Name Index

3Com, 211
3M Company, 62, 63, 223, 570–571
7-Eleven, 168
15th Avenue Coffee and Tea, 182

A
AAMCO Transmissions, 153
Ace Cash Express, 546
Adelphia Communications Corp., 39
Adobe Systems, 604
Advanced Cast Stone, Inc., 220
Advanced Micro Devices (AMD), 588
AFL–CIO, 311, 312
African Development Bank (AFDB), 94
AIG, 499
Ally Bank, 546
Airedale Brewing Company, 150
Albert's Family Restaurants, 157
Alberto-Culver, 518
Alberto-Culver, 518
Amalgamated Clothing and Textile Workers
Union, 313
Amazon, 3, 4, 30
Amazon Kindle, 222
American & Foreign Power Company, 588
American College, 602
American Express, 233, 570–571
American International Group (AIG), 576
American Marketing Association, 335
American National Standards Institute (ANSI), 234
American Society of Magazine Editors, 438
Aminoato, 91
Anderson, Keith E., 40
Anderson, Wayne, 40
Anderson's Ark and Associates, 40
Anheuser-Busch, 348–349
Anner's Homegrown, 131–132
Apollo Group, 604
Apple Computer, Inc., 42, 95, 138, 142, 178, 179, 180, 237, 292, 335, 339, 354
Apple iPad, 222, 223
Apple iPhone, 403
Apple iPod, 292
Apple Store, 335
Aquaduct, 143
Archer Daniels Midland Company (ADM), 89–90
Arguello, Carlos, 111
Armstrong, Waymon, 143
Ashby, Molly, 131
Asian Development Bank (ADB), 94
AT&T, 41, 49–50, 229, 233, 403, 571
AT&T Pioneers, 50
Avis, 153

B
Banco Galicia, 554
Bank of America, 125, 128, 554
Bank One Corp., 562
Banque Africaines de Development, 94
Barnes & Noble, 588
Baroso, Jose Manuel Durao, 85
Baskin-Robbins, 157
Baskins, Ann, 39
Bates, Timothy, 156
Bayer Science Forum, 50
Beacham, Ed, 417
Bear Stearns, 562
Bed Bath & Beyond, 414
Behavior Scan, 350
Bell, Alexander Graham, 49
Belu Water, 69
Ben & Jerry's, 208, 338–339
Bernanke, Ben, 538, 540
Berry Plastics, 228
Best Buy, 422
Best Price Modern Wholesale, 125
Bethlehem Steel, 280
Betlach, Kilian, 124
Bezos, Jeff, 3, 30
Bharti Enterprises, 125
Big Apple Barbeque Block Party, 448
Black & Decker, 218
Blockbuster, 345
Boeing Company, 65, 74, 91, 226, 277, 323
Boeing Ethics Line, 65
Bogle, John C., 501, 629
Bonobos, 291
Bookman Testing Services, Inc., 252
Borders, Perrin & Norrander, 456
Borzacchiello, Maureen, 142
Bostic, Jim, 511
Boston Chicken, 156
Bowie, Bert, 456
Boyle, James, 546
Boyle Tim, 456
Branson, Sir Richard, 139
Branson School of Entrepreneurship, 139
Brinkner International, 221
British Petroleum (BP), 61, 151–152, 153, 236
Broadcast.com, 8
Brotherhood of Professional Baseball Players, 310
Bruce Miller Nurseries, 570
BudNet, 348–349
Buffett, Warren, 132
Burch, Sharon, 147
Bureau of Labor Statistics, 18
Burger King, 155, 156, 157
Burlington Northern Santa Fe Railway, 127
Burton Snowboards, 241–242
Bush, George W., 39, 43, 72–73, 543

C
California Milk Processor Board, 433
California Nurses Association, 329
California Public Employees' Retirement System
(CALPERS), 617
Callaway Golf, 569–570
Callaway Golf, 569–570
Campbell, 562
Campbell Soup Company, 181, 223
Canon, 237
Carl Jr., 157
Carpenter, Jake Burton, 241
Carter, Jimmy, 86
Casey, Bob, 64
Caterpillar, 33–34
Century 21 Real Estate, 156
Charles Schwab, 472
Charles Schwab Foundation, 48–49
Chase, 562
Chevrolet, 197, 217, 220
Chevron, 219
Chico's, 414
Chrysler, 568, 576
Church's Chicken, 155
Cisco, 294–295, 487
Citibank, 219
Citigroup, 554, 581
Clark, Richard T., 50
Clarke, Tony, 150
Clinton, Bill, 55, 86, 93
Clorox, 518
Cobb, Peter, 493
Coca-Cola Company, 61, 72, 153, 229–230, 263, 357, 446, 606, 623
Cold Stone Creamery, 156
Colgate-Palmolive, 90, 518
Columbia Pictures Entertainment, Inc., 90
Columbia Sportswear, 576
Committee for the Implementation of Textile
Agreements, 78
Communication Workers of America, 50, 321
Community Connect Trade Association, 572
Congress of Industrial Organizations (CIO), 311
Consolidated Edison, 584
<table>
<thead>
<tr>
<th>Name</th>
<th>Page(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consorzio, 131</td>
<td>54</td>
</tr>
<tr>
<td>Consumer Product Safety Commission, 54</td>
<td></td>
</tr>
<tr>
<td>Container Store, 264</td>
<td></td>
</tr>
<tr>
<td>Cooper, Cynthia, 45</td>
<td></td>
</tr>
<tr>
<td>Copley Pharmaceutical, Inc., 39</td>
<td></td>
</tr>
<tr>
<td>Costco, 131, 411, 425–426</td>
<td></td>
</tr>
<tr>
<td>Creative Display Solutions, 142</td>
<td></td>
</tr>
<tr>
<td>Creative Vortex, 432</td>
<td></td>
</tr>
<tr>
<td>CSX Corporation, 611</td>
<td></td>
</tr>
<tr>
<td>Cuban, Mark, 8</td>
<td></td>
</tr>
<tr>
<td>Curtin, Mary Liz, 417</td>
<td></td>
</tr>
<tr>
<td>Curves Fitness Center, 154–155</td>
<td></td>
</tr>
<tr>
<td>Cypress Springs Plastics, 585–586</td>
<td></td>
</tr>
<tr>
<td>&quot;D&quot;</td>
<td></td>
</tr>
<tr>
<td>D&amp;B, 557, 587</td>
<td></td>
</tr>
<tr>
<td>DaimlerChrysler, 194–195</td>
<td></td>
</tr>
<tr>
<td>Dairy Queen, 153</td>
<td></td>
</tr>
<tr>
<td>Darden, Bill, 594</td>
<td></td>
</tr>
<tr>
<td>Darden Restaurants, 594</td>
<td></td>
</tr>
<tr>
<td>Deepwater Horizon, 61, 151–152, 153</td>
<td></td>
</tr>
<tr>
<td>Deere &amp; Company, 40</td>
<td></td>
</tr>
<tr>
<td>Dell Brazil, 47–48</td>
<td></td>
</tr>
<tr>
<td>Dell Computer, 47–48, 205–206, 238, 484, 486</td>
<td></td>
</tr>
<tr>
<td>Dell Foundation, 47–48</td>
<td></td>
</tr>
<tr>
<td>Deloitte, 294, 498, 504, 505, 522</td>
<td></td>
</tr>
<tr>
<td>Delphi Automotive Systems Corporation, 63</td>
<td></td>
</tr>
<tr>
<td>Demeter, Steve, 474</td>
<td></td>
</tr>
<tr>
<td>Developing Health Globally, 48</td>
<td></td>
</tr>
<tr>
<td>DHL, 420</td>
<td></td>
</tr>
<tr>
<td>Digital Citizen Project, 47–48</td>
<td></td>
</tr>
<tr>
<td>Dingell, John, 40</td>
<td></td>
</tr>
<tr>
<td>Disney, 346</td>
<td></td>
</tr>
<tr>
<td>Divine Chocolate, 38, 66</td>
<td></td>
</tr>
<tr>
<td>Dizzy Dean's Beef and Burger, 156</td>
<td></td>
</tr>
<tr>
<td>Doctor's Associates, Inc., 155</td>
<td></td>
</tr>
<tr>
<td>DocuSign, Inc., 188</td>
<td></td>
</tr>
<tr>
<td>Domino's Pizza, 273–274</td>
<td></td>
</tr>
<tr>
<td>Dow Chemical Company, 92, 297</td>
<td></td>
</tr>
<tr>
<td>Dr. Pepper/Seven-Up Companies, 153</td>
<td></td>
</tr>
<tr>
<td>Draft Foods, 357</td>
<td></td>
</tr>
<tr>
<td>Drexel-Heritage, 231</td>
<td></td>
</tr>
<tr>
<td>Dubois, Kathleen, 151</td>
<td></td>
</tr>
<tr>
<td>Dudley, Joe, 4–5</td>
<td></td>
</tr>
<tr>
<td>Duke Energy Corporation, 619</td>
<td></td>
</tr>
<tr>
<td>Dunkin' Donuts, 156–157, 182</td>
<td></td>
</tr>
<tr>
<td>Dunn &amp; Bradstreet, 141, 350</td>
<td></td>
</tr>
<tr>
<td>Dunn, Andy, 291</td>
<td></td>
</tr>
<tr>
<td>Dunn, Patricia, 39</td>
<td></td>
</tr>
<tr>
<td>Durand, Douglas, 39</td>
<td></td>
</tr>
<tr>
<td>&quot;E&quot;</td>
<td></td>
</tr>
<tr>
<td>E*Trade, 357, 492–493, 629</td>
<td></td>
</tr>
<tr>
<td>EarthWatch Institute, 91</td>
<td></td>
</tr>
<tr>
<td>Eastman Kodak, 149, 256</td>
<td></td>
</tr>
<tr>
<td>eBay, 403, 441</td>
<td></td>
</tr>
<tr>
<td>EDS, 211</td>
<td></td>
</tr>
<tr>
<td>Eli Lilly, 169, 196</td>
<td></td>
</tr>
<tr>
<td>Ellison, Larry, 126</td>
<td></td>
</tr>
<tr>
<td>Engineering &amp; Computer Simulations, Inc., 143</td>
<td></td>
</tr>
<tr>
<td>Enron, 45, 499</td>
<td></td>
</tr>
<tr>
<td>Enterprise Development Group, 154</td>
<td></td>
</tr>
<tr>
<td>Environmental Protection Agency (EPA), 60–61, 62, 63, 145</td>
<td></td>
</tr>
<tr>
<td>Equal Employment Opportunity Commission (EEOC), 259, 269</td>
<td></td>
</tr>
<tr>
<td>Equifax, 557</td>
<td></td>
</tr>
<tr>
<td>Ernst &amp; Young, 504, 505</td>
<td></td>
</tr>
<tr>
<td>Etsy.com, 13</td>
<td></td>
</tr>
<tr>
<td>European Bank for Reconstruction and Development, 94–95</td>
<td></td>
</tr>
<tr>
<td>Evo, 98</td>
<td></td>
</tr>
<tr>
<td>EvoGear.com, 98</td>
<td></td>
</tr>
<tr>
<td>EvoTrip, 98</td>
<td></td>
</tr>
<tr>
<td>Experian, 557</td>
<td></td>
</tr>
<tr>
<td>Export-Import Bank of the United States, 94, 95</td>
<td></td>
</tr>
<tr>
<td>ExxonMobil Corporation, 49, 193, 251, 256, 431–432</td>
<td></td>
</tr>
<tr>
<td>&quot;F&quot;</td>
<td></td>
</tr>
<tr>
<td>Facebook, 169, 183, 449, 486</td>
<td></td>
</tr>
<tr>
<td>Family Dollar, 569</td>
<td></td>
</tr>
<tr>
<td>Fanny Mae, 499</td>
<td></td>
</tr>
<tr>
<td>Fantastic Foods, 131</td>
<td></td>
</tr>
<tr>
<td>Federal Bureau of Investigation (FBI), 46</td>
<td></td>
</tr>
<tr>
<td>Federal Deposit Insurance Corporation (FDIC), 545</td>
<td></td>
</tr>
<tr>
<td>Federal Express, 420</td>
<td></td>
</tr>
<tr>
<td>Federal Mediation and Conciliation Service (FMCS), 325</td>
<td></td>
</tr>
<tr>
<td>Federal Open Market Committee (FOMC), 541, 542</td>
<td></td>
</tr>
<tr>
<td>Federal Reserve Bank, 534</td>
<td></td>
</tr>
<tr>
<td>Federal Reserve Board, 538, 543, 544</td>
<td></td>
</tr>
<tr>
<td>Federal Reserve System, 538–543</td>
<td></td>
</tr>
<tr>
<td>Federal Trade Commission (FTC), 41, 42, 157, 345, 414–415, 438</td>
<td></td>
</tr>
<tr>
<td>Ferrari, 296</td>
<td></td>
</tr>
<tr>
<td>Fettig, Jeff, 273</td>
<td></td>
</tr>
<tr>
<td>Fidelity Investments, 472</td>
<td></td>
</tr>
<tr>
<td>Financial Accounting Standards Board (FASB), 500, 514</td>
<td></td>
</tr>
<tr>
<td>Financial Engines, 581</td>
<td></td>
</tr>
<tr>
<td>Firefox, 297</td>
<td></td>
</tr>
<tr>
<td>First Business Bank, 147</td>
<td></td>
</tr>
<tr>
<td>First Round Capital, 107</td>
<td></td>
</tr>
<tr>
<td>Fitch Ratings, 621</td>
<td></td>
</tr>
<tr>
<td>Five Guys Burgers and Fries, 136, 159</td>
<td></td>
</tr>
<tr>
<td>Flannery, Matt, 114</td>
<td></td>
</tr>
<tr>
<td>Flexible Work Schedule Program, 292</td>
<td></td>
</tr>
<tr>
<td>Foraker, John, 131</td>
<td></td>
</tr>
<tr>
<td>Ford, Gerald, 55</td>
<td></td>
</tr>
<tr>
<td>Ford, Henry, 26</td>
<td></td>
</tr>
<tr>
<td>Ford, Henry II, 59</td>
<td></td>
</tr>
<tr>
<td>Ford Motor Company, 24, 108, 142, 203, 237, 339, 484, 568, 590</td>
<td></td>
</tr>
<tr>
<td>Ford Motor Credit, 546</td>
<td></td>
</tr>
<tr>
<td>Forrester Research, Inc., 485</td>
<td></td>
</tr>
<tr>
<td>Friedman, Thomas L., 73</td>
<td></td>
</tr>
<tr>
<td>Friend, Cecelia, 438</td>
<td></td>
</tr>
<tr>
<td>Frito-Lay, 131</td>
<td></td>
</tr>
<tr>
<td>Frontier Communications, 321</td>
<td></td>
</tr>
<tr>
<td>Gabbawala, Rekha, 156–157</td>
<td></td>
</tr>
<tr>
<td>Gallant, David, 6</td>
<td></td>
</tr>
<tr>
<td>Gambling, James, 116</td>
<td></td>
</tr>
<tr>
<td>GameStop, 400, 422</td>
<td></td>
</tr>
<tr>
<td>Gantt, Henry L., 231</td>
<td></td>
</tr>
<tr>
<td>GE Capital, 546</td>
<td></td>
</tr>
<tr>
<td>Geico Insurance, 574</td>
<td></td>
</tr>
<tr>
<td>Geithner, Timothy, 538</td>
<td></td>
</tr>
<tr>
<td>General Electric, 48, 117, 149, 174, 199, 206, 218, 220, 233, 256, 278, 301, 467, 571</td>
<td></td>
</tr>
<tr>
<td>General Foods, 407</td>
<td></td>
</tr>
<tr>
<td>General Mills, 10, 59, 505, 613</td>
<td></td>
</tr>
<tr>
<td>General Mills Foundation, 47</td>
<td></td>
</tr>
<tr>
<td>General Motors, 18, 24, 90, 144, 168, 219, 568, 576</td>
<td></td>
</tr>
<tr>
<td>General Motors Acceptance Corporation, 546</td>
<td></td>
</tr>
<tr>
<td>Gerstein, Joseph, 39</td>
<td></td>
</tr>
<tr>
<td>Giant Food, 470</td>
<td></td>
</tr>
<tr>
<td>Glad Products Company, 219–220</td>
<td></td>
</tr>
<tr>
<td>Global.com, 172</td>
<td></td>
</tr>
<tr>
<td>Global Volunteers, 91</td>
<td></td>
</tr>
<tr>
<td>GNC, 153</td>
<td></td>
</tr>
<tr>
<td>Goldman Sachs, 125</td>
<td></td>
</tr>
<tr>
<td>Gompers, Samuel, 310</td>
<td></td>
</tr>
<tr>
<td>Goodrich, Ben, 78–79</td>
<td></td>
</tr>
<tr>
<td>Goodwill Industries of Arkansas, 124</td>
<td></td>
</tr>
<tr>
<td>Google, 180, 199, 263, 291, 304–305, 438, 582, 620</td>
<td></td>
</tr>
<tr>
<td>Gorman, Leon, 187, 304</td>
<td></td>
</tr>
<tr>
<td>Government Accountability Office (GAO), 78</td>
<td></td>
</tr>
<tr>
<td>Grass, Martin L., 45</td>
<td></td>
</tr>
<tr>
<td>Great Clips, 157</td>
<td></td>
</tr>
<tr>
<td>Greenberg, Murray, 161</td>
<td></td>
</tr>
<tr>
<td>Greenspan, Alan, 313</td>
<td></td>
</tr>
<tr>
<td>Griswold, Daniel T., 76</td>
<td></td>
</tr>
<tr>
<td>Grosnickle, Karolyn, 40</td>
<td></td>
</tr>
<tr>
<td>Group Danone, 69</td>
<td></td>
</tr>
<tr>
<td>Gruma SA, 90</td>
<td></td>
</tr>
</tbody>
</table>
Hyatt Corporation, 178
Hyundai USA, 180

IBM, 48, 127, 149, 183, 193, 267, 487
Idyll Foundation, 69
Illumina, Inc., 236–237
Immel, Jeffrey R., 174
Industrial Workers of the World (IWW), 311
Information Resources, Inc., 250
Infosys Technologies, 480
Ingrained Style Furniture, 235
Innovation Technologies, 140
Institute of Management Accountants, 504
Intelliden, 127
Inter-American Development Bank (IDB), 94
International Accounting Standards Board, 500
International Franchise Association, 157
International Monetary Fund (IMF), 79, 95
International Organization for Standardization (ISO), 234–235
International Reciprocal Trade Association, 572
International Trade Loan program, 158
Intuit, 107, 128
Ivy Planning Group, 111

Jackson Hewitt, 345
Jaguar, 47
Javelin Strategy and Research, 487
JCPenney, 349, 414
Jobs, Steve, 178, 179, 180
Johnson & Johnson, 117, 267, 473
Johnson, George Paul, 162
Johnson, Lyndon B., 59
Johnstone, Pete, 585, 586
JP Morgan, 562
JP Morgan Chase, 125, 554, 562
Just-Fares.com, 98

Kalin, Rob, 13
Karissa, 222
Kaufelt, Rob, 161
Kellogg’s, 193, 219, 349, 438
Kenmore, 340
Kennedy, John F., 54
KFC, 153, 157
KFM, 133, 157
King, Jonathan, 91
Kiva.org, 114
Kmart Corporation, 199, 336
Knights of Labor, 309–310
Kodak, 183
Koehe, Nancy F., 141
Kolesnik, Kris, 46
Kozlowski, Leo Dennis, 40
KPMG, 504, 505
Kraft Foods, 131, 349, 438, 502
Kroger, 161
Krummier, Robert, Jr., 147
Kuapa Kokoo, 38, 66

L
L.A. Bean, Inc., 142, 187–188, 304, 455–456
LaPalce, John, 44
Lamy, Pascal, 84
Landsend.com, 484
Leahy, Jordan, 147
LEGO, 173
LEGO Group, 88
Lehman Brothers, 499
Leon & Lulu, 417
Lever Brothers, 407
Levis Strauss, 313
LEXIS-NEXIS, 350
Lincoln Electric, 224
Lindblad Expeditions, 222
Lindquist, Lee, 68
LinkedIn, 183, 486
Lipper Analytical Services, 623
Littleacres, Rich, 64
Liz Claiborne, Inc., 237
Lockheed Martin, 47

M
Machinists Union, 323, 325
Macy’s, 486
Madoff, Bernard, 40
Maggiano’s Little Italy, 221–222
Major League Baseball Players Association, 310, 324
Management Assistance Program, 149
Manpower, Inc., 219
Marathon Oil Corporation, 218
Marks, Richard, 40
Marshall, John, 116
Martha Stewart Living Omnimedia, 203
Marx, Karl, 17
Maslow, Abraham, 281, 282–283
Massachusetts Export Center, 158
Massachusetts Nurses Association, 329
Massachusetts Small Business Development Center Network, 158
Massenet, Natalie, 463, 489
MasterCard, 582
Mattel, Inc., 21
Maxim integrated Products, Inc., 226–227
Mayo, Elton, 281
Mayo Clinic, 168
Maytag, 55
McCafe, 99
McCormick, Chris, 187
McDaniel de Andrade, Dixie, 7
McDonald, Robert, 167, 185
McDonald’s, 98–99, 142, 153, 155, 156, 157, 182, 193, 199, 202, 344
McGregor, Douglas, 284, 285
McLeod, Diane, 563
McMillion, Denver, 151
McNulty, Suzy, 294
Melton, Dave, 273–274
Mercedes-Benz, 449
Mercedes-Benz Fashion Week, 344
Merck & Co., Inc., 50, 298
Merck Company Foundation, 50
Merck Institute for Science Education, 50
Mergent, Inc., 623
Merrill Lynch, 128
MetLife, 576
Mickelson ExxonMobil Teachers Academy, 49
Microsoft, 24, 117, 297, 413, 517
Microsoft OneApp, 484
Midvale Steel Company, 279–280
Mills, Karen, 143, 151, 153
Minority Business Development Agency, 150
Mint.com, 107, 128
MITRE, 263
Mole Hollow Candles, 235
Monster.com, 177
Montgomery Ward, 414
Moody’s, 621
Morgan, J. P., 562
Morningstar, Inc., 623
Motorola, 184, 233, 450, 465
Mount Pleasant Towne Center, 416
Mozilla, 297
MSN, 438
Murrell, Jerry, 136
Murray’s Cheese, 161
Murrell, Janie, 136
Mutual Fund Education Alliance, 614
MySpace, 486

N
Nabisco, 369
Nader, Ralph, 55
Nanigian, Daniel J., 158
Nanmac Corporation, 158
NASA, 174
NASDAQ, 583
National Association of Colleges and Employers, 503
National Association of Retail Collection Attorneys, 563
National Basketball Players Association, 310
National Black McDonald’s Operators Association, 155
National Bureau of Economic Research, 329
National Center for Employee Ownership, 295
National Credit Union Administration, 545
National Football League Players Association, 310
National Franchise Mediation Program, 157
National Hockey League Players’ Association, 310
National Labor Relations Board (NLRB), 309, 314, 317, 318
National Math and Science Initiative, 49
National Nurses United, 329
National Restaurant Association, 273
NCR, 481
Nederlander Concerts, 33, 593
Nelson, Kathy, 273
Netle, 69, 216, 238
Netle, Henri, 238
Net-a-Porter, 463, 489
Netflix, 345, 415
NetLogic, 613
New United Motor Manufacturing, Inc. (NUMMI), 90
NewWave Fashions, Inc., 197
New York Life Insurance, 219
New York Stock Exchange (NYSE), 583, 606
New York University (NYU), 314
Nike, 192, 203
Nisource, 151
Nissan, 172, 341, 344
Nokia, 72
Northmark, John, 493
 Norton Networks Corporation, 41
Northeast Art Supply, 508–511, 512f, 513–514, 515f, 518–522
Boot Camp, 297

Copyright 2010 Cengage Learning. All Rights Reserved. May not be copied, scanned, or duplicated, in whole or in part. Due to electronic rights, some third party content may be suppressed from the eBook and/or eChapter(s).
Editorial review has deemed that any suppressed content does not materially affect the overall learning experience. Cengage Learning reserves the right to remove additional content at any time if subsequent rights restrictions require it.
O
Obama, Barack, 46, 50, 94, 152–153, 543
Occupational Safety and Health Administration (OSHA), 270
Ocean Spray Cranberries, Inc., 124
Odland, Steve, 526
Office of Thrift Supervision, 545
OfficeMax, 343–344
Old Clock Shop, 417
Olyayi, Nikki, 139–140
Oneida, 237
Online Women's Business Center, 150
Oracle Corporation, 126
Orbits, 484
Orman, Suze, 610
Ouch! William, 285
Oxley, Michael J., 44

P
Packard, Dave, 211
Page, Larry, 180
Paget, Reed, 69
Palm, 211
Panasonic, 225
Panera Bread, 430, 452
Patagonia, 42
Patek Philippe, 404
Penske, Carrie Schwab, 48
Pendergast, William, 116
PepsiAmericas, 404
PepsiCo, 131, 153, 157, 254, 357–358, 404
PepsiAmericas, 404
PepsiAmericas, 404
PepsiCo, 131, 153, 157, 254, 357–358, 404
Perkins, Tom, 584
PetSmart, 414
Peyton, Herman, 155
Philip Morris, 54–55, 91
Phillips, Bryce, 98
Phillips Petroleum, 47
Pitney Bowes, 584
Pizza Hut, 224
Polaroid, 142
Pollution Prevention Pays (3P), 62
Pomerantz, Carrie Schwab, 48
Portland Savings Bank, 533
PriceWaterhouseCoopers, 40, 254, 298, 504, 505, 513
Primera, 581
Procter, William, 116
Providence Sacred Heart Medical Center, 329
Pulte Homes, 472
Puma, 195

Q
Quaker Oats, 263
Qualified Resource, Inc., 150
Questor Corporation, 87
QVC, 415

R
R. J. Reynolds, 54–55
Radio Shack, 156
Rahim, Ahmed, 210
Rahim, Reem, 210
Raymond James, 598, 626
Readers' Digest Association, 117
Reagan, Ronald, 86
Reason Public Policy Institute, 294
RedBox, 415
Reebok, 226
Refresh Project, 358
Reinventing Education, 48
Restoration Hardware, 480
Reynolds, Shelley, 110
Rigas, John J., 39
Rigas, Timothy J., 39
Rite Aid Corp., 44–45
Roebuck, Alvah, 120
Rolls-Royce, 341
Romanias, Chris, 157
Roosevelt, Franklin D., 26, 51
Royal Crown Companies, Inc., 153
Royal Dutch/Shell Group, 118
Royer, Bud, 193
Royer's Roundtop Café, 193
Ruiz, Manny, 120

S
S. C. Johnson, 47, 263, 292
Safeway, 210
Salesforce.com, 257
Salzberg, Barry, 498
Sam's Club, 411
Samsung Electronics, 72, 95
Sanabes, Paul S., 44
Sanabes-Oxley Act, 608
SAS, 263, 282
Saturn Corporation, 314
Scannell, Stephen, 417
Scholfield, Roger, 68
Scholfield Honda, 68
Schuyl, Howard, 182
Schwab Moneywise, 48
Schwab Pomerantz, Carrie, 48
Sears, Richard, 120
Sears, Roebuck and Co., 120, 144, 199, 336, 340, 408
Sears Holdings Corporation, 118
Securities Act of 1933, 608
Securities Exchange Act of 1934, 608
Securities Investor Protection Program, 608
Securities and Exchange Commission (SEC), 501
Semiconductor Industry Association (SAIC), 17
Share Our Strength, 50
Shell, Richard, 151
Sierra Club, 68, 325
Singer Sewing Company, 154
Skillview Technologies, Inc., 252
Skype, 348
Slater, Samuel, 25–26
Small Business Administration (SBA), 137, 140–141, 143, 146, 148–153, 158
Small Business Development Centers, 149
Small Business Gateway, 145
Small Business Innovation and Research Program, 143
Small Business Training Network (SBTN), 149
Small House Society, 162
Smart Village Project, 48
Smarter Planet University Jam, 48
Smartfood, 131
Smith, Adam, 13–14, 194
Smith, Gary, 111
Smith, Janet, 111
Snuggie, 414
Society for Human Resource Management, 279
Soden, Bridget, 432
Soler Capital LLC, 131
Sony Corporation, 3, 4, 90, 118
Southwest Airlines, 175, 220, 308, 326
Southwest Airlines Pilots’ Association (SWAPA), 308, 326
Spaly, Brian, 291
Speaker, Joe, 44–45
Sprint Nextel, 483
SPSS Inc., 349
Stahl, Jennifer, 294
Standard & Poor's 500, 616, 621, 623
Standard Chartered Bank, 554
Stanley Black & Decker, 570
Starbucks Coffee, 169, 170, 182, 184, 486
Stars and Stripes Clothing, 575, 576
StartUpPc, 141
Stay, Julie, 8
Stephens, Uriah, 309–310
Strand, Cheryl, 140
SUBWAY, 153, 155, 157
Supplemental Terrorist Activity Relief, 151
Symetra, 125

T
Tacoma General Hospital, 329
TAP Pharmaceutical Products, Inc., 39
Target, 131, 198
Taylor, Frederick W., 279–280
Taza Chocolate, 424–425
TCB Enterprises, Inc., 155
TD Bank, 533, 559
Teach for America, 124
Teamsters Union, 312
Telephone Pioneers of America, 49
Temple University Hospital, 329
Templeton Growth, 629–630
Templeton, Sir John, 629–630
Tesco, 69
Texaco, 155
Texas Instruments, 44, 45f
Texas Roadhouse, 282
TGIF, 157
The Limited, 405
The Little Guys, 525
Thinkfinity.org, 49
Thomsen, Linda Chatman, 45–46
Thornton, Beth, 151
Thorpe, Liz, 161
TiVo, 437
Toyota, 18, 24, 90, 172, 183, 237, 242
Toys“R”Us, 412, 422
TransUnion, 557
Trism, 474
Truman, Harry S., 315
Truth in Securities Act, 608
Tumbleweed Tiny House Company, 161–162
Turner, Jane, 46
Twitter, 183, 438, 449, 486
Tyco International, Ltd, 40
U.S. Bureau of the Census, 409
U.S. Commercial Service, 158
U.S. Department of Commerce, 77, 221
U.S. Department of Energy, 586
U.S. Department of Labor, 313, 315, 503, 546
U.S. Environmental Protection Agency (EPA), 28
U.S. Food and Drug Administration (FDA), 54
U.S. Government Printing Office, 151
U.S. Navy, 182
U.S. Office of Management and Budget, 143
U.S. Postal Service, 420
U.S. Steel Corp., 77
Umpqua Bank, 298
Unilever, 192, 208, 518
Union Carbide, 90
Union Pacific Corporation, 589
United Airlines, 295
United Auto Workers (UAW), 312, 314
United Steelworkers (USW), 312
University of Michigan, 111
University of Northern Iowa, 111
University of Wisconsin-Madison, 111
UPS, 180, 293
USAA Federal Savings Bank, 550
Value Line, 623
Vanguard Mutual Funds, 501
VB Solutions, Inc., 141
Verizon Communications, 321, 487
Verizon Foundation, 49
Verizon Volunteers, 49
Virgin Group, 139
Volkswagen, 172
Volkswagen AG, 118
Vroom, Victor, 287
W. Rogers Company, 298
W.L. Gore & Associates, 295
Wachovia, 127
Waitrose, 69
Walgreens, 414
Wallace, DeWitt, 117
Wallace, Lila, 117
Walmart, 10, 47, 125, 126, 171–172, 176, 404, 412, 422
Walt Disney Company, 88, 487, 581
Walton, Sam, 10, 126
Washington Mutual, 562
Washington State Nursing Association, 329
WaterAid, 69
Watkins, Sherron S., 45
Wegmans, 249, 271
Welburn, Chris, 155
Wells Fargo, 127, 550
Wendy’s, 155, 157
West Virginia Small Business Development Center, 151
Western Electric Company, 281
Wexler, David, 525
Wexler, Evie, 525
Weyerhauser, 86
Whirlpool Corporation, 225, 273
Whole Foods, 210
Wiedower, Ginny, 124
Winfrey, Oprah, 4
Withey, Annie, 131–132
World Community Grid, 48
WorldCom, 45
Writers Guild of America (WGA), 328–329
Xerox, 142, 267, 296
Yahoo!, 437, 438, 620
Yoon-Woo, Lee, 95
Yoplait, 87
Young Eagles, 47
YouRenew.com, 64
YouTube, 449, 582
Zappos, 3, 183, 348
Zoom Systems, 416
Subject Index

Copyright 2010 Cengage Learning. All Rights Reserved. May not be copied, scanned, or duplicated, in whole or in part. Due to electronic rights, some third party content may be suppressed from the eBook and/or eChapter(s).
Editorial review has deemed that any suppressed content does not materially affect the overall learning experience. Cengage Learning reserves the right to remove additional content at any time if subsequent rights restrictions require it.
| Credit union                  | 545
| Credit risks                | 407
| Credit management           | 532–534, 553–558, 559–560, 563
| Credit risks, management of | 600
| Credit card, 549             | 
| Credit card debt, management of | 600
| Credit card transactions, 549 | 
| Credit controls, 543        | 

**Departmentalization by customer, 197**
**Departmentalization by function, 196**
**Departmentalization by location, 196**
**Departmentalization by product, 196**
**Department store, 409**
**Dependability, 420**
**Deposit expansion, 540**
**Depreciation, 508**
**Depression, 20**
**Design planning, 224–225**
**Desired behavior, 292**
**Differential pricing, 386–387**
**Direct channel, 401**
**Directing, 173**
**Direct investment, 90**
**Direct-mail advertising, 435**
**Direct marketing, 413**
**Directors, of social responsibility programs, 65**
**Direct-response marketing, 414**
**Direct selling, 412**
**Disaster recovery, 475–476**
**Discount broker, 606**
**Discounting, 391**
**Discount rate, 541, 542**
**Discount store, 409**
**Discretionary income, 353**
**Disposability income, 353**
**Dissatisfaction, 283–284**
**Dissatisfiers, 284**
**Distribution, 345.**
**See also physical distribution**
**Distribution fee, 616**
**Distribution injuries, 139**
**Dividend, 118, 582**
**Dividend income, 613**
**Dividend payments, 613**
**Divisibility, 536**
**Doha Round, 84**
**Dollar value, stock increase in, 613**
**Domestic corporation, 118**
**Domestic employment, trade restrictions and, 78–79**
**Domestic system, 25**
**Door-to-door selling, 412**
**Double-entry bookkeeping system, 505**
**Double taxation, 121**
**Draft, 89**
**Dual role, 300**
**Due process, 55**
**Dumping, 77**
**Durability, 536**

**Subject Index**

| Departmentalization by customer, 197 |
| Departmentalization by function, 196 |
| Departmentalization by location, 196 |
| Departmentalization by product, 196 |
| Department store, 409 |
| Dependability, 420 |
| Deposit expansion, 540 |
| Depreciation, 508 |
| Depression, 20 |
| Design planning, 224–225 |
| Desired behavior, 292 |
| Differential pricing, 386–387 |
| Direct channel, 401 |
| Directing, 173 |
| Direct investment, 90 |
| Direct-mail advertising, 435 |
| Direct marketing, 413 |
| Directors, of social responsibility programs, 65 |
| Direct-response marketing, 414 |
| Direct selling, 412 |
| Disaster recovery, 475–476 |
| Discount broker, 606 |
| Discounting, 391 |
| Discount rate, 541, 542 |
| Discount store, 409 |
| Discretionary income, 353 |
| Disposability income, 353 |
| Dissatisfaction, 283–284 |
| Dissatisfiers, 284 |
| Distribution, 345. |
| See also physical distribution |
| Distribution fee, 616 |
| Distribution injuries, 139 |
| Dividend, 118, 582 |
| Dividend income, 613 |
| Dividend payments, 613 |
| Divisibility, 536 |
| Doha Round, 84 |
| Dollar value, stock increase in, 613 |
| Domestic corporation, 118 |
| Domestic employment, trade restrictions and, 78–79 |
| Domestic system, 25 |
| Door-to-door selling, 412 |
| Double-entry bookkeeping system, 505 |
| Double taxation, 121 |
| Draft, 89 |
| Dual role, 300 |
| Due process, 55 |
| Dumping, 77 |
| Durability, 536 |
Subject Index
free enterprise, 4
free-market economy, 14
freight forwarders, 420
frequency, 421
frequent-user incentive, 447
full disclosure, 608
full-scale discussion, 323
full-service broker, 606
full-service wholesalers, 408
functional authority, 203
functional middleman, 401
functional modifications, 368
fund sources, 575–576

G

gain sharing, 262
Gantt charts, 231, 232f
General Agreement on Tariffs and Trade (GATT), 82–84
general expenses, 513
general journal, 506
generally accepted accounting principles (GAAPs), 500
general-merchandise wholesalers, 408
general partner, 112
generic product, 374
geographic pricing, 390
global business. See international business
global credit-reporting agencies, 557
global economic crisis, 84
Federal Reserve and, 538–540
financial management during, 571
financial reform after, 572
investment management in, 604–605
merger and acquisition trends during, 127–128
small businesses and, 152–153
globalization. See international business
Global Reporting Initiative, 501
government regulations, 51t, 543–544
government bonds, 612–613
governmental markets, 340–341
governmental regulations, 51t, 543–544
governmental healthcare, 51t

H

hacking, 481
Hawthorne Studies, 281
Haymarket riot, 310
Herzberg’s motivation–hygiene theory, 283–284
hierarchy of needs, 281–283
high-risk investment, 618
high-risk investment techniques, 618–620
holding costs, 418
honesty, 40, 41
horizontal mergers, 126
hostile takeover, 126
hourly wage, 262
households, 15
human factors, 281
human relations movement, 281
human resources, 10, 11f
human resources management, 249
career skills development, 274–276
cases, 273–274
cultural diversity, 253–254
employee compensation and benefits, 260–264
employee recruitment, selection, and orientation, 254–260
employee training and development, 264–265
facilities planning, 226
job analysis, 254, 255f
legislation related to, 268–270
overview of, 250–251
performance appraisal, 265–268
planning, 251–252
summary, 271–272
human resources managers, 177, 466, 467
Human Side of Enterprise, The (McGregor), 284
hygiene factors, 284

I

idea generation, 370
ideas, 362
imitations, 369
immediate-response advertising, 434
import duty. See tariffs
importing, 74–76, 82t
import quotas, 77
incentive payments, 262
income
education and, 5f
investment, 604
tracking of, 599–600
income statement, 510–514
independence, of small-business owners, 145
independent retailer, 409
indexed funds, 616
individual branding, 376–377
individual factors, affecting ethics, 42
individual retirement account (IRA), 601
individual wages, 261
industrial courts, 203
industrial markets, 340
industrial union, 311
industries, for small businesses, 138–139
industry associations, 557
industry group-size standards, 137f
inflation, 18, 535
inmocerl, 437
inmormal group, 207
inmormal leadership, 179
inmormal organization, 207–208
information, 10, 11f
consumer rights, 55
financial, 620–625
promotion planning, 450
See accounting information; marketing information
information backups, 476
information management, 462–464
career skills development, 494–495
cases, 492–493
computers and Internet, 476–479
futue of, 485–489
management information system, 466–471, 472f
productivity improvements, 472–476
risk reduction and decision making, 464–466
summary, 489–491
See also e-business
information presentation, 470–471, 472f
information rules, 465
information society, 476
information technology (IT) officer, 466
initial public offering (IPO), 125, 581, 582
injunction, 315
innovation, small businesses and, 143
inputs, 219, 287
inside order takers, 442
insider trading, 608
inspection, 233
institutional advertising, 434
institutional markets, 341
in-store retailers, 409–412
insurance companies, 545
insurance packages, 263
intangible assets, 508
integrated marketing communications, 430–431
advertising, 433–441
business operations example, 458–459
business plan development example, 459–460
career skills development, 457
cases, 455–456
definition of, 431
personal selling, 441–444
promotion, 431–432
promotion criticisms, 451
promotion mix, 432–433
promotion planning, 449–451
public relations, 448–449
sales promotion, 445–447
summary, 452–454
intensive distribution, 403
interest expense, 513
Intergovernmental Panel on Climate Change, 62
interim report, 237
internal data sources, 468–469
internal recruitment, 486–507
international banking, 550–552
international business, 72–73
business operations example, 100–101
business plan development example, 102–104
career skills development, 99–100
cases, 98–99
economic basis for, 73–76
entrepreneurship and, 138
environment, 27–28

Subject Index
<table>
<thead>
<tr>
<th>Subject Index</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>668</td>
<td></td>
</tr>
<tr>
<td>manufacturer brand, 373</td>
<td></td>
</tr>
<tr>
<td>manufacturers, wholesalers and, 407</td>
<td></td>
</tr>
<tr>
<td>manufacturer’s agents, 408</td>
<td></td>
</tr>
<tr>
<td>manufacturer’s sales branches, 408</td>
<td></td>
</tr>
<tr>
<td>manufacturing, 325–326</td>
<td></td>
</tr>
<tr>
<td>cash flow for, 570f</td>
<td></td>
</tr>
<tr>
<td>conversion process, 219–220</td>
<td></td>
</tr>
<tr>
<td>employment, 226</td>
<td></td>
</tr>
<tr>
<td>global competition and, 217–218</td>
<td></td>
</tr>
<tr>
<td>productivity gains, 235</td>
<td></td>
</tr>
<tr>
<td>manufacturing businesses, 10</td>
<td></td>
</tr>
<tr>
<td>manufacturing resource planning (MRP II), 230</td>
<td></td>
</tr>
<tr>
<td>margin, 543</td>
<td></td>
</tr>
<tr>
<td>margin call, 620</td>
<td></td>
</tr>
<tr>
<td>margin requirement, 619–620</td>
<td></td>
</tr>
<tr>
<td>marketable securities, 508</td>
<td></td>
</tr>
<tr>
<td>market coverage level, 403–404</td>
<td></td>
</tr>
<tr>
<td>market demand, 228</td>
<td></td>
</tr>
<tr>
<td>market economy, 14</td>
<td></td>
</tr>
<tr>
<td>market entry (international), 87–92</td>
<td></td>
</tr>
<tr>
<td>market information, 406, 407</td>
<td></td>
</tr>
<tr>
<td>marketing, 334–335</td>
<td></td>
</tr>
<tr>
<td>buying behavior, 352–353</td>
<td></td>
</tr>
<tr>
<td>career skills development, 358–359</td>
<td></td>
</tr>
<tr>
<td>cases, 357–358</td>
<td></td>
</tr>
<tr>
<td>customer relationship management, 336–337</td>
<td></td>
</tr>
<tr>
<td>functions of, 336t</td>
<td></td>
</tr>
<tr>
<td>market measure and sales forecasting, 346–348</td>
<td></td>
</tr>
<tr>
<td>summary, 345–355</td>
<td></td>
</tr>
<tr>
<td>utility, 337, 338f</td>
<td></td>
</tr>
<tr>
<td>marketing channel, 401–405</td>
<td></td>
</tr>
<tr>
<td>marketing communications. See integrated marketing communications</td>
<td></td>
</tr>
<tr>
<td>marketing concept, 338–340</td>
<td></td>
</tr>
<tr>
<td>marketing environment, 344f, 345–346</td>
<td></td>
</tr>
<tr>
<td>marketing information, 348–352</td>
<td></td>
</tr>
<tr>
<td>marketing information systems (MIS), 348–349</td>
<td></td>
</tr>
<tr>
<td>marketing intermediaries, 10, 401</td>
<td></td>
</tr>
<tr>
<td>marketing managers, 177, 466, 467</td>
<td></td>
</tr>
<tr>
<td>marketing mix, 341, 344–345</td>
<td></td>
</tr>
<tr>
<td>marketing objectives, 449–450</td>
<td></td>
</tr>
<tr>
<td>marketing plan, development of, 346</td>
<td></td>
</tr>
<tr>
<td>marketing research, 349</td>
<td></td>
</tr>
<tr>
<td>marketing strategies, development of, 340–345</td>
<td></td>
</tr>
<tr>
<td>marketing environment and, 345–346</td>
<td></td>
</tr>
<tr>
<td>market measure, 346–348</td>
<td></td>
</tr>
<tr>
<td>market order, 606</td>
<td></td>
</tr>
<tr>
<td>market price, 22–23</td>
<td></td>
</tr>
<tr>
<td>markets, 340–341</td>
<td></td>
</tr>
<tr>
<td>market segment, 343</td>
<td></td>
</tr>
<tr>
<td>market segmentation, 343–344</td>
<td></td>
</tr>
<tr>
<td>market share, 450</td>
<td></td>
</tr>
<tr>
<td>market-share goals, 382</td>
<td></td>
</tr>
<tr>
<td>market value, 613</td>
<td></td>
</tr>
<tr>
<td>markup, 383</td>
<td></td>
</tr>
<tr>
<td>Maslow’s hierarchy of needs, 281–283</td>
<td></td>
</tr>
<tr>
<td>mass production, 218</td>
<td></td>
</tr>
<tr>
<td>master limited partnership (MLP), 112</td>
<td></td>
</tr>
<tr>
<td>material resources, 10, 11f</td>
<td></td>
</tr>
<tr>
<td>materials handling, 420</td>
<td></td>
</tr>
<tr>
<td>materials requirements planning (MRP), 230</td>
<td></td>
</tr>
<tr>
<td>matrix structure, 203–204</td>
<td></td>
</tr>
<tr>
<td>maturity date, 588</td>
<td></td>
</tr>
<tr>
<td>maturity stage of product life cycle, 366</td>
<td></td>
</tr>
<tr>
<td>measure of value, 535</td>
<td></td>
</tr>
<tr>
<td>media plan, 440</td>
<td></td>
</tr>
<tr>
<td>medium of exchange, 535</td>
<td></td>
</tr>
<tr>
<td>mercenary culture, 205, 206f</td>
<td></td>
</tr>
<tr>
<td>merchandise inventory, 508</td>
<td></td>
</tr>
<tr>
<td>merchant middleman, 401</td>
<td></td>
</tr>
<tr>
<td>merchant wholesalers, 407–408</td>
<td></td>
</tr>
<tr>
<td>MERCOSUR, 87</td>
<td></td>
</tr>
<tr>
<td>mergers, 126–128</td>
<td></td>
</tr>
<tr>
<td>merit pay, 262</td>
<td></td>
</tr>
<tr>
<td>microeconomics, 12</td>
<td></td>
</tr>
<tr>
<td>middleman, 401</td>
<td></td>
</tr>
<tr>
<td>middle managers, 176</td>
<td></td>
</tr>
<tr>
<td>minorities, 56–57, 58f</td>
<td></td>
</tr>
<tr>
<td>minority-owned small businesses, 150–151</td>
<td></td>
</tr>
<tr>
<td>mission, 169</td>
<td></td>
</tr>
<tr>
<td>missionary salesperson, 442</td>
<td></td>
</tr>
<tr>
<td>mixed economy, 15</td>
<td></td>
</tr>
<tr>
<td>mobile banking, 550</td>
<td></td>
</tr>
<tr>
<td>mobile employees, 192</td>
<td></td>
</tr>
<tr>
<td>monetary policies, 21</td>
<td></td>
</tr>
<tr>
<td>money, 532–534</td>
<td></td>
</tr>
<tr>
<td>Federal Reserve System, 538–543</td>
<td></td>
</tr>
<tr>
<td>functions and characteristics of, 534–538</td>
<td></td>
</tr>
<tr>
<td>sole proprietorships and, 110</td>
<td></td>
</tr>
<tr>
<td>summary, 559–560</td>
<td></td>
</tr>
<tr>
<td>money supply, 537–538</td>
<td></td>
</tr>
<tr>
<td>monopolistic competition, 23</td>
<td></td>
</tr>
<tr>
<td>monopoly, 24</td>
<td></td>
</tr>
<tr>
<td>morale, 279</td>
<td></td>
</tr>
<tr>
<td>mortgage bond, 588</td>
<td></td>
</tr>
<tr>
<td>most-favored-nation (MFN) status, 82</td>
<td></td>
</tr>
<tr>
<td>motivation, 278</td>
<td></td>
</tr>
<tr>
<td>career skills development, 305–306</td>
<td></td>
</tr>
<tr>
<td>cases, 304–305</td>
<td></td>
</tr>
<tr>
<td>contemporary views on, 287–289</td>
<td></td>
</tr>
<tr>
<td>definition of, 278–279</td>
<td></td>
</tr>
<tr>
<td>entrepreneurs, 140</td>
<td></td>
</tr>
<tr>
<td>historical perspectives on, 279–287</td>
<td></td>
</tr>
<tr>
<td>management process, 173–174</td>
<td></td>
</tr>
<tr>
<td>summary, 301–302</td>
<td></td>
</tr>
<tr>
<td>teams and teamwork, 295–301</td>
<td></td>
</tr>
<tr>
<td>techniques, 289–295</td>
<td></td>
</tr>
<tr>
<td>motivation factors, 284</td>
<td></td>
</tr>
<tr>
<td>motivation–hygiene theory, 283–284</td>
<td></td>
</tr>
<tr>
<td>multilateral development bank (MDB), 94–95</td>
<td></td>
</tr>
<tr>
<td>multinational enterprises, 91–92</td>
<td></td>
</tr>
<tr>
<td>multiple-unit pricing, 387</td>
<td></td>
</tr>
<tr>
<td>municipal bond, 612</td>
<td></td>
</tr>
<tr>
<td>mutual funds, 614–617, 621, 623f</td>
<td></td>
</tr>
<tr>
<td>mutual-fund sales charges and fees, 615–616</td>
<td></td>
</tr>
<tr>
<td>mutual savings banks, 545</td>
<td></td>
</tr>
<tr>
<td>needs, 281</td>
<td></td>
</tr>
<tr>
<td>needs hierarchy, 281–283</td>
<td></td>
</tr>
<tr>
<td>needs satisfaction, 10</td>
<td></td>
</tr>
<tr>
<td>negative reinforcement, 286</td>
<td></td>
</tr>
<tr>
<td>negotiated pricing, 386</td>
<td></td>
</tr>
<tr>
<td>negotiating tools, of unions and management, 323–325</td>
<td></td>
</tr>
<tr>
<td>neighborhood shopping center, 416</td>
<td></td>
</tr>
<tr>
<td>net asset value (NAV), 615</td>
<td></td>
</tr>
<tr>
<td>net income, 513</td>
<td></td>
</tr>
<tr>
<td>net income after taxes, 514</td>
<td></td>
</tr>
<tr>
<td>net income before taxes, 513</td>
<td></td>
</tr>
<tr>
<td>net income from operations, 513</td>
<td></td>
</tr>
<tr>
<td>net loss, 513</td>
<td></td>
</tr>
<tr>
<td>net sales, 512</td>
<td></td>
</tr>
<tr>
<td>networked culture, 205, 206f</td>
<td></td>
</tr>
<tr>
<td>networks, 477</td>
<td></td>
</tr>
<tr>
<td>network structure, 205</td>
<td></td>
</tr>
<tr>
<td>network time, 436</td>
<td></td>
</tr>
<tr>
<td>net worth, 507, 599</td>
<td></td>
</tr>
<tr>
<td>new industries, trade restrictions and, 78</td>
<td></td>
</tr>
<tr>
<td>new product development, 369–370</td>
<td></td>
</tr>
<tr>
<td>new product pricing, 385–386</td>
<td></td>
</tr>
<tr>
<td>news release, 448, 449t</td>
<td></td>
</tr>
<tr>
<td>NLRB certification, 317</td>
<td></td>
</tr>
<tr>
<td>Noise Control Act, 63</td>
<td></td>
</tr>
<tr>
<td>noise pollution, 63</td>
<td></td>
</tr>
<tr>
<td>no-load fund, 615–616</td>
<td></td>
</tr>
<tr>
<td>nonparticipant role, 300</td>
<td></td>
</tr>
<tr>
<td>nonprice competition, 381</td>
<td></td>
</tr>
<tr>
<td>nonstore retailing, 412</td>
<td></td>
</tr>
<tr>
<td>nontariff barriers, 77–78</td>
<td></td>
</tr>
<tr>
<td>norming stage of team development, 298, 299f</td>
<td></td>
</tr>
<tr>
<td>Norris–LaGuardia Act, 314</td>
<td></td>
</tr>
<tr>
<td>North American Free Trade Agreement (NAFTA), 86</td>
<td></td>
</tr>
<tr>
<td>notes payable, 510</td>
<td></td>
</tr>
<tr>
<td>notes receivable, 508</td>
<td></td>
</tr>
<tr>
<td>not-for-profit accounting, 503</td>
<td></td>
</tr>
<tr>
<td>not-for-profit corporations, 122–124</td>
<td></td>
</tr>
<tr>
<td>NOW account, 547</td>
<td></td>
</tr>
<tr>
<td>objections, answering, 444</td>
<td></td>
</tr>
<tr>
<td>objective appraisal methods, 265</td>
<td></td>
</tr>
<tr>
<td>objectives, 170</td>
<td></td>
</tr>
<tr>
<td>advertising, 439</td>
<td></td>
</tr>
<tr>
<td>promotion and marketing, 449–450</td>
<td></td>
</tr>
<tr>
<td>sales promotion, 445</td>
<td></td>
</tr>
<tr>
<td>obligations, of franchises, 154</td>
<td></td>
</tr>
<tr>
<td>Occupational Outlook Handbook, 503</td>
<td></td>
</tr>
<tr>
<td>Occupational Safety and Health Act, 269–270</td>
<td></td>
</tr>
<tr>
<td>odd-number pricing, 387</td>
<td></td>
</tr>
<tr>
<td>off-price retailer, 412</td>
<td></td>
</tr>
<tr>
<td>off-site employees, 192</td>
<td></td>
</tr>
<tr>
<td>oligopoly, 23–24</td>
<td></td>
</tr>
<tr>
<td>online banking, 550–552</td>
<td></td>
</tr>
<tr>
<td>online information services, 350</td>
<td></td>
</tr>
<tr>
<td>online needs, satisfaction of, 480–481</td>
<td></td>
</tr>
<tr>
<td>online privacy, 345</td>
<td></td>
</tr>
<tr>
<td>online retailing, 415</td>
<td></td>
</tr>
<tr>
<td>on margin, 620</td>
<td></td>
</tr>
<tr>
<td>on-the-job training, 264</td>
<td></td>
</tr>
<tr>
<td>open corporation, 117, 121</td>
<td></td>
</tr>
<tr>
<td>open-end fund, 615</td>
<td></td>
</tr>
<tr>
<td>open-market operations, 541</td>
<td></td>
</tr>
<tr>
<td>operating activities, cash flows from, 514–515</td>
<td></td>
</tr>
</tbody>
</table>
 Subject Index

operating expenses, 513
operational plan, 172–173
operational planning, 227–228
operations control, 228–235
operations management, 217, 218–219. See also production
operations managers, 176–177, 217, 466, 467
opportunity, ethics and, 43
opportunity identification, 181–182
optimization, 170
order getter, 442
order processing, 419
order taker, 442
organization, e-business resources, 479–480
organizational culture. See corporate culture
organizational goals, 574
organizational height, 200
organizational meeting, 119
organizational relationships, 40
organizational structure, forms of, 201–205
organization charts, 193, 194f
Organization for Economic Cooperation and Development (OECD), 87
Organization of Petroleum Exporting Countries (OPEC), 87
organizations
definition of, 193
informal, 207–208
See also flexible organizations
organized labor. See labor relations; labor unions
organizing, 173
organizing campaign, 316–317
orientation, 250, 254, 260
original grievance, 322–323
outcomes, 287
out-of-home advertising, 436
outside order takers, 442
outsourcing, 480
over-the-counter (OTC) market, 583
overtime, 320
owners' equity, 505, 507, 510
ownership, 8, 107–108
career skills development, 133–134
cases, 131–132
cooperatives, 124
corporate growth and mergers, 125–128
corporations, 116–124
employee, 295
joint ventures, 124, 125
partnerships, 111–116
sole proprietorships, 108–111
summary, 129–130
syndicates, 124, 125

P
Pacific Rim, 86
package design, 378
packaging, 373, 377–378
paid volunteerism, 298
paperwork, for corporations, 121
parcel post, 420
participative leadership, 179, 180
partnership agreement, 113
partnerships, 111–116, 121t, 313
part-time work, 293–294
par value, 584
passbook savings account, 548
patent, 508
pay for time not worked, 263
peak period, 20
penetration pricing, 386
pension funds, 545
pensions, 263, 601
perfect (pure) competition, 22
performance appraisal, 250, 265–268
performance feedback, 267–268
performance feedback interview, 267
performance measurement, 174–175
performing stage of team development, 299
periodic discounting, 386–387
perpetual life, of corporations, 120
personal balance sheet, 599
personal brand, 375
personal budget, 600
personal factors, of entrepreneurs, 140
personal finances and investments, 597–599
business operations example, 632–633
business plan development example, 633–634
business studies and, 8
career skills development, 630–632
cases, 628–630
decision-making factors, 608–610
financial information sources, 620–625
high-risk investment techniques, 618–620
important factors in, 603–605
management of, 599–603
securities transactions, 605–608
summary, 626–627
traditional investment alternatives, 611–617
performance feedback, 267–268
performance measurement, 174–175
performing stage of team development, 299
periodic discounting, 386–387
perpetual life, of corporations, 120
personal balance sheet, 599
personal brand, 375
personal budget, 600
personal factors, of entrepreneurs, 140
personal finances and investments, 597–599
business operations example, 632–633
business plan development example, 633–634
business studies and, 8
career skills development, 630–632
cases, 628–630
decision-making factors, 608–610
financial information sources, 620–625
high-risk investment techniques, 618–620
important factors in, 603–605
management of, 599–603
securities transactions, 605–608
summary, 626–627
traditional investment alternatives, 611–617
personal goals, 42
personal income, 353
personal income statement, 599
personal interest, in partnerships, 114
personal investment, 601–602
personal investment program, 602–603
personal selling, 432–433, 441–444
personal-selling process, 443–444
personal values, 42
PERT (Program Evaluation and Review Techniques), 231–232
physical distribution, 400, 417–422
psychological needs, 282
picketing, 323–324
piece-rate system, 280
pigggyback, 421
pipelines, 422
place utility, 337, 338f
planned shopping centers, 416–417
planning
financial management, 573–577
human resources management, 250, 251–252
management process, 169–173
management process, 223–228
promotion, 449–451
social responsibility programs, 65
planning horizon, 227–228
plans, types of, 171–173
plant layout, 226–227
point-of-purchase display, 447
point-of-sale (POS) terminals, 551
political forces, 345
pollution, 60
portability, 536
portfolio management, 609
positioning, 450
positive reinforcement, 286
possession utility, 337, 338f
potential, of small businesses, 146
preferred stock, 118, 583, 614, 621, 622f
premium, 446–447
price control, 381
price differentiation, 384
price leaders, 389
price lining, 389
price skimming, 386
pricing
business products, 390–391
marketing mix, 344–345
methods, 383–385
objectives, 382–383
products, 379–382
purchasing and, 229
strategies, 385–390
primary-demand advertising, 433–434
primary market, 581, 605
prime interest rate, 578
privacy, online, 345
private accountant, 503
private brand, 373
private carrier, 420
private placement, 585
private warehouse, 419
problem, 181
problem identification, 181–182
problem-solving approach, 267
problem-solving teams, 296
process material, 364
producer brand, 373
producer markets, 340
producer price index (PPI), 19
producer-to-agent middleman-to-business user channel, 402
producer-to-agent-to-wholesaler-to-consumer channel, 402
producer-to-business user channel, 402
producer-to-consumer channel, 401
producer-to-retailer-to-consumer channel, 402
producer-to-wholesaler-to-retailer-to-consumer channel, 402
product depletion, 369
product design, 225
product development, 372. See also new product development
product differentiation, 23, 381
production, 216–217
business operations example, 244
business plan development example, 245
career skills development, 243
cases, 241–242
conversion process, 219–222
nature of, 217–219
operations control, 228–235
summary, 239–240
production capacity, 225
production industries, 139
production orientation, 339
production process
development
production orientation, 339
production, 216–217
production, 216–217
business operations example, 244
business plan development example, 245
career skills development, 243
cases, 241–242
conversion process, 219–222
nature of, 217–219
operations control, 228–235
summary, 239–240
production capacity, 225
production industries, 139
production orientation, 339
production process
importance of, 17–18
information management and, 472–476
number of, 220
production process (Continued)
  planning of, 223–228
teaching aid, 235
product layout, 226–227
product life cycle, 235, 364–367
product line, 224–225, 367
product-line pricing, 388–389
product mix, 367–373
product modifications, 368–369
product placement, 436–437
products, 362–363
  branding, packaging, and labeling, 373–379
career skills development, 396–397
cases, 394–396
classification of, 363–364
consumer, 15
conversion process, 219–222
extension and refinement, 223
market demand and, 228
marketing mix, 344
pricing, 379–382
research and development, 222–223
summary, 392–393
See also pricing
product safety, 54–55
professional advisory services, 621, 623, 625f
profit, 11–12
e-business, 481–483
partnerships, 114
sole-proprietorships, 109
profitability ratios, 518–519
profit margin, 518
profit maximization, 382
profit sharing, 262
project manager, 203
promissory note, 578
promotion, 345, 406, 430–431, 451
promotion campaign, 449
promotional campaign, 449
promotional pricing, 389–390
promotion mix, 430, 432–433
promotion mix development, 450–451
promotion planning, 449–451
prospecting, 443
prospects, 442
prospectus, 608
protective tariffs, 76
prototype, 372
proxy, 118–119
proxy fight, 126
psychological pricing, 387–388
public accountant, 506
publications, of SBA, 151
publicity, 448
publicly traded partnership (PTP), 112
public relations, 433, 448–449
public warehouses, 419–420
punishment, 286
purchase discounts, 513
purchasing, 229
quality, purchasing and, 229
quality control, 232–235
quality modifications, 368
quantity discounts, 391
quick ratio, 520
radio advertising, 437
taxation, 342
Railway Labor Act, 308, 326
random discounting, 387
rate of return, 603
ratification, 319
raw material, 364
real estate, 617, 618t
reasonable accommodation, 270
rebate, 445
recession, 20
record keeping, 145, 610
recovery, 21
recruitment, 250, 254–257, 474
recycling, 64
reference pricing, 387
reference rate, 578
references, 259
regional shopping center, 417
registered bond, 586
registered representative, 605
regular corporation, 116, 123
regulations. See government regulations
regulatory forces, 345
reinforcement, 286
reinforcement theory, 286–287
relationship marketing, 336
reliability, purchasing and, 229
reminder advertising, 434
replacement chart, 251–252
research and development (R&D), 222–223
reseller markets, 340
reserve requirement, 540
resident employees, 192
resources, 15
responsibility, 198, 250–251
résumé, 257
retailers, wholesalers and, 406
taxing, 400, 408–416, 425–426
retained earnings, 510, 584
retaliation, trade restrictions and, 78
retirement planning, 601
retirement programs, 263
return on investment (ROI), 382
return on owners’ equity, 518
return on sales, 518
revenues, 511
revenue stream, 481
revenue tariffs, 76
revaluing credit agreement, 548, 579
rights
  consumers, 54–55
franchising, 154t
management, 322
stockholders, 118–119
risk
  information and, 464–466
personal investment and, 603
risk reduction, decision making and, 464–466
risk-return ratio, 572–573
robotics, 236–237
role playing, 265
Roth IRA, 601
routine, 231
safety, in personal investment, 603
safety needs, 282
safety rights, of consumers, 54–55
salaries payable, 510
salary, 262
sales, closing, 444
sales agents, 408
sales allowances, 511
sales discounts, 511
sales force, 407, 473–474
sales forecasting, 346–348
sales offices, 89
sales orientation, 339
sales persons, 442–443
sales presentation, 444
sales promotion, 433, 445–447
sales returns, 511
sales revenue, 11f, 481–482
sales stabilization, 450
sales support personnel, 442–443
sample, 446
Sarbanes-Oxley Act of 2002, 43, 44, 46, 501
satisfaction, 283–284
satisfiers, 284
savings accounts, 548
savings and loan association (S&L), 545
savings bonds, 612
scheduling, 230–232
scientific management, 279–280
S-corporations, 122, 123
screening, 370
seasonal discounts, 391
secondary information, 351
secondary market, 582, 605
secondary-market pricing, 386
secured short-term financing, 579–580
Securities Act of 1933, 608
Securities exchange, 583
Securities Exchange Act of 1934, 608
Securities trading regulations, 607–608
Securities transactions, 605–608, 621
security average, 625
selection, of employees, 250, 254, 257–260
selective-demand advertising, 434
selective distribution, 403
self-actualization needs, 282
self-managed work teams, 296
selling expenses, 513
selling short, 618–619
seminars, 265
seniority, 320
serial bonds, 589
service businesses, 10
service economy, 27, 221
service industries, 139, 221f
services, 362
conversion process, 219–222
importance of, 220–222
market demand and, 228
research and development, 222–223
shipping costs, purchasing and, 229
shop steward, 322–323
short-term debt financing, 577–581
short-term financial ratios, 519–520
short-term financing, 569–570
short-term loans, 548–549
significant others, ethical influences of, 42
speculative production, 570
specialty-line wholesaler, 408
specialized journals, 506
specialization, 25
special-event pricing, 389
span of management, 199–201
standing committee, 207
startups, 142t
partnerships, 114
sole-proprietorships, 109
stockholders’ equity, 507, 510
stockholders’ rights, 118–119
stock-out costs, 418
stock splits, 613–614
store brand, 373
store of value, 535
storming stage of team development, 299f
strategic alliances, 90
strategic plan, 171–172
strategic planning process, 170
strikebreakers, 324–325
strikes, 310, 323–324
strike vote, 319
structured interview, 259
student business incubators, 111
success. See business, success in
supermarket, 410
superstore, 410
supplier partnerships, 184
supply, 22, 23, 364
human resources, 251–252
pricing and, 380–381
supply-chain management, 404
supply curve, 23f, 380
survival, 382
sustainability, 28, 176
SWOT analysis, 170–171
syndicates, 124, 125
synthetic process, 218
synthetic process, 218
syndicates, 124, 125
SWOT analysis, 170–171
syndicates, 124, 125
synthetic process, 218
T
tabular displays, 471, 472t
tactical plan, 172
Taft-Hartley Act, 315, 325
tall organizations, 200
target audience, 439
target behavior, 292
target market, 341–343
target return on investment, 382
tariffs, 76–77
task forces, 207
task-specialist role, 300
tax accounting, 503
taxes
corporations, 121
partnerships, 114
sole-proprietorships, 109
taxes payable, 510
team cohesiveness, 300
team fulfillment and motivation. See motivation
team members, roles of, 300
teams, 295–301
teamwork, 295–301
technical innovation, small businesses
and, 143
technical salesperson, 442
technical skills, 7, 178–179
technological displacement, 238
technological forces, 345
technology
design planning and, 225
future of, 485–489
marketing information and, 350–352
productivity and, 235–238
productivity improvements with, 472–476
virtual offices and telecommuting, 475
technology environment, 28
teenagers, as small-business owners, 141
telecommuting, 294–295, 475
telemarketing, 414
television advertising, 436–437
television home shopping, 415
tell-and-listen approach, 267
tell-and-sell approach, 267
tender offer, 126
term-loan agreement, 586
test marketing, 372
Theory X, 284–285
Theory Y, 284–285
Theory Z, 285–286
time deposit, 537
time factor, 610
time utility, 337, 338f
Title VII, 269
Tokyo Round, 83
top managers, 175
total cost, 383
totally owned facilities, 90
total quality management (TQM), 183–184
total revenue, 383
trade, international economic organizations and,
84–87
Trade Act of 2002, 72
trade agreements, 82–87
trade associations, 43–44
trade credit, 577
trade deficit, 75–76
trade discounts, 391
trademark, 373
trade name, 373
trade organizations, 82–87
trade outlook (global), 79–81, 82t
Trade Promotion Coordinating Committee
(TPCC), 93
trade restrictions, 76–79
trade salesperson, 442
trade sales promotion method, 445
trade scope and outlook, 79–82
trade show, 447
trading companies, 90–91

Copyright 2010 Cengage Learning. All Rights Reserved. May not be copied, scanned, or duplicated, in whole or in part. Due to electronic rights, some third party content may be suppressed from the eBook and/or eChapter(s).
Editorial review has deemed that any suppressed content does not materially affect the overall learning experience. Cengage Learning reserves the right to remove additional content at any time if subsequent rights restrictions require it.
traditional investment alternatives, 611–617, 618t
traditional IRA, 601
traditional specialty store, 411
training of employees, 250, 264–265, 474
transactions, posting and recording, 506
transfer pricing, 390
transparency, 42, 121
transportation, 420
Treasury bills, 612
Treasury bonds, 612
Treasury inflation-protected securities (TIPS), 612
Treasury notes, 612
trial balance, 506
trial closing, 444
trough, 20–21
trucks, 421
trust, 438, 513
trustee, 589
Truth-in-Lending Act, 543
type A firms, 285, 286f
type J firms, 285, 286f
type Z organizations, 285, 286f
U
U.S. banking industry, 543–547
U.S. businesses
  challenges facing, 29
  contemporary business environment, 27–28
  historical development of, 24–27
U.S. economy, exports and, 81, 82t
U.S. savings bonds, 612
U.S. Uniform Partnership Act, 111
undifferentiated approach, 341, 343
unemployment insurance, 263
unemployment rate, 18
unionization process, 315–318
union-management relations. See labor relations
unions. See labor unions
union security, 321
union shop, 322
United Nations Capital Development Fund, 548
unit loading, 420
Universal Product Code (UPC), 378
unlimited liability, 110, 115
unsecured financing, 577
Uruguay Round, 83–84
utility, 219, 337, 338f
V
values, personal, 42
variable cost, 383
venture capital, 152, 584–585
vertical channel integration, 404
vertical marketing systems (VMS), 404–405
vertical mergers, 126–127
video cases
  accounting information, 525
  banking, 562
  business, 33
  business ethics and social responsibility, 68
  financial management, 593
  flexible organizations, 210–211
  human resources management, 273
  information management and e-business, 492–493
  integrated marketing communications, 455–456
  international business, 98
  labor relations, 328–329
  management process, 187–188
  marketing, 357
  marketing channels, 424–425
  motivation, 304
  ownership, 131–132
  personal finances and investments, 628–629
  production, 241–242
  products, 394–395
  small businesses, 161
  virtual office, 475
  virtual organization, 205
  virtual teams, 297
  virtuoso teams, 296
  visual displays, 471, 472t
volunteering, 91
paid, 298
W
wage level, 261
wages, 260–261, 262
wage structure, 261
wage survey, 260
Wagner Act, 314
warehouse club, 411
warehouse showroom, 410
warehousing, 419
water pollution, 61–62
waterways, 422
Wealth of Nations, The (Smith), 194
webcam marketing, 348
Web site creation, 478–479
whistle-blowing, 44
wholesaling, 400, 405–408
wide-area network (WAN), 477
wide span of management, 200
wildcat strike, 324
women
  entrepreneurs, 140–141
  leaders, 180
  workplace barriers, 204
  workers’ compensation insurance, 263
  working capital, 519
  working hours, 320–321
  workplace diversity. See cultural diversity
  World Trade Organization (WTO), 82–84
  World Wide Web, 477
Y
Yellow Pages advertising, 435–436
Z
zero-base budgeting, 575