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Subject: Live & Work Wise, from Kim Ratz

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Live & Work Wise

From Kim Ratz – Speaker, Trainer, Troubadour, www.kimratz.com, Oct. 2015
Nothing fancy; just a fast, free read to inspire hope, improve skills to cope, and induce some fun in your day.

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A Thought to Help You Live & Work Wise: **Kudos & Thanks to Head Start & Afterschool Programs in October, and year-round!**

Each month one or more of the client groups I specialize in working with has a national observance -- a day, week or month to bring attention to the work those people do and show our appreciation. In October, the 2 groups are *Head Start (Oct. is "Head Start Awareness Month")* and *Afterschool (Oct 22 was "LightsOn for Afterschool")*. Head Start programs are one of the best "bang for the buck" I know of in the federal budget; I'm always inspired by the success stories I hear about children and parents served by Head Start as I work with groups around the country. The same can be said for the Afterschool groups I work with too; these programs have provided safe places for kids after school, additional programs and activities not offered during the regular school day, and helped many students do better in their regular classrooms too!

So when I see that October is "Head Start Awareness Month" and Oct 22 is "LightsOn for Afterschool!" that means something to me, and I hope it does to you too. Their success has a positive impact on all of us, and I hope you join me in thanking them for their hard work, and their contributions to stronger kids, stronger families and stronger communities!

To all you good folks who work in Head Start and Afterschool programs: **Kudos, Thanks, and Keep up the Great Work!**

(Incidentally, google "october observances" (or any month) and you'll find an eye-opening list of observances that various groups would like you to be aware of ... There's something for everybody, almost all the time! One other favorite: Oct 27 is "Cranky co-workers day." So -- Thanks, Everybody! =-)

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Another Thought to Help You Work Wise: **Be careful with your cell phone!**

Last week when I couldn't send or receive texts I went to a local store for help, and that's when I was informed that my cell phone account had been hacked! Apparently "they" somehow got the last 4 numbers of my social security number and my cell phone number and used them to purchase a \$972 iPhone with accessories at a store in another state, and charge it to my monthly bill! Luckily my carrier (Verizon) had an office open on Sunday and they were able to deactivate everything and reactivate just my phone. But then on Monday I had to call the Fraud Dept. to deal with the charges and get that straightened out, and next we need to monitor our other accounts, check our credit reports, and consider changing passwords (something that has become a daunting task by itself!). What a pain! What can you do? Here's a couple of important "basics":

- * Avoid use of public wi-fi areas if possible; most are not secure.
- * Don't share your Social Security # and passwords.
- * Regularly review your credit card and bank account transactions.
- * Occasionally check your credit with the three main companies (Experian, Equinox, Transunion),
- * Consider a service that monitors for purchases or credit card or loan applications in your name.
- * If your phone suddenly doesn't work right, contact your carrier. They can check many things online and might catch something like my situation early, before they can charge too many things to your account!

Yet even with these precautions, this kind of hacking is now commonplace; they said it happens a LOT! So be careful when using digital devices, especially with passwords and other important information. Don't let your digital devices transform from a treat -- to a bad trick!

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Welcome new subscribers! From Winston-Salem, NC Head Start, New Ulm Public Schools, Northern Iowa Head Start, Indiana Infant/Toddler Institute, New Horizon Academy-MN, and those of you who saw this blog and wanted to join the mailing list. I hope you will find them helpful ...

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Quotes for the days ahead related to **"Working with Children" ...**

You can learn many things from children. How much patience you have, for instance - Franklin Jones

Cleaning your house while your kids are still growing up is like shoveling the walk before it stops snowing. - Paul Reiser

When I was born, I was so surprised I couldn't talk for a year and a half. - Gracie Allen

Children are unpredictable. You never know what inconsistency they're going to catch you in next. - Franklin Jones

Children seldom misquote. In fact, they usually say word for word what you shouldn't have said. - Unknown

Give a small boy a hammer and he will find everything he encounters needs pounding. - Abraham Kaplan

I told the kids that we are no longer going to say "shut up" because it can hurt people's feelings. So the kids are getting creative with their use of words. One girl was talking and talking, and another child couldn't take it anymore and said, "SILENCE, YOU PEASANT!" - a Teacher

Don't worry that children never listen to you; worry that they are always watching you. - Robert Fulghum

Your children will become what you are; so be what you want them to be. - David Bly

To bring up a child in the way he should go, travel that way yourself once in a while. - Josh Billings

Do not handicap your children by making their lives easy. - Robert A Heinlein

It is not what you do for your children but what you have taught them to do for themselves that will make them successful human beings. - Ann Landers

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I specialize in helping people create more harmony in their own life, and in their relationships with others. It's about being Congruent and making good Choices - by aligning your Attitudes, Aptitudes and Actions - so at days end you feel Content, not regret. I do this by sharing keynotes and workshops that inspire hope, help people improve skills to cope (Personal Excellence, Communication & Relationships, Teamwork, and Leadership skills), and original music, stories and humor to induce some fun along the way!

If you need a presenter who shares content, energy and inspiration, call me so we can discuss what you need, and how I might be able to help!

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Positively Yours,
Kim Ratz

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Successfully sharing skills, songs & stories since 1994