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# *Systemize Your Business:*

*By: Kim N Morris*

## **The First Step**

What does **systemizing your business** really mean? Lots of people talk about it, and lots of people say they want it, but do they really know what it truly means? Well, in this article I'm going to break it down in terms of what it really means and then explain to you the first step that needs to happen to be well on your way to creating a streamlined, efficient business operation.

Systemizing your business is about taking an objective look at what you

currently have in place, what you need to have in place to deliver on your business promises and creating a plan to bridge the gap between the two. The end result is that systemizing your business means that you have create logical sequences of events that fit together to form a system, and there will be many different systems in your business that all work independently, but also rely on each other of your business to function as a whole.

Think of systemizing your business this way: your business in itself is the "Master System" and within your

master system, you are creating core subsystems which may be Marketing, Sales, Product Development, Management, Financial etc. Within each of your core subsystems, are many different processes that will link together and rely on each other to drive the performance of the overall system.

So where do you even begin? The essential first step to systemizing your business is fivefold and I will cover each briefly here:

Identify where your main issues and

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challenges are in your business. These are your biggest pain points and likely causing you frustration to the point of keeping you up at night. Issues and challenges tend not to be too specific and are more overarching statements.

Now you know where your main issues and challenges lie, you need to prepare a “fix-it” list of everything that isn’t working in your business. This is a more detailed list that your issues and challenges and should be as specific as possible.

This is where you’ll synthesize the information you’ve collected and “chunk it up”. Use your main issues and challenges as the headings and put the fix it items under them. By the way, it’s a given that in any systemization process, you will include the customer lifecycle process to see where it can be streamlined, and this will be your priority systems for review.

Still in our current state phase, where you want to focus next is mapping out the customer lifecycle since this is the most important area and the lifeblood of your business. You want to be able to see exactly what is happening with your customers. So, start from the beginning, maybe with a customer enquiry, through to sale, through to follow up, map out with some sticky notes on a wall, the end to end process of what currently happens in sequence. Don’t worry about identifying the problem areas as this comes later and can easily distract you from getting a clear picture of where you currently are.

Next, map out the roles and responsibilities of each person in your business, including yourself as the business owner. This is essential to clearing up lines of responsibility, accountability and it can help to set expectations later on for who will do what. A good way to approach this is to think about what you do on a daily basis, weekly, fortnightly and monthly basis. If you have employees or contractors working for you, get them

to map out their own role in terms of what they do and any decisions they make.

You’ve now completed step one of systemizing your

business. This important step of analysing the current state of your business first will set you in good stead for being clear on what you will need to focus on, and knowing where your main pain points are, having a list of everything that needs fixing, and having mapped out your customer lifecycle will set the foundation for strategic systemization. Because you’ve taken the time to identify what the problems, issues, and current reality is, you’ll be able to much more easily develop solutions that will improve your business and make it more efficient and streamlined.

## The Second Step

The first step, was working out where your current reality was and taking a cold hard look at what was and what wasn’t working, but the second step to systemizing your business is all about understanding where you need to be in your business for you to achieve your goals and visions you have set. It’s about working out what you want to be different from where you are now. What you are trying to create in this phase is an ideal future state of your business.

Creating a “ideal picture” or “future state” of your business is an important step in understanding what

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you really want out of your business. And, its important here to acknowledge the difference between your vision and mission and your ideal business or future state. They are two completely separate things and here is why. Your vision and mission are the what and the why of your business. You vision is what you are trying to achieve 3, 5 or even 10 years into the future and it should change little over time. Your mission is your business purpose, the fundamental reasoning of why you do what you do.

Your ideal picture or future state is something that is much more aligned to what you can achieve in the short term ie: weeks or months as opposed to years. Your ideal picture/future state should also be much more detailed than your business vision and mission because it should be honing in on particular areas within your business that you what to change, update or even transform in the short term in order to achieve a particular objective that sits

underneath the umbrella of your vision and mission.

So to create your ideal business picture/future state you need to look at each of the individual areas of your business and picture how you would like them to be in a perfect world. You need to clearly articulate this by writing down what you want to achieve for each of the services you provide as well as for the other activities in your business such as product development, your marketing activities, how you would like to work with clients. All these elements that make up your business need to be clarified in terms of how they would function, who would use it, who would it benefit, why do you need it, how will it impact/benefit your team. This is basically your wish list of how you want things to work in your business in a “perfect world”, and the more specific you can be the better your actual systemizing results will be.

The place you are trying to get to with this exercise is to identify what the

“improvement objective” is for each area that you want to change. Your improvement objective is what it will look like once you have systemized that area. In the 3rd step to strategically systemizing your business I’ll be talking about how you can bridge the gap between where you are now and where you need to be in order to achieve your objective.

Kim Morris is a Business Systems Expert and Business Improvement Coach. Kim works with small business owners and entrepreneurs to help them to systemize and streamline their business. The beauty is that Kim uses a unique system that means you as the owner don’t have to do all the systemizing yourself. To find out more about Kim’s propriety system and learn how you can go from being a stressed out, time poor business owner to having an efficient and streamlined business where you can concentrate on what you love doing and not what you have to do, go to <http://entrepreneursystems.com> for your FREE report.

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# Top Careers with a Nursing Degree

by: Erik Johnson

Looking at the present scenario, one cannot deny the fact that nursing is one of the largest fields of healthcare industry in that offer ample job opportunities. In fact, the career opportunities in nursing are greater and more varied than ever before. The health care field has become more complex and specialized. However, with the increase in this complexity, these days more and more nurses are finding more rewarding careers apart from the traditional hospital setting. So if you are one of those who have a desire to help others or feel a great satisfaction in helping other people

who always need your assistance, check out some of the popular careers in nursing that you can enjoy once you complete your nursing degree –

one of the few careers that may enjoy the largest projected rate of growth in comparison to any other occupation.

## Surgical Nurse

- It is one of the few professions in nursing sector that is high in demand. Working as a surgical nurse your work responsibility may revolve around preparing patients before surgery and helping the surgeon in the operating room. Adding to this, you may also be responsible for ensuring that the

operating rooms are ready, and well equipped with the essential medical equipments and tools. In terms of job outlook, it is

## Forensic Nurse

- Over the last few years, the progress in the growing field of forensic science has created a new and wide platform for forensic nursing. It is yet another emerging career in the field of nursing. It can be the ideal option for you if you are looking forward to getting bigger beyond your core nursing abilities and turn out to be experts in clinical diagnosis. In terms of job responsibilities, you may require to work with law enforcement officials and aid in the inquiry of crimes like accidental death, assault or abuse. Apart from this, at times you may also require to treat the sufferers of these crimes.

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## Clinical Nurse Specialist

- This is another specialized nursing field and one of the most advanced careers in the field of nursing. The key feature that makes this profession different from others is that the role of the clinical nurse specialist is not limited to patient care. As a clinical nurse specialist, you may even require to discuss with or educate your respective staff for quality improvement and decrease medical errors.

## Legal Nurse Consultant

- If you are planning to be a nurse, but have an inclination towards working in courtrooms and emergency rooms then this career can be the best option. With specialized training and your RN license, you can make your career as a legal nurse consultant. This is one of the few professions in nursing where you as a nurse consultant serve as a

connection between health care and legal settings. Working as a legal nurse consultant, you may require reviewing the medical accounts for attorneys and help them decide whether any sort of medical malpractice has occurred in a particular case or not.

## Emergency Department/ Trauma Center Nurse

- With some specialized training and your RN license, you can also make and enjoy your career as a trauma center nurse. Working as a trauma center nurse, in most of the occasions you could be the foremost individual to witness a seriously injured patient and so your key responsibility may include the triaging the patient and further evaluating the degree of his or her injuries. Apart from all this, you may even require performing different medical measures like observing, controlling medications, drawing blood and placing nasogastric tubes.

## Gerontologist

- This is yet another and one of the most emerging careers in the field of nursing. This career provides ample scope for you interact with and provide assistance to older adults. It is one of the few professions that offer ample opportunities to work in various settings like government agencies, retirement communities, nursing homes and even long-term institutional care. Today if we look at the job prospects in this profession, it is better than other professions and in the next few years even expected to increase further.

Today no doubt, nursing is a career where rewards are great and in long-term career race you may experience deep contentment in assisting those who always needed your help. Doctors generally prescribe medicines, but it is nurse who actually performs and guides the patient to medicines.

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# Knowledge is Power -

## The Business of Information

by: Cecily Kellogg

If you are interested in a business degree, you are probably also considering a business specialty. Currently in high demand and offering a substantial starting salaries are positions in the field of Knowledge Management.

In order for the staff of a corporation to function properly, they must have access to information they need. Getting information to the staff of a small organization is challenging, and it's easy imagine how difficult it can be for companies that have thousands of employees spread across the globe to distribute information effectively. Who

ensures that information is disseminated properly throughout a corporation? Often, this is the responsibility of a business degree graduate with a specialty in Knowledge Management.

### Defining Knowledge Management

Here is one definition from Fortune Magazine:

Knowledge Management often encompasses identifying and mapping intellectual assets within the organization, generating new knowledge for competitive advantage within the organization, making vast

amounts of corporate information accessible, sharing of best practices, and technology that enables all of the above - including groupware and intranets.

Obviously, Knowledge Management covers a lot of ground. Most internal Knowledge Management programs of an organization are tied to specific corporate objectives aligned to specific goals, mostly related to shared information, improved staff performance and innovation, and competitive advantage.

Writer, educator, and management consultant Peter Drucker coined the term Knowledge Management in an article in the Harvard Business Review in 1959. He felt that managers should not only impart knowledge but also track the innovation that occurs as a result. Knowledge Management education is about teaching business students the strategies and polices needed to manage a company's intellectual assets effectively.

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## **Becoming a Knowledge Manager**

While there are many levels of management in any corporation, and all managers are responsible for distributing information to their staff, each organization usually has one person who is the Chief Knowledge Officer, even if they don't formally have the title. There are three basic paths to becoming a Knowledge Manager: Human Resources, Information Technology, and executive level management. All three of these specializations can be found in business school.

Human Resources managers that focus their coursework on Knowledge Management will find they can improve and better utilize the skills of their staff. Because today's business world is knowledge rich, undertaking Knowledge Management training will make any human resources specialist more effective and marketable.

Information Technology (IT) managers often become a company's custodian of knowledge, simply because they are in charge of intranets and other technology tools that are critical to an organization's infrastructure. IT specialists that take management courses might find Knowledge Management to be a good fit

The third path is through an advanced business degree (an M.B.A.) that focuses on knowledge as a specialty, often with either Human Resources or IT as a parallel focus. These high-level managers are destined for positions as Chief Knowledge Officer or Chief Information Officer.

## **Degrees Available in Knowledge Management**

Most degrees that provide Knowledge Management as a major or specialty are on the graduate level. However, there are courses available to undergraduates as well as many certification programs

that can benefit anyone working in management today.

## **Salary and Job Prospects**

Managers that specialize in knowledge and information organization can expect a nice paycheck, even with only a bachelor's degree - usually about \$55,000 a year. M.B.A.s focusing in Knowledge Management earn even more, often well over six figures.

As a field, Knowledge Management is still fairly young, but it continues to grow and evolve. There is no doubt that the effective management of knowledge and information greatly increases customer satisfaction and employee productivity, so strong growth in the field can be expected. If you are studying business and management, consider specializing in information and knowledge. After all, knowledge is power.

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# Best Cities for Technology Jobs - 7 High-Tech Cities

by: Michelle Taylor

If you want to relocate to a tech-savvy city—a city that offers great prospects for technology talent—then you'll love the seven cities listed below. Each of the 7 cities below have above-average brainpower (smart populations), great technology infrastructure, and a growing technology job sector.

## 1. Seattle, WA

- Forty seven percent of Seattle's population holds a bachelor's degree or higher, making Seattle the "brainiest" city in the U.S. Seattle is well-known for its technology infrastructure (wireless city), and growing tech industry. Microsoft and Nintendo are both located in Redmond, just outside of Seattle. Notable technology companies located within (or nearby) Seattle

include Real Networks, Tmobile, Amazon, Clearwire, Infopop, Zillow.com, and Expedia.com. Just like San Jose and San Francisco, Seattle seems to attract many internet startups.

## 2. Austin, TX

- Like Seattle, more than 40% of Austin's population holds a bachelor's degree. This is one of the highest percentages in the nation. Austin is the state capital and attracts talent from The University of Texas at Austin and Texas A& M University (Texas A&M is located in neighboring College Station). The weather is warm and sunny in Austin, and Texas has no state income tax. Notable technology/engineering companies headquartered in Austin include Dell Computers, National Instruments, and Austin Semiconductors.

## 3. San Francisco Bay Area, CA

- San Francisco has always attracted people with intellectual and technology talent. Forty-five percent of San Francisco's residents hold bachelor's degrees, second only to Seattle, and The City by the Bay ranks third for its concentration of graduate and professional degrees. The infamous dot-com era began in San Francisco, and to this day, many internet and software companies are headquartered in the Bay Area. Notable companies include: BitTorrent, Craigslist, Blogspot, Digg, Google, Linden Lab (Second Life), Salesforce.com, Typepad, Technorati, Cnet, SBC Communications, and Sega.

## 4. Raleigh-Durham, NC

- Raleigh-Durham, also known as

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“The Triangle,” attracts some the brightest minds due to its proximity to 3 major universities (Duke University, NC State, UNC-Chapel Hill), and Research Triangle Park—a well-known biotech, business and research center. 44% of Raleigh residents age 25 and older hold bachelor’s degrees. Notable companies in the Triangle area include: Cisco, IBM, Lenovo, SAS, Progress Energy, NetApp, and RBC Centura.

cities in the Southeast and is a virtual hotbed for technology workers. Forty-two percent of Atlanta residents hold a bachelor’s degree or higher, and Atlanta is home to Georgia Tech and Georgia State. Notable companies headquartered in Atlanta include: AT&T, CNN, Cox Communications, Lucent Technologies, Data General, Hewlett-Packard, Earthlink, Home Depot, Delta Airlines, Lockheed Martin (in Marietta), Siemens, SunTrust Bank, Equifax, and Web.com.

Force Academy. This mountain city has the lowest percentage of high school dropouts. (It is one of just two places with a dropout rate below 10 percent.) Notable companies in Colorado Springs include: Hewlett-Packard and 17 other major electronics companies which combined employ over 10,000 people. Other companies with a presence in the city include Oracle, T. Rowe Price, Progressive Insurance, and Amtel.

## 5. Atlanta, GA

- Atlanta is rapidly becoming one of the fastest growing metropolitan

## 6. Colorado Springs, CO

- Colorado can be described as a small-scale Seattle—a rapidly growing technology center that is attracting highly educated workers. Colorado Springs is known for its aerospace research and military installations including the North American Air Defense Command (NORAD), Fort Peterson Air Force Base, and The U.S. Air

## 7. Washington, D.C.

- It’s no surprise that Washington D.C. has a strong technology industry since the city is home to the federal government, world-renown research institutes, lobbying firms, and one of the highest concentrations of law offices. More than one-fifth of D.C. residents have graduate or professional degrees, and notable companies in D.C. include: XM Satellite Radio, Carlyle Group, CSPAN, Lincoln Group, Allbritton Communications Company, and Blue State Digital.

Are these the only options for top technology cities? Of course not - here are some other top technology cities and top “smart” cities Explore your options, and see which city is the right fit for you.

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# Become a Remarkable Creature: Take Personal Responsibility for Your Own Success

by Bud Bilanich

Successful people are clear on their purpose in life — and they are committed to it. They take personal responsibility for creating the successful lives and careers that they want and deserve.

I'm always looking for ways to get my common sense message about career and life success across to my clients. That's why I was struck by a passage in Tracy Chevalier's new book, *Remarkable Creatures*. If you don't know Tracy Chevalier, you should. For my money she is one of the best novelists writing today. Her first book, *Girl With a Pearl Earring*, was a huge bestseller and made into a movie starring Scarlett Johansson.

In *Remarkable Creatures* she tells the story of two women fossil hunters in early 19th century England. Her protagonists are a middle aged spinster and a young

girl. Both are committed fossil hunters. Here is how Elizabeth Philpot, the spinster, describes committed fossil hunters...

"Hunters spend hour after hour, day after day, out in all weather, our faces sunburnt, our hair tangled by the wind, our eyes in a permanent squint, our nails ragged and our fingertips torn, our hands chapped. Our boots are trimmed with mud and stained with seawater. Our clothes are filthy by the end of the day. Often we find nothing, but we are patient and hardworking and not put off by coming back empty handed... Those serious about fossils know their search is never over. There will always be more specimens to discover and study, for, as with people, each fossil is unique. There can never be too many."

I love this passage. It describes — in

wonderful prose — my thoughts and beliefs on the importance of knowing your purpose in life and committing to it. "Often we find nothing, but we are patient and hardworking and not put off by coming back empty handed." That's exactly what I'm talking about when I tell my career success coaching clients. "Stuff happens. The stuff that happens, good or bad, isn't what's important. What is important is how you react to it." Be patient and hardworking. Don't be put off by a day in which you come back empty handed. Choose to believe that your hard work will pay off in the end. Commit to taking personal responsibility for living your life's purpose — whether it be fossil hunting, selling, building things, or helping others.

People who commit to taking personal responsibility for creating the

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successful lives and careers they want and deserve know that their personal quest is never over — there will always be more to do, more to accomplish.

It's been almost 40 years since I first heard of Abraham Maslow's Hierarchy of Human Needs. If you're not familiar with it, Dr. Maslow suggested that all human beings have a series of needs that they strive to satisfy. He arranged these needs in a pyramid. According to his theory, safety is the first and most basic human need. It is at the bottom of the pyramid. We all strive to remain safe in an uncertain world — we all want to live another day. Security is next. Once we are reasonably sure that we will survive this moment and this day, our needs move to developing a sense of security, one in which we feel that our lives and quality of our lives will remain constant. Affiliation is next. Once we feel safe and secure, we search for meaningful relationships in our lives. Recognition is next.

Once we feel safe, secure and valued by others, we crave recognition—in the form of praise, promotions, more money. Self actualization is at the top of the pyramid. Dr. Maslow says that after our safety, security, affiliation and recognition needs are satisfied, we turn our attention to what he calls “self actualization,” a state of being all that we can be.

Dr. Maslow suggests that we human beings can never be completely self actualized because as soon as we reach one goal, we realize that there is almost something more that we can achieve. Once Bill Gates became one of the world's wealthiest men, he realized that he could be doing more to help others. So he created his foundation. Once I created and ran a successful consulting practice, I realized that I could do more to share my knowledge about career success with a wider audience. That's why I started blogging and podcasting.

And speaking through a spinster fossil hunter, Tracy Chevalier says,

“There will always be more specimens to discover and study, for, as with people, each fossil is unique. There can never be too many.” Indeed; there will always be more to do, more to accomplish — if only you clarify your life's purpose and then commit to taking personal responsibility for it.

The common sense point here is simple. Successful people are clear on their purpose and direction in life. They commit to taking personal responsibility for living their life purpose. If you want to achieve career success, you need to do the same. Clarify what you want from your life and career. Then commit to doing whatever it takes to get it. Set high goals. React positively to the setbacks, problems and negative people and events in your life. Keep at it. Don't let a day when you come back empty handed in your quest for career success get you down. Get up the next day with optimism in your heart and keep working toward the mighty purpose you've set for yourself.

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# *Three Steps to Good Presentation Skills and Public Speaking*

by: Dr. Diane Hoffmann

Good presentation skills and public speaking begin with preparation. Like any other written or visual communication the key here is to prepare, prepare, prepare.

There are a lot of good books available. It is a good idea to join a public speaking practice group like the International Toastmasters for example. Doing it is the best way to learn.

Here are three keys to preparing your presentations and public speeches which I find have worked best for me.

1. Identify and organize what you will be presenting on a sheet of paper.

2. Break it down into 3 major headings with 3 sub-headings under each.

3. Write the content of your sub-headings then edit to fit on 3x5 or 4x6 cards as needed.

## **Identify and organize what you are presenting on a sheet of paper:**

Identify your topic and give it a name, a title, ex.: Four Steps to Good Presentation Skills and public Speaking.

Identify the time frame you will have for your presentation or speech — let's use 45 minutes for easy sub-dividing.

## **Break it down into 3 major headings with 3 sub-headings under each:**

Your 45 minutes will give you 15 minutes for each of your 3 major topic headings.

So under each of the 3 major headings and 3 sub-headings write what you

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want to tell your audience to fit within the 15 minutes for each major headings.

For example, your three major headings will be sub-titles and will only take a few seconds to mention as you move to your sub-headings content.

Then your 3 sub-headings will have the actual content that you want to deliver to your audience. Time these to be about 4-5 minutes each (3 x 5=15 minutes).

### **Write the content of your sub-headings, then edit to fit on 3x5 or 4x6 cards as needed:**

Once you have this organized, re-write them on your cards. You might have 1 card per 3 sub-headings if you only use key words that you will elaborate verbally.

Or you might need 3 cards, 1 for each

sub-headings, if you write more information to guide your verbal delivery. Do what works best for you.

Personally, I usually write everything down that I will be saying, and highlight the key points I want to make sure not to miss, with a yellow highlighter; then I just glance at the overall content as I move from one sub-headings to the next. So I end up with 1 card for each of my 3 sub-headings.

Do not read from your card. Highlight the important words that will trigger your memory to speak to your audience.

Then practice your delivery beforehand as many times as you need to, timing the whole to fit within your 45 minutes (or whatever the case may be). If you are going to use transparencies or power-point, make sure to use them in your practice run also. You might need to trade a couple of minutes of your verbal content for the handling of the equipment.

cards to keep you on track. Look at your audience, scanning through every one from left to right, front to back. Don't stare in one area longer than in another, unless you are answering a specific person's question.

There are many good books on presentations, with samples. A good one is *Leading Workshops, Seminars, and Training Sessions*; by Helen Angus, Self-Counsel Press, which includes models of room arrangements and other technical information on equipment, etc.


Often our competition can be a good source of the latest examples of what's in at the time. Check out what the top companies are doing, and better it! For example financial institutions who give free seminars on their service offerings are a good place to get ideas on presentation skills, while getting some education on financial investment!

Give free seminars to friends, co-workers and family members to sharpen your presentation skills and public speaking. Tape yourself and listen or watch yourself back, making notes of habits you might want to omit or change, etc.

Always be prepared, you never know when you might be asked to do a presentation at work, at church or in a community group!

When you do the real thing, simply follow your cards, moving each one to the back as you deliver your material. Don't focus only on the cards, use the

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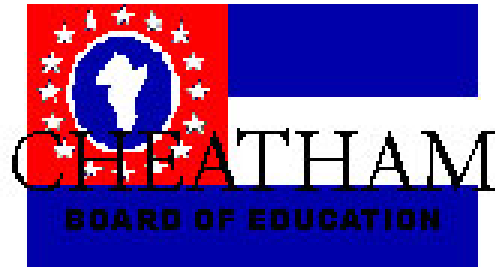


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# Create Your Success by Acting With Enthusiasm

by Bud Bilanich

If you want to succeed, you must commit to three things. First, you must take personal responsibility for your success. Only you can make you a success. You need to be willing to do the things necessary to succeed. Second, you must set high goals — and then do whatever it takes to achieve them. Third, stuff happens; as you go through life you will encounter many problems and setbacks. You need to react positively to the negative stuff and move forward toward your goals.

You have to take personal responsibility for your own success. I have a quote from Paul J. Meyer, a well known motivational speaker, hanging just inside the door to my office. I read it every time I go in and out of my office. That quote reads...

*Whatever you can...*

*Vividly imagine,*

*Ardently desire,*

*Sincerely believe.*

*And enthusiastically act on...*

*Must inevitably come to pass.*

The four most important words in this quote are

*“and enthusiastically act on.”*

When you enthusiastically act on achieving your goals, you are demonstrating commitment to taking

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personal responsibility for achieving them.

Hard work is one way to demonstrate your commitment to your success. Put in the time and effort you need to succeed. Do it under the best of circumstances and the worst of circumstances. I grew up in Pittsburgh. I'm a lifelong Pittsburgh Steelers fan. As you probably know, they won the most recent Super Bowl. Ben Roethlisberger may not be the prettiest quarterback to watch, but he is willing to do the work it takes to perform and succeed. He played the entire Super Bowl with two broken ribs. That's commitment to performing and succeeding.

I'm not suggesting that you work when you're injured. I am suggesting however, that you need to enthusiastically act on what you imagine and desire. That means you need to seize each day and get the most out of it. Paul Meyer offers 13 suggestions for seizing the day. Here they are, and how I use them in my

life...

**1. Be an inverted paranoid:** I

believe the whole world is conspiring to do only good things to me.

**2. Be a quick forgiver:** I don't have time to waste in unforgiveness.

**3. Be optimistic:** Believing the best of people and circumstances is a sure way to find the best.

**4. Be thankful:** I always give thanks for the blessings I've received and keep a smile on my face.

**5. Be an encourager:** Encouragers make me feel better, stronger, and more capable of accomplishing my dreams. I want to do the same for others.

**6. Be spontaneous:** I have a sense of urgency and a do-it-now attitude. I get things done fast.

**7. Be a giver:** My greatest joy is giving — especially my time and

advice. I love to help other people succeed.

**8. Be positive:** Being positive has the potential of turning the worst situations into victories.

**9. Smile a lot and laugh at life:** Adversity is a steppingstone, not a roadblock. Why not laugh in the midst of the challenges?

**10. Live life with enthusiasm:** I will only live once, so why not give it my all?

**11. Enjoy life:** I truly enjoy life.

**12. Find a hobby you enjoy:** I read, cycle and go to the movies. No matter where I am, I always have something I like to do.

**13. Look for people to help:** I get up every morning excited about helping others that day. I'm really excited today, I'm recording a CD full of helpful career and life success tips.

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At first, this list may seem a little surprising. It doesn't say things like "get up early," "create a to do list and cross off everything before you quit for the day" or "handle each piece of paper only once." These are good ideas, but I like the way Mr. Meyer approaches seizing the day — being

human by being positive and a giver, looking for people you can help, smiling, being spontaneous and encouraging others.

The common sense point here is clear. Successful people commit to taking personal responsibility for their career and life success. They decide what they really want out of their life and career. They create a vivid mental image of themselves having what they want. And then they act — enthusiastically. They seize the day and do whatever it takes to get what they vividly imagine and ardently desire. Commit to taking responsibility for your success. Seize the day — and act.

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# Scholarships and Grants For Minority Mothers

By *Cynthia Coopar*

Mothers are the source of true happiness in everybody's life. But, we never even look into the life of a mother who struggles at every instance of her life to provide a proper living to her family and kids. The condition of a minority mother is worse. They are provided very few opportunities of growth and are not given proper status in societies. It is for this reason that different scholarships and grants for minority mothers have been initiated.

It is interesting to note that even though the groups have been named as minority, most of these groups

have a very high population. The minority groups usually include the Hispanics, African-American and others. It is surprising to note that mothers belonging to different ethnicities will be qualified for many of these programs based on their eligibility. There are certain scholarship programs which are only for the members of the underrepresented.

A brief look into the various scholarships and grants available to minority mothers has been provided below:

## 1) AICPA Minority Accounting Students Scholarships -

This is a special scholarship program for only the accounting students in the minority groups of black, Hispanic/Latino, and Native American or Asian American. The scholarship has been started by the American Institute of Certified Public Accountants and has been controlled by the Centre for Scholarship Administration and goes out to the deserving students.

## 2) AXA Foundation Fund Achievement Scholarship -

This grant is awarded to the African American undergraduates studying business. The scholarship amount is for \$2,000 to \$5,000 awarded.

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**3)Breakthrough to Nursing Scholarships for Racial/Ethnic Minorities -**

This scholarship is given out every year to five African Americans and other minority groups. The grant is for \$1000 to \$2000.

**4)Gates Millennium Scholars Program (Gates Foundation) -**

In this program the scholarship amount is not specified. This is a huge scholarship program granted every year to 1000 African-American undergraduate or graduate students.

**5)ASA Minority Fellowship Program -**

This program is for new students and for the graduating students. Students qualifying for MFP must compulsorily be students studying sociology and who are also currently involved in research activities on mental health issues. Scholarships for MFP are granted on the basis of academic scores, writing skills and ethnicity.

**6)Fisher Broadcasting Minority Scholarship -**

Non-white sophomores studying for marketing or journalism careers are entitled for this grant.

**7)Louie F. Cox Memorial AK Steel African-American Scholarships -**

This is granted only to two African-American freshmen undergraduates every year for \$16,000.

**8)Minority Scholarship Awards for Incoming College Freshmen -**

This program donates scholarships to 10 minority group students majoring in chemical engineering and the scholarship is for \$1000.

**9)Sallie Mae Fund American Dream Scholarship -**

This grant goes out to a number of African-American undergraduates and the grant is between \$500 to \$5000.

Grants are extremely important for minority mothers to come out of the caves of poverty and lead respected lives. Scholarships and grants for minority mothers have a significant role in lighting the lamp of education in the lives of these special mothers.

Did you know you can get a \$10,000 scholarship for moms just for registering? Apply right now for free: Scholarships for Moms [<http://scholarship-for-mom.org>].

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