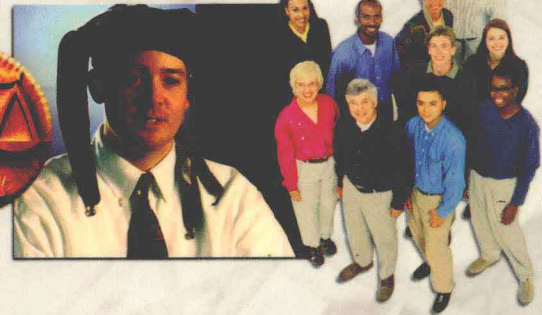


7th edition



# Understanding Business



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Nickels | McHugh | McHugh

Edition 7

# Understanding Business

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## UNDERSTANDING BUSINESS

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Icons and images on the cover represent some of the key features and themes found in this edition of *Understanding Business*. In addition, actual screen shots from our new video series are included to highlight companies or individuals that take you on a "field trip" to various real life businesses. Such images on the cover are from The Container Store, The Motley Fool, and Mini.

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# Dedication

**T**o all the entrepreneurs who provide us with everything

we need and want,

To those brave men and women who defend our freedoms,

and

To friends and family who bring us joy.

# About the Authors



The *Understanding Business (UB)* author team possesses a unique blend of university, community college, industry, public service, small business, and curriculum development experience that helps them breathe life into the dynamic business concepts presented in the text. As instructors who use the *UB* text and supplements in their own classrooms, Bill Nickels and Jim McHugh have a personal stake in the quality of the entire project. As a curriculum specialist, Susan McHugh is committed to making certain that Bill and Jim (and all of the other *UB* users) have the best materials possible for creating interesting and useful classes that make learning business an exciting experience.

**BILL NICKELS** is an associate professor of business at the University of Maryland, College Park. With over 30 years of teaching experience, he teaches introduction to business in large sections (250 students) every semester. He teaches smaller sections in the summer. He also teaches the marketing principles course to large sections (500 students). Bill has won the Outstanding Teacher on Campus Award four times. He received his M.B.A. degree from Western Reserve University and his Ph.D. from The Ohio State University. He has written a marketing communications text and two marketing principles texts in addition to many articles in business publications. He believes in living a balanced life and wrote a book called *Win the Happiness Game* to share his secrets with others. Bill gives marketing and general business lectures to a variety of business and nonprofit organizations. Bill and his wife, Marsha, proudly anticipate the impending graduation of their son, Joel, who will become the third Dr. Nickels in the family.

**JIM McHUGH** is an associate professor of business at St. Louis Community College/Forest Park. He holds an M.B.A. degree from Lindenwood University and had broad experience in education, business, and government. In addition to teaching several sections of introduction to business each semester for 20 years, Jim maintains an adjunct professorship at Lindenwood University, teaching in the marketing and management areas at both the undergraduate and graduate levels. Jim has conducted numerous seminars in business, and maintains several consulting positions with small and large business enterprises. He is also actively involved in the public service sector.

**SUSAN McHUGH** is a learning specialist with extensive training and experience in adult learning and curriculum development. She holds a M.Ed. degree from the University of Missouri and has completed her course work for a Ph.D. in education administration with a specialty in adult learning theory. As a professional curriculum developer, she has directed numerous curriculum projects and educator training programs. She has worked in the public and private sector as a consultant in training and employee development. While Jim and Susan treasure their participation in the *UB* project, their greatest accomplishment is their collaboration on their three children, Casey, Molly, and Michael, who have all grown up regarding *UB* as a fourth sibling. Casey was a fervent user of the 4th edition, Molly eagerly used the 6th edition, and Michael will have his chance with this edition.

# Preface

As authors, it is thrilling to see the results of the work we love be embraced by colleagues in hundreds of colleges and universities throughout the U.S. and around the world. Not only is *Understanding Business* the most widely used text in introduction to business courses across the country, but it is also the text we use day-in and day-out in our own intro classes. When you use the materials yourself, you have a strong vested interest in making the text and supplements the very best possible.

While we did play a significant role in the development of this text, the greatest joy we find in performing this task comes from working with the many people who deserve credit for the evolution of this remarkable project. Over 200 faculty who teach the course and hundreds of students who have used the book and its supplements were formally involved in various stages of our research and writing of this edition. We continue to hear informally from students and faculty throughout the country who call and e-mail us with comments and suggestions. We encourage you to do the same. We enjoy the interaction.

Prior to writing this edition, we held 10 close-to-the-customer focus groups in cities around the country. Discussions with over 100 instructors and students in these sessions helped us define, clarify, and test the needs of the diverse group who teach and take this course.

Additionally, more than 20 instructors provided us with in-depth evaluations of the sixth edition, providing insights for the improvements that you will encounter on every page of this edition. Once the first draft was written, another group of instructors critiqued our initial effort, which led to many more important refinements.

Many consider this process the most extensive product development process ever implemented for a text of this type. While that's probably true, we consider this talking and sharing of ideas with our colleagues and students across the country as one of the greatest perks of our jobs.

## KEEPING UP WITH WHAT'S NEW

Users of *Understanding Business* have always appreciated the currency of the material and the large number of examples from companies of *all* sizes and industries (e.g., service, manufacturing, profit and nonprofit) in the United States and around the world. A glance at the Chapter Notes will show you that most of them are from 2002 or 2003. Accordingly, this edition features the latest business practices and other developments affecting business, including:

- Effects of attacks of September 11, 2001, and other forms of terrorism.
- Homeland security.
- Privacy and security issues with information technology.
- Stock market decline of 2000–2002.
- Corporate scandals.
- The latest changes in the euro.
- Fall of companies such as Enron and WorldCom.

- The Sarbanes-Oxley Act.
- Enterprise portals.
- E-commerce's impact on the role of intermediaries.
- The rise, and fall, of B2C and B2B firms.
- The latest population trends.
- Internet2.
- Broadband technology.
- Online banking and smart cards.
- Alan Greenspan's endorsement by President George W. Bush.
- Radio-Frequency Identification Tags (RFID).
- Viral marketing.
- Issues regarding the World Bank and IMF.
- Latest quality standards.
- Storing and mining data.
- and much, much more.

We firmly believe that no course in college is more important than the introduction to business course. That's why we enjoy teaching it so much and why we are willing to spend so much time helping others make this the best course on campus. We are proud of the text and the integrated teaching and testing system that you have helped us develop over the years. We thank the many text and supplements users who have supported us through the years and welcome new instructors to the team. We look forward to a continuing relationship with all of you and to sharing what we consider the most exciting classroom experience possible: teaching introduction to business.

Bill Nickels  
Jim McHugh  
Susan McHugh

# Acknowledgments

**W**e have been blessed to work with a remarkable group of talented people at McGraw-Hill/Irwin. As executive editor, John Weimeister approached this project with a respect for what it had already achieved, and infused it with a fresh vision of what it could become. We appreciate his dedication and thank him for enlisting and guiding such a talented team of professionals.

Glenn Turner of Burrston House has been a major force on *Understanding Business* and has influenced its development since its inception. He continues to prod us and keep us focused on the needs of the market. We thank him for his loyalty and for sharing his wisdom with us through the years. Glenn and Meg Turner conducted the focus groups and managed the text reviews that have proved so helpful in revising the text and the supplements.

Every project has a “go-to” person, and we thank Sarah Reed for assuming that role for us. As development editor, Sarah juggled all of the pieces of this complex project masterfully.

Rosemary Hedger and Cherie Anderer of Burrston House carried out the extensive photo research that was necessary to effectively reflect the concepts presented in the text. The striking cover was designed by Andrew Byrom and Keith McPherson. The exceptionally inviting interior design was done by Diane Beasley. Kim Hooker and Mary Conzachi did a splendid job of keeping the production of the text on schedule. Manufacturing was kept on time under the watchful eye of Heather Burbridge. Copyeditor Janet Renard continues to amaze us with her ability to improve the text. We thank Michael Hannon for his tremendous help in preparing the first draft of the manuscript and for contributing many of the new Lecture Links. Susan Lombardi helped manage the supplements schedule for the huge ancillary package. Chris and Jennifer Cole created the fabulous new video series for this edition.

Many dedicated educators made extraordinary contributions to the quality and utility of this text and package. Barbara Barrett of St. Louis Community College at Meramec has continued her excellent work preparing a student assessment and learning guide that truly assists students in mastering the course concepts. Dennis Shannon and Jim McGowen of Southwestern Illinois College again did an exceptional job in revising the Test Bank and creating the quizzes for the Concept Mastery Toolkit CD. Gayle Ross of Ross Publishing continued to achieve miracles for us with her contributions to and management of the various resources that eventually come together to form the Instructor’s Manual and Annotated Instructor’s Edition (AIE). Chuck Bowles of Pikes Peak Community College did another superb job of creating the PowerPoint slides and transparency acetates. Tom Bilyeu enhanced the teaching value of the transparency acetates by preparing insightful lecture notes that accompany the acetates. Stephanie Bibb of Chicago State University prepared the handy media resource guide that adds instructional value to the video package. Mark Brookshire, founder of Stock-Trak, Inc., brought the challenging world of Wall Street to students in creating the new McGraw-Hill Investments Trader. Amit Shah of Frostburg State University prepared the manual to accompany this stock market project. Richard Drury of Northern Virginia Community College developed the new Business Plan exercises to assist aspiring entrepreneurs in building their future businesses. Many students would not be happy without the audio CD-ROMs prepared by Digital Excellence. Chia-Lang Barker and



DongWa Hu translated the glossary into traditional and simplified Chinese for the Student CD. Viatcheslav Boitchenko of Hudson-Neva Translations translated the glossary into Russian. Jim Paradiso of College of Lake County developed the content for the Online Learning Center. And many more people than we can ever acknowledge worked behind the scenes to translate our manuscript into the text you see; we thank them all.

Some said it couldn't be done, but our outstanding marketing manager, Ellen Cleary, continues to lead every edition to record-breaking sales. We appreciate the renowned service and commitment of the dedicated McGraw-Hill/Irwin sales reps as much as you do.

We want to thank the many instructors who contributed to the development of *Understanding Business*. An exceptional group of reviewers dedicated many long hours to critiquing the previous edition and subsequent drafts of this edition, and attending our focus groups. As we have stated previously in this Preface, their recommendations and contributions were invaluable in making this edition a stronger instructional tool. Our sincere thanks go to the following reviewers.

## REVIEWERS OF THE SEVENTH EDITION

We would like to thank the following instructors and students who generously provided the input and advice on which the refinements and enhancements to the Seventh Edition of the text and supplements are based.

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- Greg Winter, *Barry University*
- Nathaniel Woods, *Columbus State Community College*
- Ron Young, *Kalamazoo Valley Community College*

The *Understanding Business* product is more than just a textbook. It includes a treasure trove of supplementary materials that play a major role in our instructional programs. Three key supplements, the test bank, the study guide, and the instructor's manual, were reviewed in order to ensure the highest quality *UB* instructors have grown to depend on. Every test bank question was reviewed by the text authors along with Robert Bennett, Delaware County

Community College; Dave Hickman, Frederick Community College; Janet Nichols, Northeastern University; Pat Selik, William Rainey Harper College; and Sandra Spencer, DeAnza College. The study guide was comprehensively reviewed by the text authors along with Mark Preising, Florida Metro University; and Louis Watanabe, Bellevue Community College. The Instructor's Manual was reviewed by the text authors along with Gordon Frank, Karl Schindl, and Jim Reinemann. Chapter 18 was carefully reviewed for accuracy by Jutta Green and Robert Smolin.

The seventh edition is all the stronger due to involvement of these committed instructors and students. We thank them all for their help, support, and friendship.

**Bill Nickels**

**Jim McHugh**

**Susan McHugh**

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