behaviors that allow this chaos to immobilize us. While giving practical steps on how to de-clutter our homes, she shows us how to de-clutter our hearts by realizing that God loves us through the messes we make and has a plan for us that doesn't involve being confined to clutter.

Too Much Stuff includes:

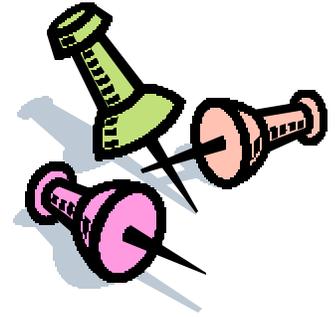
- Reflection questions within each chapter to help you assess the extent of your clutter
- Room-by-room de-cluttering techniques and practical advice on how to keep a clutter free, beautiful home
- Homebuilding sections to remind you to seek God and His word as your foundation
- Prayer points in each chapter that help you focus on God throughout your de-cluttering journey
- An internal assessment for understanding how our childhoods and choices affect the way we deal with clutter and how to end the destructive cycle

Author, Kathryn Porter is a fourth generation clutterbug. As a full-time home manager, her passion is in creating a beautiful home for her family. Kathryn, a recovering "stuffaholic", is a popular speaker who shares her faith-based message on how to keep a clean house. Kathryn earned her Masters degree in Special Education at the University of Colorado at Colorado Springs. She now uses her teaching skills in community workshops where she helps the chronically disorganized transform their homes. She is a member of the National Association of Professional Organizers (NAPO) and the National Study Group on Chronic Disorganization (NSGCD). She lives in Colorado Springs with her husband, Troy, and her son, Owen.

COURTESY: Kathryn Porter
Author and Public Speaker

Homeschooling FAQ

Frequently Asked Questions



What is homeschooling?

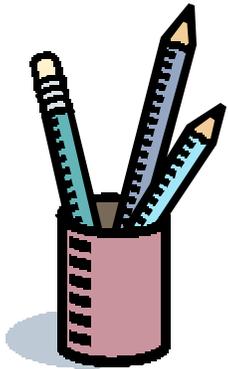
Basically, homeschooling is when parents take responsibility for and control of their child's education and the home is the center of the child's learning environment. Beyond that, there are many different methods and styles of homeschooling.

Who homeschools?

There is no such thing as a "typical" homeschooling family. Homeschoolers have different family sizes, incomes, races, religions, political beliefs, occupations, and lifestyles.

How many homeschoolers are there in the United States?

There hasn't been a system to accurately count and report homeschooling numbers across the country. The U.S. Department of Education estimated there were 1.1 million homeschooling students in the U.S. in 2003, and that number has been growing every year.



Is homeschooling legal?

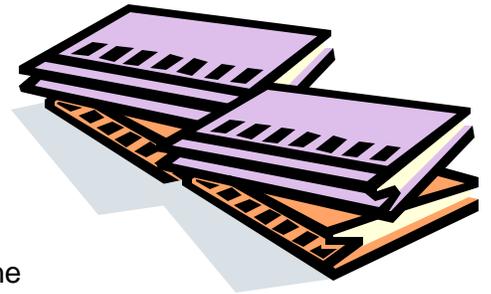
Homeschooling is legal in every state, but laws and regulations vary greatly. It's important for potential or new homeschooling families to learn about the specific regulations in their state.

Why do families homeschool their children?

Every family has their own reasons for choosing homeschooling. For some it's an academic choice - for whatever reason they feel that their child will do better academically learning at home. Others feel that the social situation and socialization opportunities are better at home. Some home school because they want their child's education to have a specific focus or orientation that may not be available elsewhere and others home school because it works best with their own family situation or lifestyle. Few families have one single, simple reason for homeschooling; their decision is probably based on a variety of needs and preferences.

How does homeschooling work?

There is no one single way to homeschool — families use a wide variety of methods to educate their children. Some use a grade-specific, packaged curriculum and some design their own curriculum while other don't use any kind of formalized curriculum. Some use a "school at home" style with specific school days, hours, and lessons while others have a more flexible schedule. Some families use a student directed or "unschooling" method which follows the child's lead in what is learned when and how. Each homeschooling family chooses the method that works best for them.



Can homeschoolers go on to college?

Homeschooling graduates can and do go on to do well in colleges, technical schools, professional schools, and a wide variety of career choices. For more information, visit www.HomeschoolingHands.com or e-mail HomeschoolingHands@yahoo.com

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