

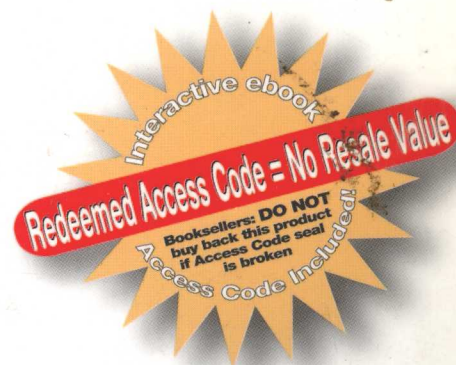
# Business Communication

**JOHN V. THILL**  
**COURTLAND L. BOVÉE**

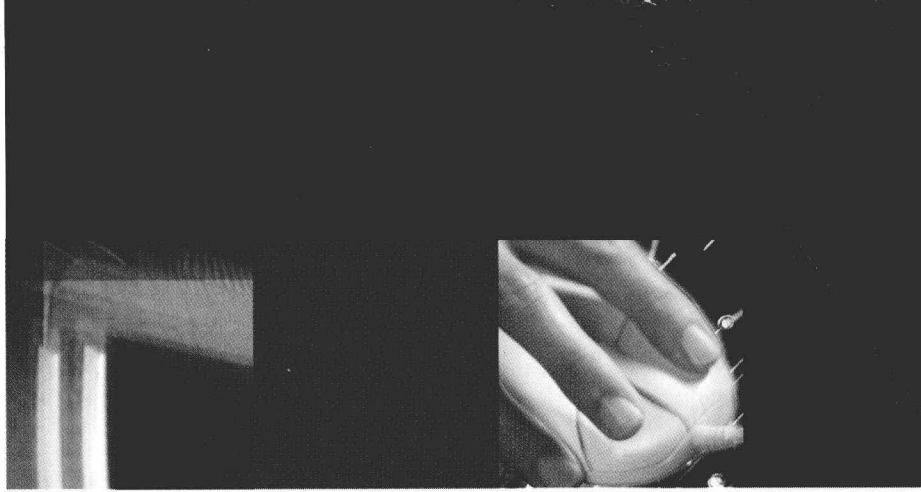


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# Business Communication

**ACTIVEBOOK VERSION 2.0**

**John V. Thill**

**CHIEF EXECUTIVE OFFICER  
COMMUNICATION SPECIALISTS OF AMERICA**

**Courtland L. Bovée**

**PROFESSOR OF BUSINESS COMMUNICATION  
C. ALLEN PAUL DISTINGUISHED CHAIR  
GROSSMONT COLLEGE**

**PEARSON**

**Prentice  
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Upper Saddle River, New Jersey, 07458

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Courtland L. Bovée.  
p. cm.

A textbook with access to Activebook, version 2.0, an online version of the book enhanced  
by a variety of multimedia elements, including active exercises, interactive quizzes, and  
poll questions.

Includes index.

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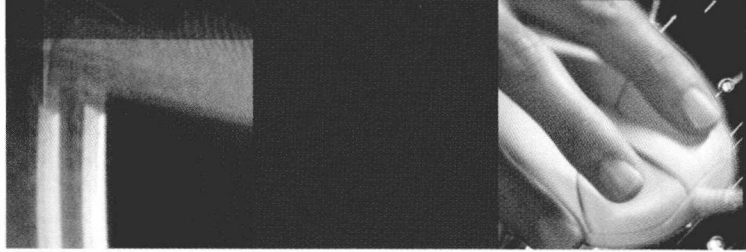
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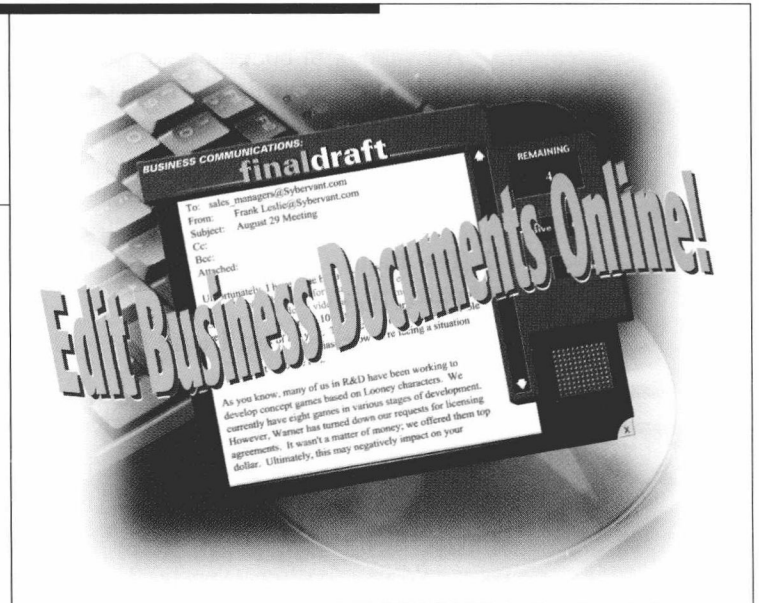
# P R E F A C E



## > The Next Generation Textbook

These interactive exercises allow students to build their business communication and writing skills in a dynamic online environment. For example, students are presented with an incorrectly rendered document—a bad news message that may begin with the bad news in the first sentence. Students are then presented with four alternatives to adjust the sentence to a correctly rendered bad news message.

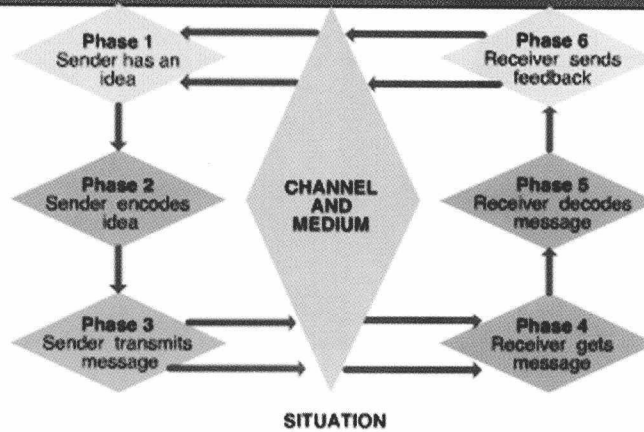
Take advantage of technology and give your students the opportunity to correct business documents online!





Business communication interactives offer students computer-animated charts, lists, and graphs to develop key concepts in a dynamic rather than static learning environment.

**Figure 1-6 The Communications Process**



Once the receiver gets the message, he or she decodes the meaning and responds by sending feedback to the sender through an appropriate channel and medium. This process is repeated over and over until both sender and receiver have finished communicating on a particular point.



Close Window

Take Quiz

## > Powerful Supplements

1. **Instructor's Manual**—A professor who teaches business communication with the Activebook in both the traditional and online class environment wrote this brand new instructor's manual. The instructor's manual includes: tips and suggestions for teaching business communication online, sample syllabi, part overviews, chapter outlines, lecture outlines, **instructions for incorporating all interactive elements from the Activebook as well as solutions**, additional activities, transparency masters for all interactive elements and answers to all end-of-chapter exercises, problems, and cases.
2. **Test Bank**
3. **PowerPoints**
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6. **Videos—Communicating Ethically, Cross-cultural Communication, and Communicating with Today's Technology**

## THANK YOU REVIEWERS!

We would like to offer a special thank you to these professors who reviewed both the print and the online components of this business communication Activebook.

Jay Stubblefield, North Carolina Wesleyan College

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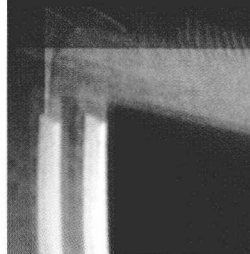
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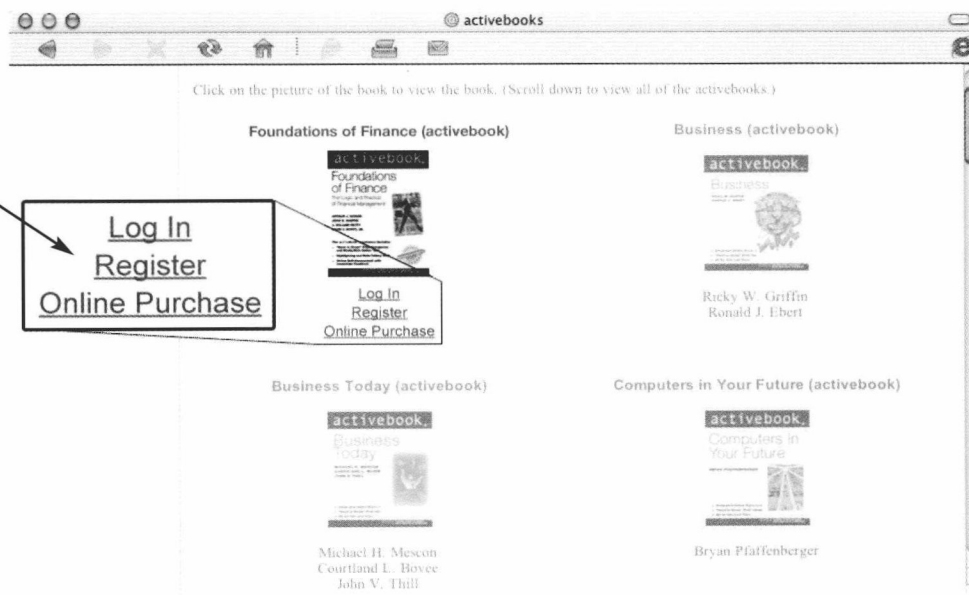
### > What Is the activebook Experience?

The **activebook** experience is a new kind of textbook that combines the best elements of print and electronic media. In addition to a traditional printed text, you have access to an online version of the book that not only exactly mirrors the printed text, but also is enhanced by a variety of multimedia examples and interactive exercises. The new features in version 2.0 are the direct result of suggestions from students and faculty. For example, **activebook** version 2.0 allows you to highlight important topics and create margin notes. Both features can be used to create a personalized study guide that helps you focus on exactly what you need to know to do well in your course.

### > The Registration Process

Accessing your **activebook** is a quick and easy, one-time process. Simply go to <http://www.prenhall.com/myactivebook> and scroll down the page until you see the listing for your **activebook**. Click on **Register**.

To register your activebook, click on **Register**.



Follow the onscreen directions to complete the four-step registration wizard. In the last step you will be asked to input your access code. Your access code is found in the tear-out card in the front of your print **activebook**. After your access code has been verified, you'll be taken to your new **activebook** homepage. From this point on, log onto this book-specific homepage.

### IMPORTANT NOTE:

If you have purchased a used copy of the print activebook, you must click on the **Online Purchase** option to gain access to the online activebook. By following the simple instructions, you can easily and securely purchase access to the online version using any major credit card.

If you have already registered for Prentice Hall's My Companion Website or a previous activebook, there is no need to register again. Simply login using your existing username and password and use the **Add Book** link to register your new activebook and add it to your existing homepage.

**Step 1:**  
Tell us who you are.

**Step 2:**  
Verify your registration information.

**Step 3:**  
Select a username and password.

**Step 4:**  
Input the access code from your book.

Please note that we are always looking for ways to simplify our processes, so your experience may vary a little from this guide.

**Registration**

1 enter info 2 review info 3 create username 4 access code go to new homepage

Step 1: Fill in the fields below. Required items are highlighted in red. To see if you already have an account, click here.

Title: Choose one

First Name:

Last Name:

E-Mail:

Institution:

Address 1:

City:

State: Choose one

Other State/Prov\*:

Postal Code:

Country: Choose one

Other Country\*:

Phone:

**Registration**

1 enter info 2 review info 3 create username 4 access code go to new homepage

Step 2: Please review the following information.

Title: Dr.

First Name: Anne

Middle Initial:

Last Name: Example

E-Mail: aexample@university.edu

Institution: University College

Address 1: PO Box 1000

City: Anytown

State: New York

Postal Code: 12345

Country: USA

Phone: (123) 456-7890

Make Changes

**Registration**

1 enter info 2 review info 3 create username 4 access code go to new homepage

Step 3: Choose your username and password. Please make a note of your choice, as you must use them to access your account in the future. In case you do forget your password, we can send it to you. Select one of the questions below and we will use it to verify your identity if such a need arises.

It may take a few seconds to process your username and password. Do not click your browser's "stop" button while you are waiting. We appreciate your patience.

Username:

Password:

Repeat Password:

Please select a question...

I have read and agree to the license agreement

Go To Next Step

**Registration**

1 enter info 2 review info 3 create username 4 access code go to new homepage

Step 4: Redeem your access code. This access code can only be used once.

It may take a few seconds to validate your access code. Do not click your browser's "stop" button while you are waiting. We appreciate your patience.

Access Code:

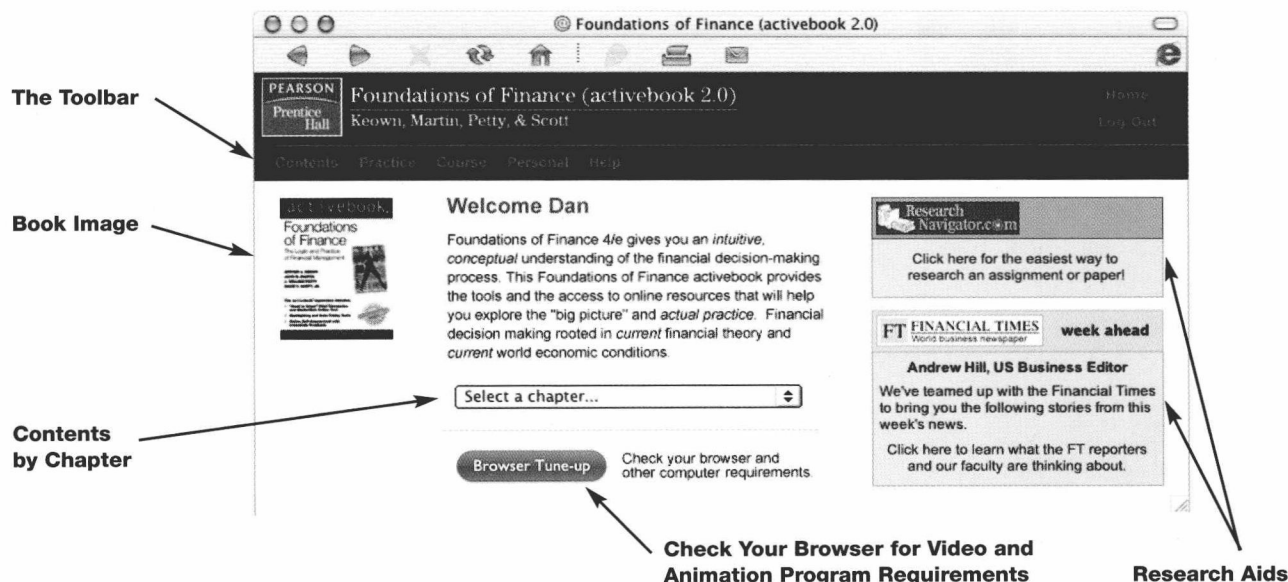
I have read and agree to the license agreement

Validate Your Code

Now you have successfully completed the registration process. The next time you want to access your **activebook**, simply go to <http://www.prenhall.com/myactivebook> (bookmark this page) and click on **Login** after you have scrolled to the section for your **activebook**. Remember to store your username and password in a safe place. If you do forget your username or password, click on **Login** and then click on **Forgot Your Password?**.

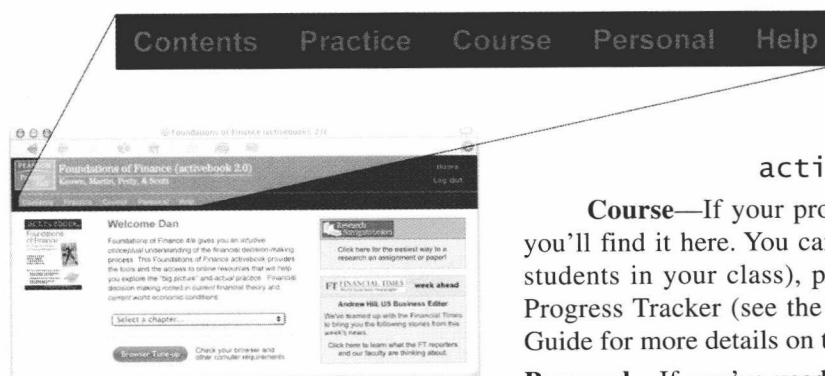
## > The activebook Experience Homepage

You have a variety of tools at your disposal from your **activebook** homepage. You can quickly go anywhere in your book and read your notes and highlighted material. If you are linked to your professor, you can view the course syllabus and communicate with your professor. In short, you've got all the resources you need in one place.



## > The activebook Toolbar

The version 2.0 navigation and resources have been organized to help you quickly find what you need. Be sure to take a moment to familiarize yourself with each menu option.



**Contents**—Go to any chapter in your book, search by term, or use the index or glossary.

**Practice**—Get ready for your next test by going straight to any **activebook** quiz or study resource.

**Course**—If your professor has created an online syllabus, you'll find it here. You can also e-mail your instructor (or other students in your class), participate in discussions, and use the Progress Tracker (see the Progress Tracker section in this User Guide for more details on this tool).

**Personal**—If you've used the highlighting or margin notes features of **activebook** 2.0, you can go straight to them from here

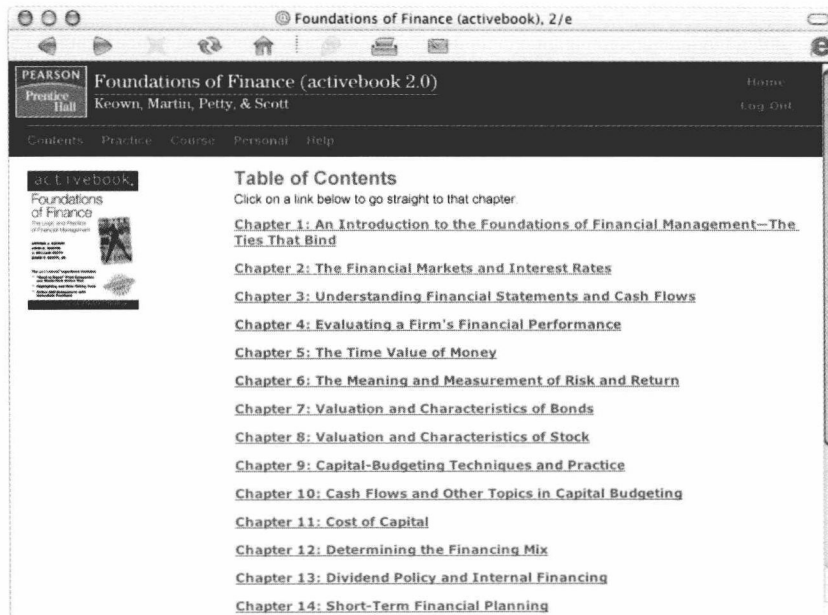
or print them out for study purposes.

**Help**—You'll find answers to frequently asked questions, information on how to set up your computer to work well with the **activebook**, and e-mail addresses and telephone numbers for personal assistance.



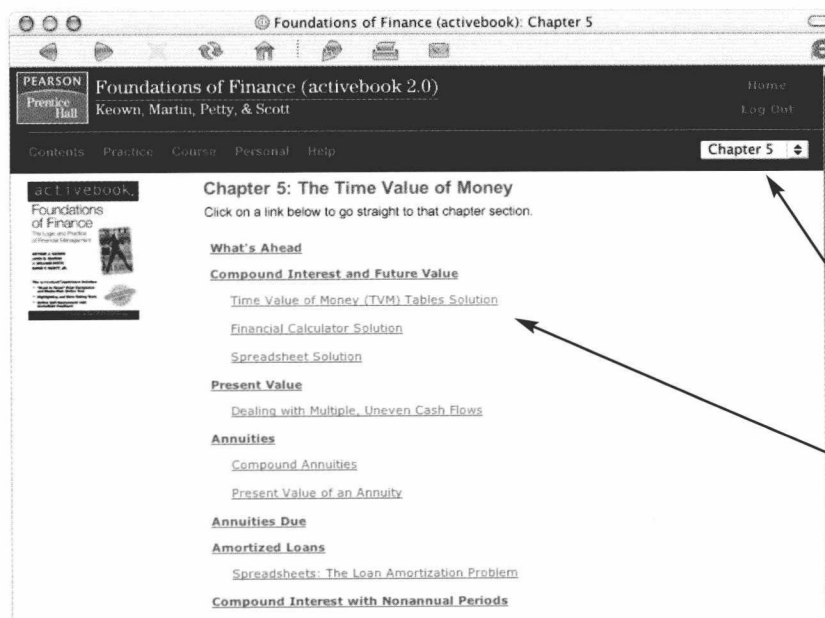
## > The Table of Contents Page

You can go to the table of contents from your homepage by selecting **Table of Contents** from the **Contents** menu on the toolbar or by clicking on the image of your text. You can search for a specific section or topic by selecting **Search** from the **Contents** menu.



## > The Chapter Outline Page

Clicking on any chapter link from your **activebook** homepage or the table of contents will take you to the chapter outline page. From here, you can jump to any topic or section in the chapter by clicking on the heading. You can use the toolbar links to review your highlights and margin notes for the chapter or go straight to the chapter quizzes or exercises.



You can easily select another chapter by using the chapter drop down list.

Click on any chapter topic or section heading to view the page.

## > Highlights, Margin Notes, and Professor Comments

The **activebook** version 2.0 includes several features that allow you to personalize your text, create study guides with the material you need to study, and access notes and additional materials your professor may make available to you.

### Highlighting:

To highlight a paragraph, simply click on the **plus sign** and then choose **highlight** from the options. Your professor can also highlight text for you to review.

### Margin Notes:

To insert a margin note, click on the **plus sign** and choose **note** from the options. Click on **save** when you're finished. Margin notes are private and are not visible to your professor or other students.

**Professor Comments:** Your professor can insert comments. Professor comments appear within the chapter text but are easily identified with your professor's name and are surrounded by a red border.

Foundations of Finance (activebook): Chapter 5

Table 5-1 illustrates how this investment of \$100 would continue to grow for the first 10 years at a compound interest rate of 6 percent. Notice how the amount of interest earned annually increases each year. Again, the reason is that each year interest is received on the sum of the original investment plus any interest earned in the past.

Year	Beginning Value	Interest Earned	Ending Value
1	\$100.00	\$ 6.00	\$106.00
2	106.00	6.36	112.36
3	112.36	6.74	119.10
4	119.10	7.15	126.25
5	126.25	7.57	133.82
6	133.82	8.03	141.85
7	141.85	8.51	150.36
8	150.36	9.02	159.38
9	159.38	9.57	168.95
10	168.95	10.13	179.08

When we examine the relationship between the number of years an initial investment is compounded for and its future value as shown graphically in Figure 5-1, we see that we can increase the future value of an investment by either increasing the number of years for which we let it compound or by compounding it at a higher interest rate. We can also see this from equation (5-6) because an increase in either  $i$  or  $n$  while  $PV$  is held constant results in an increase in  $FV_n$ .

**FIGURE 5-1** Future Value of \$100 Initially Deposited and Compounded at 0, 5, and 10 Percent

**Comments by Dr. Cooper**  
This is a critical concept. You must be able to visualize the compounding curve you see above as we move on to discuss other fundamental issues.

**PAUSE AND REFLECT**  
Keep in mind that future cash flows are assumed to occur at the end of the time period during which they accrue. For example, if a cash flow of \$100 occurs in time period 5, it is assumed to occur at the end of time period 5, which is also the beginning of time period 6. In addition,

## > Navigating the activebook

There are a number of ways to move from page to page and from chapter to chapter as you read your activebook.

To go to a different chapter, click on **Contents** on the toolbar and select the chapter from the table of contents list.

If you'd like to skip to a different page in the chapter, simply select it from the drop-down list.

The screenshot shows the activebook interface for "Foundations of Finance (activebook 2.0)" by Keown, Martin, Petty, & Scott. The top toolbar includes "Contents", "Practice", "Course", "Personal", and "Help". A "go to page:" drop-down menu is open, showing a list of pages from 1 to 11, with page 2 selected. The main content area displays "Chapter 5: The Time Value of Money" and a section titled "> Compound Interest and Future Value". Below this, there is a paragraph of text and a formula: 
$$FV_1 = PV(1+i) \quad (5-1)$$
. At the bottom, there is a "go to page:" navigation bar with a list of pages (1 to 11) and "previous" and "next" buttons.

You can also move to another page by clicking on **next** or **previous**, or by choosing the page from the numbered list.

## > Interactive Materials

Throughout your **activebook**, you'll encounter rectangular boxes (see the following example). You'll find boxes labeled "active exercise," "active example," "video exercise," "active concept check," and "active poll." When you click on one of these boxes, a pop-up window will appear on your screen, giving you an opportunity to further explore the ideas you're learning about in the text. For easy reference, each of these boxes is numbered consecutively throughout the chapter. The following example describes what you'll find behind a concept check heading.



### active concept check

5-1

Now let's take a moment to test your knowledge of the concepts you have studied in this section.

After you click on a concept check heading, a short quiz appears. Click on the button next to your answer for each question, and then click on **How did I do?** at the bottom of the pop-up page.

Green check marks indicate correct answers, while red Xs indicate incorrect responses. An explanation is always provided.

Click on **Review the Concept** and the paragraph within the chapter where the right answer is found is automatically highlighted.

**active concept check**

1. The basic formula for the future value of a single sum is:

- ☐ a.  $FV = PV(1 \times i)^n$
- ☐ b.  $FV = PV(1 + i)^n$
- ☐ c.  $PV = FV(1 + i)^n$
- ☐ d.  $FV = PV(1 + .06)^n$

2. What is the future value of \$1,000 invested for five years at seven percent compounded annually?

- ☐ a. \$1,350.00.
- ☐ b. \$1,402.55.
- ☐ c. \$1,407.10.
- ☐ d. \$1,355.23.

3. The future value of a single sum is affected by:

- ☐ a. the interest rate increase
- ☐ b. the length of time increase
- ☐ c. the length of time decrease
- ☐ d. both a and b.

4. What is the future value interest factor for 10 years at 10 percent compounded for 10 years?

- ☐ a. 2.580.
- ☐ b. 2.358.
- ☐ c. 2.367.
- ☐ d. 1.094.

**How did I do?**

**active concept check**

If you want to review the material covered by a question, click on the **Review the Concept** link included with each answer.

✓ 1. The basic formula for the future value of a single sum is:

- a.  $FV = PV(1 \times i)^n$
- b.  $FV = PV(1 + i)^n$
- c.  $PV = FV(1 + i)^n$
- d.  $FV = PV(1 + .06)^n$

Your Answer: b.  
Correct Answer: b.

Future value = present value  $(1 + \text{interest rate})^n$  where  $n$  = number of periods. [Review the Concept](#)

✓ 2. What is the future value of \$1,000 invested for five years at seven percent compounded annually?

- a. \$1,350.00.
- b. \$1,402.55.
- c. \$1,407.10.
- d. \$1,355.23.

Your Answer: b.  
Correct Answer: b.

$FV = 1,000(1.07)^5 = \$1,402.55$

✗ 3. The future value of a single sum is affected by:

- a. the interest rate increase
- b. the length of time increase
- c. the length of time decrease
- d. both a and b.

Your Answer: a.  
Correct Answer: d.

The longer the time period, the higher the future value.

**Foundations of Finance (activebook): Chapter 5**

**> Compound Interest and Future Value**

Most of us encounter the concept of compound interest at an early age. Anyone who has ever had a savings account or purchased a government savings bond has received compound interest. Compound interest occurs when interest paid on the investment during the first period is added to the principal; then, during the second period, interest is earned on this new sum.

For example, suppose we place \$100 in a savings account that pays 6 percent interest, compounded annually. How will our savings grow? At the end of the first year we have earned 6 percent, or \$6 on our initial deposit of \$100, giving us a total of \$106 in our savings account. The mathematical formula illustrating this phenomenon is

$$FV_1 = PV(1 + i) \quad (5-1)$$

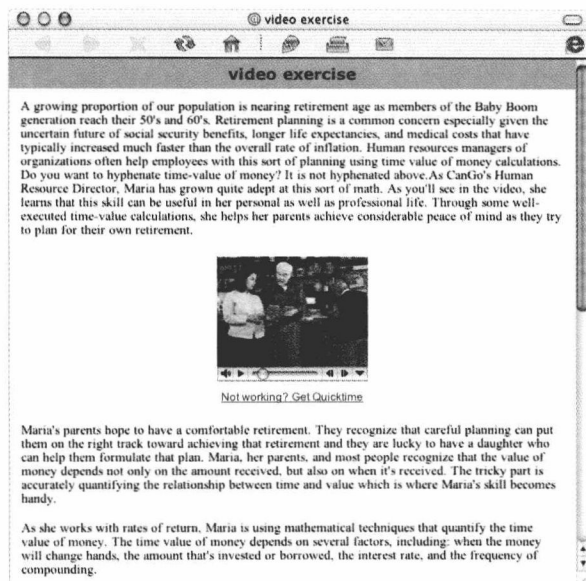
where:  $FV_1$  = the future value of the investment at the end of one year,  
 $i$  = the annual interest (or discount) rate  
 $PV$  = the present value, or original amount invested at the beginning of the first year



You may also want to try out video exercises. Click on the **video exercise** heading to get started...



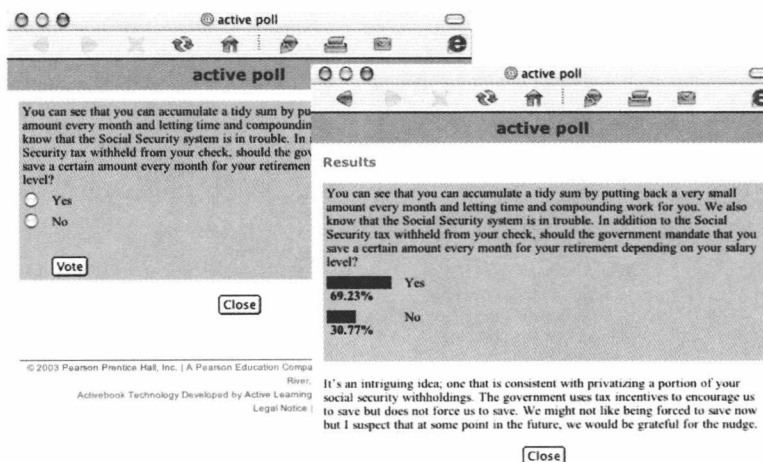
...then click on the video box in the pop-up window to play the video clip.



**IMPORTANT NOTE:**

You'll need the free QuickTime video player and the free Flash player to view the video and animation activities in your activebook. To see if your computer has these free programs installed, click on the **Browser Tuneup** link on your activebook homepage.

Ever wonder what other students are thinking about the topics discussed in your course? The **active poll** feature allows you to share your opinion and see what other students from around the world have to say about a specific topic. Click on the **active poll** heading to view the poll question. After you respond, you'll see the results compiled from all other students who have responded to the question.



## > The Progress Tracker

The results of every Active Concept Check and Practice Test (short tests found at the end of every chapter) are recorded in the **Progress Tracker** so you can quickly see what areas of the chapter you may need to review. Your professor can also see these results. To access your Progress Tracker, click on the **Course** menu from the toolbar and then select **Progress Tracker**.

The screenshot shows the 'Progress Tracker for Michael Britt' interface. At the top, it displays the course title 'Foundations of Finance (activebook) 2.0' by Keown, Martin, Petty, & Scott. Below this, a 'Progress Summary' table provides an overview of the student's performance across the course. A dropdown menu is set to 'Chapter 5', with a note to 'Select from the list to view your practice quiz and concept check results for each chapter.' Below this, a 'Progress Summary for Chapter 5: The Time Value of Money' table lists 10 quizzes with their respective scores and attempts. The interface also includes a sidebar with the Pearson logo and a book cover image.

Student Name	Available Quizzes	Quizzes Taken	# of Attempts	Avg. Score	Class Avg.
Michael Britt	203	35	65	78%	81%

Chapter 5 ▾ Select from the list to view your practice quiz and concept check results for each chapter.

Quiz Name	1st Attempt Results	1st Attempt Score	Avg. Score	# of Attempts	Class Avg.
1. Compound Interest and...	4/5	80%	80%	1	80%
2. Present Value	5/5	100%	100%	1	80%
3. Annuities	3/5	60%	80%	3	60%
4. Annuities Due	3/5	60%	80%	3	60%
5. Amortized Loan	4/5	80%	80%	2	80%
6. Compound Interest with...	2/5	40%	75%	3	60%
7. Present Value of an...	3/5	60%	80%	2	80%
8. Perpetuities	3/5	60%	80%	2	60%
9. The Multinational Firm	4/5	80%	80%	1	80%
10. Chp. 5 Practice Quiz	16/20	80%	80%	1	70%
<b>Average Chapter Totals</b>		<b>70%</b>	<b>82%</b>	<b>1.9</b>	<b>71%</b>

The **Progress Tracker** displays both course summary information and chapter-specific results.

## > Using the activebook Experience to Study Effectively

As you've seen, the **activebook** experience has a host of tools to help you do well in class. Here are a few ideas on how to take advantage of them.

1. **Use the Active Concept Checks.** These powerful tools help you identify what you know and what you don't know. When you answer a question incorrectly, use the **Review the Concept** link. It will automatically highlight the paragraph you need to review.
2. **Print out your highlights and margin notes.** After you've read a chapter and made highlights and notes, use the **Personal** link on the toolbar to examine your highlights and notes and then print out the page (**file**, then **print** in most browsers) to make a very focused, personal study guide.
3. **Use the Progress Tracker.** To get a quick glance at how you've done over one or several chapters, go to **Course** and click on the **Progress Tracker**. You'll see how well you did on active concept checks in each chapter. Find the ones you did poorly on and then check your highlights. Take the concept check again, or use the active exercises in that section to help strengthen your knowledge.
4. **Watch for notes from your professor.** Your professor may put notes right in the flow of the text. These notes will point out material you should pay special attention to.
5. **Make notes in the print activebook.** When you are reading from the print text, make notes to remind yourself to go online and check out an active exercise or other activity that could be helpful.
6. **Use the communication features under Course.** E-mail your professor to ask about concepts you don't understand. This will also tell your professor about topics that need to be discussed again during class.

You are now ready to begin learning the **activebook** way! Be sure and let us know what you think of this new version of the most powerful interactive textbook available. Send your suggestions and comments to [activebooks@prenhall.com](mailto:activebooks@prenhall.com). Good luck with your course!

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