Career Planning

Chapter Objectives

After completing this chapter, you will be able to:

Section 20.1 Preparing for a Career

- **Discuss** the importance of career planning.
- **Define** at least five attributes you should know about yourself when analyzing careers.
- **Describe** how work is changing.

Section 20.2 Developing a Career Plan

- Name four sources where you can learn about careers.
- Describe some aspects of the working world that may affect a worker.
- Define short-, medium-, and long-term goals.
- Identify the three lists needed to make a career plan.

Ask

STANDARD Developing a Retirement Plan: IRAs & POOR'S

Q: How do I plan for my retirement?

A: While planning for retirement is something everyone should do, an alarming number of people never get around to opening even one retirement account. According to the Employee Benefit Research Institute (EBRI), 49 percent of workers with an annual income between \$30,000 and \$60,000 don't have a retirement account. IRAs, individual retirement accounts, are an extremely popular way to save for retirement. There are many kinds of IRAs, including the traditional IRA, which is tax-deductible, and the Roth IRA, which is nondeductible. It's important to start investing early. Be sure to allocate your assets appropriately, and don't touch what you've already put in! Many people borrow against what they've saved, promising themselves they'll replace the money later, but they never get around to doing so. Finally, it's a good idea to choose one or more beneficiaries for your investments.

Mathematics How much will a Roth IRA be worth in 5 years if you invest \$3,000 now? Assume a 20% future tax rate and 10 percent annual earnings.

CONCEPT Multiplying by a Decimal To multiply by a decimal, count the total number of decimal places in the two numbers you are multiplying. Place the decimal point in the product by counting that number of places from the right.

• Learning from Experience One of the best ways to learn about occupations is to experience the work firsthand and talk to people about their jobs. What lessons do you think you could learn from a more experienced worker?

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Preparing for a Career

Reading Guide

Before You Read

Think about the types of work that interest you and ways you can start preparing for a career.

Read to Learn

- Discuss the importance of career planning.
- Define at least five attributes you should know about yourself when analyzing careers.
- Describe how work is changing.

The Main Idea

Choosing a career is one of the most important decisions that you will make. Career planning can help put you on the right path. It involves considering your interests and skills.

Key Concepts

- Making Decisions About Work
- Self-Awareness
- How Work Is Changing

Vocabulary

Key Terms

full-time job job occupation career interests values skill ability aptitude personality

Academic Vocabulary

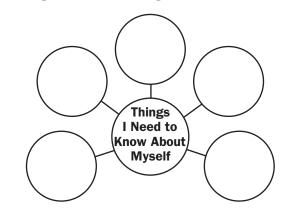
You will find these words in your reading and on your tests. Make sure you know their meanings.

pursuing overseas

via adaptable

Graphic Organizer

In a graphic like the one shown, note five things you need to know about yourself before you begin career planning.



Go to the *Introduction to Business* Online Learning Center through **glencoe.com** for a printable graphic organizer.

Academic Standards

English Language Arts

- NCTE 1 Read texts to acquire new information
- NCTE 4 Use written language to communicate effectively

NCTE 9 Develop an understanding of diversity in language use across cultures

Mathematics

Number and Operations Compute fluently and make reasonable estimates

Making Decisions About Work

Choosing a career is an important decision that everyone must make. The decision will affect the rest of your life. It will affect the amount of money you will earn. It will also affect the amount of satisfaction you will get from your work and life. A **full-time job** requires at least 40 hours of work every week. Most full-time workers spend 2,000 hours working each year. That is time you will want to spend doing something you enjoy.

Jobs and Careers

Work is essential to almost everyone's economic and social well-being. It includes jobs, occupations, and careers. A **job** or **occupation** is work that people engage in to earn pay. A **career** is a work history of one or more jobs in the same or related fields of interest. Each occupation in a career builds on interest, knowledge, training, and experience from the other jobs.

Pursuing a career requires career planning. *Career planning* consists of assessing your potential, analyzing your options, and preparing for the future. That preparation could include education or training as well as developing specialized skills or abilities.

Reading Check

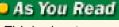
Contrast What is the difference between a job and a career?

Self-Awareness

Before you start thinking about careers, you should note what interests you. Knowing yourself is a key part of your journey into the working world. Who are you? What do you value most? Answering these and other questions can help steer you down the right career path.



Careers in Aviation Carefully consider the unique characteristics of the careers in which you are interested. What is the work environment for people who work in commercial aviation?



Think about some jobs you might like to do.

As You Read

Your talents and hobbies are also part of your interests. Think about a particular talent you have or a hobby you like to do. How could you use this in a particular job or career?

Your Interests

Your **interests** are your favorite activities. They could lead to a career that you would enjoy. Make a list of your interests. What are your favorite things to do? What school subjects do you enjoy? Which types of books do you read, and what TV shows and films do you watch? You might see patterns in your list of interests. Things that you enjoy doing may involve working with people, information, technology, or all three.

Most people who enjoy working with others have a friendly demeanor. If you are interested in working with people, then you might enjoy being a salesperson or a nurse. However, several careers deal with information. Jobs that require handling information usually involve reading or doing research. Maybe you enjoy visiting libraries or learning about history. If so, then you might like being a detective or a lawyer. Many people interested in technology enjoy making or fixing things. If this sounds like you, then you might find reward in being a video producer or an electrician.



Picture Your Business with a Logo

Logoworks.com creates affordable logos and identities for small businesses. Doing most of the work online keeps it cheap.

Sarah Hawley, a 10-year public relations veteran, was moving from a job at a large agency to launch her own business, Mockingbird PR, out of her home in Gilbert, Arizona. She soon discovered that her experience bringing in clients wasn't enough. Appearances mattered, too.

It was time to get a logo. More than just printing up business cards, a logo can create the kind of brand identity that becomes instantly recognizable to customers and also communicates that this is a serious business. Hawley analyzed a few different logo vendors and decided upon Logoworks.com, a five-year-old online provider of logo services for small businesses based in Lindon, Utah.

"I liked that their designers were spread out [across the country]," she says. "So none of the designs looked the same, and they weren't influencing each other." She also liked the ease of the process and the turnaround time. But most important, she really liked the cost. Hawley chose the firm's Platinum Package, which gave her 10 designs to choose from and unlimited revisions for \$600—a fraction of the cost of getting a logo from an agency, which can start at \$5,000.



CASE STUDY Go to the Introduction to Business Online Learning Center through **glencoe.com** for the BusinessWeek Reader Case Study.

Active Learning

Develop your own status symbol—a logo for your own business. First, decide on a particular business within a particular industry. Next, research companies in that industry to see what is appropriate. Finally, use a sketchpad to try out at least three different options. Present your research and logo options to your class. Ask for feedback on which logo makes the strongest impact.

Your Values

Values are what you believe to be important. They are the beliefs and ideas by which you live. Your values help you to make all kinds of decisions—from choosing friends to choosing a career. Your *work values* are the aspects of work that are important to you. Understanding your work values will help you select a career that suits you.

Your Skills, Abilities, Aptitudes, and Personality

Once you have some idea of your interests and values, you should consider your skills, abilities, aptitudes, and personality. A **skill** is proficiency for performing a task that is developed through training and experience. An **ability** is a natural or acquired skill or talent. Besides basic skills such as reading and writing, you may have a special ability to learn languages or to play a sport. An **aptitude** is your potential for learning a skill. Having an aptitude is like having a knack for something.

Personality is the set of characteristics that make someone special. It is the sum total of your feelings, actions, habits, and thoughts. If someone asked you to describe your personality, what would you say? You might start naming some of your characteristics. What are some of the first words that come to mind?

Reading Check Explain What are values?

International Business

Offshore Outsourcing

Offshore outsourcing is the term used when jobs are transferred to countries overseas. In the past, outsourcing was a way to reduce costs, primarily with blue-collar jobs. More recently, there has been a growing shift in the number of white-collar jobs being outsourced, such as software development and medical and financial services jobs. This has raised a debate over how outsourcing will affect the U.S. unemployment rate and overall economy. Some argue that this trend will lead to decreased U.S. wages. Others claim that the United States has an edge with its innovation. They argue that this innovation will continue creating high-paying positions and that the recent increase in white-collar outsourcing is insignificant.

Examples of Languages Across Cultures

- Q: In German, how do you say: "It's nice to meet you"?
- A: Es hat mich sehr gefreut, Sie kennenzulernen. (pronounced: Ĕs hŭtt mēkh zǎĭr ghě-froyt, zēē kěn-něn-tsŏŏ-lǎĭr-něn.)

Do you think outsourcing is good or bad for American workers? Explain your answer.



Online Self-Assessment

Online firms such as Monster.com[®] and CareerBuilder.com[™] help match employers with employees. They also offer job seekers self-assessment services to help them decide which careers will bring them the most satisfaction and success. How do you think you could benefit from using online selfassessment services?



Shifting Careers

Many baby boomers will have begun and ended their career at one company. However, studies show that the generations that follow the baby boom generation will have between five and nine different careers during their lifetime. Why do you think this change has occurred?

How Work Is Changing

The world of work is constantly changing. Some businesses fail, while new ones start. Certain workers are no longer needed. Others are in demand. The way people work is also changing. As previously discussed, technology enables work to be performed more quickly, easily, and in more cost-effective ways.

The working world is no longer limited by U.S. borders. The global economy continues to grow. People around the world want many goods and services that U.S. businesses sell. More U.S. companies are opening offices abroad, and **overseas** firms are operating within the United States. Companies do business **via** e-commerce. These changes create more job opportunities for workers.

Adapting to Change

Today's workers must be **adaptable** and willing to learn new technologies and ways of working. Every day you should work to improve your basic skills, develop thinking skills, and build personal skills. You will use these skills in all kinds of work later. They will help you adjust to new technologies and to change. They will also help you to compete with others in the working world.

Section 20.1

After You Read

Review Key Concepts

- 1. What is the difference between a job and a career?
- 2. What is the difference between an aptitude and an ability?
- **3.** Discuss some ways that work is changing.

Academic Skills

4. Mathematics George got his dream job after graduating from college. He became a construction manager, helping to build commercial buildings. His starting salary was \$40,000. He will receive a 3% raise in six months and, if he does well, another 5% raise at the end of the year. Will he then be earning more, less, or equal to \$42,923, the average salary offered to new graduates for this job according to the Occupational Outlook Handbook? **CONCEPT Percents** A percent increase in a number can be found by multiplying the number by the sum of 100% and the percent increase.



For math help, go to the Math Appendix.

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Go to the *Introduction to Business* Online Learning Center through **glencoe.com** to check your answers.



Developing a Career Plan

Reading Guide

Before You Read

Think about ways to get information about careers to help you make plans about your future.

Read to Learn

- Name four sources where you can learn about careers.
- Describe some aspects of the working world that may affect a worker.
- Define short-, medium-, and long-term goals.
- Identify the three lists needed to make a career plan.

The Main Idea

After you identify potential careers, you should research them. The information you gather will enable you to pinpoint the right career for you.

Key Concepts

- Finding Information on Careers
- Understanding the Working World
- Setting Goals
- Making a Career Plan



Go to the *Introduction to Business* Online Learning Center through **glencoe.com** for a printable graphic organizer.

Academic Standards

English Language Arts

NCTE 1 Read texts to acquire new information

NCTE 9 Develop an appreciation of diversity in language use across cultures

NCTE 10 Use first language to develop competency in English language arts and develop an understanding of content across the curriculum

NCTE 11 Participate as members of literacy communities

NCTE 12 Use language to accomplish individual purposes

Science

Content Standard F Students should develop understanding of personal and community health

Vocabulary

Key Terms

networking			
job shadowing			
internship			

volunteerism entry-level job outsourcing

Academic Vocabulary

You will find these words in your reading and on your tests. Make sure you know their meanings.

series internal challenging ultimate

Graphic Organizer

In each box of a graphic like the one shown, note the preparation you will need to develop a career.

Graduation Plan	Education and Training Plan	Experience Plan



Career Clusters The U.S. Department of Education has organized more than 28,800 different careers into 16 career clusters. Career clusters are groups of similar occupations and industries. Go to the Career Clusters Series Online Learning Center through glencoe.com. Click on the "Hospitality & Tourism" link. What are some jobs included in this career cluster?

Finding Information on Careers

After you identify potential careers, it is time to do some research. The information you gather will enable you to pinpoint the right career and develop a career plan. There are many sources of job information. **Figure 20.1** offers a list of relevant skills and qualities to investigate when doing career research.

Reading Check Explain Why is it important to research careers?

Written Sources

There is a lot of written information about careers at libraries and on the Internet. Also, the *Occupational Outlook Handbook* (OOH) describes hundreds of jobs. It lists the fastestgrowing fields and gives addresses of places to write for more information.

Career Counselors

A *career counselor* is someone who is trained to provide information and guidance on choosing a career. A career counselor can also help you learn more about your interests and abilities. Most school counselors can provide career counseling.

Networks

Another way to get information is by networking. **Networking** is the practice of building informal relationships with people whose friendship could bring advantages such as job or business opportunities.



Workplace Skills To succeed in the 21st century job market, all workers need information, communication and media literacy skills, thinking and problem-solving skills, and interpersonal and self-directional skills. Why do you think creativity and intellectual curiosity are important?

Work

The best way to learn about a career is to work. New workers often benefit from **job shadowing**, which involves following another worker on the job for a few days. Internships are another option. An **internship** is a temporary paid or unpaid position that involves direct work experience in a career field. You might also consider **volunteerism**, or working without pay.

Understanding the Working World

There are some general aspects about the working world that you should know. They may affect you at some point during your career.

The Career Ladder

Most occupations have career ladders. A *career ladder* is a **series** of different jobs within a career. You might start with an **entry-level job**, which is suitable for a worker who is new to a job, field, or subject. From there you might be promoted to a higher level job with more responsibilities. Continually improving your skills will help you to succeed by climbing a career ladder.



• Supply and Demand The supply of workers relative to the demand for workers affects job opportunities in an area. Does this business have a demand for workers? How can you tell?

Outsourcing

While U.S. companies face global competition for sales, some U.S. workers face global competition for jobs. Many U.S. firms outsource work to other countries. **Outsourcing** is using outside sources to do tasks traditionally handled by **internal** staff. It is usually done to cut costs.

The Role of Supply and Demand

Many people think that supply and demand affect only the prices they pay for goods and services. However, supply and demand also affect the job market. If there are more qualified people than there are openings for a job, then it will be difficult for a worker to get the position. People who have special skills, talents, or knowledge are also highly sought after for jobs. The more demand there is for a worker's set of skills, the easier it will be for him or her to get a job.



Regrouping After Job Loss In recent years, some U.S. companies have moved parts of their operations to other countries in order to cut production costs. As a result, many U.S. workers have lost their jobs. *In a situation such as this, what can a worker do after losing a job?*

Science / Tech TRENDS

Job Stress and Healthy Careers

Many otherwise exciting jobs can also be quite stressful. Police officers and air traffic controllers have some of the more stressful jobs. Studies have found that a machine-controlled pace can also lead to job stress. Working alone at a monotonous job can be stressful. Over time, job stress can lead to serious health concerns. High blood pressure and heart attacks are extreme examples of how a job with high stress levels can affect the human body. Research into what a healthy career looks like has begun, but stress researchers hope to offer solutions that will enhance both productivity and worker health.



Go to the *Introduction to Business* Online Learning Center through **glencoe.com** for links to Web sites where you can research what makes a healthy career. Look for ways researchers can gauge stress levels in people and the ways they determine the stress levels of different jobs. Write a paragraph about what you find.

As You Read

Make sure your goals are realistic. Aim high, but aim at what is possible.

Setting Goals

Before you reach your career goal, you must first set and reach other goals. Goals can be short-, medium-, or long-term. A *shortterm* goal is something you might start and reach quickly. A *medium-term goal* is usually more **challenging** and takes longer to achieve. A *long-term goal* may take a long time to reach. Shortand medium-term goals can help you achieve a long-term goal. When setting goals, be as specific about each one as you can. Specific goals are easier to aim for and achieve.

Making a Career Plan

As you can see, making a career plan takes effort. You can create one now for one of your career choices. It is a good way to prepare for future career decisions.

Plot Your Career Course

Now that you have seen the process of career planning, get started with your own career. First, write your **ultimate** goal at the top of a sheet of paper. Then use library and Internet resources to research and make three lists. Your teacher, school counselor, and family can also help.

Graduation Plan In the first list, identify and select current courses, activities, and experiences that are related to your career goal. This list could lead to a specific career choice.

Education and Training Plan In the second list, detail the education or training you will need after high school. Be specific. List and explain your education and training alternatives, including courses you might take, and certificates or degrees you must earn.

Experience Plan In the third list, note experiences that will lead to your specific career choice. Include internships and volunteer, part-time, and temporary jobs.

Set Your Goals Once your lists are complete, determine whether each of the items listed is a short-, medium-, or long-term goal. Chart your goals in the order in which they will happen. Think about when you might start and complete each one. What can you do now? What will you do one, three, or five years from now? How long will it take to reach your ultimate goal?

Achieving Your Goals

The more specific and realistic your goals are, the more likely you are to achieve them. However, your goals and the time you spend on them may change over time. If you are not reaching your goals, do not lose motivation. Find out why you are stuck. As you review and revise your goals, you must also renew your motivation. The most important thing is to have a plan that gets you moving toward your ultimate career goal.



Employment Agencies Adecco is the world's largest employment agency. Each day, the Swiss company helps more than 700,000 people find work. Its services include temporary staffing, permanent placement, project assistance, and outsourcing. The firm also trains workers to meet local needs. How can an employment agency help you as you enter the workforce?

Section 20.2

After You Read

Review Key Concepts

- **1.** Identify some sources to use for career research.
- 2. What are some ways to gain work experience?
- 3. What are short-, medium-, and long-term goals, and how do they relate to a career plan?

Academic Skills

- 4. English Language Arts Work in a small group with other students to produce a print advertisement, radio ad, or television spot designed to recruit applicants with certain aptitudes and skills to a specific position. For example, you might recruit recent law school graduates for positions.
- 5. English Language Arts Find a partner and write a role play about a job interview. Perform your role play for the class and conduct a discussion about it.

Go to the *Introduction to Business* Online Learning Center through **glencoe.com** to check your answers.

Section 20.1 Summary

Preparing for a Career Choosing a career is one of the most important decisions that you will make. While a job is work that people do for pay, a career usually builds on interest, knowledge, training, and experience from one or more jobs. Career planning can help you determine the right path to take. It involves considering factors such as your interests and skills. Other aspects to consider are changes that have affected the working world, such as the growth of the global economy and e-commerce. These and other changes create more job opportunities for workers.

Section 20.2 Summary

Developing a Career Plan After you identify potential careers, you should research them. Research sources include libraries, the Internet, networks, and work. New workers can learn more about careers through job shadowing, internships, and volunteering. They should also be aware of aspects of the working world that might affect them, such as career ladders and outsourcing. Setting short-, medium-, and long-term goals can give you direction. The more specific and realistic your goals are, the more likely you will achieve them and reach your ultimate career goal.

Vocabulary Review

1. On a sheet of paper, use each of these key terms and academic vocabulary terms in a sentence.

via

Key Terms

full-time job	aptitude
job	personality
occupation	networking
career	job shadowing
interests	internship
values	volunteerism
skill	entry-level job
ability	outsourcing

Academic Vocabulary

pursuing overseas adaptable

series internal challenging ultimate

Review Key Concepts

- **2.** Discuss the importance of career planning.
- **3.** Define at least five attributes you should know about yourself when analyzing careers.
- **4.** Describe how work is changing.
- 5. Name four sources where you can learn about careers.
- **6.** Describe some aspects of the working world that may affect a worker.
- 7. Define short-, medium-, and long-term goals.
- **8.** Identify the three lists needed to make a career plan.

Critical Thinking

- **9.** How can your strengths and weaknesses affect your job objectives, career choice, personal development, and life goals?
- **10.** Suppose you have developed a plan for a career that has a good outlook. If the outlook became negative by the time you were ready to pursue the career, what would you do?
- **11.** A *profession* such as law or medicine usually requires a high level of education. A *trade* such as mechanics requires a high level of manual or technical skills. Which one would you most likely pursue? Explain your answer.
- **12.** Besides the resources mentioned, what other resources could you use to find information about careers?
- **13.** Why might it be helpful to research information about careers in other countries?
- **14.** Think about your personality. Write a list of words that describe you, such as outgoing, energetic, caring, loyal, quiet, serious, confident, friendly, creative, or shy. What potential business careers might fit your personality?

Write About It

- **15.** Research the impact new technologies and global competition have on U.S. jobs. How do changes in technology and global competition affect workers? Write a one-page report on your findings.
- **16.** Select two careers—one in business and the other in a different field that interests you. Research the careers. Use different techniques, such as job shadowing, volunteering, watching videos, or doing interviews. Write a review of each career.
- **17.** Talk to a guidance counselor about your interests and skills. Develop a plan for personal growth and skill development. Write a thank-you letter to your counselor reviewing your plan.
- **18.** Research types of self-assessment tools. See if there are any specific tools offered for people seeking business careers. Then write a two-page report summarizing your findings.
- **19.** A *mentor* acts as an advocate, offering advice as a trusted counselor or guide. In two or more paragraphs, discuss how a mentor can help you prepare for a career.

Technology Applications

Spreadsheets and Written Reports

20. Create a spreadsheet listing your interests, values, skills, aptitudes, and personality traits. Identify and research two potential business careers—one in the United States and one in another country. Compare and contrast the careers. Choose one. Write a report assessing your skills and the education or training you might need for the chosen career.

Business Ethics

Job Shadowing

21. Imagine you just started an internship at a large phone company. You spend the first day job shadowing a longtime employee. During a tour of the office, you are given access to confidential information about the company's customers. Is this right or wrong? Explain your answer.

Applying Academics to Business

English Language Arts

22. Write an e-mail or letter introducing yourself to someone working in a career that interests you. Describe why you are interested in the career and request an information interview. Include a list of at least six questions for the person.

Mathematics

23. Using the *Occupational Outlook Handbook,* research the median annual salaries for five or six different careers that interest you. Consider careers suchs as architect, fire fighter, flight attendant, teacher, lawyer, or salesperson. Make a bar graph to compare the data you have gathered.

CONCEPT Graphs A bar graph is a chart that uses either horizontal or vertical bars to show comparisons among categories. One axis of the chart shows the specific categories being compared, and the other axis represents a discrete value.

English Language Arts

24. Others can often see strengths in a person that the person himself or herself does not recognize. Pair up with another student you know fairly well. Each of you should list four or five strengths of your partner, and then exchange the lists and discuss them. Write a sentence or two telling what you learned about yourself from the experience.

Mathematics

25. The average earnings of a real estate agent in a medium-sized midwestern city have been growing at a rate of 1.5% per year for several years. If the average earnings were \$35,670 last year, what are they likely to be next year?

CONCEPT Word Problems Read carefully to make sure you understand the question. To solve this problem, ask yourself how many time periods are in question. Round to the nearest dollar.

Active Learning

Diagram Career Paths

26. Interview a family member or a friend of the family about his or her career ladder. Create a diagram that shows the jobs the interviewee has had. Then connect the skills, experience, education, and leadership roles that led to advanced positions on the ladder. Write a brief report about the interview, and share your work with the class.

Business in the Real World

School-to-Work Programs

27. Create a chart of the programs in your school and community that link school to work. Ask your guidance counselor and teachers to help you. Include names, addresses, and telephone numbers of people to contact. Then, as a class, compile all the charts, and prepare a document that can be shared with the rest of your school.

Real skills -

ANALYZE ENTRY-LEVEL JOB SKILLS

28. Interview the personnel manager of a large firm or the person who hires employees for a small firm. Determine the qualities that the manager looks for in an entry-level employee. Ask about the noted strengths and weaknesses of today's applicants. Then prepare a brief report of your findings. Share it with the class.

COOL Business CAREERS

FIND YOUR DREAM JOB

29. Go to the *Introduction to Business* Online Learning Center through glencoe.com for a link to the Occupational Outlook Handbook Web site. Click on the "OOH Search/A-Z Index" link and enter the job title "architects, except landscape and naval." Then write a one-page report about this type of occupation. Conclude your report with a list of things you could do now to prepare yourself to pursue the occupation.

Role Play

CREATING A CAREER PLAN

30. Situation Imagine you are a career counselor for a state employment agency. A nearby high school asks you to talk to students about developing a career plan.

Activity Develop a presentation on the steps of a career plan.

Evaluation You will be evaluated on how well you meet the following performance indicators:

- Convey the importance of career planning.
- Outline the steps to complete a career plan.
- Give a well-organized presentation.
- Answer questions about planning a career.
- Project your voice, and use correct English and grammar.

Standardized Test Practice

Directions Choose the letter of the best answer. Write the letter for the answer on a separate piece of paper.

1. Given the following set of data, which is greatest?

$\{1, 3, 4, 5, 5, 7, 8, 8, 8, 9, 10, 10\}$

- A mean
- B median
- C mode
- D the mean and median are equal

TEST-TAKING TIP Look for key words in test directions and questions such as choose, describe, explain, compare, identify, similar, except, not, and but.



READING Go to the Introduction to Business Online Learning Center through **glencoe.com** for a list of outside reading suggestions.