

Index

• Numerics •

1/10/100 rule, 295–296
10-K annual reports, 220
10/30/60 rule, 295

• A •

accelerated method of depreciation, 176–177
accident and safety incident-investigation programs, 338
accountability, manager, 99
accountants, 252, 254
accounting. *See also* financial statements
 accounting cycle, 170–171
 accounting equation, 171–174
 budgets and estimates, 179–183
 depreciation, 175–178
 double-entry bookkeeping, 174–175
 importance of, 15–16
 inventory, 175
 manager's role in, 184–186
 overview, 15–16, 169–170
 Sarbanes-Oxley, 186–189
accounts payable, 173
accounts receivable, 172, 391
accrued expenses, 173
accuracy
 invoice, 393
 letter of credit, 64
acid tests, 211–212, 223
action items, 165–166
activity ratios, 212–213
actuaries, 344
adoption, socially responsible, 26
advance payments, 391–392
advertising, online, 304–305. *See also* marketing
advisory boards, 45
affiliate marketing, 387
after-sale service and warranty programs, 330–331
Age Discrimination in Employment Act, 148
age, entrepreneur, 36
agendas, business meeting, 164
agents, foreign, 59–63
airports, 40
algorithms, 22
alliances, strategic, 259–260
alternative negotiations, 360
amateurs, 25
Amazon.com, 267–268, 303
American Management Association, 352
American Stock Exchange (AMEX), 226, 258
Americans with Disabilities Act, 148
Amerindo Technology Fund, 226
AMEX (American Stock Exchange), 226, 258
analysis, feasibility, 43
Anderson, Chris, 267
angels, 244, 251–252
annual awards ceremonies, 126
annual reports, 203, 220–223
annual shareholder meetings, 249
annuities, 237
anti-virus software, 349
appeals, termination, 146
Apple Computer, 127
applicants. *See* hiring process
appreciation, stock, 251
assembly, product, 319
assets, 171–172, 175–176, 194, 214, 216
assignments, job, 102
associates, business, 40
associations, job advertising, 135
assuming risks, 343–344
ASX (Australian Securities Exchange), 227
at-sight clauses, 64
attainable goals, 101
attorneys, 252, 254, 352
audio promotional materials, 294

audits, 185–186
 Australian Securities Exchange (ASX), 227
 Austrian economics, 368
 authority, manager, 99–100
 Avalanche Snowboards, Inc., 265
 average collection periods, 212–213
 avoidance learning, 121
 Avon, 56
 awards, 123, 126

• B •

b2b (business-to-business) transactions, 303–304, 306–308
 background checks, 255
 backup machines, 330
 bad customers, 313–314
 balance of trade, 375
 balance sheets, 194–195, 198, 205–206, 210, 221
 balanced scorecard tool, 329
 banks, financing by, 247–248
 banner ads, 304
 bar charts, 161
 bar codes, 318–319, 324
 bargaining power, buyer, 83
 bartering, 246
 BATNA (best alternative to a negotiated agreement), 354–355, 362
 BE (break-even) analysis, 210, 218
 bear markets, 240
 behavior
 modifying, 121–123
 rewarding good behavior, 125–126, 129
 Ben and Jerry's, 386
 benchmarks, success, 87–88
 benefit-cost ratio, 219
 benefits, customer, 41–42, 265–266
 best alternative to a negotiated agreement (BATNA), 354–355, 362
 best customers, 309–314
 Best Friends Pet Resorts and Salons, 265
 Better Business Bureau, 23
 Beyster, Dr. J. Robert, 380
 billboards, 290
 bills of lading, 62
 bills, paying, 392
 Birch, David, 368–369
 Bloomberg, 373
 blue ocean strategy, 75
 boards of directors, 253, 257
 Boeing Company, 154, 259
 bonds, 227, 235–239, 241, 300–301
 bonds payable, 173
 bookkeeping. *See* accounting
 bootstrapping, 246
 born global businesses, 53
 bottom-up budgets, 181
 Boyce, Pat, 197–200
 break-even (BE) analysis, 210, 218
 Brin, Sergey, 22
 brochures, 66, 294
 brokers, 227, 239–242
 budgets, 179–183, 208–210, 287, 305
 Buffett, Warren, 226
 bull markets, 252
 bundled solutions, 331
 business associates, 40
 Business Concept Analysis feasibility tests, 43
 business conferences, 77
 business cycles, 206–207, 372–373
 business ideas
 conducting feasibility studies, 43–47
 developing business concept, 41–43
 overview, 40–41
 business interruption insurance, 344
 business meetings, 162–166
 business model innovation, 105
 business networks, 135
 business plans, 36, 246, 255
 business processes, 327–331
 business resources, 18
 business risks, 340, 342. *See also* risk management
 business trends. *See* trends
 businesses
 global, 52–53
 investing in public, 232–233
 business-to-business (b2b) transactions, 303–304, 306–308
 BusinessWeek Online, 15
 buyer bargaining power, 83

• C •

- call centers, 302
 campaigns, ad, 286–288
 candidates, job. *See* hiring process
 capital, 215. *See also* funding
 capital budgets, 181
 capital investments, 216
 capital-gains treatment, 251
 capitalism, 367, 370
 carnets, 66
 cash, 172, 203, 212–213
 cash budgets, 180
 cash flow, 216–219, 391–394
 cash forecasts, 207–208
 Cash Needs Assessment feasibility tests, 44
 cash-flow returns, 251
 cash-flow statements, 46, 198, 200–202
 cellular manufacturing, 102–103
 Center for Business Planning, 18
 Central Registration Depository, 241
 CEOs (chief executive officers), 221
 certifications, 132
 Certified Public Accountants (CPAs), 221
 CF Canada, 127
 CFOs (chief financial officers), 205, 221
 change, in business world, 11–14, 77–78.
 See also trends
 channels, distribution, 42, 272–273, 278,
 332
 charisma, 97, 357
 charity, 26
 charts
 bar, 161
 Gantt, 161, 324–325
 PERT, 325–326
 progress, 161
 Chicago Board of Trade, 367
 chief executive officers (CEOs), 221
 chief financial officers (CFOs), 205, 221
 China, business in 21, 54–56
 churning investments, 240
 Cirque du Soleil, 75
 Civil Rights Act, 149
 Clark, Jim, 188
 classic economics, 367–368
 clauses, foreign agent contract, 62
 click-throughs, 304–305
 clinical studies, 278
 CNC (computer numerical control)
 machines, 318
 CNNMoney, 15, 373
 Coca-Cola, 74
 Cocotas, Charles A., 265
 coercive power, 357
 cold calling, 276
 collateral, 247
 collection, freight forwarder, 62
 command economies, 369–370
 command teams, 152
 Commerce Department. *See* Department of
 Commerce
 commercial banks, 247–248
 Commercial Service, U.S. Department of
 Commerce, 67
 commissions, 257
 commitment, employee, 100
 committees, team, 152
 commodities, 227
 commodity markets, 368
 common selling ground, 57–58
 common stock, 228–229, 249
 communication
 1/10/100 rule, 295–296
 in delegation, 100
 by manager, 383
 at meetings, 162–163
 skills, 106
 styles, 28
 Community Products Inc. (CPI), 26–27
 companies. *See* businesses
 compelling stories, for business concept,
 42–43
 compensation philosophies, 133
 competition, 74–75, 84, 270, 282, 370
 competitive advantage, 41
 complaint marketing, 311
 compromises, in negotiation, 355
 computer backups, 350
 computer numerical control (CNC)
 machines, 318

- concepts, business, 41–43
- concessions, in negotiations, 362
- conferences, business, 77
- confidence, 37–38
- consensus, at meetings, 165
- Consumer Price Index (CPI), 374
- consumers. *See* customers
- consumption status, vendor-managed inventory, 308
- content theories of motivation, 115–118
- contingency plans, 73
- continuous-flow manufacturing process, 327
- contracts
 - foreign agent, 61
 - futures, 227
 - handicapped persons, 149
- contribution margin analysis, 210
- control, manager, 96, 103. *See also* financial statements
- controls, financial, 209–210
- corporate bonds, 236
- corporate cultures, 81
- corporate transparency, 109–110
- corporate venturing, 31, 48–50
- cost of living index, 374
- cost-push inflation, 373
- costs
 - disadvantages, 84
 - of global growth, 63–65
 - inventory, 323–324
 - Sarbanes-Oxley implementation, 187
 - startup, 46
- counseling, verbal, 144
- coupon bonds, 237–238
- CPAs (Certified Public Accountants), 221
- CPI (Community Products Inc.), 26–27
- CPI (Consumer Price Index), 374
- C.R. Bard company, 318–319
- Craigslist, 12, 394
- creativity, 37–40, 106–107, 386–387
- credibility, manager, 97
- credit
 - corporate venture, 49–50
 - letters of, 63–65
 - shared, 382
- credit cards, 392
- creditors, 213–214
- critical elements, deal, 356–359
- critical paths, 161, 326
- CRM (customer relationship management), 308–310
- cross-training, 102, 327
- CSS (customer service and support), 309
- culture
 - common selling grounds, 57–58
 - corporate, 81
 - of innovation, 104–107
- currency exchange, European Union, 58
- current assets, 171
- current liabilities, 173
- current ratio, 211
- customer matrix, 272–273
- customer relationship management (CRM), 308–310
- customer service and support (CSS), 309
- customers
 - best, 309–314
 - building trust with, 385–386
 - defining target market, 271–274
 - disgruntled, 353–354
 - emotional involvement of, 389
 - identification and needs, 264–266
 - identifying prospective, 41–42
 - involvement in businesses, 13
 - key trends in marketing, 266–269
 - in market analyses, 45
 - market research, 274–279
 - marketing plans, 269–271
 - as marketing stars, 388
 - overview, 263
 - place, 283
 - pricing, 280–283
 - product features and benefits, 279–280
 - promotion, 283–284
 - relationship-based selling, 299–301
 - staying close to, 77
 - strategic planning, 73–74
 - taken for granted by managers, 380
- customization, mass, 312–313
- customs documents, 66
- cyberinsurance, 344
- cycles
 - accounting, 170–171
 - business, 206–207, 247
 - economic, 372–374

• D •

day traders, 228
 deadlines, in negotiations, 358, 360–361
 deals. *See* negotiation
 debt
 choosing between equity and, 250–251
 national, 375
 as source of financing, 247–248
 debt ratios, 213–214
 debt securities, 235–239
 deceptive advertising, 290–291
 delegation, by manager, 99–100, 382–383
 demand-pull inflation, 373
 demographics, 274
 demonstrations, marketing, 297
 demotion, 144
 denial of service attacks, 349
 Department of Commerce, 15, 60, 67, 373, 375
 departmentalization, 102–103
 departments, in job descriptions, 132
 deposits, 392
 depreciation, 175–178
 depression, economic, 372–373
 derivatives, 227
 digital video recorder (DVR), 22
 diminishing returns, law of, 371
 direct mail, 289
 disasters, business, 335
 discipline, 142–145
 disclaimers, 290
 Disclosure Reporting pages, Form ADV, 241
 disclosures, 109–110, 290
 discounts, prompt-payment, 393
 disgruntled customers, 353–354
 dismissal, 145–146, 383
 disposable income, 375
 distribution, 55, 331–333
 distribution channels, 42, 272–273, 278, 332
 dividend growth investments, 232
 dividend yield, 230
 dividends, 229, 249
 division of labor, 101–102
 divisions, in job descriptions, 132

documentation
 freight forwarder, 62
 termination, 146
 trade show, 66
 Domino's Pizza, 157–158
 donations, 26
 double-declining balance depreciation, 176–177
 double-entry bookkeeping, 174–175
 draw down profits, 194
 DVR (digital video recorder), 22

• E •

E&O (errors and omissions) insurance, 345
 earnings, 231–233
 EBIT (earnings before interest and income tax), 215
 economic growth, 32
 economic innovation, 104
 economic systems, 369–370
 economics
 classic versus neoclassic, 367–368
 entrepreneurship, 368–369
 fundamental problem areas, 369–372
 key concepts, 372–375
 marginal utility concept, 366–367
 overview, 17, 365
 EDI (electronic data interchange), 306–307, 319–320
 education programs, employee, 338
 Egon Zehnder, 106
 electronic data interchange (EDI), 306–307, 319–320
 electronic point-of-sale devices, 324
 elevator pitch, 41
 e-mail threats, 347–350
 emergency action plans, 338
 emerging industries, 44
 emerging-markets funds, 234
 emotional involvement, customer, 389
 empathy, salesperson, 301
 Employee Retirement Income Security Act of 1974 (ERISA), 148

- employees. *See also* hiring process;
 - motivation; teams
 - budgeting advice from, 183
 - cross-training, 102
 - discipline, 142–145
 - effect on profits, 200
 - employment laws, 148–149
 - involvement, 159
 - job descriptions, 132–133
 - lack of clear goals with, 381
 - manager empathy for, 382
 - Millennial, 28–30
 - overview, 131
 - paying, 133–134
 - rewards, 124–129
 - role in strategic planning and
 - improvising, 78–79
 - structuring first work day, 141–142
 - taken for granted by managers, 379–380
 - termination, 145–147
 - training regarding risks, 346–347
 - employment agencies, 135–136
 - employment laws, 148–149
 - empowerment, employee, 157–158, 162
 - end users, 41–42, 265
 - enterprise resource planning (ERP)
 - system, 318–319
 - entrants into industry, new, 82
 - entrepreneurial leadership, 110
 - entrepreneurship
 - corporate venturing, 48–50
 - creativity and opportunities, 37–40
 - and economics, 368–369
 - entrepreneurial thinking, 33–37
 - funding, 243, 246–247, 252
 - importance of, 32–33
 - overview, 12–13, 31
 - testing new business ideas, 40–47
 - entropy, 84–85
 - environmental insurance, 345
 - environments, creative, 39
 - environment-scanning, 15
 - Equal Pay Act, 148
 - equations, accounting, 171–174
 - equipment, 172, 329–331
 - equity, 213, 249–251
 - equity firms, private, 255
 - equity theory, 119–120
 - ERISA (Employee Retirement Income Security Act of 1974), 148
 - ERP (enterprise resource planning)
 - system, 318–319
 - error-driven risks, 339
 - errors and omissions (E&O) insurance, 345
 - esteem needs, 115
 - estimates, 179–183
 - ETCs (export trading companies), 60
 - ethical decisions, 107–108
 - ethics, negotiation, 355–356
 - European Union, 57–58
 - events, special, 296–297
 - executive summaries, 255
 - exemplary conduct, manager, 108–109
 - expansion, 372
 - expansion financing. *See* second-stage financing
 - expectancy theory of motivation, 120–121
 - expense budgets, 181
 - expense ratio, 214
 - expenses, 206–207, 244, 394
 - expertise, 132
 - experts, 25, 357
 - export trading companies (ETCs), 60
 - exportation, 63–65
 - exporter declaration forms, 62
 - external audits, 186
 - external measures, 89
 - external resources, 342–343
 - extinction behavior modification
 - reinforcement, 122
 - extrinsic motivation, 114

● F ●

- face value, 237
- factors of motivation, 116–117
- factors of production, 372
- failure, 34, 47
- Fair Labor Standards Act, 148
- fair warnings before termination, 146
- Family and Medical Leave Act, 149

- FCC (Federal Communications Commission), 301
- fear, 37
- feasibility studies, 43–47
- feature stories, 293
- features, product or service, 42
- federal agency debt, 235–236. *See also* United States government
- Federal Communications Commission (FCC), 301
- Federal Emergency Management Administration (FEMA), 338
- Federal Trade Commission (FTC), 290–292, 301
- feedback, business meeting, 166
- fees, credit card, 392
- FEMA (Federal Emergency Management Administration), 338
- FI (fixed interval) partial-reinforcement schedules, 123
- fidelity bond insurance, 345
- FIFO (first in, first out) accounting method, 175
- filters, 108
- finances, global growth, 63–65
- financial advisors, 239–242
- financial market. *See* securities markets
- financial need. *See* funding
- financial planning and analysis
 - annual reports, 220–223
 - budgets, 208–209
 - establishing financial controls, 209–210
 - financial ratios, 211–219
 - investment risk, 216–219
 - overview, 16, 203–204
 - preparing accurate forecasts, 204–208
- financial ratios, 203, 211, 222
- financial statements. *See also* financial planning and analysis
 - balance sheets, 194–195
 - cash-flow, 46, 200–202
 - importance of, 192–194
 - income statements, 196–200
 - overview, 16, 191–192
 - ratio analysis, 210
- financing. *See* funding
- financing cost, inventory, 323
- firewalls, 350
- first in, first out (FIFO) accounting method, 175
- first work day structures, 141–142
- first-stage financing, 246–251
- fixed assets, 172
- fixed interval (FI) partial-reinforcement schedules, 123
- fixed ratio (FR) partial-reinforcement schedules, 122
- flowcharts, 161
- fluid hierarchies, 106
- FOB (freight on board) factories, 64
- focus groups, 276
- follow up, late payment, 394
- footnotes, annual report, 221–222
- forecasts
 - demand, 71
 - financial, 46, 204–208
- foreign agents, 59–63
- foreign marketplace. *See* global marketplace
- foreign-stock funds, 234
- Form ADV, 241
- formal rewards, 127–129
- formal teams, 152–153
- forming, team growth stage, 155
- FR (fixed ratio) partial-reinforcement schedules, 122
- Franklin, Benjamin, 216
- free business resources, 18
- free enterprise system, 370
- free samples, 388
- freeze spending, 183
- freight forwarders, 62–63
- freight on board (FOB) factories, 64
- frequency awards, 311
- Fruit of the Loom, Inc., 304
- FTC (Federal Trade Commission), 290–292, 301
- fun, in workplace, 384
- funding
 - assessment of, 244–245
 - financing exportation, 63–65
 - first-stage money, 246–251
 - overview, 243
 - second-stage financing, 251–260
- futures contracts, 227

• G •

Gantt charts, 161, 324–325
 gatekeepers, meeting, 165
 GDP (Gross Domestic Product), 374
 GDS (general depreciation system), 178
 genders, country, 58
 Geneen, Harold, 203
 general depreciation system (GDS), 178
 general financial condition, 193
 general ledgers, 171
 geographic risks, 340
 Gillette, 281, 388
 Global Entrepreneurship Monitor Report, 36
 Global eXchange Services, 303–304
 global marketplace
 foreign agents and intermediaries, 59–63
 help resources, 65–67
 need for global thinking, 51–54
 overview, 19–23, 51
 possible foreign markets, 54–59
 price of global growth, 63–65
 global perspective, 14
 global supply chains, 20
 GNMA (Government National Mortgage Association), 236
 goals
 advertising, 287
 business, 250
 clarity of, 381
 employee, 79
 manager and employee, 101
 motivation and, 114
 in negotiation, 361–363
 organizational, 70–73
 planning to reach, 95
 success metrics, 87–88
 team, 158–162
 Google, 21–22, 268
 Google AdWords, 289, 304–305
 government financing sources, 248–249
 Government National Mortgage Association (GNMA), 236
 governmental agencies. *See* United States government
 government-sponsored enterprises (GSEs), 236

Graham, Benjamin, 226, 241
 Graham, Dr. Gerald, 124
 graphs, progress, 161
 Gross Domestic Product (GDP), 374
 gross margins, 214–215
 gross profit, 210, 214–215
 Grove, Andy, 159
 growth capital. *See* funding
 growth, team, 155–157
 GSEs (government-sponsored enterprises), 236
 guerrilla marketing, 295–296

• H •

habituation, 123
 hackers, 348–349
 happiness committees, 123
 hard sells, 299–301
 health, economic, 374–375
 Heartland Foods, 347
 Herzberg, Frederick, 116–117
 Hewlett-Packard, 127
 hidden costs, 324
 hierarchies, fluid and situational, 106
 hierarchy of needs, 115–116
 high-growth funds, 234
 hiring process
 candidate research on Internet, 139
 checking references, 138–139
 finding the best candidates, 134–136
 interviewing candidates, 136–138
 making hires, 140–141
 manager mistakes, 383
 overview, 134
 ranking candidates, 139–140
 Hispanic Executive Task Force, IBM, 153
 historical risks, 340
 hoaxes, 349
 Home Depot, 389
 honesty, in advertising, 290–291
 hours, work, 111
 human error risks, 339
 human impact, potential, 341
 hygiene factors, employee behavior, 116–117

• 1 •

- IBM, Hispanic Executive Task Force, 153
- ideas, business. *See* business ideas
- Immigration Reform and Control Act, 149
- importation, 55
- improvisation
 - employee, 107
 - strategic, 76–79
- inbound telemarketing, 301–302
- Inc Online, 15
- incentives, 314, 346–347
- income, 374–375
- income statements, 196–200, 205–206, 210, 221
- incremental innovation, 107
- India, outsourcing to, 57
- industries, new, 32–33
- industry analyses, 44–45
- Industry and Market Analysis feasibility tests, 43
- industry innovation, 105
- IndustryLink, 15
- inelastic prices, 281
- inflation, 373
- inflows, cash, 200, 394
- influence, manager, 98–99
- informal rewards, 126–127
- informal risk capital market, 251
- informal teams, 153
- information, in negotiations, 359
- information technology threats, 349–350
- initial public offerings (IPOs), 174, 256–259
- innovation
 - culture of, 104–107
 - operational, 84–86
- Insitu Group, 259
- insourcing, 22–23
- inspection, 328
- inspiration, sources of, 40
- instant payment, 391–392
- instrumentality, 120
- insurance, 323, 344–345
- intangible values, 313
- Intel, 366
- intellectual property (IP), 246, 347–348
- interdependent tasks, 325
- interests, 239
- intermediaries
 - channel, 42
 - foreign, 59–63
- internal audits, 186
- internal job candidates, 136
- internal measures, 89
- internal rate of return (IRR), 218–219
- internal resources, 342–343
- international corporate standards, 55
- international marketplace. *See* global marketplace
- International Organization for Standardization (ISO), 328, 345
- Internet
 - advertising on, 288–289
 - business trends, 25
 - environment-scanning, 15
 - in hiring process, 134–135
 - marketing trends, 266–267
 - questionnaires and surveys, 276–277
 - researching candidates on, 139
 - selling on, 303–305
 - threats, 347–350
 - Web content and marketing, 386–387
 - Web site effectiveness, 386–387
- interruptions, business, 342
- interval schedules, 122
- interviews
 - job candidate, 136–138, 383
 - primary data collection, 275–276
- Intranet, 344
- intrinsic motivation, 114
- invalidation, letter of credit, 64
- inventory
 - accounting for value of, 175
 - as business asset, 172
 - importance of, 323–324
 - liquidity and activity ratios, 212–213
 - tracking, 319
 - turnover ratio, 213
 - vendor-managed, 307–308
- investment risk, 216–219
- investments. *See* securities markets

Investor Relations pages, annual reports 221
 investors, 250–251. *See also* funding
 invoices, 392–393
 IP (intellectual property), 246, 347–348
 IPOs (initial public offerings), 174, 256–259
 IRR (internal rate of return), 218–219
 ISO (International Organization for Standardization), 328, 345

• J •

JIT (just-in-time) process, 319, 322–324, 327, 330
 job candidates. *See* hiring process
 job descriptions, 132–133
 job offers, written, 140
 jobs
 creation by entrepreneurs, 33
 employee, 101–102
 journals, 39, 171
 junk bonds, 238
 jurisdictions, contract, 62
 just-in-time (JIT) process, 319, 322–324, 327, 330

• K •

Kaizen manufacturing, 329
 Kauffman Foundation eVenturing, 18
 Kelleher, Herb, 386
 key person insurance, 345
 keywords, Web site, 390
 kick-off meetings, 270
 Kiely, Laree, 352
 knowledge economy, 371–372
 knowledge power, 98–99
 knowledge services, 57

• L •

labeling, product, 280
 labor budgets, 180
 labor, division of, 101–102
 lagging measures, 89
 Laliberté, Guy, 75

Lance, Bert, 356–357
 language, financial statement, 199
 large corporations, 48–50
 last in, first out (LIFO) accounting method, 175
 late payments, 394
 launch costs, 46
 law of diminishing returns, 371
 law of scarcity, 370–371
 laws, employment, 148–149
 lawsuits, 132–133
 lawyers, 252, 254, 352
 LCs (letters of credit), 63–65
 leadership, 96–98, 110, 163, 380–381
 leading indices, 374
 leading measures, 88
 lean manufacturing, 329
 leases, 246
 least liquid assets, 194
 ledgers, 171
 legitimate power, 357
 lenders, 63, 246
 letters
 from chairman, annual report, 220, 222
 of CPA opinion, annual report, 221–223
 to editor, 293
 job offer, 140–141
 letters of credit (LCs), 63–65
 levels of management, 94–95
 leverage ratios, 213–214
 Levinson, Jay Conrad, 295
 Lexus, 389
 liabilities, 172–173, 194
 liability insurance, 344
 licenses, 132
 life cycles
 company, 245
 industry, 44–45
 lifetime value, 310
 LIFO (last in, first out) accounting method, 175
 limited liability companies (LLCs), 251
 liquid assets, 171
 liquidity, 171, 193, 211–212
 list of directors and officers, annual report, 221

- listening
 - active, 359
 - at meetings, 165
 - in negotiation, 361
- LLCs (limited liability companies), 251
- loans, 211, 247–248, 356–357
- local marketing, 390
- local partners, China, 56
- logistics, 308, 319, 331–333
- long-range forecasting, 206
- long tail phenomenon, 266–268
- long-term customer relationships, 309–314, 389
- long-term financial forecasts, 206–207
- long-term liabilities, 173, 214
- Los Angeles Times*, 235

- **M** •

- macroeconomics, 367
- MACRS (Modified Accelerated Cost Recovery System), 178
- magazines, 289
- mail bombs, 349
- mail questionnaires and surveys, 276–277
- maintenance, process and equipment, 329–331
- malpractice insurance, 345
- malware, 348–349
- management. *See also* motivation; teams
 - accounts receivable, 391
 - culture of innovation, 104–107
 - delegation, 99–100
 - ethics, 107–109
 - expenses, 394
 - finances, 203–204
 - goals, 101
 - manager tasks, 93–96
 - manager's role in accounting, 184–186
 - managers versus leaders, 97–98
 - materials and scheduling, 322–326
 - mistakes, 379–384
 - organizational design, 101–103
 - overview, 93
 - power and influence, 98–99
 - responsibility, authority, and accountability, 99
 - skills, 14–15
 - trends, 109–111
- management discussion and analysis, annual report, 221–222
- Management Team Analysis feasibility tests, 44
- Manufacturers' Orders for Durable Goods Index, 374
- manufacturer's suggested retail price (MSRP), 367
- manufacturing
 - cellular, 102–103
 - distribution and logistics, 331–333
 - materials management and scheduling, 322–326
 - overview, 17, 317–318
 - process and equipment maintenance, 329–331
 - product quality, 327–329
 - production, 327
 - purchasing, 321–322
 - strategic, 318–321
- marginal utility concept, 366–367
- market analysis, 44–45
- market basket, 374
- market caps, 231
- market economies, 370
- market equilibrium, 367
- market niches, 312
- market research, 54, 74, 274–279
- marketing. *See also* customers
 - advertising, 286–291
 - complaint, 311
 - efficacy of, 385–390
 - innovation, 105
 - key trends in, 266–269
 - overview, 16–17, 285–286
 - plans, 269–271
 - premiums, 297–298
 - promotion, 283, 294–295
 - publicity, 291–293
 - search-engine, 304–305
 - special events, 296–297
- MarketingProfs, 18

- marketplace, global. *See* global marketplace
 - markets. *See also* securities markets
 - new, 104–105
 - target, 271–274
 - Marshall, Alfred, 367
 - Maslow, Abraham, 115–116
 - mass customization, 266–267, 312–313
 - mass marketing, 266–267
 - Masters of Business Administration. *See* MBA
 - materials management and scheduling, 322–326
 - mature industries, 44
 - maturity, bond, 237–239
 - Mayo Clinic, 156
 - MBA (Masters of Business Administration)
 - accounting, 15–16
 - business resources, 18
 - changes in business world, 11–14
 - management and motivational skills, 14–15
 - marketing, 16–17
 - need for, 10
 - overview, 1–6, 9–10
 - McGregor, Douglas, 117–118
 - measurable goals, 101
 - measures of strategic planning success, 86–90
 - media convergence, 268
 - Mediamark Research company, 273
 - mediums, advertising, 287
 - meetings, business, 162–166
 - mentors, 35–36
 - Mercedes, 366–367
 - metrics, success, 87–88
 - Mexico, business in, 58–59
 - MF (motivational force), 120
 - microeconomics, 367
 - middle management, 94
 - milestones, 160, 179
 - Millennials, 28–30
 - Milne & Craighead division, CF Canada, 127
 - Mind Tools, 18, 354
 - misconduct, 143
 - misrepresentation, 290–291
 - mistakes, management, 379–384
 - mixed economies, 370
 - mobile marketing, 387–388
 - Mobile Marketing Association, 387
 - mobile-device industry, 33
 - Modified Accelerated Cost Recovery System (MACRS), 178
 - money. *See* cash; funding
 - monitoring
 - strategic planning success, 88–89
 - team progress toward goals, 160–162
 - monopolies, 370
 - Moody's bond ratings, 236, 238
 - morale boosting, 163
 - mortgages payable, 173
 - most liquid assets, 194
 - motivation
 - Millennial employees, 29–30
 - overview, 113
 - rewards, 124–129
 - skills, 14–15
 - theories of, 114–123
 - tools for, 96
 - motivational force (MF), 120
 - Motorola, 321
 - MSN Money, 241
 - MSRP (manufacturer's suggested retail price), 367
 - multiples, 231–232
 - municipal bonds, 236–237
 - mutual funds, 226, 233–234
- *N* ●
- NAICS (North American Industry Classification System), 55
 - narrative, annual report, 223
 - NASDAQ (National Association of Securities Dealers Automated Quotation), 228, 258
 - national debt, 375
 - natural disasters, 335–336
 - natural sequence, negotiation, 360–361
 - needs
 - customer, 264–266
 - hierarchy of, 115–116

- negative balance of trade, 375
 negative inequity, 119
 negative motivational tools, 96
 negative reinforcement, 121
 negotiation
 critical elements of deals, 356–359
 ethics, 355–356
 overview, 17, 351–353
 preparation for, 354–355
 rules, 359–364
 strategies and types, 352–354
 neoclassic economics, 367–368
 net present value (NPV), 216–218
 net worth, 173
 Netscape, 20
 networking, 36–37, 40, 53, 268–269
 networks, peer, 24, 135
 new businesses, 47
 new employees, 141–142
 new entrants, industry, 82
 new industries, 32–33
 New York Stock Exchange (NYSE), 221, 226–227, 258–259
 newspapers, 15, 135, 289, 293
 Newton, Sir Isaac, 367
 niches, market, 13, 312
 no-load funds, 234
 nonexclusive contracts, 62
 non-verbal cues, 359
 Nordstrom department stores, 127
 norming, team growth stage, 155
 North American Industry Classification System (NAICS), 55
 notes payable, 173
 NPV (net present value), 216–218
 NYSE (New York Stock Exchange), 221, 226–227, 258–259
- ○ ●
- objectives, 70, 86–87. *See also* goals
 Occupational Safety and Health Administration (OSHA), 346
 ocean marine insurance, 345
 Office of Personnel Management, 128
 offshoring, 20–21
 Older Workers Benefit Protection Act, 149
 oligopolies, 370
 OneSource, 15
 one-time plans, 72
 online advertising, 303–305
 online payment services, 392
 online questionnaires and surveys, 276–277
 online selling, 303–305
 op-ed articles, 293
 Open Source software, 20
 open-book organizations, 193, 199–201
 operating budgets, 180–182
 operating cash-flow statements, 201
 operational excellence, 76
 operational goals, 72–73
 operational innovation, 84–86
 operational processes, 327
 operations, strategic planning, 88–89
 OPIC (Overseas Private Investment Corporation), 67
 opinion leaders, 24
 opportunities
 entrepreneurial, 34, 37–40
 evaluation of, 82–83
 options, 227
 organizational design, 95, 101–103
 organizational innovation, 105
 OSHA (Occupational Safety and Health Administration), 346
 OTC (over-the-counter) markets, 227
 Ouchi, William, 118
 outbound telemarketing, 302–303
 outcomes, negotiation, 362–363
 outdoor signs, 290
 outflows, cash, 200, 394
 outsourcing, 22–23, 57, 302, 320–321, 333
 Overseas Private Investment Corporation (OPIC), 67
 oversubscribed IPOs, 258
 over-the-counter (OTC) markets, 227
 owners' equity, 173–174, 193–194
 ownership, 249

• p •

- Pacioli, Luca, 174
- packaging, product, 280
- Page, Larry, 22
- paid-in capital, 174
- par value, 229, 237
- paradigm shifts, 11
- partners, strategic, 13, 259–260
- passive telemarketing, 301–302
- pass-through losses, 251
- pass-through warranties, 330
- patents, 254
- payback periods, 219
- payments
 - bills, 394
 - employee, 133–134
 - instant, 391–392
 - late, 394
- PayPal, 392
- PCAOB (Public Company Accounting Oversight Board), 187
- PDAs (personal digital assistants), 349, 387–388
- P/E (price/earnings) ratio, 231–233
- peer networks, 24, 135
- penetration, pricing strategy, 282
- percentage of sales technique, 283
- perfect competition, 370
- performance
 - employee, 143
 - financial, 193, 209–210
 - strategic planning, 86–90
- performance clauses, foreign agent contracts, 61
- performing, team growth stage, 155–157
- Perkins Coie, 123
- perpetual count system, 324
- personal digital assistants (PDAs), 349, 387–388
- personal income, 375
- personal needs, 47
- personal networks, 135
- personal power, 98
- person-to-person selling, 299
- perspectives, generational, 27–28
- PERT (Program Evaluation and Review Technique) charts, 325–326
- philosophies, compensation, 133
- phone surveys, 277–278
- physical count system, 324
- physical risks, 341
- physiological needs, 115
- place, 279, 283
- placement, ad, 288–290
- planning, manager, 95. *See also* strategic planning
- plans, business, 36, 246, 255
- policies, 72
- pop-up ads, 304
- Porsche, 389
- Porter, Michael, 82
- position power, 98
- position summaries, 137
- positioning, 279–280, 312
- positive balance of trade, 375
- positive inequity, 120
- positive motivational tools, 96
- positive recognition, 126
- positive reinforcement, 121
- potential risks, 339–342
- power
 - manager, 98–99
 - in negotiations, 356–357
- preferences, business, 250
- Preferences Quiz, Entrepreneur, 35
- preferred stocks, 229, 249
- Pregnancy Discrimination Act, 149
- premiums, 297–298
- prepaid expenses, 172
- preparation
 - for economic changes, 373–374
 - for meetings, 163–164
 - for negotiation, 354–355
- present value, 310
- presentation equipment, 66
- press conferences, 293
- press releases, 292–293
- preventative maintenance, 330
- price per click, 305
- price/earnings (P/E) ratio, 231–233

- prices, 63–65, 280–283
 primary data, 275
 primary markets, 226
 principal, 235
 priorities, 88
 private equity, 243
 private equity firms, 255
 private investors, 244
 pro forma financial statements, 205
 probability, risk, 341
 problem solving, 40, 107
 process innovation, 84–86, 105, 318
 process theories of motivation, 119–123
 processes
 business, 327–331
 risk management, 337–338
 Procter & Gamble, China, 56
 Producer Price Index, 374
 product sheets, 294
 production, 17, 322–327
 production budgets, 181
 production managers, 318
 productivity, 205
 products
 defining, 41
 delivery and freight forwarders, 62–63
 features and benefits, 279–280
 in foreign agent agreements, 62
 free samples, 388
 innovation, 104, 106
 international, 53–54
 life cycle, 282
 marketing, 279
 planning for, 45–46
 quality, 327–329
 Product/Service Analysis feasibility tests, 44
 professional liability insurance, 345
 profiles, customer, 273
 profit and loss statements, 196
 profit ratios, 214, 223
 profitability, 193, 214–216, 219
 profits, 170, 205, 223, 233
 Program Evaluation and Review Technique (PERT) charts, 325–326
 progressive discipline, 144
 project champions, 48
 project management software, 161–162
 projections, financial, 46, 204–208
 promotion, 279, 283–284, 291, 294–295
 prompt-payment discounts, 393
 property impact, potential, 341–342
 property insurance, 344
 proprietary knowledge, 371
 prospectuses, 258
 prototypes, 326
 psychographics, 274
 public companies, 232–233, 256–257
 Public Company Accounting Oversight Board (PCAOB), 187
 Public Company Accounting Reform and Investor Protection Act of 2002, 186–189
 public float, 231
 public offerings, 256–259
 public relations, 284
 publicity, 284, 291–293
 punishment, 122
 purchasing, 321–322
 pure discount bonds, 237–238
 pure market systems, 369
- **Q** •
- quality materials, 321
 quality, product, 313, 327–329
 quantity, purchase, 321
 questionnaires, 276–277
 questions, improper interview, 138
 quick ratio, 211–212, 223
 quotes, stock, 229–231
- **R** •
- R&D (research and development), 250
 radical innovation, 107
 radio advertising, 289
 radio frequency identification (RFID) tags, 318–319, 324, 333
 ranking, candidate, 139–140
 ratings, bond, 238

- ratio schedules, 122
 - ratios, financial
 - activity ratios, 212–213
 - debt ratios, 213–214
 - liquidity ratios, 211–212
 - overview, 211
 - profitability ratios, 214–216
 - real estate, 172
 - receivables turnover ratio, 212
 - recession, economic, 373
 - reciprocity, 301
 - recognition programs, 125–129
 - recruiting candidates, 383
 - red herrings, 258
 - references, job candidate, 138–139
 - referrals, 60, 254, 269, 310, 385
 - refunds, 290
 - Rehabilitation Act, 149
 - reinforcement, behavior modification, 121–123
 - relationship power, 98
 - relationship-based selling
 - best customers, 309–314
 - business-to-business, 306
 - customer relationship management, 308–309
 - versus hard sell techniques, 299–301
 - overview, 389
 - relevant goals, 101
 - replenishment status, vendor-managed inventory, 307
 - reports
 - of earnings, 196
 - financial, 192
 - reprimands, 144
 - reputation, company, 48
 - research
 - candidate, on Internet, 139
 - entrepreneurship, 37
 - foreign country, 54
 - market, 74, 275–278
 - recruiter, 10
 - research and development (R&D), 250
 - residual claims, 229
 - resources
 - business, 18
 - decisions regarding, 365
 - global marketplace, 65–67
 - internal and external, 342–343
 - strength of, 84
 - response time, 146
 - responsibilities
 - employee, 132
 - foreign agent, 62
 - manager, 99
 - retailers, 265
 - retailing, online, 303–304
 - retained earnings, 174
 - retainers, 392
 - return on assets (ROA) ratio, 215–216
 - return on investment (ROI), 215
 - revenue activity ratios, 212–213
 - revenues, 205–207, 210, 222
 - revolutionary changes, 11
 - rewards, 88, 124–129, 134, 311, 357
 - RFID (radio frequency identification) tags, 318–319, 324, 333
 - risk control committees, 338–339
 - risk management
 - developing process for, 337–338
 - insurance, 344–345
 - Internet and e-mail threats, 347–350
 - overview, 17, 335–336
 - taking action, 343–344
 - training employees, 346–347
 - vulnerability analysis, 338–343
 - risks, 52, 216–219, 234, 246
 - ROA (return on assets) ratio, 215–216
 - ROI (return on investment), 215
 - role models, 35
 - rules
 - guerrilla marketing, 296
 - negotiation, 359–364
 - operational plans, 73
- S •
- safety, 115. *See also* risk management
 - SAIC (Science Applications International Corporation), 380
 - salaries, employee, 133–134

- sales, 170. *See also* selling
- sales and marketing section, annual report, 220, 222
- sales force automation (SFA), 309
- sales letters, 294
- sales quotas, statements of, 62
- sales representatives, 60
- samples, free, 388
- San Diego Zoo, 154
- Sanders, Bev, 265
- Sanders, Chris, 265
- Sanmina-SCI facility, 321
- Sarbanes-Oxley (SOX), 186–189, 223, 255, 257
- savings bonds, 375
- SBA (Small Business Administration), 18, 33, 47, 248
- scandals, 107
- ScanEagle plane, 259
- scarcity, law of, 370–371
- scheduling, production, 322–326
- Schumpeter, Joseph, 368
- Science Applications International Corporation (SAIC), 380
- SCORE (Service Corps of Retired Executives), 18
- search engines, 390
- search-engine marketing (SEM), 304–305
- SEC (Securities and Exchange Commission), 220–221, 227–228, 241, 256–258
- SEC Edgar Database, 15
- secondary market, 226–228
- secondary offerings, 174
- second-stage financing
 - angels, 251–252
 - overview, 251
 - public offerings, 256–259
 - venture capitalists, 253–255
- secured notes, 247
- Securities and Exchange Commission (SEC), 220–221, 227–228, 241, 256–258
- securities markets
 - bonds, 235–239
 - brokers and financial advisors, 239–242
 - mutual funds, 233–234
 - overview, 225–226
 - secondary market, 226–228
 - stocks, 228–233
- security. *See* risk management
- seed capital, 250
- self discipline, 34
- self-actualization needs, 115
- self-employment, barriers to, 37
- self-inspection programs, 338
- self-managing teams, 118, 153–154
- selling
 - to best customers, 309–314
 - building relationships, 299–301
 - business-to-business (b2b), 306–308
 - common grounds for, 57–58
 - customer relationship management, 308–309
 - directly to customers, 56
 - international, 65
 - market research, 278–279
 - online, 303–305
 - overview, 299
 - sales budgets, 180, 208–209
 - sales revenues, 214–215
 - telemarketing, 301–303
- SEM (search-engine marketing), 304–305
- sense of place, 142
- sequence of negotiation, 360–361
- services
 - after-sale, 330–331
 - defining, 41
 - innovation, 106
 - planning for, 45–46
- SFA (sales force automation), 309
- shared credit for accomplishments, 382
- shareholders, 220–221, 249, 257, 259
- shifting risks, 343–344
- shipping, 63
- short-term financial forecasts, 205
- Simmons Market Research Bureau, 273
- simple cash-flow statements, 201–202
- single-unit builds, 327
- SITC (Standard Industrial Trade Classification), 55
- situational hierarchies, 106
- Six Sigma method, 329
- skills required, in job descriptions, 132

- Skinner, B.F., 121
- Skopec, Eric, 352
- “Skunk Works” model, 48
- Small Business Administration (SBA), 18, 33, 47, 248
- Smith, Adam, 366–367
- social classes, Mexican, 58
- social needs, 115
- social networking, 268–269
- social responsibility, 25–27
- software, project management, 161–162
- solvency, 211–212, 223
- SOPs (standard operating procedures), 73
- Southwest Airlines, 384, 386
- SOX (Sarbanes-Oxley), 186–189, 223, 255, 257
- span of control, 103
- special events, 296–297
- specialized funds, 234
- specific goals, 101
- splits, stock, 229
- sponsorship, 26, 297
- Stack, Jack, 201
- Standard & Poor’s bond ratings, 238
- Standard Industrial Trade Classification (SITC), 55
- standard operating procedures (SOPs), 73
- standards
 - performance, 100
 - quality, 328
- standing plans, 72
- Star Tribune*, 154
- Starbucks, 332
- start-up costs, 36, 46. *See also* funding
- state agencies, 249
- statements. *See also* financial statements
 - goal, 159
 - sales quotas and performance
 - expectations, 62
- stock exchanges, 227
- stock market. *See* securities markets
- stock price history, annual report, 221
- stockbrokers, 239–242
- stocks, 228–233, 241, 249, 251
- stories
 - compelling, for business concept, 42–43
 - marketing, 386
 - storming, team growth stage, 155
 - straight-line depreciation, 176
 - strategic alliances, 259–260
 - strategic goals, 70–71
 - strategic improvisation, 76–79
 - strategic manufacturing, 318–321
 - strategic partnerships, 259–260
 - strategic planning
 - external factors, 73–76
 - importance of good design, 76
 - measuring success, 86–90
 - operational innovation, 84–86
 - overview, 69–70
 - strategic improvising, 76–79
 - strategies versus tactics, 70–73
 - SWOT analysis, 79–84
 - strategies
 - blue ocean, 75
 - investment, 232
 - marketing plan, 270
 - negotiation, 352–354
 - versus tactics, 70–73
 - strengths, weaknesses, opportunities, and threats (SWOT) analysis, 79–84
 - studies, clinical, 278
 - subgoals, 159
 - subsidiaries, brands, and addresses,
 - annual report, 221
 - substitute products, 83
 - success, 47, 86–90
 - sum of the years’ digits depreciation, 177–178
 - summarizing, at meetings, 165
 - supervisors, 94. *See also* management
 - suppliers, 83, 323
 - supply and demand, 370
 - supply chains, 20, 106, 319
 - Survey Monkey, 277
 - surveys, 276–278
 - survival rates, new business, 47
 - suspensions, 144
 - SVB Financial Group, 188
 - SWOT (strengths, weaknesses, opportunities, and threats) analysis, 79–84

• T •

- tactical planning, 180
- tactics, 70–73, 270
- target markets, 271–274, 287, 371
- Target retail stores, 158
- task forces, 153
- task power, 99
- tasks, employee, 101–102
- taxes, 177, 236, 239, 251
- T-bills (Treasury bills), 235
- teams
 - business, 45
 - business meetings, 162–166
 - empowering employees, 157–158
 - formal, 152–153
 - informal, 153
 - management, 254, 270
 - overview, 13, 118, 151
 - self-managing, 153–154
 - setting goals and monitoring progress, 158–162
 - stages of growth, 155–157
- technological risks, 340–341, 347–349
- technologies
 - manufacturing, 319–320
 - unique, 53
- technology risk insurance, 344
- telecommuting, 20
- telemarketing, 299, 301–303
- television, 25, 289
- tenacity, 34
- Tennant Company, 127
- ten-year summary of financial results,
 - annual report, 220
- termination, 145–146, 383
- territories, intermediary, 62
- terrorism insurance, 345
- test markets, 279
- testimonials, marketing, 388
- theories of motivation
 - content theories, 115–118
 - overview, 114–115
 - process theories, 119–123
- Theory X and Theory Y, 117–118
- Theory Z, 118
- threats, evaluation of, 82–83. *See also* risk management
- time, in negotiations, 358
- time management, at meetings, 163–165
- time-bound goals, 101
- timing
 - global expansion, 53–54
 - purchasing, 321
- Title VII, Civil Rights Act, 149
- titles, job, 132
- Tokyo Stock Exchange (TSE), 226–227
- tombstones, 258
- top management, 94
- top-down budgets, 181
- track records, sales, 247
- tracking inventory, 324
- trade association meetings, 77
- trade deficits, 375
- trade journals, 60, 77
- trade shows and trade missions, 60, 66–67, 297
- trade surpluses, 375
- traders, 227
- trading floors, 227, 367
- training, employee, 338, 346–347, 350
- transaction marketing, 300
- transaction-based selling, 300, 306
- transactions, 170, 300
- transgressions, 145
- translation, 59
- transparency, corporate, 109–110
- transportation, 62
- transshipments, 64–65
- Treasury bills (T-bills), 235
- treasury bonds, 375
- Treasury debt, 235–236
- trends
 - global marketplace, 19–23
 - management, 109–111
 - marketing, 266–269
 - overview, 19
 - social responsibility, 25–27
 - user-generated products, 23–25
 - workforce changes, 27–30
- Trojan horses, 348–349

trust, customer, 74, 385–386
 TSE (Tokyo Stock Exchange), 226–227
 turnover ratio, inventory, 213
 two-factor motivation theory, 116–117

• U •

uncertainty, 34
 underwriters, 258
 unemployment, 375
 United Nations Statistics Division, 55
 United States government
 bonds, 235–236
 Department of Commerce, 15, 60, 67, 375
 Export Assistance Centers, 18
 global marketplace resources, 67
 national debt, 375
 unsecured notes, 247
 UPS, 22–23
 user fragmentation, 268
 user-generated products, 23–25

• V •

valence, 120
 value chains, 331
 value investing, 231–232
 value systems, 28, 355–356
 value-creating businesses, 12
 variable interval (VI) partial-reinforcement
 schedules, 123
 variable ratio (VR) partial-reinforcement
 schedules, 122
 variance analysis, 179, 184–185, 210
 VCs (venture capitalists), 253–255
 vendor-managed inventory (VMI), 307–308
 vendors, 321–322
 venture capitalists (VCs), 253–255
 ventures, corporate, 48–50
 verbal warnings, discipline, 144
 VI (variable interval) partial-reinforcement
 schedules, 123
 video, promotional materials, 294
 videos, online, 25
 Vilar, Alberto, 226
 viral marketing, 269

viruses, computer, 348–349
 visionaries, 97. *See also* entrepreneurship
 VMI (vendor-managed inventory), 307–308
 volunteering, 26
 VR (variable ratio) partial-reinforcement
 schedules, 122
 vulnerability analysis, 338–343

• W •

wages, employee, 133–134
 Wall Street Journal Interactive Web site, 15
Wall Street Journal, The, 229–230, 242, 373
 Walras, Leon, 367
 Walt Disney World, 158
 want ads, 135
 warnings, 144
 warranties, 330–331
 weaknesses, evaluation of business, 81–82
 Web sites, 15, 293, 295, 303–304, 386–387
 Wells Fargo & Co. (WFC), 229–231
 wholesaling, online, 303–304
 work skills, 163
 workflow software, 20
 workforce, 27–30
 work–life balance, 111
 worms, 348–349
 W.R. Grace, 347
 written agreements, foreign agent, 61–62
 written job offers, 140
 written warnings, discipline, 144
 WSJ Entrepreneur, 18

• Y •

Yahoo! Finance, 242

• Z •

zero coupon bonds, 237–238
 zero-based budgeting, 182
 zones of possible agreement (ZOPA), 355
 Zoomerang, 277
 ZOPA (zones of possible agreement), 355
 Zweig, Jason, 241