

当代全美 **MBA** 经典教材书系 (英文影印版)

北大光华管理学院 IMBA、MBA 推荐用书

汤姆森学习出版集团精选教材系列

市场营销学

(含 CD-ROM)

Marketing

第 **6** 版

Charles W. Lamb, Jr.
Texas Christian University

Joseph F. Hair, Jr.
Louisiana State University

Carl McDaniel
University of Texas at Arlington / 著



北京大学出版社
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第 6 版

市场营销学
(含CD-ROM)

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· 院长寄语 ·

北京大学光华管理学院秉承北大悠久的人文传统、深邃的学术思想和深厚的文化底蕴,经过多年努力,目前已经站在中国经济发展与企业管理研究的前列,以向社会提供具有国际水准的管理教育为己任,并致力于帮助国有企业、混合所有制企业和民营企业实现经营管理的现代化,以适应经济全球化趋势。

光华 MBA 项目旨在为那些有才华的学员提供国际水准的管理教育,为工商界培养熟悉现代管理理念、原理和技巧的高级经营管理人才,使我们的 MBA 项目成为企业发展致富之源,为学员创造迅速成长和充分发挥优势的条件和机会。

为了适应现代人才需求模式和建立中国的一流商学院,北京大学光华管理学院正在推出国际 MBA“双语双学位”培养方案;同时,为了配合北大 MBA 教育工作的展开,光华管理学院与北大出版社联合推出本套《当代全美 MBA 经典教材书系(英文影印版)》,并向国内各兄弟院校及工商界人士推荐本套丛书。相信我们这些尝试将会得到社会的支持。而社会对我们的支持,一定会使光华 MBA 项目越办越好,越办越有特色。

北京大学光华管理学院院长

陈以宁

出版者序言

2001年12月10日中国加入了世界贸易组织,从此,中国将进一步加大与世界各国的政治、经济、文化各方面的交流和合作,这一切都注定中国将在未来世界经济发展中书写重要的一笔。

然而,中国经济的发展正面临着前所未有的人才考验,在许多领域都面临着人才匮乏的现象,特别是了解国际贸易规则、能够适应国际竞争需要的国际管理人才,更是中国在未来国际竞争中所必需的人才。因此,制定和实施人才战略,培养并造就大批优秀人才,是我们在新一轮国际竞争中赢得主动的关键。

工商管理硕士(MBA),1910年首创于美国哈佛大学,随后MBA历经百年风雨不断完善,取得了令世人瞩目的成绩。如今,美国MBA教育已经为世界企业界所熟知,受到社会的广泛承认和高度评价。中国的MBA教育虽起步较晚,但在过去10年里,中国的MBA教育事业发展非常迅速,也取得了相当显著的成绩。现在国内已经有50多所高等院校可以授予MBA学位,为社会培养了3000多名MBA毕业生,并有在读学员2万多人。

目前,国内的MBA教育市场呈现一片繁荣景象,但繁荣的背后却隐藏着种种亟待解决的问题。其中很大一部分问题的成因是因为目前我国高校使用的教材内容陈旧,与国外名校的名牌教材差距较大,在教学内容、体系上也缺乏与一流大学的沟通。为适应经济全球化,国家教育管理部门曾要求各高校大力推广使用外语讲授公共课和专业课,特别是在我国加入WTO后急需的上百万人才中,对MBA人员的需求更是占1/3之多,所以,大力开展双语教学,适当引进和借鉴国外名牌大学的原版教材,是加快中国MBA教育步伐,使之走向国际化的一条捷径。

目前,国内市场上国外引进版教材也是新旧好坏参差不齐,这就需要读者进行仔细的甄别。对于国外原版教材的使用,在这里我们要提几点看法。国外每年出版的教材多达几万种,如果不了解国外的教材市场,不了解国外原版教材的品质就可能找不到真正适合教学和学习的好的教材。对于不太了解外版教材的国内读者来说,选择教材要把握以下几点,即:选择国外最新出版的书籍;选择名校、名作者的书籍;选择再版多次并且非常流行的书籍。综合以上几点来看,目前国内市场上真正出新、出好、出精的MBA教材还是不多的。基于以上认识,北京大学出版社推出了《当代全美MBA经典教材书系(英文影印版)》,本套丛书的筛选正是本着以上提到的几点原则,即:出新、出好、出精。经过北京大学及国内其他著名高校的知名学者的精心挑选,本套丛书汇集了美国管理学界各个学科领域专家的权威巨著,称得上是一套优中选精的丛书。本套丛书现在已经推出了MBA主干课程、会计专业、金融专业课程教程三个系列,共45个品种。以后,我们还将陆续推出更多专业的英文影印版书籍。

致谢

本套教材是我社与国外一流专业出版公司合作出版的,是从大量外版教材中选出的最优秀的一部分。在选书的过程中我们得到了很多专家学者的支持和帮助,可以说每一本书都经过处于教学一线的专家、学者们的精心审定,本套英文影印版教材的顺利出版离不开他们的无私帮助,在此,我们对审读并对本套图书提出过宝贵意见的老教师们表示衷心的感谢,他们是(按拼音排序):

北京大学光华管理学院：符国群、李东、刘力、梁钧平、陆正飞、王建国、王立彦、王其文、
杨岳全、姚长辉、于鸿君、张国有、张圣平、张志学、朱善利

北京大学中国经济研究中心：胡大源、卢锋、平新乔

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出版声明

本套丛书是对国外原版教材的直接影印,由于各个国家政治、经济、文化背景的不同,原作者所持观点还请广大读者在阅读过程中加以分析和鉴别。我们希望本套丛书的出版能够促进中外文化交流,加快国内经济管理专业教学的发展,为中国经济走向世界做出一份贡献。

我们欢迎所有关心中国 MBA 教育的专家学者对我们的工作进行指导,欢迎每一位读者给我们提出宝贵的意见和建议。

北京大学出版社政经法编辑部

2002 年 11 月

关于本书

适用对象

本书定位在两年制和四年制大学本科生和硕士生的市场营销原理课程。在两年制学校,此课程是限选课;在四年制学校,此课程是商学院学生入校时就开设的课程,此课程也是商业和广告专业的必修课。

内容简介

新版市场营销教材继承传统,给学生和教师带来超乎期待的价值。广泛的研究保证本版提供对市场营销领域的全面和最新的介绍。通过几百个新鲜的案例阐述基本原理,对最新概念和理论做了生动和详细的介绍。本书围绕市场营销组织编写,提供给学生一个对市场营销动态世界令人愉快的入门介绍。

作者简介

Charles W. Lamb, Texas Christian University, M. J. Neeley 商学院的市场营销系 M. J. Neeley 教授。从 1982 年到 1988 年,他担任 Texas Christian University 市场营销系主任。他也是 Texas A&M University 市场营销系成员。Lamb 教授是市场营销专业十多本教材、文选和一百多篇文章的作者或联合作者,他还是市场营销学会的出版社副社长和美国市场营销协会教育委员会的成员、医疗健康高级研究协会的董事会成员、美国西南市场营销协会前任主席。他在 Sinclair Community College 获得修满二年课程的工商管理结业证书,在 Miami University 获得学士学位,在 Wright State University 获得工商管理硕士学位,在 Kent State University 获得工商管理博士学位。

Joseph F. Hair 是 Louisiana State University 市场营销学院的院长和工商管理学院 William A. Copeland III Endowed 教授。在此之前,他是 University of Mississippi 市场营销学院的院长。Hair 教授出版过 27 本教材、专著和案例,并发表过 60 多篇专业文章。他是美国市场营销协会、市场营销科学学会、西南市场营销协会和南部市场营销学会委员,也是公司和政府机构的市场营销顾问。Hair 教授在 University of Florida 获得经济学学士学位、市场营销硕士学位和市场营销博士学位。

Carl McDaniel 是 University of Texas-Arlington 的市场营销学教授。从 1976 年开始,他担任市场营销学院院长。他在 University of Arkansas 获学士学位,在 Arizona State University 获硕士学位。McDaniel 教授作为联合作者编写了大量的工商管理和市场营销教材,其研究论文出现在《市场营销研究》、《市场营销》、《市场营销科学》和《加利福尼亚管理评论》杂志上。他是美国市场营销协会、市场营销学会、西南市场营销协会和西部市场营销协会的成员。他也是市场营销研究机构的合伙人。他担任过瑞士日内瓦国际贸易中心的资深顾问。

主要特色

难以置信的测试题库:新版的一个重要特色就是测试题库。该领域专家从大量与众不同的

原始资料中选出特别的测试题库。这些挑战性全面的问题最好!

结合学习系统:这个特点把章节目标和章节内容、章节小结和教师手册、题库和学习指南结合起来。这便捷的系统为教师节约了时间,帮助学生集中在指定的问题领域。

市场营销失误:商业失误常常导致严重后果,但它们也会提供深刻教训。在每部分的结尾,学生发现所有的新案例都详述好的坏的想法,该想法并不能在恶劣的市场中生存。但有趣的是,市场营销失误提供给学生有价值的知识帮助他们避免犯同样的错误。

市场领先视频:提供 19 个录像案例和 7 个职业录像,这些视频无疑给每章带来强烈的视觉冲击。一个详细视频教师手册描述每个录像和提供事前预习、观看提示和随后安排的大纲。

经历市场营销市场:这个幻想的以 CD-ROM 为基础的练习允许学生管理一家新商业企业,增加利润、提高顾客满意度,最终获得领先的市场份额。仅仅四小时,这个有趣的练习生动形象的帮助学生理解市场营销原理。

本版更新

新 PowerPoint 补充:“谁要成为市场商人”是一款有趣危险的游戏,它帮助教师在教室对学生进行测试,学生也能利用个人网络教育获取这种测试。

现在使用:每章结尾告诉学生如何立刻应用每章所学的概念。例如,第 4 章(发展全球视角)提供详细珍贵的在海外找工作的信息。

增加 IMC 篇幅:我们听取你的建议增加了综合市场营销信息(IMC)的篇幅。第 14 章全面得到修订,提供详细的 IMC。

品牌:第 15 章增加了专门论述广告和公共关系的内容。这新的一章结合第 14 章(IMC)和第 16 章(促销和个人销售)一起提供学生平稳的 IMC 知识。

学生 CD-ROM:CD 包括两个新的视频案例,一个是关于汽车租赁,一个是关于调料公司。每个案例提供一系列的问题给学生挑战,思考公司的市场营销战略和如何做出改进以增加其有效性。CD 同时包括本书中关于电子市场营销计划协调的财务报表和账单,以及每章的互动提问。错误答案会提示页码使学生能回过头去复习相应的内容。

企业家案例:企业家精神正帮助美国经历历史上经济发展最快的时期之一。网络公司(如 Napster, eBay, Lycos)和更大的制造公司(如 Ford)加上商业巨人(W. W. Grainger)一起从侧面提供给学生一个平衡视角,关于公司在它们的电子商业计划中或大或小利用企业家方法。

网址

<http://lamb.swcollege.com>

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To Julie Baker
—*Charles W. Lamb, Jr.*

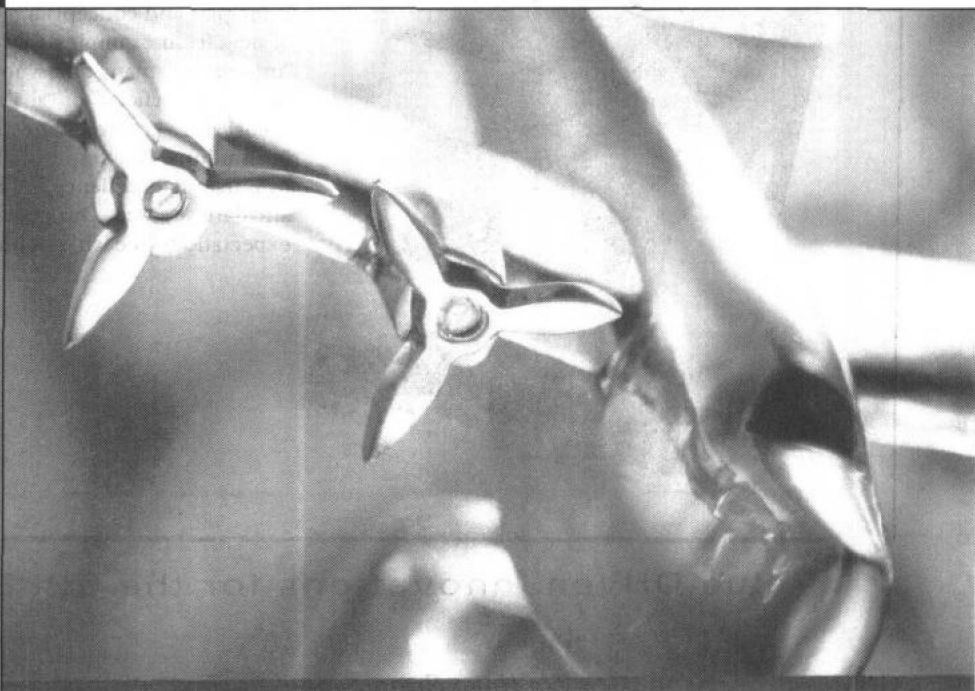
To my loving and
supportive wife
Dale and my son
and his wife Joe, III
and Kerrie
—*Joseph F. Hair, Jr.*

To the kids: Raphaël,
Michèle, Sébastien,
Chelley, and Mark
—*Carl McDaniel*

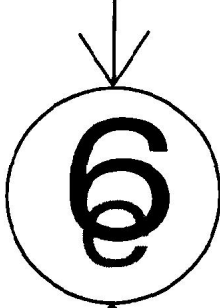


Marketing

Preface



You are holding a text that has dramatically increased in number of users and universities with each edition. We are very grateful to the hundreds of professors that selected our text to give college students their very first exposure to the dynamic world of marketing. We are honored that a vast majority of professors stay with our text edition after edition. Our research gives us an indication why this is true. Students find *Marketing*, by Lamb, Hair, and McDaniel, the most exciting, readable, and enjoyable text of their college career.



What Makes Marketing, 6th Edition, so Popular?



We have done extensive research to provide a comprehensive, up-to-the-minute introduction to the field of marketing. Principles and concepts are illustrated by literally hundreds of new, fresh examples. Our text has been called “lively” and “interesting” many times. You should know that this never means “superficial” or “shallow.” The latest concepts and theories are covered in detail in a lucid manner with numerous illustrations. Our responsibility is to continue to build your trust by pursuing excellence not only in the text but in all the ancillaries as well. Our goal is to add value far beyond your expectations in each edition.

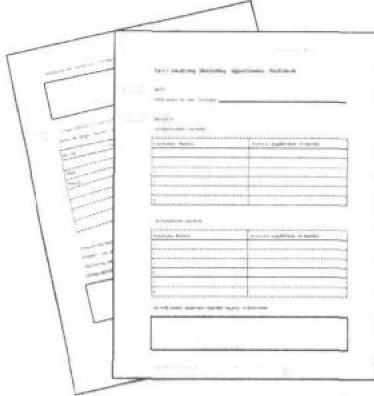
Value-Driven Innovations for the 6th Edition

We Have Streamlined the Text.

We have moved most of the material on competitive intelligence (CI) to the CD that accompanies the 6th edition. At your suggestion, we introduce the topic of competitive intelligence in Chapter 8, Decision Support Systems and Marketing Research. Here your students receive a short overview on CI and, for those instructors seeking additional depth, CI material on the CD-ROM can be assigned. We offer you maximum flexibility on treating this hot topic.

We have focused on technology.

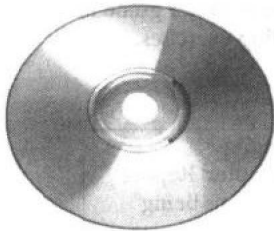
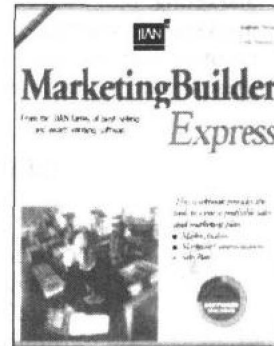
E-Marketing Planning Activities



Chapter 2 discusses the purpose and components of a marketing plan. As chapter topics such as market segmentation and consumer behavior are discussed, the corresponding end-of-part exercises direct students to create the related portions of their marketing plan. Students will find activities loaded with on-line resources to help build a marketing plan for either an Internet-only venture or a traditional business. We provide student worksheets on the CD-ROM to accompany the e-marketing planning exercises at the end of each of the seven text parts. Never have your students had access to so many resources for building a marketing plan.

Marketing Builder Express

An "express" version of JIAN's popular MarketingBuilder software, this tool contains everything students need to develop a marketing plan. Students can complete the end-of-part marketing plan activities using the shorter MarketingBuilder Express software templates or using the original Academic Version of MarketingBuilder.



Student CD-ROM

Our CD-ROM provides two new video cases on Enterprise Rent-A-Car and Celestial Seasonings. Each case is followed by a series of questions to challenge your students to think about the marketing strategies of each company and how they can be altered to increase marketing effectiveness. The CD also includes the E-marketing planning activities and worksheets described above. To help your students master the material in *Marketing*, 6th edition, we offer interactive quizzes on each chapter. Wrong answers prompt students to go back to a specific page and reread the material. The CD features PowerPoint™ slides with instructions for making Power Notes. Rather than constantly taking notes, students can listen and absorb your lectures.

Internet Activities and Real-Time Examples

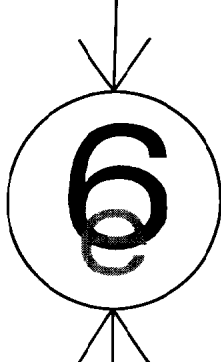
Each chapter contains Internet activities with URLs, tied to organizations mentioned in the text. For example, as students read about how McDonald's segments and target markets, they are directed to real-time examples on McDonald's Web page. Because each activity calls for student production, you can use these mini-exercises as additional homework or quizzing opportunities. In addition, we conclude each chapter with additional Internet activities that relate to chapter content. Students find valuable on-line resources and learn to analyze current Internet marketing strategies. Links to all URLs in the book are located on the text's Internet site at <http://lamb.swcollege.com>. We have kept the best URLs from the 5th edition and added many new ones to each chapter. Should a URL listed in the book become obsolete, it will be replaced with a new one that still fits the particular context of the activity.

Starbucks

How does Starbucks use its Web site as a loyalty marketing program? Visit the site and see.
<http://www.starbucks.com>

On Line







Internet Marketing Chapter

E-commerce changes at the speed of light. We completely rewrite Chapter 19, Internet Marketing, with each edition to explain the dynamic world of e-commerce. The latest marketing innovations, technology shifts, and dot-com success and failures, are covered like no other text. We don't neglect the traditional companies but explain how many of these firms are morphing to "bricks and clicks."

InfoTrac Exercises



The InfoTrac database enables your students to connect with the real world of marketing through academic journals, business and popular magazines and newspapers, and a vast array of government publications. InfoTrac exercises can be found throughout the text to either guide an original research project or provide structured reading exercises.

- the supply and demand curves to customer-determined pricing.
12.  Go to one of the Internet auction sites listed in this chapter. Report to the class on how the auction process works and the items being auctioned.
 13.  How is yield management helping companies achieve competitive advantage? Use InfoTrac to find out (<http://www.infotrac-college.com>). Run a keyword search for "yield management" and read through the headlines to see what industries are profiled most often. Then read the article from the November 15, 1999 issue of *Computerworld* titled "Software Fills Trucks, Maximizes Revenue; Sitton Motor Lines Takes

"Who Wants to Be a Marketer?"

Developed by John Drea of Western Illinois University, this exciting addition to the Sixth Edition of *Marketing* by Lamb, Hair, and McDaniel is a new in-class, computer-based game. "Who Wants to Be a Marketer?" is a fun and exciting way to review terminology and concepts with students. This easy-to-use game only requires Microsoft PowerPoint and a method to display the screen to the entire class (such as a data projector.) "Who Wants to Be a Marketer?" has two rounds of fifty original questions per each chapter, for a total of 1,000 questions! "Who Wants to Be a Marketer?" is only available for adopters of *Marketing* by Lamb, Hair, and McDaniel.

Marketing, 6th Edition Web Site



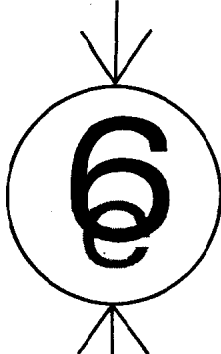
Comprehensive Web Site

Lamb, Hair, McDaniel's Web site contains a wide array of supplementary products for instructors to use in enhancing their course material and presentations, and guiding students down the path to a clear understanding of the concepts presented within the text. It also offers students Web pages dedicated to students' needs and geared toward helping them succeed.

The instructor's site includes: a sample Test Bank and Study Guide chapter, the Instructor's Manual in its entirety, The Fifth and Sixth editions of "Great Ideas in Teaching Marketing", The entire PowerPoint™ presentation available in viewable and printable formats, new to this edition "Who Wants to be a Marketer?", and a features archive of boxes and vignettes from the Fifth Edition.

Student resources include:

- ✓ Marketing "on-line" segments directly from the new edition
- ✓ Sample chapters of "Who Wants to be a Marketer"
- ✓ Ten interactive study guide questions to quiz students' retention of key concepts
- ✓ Full PowerPoint™ presentation in printable and viewable formats
- ✓ Career Appendices and a Marketing Resource Center
- ✓ Marketing Project Plan—a contest which asks students to take the knowledge and understanding they have acquired from the textbook and put it to use in developing a marketing plan for an actual existing company
- ✓ Study Break with fun links and games



Fresh Content Throughout

We have thoroughly updated and added to our proven features:

We have thoroughly revised the 6th edition with new features and content throughout the text. You will find:

- | | |
|---|--|
| ✓ New content on competitive advantage | ✓ Updated lists and descriptions of search engines and sites of particular interest to marketing researchers |
| ✓ An expanded section on poverty of time and how it influences consumers and marketers | ✓ A fully updated section on Internet surveys |
| ✓ A new section on technological and resource factors that affect marketing efforts | ✓ A fully updated section and new material on supply chain management |
| ✓ A new section on fears of globalization and trade | ✓ A fully updated section on technology in supply chain management |
| ✓ A new section on the impact of the Internet on global marketing | ✓ An updated section on global logistics |
| ✓ A new section on e-commerce: <ul style="list-style-type: none">• B2B• Consumer e-relations tool• E-commerce is for all sizes of business• Benefits of e-commerce | ✓ A fully updated section on on-line retailing |
| ✓ An updated section on age segmentation | ✓ An updated section on the Internet as a public relations tool |
| ✓ An updated section on ethnic segmentation | ✓ A new section on on line promotions |
| ✓ An updated section on perceptual mapping | ✓ A new section on the impact of technology on personal selling |
| ✓ A new section on secondary information available on the Internet | ✓ A new section on yield management |
| | ✓ A fully updated section on the impact of the Internet on pricing |
| | ✓ A new section on pricing penalties |

Cross-Functional Connections

No marketer is an island. Marketing professionals work with every functional area of the company. Cross-functional connections explore the give and take between marketing and other business functions. We present cross-functional connections in a thoroughly revised format at the beginning of each section. Solutions to the topical questions are provided at the end of each section so that students can test their understanding of how marketing is integrated with the other functions of business.

Entrepreneurship Cases

Entrepreneurship, whether in the newest dot-com or in America's largest corporations, is what has fueled the greatest period of expansion in American history. Our new entrepreneurship cases highlight the challenges facing entrepreneurs in the 21st century. As you might expect, many of these all-new cases focus on Internet companies such as Ebay, Planet Feedback, Napster, Lycos, and Entrypoint.com. But we also recognize that entrepreneurial activities take place across the Fortune 500, so we profile industry giants like W. W. Grainger, which offers over 600,000 maintenance, repair, and operating items, and Ford Motor Company. Both have used a highly entrepreneurial approach in launching their e-commerce programs. Your students will find these cases an exciting and challenging aspect of each chapter.

Use It Now!

Students are often heard to comment, "Yes, I can use this information when I graduate and get into my career but what take-away value can I get right now?" We followed up on this cue by adding a new feature at the end of each chapter entitled, "Use It Now!" This material covers a topic related to the chapter that the student can put to work today. For example, in Chapter 4, Developing a Global Vision, "Use It Now" tells how students can find a job overseas and also offers tips on changing money abroad.

Expanded Coverage

of Integrated Marketing Communications

We listened to your suggestions to add more coverage on integrated marketing communications (IMC). Chapter 14 is now solely devoted to the introduction of IMC. Chapter 15 (new) covers advertising and public relations. Chapter 16 concludes the section with sales promotion and personal selling. The additional chapter gives students more detailed coverage across the spectrum of IMC.

Case entrepreneurship

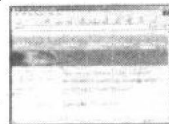
Encore Protecting Privacy on the Web

The rapid development of the Internet and e-commerce in the past couple of years has not come without serious growing pains. This new networking and communication medium created a whole new way for marketers to identify, track, collect information about, and offer targeted messages to consumers. Advertisers can monitor consumers who are surfing for pleasure even if they do not buy anything or divulge any personal information. With just a person's e-mail address and a cookie (an electronic tag that identifies a user's computer with a numeric code), an online ad server can really track users as they click across the Internet landscape. Tracking a consumer's surfing habits enables servers of online advertisements to place very targeted ads in front of users. On the surface, this may seem like a benefit to both the advertiser and to the consumer, but there is often an unrealistic downside to all of that.

What consumers have been generally unaware of is that these ad serving networks and servers collect and store all of that information on private servers and sell it to other marketing companies and retailers as a handsome profit. Selling on-line profiles actually compromises a user's privacy and it almost always happens without that person being aware of it. If Net users are aware of this information brokerage, they generally

will generate more awareness of the practices of DoubleClick and other similar ad serving networks and fueled public awareness of such activities. On-line marketers began to suffer from the loss of specific information needed to serve targeted content and advertisements. Most Internet users became extremely guarded about sharing any kind of personal information on-line.

The Encore Corporation, which is present has the only available solution of its kind, hopes to once and for all resolve the problem that limits marketers and compromises personal privacy. Founded by Mark Vogel and David Power, Encore has developed a software application that has unique and perfectly complementary insights. Vogel devised a way for an Internet user's personal information to remain housed on his or her own individual computer. In this way personal information would be fully protected and controlled by the consumer. Power had designed a small database that would launch within a user's computer at the exact moment an Internet user connected with a Web server. Devised to solve the privacy problem outlined above—and the marketing problem that ensues—this unique solution could create only a substantial sliver of having habits and history—Vogel and Power devised a product that could be the perfect solution to both.



Use It Now!

Study the Role of a Global Manager

As business becomes more global, chances are that you may become a global manager. Start learning right now what this means and if it's right for you. The life of a global manager can be hectic, as these examples illustrate:

As president of DoubleClick International, a unit of the New York Internet advertising company, Barry Salzman spends about 75 percent of his time traveling. He takes a laptop and four battery packs so he can work through the 200 e-mail messages he averages daily. Welcome to the world of global management. It's a punishing pace, but it's the only way Mr. Salzman knows how to manage his net work of thirteen offices worldwide.

Global managers spend proportionately more of their energy combating the sense of isolation that tends to gnaw at employees in remote offices. Mr. Salzman conducts a conference call every Monday morning for international managers in Canada, Europe, and Asia. Only those who are flying somewhere are excused. "We try to maintain voice contact," he says. "We lose that with computers and e-mail."

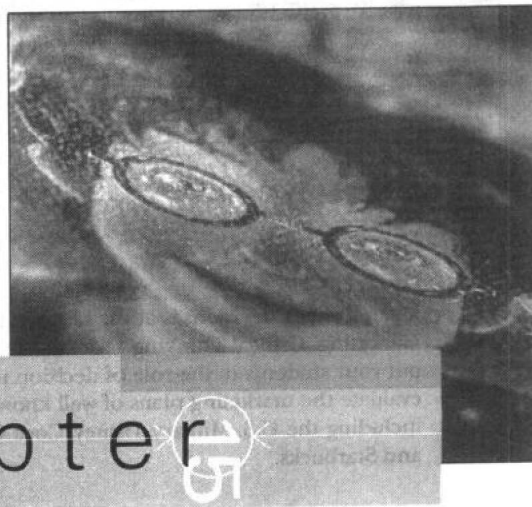
Top overseas performers at Secure Computing, a San Jose, California, software developer, are treated to a dinner for two by Christine Hughes, senior vice president of marketing and business development. Ms. Hughes supervises a twenty-four-person staff in North and South America and Asia. One of her missions on trips is to combat the tendency

of foreign-based employees to think the organization is "U.S. centric," she says. Because they take much longer flights than the typical corporate road warrior, global managers wind up turning airplanes into offices. When she is overseas, Ms. Hughes has her office ship her a package of paperwork overnight, so she can work on the flight home. Mr. Salzman considers flight time some of his most productive; he uses it to answer e-mail and review contracts.

Indeed, a global manager's workday never really ends. Wherever they are, it's still business hours somewhere else. When she's working in Australia, Ms. Hughes usually ends her day in a hotel room, talking with someone at the home office. "I'm on the phone until two in the morning dealing with issues," she says. "You just have to accept that."

One way to see if you might be cut out to be a global manager is to spend some time abroad. The ideal situation is to find a job overseas during the summer months. This experience will help you decide if you want to be a global manager. Also, we'll look good on your resume. One source of international jobs information is <http://www.internationaljobs.org/>.

If you can't find a job overseas, save your money and travel abroad. Seeing how others live and work will broaden your horizons and give you a more enlightened view of the world. Even international travel can help you decide what you want to do in the global marketplace.



chapter