

This International Student Edition is for use outside of the U.S.

Business **13e** Foundations

▶▶▶▶▶ A CHANGING WORLD



O.C. Ferrell

Geoffrey A. Hirt

Linda Ferrell

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A CHANGING WORLD

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BUSINESS FOUNDATIONS

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Dedication

To James Ferrell

To Stan Block

To George Ferrell



Authors

O.C. FERRELL



Courtesy of the NASBA Center for the Public Trust

O.C. Ferrell is the James T. Pursell Sr. Eminent Scholar in Ethics and Director of the Center for Ethical Organizational Cultures in the Raymond J. Harbert College of Business, Auburn University. He was formerly Distinguished Professor of Leadership and Business Ethics at Belmont University and University Distinguished Professor at the University of New Mexico. He has also been on the faculties of the University of Wyoming, Colorado State University, University of Memphis, Texas A&M University, Illinois State University, and Southern Illinois University. He received his PhD in marketing from Louisiana State University.

Dr. Ferrell is past president of the Academy of Marketing Science. He is past president of the Academic Council of the American Marketing Association and chaired the American Marketing Association Ethics Committee. Under his leadership, the committee developed the AMA Code of Ethics and the AMA Code of Ethics for Marketing on the Internet. In

addition, he is a former member of the Academy of Marketing Science Board of Governors and is a Society of Marketing Advances and Southwestern Marketing Association Fellow and an Academy of Marketing Science Distinguished Fellow. He served for nine years as the vice president of publications for the Academy of Marketing Science. He received a Lifetime Achievement Award from the Macromarketing Society and a special award for service to doctoral students from the Southeast Doctoral Consortium. He received the Harold Berkman Lifetime Service Award from the Academy of Marketing Science and the Cutco Vector Distinguished Marketing Educator Award from the Academy of Marketing Science.

Dr. Ferrell has been involved in entrepreneurial engagements, co-founding Print Avenue in 1981, providing a solution-based printing company. He has been a consultant and served as an expert witness in legal cases related to marketing and business ethics litigation. He has conducted training for a number of global firms, including General Motors. His involvement with direct selling companies includes serving on the Academic Advisory Committee and as a fellow for the Direct Selling Education Foundation.

Dr. Ferrell is the co-author of 20 books and more than 100 published articles and papers. His articles have been published in the *Journal of Marketing Research*, *Journal of Marketing*, *Journal of Business Ethics*, *Journal of Business Research*, *Journal of the Academy of Marketing Science*, *AMS Review*, and *Journal of Public Policy & Marketing*, as well as other journals.

GEOFFREY A. HIRT



Courtesy of Geoffrey A. Hirt

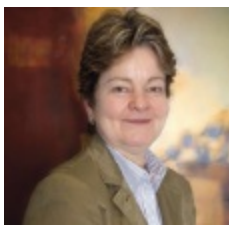
Geoffrey A. Hirt of DePaul University previously taught at Texas Christian University and Illinois State University, where he was chairman of the Department of Finance and Law. At DePaul, he was chairman of the page v

Finance Department from 1987 to 1997 and held the title of Mesriow Financial Fellow. He developed the MBA program in Hong Kong and served as director of international initiatives for the College of Business, supervising overseas programs in Hong Kong, Prague, and Bahrain, and was awarded the Spirit of St. Vincent DePaul award for his contributions to the university. Dr. Hirt directed the Chartered Financial Analysts (CFA) study program for the Investment Analysts Society of Chicago from 1987 to 2003. He has been a visiting professor at the University of Urbino in Italy, where he still maintains a relationship with the economics department. He received his PhD in finance from the University of Illinois at Champaign-Urbana, his MBA at Miami University of Ohio, and his BA from Ohio Wesleyan University.

Dr. Hirt is currently on the Dean's Advisory Board and Executive Committee of DePaul's School of Music. He served on the James C. Tyree Foundation Board and Grant Committee from 2012 to 2016. Dr. Hirt is past president and a current member of the Midwest Finance Association and a former editor of the *Journal of Financial Education*. He belongs to the Pacific Pension Institute, an organization of public pension funds, private equity firms, and international organizations such as the Asian Development Bank, the IMF, and the European Bank for Reconstruction and Development.

Dr. Hirt is widely known for his textbook *Foundations of Financial Management*, published by McGraw Hill. This book, in its eighteenth edition, has been used in more than 31 countries and translated into more than 14 different languages. Additionally, Dr. Hirt is well known for his textbook *Fundamentals of Investment Management*, also published by McGraw Hill and now in its tenth edition. Dr. Hirt enjoys golf, swimming, music, and traveling with his wife, who is a pianist and opera coach.

LINDA FERRELL



Courtesy of the NASBA Center for the Public Trust

Linda Ferrell is the Roth Family Professor of Marketing and Business Ethics in the Raymond J. Harbert College of Business, Auburn University. She was formerly Distinguished Professor of Leadership and Business Ethics at Belmont University. She completed her PhD in business administration, with a concentration in management, at the University of Memphis. She has taught at the University of Tampa, Colorado State University, University of Northern Colorado, University of Memphis, University of Wyoming, and the University of New Mexico. She has also team-taught classes at Thammasat University in Bangkok, Thailand.

Her work experience as an account executive for McDonald's and Pizza Hut's advertising agencies supports her teaching of advertising, marketing strategy, marketing ethics, and marketing principles. She has published in the *Journal of Public Policy & Marketing*, *Journal of Business Research*, *Journal of the Academy of Marketing Science*, *Journal of Business Ethics*, *AMS Review*, *Journal of Academic Ethics*, *Journal of Marketing Education*, *Marketing Education Review*, *Journal of Teaching Business Ethics*, *Marketing Management Journal*, and *Case Research Journal*, and she is co-author of *Business Ethics: Ethical Decision Making and Cases* (thirteenth edition), *Management* (fourth edition), and *Business and Society* (seventh edition).

Dr. Ferrell is the past president of the Academy of Marketing Science and a past president for the Marketing Management Association. She is on the college advisory board for Cutco/Vector and previously served on a NASDAQ corporate board. She is also on the Board, Executive Committee, and Academic Advisory Committee of the Direct Selling Education Foundation. She has served as an expert witness in cases related to advertising, business ethics, and consumer protection.



Welcome

Business Foundations: A Changing World,

thirteenth edition, provides coverage of dynamic changes in the economy as they relate to business and business decisions. The contents of this book are integrated with current events and examples to illustrate the concepts discussed. We have listened to your feedback and incorporated needed changes in content, boxes, cases, exercises, support, online resources, and other features.

Digital marketing and social media, discussed in Chapter 13, are dynamic areas that continue to change the face of business. Entrepreneurs and small businesses can increase sales and reduce costs by using social networking to communicate and develop relationships with customers. The sharing, or “gig,” economy has transformed entrepreneurial opportunities for employees. For example, the number of independent contractors in our economy has increased to almost one-third of the workforce. The internet is providing opportunities for peer-to-peer relationships for companies such as Uber, Lyft, TaskRabbit, Airbnb, and Fiverr. Digital marketing has helped many entrepreneurs launch successful businesses.

The foundational areas of introduction to business, entrepreneurship, small business management, marketing, accounting, and finance have all been revised. Examples have been provided to which students can easily relate in our “Enter the World of Business” opening vignette found in each chapter. Throughout the text, we highlight innovation and disruption in our

boxed features. “Entrepreneurship in Action” demonstrates the importance of entrepreneurs; “Technology and the Economy” demonstrates how emerging technologies such as artificial intelligence, drones, and augmented reality influence business; “Business Disruption” provides real-world examples of the changing business landscape; and “Responding to Business Challenges” features companies that have overcome obstacles.

We have been careful to continue our coverage of global business, ethics and social responsibility, and information technology as they relate to the foundations important in an introduction to business course. Our co-author team has a diversity of expertise in these important areas. O.C. Ferrell and Linda Ferrell have been recognized as leaders in business ethics education, and their insights are reflected in every chapter and in the “Consider Ethics and Social Responsibility” boxes. Geoff Hirt has a strong background in global business development, especially world financial markets and trade relationships.

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Our goal is to make sure that the content and teaching package for this book are of the highest quality possible. We wish to seize this opportunity to gain your trust, and we appreciate any feedback to help us continually improve these materials. We hope that the real beneficiary of all of our work will be well-informed students who appreciate the role of business in society and take advantage of the opportunity to play a significant role in improving our world. In this new edition, we have additional content to help our students understand how our free enterprise system operates and how we fit into the global competitive environment. This course is an opportunity for students to understand how they can create their own success and improve their quality of life.

O.C. Ferrell
Geoffrey A. Hirt
Linda Ferrell

Focused, Exciting, Applicable, Happening

Business Foundations: A Changing World, thirteenth edition, offers faculty and students a **focused** resource that is **exciting, applicable, and happening!** What sets this learning program apart from the competition? An unrivaled mixture of exciting content and resources blended with application-focused text and activities, and fresh topics and examples that show students what is happening in the world of business today!

Our product contains all of the essentials that most students should learn in a semester. *Business Foundations* has, since its inception, delivered a focused presentation of the essential material needed to teach introduction to business. An unrivaled mixture of exciting content and resources, application-focused content and activities, and fresh topics and examples that show students what is happening in the world of business today set this text apart!

Focused!

It's easy for students taking their first steps into business to become overwhelmed. Longer products try to solve this problem by chopping out examples or topics to make ad hoc shorter editions. *Business Foundations* carefully builds just the right mix of coverage and applications to give your students a firm grounding in business principles. Where other products have you sprinting through the semester to get everything in, Ferrell/Hirt/Ferrell allows you the breathing space to explore topics and incorporate other activities that are important to you and your students. The exceptional resources and the *Active Classroom Resource Manual* support you in this effort every step of the way.

Exciting!

It's exciting to see students succeed! It's exciting to see more As and Bs in a course without grade inflation. Ferrell/Hirt/Ferrell makes these results possible for your course with its integrated learning package that is proven effective, tailored to each individual student, and easy to use.

Applicable!

When students see how content applies to them, their life, their career, and the world around them, they are more engaged in the course. *Business Foundations* helps students maximize their learning efforts by setting clear objectives; delivering interesting cases and examples; focusing on core issues; and providing engaging activities to apply concepts, build skills, and solve problems.

Happening!

Everything in this edition reflects the very latest developments in the business world—such as the COVID-19 pandemic that resulted in high unemployment, stress on small businesses, and disruption in supply chains. In addition, ethics and social responsibility have become much more important as firms are being rewarded for having a social conscience and addressing unrest and conflicts in society.

New to This Edition

As always, when revising this material for the current edition, all examples, figures, and statistics have been updated to incorporate any recent developments that affect the world of business. Additionally, content was updated to ensure the most pertinent topical coverage is provided.

Here are the highlights for each chapter:

Chapter 1: The Dynamics of Business and Economics

- New boxed features describing real-world business issues
- Updated unemployment and GDP data
- New stats on inflation
- New stats on women in the workforce
- New section on technology and the economy
- New examples related to the COVID-19 pandemic
- New figure depicting artificial intelligence in relation to its enablers
- New *See for Yourself Case* featuring Tesla

Chapter 2: Business Ethics and Social Responsibility

- New boxed features describing issues in business ethics and social responsibility
- New data on global trust in different industries
- New examples about ethical issues in the sharing economy
- New content about aggressive financial or business objectives
- New example of a bribery scandal
- Expanded timeline of ethical and socially responsible activities
- New content on diversity, equity, and inclusion
- New table of the divisions of the Federal Trade Commission
- New *See for Yourself Case* featuring Hershey

Chapter 3: Business in a Borderless World

- New boxed features describing issues in international business
- Updated list of top 10 countries with which the United States has trade deficits/surpluses
- New content on the United States–China trade war
- Updated Euro Zone details
- New details on the EU’s General Data Protection Regulation (GDPR)
- New content about the United States–Mexico–Canada Agreement (USMCA)
- New table of U.S. top trading partners
- Updated table of common hand gestures that are rude in other countries
- New *See for Yourself Case* featuring McDonald’s

Chapter 4: Options for Organizing Business

- New boxed features describing real-world business issues
- New table of world’s biggest dividend payers
- Updated table of America’s largest private companies
- New *See for Yourself Case* featuring Casper

Chapter 5: Small Business, Entrepreneurship, and Franchising

- New boxed features describing current business issues
- Examples of innovative small businesses
- New information on artificial intelligence
- Updated table of the fastest growing franchises
- Updated table of the most business-friendly states
- New stats on small business
- New data on Gen Z in the workforce
- New data on minority-owned businesses
- New *See for Yourself Case* discussing the impact of COVID-19 on small business

Chapter 6: The Nature of Management

- New boxed features describing current business issues
- New content about business models
- New table of compensation packages of CEOs
- New content on gender equality
- New *See for Yourself Case* featuring Everlane

Chapter 7: Organization, Teamwork, and Communication

- New boxed features describing current business issues
- New examples of organizational culture
- New content on artificial intelligence
- New content on email and videoconferencing usage in the workplace
- New *See for Yourself Case* featuring Coca-Cola

Chapter 8: Managing Operations and Supply Chains

- New boxed features describing current business operational issues
- New content on marketing research and artificial intelligence
- New section on blockchain technology
- New content on drone technology
- Extensive overhaul of Managing the Supply Chain section
- Updated airline scorecard table
- New examples related to the COVID-19 pandemic and supply chains
- New *See for Yourself Case* featuring Scentsy

Chapter 9: Motivating the Workforce

- New boxed features describing current business issues
- New examples of organizational culture
- New table of best places for businesses and careers
- New *See for Yourself Case* featuring Google

Chapter 10: Managing Human Resources

- New boxed features describing current HR issues
- Updated common job interview questions
- New content on wage gap
- New example of how soft benefits inspire loyalty
- New section on employee relations and sexual harrassment
- New content on diversity, equity, and inclusion
- New *See for Yourself Case* featuring Apple

Chapter 11: Customer-Driven Marketing

- New boxed features describing current marketing issues
- New content on marketing orientation
- New content on supply chain management
- New content on marketing analytics dashboards
- New data on the buying power by race/ethnicity
- New table of companies with the best customer service
- New *See for Yourself Case* featuring Dollar General

Chapter 12: Dimensions of Marketing Strategy

- New boxed features describing current marketing issues
- Logistics added as key term
- New definition for physical distribution key term
- Updated figure depicting a company's product mix
- Updated personal care and cleaning products customer satisfaction ratings
- New examples related to the impact of the COVID-19 pandemic on marketing strategy
- New *See for Yourself Case* featuring Dr. Martens

Chapter 13: Digital Marketing and Social Media

- New boxed features describing current digital marketing issues
- New stats on social media use by platform
- New stats on mobile app activities
- New data on the main sources of identity theft
- New section on TikTok
- New *See for Yourself Case* featuring Facebook and Instagram

Chapter 14: Accounting and Financial Statements

- New boxed features describing current accounting issues
- Updated rankings of accounting firms in the United States
- New financial information for NVIDIA
- New content on net income and corporate tax rate
- New *See for Yourself Case* featuring Tesla

Chapter 15: Money and the Financial System

- New boxed features describing current financial issues

- Updated life expectancy of money
- Updated cost to produce coins
- New content on cryptocurrency
- New content on interest rates
- New content on exchange-traded funds (ETFs)
- New *See for Yourself Case* discussing the Big Mac Index

Chapter 16: Financial Management and Securities Markets

- New boxed features describing current financial issues
- Updated short-term investment possibilities
- Updated U.S. corporate bond quotes
- New content on electronic markets
- Updated estimated common stock price-earnings, ratios, and dividends for selected companies
- New table of S&P 500 corrections
- New content on the impacts of the COVID-19 pandemic on financial management
- New *See for Yourself Case* featuring the Dow Jones Industrial Average



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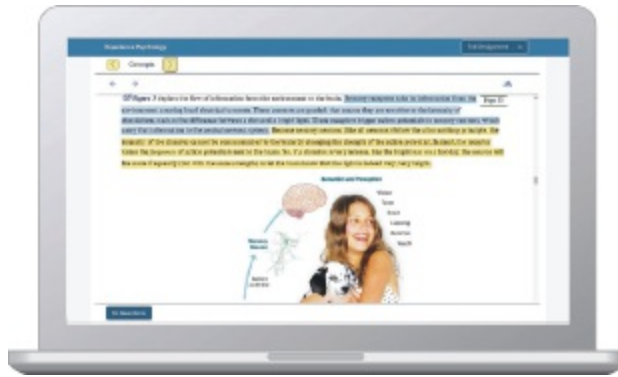
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- Jordan Cunningham, Eastern Washington University

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Proctorio: Remote Proctoring & Browser-Locking Capabilities



Remote proctoring and browser-locking capabilities, hosted by Proctorio within Connect, provide control of the assessment environment by enabling security options and verifying the identity of the student.

Seamlessly integrated within Connect, these services allow instructors to control students' assessment experience by restricting browser activity, recording students' activity, and verifying students are doing their own work.

Instant and detailed reporting gives instructors an at-a-glance view of potential academic integrity concerns, thereby avoiding personal bias and supporting evidence-based claims.



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OLC-Aligned Courses: Implementing High-Quality Online Instruction and Assessment through Preconfigured Courseware

In consultation with the Online Learning Consortium (OLC) and our certified Faculty Consultants, McGraw Hill has created preconfigured courseware using OLC's quality scorecard to align with best practices in online course delivery. This turnkey courseware contains a combination of formative assessments, summative assessments, homework, and application activities, and can easily be customized to meet an individual's needs and course outcomes. For more information, visit <https://www.mheducation.com/highered/olc>.

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Educators know that the more students can see, hear, and experience class resources, the better they learn. In fact, studies prove it. Tegrity's unique search feature helps students efficiently find what they need, when they need it, across an entire semester of class recordings. Help turn your students' study time into learning moments immediately supported by your lecture. With Tegrity, you also increase intent listening and class participation by easing students' concerns about note-taking. Using Tegrity in Connect will

make it more likely you will see students' faces, not the tops of their heads.

Test Builder in Connect

Available within Connect, Test Builder is a cloud-based tool that enables instructors to format tests that can be printed, administered within a Learning Management System, or exported as a Word document of the test bank. Test Builder offers a modern, streamlined interface for easy content configuration that matches course needs, without requiring a download.

Test Builder allows you to:

- Access all test bank content from a particular title.
- Easily pinpoint the most relevant content through robust filtering options.
- Manipulate the order of questions or scramble questions and/or answers.
- Pin questions to a specific location within a test.
- Determine your preferred treatment of algorithmic questions.
- Choose the layout and spacing.
- Add instructions and configure default settings.

Test Builder provides a secure interface for better protection of content and allows for just-in-time updates to flow directly into assessments.

Writing Assignment

Available within Connect and Connect Master, the Writing Assignment tool delivers a learning experience to help students improve their written communication skills and conceptual understanding. As an instructor, you can assign, monitor, grade, and provide feedback on writing more efficiently and effectively.

Application-Based Activities in Connect

Application-Based Activities in Connect are highly interactive, assignable

exercises that provide students a safe space to apply the concepts they have learned to real-world, course-specific problems. Each Application-Based Activity involves the application of multiple concepts, allowing students to synthesize information and use critical thinking skills to solve realistic scenarios.

Create: Your Book, Your Way



McGraw Hill's Content Collections Powered by Create[®] is a self-service website that enables instructors to create custom course materials—print and eBooks—by drawing upon McGraw Hill's comprehensive, cross-disciplinary content. Choose what you want from our high-quality textbooks, articles, and cases. Combine it with your own content quickly and easily, and tap into other rights-secured, third-party content such as readings, cases, and articles. Content can be arranged in a way that makes the most sense for your course and you can include the course name and information as well. Choose the best format for your course: color print, black-and-white print, or eBook. The eBook can be included in your Connect course and is available on the free ReadAnywhere app for smartphone or tablet access as well. When you are finished customizing, you will receive a free digital copy to review in just minutes! Visit McGraw Hill Create[®]—www.mcgrawhillcreate.com—today and begin building!

Acknowledgments



The thirteenth edition of *Business Foundations: A Changing World* would not have been possible without the commitment, dedication, and patience of Kelsey Reddick. Kelsey Reddick provided oversight for editing text content and developed the cases, boxes, and supplements. Meredith Fossel, Executive Portfolio Manager, provided leadership and creativity in planning and implementing all aspects of this edition. Anne Leung, Senior Product Developer, did an outstanding job of coordinating all aspects of the development and production process. Kathryn Wright was the Content Project Manager. Bruce Gin managed the technical aspects of Connect. Also important in this edition was Nicole Young, Executive Marketing Manager. Michael Hartline developed the Personal Career Plan in Appendix B. Vickie Bajtelsmit developed Bonus Chapter B on personal financial planning. Eric Sandberg of Interactive Learning assisted in developing the interactive exercises. Rhonda Thomas and Amanda Stoecklein helped with the exercises and Helen Davis with the instructor's manual. Many others have assisted us with their helpful comments, recommendations, and support throughout this and previous editions. Thank you for all of your insight and feedback. We'd like to express our sincere thanks to the reviewers who helped us shape this edition. Your time and thoughtful feedback have helped us greatly make this another great revision:

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