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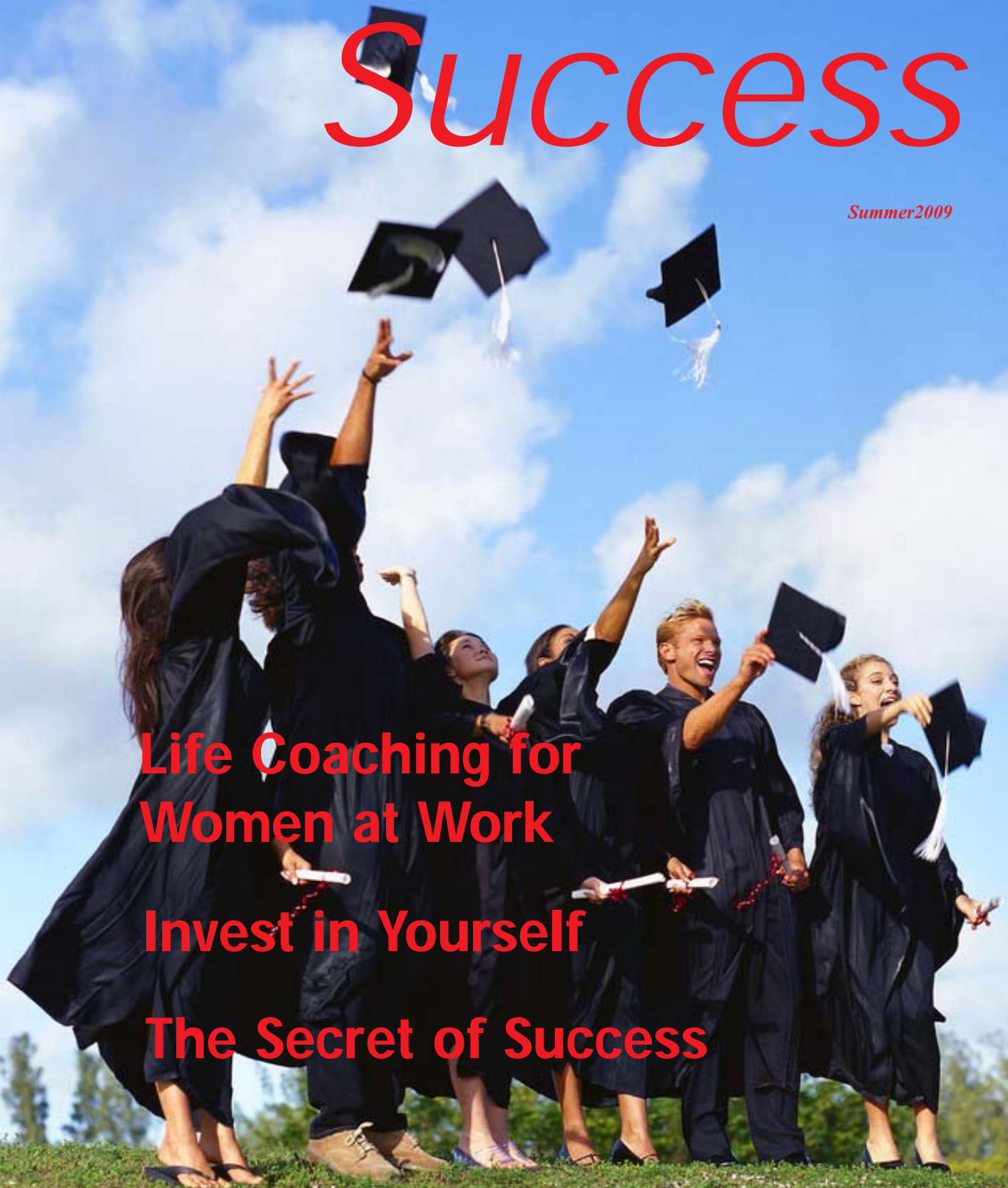
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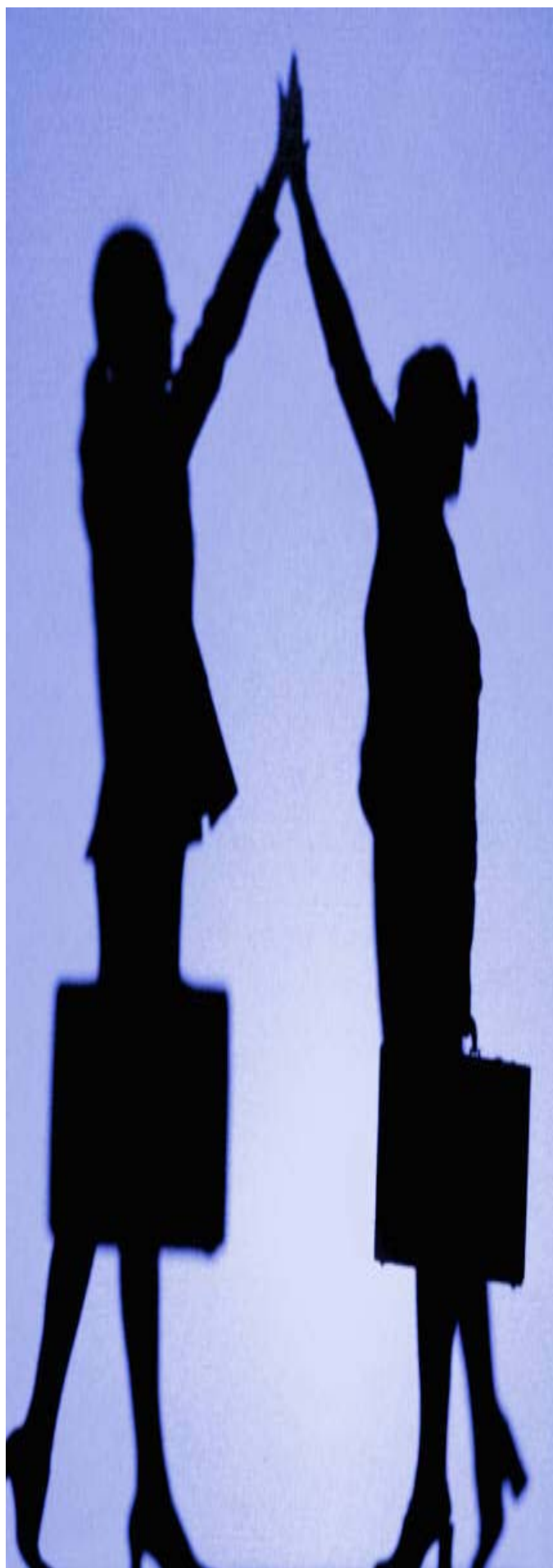
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The Triple A

Way to Spark Your Company's Profits

Winning small and home based businesses today must continually shake things up to stay in the game. Whether it's adding new marketing twists on existing products and services or anticipating customer wants with compatible new items you can add to your product mix, hatching new ideas and concepts is vital to a profitable company.

AAA Here is what I call the "Triple A" way to plant seeds of idea generation, innovation and creativity: **Anticipate, Ask, and Add.**

Anticipate: Is there something your customers want and don't realize they need? Something compatible with your business that you can provide. Take time to study trends and new business ideas from around the world. When a product, idea or strategy intrigues and inspires you, ask yourself, "How can this be an opportunity for me?" You can often easily borrow and tweak ideas from other industries and regions with a little thought and successfully apply them to your own micro small or home business. Doing this on a regular basis will keep you light years ahead of your competitors.

Are you passionate about a particular cause? Consider the following. A Dutch designer created a unique fashion label, called 50/50 with cast offs from Salvation Army thrift stores. Profits are shared equally between the company and the Salvation Army. The label is now sold in Holland's most popular department store and doing well. Social Entrepreneurship is a fast emerging trend where companies appeal to the social consciences of consumers by conducting their businesses in accord with certain standards (i.e Sweatshop Free, Environmentally Safe, etc.) or by

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partnering with a charity such as 50/50 has done.

Attorney Alayna Kassan and her partner, Cynthia W. Dressel met in 1999, after each had successfully fought Hodgkins Disease, a form of Lymphoma Cancer. Anxious to give back to the community that helped them in their time of need, they launched Presents for Purpose (<http://presentsforpurpose.com>) which offers creative, unique and unusual gift items with a portion of the proceeds going to a the partner charity of the purchaser's choice.

Is there a way to tie your products to your favorite cause, do some good

and make some money at the same time?

Anticipate worldwide, national, and regional trends.

Is there a way to tie your products to your favorite cause, do some good and make some money at the same time?

Capitalizing on a regional trend 17 years ago with one of it's own products, Tyson Foods, the Arkansas-based poultry giant, noticed it was selling more chicken wings in Buffalo, NY than anywhere else in the country. Sports

bars were buying them as an inexpensive appetizer. In a brilliant move, Tyson borrowed the idea of "Buffalo Wings" and rolled out a nationwide promotion, creating a huge market for a previously unmarketable product.

If you are selling multiple products or have more than one service, you know which ones sell the best, but what do you know about what your customers are buying? Is there a product or service that may not be a top seller, but is selling well to one particular group (i.e. Seniors, Baby Boomers, GenX, Women over or under a certain age, men, etc.) or in a specific region? Is there a niche you may be missing? Like

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Tyson, become a trend spotter with your own customer base. Analyze all of your products or services in light of your customer's profiles and look for trends and common traits. You may find a new way of marketing a lesser performing product or service. If you don't know who is buying your products or services, you can easily invite your customers to give you some basic information on order forms, etc.

Ask: Ask for information, such as surveys to get customer feedback. Surveys are inexpensive and can be done by post card, phone or email. Why do your customers select you over competitors? It is not always obvious. What concerns do they have about your products or services? Armed with this information you can adjust your marketing appropriately.

Merry Maids, the well known house cleaning franchise initially focused it's marketing on how well it cleaned homes. When they discovered

customers were more concerned about letting strangers into their homes, Merry Maids tightened its hiring practices and changed its advertising to tout peace of mind as well as a clean home. Revenues increased 32% from 1998 to 2003.

Ask your customers for ideas that can help improve your products or services.

Ask your customers for ideas that can help improve your products or services. BMW's Virtual Innovation Agency (VIA) canvasses people worldwide for suggestions. It received 4,000 ideas in the first week. Go to BMW (<http://bmw.com>), click on innovation (under the "BMW Group" menu), to make your own contribution to BMW's idea bank.

Like BMW, consider adding a customer idea bank to your website and offer a prize for the best ideas that you end up

using or create a secret club for those offering the most useful ideas. Hold a customer appreciation night and create a fun idea generating game for your business.

The Walt Disney Company holds its own "Gong Show," three times a year, at which any employee can pitch a concept or movie plot. Executives hit a giant gong if it considers an idea a dud.

Asking your customers for ideas will give you a great deal of information about what your customers want, you'll have fun and maybe even get a fantastic and profitable idea or two.

Add: Customers want and buy value. Take the information gleaned from anticipating and asking and review your customers' most pressing needs and wants. In short, Add value. One way to add value is to brainstorm ways to save customers time and money. Make your customers lives simpler and

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easier with your existing products or by adding compatible new ones.

A small credit union in Kentucky added value when it realized customers were annoyed by long lines. With no space for additional tellers, it mailed members suggestions on how to avoid long waits. In addition, taking a page from the Disney playbook where waiting in long lines is made as enjoyable as possible, this creative credit union installed TVs near lines to make customers feel that they were using their time productively. Result: Complaints practically disappeared and countless members did not take their business elsewhere. (Richard Hamilton has written an inspiring series

of books called Disney Magic on the Disney business model and how you can apply it's strategies and ideas to your own micro small or home business).

Consider consumers' need for simplicity, order and more quality time - a trend that gets stronger by the day in a fast paced world where multitasking is does not even begin to solve the time crunch.

Take a look at how this cool 'Lifestyle Management' company from the UK has used the simplicity trend to add value to traditional domestic services. Urban Angels helps customers juggle the 9-5 with home and family commitments, bringing balance back to their lives efficiently and affordably. US based Real

Simple Magazine profits from this trend by adding value to its 1.5 million affluent readers (median age 40, median household income \$90,000) with tips and tricks on which products to buy to make their busy lives easier.

By Anticipating customer wants and needs through keen observation and study of consumer trends and new business ideas, Asking your customers for feedback and ideas, you can gain plenty of creative inspiration to generate moneymaking ideas to boost your profits. Finally, use your new ideas to Add value for your customers.

Make generating ideas a regular practice

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Micro small and home business owners continually mention lack of time as a major barrier to idea generation, creativity and innovation, yet your business cannot afford to be without a steady stream of new ideas. Here are a few simple suggestions to make idea generation a part of your regular routine without taking a lot of time.

Set idea goals: One highly successful micro business I know sets a goal of coming up with 5 new ideas that might help his business every week no matter how offbeat they may seem at the time. Every 2 weeks or so, he reviews the ideas and

brainstorms - developing the best ideas into concrete action.

Asking your customers for feedback and ideas, you can gain plenty of creative inspiration to generate moneymaking ideas to boost your profits

Keep an Idea Journal: Create an idea journal and keep it handy at all times. Whenever you hear, read or see something that intrigues you, write it

down immediately in your idea journal. Reserve an hour once a week, once a month or whatever time period works best for you to review your journal and brainstorm. Develop the best ideas into action plans.

Mind Map your Best Ideas: Mind mapping is a graphical brainstorming technique based on the science of what is known about how we think and is an excellent and relatively quick method for developing new ideas. Mind Mapping can either be done by hand or with various software programs on the market. Simply search the term "mind mapping" and you will find plenty of resources.

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Your patients are looking for you on the Web. Are you there yet?

By Michelle Boyles

A recent Harris Interactive poll shows that 80% of consumers today research health information online. But with the wealth of information out there, how do you drive patients to your Web site? And once they are there, how do you get them to make an appointment? This article will tell you the dos and don'ts for putting your site together and ensuring it works for your practice.

The patient perspective

Internet users conduct nearly five billion searches every month on major search sites. And while you may not think patients are searching for you, the statistics tell a different story. In the month of June, 8,090 searches were conducted on Yahoo.com for "optometrist, Los Angeles." The chart on page 66 shows that even if your

practice is in a smaller town, patients are looking for eye care online.

Savvy, educated patients are more prone to search for health information on the Web. And the more involved the procedure, the more likely a patient is to research it. Stewart Gandolf, M.B.A., partner at Healthcare Success Strategies explains, "In marketing, we call this a high-involvement decision. If the risk or cost of a product or service is high, patients are more likely to do secondary research."

Optimizing your site

There are several keys to a successful healthcare Web site. However, take care in creating your site. You don't want to overload the patient or make it difficult for them to find what they are looking for.

Keeping it simple is your best bet in several ways. Both of the consultants we spoke with suggest keeping the home page simple. "We recommend people have the location of the practice and the phone number in the upper right-hand corner of the page," says Mr. Gandolf. For example, have a separate page that lists office hours, another page that lists your practice's dry eye services and so on. Mr. Gandolf also suggests you have a strong headline that speaks to the unique benefits your practice offers.

But be careful with the amount of information you include and the way in which you present it. You should also avoid too much flash technology on your site, which appears as splash pages or some sort of animation. "Most Web designers are simply artists. A lot of 'cool' features will actually impede your ability to be

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found in an organic search,” says Mr. Gandolf. For instance, if your practice logo is placed on your site as an image vs. text, it’s virtually invisible to search engines. What’s more, those flashy bells and whistles can slow down the loading time for your Web site. “People are incredibly impatient on the Internet. You’ve got literally one or two seconds to grab their attention,” says Mr. Gandolf.

Search engine visibility

“Most searchers never get beyond the top ten search results,” says Mr. Gandolf. “In fact, many never get past the first one or two listings.” But how

do you get your site in the top rankings? There are several methods.

Pay-per-click advertising. These are the sponsored results you see above and beside your search results. You pay the search engine and your site is listed in the sponsored results. “Most search engines have joined major networks headed up by Google, Yahoo and MSN. So, when you contract with each of these, you get immediate access to hundreds or search engines and will be visible to almost all searches,” explains Mr. Gandolf. Each network operates differently, but we can offer a few tips for pay-per-click ads.

- **Target ads geographically.** This

way, you only pay for clicks from prospective patients in your area.

- **Multiple key words.** Brainstorm every possible phrase patients might use to find you. Mr. Gandolf recommends a minimum of 300, but 1,000 or more is better. Remember to think like your patient.
- **Bid on the best keywords.** With some search engines such as Yahoo.com, you’ll bid in an auction to have your listing appear in the top sponsored results. Cost can

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range from ten cents to a couple of dollars per click for private practices. Bid more on keywords most relevant to your practice.

Search engine optimization (SEO).

This method employs tricks to boost your Web site's organic (free) ranking.

- **Keywords** are important here as well. Earlier we mentioned that patients are more likely to search for more expensive, risky procedures. So, if your practice offers premium lenses or punctual occlusion, be sure to list them as keywords. Remember to think like a patient and use terms he or she would use.

- **Title tags.** These are words or phrases at the top of each page that describe that page's content. Most search engines value these highly. Be sure your Web designer incorporates them, along with meta tags.
- **Content.** Search engines are drawn to sites that have a lot of written text and content that increases regularly. So updating your content regularly can actually help you get a better listing. Also, be careful that your practice name or logo is written out and not just included as an image. These are invisible to search engines.
- **Web directories.** Mr. Gandolf says, "Make sure your site is listed in the two most important directories, Yahoo's and

- **Links.** Some search engines value sites that include numerous links to relevant sites. However, they must be relevant to your content. So linking to your daughter's "My space" account probably won't do much for your ranking.

Tracking your progress

Once you've put all the effort into your site, you want to be sure it's working and attracting patients. Mr. Gandolf suggests using Alexa.com. The free Web site provides an instant approximation of how heavily a site is trafficked. You can see how well you're doing, as well as how well your competitors are fairing. "If the results say 'no data,' it's a dead site," he says. Keep in mind, however, the site only provides an approximate number, says Mr. Gandolf, "Take it with a grain of salt."

Dmoz.org's." Once you're listed there, search engines are much more likely to notice your site.

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My Secret Weapon For Success

by: *Sonia Miller*

As a life coach and counselor, I have a pretty big bag of tricks that I draw from when supporting my clients in their goals. One such “trick” that I consider my secret weapon is “The Group.”

The Group refers to the power of purposefully collaborating with like-minded and like-hearted people on behalf of a higher purpose. I call The Group a secret because regardless of how public many groups are, the power of the group still escapes many.

As a matter of fact most of my clients bristle at the idea of joining a group whenever I suggest it. I’m usually met with, “Hmmm, I’m not into groups. I prefer one-on-one. I don’t want to hang out with a bunch of whiners.”

This resistance to groups is understandable. There’s some truth to the “whiner” stereotype and the wrong group will be ineffective and a waste of time. However, the right group offers exponential effectiveness that you can’t get from just one teacher. For the same

amount of time invested, you put your needs out to the “group universe” and instantly the collective encouragement, wisdom, experience, and network of your group becomes yours! That is the power of the group.

If you are to realize the full potential of this opportunity there are a few things you should know. First of all there are two jobs that must be fulfilled: your job and the group’s job. Your clarity and thoroughness regarding both is of vital importance.

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Your Job

In order to benefit from The Group you must have the correct mind-set. Here's a check-list to help you proceed with the right **attitude**:

- Do you have a superiority complex? If so, you may think that you know it all and that others have nothing to offer you. You may have a hard time admitting this, but if you're honest with yourself, you'll know if you fall into this category.
- Do you have an inferiority complex? If so you may think that everyone in

the group is more or better than you. You may think that you have nothing to offer.

- If you fall into either of the above categories, you'll need to make an attitude adjustment. Understand that if you don't expose yourself to new ideas and perspectives, nothing in your life will change.
- Replace your desire to control with a commitment to trust the process. If you could reach your goals on your own, you already would have.
- Remember: It is about progress not perfection. Whether you are trying to find your group OR realize your goal – it

is a journey. The journey is rarely linear. It is more often one of three-steps-forward-two-steps-back, two-steps-forward-one-step-back... In other words, you must

take on a long-term approach to the group and be patient.

The Group's Job

Armed with the correct mind-set you're ready to find or build your group. If your group is to be a powerful catalyst for positive change in your life, you'll want to be clear about the following:

- Group Culture – Each group has its own personality and style. Whether you're building a group or joining one, think about the **energy**, the feel, and the culture that would be a good fit. Some groups offer feedback, some do not. Some groups are more gentle and passive, other groups adhere to the "please-kick-my-butt-so-I'll-succeed" style of support. There are many ways to be successful. Some people like to move fast. Others aren't in a hurry. Whatever your style, take the time to find the right fit. Visit numerous groups to get a feel or, if you're starting a group, do yourself the favor of

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clarifying this for yourself and your cohorts.

- **Clear Purpose** – Make sure the group has a clearly stated purpose. This information serves you in two important ways. A clear purpose allows you to weed out waste-of-time scenarios quickly. It also helps the group stay on track.

- **Structure and Standards** – An effective group has a clear structure and set of standards. A group that has defined its stance on issues of commitment, meeting frequency, topics of discussion, leadership, and participation requirements will be more powerful as a catalyst for

positive change than say, a casual monthly lunch group where the priority is more about connection than accomplishment.

How to Find Your Group

Once you've got your search criteria and mind-set lined up, all that is left is to find your group. Here are some ideas to get you started:

- Do a Google search by topic and or geographic region. Include the words "clubs," "groups," and/or "mastermind."

- Go to the library and ask the reference librarian for [directories](#) focused on associations, groups or clubs.

- Check out your local [newspaper](#).

- Seek out classes focused on your topic to meet like-minded people. If a group doesn't exist, approach the teacher or a classmate for some brainstorming.

Einstein said, "No problem can be solved from the same level of consciousness that created it." The Group is the "weapon" that can absolutely attack and defend against what could be your greatest enemy – you!

Although a weapon metaphor may seem contrary to spiritually-oriented success coaching, it makes a point: If you're serious about creating positive change, a commitment to the right group is invaluable!

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So What Do You Do? Finding the Right Career

by: Kelli Smith

We've all heard it before: "So what do you do?" For many, it's a standard cocktail-party question, for others, it's an occasion for sweaty palms and evasive maneuvers. If you haven't got an answer yet, never fear—finding the right career may be easier than you think.

If you haven't yet decided on a career, one of the best ways to start is to evaluate your existing skills. According to Richard N. Bolles, life planning expert and author of *What Color Is Your Parachute?*, the skills that can help you find and pursue a successful career break down into three broad categories.

• Transferable Skills:

So-called because they can transfer to many jobs, transferable skills are associated with verbs (planning, organizing, researching, etc). Often, these strengths are inborn; you might

have met a few "natural salesmen"—people with an intuitive sense of how to pitch a product or idea. Although you can gain transferable skills through experience, they're best understood in terms of natural talent.

• Knowledge Skills:

Associated with nouns, subjects, and objects (e.g., literature, computers, or mathematics), knowledge skills reflect areas with which you are comfortable and love to use in your work.

• Personal Trait Skills:

Associated with adjectives or adverbs (punctual, driven, ambitious, etc.), personal trait skills describe your personal approach to self-discipline and self-management.

An honest evaluation of your skills in all three areas can be an excellent starting point for choosing a career. As a simple exercise, try writing a list of your skills in each area and matching it with job descriptions in your local classified listings.

If you're still stuck, consider getting professional help—check the yellow pages for career counselors. A career counselor can help you narrow your options through interviews,

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questionnaires, and personality tests (one popular tool is the Myers-Briggs Type Indicator, based on the work of Swiss psychologist Carl Gustav Jung). Professional career counselors often charge a fee, but you can also find free advice through community centers or high-school guidance counselors.

Test the Waters: Degree Programs

Once you have a general idea of your professional goals, you should check out career training programs. The right career training often depends on how close you are to knowing your goals.

- A four-year degree program provides a well-rounded education, with coursework in the arts and sciences. If you're not sure where to go, the four-year degree can provide a flexible learning environment and a wealth of transferable skills.
- If you have a more solid idea of your career goals, two-year career training programs might be a better fit. Available through community colleges and vocational schools, the two-year career training program is typically geared toward a particular career, like nursing or construction management.
- Certificate programs, like two-year degree programs, are aimed at specific careers. However, because they require less

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time to complete (anywhere from a few months to a year of study), certificate programs allow you to test the waters without investing the same time and energy required for a two- or four-year degree program.

Of course, if you already have a full-time schedule, pursuing a degree program can strain an already tight calendar. If you don't have the energy to pursue a full-time academic schedule, you can find certificate programs and full degree programs online. Online programs allow you to study from home, according to your own schedule.

Although online degrees may not carry the same weight as traditional degrees in the professional world—63 percent of employers surveyed by Vault.com (an online job-hunting resource) said they would favor a job candidate with a traditional college

degree over one with an online degree—this trend is already changing. The same survey revealed that 83 percent of employers and hiring managers consider online degrees more acceptable than they did five years ago.

However you choose to discover your career, remember to stay flexible. Half of all college students change majors in their first year, and while more than 40 percent of freshmen report a desire to attend graduate school, that number drops to 20 percent by senior year.

Most importantly, focus on what turns you on. When well-meaning friends and family

members might try to dissuade you or set you on a "practical" path, only you can decide what's best for you. Or, to quote Jung's champion, Joseph Campbell: "Follow your bliss, and it will open doors for you where there were only walls."

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High Salary Career

by: DL HOH

Many people who is on their career search would list **high salary career** as one of the most important criteria. That is why it is always a selling point for career search engines and career search agency. If you would like to have a high salary career, you should start by investing your time and energy on the potential of getting such a career.

This is all the more true if you are still a college student. You may take up internship with companies that will provide you will the necessary experience to be ahead of the

competition when you graduate. However, getting a high salary career does not guarantee job satisfaction and college students should always choose a major that they are interested in.

The followings are the list of high salary career compiled from the Bureau of Labour Statistics through to year 2014:

1. Computer systems software engineer

Computer systems software engineer tops the list as a high salary career. A computer system engineer works to

coordinate and maintain a company's computer and system. Employer will likely look for candidates with at least a bachelor degree in computer information system. The average starting pay of this high salary career is \$81,140.

2. Computer applications software engineer

Computer applications software engineering is also another high salary career. They use programming languages to design, construct and

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maintain general computer applications software. Most jobs require at least a bachelor's degree in computer studies, but some more complex jobs require a graduate degree. The average starting pay of this high salary career is \$76,310.

3. Biomedical engineer

Biomedical science is an important field in this century and naturally it is also one of the high salary careers. Biomedical engineers combine biology, medicine and engineering to develop methods to solve medical and health-related problems. Candidates requires a graduate degree. This high salary career has an average starting pay of \$70,520.

4. Physician assistant

Physician assistants provide diagnostic, therapeutic and preventive healthcare services. They assist doctors to examine, diagnose, treat

and write prescriptions for patients, but they works under a doctor's supervision. A bachelor's degree from physician is required. The starting pay of this high salary career is on the average, \$69,250.

5. Environmental engineer

The fifth high salary career in the list is environmental engineer. Environmental engineers work to combat environmental damage by researching and developing solutions to problems like pollution control, ozone depletion and wildlife protection. A bachelor's degree in related studies is required. The average starting pay of this high salary career is \$67,000.

6. Computer systems analyst

Computer System Analyst also has a high salary career. They help an organization get the most for their technology investment dollars. Education background varies. The starting pay for this high salary career is \$67,000.

7. Database Administrators

Database administrators ensure system performance by setting up computer databases, testing and coordinating modifications to computer systems, identifying user requirements and adding new users to the system. Educational background varies but employers prefer those coming from technical background. The average starting salary is \$62,000

8. Physical therapist

Physical therapists help patients suffering from injuries or disease to restore function, improve mobility, relieve pain and prevent or limit permanent disabilities. Some licensure exams are required. This high salary career draws a starting salary of \$62,000.

9. Network systems and data communication analyst

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Network systems and data communication analysts are responsible for keeping electronic communications like Internet, voice mail and e-mail up and running. They spend much of their days testing and evaluating systems including local area networks (LANs), wide area networks (WANs) and intranets. The average starting salary for this high salary career is \$61,200

10. Hydrologist

Hydrologists study water — its quantity, distribution, circulation, and physical properties both above and underground. Their work is particularly useful to environmental preservation and flood control efforts. A bachelor's degree in related field is a must, and their starting salary is \$61,000

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Invest in Yourself

by: Kelli Smith

Investing in your future might mean taking a risk, but the rewards could be priceless. Once you discover where your career could use some improvement, you can take an active role in structuring your future. Consider this advice as your first steps towards taking control. Whether you're buying a new house or taking the stairs instead of the elevator to work, you're making small investments in your future. Those investments get bigger and the results become more important when it comes to the future of your career.

Pop quiz: Would you say that everything about your current job is ideal? Think about your employers, your coworkers, your paycheck, your line of work, your job's future. Even people who call themselves mostly satisfied with their job could surely

think of a few things that could improve. But why do we settle for less?

The answer, of course, can be complicated. Your team works well, even when your boss is unreasonable. When your friends were finishing high school or college, you had to work to support yourself or your family. You want to live in a certain city, but you worry you'll have to settle for a smaller paycheck at a smaller company.

Make A Plan

Now picture your ideal career situation. Perhaps it looks a lot like what you're doing now, just somewhere else. Imagine bringing home the paycheck you feel you deserve, or being confident enough to say that you'll be doing the work you love for as long as you want. Now that you have what you want in mind,

consider what needs to happen before you can get there.

If you want to move, make sure to do your skills match the job market in the city you're considering? Mechanics in Detroit start out making \$34,600 a year. In Miami, they start at \$31,300. Also, consider the way your career can change based on the move. In Detroit, mechanics might find a stable job on an assembly line. In Miami, the ocean view might tempt auto mechanics to learn how to apply their skills to large and small watercraft motors, where ship engineers make an average salary of \$46,300.

If you want job stability, we all want a stable future. Certain jobs are growing fast. While not guaranteed, finding employment as a home health aide or computer network administrator could help secure your future.

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Other Fast-Growing Jobs:

- Medical assistants • Dental hygienists • Forensic science technicians • Preschool teachers • Paralegals and legal assistants

If you want a new career, if you're feeling unsatisfied with your current career, ask yourself what could change. Can your skills be used in a slightly different field? Travel agents who want to sell their clients on something more than a plane trip might be happier with a real estate license. The extra \$8,000 yearly salary that the Bureau of Labor Statistics averages for real estate agents? That couldn't hurt, either.

If you want more money, what kind of education do your coworkers have? Is it likely, with your current education, that you're qualified for a promotion? Education can have a direct connection to salary, no matter how qualified you are in your field. See the average weekly earnings chart below to find how much money people bring home based on their education level:

Average Weekly Earnings

- Less than a high school diploma: \$396 • High school diploma or GED: \$554 • Some college, no degree: \$622 • Associate's degree: \$672 • Bachelor's degree: \$900 • Master's degree: \$1,064 • Professional degree: \$1,307 • Doctoral degree: \$1,349

The Next Step

Education might be your key to more money, career advancement, and a more secure future. It's not easy to go back to school, however. If you have responsibilities to a family, and money is already scarce, it might be hard to consider the financial investment it takes to continue your education. Consider the following options to cut the pain of more school:

Take a Load Off (Your Wallet)

Federal grants and loans. If you're a working adult going back to school,

money from the government might help finance your future. In fact, a lower income might entitle you to a federal grant for school, giving you money that you never have to pay back. Federal loans have low interest rates that go on hold until you graduate and can begin looking for work.

Employer help. Your boss wants trained professionals at work, and he or she might be willing to pay for it. Large corporations often have employee compensation programs that allow workers to go back to school. Remember, employers think of your education as an investment, too.

Private loans. Taking out a private loan is a literal investment, complete with varying interest rates and credit checks. But when considering a private loan from a bank or another private institution, think about the practical benefits of an education. If you think a degree will mean more money you can use to pay back the loan, it might be a sound investment.

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Once you've made a financial plan, you still have to consider the time it will take to train for the next phase of your life. You might not be able to go back to school full-time, but there are plenty of opportunities to keep the job you have while improving your qualifications.

Making the Time

Seasons off. A few jobs come built-in with extra time that can last months. The off season in tourist towns might give retail workers some breathing room. School employees at every level know the feeling of the first day of summer vacation. If you have a long

vacation, local colleges often offer summer and winter sessions that condense a semester's worth of material into a month.

After hours. If you don't have the luxury of a winter break, many colleges offer classes at night. You'll probably attend class once or twice a week, and you're more likely to study with older students returning to school. Think of it as overtime that benefits you more than a paycheck.

Online education. If the idea of a reliable schedule is an idea you abandoned around the same time you started buying baby formula, you can study from home for many degrees in accredited online

programs. Courses last as long as you need them, and many online colleges offer live chat conference times with instructors willing to help you study.

It's important to take an active role in your own happiness. With the right set of plans, your dreams can materialize into something real. Going back to school is a big investment to consider, and you should think about it carefully in terms of your own situation, but the rewards of a degree could change your life. Moving to a great new city or taking the first steps to the career you've always dreamed about—that's when the investment begins to pay off.

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Life Coaching for Women at Work

by: Gerald O'Donovan

More and more professionals today are tired of the frenzied, highly demanding age we live in – the constant pressures brought about by the wish to succeed, be financially secure, fit and healthy, sociable, a good wife and parent. Career women, in particular, have to cope with the sometimes very emotional challenge of juggling family and work demands trying to maintain a work-life balance, which if not achieved can be extremely detrimental to their physical, mental and emotional health. There is a decreasing acceptance of an all-

absorbing job; people are interested in a higher quality of life. Life where you have more time for yourself and your relationships, with more energy to invest in emotional, physical and spiritual well-being

As reported by the British Journal of Administrative Management, coaching 'takes a holistic view of the individual' ensuring that work, corporate values, personal needs and career-development are made to work in synergy and not against each other.

However, what started as a corporate client service has now become a valuable tool for any individual wanting to improve their life. It is quite feasible to imagine that having a personal coach will become an accepted norm.

Borne out of the competitive pressures of today's economy, as well as the struggle to find balance in the frantic pace of modern life, personal life coaching is now rapidly attracting devotees worldwide. CEO's,

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entrepreneurs, professionals, people in career transition and many others grappling with life issues are all turning to this new tool to guide them through life's difficulties and help raise them above the 'fog' to the clear heights of peace and self-satisfaction.

Whilst Coaching supports all aspects of life, its ultimate aim is to achieve harmony and balance within the individual. For career women this means establishing a work-life balance that satisfies all the levels of emotional and professional needs. It's about working to live, not living to work.

Work-life balance is a self-defined, self-determined state of well-being that a person can reach, or can set as a goal, that allows them to manage effectively multiple responsibilities at work, at home, and in their community; it supports physical, emotional, family, and community health, and does so without grief, stress or negative impact. For those striving to enjoy this type of life, coaching is an indispensable tool.

Women at work can recognize when they are suffering from an imbalance. Symptoms such as constantly being tired, feeling like you're running uphill all the time and getting nowhere, feeling like you have no choices, no control; when life seems to be happening to you

instead of you feeling that you're managing it; when you can think of more things that aren't getting done than are; when you see more negative in your life than positive.

Coaching is a powerful, collaborative relationship between the coach and a willing individual, which helps that individual through the process of discovery, goal setting and strategic action-planning to help realize an extraordinary result. It is also a body of knowledge, a technology and a style of relating that focuses on the development of that person's potential.

Most people spend considerable time planning their annual holiday but how

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much time is spent planning a far more crucial journey, one you don't get a chance to revisit if things don't work out the way you hope? How much time do you spend mapping out where you want to go in life?

Just as Olympic sports men and women rely on their talent,

determination and coach to give them the best chance of reaching Gold, your Coach can make you a medallist in life.

In the security of this collaborative alliance with your coach you will reach clarity of purpose, identify goals and develop a plan of action. You will establish an understanding of what is

really important to you in life, take charge and realize your priorities. Put simply, coaching is about helping you to create and work towards the grandest version of the greatest personal vision you have; to achieve success - success being the continuous realization of a worthy goal or ideal.

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The Secrets of Success

by: Kelli Smith

What's your idea of success? How do you define it? Is it wealth? Fame? Power? Inner peace? Success is a vague notion, which means that becoming successful can be a frustrating, impossible journey; after all, you can't hit a target you can't see. So let's examine what success really is, and how you might set out on the path toward reaching it.

As kids, we measured our success by our stuff - and how it stacked up

against our friends' stuff. When your best friend got the hottest toy on the market for Christmas, your own gifts paled in comparison. In high school, you wore what your friends thought was trendy - or dealt with the merciless teasing that came with being out of style. For adults, success might mean having a bigger house in the trendiest neighborhood, then inviting your friends over to show off the new living room set.

When did "success" come to mean "having stuff"? Is money really all it takes to make you feel successful? And if there's more to success than wealth, what is it? How do you find it?

Money Doesn't Solve Everything

Garrett Sutton is an attorney, author, and member of Robert Kiyosaki's team

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of Rich Dad Advisors. He has written two books, *Own Your Own Corporation* and *Real Estate Loopholes*, a 2004 bestseller which he co-authored with former advisor Diane Kennedy. Sutton has encountered much professional success, but disagrees that money alone can make anyone successful.

“There have been studies regarding job satisfaction for lawyers, and it’s a lot lower than you’d expect,” says Sutton. “Even though they’re making money and have good professional standing, the job satisfaction index is low. I think part of that is that they dread going to work each day to bicker and fight, or to grind out paperwork that maybe after a while has no

meaning to them. You can get caught in this path toward partnership, where they’re really expecting you to give up your life...At some point, the money doesn’t solve everything.”

Success isn’t a perfect place, a destination to be reached.

In fact, it’s not just attorneys who wrestle with job satisfaction. A 2005 report by the Conference Board, which was based on a national survey, shows

that an increasing number of employees are unhappy with their jobs - regardless of income or age. In fact, only a little more than half of all workers earning more than \$50,000 a year are actually satisfied with their jobs. Only 14% are “very satisfied.”

And job satisfaction is no small thing. Researchers at University College in the U.K. studied 216 middle-aged men and women in London, and discovered a link between happiness and health. It turns out that the bodies of people whose daily lives make them happy actually produce healthier levels of important body chemicals than those who are unhappy. Happier people may

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have healthier hearts and a lower risk of certain diseases like diabetes.

As if your health weren't enough of a reason to find inner satisfaction, here's another: results of a 2005 Gallup survey found that employees who are disengaged in their work cost the American economy up to \$350 billion per year in lost productivity.

It's hard to say what success really is, but unhealthy and unproductive people definitely aren't it.

Don't Succeed - Thrive

Anne Lazarus is a Reno, Nevada-based business coach who primarily works with principals of owner-operated companies, and some top-level executives, to help them thrive personally and professionally. She coaches people who are "stuck" and unable, for one reason or another, to get to the next level on their journey to success. She says the biggest problem she sees is that people generally define success too narrowly,

for instance by how much money they make or how many hours they work. "Their definition of success is so narrow, it doesn't enrich their lives to achieve that goal."

She recalls the old Ed Sullivan Show routine that featured a man

spinning plates on a pole. If that pole represents your life, says Lazarus, most people think of success as adding one more plate. And if you get too focused on that one plate, instead of the big picture, the whole thing collapses. Making \$100,000 may seem like success, but if you have to work 100 hours a week to get it, you might break some plates. "You have to get enough of the right plates all spinning together, then check on the wobbly ones...it's a balancing act," she says.

This is why she suggests thinking not in terms of "success," but in terms of being efficient while thriving. Success isn't a perfect place, a destination to be reached. There's always something more to do or learn. If you are good at what you do, make the amount of money you want, have the right clientele, and are effective, you can have fun. And when you're having fun, you're thriving. Instead of focusing on success, she advises making incremental improvements, or what she calls "the 10 Percent Solution."

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“Too often I find that people are going for all or nothing, black or white. This is why I don’t like the word success, like it’s some perfect place out there. I prefer to think of it as being pointed in the right direction, a compass heading,” she says. “All you have to know is where you are now, where you want to be, and how to get there. And everyday, just go 10% further, be 10% better, learn 10% more. It’s like compound interest that builds on itself. It’s not about perfection, it’s about progress.”

Now an avid hiker, Lazarus could once only walk a mile in a day. But by asking herself to walk just a little bit farther each day, she improved her abilities tremendously; not only was she eventually able to hike the entire 165-mile Tahoe Rim Trail, but she is now able to hike 25 miles a day. “It’s about doing a little better tomorrow than you did today,” she says. “That progress builds on itself, until you get there.”

The Keys to Success

Interestingly enough, the most successful people often don’t think of themselves as successful. Even Garrett Sutton, a bestselling author, hesitates to think of himself that way. “I

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got on the bestseller list and it felt great," he says, "but the next day it didn't matter. I thought maybe I wasn't as deserving, or I could do better. So it's really about cherishing those successes along the way."

So be honest with yourself. What is it that you really want? What is your

goal? Once you figure that out, take small steps each day along that path, celebrating your achievements along the way. It's the journey, not the destination, that offers true success.

So start by breaking out of your comfort zone. We all like to do what we're good at. But if we're not improving ourselves, we're certainly never going to grow or become successful. "When we learn to do the things we couldn't before, the things we're not comfortable

doing, we become effective at them," says Lazarus. "And chances are, you'll end up liking those things after all."

Enroll in a class. Enlist a mentor. Try something new. When you can acquire skills that you didn't have before, you'll feel improved, and therefore successful. Develop an appetite for learning, and you'll thrive. "Success is a process, not an end," says Sutton. "If you define it as the end, I think, you'll be disappointed. But during the process, you'll gain experience, make friendships, gain knowledge...all of which you'll enjoy. If it's just about reaching the end, then once you get there, what is there to look forward to?"

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Choosing Your Dream Career

by: Heather Eagar

The path to finding the career of your dreams can sometimes feel so daunting. To make matters worse, it can seem that while you struggle to figure out just what it is you want to do, others have the good fortune of recognizing and living out their dreams everyday.

But rest assured that these people are by far in the minority. So if you're a part of the majority and are trying to figure out how to do what you absolutely love – or even figure out

what you love – there are ways you can get this done. Let's look at ways you can move toward settling into your dream career ...

Look at What Sparks Your Interests

Okay, this is going to take a lot of nerve on your part, but if you want to find your dream career, you're going to have to go after what you like. Scary, right? You've spent so much of your life doing

what others have wanted you to do that it's hard to believe that you are actually allowed to do what is interesting to you. But you are.

Think about it, there are people making a living playing their favorite instrument, dressing up in makeup and "clowning around" or going the traditional route of joining the ranks of Corporate America – and you can do it too. The main way for you to accomplish this goal is to take note of the projects you absolutely love then

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explore ways to turn that love into a tangible career.

Take Personality Tests

This may sound like an unorthodox route to take, but if you really want to tap into a career that suites you specifically, there are tests you can take to help you determine, based on your interests, what careers would be best suited for you. Two tests you can take online are the Keirsey Temperament Sorter and Ansir Self-Perception tests.

The Keirsey Temperament Sorter is the most widely-used personality test in

the world. By looking at your temperament, communication and action characteristics, it helps you determine your organization, career, and personal development attributes. The Ansir Self-Perception test is another personality test that is widely used. It was created to help you identify your dominant strengths and innate potential so that you can quickly move toward what best suits your personality. Both of these tests work well to give you insight into aspects of your personality that you may not have been aware of. But most importantly, they help you correlate those personality traits with various career options, helping to make finding your dream career a little easier.

Try Temporary Work

A third way that you can make strides toward your dream career is by taking on temporary work. Whether you're linking up with the traditional temporary agency for clerical work, or one that focuses on specific professions, this is a great way to test the waters of different careers without having to commit permanently to any.

The more you're willing to get out there and search, the more likely you are to find what it is you really love. So don't be afraid to go after your dream job. You may find it to be the best decision you've ever made.

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8 Ways To Boost Your Salary

by: Kelli Smith

Studies show that job satisfaction rises with an employee's salary. It's a simple equation: The more money you make, the more valued you'll feel.

Money can't buy happiness, but proof that you're important at work can be very important both in and away from the office. A low salary could be the biggest reason why you're unsatisfied at work, but there are a number of

things you can do to increase your worth.

1. Watch Your Benefits

Many employees are still reeling from the layoff scares of the 1990s. However, some reasons behind layoffs and low pay health care insurance benefits, for example, have since changed. According to an article in U.S. News & World Report, "since 1995, the spread of

managed care, plus other cost-containment measures, has freed up dough that otherwise would have been consumed by health care inflation." Ask your HR department for the numbers on health care and pension plans from the past ten years. Sometimes, employers are willing to pass the savings on to their experienced employees.

Tell the Boss: "Since the new insurance plan raised my deductible, I need a

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dependable way to cover the difference.” The Bottom Line: If your salary hasn’t changed since the Clinton administration, but your benefit package has, asking for a raise shouldn’t put your job in jeopardy.

2. Take On Responsibility

Even small tasks can make a difference in your value as an employee. If you’re the only one in the office who can operate the projection machine or maintain the company website, you’ll be a leader among your coworkers and an asset to your boss. Employers appreciate a willingness to volunteer, and a list of your unique abilities can

be a benefit to you at a performance evaluation. Of course, the more training you have in the field, the more likely you’ll be able to handle new tasks and technology.

*The more money
you make, the more
valued you’ll feel.*

Tell the Boss: “We could organize this paperwork into an Excel file pretty easily. Do you want me to set up a template?”
The Bottom Line: If you have the time

and knowledge, a new task can both challenge and benefit you.

3. Educate Yourself

There are real financial benefits to getting an education. In 2005, the U.S. Census reported that a college degree nearly doubles a worker’s salary, on average. Workers over 18 in the U.S. with a bachelor’s degree earn over \$23,000 a year more than workers with a high school diploma, and any level of education can mean a permanent raise in your salary. Because employers often want their employees to be trained and educated, some companies offer tuition assistance for workers

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willing to go to school on their own time.

Tell the Boss: "If you invest in me, I'll use my education and training to benefit the future of this company."
The Bottom Line: Higher education can be a financial commitment, but the benefits could last a lifetime.

4. Shake Some Hands

From multinational corporations to the row of stores in a small-town block, success in business is all about who you know. A recent article in Black Enterprise illuminates the secrets of the casual network: "Lunchtime and

coffee breaks provide an excellent opportunity for informal meetings, while workplace organizations such as affinity groups, softball teams, and voluntary committees offer more structured

Money can't buy happiness, but proof that you're important at work can be very important both in and away from the office.

methods of getting to know people from all walks of the organization." If you

want to advance in your field, think of the tasks you complete at work as only half of your job—the other half is meeting people, expanding your circle, and getting your name out.

Tell the Boss: "Have you met our supplier's new assistant? You should grab lunch with us today, I'll introduce you." The Bottom Line: A powerful network can put you in touch with different people and skills, increasing your own value.

5. Use Your Experience

In the journal Training, Jeff Barbian reports that workers with 13 or more

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years' experience can expect to earn 33% more than their coworkers with less than three years of experience. If you've been with one company for a while, you have a powerful bargaining chip towards a better paycheck. If you're new to the company or the field, however, you can still use the experience you have to your advantage. A familiarity with machines or computer programs at work could make you an appealing trainer for new hires, earning you more respect and an argument for a raise.

Tell the Boss: "Let me give James the tour—I'll show him how to un-jam that printer that's giving you trouble." The Bottom Line: Experience can be measured in more ways than years.

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6. Go Where You're Needed

A recent survey in Network World found that employees often benefit from "job hopping," or quitting one job in favor of one with more benefits or higher pay. IT professionals loyal to their company made an average of

\$74,010 a year, while job hoppers averaged \$85,200. More employees are keeping their eyes on the classifieds even if they are somewhat satisfied with their jobs, and enjoying the rewards for doing the same work in a new office.

Tell the Boss: "I want to be on board with a company that values its employees, and I've heard great things about your team." The Bottom Line: If you're ready to change your routine, a new job in the same field can be a challenge and a reward.

7. Change Your Scenery

Your location can mean a big difference in the money you bring home. According to Salary.com, human resources managers making \$77,885 in Des Moines, Iowa, might average \$80,967 in Syracuse, New York, or \$83,477 in Portland, Oregon. You'll need to take things like relocation cost and cost of living into account, but a change of scenery can revitalize your outlook on life, as well as your paycheck.

Tell the Boss: "I've always heard this part of the country was beautiful, but I had to see it for myself." The Bottom Line: A new location is a drastic change, but moving can mean more than a better salary.

8. Bargain Smart

When it's time to negotiate a raise, you need to be prepared. Come to the table with your qualifications, and anticipate your employer's concerns. In Business

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Week, management professor Deborah M. Kolb suggests coming up with rebuttals for an employer's likely concerns. Among them: "I realize the budget is tight; it has been that way for some time, but we have some new hires," and "I know the budget is tight, let's see if we can work around it." In both cases, empathy, or taking the time to understand your employer's concerns, combined with your own plan to make the negotiation more of a cooperative effort.

Tell the Boss: "We both care about the future at this company. I want to feel confident that I'll be here for many years to come." The Bottom Line: Realizing that your employer has his or her own set of concerns can help you work together.

For every salary boosting strategy, confidence is the key. Once you realize that you're worth a more lucrative day at work, make sure your boss knows, too.

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There's No Need to Pad Your Resume

By: Linda Matias

It seems like a good idea, harmless in fact. Your friends assure you that everybody does it and that employers rarely check resume facts. Going on blind faith and convinced the truth hasn't been helpful so far, you seriously consider fabricating information on your resume. You adapt the school of thought that a little white lie never hurt anyone and lying on a resume is just that, a little white lie.

Cheating on a resume can be tempting, especially when one has been searching for a job for months or even years. However, we all know that fibbing is never a good idea, and the likelihood that you'll be caught is extremely high. Even if your "creativity" slips through the cracks, karma has a way of catching up with you. So either way, lying gets messy.

That said, many job seekers have major hiccups in their professional life - employment gaps, lack of education and/or experience - and it is becoming increasingly difficult for most to write their own resumes without exaggerating or flat-out lying. Since resume fraud is on the rise, employers are taking much more care in verifying information, and it is becoming increasingly difficult to mislead them. The good news, however, is that lying isn't necessary if the resume is well-written and strategically organized.

The education and experience sections of a resume are the ones most job seekers are fixated on fabricating. They are under the impression that if they lack the educational requirements or the experience described in the job description they won't be considered a

serious candidate. That, however, is a myth.

Education Doesn't Top an Employer's List

Many people incorrectly believe hiring decisions are made based on the candidate's education, and they feel compelled to stretch the truth in order to compete with their degreed counterparts. The reality is that education, though important, isn't the driving force behind hiring decisions unless, of course, your profession requires a degree (e.g. doctors, lawyers, CPAs, etc.).

When a candidate lacks a college degree but has a solid work history,

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education quickly falls down the ladder of necessary requirements. Let's take a look at this point from an employer's perspective.

The Situation

The job description reads, "Seeking an accounts payable specialist with comprehensive experience in processing expense reports, reconciling vendor accounts, and performing bank reconciliations. Successful candidate holds an associate's degree in accounting."

Candidate #1:

Jose has worked in accounts payable for the last five years. During his career, he has set up new policies, cross-referenced purchase orders with invoices, and interacted with vendors to resolve invoice discrepancies. His experience comes from the school of hard knocks and he doesn't have a college education.

Candidate #2:

Maria recently received a bachelor's degree in accounting. While earning her degree she worked as a front desk clerk for

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a Fortune 500 company where she was in charge of filing and answering a multi-line phone system.

Who would you rather hire, Jose or Maria? Chances are that you named Jose as the clear winner because his experience supercedes Maria's education. Jose will be able to jump into the position with little or no training because he has hands-on knowledge of best accounting practices. Maria, on the other hand, is green. The hiring organization would have to spend time, money, and resources to train her, which they most likely won't have an interest in doing.

Show 'Em What You've Got

Employers spend most of their time scrutinizing the experience section of the resume, and unfortunately, the homespun resume rarely tells the whole story. Most resume do-it-yourselfers fear their accomplishments won't fare well against the competition and they decide to embellish facts in

an effort to attract an employer's attention.

Again, fabricating information isn't necessary. Most likely the experience you have garnered throughout your work history is impressive. The challenge, however, is expressing your accomplishments in a way that entices the hiring organization to give you a call.

When dealing with hiring organizations you have to connect all the dots. For each position that you are applying for, there is an average of 500 applicants so you have to make it very easy for the reader to distinguish between you and every other qualified candidate. The only way to achieve that is by writing strong resume copy.

As a job seeker you are intimately involved in your own search, so much so that it is hard to take a step back and write a resume that is marketable. You are probably your own worst critic. If you have attempted to write your own resume you know how difficult it is to write about yourself objectively.

To make the resume-writing process easier, answer the following questions:

1. What skill set do you bring to the table?
2. What are your competitive strengths?
3. For each position you held, list three to five achievements.
4. How is your company better off since you joined their team?
5. Have you been involved in designing and/or implementing new initiatives?

The point here is to start thinking about your career as a portrait of who you are professionally, and not just as a job. When you make that mind shift, it will be easier to put words to paper. Lying isn't a necessary evil. The trick to obtaining the job you desire is making the most of what you have to offer.

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