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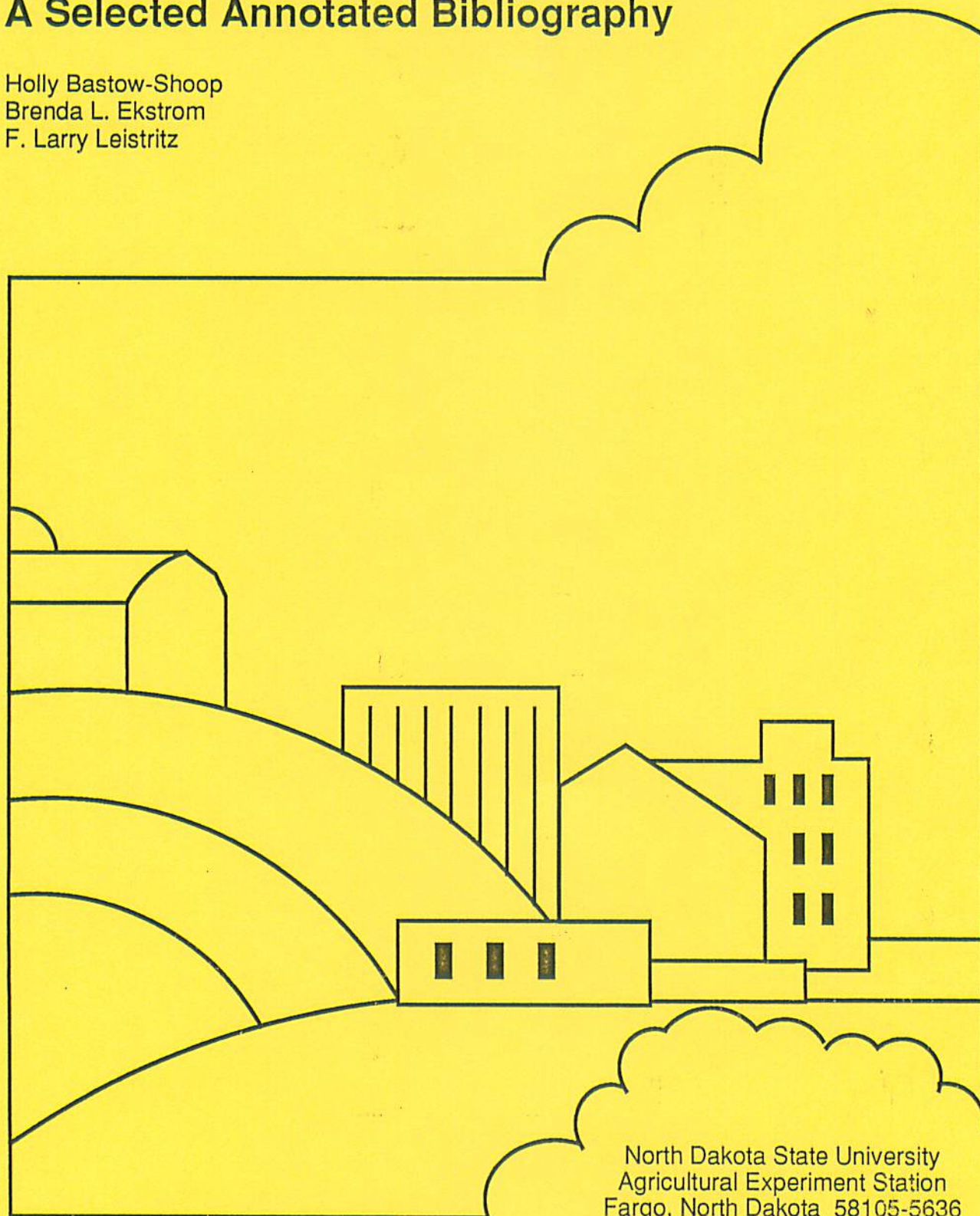
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Business Development in Rural Areas: A Selected Annotated Bibliography

Holly Bastow-Shoop
Brenda L. Ekstrom
F. Larry Leistritz



North Dakota State University
Agricultural Experiment Station
Fargo, North Dakota 58105-5636

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Introduction

The decade of the 1980s has been a trying time in rural America. After an era of relative prosperity in the 1970s, many rural areas have witnessed the decline of their traditional basic industries in the 1980s. Areas that were heavily dependent on mining, forestry, and agriculture (especially export crops) were particularly hard-hit. Numerous publications have pointed out the plight of rural areas with declining economies, and many state and local entities have attempted to ease the plight of their constituents. Countless programs have been developed to promote and encourage entrepreneurs, to help local firms solve management problems, and to help both firms and communities undertake a strategic planning process.

The intent of this work is to provide a partial guide to the rapidly burgeoning literature dealing with business development in rural areas. The authors hope the articles will prove useful both to economic development practitioners and to researchers and teachers in the area.

The 252 entries in this bibliography were selected from a review of several data bases and journals. The data bases searched included Agribusiness U.S.A., Agricola, ABI/Inform, Management Contents, Pais International, and Trade and Industry Index. Journals that were subjects of special scrutiny included *Journal of Small Business Management*, *American Journal of Small Business*, *Growth and Change*, *Journal of Marketing*, *Mass Merchandising*, *Journal of Retailing*, *Journal of the Community Development Society*, *Discount Merchandiser*, *Journal of Marketing Research*, and *Journal of Academy of Marketing Science*. In addition, publications of the four Regional Centers for Rural Development and the Agriculture and Rural Economy Division of the USDA Economic Research Service were sources of a number of citations.

For purposes of this bibliography, the compilers concentrated their literature review on the period since 1980, although salient works written prior to 1980 were reviewed if they were of enduring interest or formed the basis of later research.

As the work was taking shape, several major topics became apparent:

1. General issues affecting small businesses in rural areas;
2. Entrepreneurship, including characteristics of entrepreneurs and public programs to stimulate or support their activities;
3. Planning, including financial planning and market analysis;
4. Management;
5. Productivity, including a variety of topics involving human resource management; and
6. Outshopping and related issues facing rural retailers.

The bibliography is organized into six broad sections based on these topics. An author index includes all authors and/or editors, and the subject index includes key words or topics from the annotations. The reader should note that the indexes refer to citation numbers and not page numbers.

The reader will note that almost all of the entries have been annotated, with the annotations identifying the focus and major findings of each work. A few entries were quite short or were of such a nature that their findings were hard to summarize succinctly. In those cases, the annotation identifies only the focus of the item. Similarly, a few book-length items covered such a broad spectrum of topics that it was hard to adequately describe their content in a short annotation. These works were not annotated.

General

1. Apgar, T. "The Cash Machine." *Marketing and Media Decisions* 22, No. 3 (March 1987): 79-82.

Focus... the sustained growth of one of the country's largest retailers--Wal-Mart.

2. Barkley, P.W., and J. Buteau. *The Economics of Rural Businessmen: A Case Study in Lincoln County, Washington*. WRDC Discussion Paper No. 3. Corvallis: Oregon State University, Western Rural Development Center, November 1974. 22 pp.

Focus... a description of some economic and social attributes of rural businesses in Lincoln County, Washington.

Major findings: The capital values of their business assets are diminishing, their clientele groups are becoming smaller, and they face increased pressure from government regulations, cooperative stores, and tax-exempt properties in their towns. Their adaptive strategies vary by size of place, type of business, and age of operator.

3. Bender, L.D., B.L. Green, T.F. Hady, J.A. Kuehn, M.K. Nelson, L.B. Perkinson, and P.J. Ross. *The Diverse Social and Economic Structure of Nonmetropolitan America*. Rural Development Research Report No. 49. Washington, DC: USDA, ERS, 1985. 28 pp.

Focus... to identify seven distinct types of rural counties according to their major economic base, presence of federally owned land, or population characteristics.

Major findings: Bender and his colleagues comment that farmers are not the only ones affected by agricultural policies in agricultural-dependent counties. Nonfarm families in the services-producing sectors will also be affected by international trade, macroeconomic, environmental, and other national policy initiatives. The data suggest the importance of Social Security benefit levels to people in these counties.

4. Bruckman, J.C., and S. Iman. "Consulting with Small Business: A Process Model." *Journal of Small Business Management* 18, No. 2 (April 1980): 41-47.

Focus... a model for the consulting process at various phases and steps in the development of client-consultant associations.

Major findings: Consulting assignments can be composed of six parts: contact, problem definition, data search, analysis, plan development, and implementation. Each of these is discussed in detail.

5. Chrisman, J.J. *Population Change and Its Effects on the Retail Sector in Georgia: An Exploratory Study*. Athens: University of Georgia, College of Business Administration, Department of Management, 1984. 29 pp.

Focus... the relationship between population change--natural increases and net migration--and changes in the numbers of retail businesses and employees in Georgia between 1970 and 1980.

Major findings: Natural increases had larger effects on the state's retail sector than net migration in most cases. Since an "inertia" effect may explain these findings, the 1980s may see similar or greater "natural increases" for Georgia's retail sector. Methods such as threshold analysis may not be adequate for predicting the future populations needed to support additional retail establishments because these techniques do not take into account the components of population change.

6. Clark, B.W., C.H. Davis, and V.C. Harnish. "Do Courses in Entrepreneurship Aid in New Venture Creation?" *Journal of Small Business Management* (April 1984): 26-31.

Focus... ways in which student behavior relates to new venture creation following exposure to entrepreneurial concepts in a classroom setting.

Major findings: The data presented in this article strongly indicate a relationship between entrepreneurship education and new venture creations.

7. Deaton, B.J., T.G. Johnson, B.M. Farmer, and P.A. Schwartz. *Rural Virginia Development Foundation: The Making of an Institution*. Petersburg: Virginia State University, Cooperative Extension Service, March 1985. 56 pp.

Focus... the rationale, proposed structure, and potential contribution to the economic development of rural Virginia areas of the Rural Virginia Development Foundation.

8. Fairfield-Sonn, J.W. "A Strategic Process Model for Small Business Training and Development." *Journal of Small Business Management* 25, No. 1 (January 1987): 11-18.

Focus... the role of training and management in strategic plans to increase the competitive advantage of small businesses. A case study of one service organization is presented.

Major findings: A three-stage, decision-based strategic process is presented. Stage 1 is organizational assessment where the organization wants to position itself within the industry and to assess its strengths and weaknesses. Stage 2 is how to position the function of training and management in the organization, and stage 3 is curriculum design and program implementation.

9. Hamilton, J.R., D.V. Peterson, and R. Reid. *Small Towns in a Rural Area: A Study of the Problems of Small Towns in Idaho*. Research Bulletin No. 91. Moscow: University of Idaho, Agricultural Experiment Station, April 1976. 126 pp.

Focus... economic forces that pressure community residents and merchants to ultimately shape and reshape their towns. Six Idaho towns were studied.

Major findings: New technologies have not been adapted as readily by small farms and small businesses in rural areas as they have been by large farms and urban businesses; many of these new techniques are infeasible in a smaller setting. The costs of providing public services can be related to population changes, and local access to commercial goods and services is also closely related to population.

10. Hamilton, J.R. "Population Change and Retail Sales Patterns in Local Authority Areas of Queensland." *Review of Marketing and Agricultural Economics* 50, No. 1 (April 1982): 97-108.

Focus... whether relationships between population and retail trade patterns derived from central place theory were applicable at the local authority level in Queensland, Australia.

Major findings: Larger local authorities achieve higher per capita retail sales than less populous places. Population growth allows a local authority to capture a higher proportion of spending locally, while decline encourages and even forces people to shop elsewhere. There is a tendency toward fewer retail firms, but the rate of loss as well as changes in retail sales per firm are related to population change.

11. Hess, D.W. "Relevance of Small Business Courses to Management Needs." *Journal of Small Business Management* 25, No. 1 (January 1987): 26-34.

Focus... assessing the real-world relevance of small business courses. The study is based on a survey of 178 small business owners.

Major findings: Selling and marketing activities ranked first among managers in terms of time spent and importance to business success. Customer contacts or personal selling was perceived to be most important, most time consuming, and most dependent on skill and training. Practitioners place a greater emphasis on production planning and management than textbooks, which place a greater emphasis on inventory purchasing and control. Likewise, practitioners devoted a substantial amount of time to working capital management and financial planning and budgeting and to manager-employee training and education compared to textbooks.

12. Hildebrandt, L. "Consumer Retail Satisfaction in Rural Areas: A Reanalysis of Survey Data." *Journal of Economic Psychology* 8 (1987): 19-42.

Focus... an explanation of retail satisfaction and shortcomings in the methodology used to measure retail satisfaction.

Major findings: Accessibility and diversity of retailers were the most important attributes of supply satisfaction or dissatisfaction, which are affected by the degree of decentrality of the household's neighborhood.

13. "How Wal-Mart Views its Future." *Mass Merchandising News* 22, No. 12 (December 1982): 8,12.

Focus... the rationale for expansion and the direction of new lines in Wal-Mart stores.

14. Johnson, K.M. "Organization Adjustment to Population Change in Nonmetropolitan America: A Longitudinal Analysis of Retail Trade." *Social Forces* 60, No. 4 (June 1982): 1123-1139.

Focus... the impact of population change on retailing in nonmetropolitan counties.

Major findings: As income rose, retail sales grew whether a county gained or lost population; however, population change affected the size of the sales increment. The response to population change included shifts in the number and operational scale of retail units. Adjustments in the number of establishments were in the same direction, but less than proportionate, to population shifts.

15. Johnson, K.M. *The Impact of Population Change on Business Activity in Rural America*. Westview Press/Boulder and London, 1985. 180 pp.

Focus... the effects of population shifts on the business infrastructure in rural areas.

Major findings: The author provides a detailed longitudinal treatment on the links between population change and the rural commercial infrastructure. Some of the findings refute earlier expectations that a decrease in population necessarily leads to a decline in the local business community.

16. Johnson, K.M. "Rural Retailing Reborn." *American Demographics* 4 (September 1982): 22-25, 41-42.

Focus... rural retail trends (growth) during the 1970s.

Major findings: The rural counties with the greatest sales gains are distant from metropolitan centers. Retail opportunities are greatest in more than 1,000 rural counties that have been growing for some time and in about 870 rural counties that have regained their population loss of a decade earlier. A widespread population increase in nonmetropolitan areas was the major cause of the rural retailing boom.

17. Kale, S.R., and R.E. Lonsdale. "Recent Trends in U.S. and Canadian Nonmetropolitan Manufacturing." *Journal of Rural Studies* 3, No. 1 (1987): 1-13.

Focus... trends in rural manufacturing in the United States and Canada and contributing factors to the changes.

Major findings: Trends in the two countries have been relatively similar. Economic recovery is evident in the two countries, but prerecession peaks had not been reached by 1984. Nonmetropolitan areas in nearly every state and province lost manufacturing employment during the recession of the early 1980s. Rural manufacturing in both countries is based on the same cyclical industries characterized by slow growth and low wages.

18. Kennedy, J., J. Loutzenhiser, and John Chaney. "Problems of Small Business Firms: An Analysis of the SBI Consulting Program." *Journal of Small Business Management* 17, No. 1 (January 1979): 7-14.

Focus... problems student consultants find in their client's firms and whether there is a common set of problems among small businesses. The authors use 643 cases from seven schools as the basis for their research.

Major findings: Firms were divided into two groups: those above and below \$100,000 in annual gross sales. Four major problems for firms with higher gross sales were advertising and promotion, inventory control, accounting records, and accounts receivable collection. Major problems for firms with lower gross sales were accounting records, advertising and promotion, inadequate sales, and inventory control. Most

of the problems described in the study related to incompetent management--more common among small firms than large ones and a major force behind business failures.

19. Leistriz, F.L., B.L. Ekstrom, J. Wanzek, and H.G. Vreugdenhil. *Selected Socioeconomic Characteristics of North Dakota Community Residents*. Agricultural Economics Report No. 218. Fargo: North Dakota State University, Agricultural Experiment Station, February 1987. 34 pp.

Focus... over 500 residents of rural North Dakota communities are surveyed. Examined are their demographic and financial characteristics, employment history and skills, trade patterns, and participation in community organizations and activities.

Major findings: The average respondent was 40.5 years old, had lived in the county for about 26 years and in the town for almost 18 years, and had an adjusted gross income in 1985 of \$25,700. Men were most often employed in durable goods manufacturing, professional jobs, or retail trade, and women were most often employed by government. Over 85 percent shopped for food, hardware, and banking services locally, about 68 percent purchased automobiles and furniture locally, and 53 percent bought clothing locally. Church was the most common form of organization in which these families were members, followed by civic and service clubs.

20. Leistriz, F.L., B.L. Ekstrom, and H.G. Vreugdenhil. *Selected Characteristics of Business Operators in North Dakota Agricultural Trade Centers*. Agricultural Economics Report No. 217. Fargo: North Dakota State University, Department of Agricultural Economics, January 1987. 58 pp.

Focus... characteristics of current business operators in six North Dakota communities, including business financial and management characteristics, personal demographic and financial characteristics, trade patterns, participation in community activities, and attitudes and perceptions concerning local business activity.

Major findings: Farmers accounted for more than 40 percent of the business volume of rural businesses. About one-third of the business operators had no business debt, while 19 percent had debt-to-asset ratios of 70 percent or greater. Twenty-one percent of this latter group were not current on their debt payments. Results reinforce the strong ties between the viability of local agriculture and the viability of rural communities.

21. Lenzi, R.C., and B.H. Murray, ed. *Downtown Revitalization and Small City Development*. Conference proceedings. Ames: Iowa State University, North Central Regional Center for Rural Development, 1987.

Focus... how downtown revitalization can be undertaken in a systematic manner with materials that are generalizable to many areas and situations. The conference was designed to comprehensively address a broad range of social and economic downtown issues and considerations.

22. MacDonald, R.F. "The Future of the Independent Store: Positioning for Growth." *Retail Control* 46, No. 3 (March 1978): 53-64.

Focus... trends in the current retailing environment, why they have evolved, and whether they will continue.

Major findings: The shift toward larger retailers is a result of economic pressure, the opportunity that more sophisticated systems have created for a headquarters unit to operate multiple stores, and a bias by the system toward larger, national chains.

23. Mescon, T.S. "The Entrepreneurial Institute: Education and Training for Minority Small Business Owners." *Journal of Small Business Management* 25, No. 1 (January 1987): 61-66.

Focus... unique training and development efforts undertaken in south Florida by five colleges and universities, county government, and the private sector to encourage minority economic development, fortify existing minority-owned small businesses, and improve the ability of minority-owned small businesses to meet product and service needs in the private and public sectors.

Major findings: The project was a successful example of a cooperative effort to encourage minority entrepreneurship in an urban area and may well serve as a model for similar efforts in other U.S. cities.

24. Mikesell, J.L., and C.K. Zorn. "Impact of the Sales Tax Rate on its Base: Evidence From a Small Town." *Public Finance Quarterly* 14, No. 3 (July 1986): 329-38.

Focus... the impact of a local sales tax rate increase in a small town searching for new revenue.

Major findings: A temporary sales tax in a small town adversely affects that town's sales tax base. The impact was small but definite. When the rate was eliminated, city sales share returned to its expected level.

25. Post, L.C. "Labor of Love." *IABC Communication World* (August 1986): 17-19,37.
Focus... the needs and demands of working parents and how companies are responding to them.
26. Prestwich, R. *A Guide to Studies and Programs Relevant to Small Business Development*. 1st ed. Wayzata, Minnesota: Spring Hill Regional Issues Forum (February 1988).
Focus... individuals and organizations that are addressing small business development needs. Each entry gives the name, position, affiliation, mailing address, and telephone number of a principal contact person followed by a synopsis of the major aspects of the research or program.
27. Roitman, D.B., J.C. Emshoff, and R.B. Robinson, Jr. "College-Based Managerial and Technical Assistance for Small Business." *Journal of Small Business Management* 22, No. 4 (October 1984): 53-61.
Focus... present sources of management and technical assistance (MTA), MTA services needed by firms, and perceived feasibility of implementing college-based MTA.
Major findings: College-based MTA programs should incorporate several features: it should be established as a nonprofit corporation with an identity separate from the college or university, it should use faculty and retired (or volunteer) executives as consultants, it should apply an objectives-oriented, deadline-conscious consultation strategy, it should stress partnership between consultant and client, and it should offer and deliver a unique combination of resources and services.
28. Ronstadt, R. "The Educated Entrepreneurs: A New Era of Entrepreneurial Education is Beginning." *American Journal of Small Business* (Summer 1985): 7-23.
Focus... academic trends in teaching entrepreneurship.
Major findings: A new school of entrepreneurship is emerging, one that recognizes that it is a career process where multiple ventures are the rule more than the exception, where the initial concept is seldom the best one, and where time to plan and investigate new venture opportunities is a scarce factor.
29. Rubel, T.I. "Metros, Markets...and More." *American Demographics* (July 1983): 23-25,44.
Focus... retail marketers use of SMSA statistics to define markets.

Major findings: Using only SMSA statistics to define markets may cause marketers to miss one of the most powerful forces of the 1970s—nonmetropolitan America.

30. "Rural America Has a Corporate Job Connection." *Farmline* (July 1985): 12-13.

Focus... basic questions about new jobs in rural America.

Major findings: Affiliates of corporations, such as branches and subsidiaries, created 62 percent of the new jobs in rural counties between 1976 and 1980. Independent firms that employed fewer than 100 people accounted for 33 percent, and those that employed more than 100 people, 5 percent. Corporate affiliates accounted for 68 percent of the net gain in rural jobs. The author suggests that communities attract corporate affiliates as well as encourage local entrepreneurship.

31. Schultz, P. "The Assault on Antitrust and the Implications for Rural America." *Rural Telecommunications* 5, No. 2 (Spring 1986): 41-43.

Focus... the economic tensions between rural and urban communities.

Major findings: Government proposals to "deregulate antitrust" laws constitute a quiet revolution that is reshaping American industry. Small business and small farms may be on the way out. The economic forces at work today could widen the urban-rural gap.

32. Scott, J. *The Effect of Town Size and Location on Retail Sales*. Ames: Iowa State University, North Central Regional Center for Rural Development, 1976. 128 pp.

Focus... to collect and collate the retail sales data with size and location of town relative to other small urban places, major economic centers, and outlying growth centers; to show the sales pattern or the composition of products of individual incorporated places compared with that of the region or state; to compare the per capita sales distribution of incorporated places of different size with that of the region or states; and to develop further hypotheses or identify additional variables that may eventually be used to predict community viability.

Major findings: There is a higher percentage of retail establishments with smaller business volume in smaller urban centers. Although small towns are relatively inferior to larger urban centers in their distribution of retail sales, many smaller communities are on a par with their larger urban neighbors with respect to sufficient variety and adequacy of supply of retail goods to the extent of having as many classes or categories of goods available.

33. Sexton, D.L., and N.B. Bowman. "Entrepreneurship Education: Suggestions for Increasing Effectiveness." *Journal of Small Business Management* (April 1984): 18-25.

Focus... defining entrepreneurship, fitting it into other academic fields, identifying unique characteristics of entrepreneurs, and developing a professionally useful body of knowledge.

34. Sexton, D.L., and N. Bowman Upton. "Evaluation of an Innovative Approach to Teaching Entrepreneurship." *Journal of Small Business Management* 25, No. 1 (January 1987): 35-43.

Focus... a course and delivery mechanism for new entrepreneurship education. A 40-student, senior-level entrepreneurship course was selected as a test class.

Major findings: The question is not whether entrepreneurship can be taught, but rather how can it best be taught.

35. Stuefen, R. "More on South Dakota's Dual Economy." *South Dakota Business Review* 43, No. 3 (March 1985): 1-4,12.

Focus... the possibility of a dual economy in South Dakota—one part composed of counties of the largest ten cities, the other part of the remaining, more rural counties.

Major findings: There is support for the hypothesis that businesses in the smaller communities and the services they have provided are disappearing as World War II era businessmen retire. The mobility of consumers partially explains the lackluster sales tax performance of smaller communities.

36. Summers, G.F., J. Bryden, K. Deavers, H. Newby, and S. Sechler, ed. *Agriculture and Beyond*. Madison: University of Wisconsin-Madison, Department of Rural Sociology, c. 1988. 127 pp.

Focus... policy options for rural development in a restructured global economy.

Major findings: Various topics are discussed: U.S. rural development, multiple job-holding in Sweden, economic restructuring and rural labor markets in Europe, state and government infrastructure, and local initiatives in Europe.

37. Walton, S.R. "Antitrust, RPM, and the Big Brands: Discounting in Small-Town America." *Antitrust Law & Economics Review, Inc.* (1983): 80-90.
- Focus...** an interview with Robert Walton, senior vice president of Wal-Mart stores. The interview is concluded in the 1984 issue, pp. 11-26.
38. Walzer, N., and R. Stablein. "Small Towns and Regional Centers." *Growth and Change* (July 1981): 2-8.
- Focus...** the determinants of median family income and per capita sales in Illinois nonmetropolitan cities having populations between 2,500 and 10,000. Particular attention is paid to the impact of distance between a small town and a city with a population of 25,000 or more.
- Major findings:** There is significant interaction between large cities and small towns in rural areas. Small towns have residents with higher average money incomes if the towns are close to a city of 25,000 or larger. Providing assistance to cities of 25,000 or more may improve the living standard in the surrounding area. These communities may, however, experience a decrease in retail sales volume as the larger city expands.
39. Walzer, N., and D. Schmidt. "Population Change and Retail Sales in Small Communities." *Growth and Change* 8, No. 1 (January 1977): 45-59.
- Focus...** population changes during the 1960s in midwestern communities grouped by size and proximity to larger urban areas. Also reported is an analysis of the socioeconomic factors associated with the level of per capita retail sales in 86 Illinois communities between 2,500 and 10,000 population.
- Major findings:** There appears to be an inverse relationship between city size and the probability of suffering a population decline using the author's classification scheme; however, communities closer to centers of 25,000 or more were less likely to have a population decrease from 1960 to 1970.
40. Watkin, David G. "Toward a Competitive Advantage: A Focus Strategy for Small Retailers." *Journal of Small Business Management* (January 1986): 9-15
- Focus...** to extend Michael Porter's framework for competitive advantages to small retail firms by discussing the mechanisms underlying a differentiation focus strategy in the context of the trends and approaches described in the recent retailing literature.
- Major Findings:** Small businesses can use a focus strategy to capture a segment of the market not well-served by larger firms. The use of this

approach requires retailers to address a wide array of consumer purchase criteria. Merchandise and retailing practices are then tailored accordingly.

41. Weinrauch, J.D. "Educating the Entrepreneur: Understanding Adult Learning Behavior." *Journal of Small Business Management* (April 1984): 32-37.

Focus... the adult learning process and its impact on educating current and future entrepreneurs.

Major findings: Previous teaching methods will not suffice in the growing, heterogeneous, and dynamic field of adult education. A predominantly adult culture in the future will have profound implications on educational content, format, and pedagogical techniques.

42. "Why Wal-Mart's Growth Seems Unlimited." *Discount Merchandiser* 24, No. 11 (November 1984): 54-60.

Focus... inventory turnover, shrinkage, expenses, UPC scanning, employee education, and expansion of Wal-Mart stores.

43. Zeithaml, C.P., and G.H. Rice, Jr. "Entrepreneurship/Small Business Education In American Universities." *Journal of Small Business Management* 25, No. 1 (January 1987): 44-50.

Focus... the state of university education in entrepreneurship and small business programs. One hundred collegiate business schools were surveyed; 76 responded.

Major findings: Ninety-two percent of the respondents had some type of entrepreneurship/small business program, and many of the well-developed programs were in the small- or medium-sized schools. Programs were quite similar throughout the United States, and limited efforts were made to place or track students with an interest in entrepreneurship. Educational and assistance programs for practicing small business people and beginning entrepreneurs were handled through special centers or institutes.

Entrepreneurship

44. Bernier, R.E., and D.R. McKemey. "Entrepreneurial Excavating: A Case Study in Rural Business Development." *National Rural Entrepreneurship Symposium*. Proceedings published by the Southern Rural Development Center, SRDC Series No. 97, Knoxville, Tenn., August 1987.
- Focus... the economic development efforts of a rural Nebraska community.
- Major Findings: The authors recognize that entrepreneurial development probably will not replace industrial recruitment; however, it is becoming an increasingly important component of economic development. The authors believe that the town used in this study can be representative of other rural communities thereby making it a case study useful to other rural communities interested in their own economic development.
45. Berry, L.L. "Characteristics of High Performance Retailers." *Retail Control* (June-July 1987): 31-40.
- Focus... the author's perception of the characteristics of outstanding retailers.
- Major Findings: High performance retailers (1) have a clear vision of the business, (2) do the "little things" well, (3) continually communicate with their employees, (4) use customer services as a competitive weapon, (5) seek competitive dominance, and (6) compete on the basis of value rather than price.
46. Brockhaus, R.H. "The Effect of Job Dissatisfaction on the Decision to Start a Business." *Journal of Small Business Management* (January 1980): 37-43.
- Focus... determining if entrepreneurial and managerial dissatisfactions with previous positions were of different levels of intensity and if the dissatisfactions were related to different aspects of the previous job.
- Major findings: Promotions, coworkers' type of work, supervision, and wages all have an impact on entrepreneurs.
47. Chaganti, R. and R. Chaganti. "A Profile of Profitable and Not-So-Profitable Small Businesses." *Journal of Small Business Management* 21, No. 3 (July 1983): 43-51.

Focus... the relationship between management strategies and profitability in small firms.

Major findings: Important to the success of small business are innovativeness, know-how, creativity, cash flow management, technical competence, administrative skills, and the ability to identify a market niche they can fill.

48. Cooper, A.C., and W.C. Dunkelberg. "Entrepreneurial Research: Old Questions, New Answers and Methodological Issues." *American Journal of Small Business* 2, No. 3 (Winter 1987): 11-23.

Focus... a number of previous research studies relating to two aspects of entrepreneurship--the characteristics of entrepreneurs and the previous organizations or incubators from which they have come. Many of the findings are from focused studies with relatively small samples.

Major findings: The majority of the new firms seem to be related to what the entrepreneurs had done before and are located where entrepreneurs already were living and working.

49. "Customer Mix Stimulates Success in Small-Town Retailing." *Building Supply News* 142, No. 4 (March 1982): 110-113.

Focus... a success story of a lumber business with outlets in 26 small towns in Ohio and Indiana.

50. DeCarlo, J.F., and P.R. Lyons. "A Comparison of Selected Personal Characteristics of Minority and Non-Minority Female Entrepreneurs." *Journal of Small Business Management* 17, No. 4 (October 1979): 22-29.

Focus... identifying and describing samples of female entrepreneurs and comparing sets of entrepreneurs and females in general.

Major findings: Entrepreneurs can be identified using relatively simple, objective tests that can be self-administered.

51. DeCarlo, J.F., and P.R. Lyons. "Toward a Contingency Theory of Entrepreneurship." *Journal of Small Business Management* 20, No. 3 (July 1980): 37-42.

Focus... relating personality traits, satisfaction levels and sources, and requisite management skills to specific stages in a firm's life cycle.

Major findings: Some definitions are provided and suggestions made as to how the above can be accomplished.

52. Dickinson, R.A., and C.R. Ferguson. "Critical Success Factors and Small Business." *American Journal of Small Business* 8, No. 3 (January-March 1984): 49-59.

Focus... critical success factors that can help a small businessman in creating a company, making people decisions, developing management information systems, creating a board, making acquisitions, focusing perceptions, making agenda decisions, planning, and organizing.

53. Dickson, P.R., and J.J. Giglierano. "Missing the Boat and Sinking the Boat: A Conceptual Model of Entrepreneurial Risk." *Journal of Marketing* 50 (July 1986): 58-70.

Focus... the application of financial portfolio theory to managerial decision making. Also reviewed is a conceptual model of risk that separates new venture risk into types: (1) risk that a firm will undertake a venture that fails (sinking boat risk) and (2) risk that a firm will fail to undertake a venture that would have succeeded (missing the boat).

Major findings: Applying a financial portfolio model may be useful for investors who have no influence on the behavior of firms whose shares they own, but the model has little to offer managers and planners who are responsible for planning and managing a firm's new product introductions. The risk associated with missing-the-boat and sinking-the-boat has better implications for managers and planners as it presents a new approach that uses the psychology of entrepreneurs, the planning process, and the study of risk in policy and consumer behavior.

54. Eckert, L.A., J.D. Ryan, and R.J. Ray. *An Entrepreneur's Plan*. San Diego: Harcourt Brace Jonanovich Publishers, 1985.

55. Frederick, M. "Directions in Rural Entrepreneurship: Insights Gained From a Review of the Literature." Paper presented at the 1988 meetings of the Southern Regional Science Association in Morgantown, West Virginia, April 1988. 20 pp.

Focus... rural entrepreneurship literature that addresses such questions as, Are rural economies with a great amount of entrepreneurial or small business activity faring better than those with little?, What conditions are conducive to or correlated with high levels of rural entrepreneurial activities?, and How important are government policies and programs that promote rural entrepreneurship?

Major findings: Economic theory and some of the entrepreneurship literature indicate that improving the environment for small business formation and survival may contribute to rural growth and development;

however, this strategy should be integrated into a more complete development plan.

56. Freidman, R.E. "The Role of Entrepreneurship in Rural Development." *National Rural Entrepreneurship Symposium*. Proceedings published by the Southern Rural Development Center, SRDC Series No. 97, Knoxville, Tenn., August 1987.

Focus... the role of the entrepreneur in economic development and how it is through entrepreneurship that an economy adjusts to change. Friedman points out the need to support entrepreneurs' efforts and how nearly half of the new jobs created over the last fifteen years were created in independent businesses under five years of age. Projecting that into the future means that, if the next five years are like the last fifteen, one-half of the new jobs created in 1992 will be created by businesses that do not exist in 1987. He points out that the majority of economic policy focuses on existing businesses. This means that this policy only will help half of the businesses functioning in 1992.

57. Gatewood, E., F. Hoy, and C. Spindler. *Functionalist vs. Conflict Theories: Entrepreneurship Disrupts the Power Structure in a Small Southern Community*. Athens: University of Georgia, Small Business Development Center, n.d. (c. 1983). 15 pp.

Focus... the disruptive effects of a joint public and private effort to introduce an innovative venture intended to spur further economic development.

Major findings: The case study used suggests that entrepreneurial activity is most likely to occur under conditions described in the conflict model of community power.

58. Haney, W.G. "Entrepreneurship: An Economic Opportunity for Women." *National Rural Entrepreneurship Symposium*. Proceedings published by the Southern Rural Development Center, SRDC Series No. 97, Knoxville, Tenn., August 1987.

Focus... the history of women as entrepreneurs and case studies of women as entrepreneurs. Obstacles to female entrepreneurs in rural areas in the financial, technical, cultural, family, and community aspects are also addressed. Conclusions and recommendations are included.

59. Hobbs, D. "Enterprise Development: Is It a Viable Goal for Rural Communities?" *National Rural Entrepreneurship Symposium*. Proceedings

published by the Southern Rural Development Center, SRDC Series No. 97, Knoxville, Tenn., August 1987.

Focus... institutional innovations needed within rural communities as well as innovations among those agencies and organizations whose charter is to serve the needs of rural localities. Self-help approaches are emphasized. However, Hobbs points out that in order for rural community self-help efforts to bear results, attention is needed at the state and federal level to assure that policies and programs of assistance are a part of the solution to the problems of rural economic development rather than a part of the problem.

60. Hoy, F., and B.C. Vaught. "The Rural Entrepreneur--A Study in Frustration." *Journal of Small Business Management* 18, No. 1 (January 1980): 19-23.

Focus... the frustrations faced by rural entrepreneurs, most of which stem from variables over which they have no control.

Major findings: Marketing-related problems and lack of administrative expertise appear to be the most significant types of frustration over which the industrial owner or manager has some control. Owners or managers felt they had little control over personnel and personnel-related problems, government regulations, and economic conditions.

61. Hoy, F.S. "Who Are The Rural Entrepreneurs?" *National Rural Entrepreneurship Symposium*. Proceedings published by the Southern Rural Development Center, SRDC Series No. 97, Knoxville, Tenn., August 1987.

Focus... characteristics of the entrepreneur, including being the oldest child, having a need for achievement and desire for independence, and being hard-working, technically competent, and innovative. He also outlines characteristics of rural business owners based on race, sex, business type, and business status. Hoy's premise is that one needs to identify and examine the entrepreneurs who create ventures in rural areas.

Major findings: Demographic, attitudinal, and behavioral characteristics influence business startups, but the choice to initiate the venture is influenced by the conditions of the rural community.

62. Hull, D.L., J.J. Bosley, and G.G. Udell. "Renewing the Hunt for the Heffalump: Identifying Potential Entrepreneurs by Personality Characteristics." *Journal of Small Business Management* (January 1980): 11-18.

Focus... a description of a study done in collaboration with MIT and the University of Oregon concerning the characteristics of entrepreneurs. The authors used an instrument which combines Lynn's Achievement motivation questionnaire (nAch) and Levenson's Internal Locus of Control Scale.

Major findings: It was suggested that nAch is not the most important variable for predicting the likelihood of starting a business. Also, the Levenson's Internal Locus of Control Scale may be of little practical value as a means of identifying entrepreneurial types.

63. Ibrahim, A.B., and J.R. Goodwin. "Perceived Causes of Success in Small Business." *American Journal of Small Business* 2, No. 2 (Fall 1986): 41-50.

Focus... a pilot study that endeavors to identify a set of variables associated with successful small business.

Major findings: Using factor analysis on the data, the authors were able to delineate entrepreneurial behavior and management skills as key success factors in small business management.

64. Ipsen, E. "The Best Little Wire House in Small-Town America." *Institutional Investors* 19, No. 2 (June 1985): 240-42, 44.

Focus... success stories of small businesses. Edward D. Jones & Co., a brokerage firm in Bentonville, Arkansas, is part of a company that operates mostly one-man brokerage offices successfully in small towns.

65. Johnson, J., and C. Moore. "Main Street: A Concept that Spells Success for Small Town Businesses." *Baylor Business Review* 6, No. 1 (Winter 1988): 22-27.

Focus... discusses the viability of smalltown retailers. Major issues discussed include the need for collaboration in revitalizing downtown, the mainstreet approach, help for the small business, organizational structure for mainstreet, and the results of the Texas Main Street program.

66. Kuennen, D.S., and J.E. Stapleford. "Developing and Implementing Effective Entrepreneurship Programs." *National Rural Entrepreneurship Symposium*. Proceedings published by the Southern Rural Development Center, SRDC Series No. 97, Knoxville, Tenn., August 1987.

Focus... some practical guidelines for assisting individuals and organizations in the process of developing and implementing entrepreneurship programs within a region or local area. The authors

feel that one of the soundest investments that government can make is in the development of an individual's human capital. It is believed that this is one means toward improving rural areas.

67. Olm, K.W., and G.G. Eddy. *Entrepreneurship and Venture Management*. Columbus, Ohio: Merrill Publishing Company, 1985.
68. Popovich, M.G., and T.F. Buss. *Rural Enterprise Development: An Iowa Case Study*. Washington, D.C.: Economic Development Administration, Council of State Policy & Planning Agencies, 1987.

Focus... problems and benefits of rural enterprise development are discussed.
69. Powell, J.D., and C.F. Bimmerle. "A Model of Entrepreneurship: Moving Toward Precision and Complexity." *Journal of Small Business Management* 18, No. 1 (January 1980): 33-37.

Focus... the complexity of the entrepreneurship process and refining the terminology used to describe it.
70. Puls, B., and D. Pilcher. *State Small Business Entrepreneurial Assistance for the Low-Income, Unemployed and Underemployed*. National Conference of State Legislatures, Denver, Colo., January 1987.

Focus... a brief review of state and local government efforts, private sector initiatives, and proposed federal legislation and programs in European nations to show the nature of new programs useful in teaching what can be accomplished to those interested in developing entrepreneurial effort within their states.
71. Pulver, G.C. "Fitting Entrepreneurs into Community Development Strategies." *National Rural Entrepreneurship Symposium*. Proceedings published by the Southern Rural Development Center, SRDC Series No. 97, Knoxville, Tenn., August 1987.

Focus... the entrepreneurial environment that exists in a community when there are development opportunities, useful role models, necessary funds, rewards for risk, and absence of barriers to entry.

Major findings: Public policymakers cannot create entrepreneurs, but they can take a number of actions that result in a more conducive environment. Pulver suggests the need for a well-educated population and seed money for business start-up and for the finance and implementation of a carefully thought-out plan to stimulate

entrepreneurship. His final assessment is that "economic development is most dependent on the actions of individuals."

72. Rall, H. "Puttin' On Airs." *In Business* 2, No. 2 (March-April 1980): 28-30.
Focus... what to do and not to do when starting a business in a small town. Good, smalltown common sense is provided.
73. Reid, J.N. *Entrepreneurship as a Community Development Strategy for the Rural South*. Washington, D.C.: USDA-ERS-ARED, August 1987.
Focus... economic development strategies that rely on entrepreneurs appear to offer not only a chance for improved local employment and income, but also the type of growth that responds to broader community interest.
Major Findings: Communities can stimulate economic development through community action. The strategy of developing local entrepreneurship holds promise for the South, although important obstacles such as lagging educational quality will have to be overcome.
74. Shapero, A. "Why Entrepreneurship? A Worldwide Perspective." *Journal of Small Business Management* (October 1985): 1-5.
Focus... the author discusses the reasons for entrepreneurship on a global level. Topics include sources of current interest in entrepreneurship, why should entrepreneurship should be encouraged, entrepreneurship worldwide, and benefits to organizations and societies.
75. Stoner, C.R., and F.L. Fry. "The Entrepreneurial Decision: Dissatisfaction or Opportunity?" *Journal of Small Business Management* 20, No. 2 (April 1982): 41-45.
Focus... reasons for engaging in entrepreneurial ventures to determine if any distinctions exist between the entrepreneurs who start businesses in work areas similar to their previous experiences and those who start businesses in work areas different from their previous experiences.
Major findings: Some findings were consistent with previous work; for example, dissatisfaction with actual work at the previous job served as a key impetus for leaving a job and undertaking entrepreneurship. However, underlying job dissatisfaction does not appear to be a critical condition of entrepreneurial motivation.
76. Strawbridge, G.S. "Common Denominators Among Successful Retailers." *Journal of Retailing* 54, No. 3 (Fall 1978): 84-86.

Major findings: Five areas of emphasis should be given priority in retail education if prepared students are going to graduate: (1) a solid grasp of management fundamentals, (2) an accurate perception of reality, (3) flexibility, (4) curiosity, and (5) a highly competitive drive to accomplish.

77. Teater, B., ed. *National Rural Entrepreneurship Symposium*. Proceedings published by the Southern Rural Development Center, SRDC Series No. 97, Knoxville, Tenn., August 1987.
- Focus... a compilation of the eighteen presentations given at the National Rural Entrepreneurship Symposium held in Knoxville, Tennessee, in February 1987. The symposium, sponsored by a number of major agencies such as the Economic Research Service, the Extension Service of the U.S. Dept. of Agriculture, the Southern Rural Development Center, in collaboration with the Farm Foundation, The Tennessee Valley Authority, and four Regional Rural Development Centers, attempted to look at various facets of entrepreneurial development nationwide.
78. "The Small Town Success Who Believes in Hitting Hard." *International Management* 38, No. 8 (August 1983): 27-28.
- Focus... how Joaquin Saez Merino founded and developed his company, Lois International Jeans, into a major jean company. An attitude of confidence is apparent.
79. Timmons, J.A. "Goal-Setting and the Entrepreneur." *Journal of Small Business Management* 16, No. 2 (April 1978): 1-9.
- Focus... goal-setting fundamentals, why it should be done, why it can fail and how failure can be prevented, and what its principal advantages and disadvantages are.
80. "Versatility, Speed Spell Success for Small-town Store Near City." *Supermarket News* 31 (October 1981): 15.
- Focus... a success story of a supermarket in Sanger, California. How the success was achieved is discussed, and implications for other grocers are made.
81. Vesper, K.H. "Entrepreneurial Academics--How Can We Tell When the Field is Getting Somewhere?" *Journal of Small Business Management* 25, No. 2 (April 1987): 1-7.

Focus... the role of entrepreneurial endeavors in higher education.

Major Findings: One indication that the field is getting somewhere is the execution of experiments that challenge conventional ways. Such experiments include hands-on entrepreneuring activities for credit, inviting entrepreneurs into the classroom, breaking away from the confines of the school calendar, and testing accomplishments by school-based business creation.

82. Watkins, D.A., and T.G. Allen. "Problems of Studying Entrepreneurship in Rural Areas." *National Rural Entrepreneurship Symposium*. Proceedings published by the Southern Rural Development Center, SRDC Series No. 97, Knoxville, Tenn., August 1987.

Major findings: Watkins and Allen suggest that entrepreneurial endeavors to date have been riddled with problems, which could bring into question the benefits of further supporting such endeavors. However, they continue by saying that entrepreneurship may be the way to make more acceptable the rapid changes taking place in the national economy--structural changes, environmental changes, changes in technology etc.

83. Watkins, D.A., and T.G. Allen. "Rural Revitalization: Role of and Policies for Entrepreneurship." *Increasing Understanding of Public Problems and Policies--1987*. Oak Brook, Ill.: Farm Foundation, 1988.

Focus... prominent concerns of small business and their role in rural regions. Topics include the high failure rate of new small firms and the difficulty of accurately identifying firms with the greatest likelihood of eventually succeeding.

84. Weinrauch, J.D. "The Second Time Around: Entrepreneurship as a Mid-Career Alternative." *Journal of Small Business Management* 18, No. 1 (January 1980): 27-31.

Focus... individuals who seek new careers by turning to small business ownership. This article deals with the following aspects of this process: (1) the statistical data and trends related to mid-career changes, (2) the prevailing entrepreneurial spirit in mid-career transition, (3) the salient and potential problems for changing careerists who become small business owners, and (4) the ways in which changing careerists can become better prepared to cope with entrepreneurship.

Major findings: Suggestions are made to aid individuals as they make new career decisions with the hopes it will increase the chances of a successful transition. Topics covered include physical and mental conditioning, family support and commitment, financial planning,

developing proper contacts, moonlighting, leaves of absence, planning, and acquiring essential experience.



Planning

85. "Ames Spells Out Growth Strategy." *Mass Merchandising News* 23, No. 8 (August 1983): 14-20.
Focus... the growth and consolidation of systems used by Connecticut-based Ames discount department stores. The article also discusses the effectiveness of a new computer system, everyday pricing, and improving the quality of goods in its stores.
86. Anderson, E.H. "Probabilistic Forecasting for New Small Business." *Journal of Small Business Management* 17, No. 3 (July 1979): 8-13.
Focus... a model that can be used by the small business operator for practical business forecasting.
87. Banks, M.C., A.L. Bures, and D.L. Champion. "Decision Making Factors in Small Business: Training and Development." *Journal of Small Business Management* 25, No. 1 (January 1987): 19-25.
Focus... examines training and development decision-making factors in small firms and compares them with the same factors in the large businesses.
Major findings: Small and large businesses are not very different in the factors they use in making training and development decisions. The level at which training and development decisions are made differs. However, there is overlap in other aspects of decision making.
88. Birch, D.L. "RFD Inc." *INC* (February 1988): 14-15.
Focus... the start-up of successful businesses in "remote" areas (defined as 60 miles away from the nearest metropolitan area). Entry, survival, and growth potential is considered for a variety of businesses.
89. Brewer, B.F., R. Fox, and E.J. Gatewood. *Aiding Entrepreneurship: The Identification of Potential Business Opportunities*. Athens: University of Georgia, Small Business Development Center, n.d. (c. 1984). 7 pp.

Focus... a series of quantitative indicators for twenty-six retail categories that were developed to identify potential business opportunities at the county level in Georgia.

Major findings: The three indexes developed—sales per capita, sales per employee, and sales per establishment—should be used merely as potential indicators of business opportunity. The greatest potential for this indexing system is its ability to rapidly identify possible business opportunities in a given county.

90. Carusone, P.S. "The Growing Strength of Small-City Retailing." *Journal of Retailing* 46, No. 4 (Winter 1970-1971): 50-77.

Focus... identifying the underlying factors that are responsible for the growing strength in small-city retailing by analyzing the small urban retailing system within an ecological framework.

Major findings: The lack of response by small-city, independent merchants to adapt to this growing market for whatever reason— apathy, owner orientation as opposed to consumer orientation, or lack of financial resources and marketing expertise—has opened up opportunities for "new competition," chain stores, and shopping center developers. They must be given credit for the growing strength in small-city retailing.

91. Carusone, P.S., and B.J. Moscové. "Special Marketing Problems of Smaller-City Retailing." *Journal of the Academy of Marketing Science* 13, No. 3 (Summer 1985): 198-211.

Focus... the special marketing problems of smaller-city retailing. The article traces the recent evolution of the retail trade structure in the small city relative to patronage and decentralization trends.

Major findings: The current development of middle-market areas represents a trend away from a smaller, more specialized retailing institution toward a larger, more general type of mass merchandise outlet. As this increases competition, the merchants of downtown business districts would seem to have much to gain by pursuing a position of strategic innovation.

92. Chase, R.A., and G.C. Pulver. *The Impact of Shopping Centers on the Downtowns of Rural Communities*. Madison: University of Wisconsin—Madison, College of Agriculture and Life Sciences, December 1981. 20 pp.

Focus... the economic impact of shopping centers on downtown areas in twelve rural Wisconsin communities. An analysis is made to determine if the shopping centers were located in communities with growing

market potential. Market characteristics were examined to determine if the shopping centers expanded the communities' ability to capture growing markets. Trade area capture and pull factors were analyzed.

Major findings: Shopping center development has substantial effect on downtown business.

93. Chrisman, J.J., and S.B. Bhandari. "Using Financial Structure Planning to Improve Small Business Performance." *American Journal of Small Business* 7, No. 2 (October-December 1982): 42-49.

Focus... a simple method for the small business manager evaluates alternative capital structure to improve potential returns and analyze the comparative financial risks.

Major findings: A debt-equity mix equation has been developed, which is useful for small business managers or owners because it will provide a sounder basis for financial planning than other equations that ignore the effects of profit levels and risk on return on equity.

94. Combs, Robert P., Glen C. Pulver, and Ron E. Shaffer. *Financing New Small Business Enterprise in Wisconsin*. R3198. Madison, Wisc.: University of Wisconsin, College of Agricultural and Life Sciences, 1983. 24 pp.

Focus... information derived from a survey of 134 new small businesses, which were started in Wisconsin during 1976 and 1977. Owners were asked how they acquired the equity and debt capital to get started, how the sources changed during their first years of operation, and what problems, if any, they had encountered by the end of 1978.

Major Findings: Assets, net worth, and debt started small and increased rapidly. The debt capital came from a variety of sources and in many different forms. Nearly all used supplier credit. Many had relatively more problems acquiring smaller short- or medium-term loans than long-term loans. Almost one-fourth of the owners believed they could not find expansion money within 30 miles of the business, and 44 percent experienced or perceived some serious obstacles to obtaining adequate financing.

95. Cooney, Brian D. "Small Business Development and the Role of the Mortgage Banker." *Mortgage Banking* (November 1985): 69-80.

Focus... the Small Business Administration's Section 503 loan program and the role of mortgage bankers in that program. A discussion of secondary market activity in the commercial loan area is also undertaken.

96. Davis, S.E. "Rural Telephone Gets on With the Real Business." *The American Telephone Journal* 199, No. 23 (December 1980): 36-38.
- Focus...** the development and progress that rural telephone has undergone over the years. A turning point has been reached where we are about to remove the urban-rural distinction. In order for this distinction to be eliminated, the telephone companies must reshape and adjust some basic attitudes. Six areas where this reshaping and adjustment of attitudes are essential in order for a successful elimination to take place are identified.
97. Droms, William G., Charles W. Miller, and Grant A. Lacerte. "A Financial Profile of Small Retailing Firms." *American Journal of Small Business* 3, no. 4 (April 1979): 42-58.
- Focus...** empirical frequency distributions of fourteen key financial ratios reflecting liquidity, profitability, leverage, and operating efficiency for 607 small retailing firms.
- Major Findings:** Successful small retailers may be considerably more liquid, more profitable, and less highly leveraged than commonly observed.
98. Dunkle, R., D. Brown, and S. Lovejoy. "Adaptation Strategies of Main-Street Merchants." *The Rural Sociologist* 3, No. 2 (March 1983): 102-106.
- Focus...** an ethnographic study of merchant behavior in farm towns of north central Indiana. Research focused primarily on two communities.
- Major findings:** Merchants in two towns studied do not plan to increase advertising, increase inventory control, or alter bookkeeping methods. Their major strategy for coping with a changing environment is to establish a network of supportive social relationships for their business, to alter goods and services as needs or wants change among their customers, and to continue looking for a new opportunity within the community.
99. Fiorito, S.S., and R.W. LaForge. "A Marketing Strategy Analysis of Small Retailers." *American Journal of Small Business* 10, No. 4 (Spring 1986): 7-17.
- Focus...** marketing strategies of a group of small retailers. Two levels of marketing strategy are identified and tested.
- Major findings:** Cluster analysis was used to gain insight into the integrated marketing strategies used by a sample of small apparel specialty stores. The analysis produced two strategic clusters that show how retailers position themselves for intertype and intratype competition.

100. Fisher, H., and A.G. Lazarus. "Why They're Delighted at Jamesway." *Discount Merchandiser* 73, No. 9 (September 1983): 44-50.
- Focus... steps taken by Jamesway Stores, a company dedicated to service small towns in the Northeast, to improve their business. Areas of change resulting in improved business included biannual managers' meetings, improved payroll, mix of goods, hiring a program director, a volume intensification program, and incorporating some experimental departments.
101. Flory, S.M., and R. Welker. "Pinpointing Profitability Through an Accounting Information System." *Journal of Small Business Management* 16, No. 3 (July 1978): 31-37.
- Focus... establishing a profit-center approach to recordkeeping. This method allows the owner-manager to shift away from the operating concept, which allows some segments of a business to lose money in supporting other sales areas.
- Major findings: The profit-center reporting system in a retail business focuses on the financial status of each individual product line. This allows for better analysis of specific characteristics of the business that otherwise might go unnoticed when merged with overall operating statistics.
102. Frankston, F.M. "A Simplified Approach to Financial Planning." *Journal of Small Business Management* 19, No. 1 (January 1981): 7-15.
- Focus... the benefits and means by which to develop a financial plan that incorporates the financial resources plan and the profit plan.
- Major findings: A consequence of planning is that one is better able to determine and evaluate alternative courses for action and select those options that will result in the most favorable outcome.
103. Fullenkamp, R.J. "Servicing Retail Risks & Sharing in Their Growth." *Rough Notes* 123, No. 10 (October 1980): 30,66.
- Focus... a discussion of the benefits and liabilities of selling and servicing small commercial and retail risks by insurance agencies in rural areas.
104. Goreham, G.A., F.L. Leistriz, and R.W. Rathge. *Trade and Marketing Patterns of North Dakota Farm and Ranch Operators*. Agricultural Economics Miscellaneous Report No. 98. Fargo: North Dakota State University, Agricultural Experiment Station. 58 pp.

Focus... the trade and marketing patterns of North Dakota farm and ranch operators. The researchers determined the number of miles driven to purchase goods and services and to market agricultural products as well as the sizes of the communities where these activities occur.

Major findings: Operators traveled fewer miles to obtain banking services than to purchase other items. There is little indication that either purchasing or marketing patterns differ by size of agricultural operation.

105. Hand, H., W.P. Sineath, III, and W.E. Howle. "Small Business Concepts and Their Relationship to Performance: A Field Study of Retail Service Stations." *Journal of Small Business Management* (April 1987): 55-63.

Focus... identifying sets of independent variables that distinguish between "good" and "poor" business performance using a modified contingency framework with retail service stations.

Major findings: It is feasible to define statistically significant concepts affecting performance. The more homogeneous the firms, the easier to identify specific sets of characteristics that describe a firm. It is possible to describe a cluster of concepts or variables to form the basis of a successful strategy for small retail firms.

106. Hayes, R.S. *Business Loans: A Guide to Money Sources and How to Approach Them Successfully*. 2d ed. New York: Van Nostrand Reinhold, 1983.

107. Here's Where to Get Help With a New Enterprise." *Colorado Ranch & Farmer*, 1985: 12.

Focus... where help or money is available to start a business or grow a new crop. Five strategies to help community development are also provided.

108. Hills, G.E. "Evaluating New Ventures: A Concept Testing Methodology." *Journal of Small Business Management* (October 1981): 29-41.

Focus... an overview of alternative methods for testing market acceptance and an illustration of one such alternative--concept testing.

Major findings: A small investment in a concept test most likely can save investors and the entrepreneur from failure.

109. Ingene, C.A. "Structural Determinants of Market Potential. *Journal of Retailing* 60, No. 1 (Spring 1984): 37-64.

Focus... investigating the structural determinants of market potential.

Major findings: Per-household expenditures on aggregate retailing and on eight specific lines of retail trade cannot be regarded as fixed. Rather, household spending is materially influenced by the marketing actions taken by existing retailers.

110. Jefferson, R.W., D. Voorhis, and John C. Maguire. "Western Illinois University Delivers Economic Development to Rural Areas." *Rural Telecommunications* 6, No. 4 (Fall 1987): 26-27.

Focus... how various business and economic development facilities as well as research departments at Western Illinois University work with Small Business Development centers to provide a support system for entrepreneurs, businesses, and business people in the region. Their major goal is to unleash their entrepreneurial potential on rural affairs and ultimately on the world free-market structure.

111. Jervey, L.P., Jr. "Rural Agency Management: Unique Problems and Solutions." *Rough Notes* 127, No. 7 (July 1984): 19, 44.

Focus... the author's management philosophy for the success of his business as a multioffice insurance company in southeastern Virginia.

112. Johnson, J.L. "The Andersons Thrive On Agricultural Origins." *Discount Merchandiser* 27, No. 11 (November 1987): 70-75.

Focus... insights into the success of Anderson's discount stores, an Ohio-based store that caters to an agricultural-oriented male customer.

113. Jones, S. "Listening To Complexity: Analyzing Qualitative Marketing Research Data." *Market Research Society Journal* 23, No. 1 (January 1981): 26-39.

Focus... an exploratory and qualitative marketing research project that involved interviews with twenty individuals interested in running small businesses in rural areas. The study provided for an explicit representation of the gestalt of a set of qualitative data amenable to formal analysis as well as an opportunity for the client to explore this representation of himself for his own learning and analysis and debate with the researcher about the relevance of the data to his decision making.

114. Jones, S., and L.G. Tagliaferri. "How the Independent Retailer Can Use Government Sponsored Financing to Expand or Modernize." *Retail Control* 45, No. 1 (September 1976): 2-13.
- Focus... to acquaint the independent retailer with the various forms of government-sponsored financing that can be used in combination with the more traditional forms of financing in order to make access to the capital markets more within the reach of the independent retailer.
115. Kelley, C.A., and J.E. Young. "Is Your Small Business Ready for Planning?" *Journal of Small Business Management* 21, No. 1 (January 1983): 28-33.
- Focus... exploring possible reasons for a manager's or owner's difficulties in implementing new planning processes within small business; analyzing primary causes of such difficulties; and offering techniques for overcoming barriers to successful planning efforts.
- Major findings: Overcoming barriers to implementing better planning in small business is a major step toward accomplishing successful organizational change. Better planning requires adequate preparation for change, which involves changing employee attitudes and organizational structure to facilitate implementation.
116. Kuriloff, A., and J. M. Hemphill, Jr. *Starting and Managing the Small Business*. New York: McGraw-Hill Book Company, 1983.
117. Lehner, J.C. "Rigging for Competition." *Rural Communications* 5 (Spring 1986): 44-46.
- Focus... the changes that have taken place in the independent telephone industry over the last few years (divestiture, competition, deregulation, diversification, and technological changes) and how an industry has adopted innovative management strategies and practices in order to compete.
118. Lenzi, R.C., and B.H. Murray. "Coordinating Limited Public Resources in the Small City: The Portage, Wisconsin, Case." *Downtown Revitalization & Small City Development*. Conference proceedings edited by R.C. Lenzi and B.H. Murray. Ames: Iowa State University, North Central Regional Center for Rural Development, 1987.
- Focus... a case study of the revitalization of downtown Portage, Wisconsin, begun in 1982. A stage-by-stage process is outlined.

119. Mayo, H.B., and B. Rosenbloom. "Ratio Analysis for the Small Businessman." *Journal of Small Business Management* 13, No. 1 (1975): 9-11.
- Focus...** why the small business person does not need a staff of specialists to perform ratio analysis. He/she can use ratio analysis to help operate a business more efficiently and profitably.
- Major findings:** The business person can use and understand ratio analysis when thinking of it in terms of three basic stages of selection, interpretation, and use. The key is to only select relevant ratios, which are specific to the business.
120. McKenna, J.F., and P.L. Oritt. "Growth Planning For Small Business." *American Journal of Small Business* 5, No. 4 (April-June 1981): 19-29.
- Focus...** a better understanding both from theoretical and pragmatic perspectives of small business growth.
- Major findings:** A discussion of the unique conditions of small business growth is presented along with a number of growth alternatives for the small business owner.
121. McLafferty S.L., and A. Ghosh. "Multipurpose Shopping and the Location of Retail Firms." *Geographical Analysis* 18, No. 3 (July 1986): 215-226.
- Focus...** the effects of multipurpose shopping on spatial competition among retail firms. A simulation procedure is used to explore the effects of cost, demand, and behavioral factors on competitive locations.
- Major findings:** Multipurpose shopping behavior leads to the dispersion of competing firms, as firms unable to agglomerate with high-order stores move away from competitors in an effort to increase their accessibility to consumers and reduce the level of multipurpose shopping.
122. Midwest Research Institute. *Profiles in Rural Economic Development*. Kansas City, Missouri, circa 1987.
- Focus...** a compilation of successful economic development initiatives in small towns and rural areas around the United States. The objective of the publication is to look at alternative rural economic development approaches.
123. Midwest Research Institute. *Rural Economic Development Source Book*. Kansas City, Missouri, circa 1987.

Focus... to help local officials, community leaders, and economic development specialists plan for the future of their small towns and rural areas. Contains manuals, reports, articles, pamphlets, periodicals, and audiovisual materials to explain options for future development.

124. Monnat, R.B. "Developer's Criteria in Small Cities Markets." *Downtown Revitalization & Small City Development*. Conference proceedings edited by R.C. Lenzi and B.H. Murray. Ames: Iowa State University, North Central Regional Center for Rural Development, 1987.

Focus... the tax laws that benefited real estate investments prior to the major tax law changes in 1986. Monnat compares the old tax laws with the new laws to demonstrate the effect this legislation has had on real estate developers searching for financing. With the reduction of tax credits and the elimination of tax shelter benefits, real estate must produce income from the first year of operations in order to attract investors. Therefore, small cities interested in beginning developments must expand all efforts on identifying and characterizing the demand within the community for new real estate.

125. Moyer, R. "Strategic Planning for the Small Firm." *Journal of Small Business Management* 20, No. 3 (July 1982): 8-14.

Focus... the information provided in this article seeks to reduce resistance to the use of strategic planning by managers of small firms by presenting a basic outline of the planning process.

Major findings: The procedures outlined here can serve as useful guidelines for action. These guidelines can help the small company to define its mission, identify its strengths and weaknesses, and assess environmental forces that may threaten the firm or offer new opportunities.

126. Nathanson, G. "Helping Managers Sell Up a Storm." *Discount Merchandiser* 18, No. 2 (February 1978): 76-79, 82.

Focus... a write-up of a series of workshop presentations given at The National Mass Retailing Institute, Bal Harbour, Florida. Topics covered include a climate for self-motivation, motivating management levels, and rural area motivation.

127. Nathanson, N.W. "Financing Small Business: Addressing the Local Needs of Local Entrepreneurs." *Rural Entrepreneurship Symposium*. Proceedings published by the Southern Rural Development Center, SRDC Series No. 97, Knoxville, Tenn., August 1987.

Major findings: Nathanson indicates that in order for a rural community to have a stable and viable local economy an attempt must be made to increase the number, size, and diversity of local enterprises. A program designed to assist these enterprises needs to concentrate on both financial and technical assistance. Also, those who are providing program assistance must recognize that every small business is a reflection of the personality and experience of its entrepreneur; therefore, each situation must be approached on an individual basis.

128. Patrone, F.L., and D. duBois. "Financial Ratio Analysis for the Small Business." *Journal of Small Business Management* 19 (January 1981): 35-40.

Focus... the use of ratio analysis by small businesses. The author discusses several types, their benefits and liabilities, and which are best in different situations.

Major findings: Ratio analysis should be used in a comparative manner, with reference to past, present, and future time periods. Use of comparative industry averages should be made. The ratios should be interpreted in light of the business' internal and external events that have a bearing on the financial figures employed in calculating the ratios.

129. Pellegrino, E.T., and B.L. Reece. "Perceived Formative and Operational Problems Encountered by Female Entrepreneurs in Retail and Service Firms." *Journal of Small Business Management* 20, No. 2 (April 1982): 15-25.

Focus... the formative and operational problems encountered by female entrepreneurs who operate retail and service firms located in Roanoke, Virginia, standard metropolitan statistical area.

Major findings: The results of the study do not provide strong evidence that female entrepreneurs face special problems in the formation and operation of small business. Operational problems existed in the areas of recordkeeping, financial management, and advertising. Problems were encountered when looking for funds to start and operate the business.

130. Reid, S. "Designing Management Education and Training Programs for Service Firm Entrepreneurs." *Journal of Small Business Management* (April 1987): 51.

131. Rice, G.H., Jr. "Decision Theory and the Small Businessman." *American Journal of Small Business* 9, No. 1 (July 1979): 1-9.

Focus... a exploratory field study of decision making by small businessmen in Texas.

Major findings: Businessmen in this study utilized primarily a very informal approach to decision making. Most of the small businessmen taking part in the study operated in a manner described by the social model, seeking pragmatic satisfactory solutions to their problems, proceeding by incremental changes from a historical "experience" situation toward a poorly perceived optimal steady state.

132. Robinson, R.B., Jr. "Measures of Small Firm Effectiveness for Strategic Planning Research." *Journal of Small Business* 21, No. 2 (April 1983): 23-29.

Focus... organizational effectiveness research in a small firm setting.

Major findings: The use of only two economic measures (return on sales and sales growth) will suffice for small firm data bases, despite the fact that multiple measures are required in the assessment of larger firms. Key research on small firm effectiveness is sparse and dated.

133. Robinson, R.B., Jr., J.A. Pearce II, G.S. Vozikis, and T.S. Mescon. "The Relationship Between Stage of Development and Small Firm Planning and Performance." *Journal of Small Business Management* (April 1984): 45-52.

Focus... whether the planning-performance relationship in a small firm setting is contingent on the firm's development stage.

Major findings: The results indicate that the improvement of effectiveness obtained by small firms that engage in strategic planning is not contingent on the stage of development. The stage of development may play a contingency role in terms of strategic planning intensity but not in terms of process.

134. Robinson, R.B., Jr., J.E. Logan, and M.Y. Salem. "Strategic Versus Operational Planning in Small Retail Firms." *American Journal of Small Business* (Winter 1986): 7-16.

Focus... the relationships between operational and strategic planning and the contribution of each to four measures of firm performance, sales growth, net profit after taxes, employment growth, and overall firm performance compared to competitors.

Major findings: High levels of operational planning were associated with significantly higher performance for three of the four performance measures considered. Long-range planning alone was associated with significantly higher performance for only one of the variables examined.

135. Rubin, R.L., and P. Goldberg. *The Small Business Guide to Borrowing Money*. New York: McGraw Hill Book Company, 1980.
136. Ruccio, M.J. "Packaging Economic Development Financing." *Downtown Revitalization & Small City Development*. Conference proceedings edited by R.C. Lenzi and B.H. Murray. Ames: Iowa State University, North Central Regional Center for Rural Development, 1987.
- Focus...** loan packaging within the context of an overall commercial revitalization program with an overview of the economic development finance needs of small business. The loan packaging process is also discussed in detail.
137. Saladin, B.A., and F. Hoy. "Cost Efficient Problem-Solving Techniques for Small Businesses." *American Journal of Small Business* 7, No. 4 (April-June 1983): 4-14.
- Focus...** the results of a survey of production/operation management practices in small firms. Techniques designed to improve the efficiency of the small business at a minimal investment by the owner in either time or money.
- Major findings:** A survey of 150 firms confirms the widely held notion that small business managers lack sophistication in the use of production/operation management techniques. In many cases, they have no policies in the areas of forecasting, inventory control, and preventative maintenance. The result can be inefficiency in the firms' operations.
138. Sexton, D.L., and P. Van Auken. "A Longitudinal Study of Small Business Strategic Planning." *Journal of Small Business Management* (January 1985): 7-15.
- Focus...** longitudinal study of strategic planning, among a sample of 357 small firms in Texas.
- Major findings:** Most small firms do not engage in true strategic planning, and the remainder do so only periodically or temporarily despite the evidence that strategic planning can help firms to survive and prosper.

139. Sexton, D.L., and P.M. Van Auken. "Prevalence of Strategic Planning in Small Business." *Journal of Small Business Management* 20, No. 3 (July 1982): 20-26.

Focus... the strategic orientation of small firms in Texas.

Major findings: Strategic planning was carried out by a small minority of the sample, although a sizable percentage of the sample was on the verge of actually articulating strategic plans.

140. Shipley, D.D., and C.W. Neale. "Credit Strategy in Small and Large Companies." *American Journal of Small Business* 9, No. 2 (Fall 1984): 27-34.

Focus... an international study conducted with U.S. and U.K. business persons concerning credit practices of large and small businesses. An effort was made to demonstrate that the quality of credit strategy among large businesses is not superior to that among small ones.

Major findings: Overall, there appears to be little difference between the quality of credit strategies implemented by large and small manufacturers. The incidence, duration, and price discount credit mixes of the U.S. samples seem to be more generous than those of their U.K. counterparts, while the reverse holds true in the case of interest generosity.

141. Shuman, J.C., and J.A. Seeger. "The Theory and Practice of Strategic Management in Smaller Rapid Growth Firms." *American Journal of Small Business* 11, No. 1 (Summer 1986): 7-18.

Focus... contrasting the theory of strategic planning with the actual practice in smaller rapid-growth companies. The literature on strategic planning in general and smaller organizations in particular is synthesized into a normative planning structure and framework. The resulting model is contrasted with actual planning practice with the 500 fastest-growing, privately held companies in the United States.

Major findings: The principal observation with respect to actual planning practice is that the processes used vary depending upon the success of past planning efforts, current operation performance, and management orientation toward change. The resource-sensitive model developed would enable smaller company CEO's to estimate the "strategic value" that could be realized in return for the decision to allocate a portion of their limited resources to the strategic planning process.

142. Singer, J.F. and P.J. Sarb. "A Model for Location and Development Decision Making." *American Journal of Small Business* 7, No. 2 (October-December 1982): 3-11.

Focus... a methodology that can assist small business managers making development decisions in growth communities. Development impact planning implications associated with the socioeconomic dynamics of the four types of communities identified in the analysis are discussed.

Major findings: The site-selection model developed in this study, utilizing forty socioeconomic parameters that are transformed linearly to evaluate the relative strengths and complexities of each potential site area, is used to facilitate the identification of social and economic assimilation capabilities of regional communities facing population increases and additional demands on their infrastructure.

143. Smith, S.M., and G.C. Pulver. "Nonmanufacturing Business as a Growth Alternative in Nonmetropolitan Areas." *Journal of the Community Development Society* 12, No. 1 (1981): 33-47.

Focus... information to nonmetropolitan communities to help them select nonmanufacturing industries and determine their needs, and the impact the industries may have on the local economy.

Major findings: The study showed that the average community cannot expect one company to fulfill large employment goals, as may often be the case with manufacturing. Also, a community's economy is not likely to be dependent upon the health of a business. It may be easier to provide smaller firms with facilities and services which may already exist and thus not place a fiscal or physical burden on the community.

144. Star, A.D., and M.Z. Massel. "Survival Rates for Retailers." *Journal of Retailing* 57, No. 2 (Summer 1981): 87-99.

Focus... survival rates are calculated by type of retail business, urban-rural location, ownership form, and ticketsize of merchandise handle. Illinois retailers' occupational tax data base were used for the year 1974. Businesses were tracked through October 1979.

Major findings: Lowest survival rates of businesses tracked over five years were eating places, gasoline service stations, and grocery stores. Highest survival rates were for equipment dealers, motor vehicle dealers, lumber yards and other building material dealers, drugstores, and hardware stores. Mean survival rate for all 17,252 retailers was 33.2% for the five-year period.

145. Stoner, C.R. "Distinctive Competence and Competitive Advantage." *Journal of Small Business Management* 25, No. 2 (April 1987): 33-38.
- Focus...** areas of distinctive competence common to small business. A secondary purpose was to assess the degree to which these competencies can lead to competitive advantage and sustainable competitive advantage.
- Major findings:** The study identified several areas of distinct competence, and each was evaluated for its potential as a competitive advantage.
146. Suver, J.D., and G.D. Hadley. "Budgeting—Key to Survival in the Small Business." *Journal of Small Business Management* 16, No. 2 (April 1978): 46-52.
- Focus...** the use of a class project where seniors and graduate students, working as consultants for the Small Business Institute at University of Colorado, Colorado Springs, set up budgeting techniques to aid small business owners. The areas covered include marketing, accounting, or organization, depending on the needs of the individual.
147. Timmins, S.A., M.C. Fraker, and J. Brown. "Large-Firm Forecasting Techniques Can Improve Small Business Decision Making." *Journal of Small Business Management* 17, No. 3 (July 1979): 14-18.
- Focus...** typical forecasting planning techniques used in large firms, how and why certain ones can be used by small business persons, where the necessary data would be available, and what benefits might be expected for the small business.
- Major findings:** The authors of this article have explored the planning and forecasting techniques used by one of *Fortune's* top 100 U.S. firms. The evidence shows that the same general approach, simplified and modified to fit specific situational conditions, can improve the efficiency and effectiveness of small business managerial decisions.
148. Tinsley, D.D. "Competition, Consultants, and Completeness: Strategy in the Small Retailer's Future." *Journal of Small Business Management* 14 (July 1976): 12-15.
- Focus...** the threat of large retailers' seizing the traditional advantages, which previously have been associated with small retailers.
- Major findings:** In order to gain quick reactions and adaptability, small retailers must be able to (1) identify significant changes easily in their development, (2) analyze the nature of these changes so as to make possible adaptations of the organization to them, and (3) maintain

organizational flexibility that allows changes without undue resistance. The means by which these can be accomplished are presented.

149. Trombetta, W.L. "An Empirical Approach to Marketing Strategy for the Small Retailer." *Journal of Small Business Management* 14 (October 1976): 55-58.

Focus... a simple technique used to redetermine the target market for a declining established business in an area undergoing major physical, social, or economic changes.

Major findings: The technique used was successful in accurately describing changes in the market structure of the small business and thus providing the basis for appropriate adjustments in its marketing strategy.

150. Tucker, M.W. "Flexible Budgeting As A Management Tool." *American Journal of Small Business* 6, No. 4 (April-June 1982): 10-18.

Focus... flexible budgeting as a practical tool that also has utility for the small business.

Major findings: The flexible budget can be a useful tool of expense planning and control for small businesses. Variable-fixed expense classification, necessitated by the use of flexible budgeting, can be achieved using any of a variety of techniques. The flexible budget should not have as its sole purpose the control of expenses through management.

151. Van Auken, P.M., and R.D. Ireland. "An Input-Output Approach to Practical Small Business Planning." *Journal of Small Business Management* 18, No. 1 (January 1980): 44-50.

Focus... providing the small business manager with an approach to planning by utilizing the input-output model of small business planning and assisting him/her with initiating and maintaining successful planning efforts.

Major findings: The input-output model permits smaller companies to better identify and more fully exploit profit-making opportunities, and provides a standard for company performance and an operational pathway to follow.

152. Van Kirk, J.E., and K. Noonan. "Key Factors in Strategic Planning." *Journal of Small Business Management* 20, No. 3 (July 1982): 1-7.

Focus... the limitations and advantages of strategic planning for small business.

Major Findings: The strategic planning process consists of eight steps: (1) establish a clear-cut business definition, (2) understand the current climate, (3) set appropriate objectives, (4) select strategic alternatives, (5) prepare the plan, (6) execute the plan, (7) provide accurate controls, and (8) provide for contingency planning.

153. Van Matre, J.G., and D.R. Hankins. "Census Data: A Primer For Business Applications." *Journal of Small Business Management* 18, No. 3 (July 1980): 8-16.

Focus... applications of census data to business problems. Various publications are also mentioned which offer further insight.

154. Varadarajan, P.R. "The Sales Promotion Planning Process in Small Retail Businesses: An Exploratory Investigation." *American Journal of Small Business* 9, No. 4 (Spring 1985): 23-33.

Focus... the sales promotion practices of small retail business establishments. The extent to which formalized planning is evidenced in the current sales promotion practices of small businesses is examined.

Major findings: Most small businesses tend to be preoccupied with daily operations, use few formalized planning procedures, set budgets arbitrarily, use few if any goals or obligations, action programs, budgets, and controls. Written records of results of previous promotions are not maintained, and employee input on sales promotions is not solicited.

155. Wacker, J.G., and J.S. Cromartie. "Adapting Forecasting Methods to the Small Firm." *Journal of Small Business Management* 17, No. 3 (July 1979): 1-7.

Focus... basic forecasting procedures that can be employed without sophisticated quantitative analysis. Three areas are discussed: (1) advantages of forecasting for small business (2) different types of forecasts and their relation to one another, and (3) a feedback system for evaluating and updating forecasts.

Major findings: The small business manager can successfully use basic forecasting techniques by following the procedure outlined in this article.

156. Welsh, J.A., and J.F. White. "Small Business Ratio Analysis: A Cautionary Note to Consultants." *Journal of Small Business Management* (October 1981): 20-22.

Focus... current ratio analysis as one example of the unique problems which small businesses face. Suggestions are presented for small business consultants.

Major findings: Traditional concepts concerning ratio analysis which are effective for big business need to be examined before automatically applying them to small business.

157. Whittaker, G.F. "The ESOP--A Tool for Small Business Survival?" *Journal of Small Business Management* 16, No. 3 (July 1978): 19-23.

Focus... employee stock ownership plans (ESOPs) for small businesses. The author of this article attempts to inform readers of the benefits of ESOPs and why the small business person should utilize them.

158. Wichmann, H. "Accounting and Marketing--Key Small Business Problems." *Journal of Small Business Management* 7, No. 4 (April-June 1983): 19-26.

Focus... aiding small business managers by (1) reviewing the process of beginning a business, (2) identifying some of the attributes that characterize a successful or unsuccessful small business, and (3) discussing small firms' problems common to the frontier states of Alaska and Wyoming.

Major findings: Adequate or inadequate management ability is the most common cause for business success or failure. The Alaska and Wyoming studies showed accounting and marketing as key problem areas in management ability.

159. Woods, M.D., G.A. Doeksen, and J.R. Nelson. "Community Economics: A Simulation Model for Rural Development Planners." *Southern Journal of Agricultural Economics* 15, No. 2 (December 1983): 71-77.

Focus... how extension professionals can utilize community simulation models to aid local decision makers.

Major findings: A simulation model (referred to as the OSU model) was developed for analysis of community economic development and change. The OSU model contains four major accounts: a demographic account, a government account, a capital account, and an economic account. The OSU model is written to facilitate rapid output of information that can be quickly compiled into a community report.

160. Young, E.C., and H.P. Welsch. "Information Source Selection Patterns as Determined by Small Business Problems." *American Journal of Small Business* 7, No. 4 (April-June 1983): 42-49.

Focus... which information sources are more likely to be used given a particular problem or problem set. It is hypothesized that there is a

tendency to utilize more direct face-to-face sources of information rather than impersonal sources.

Major findings: The type of problem encountered does affect the type of information-seeking behavior. There was a tendency to use all types of information sources when dealing with marketing problems. Face-to-face sources of information were preferred over impersonal sources for the other problem areas.

Management

161. Broom, H.N., J.G. Longenecker, and C.W. Moore. *Small Business Management*. Cincinnati, Ohio: South-Western Publishing Co., 1983.
162. Coleman, L.J., and V.C. Neri. "Successful Time-Management Techniques for Small Businesses." *American Journal of Small Business* 7, No. 4 (April-June 1983): 38-41.
- Focus...** useful techniques to help the small business owner or operator better manage time. Major time-management problems facing small businesses are summarized.
- Major findings:** Setting objectives, prioritizing tasks, and working effectively are productive uses of time.
163. Cuba, R.C., and G. Milbourn, Jr. "Delegating For Small Business Success." *American Journal of Small Business* 7, No. 2 (October-December 1982): 33-41.
- Focus...** specific management practices, dealing with owner delegation, used by small business owners in five eastern cities.
- Major findings:** In cases where the owner regularly delegated routine tasks to employees, financial success tended to be achieved. The amount of personal owner's effort was not associated with financial success.
164. Harmon, P. *Small Business Management: A Practical Approach*. New York: Van Nostrand Reinhold, 1979.
165. Holoviak, S.J., and R. Ackelsberg. "Small Business Management Assistance: A University Experience in a Rural Environment." *American Journal of Small Business* 8, No. 2 (October-December 1983): 3-6.
- Focus...** the organization, development, and offerings of the Harry R. Frehn Center for Management in Pennsylvania. A Small Business Institute has also been established at the center. The center and SBI

have become a viable part of the small business community and are recognized as a major resource in the area.

166. McNeil, S. "Microcomputers: An Appropriate Tool for Comprehensive Cultural Resource Management." *Downtown Revitalization & Small City Development*. Conference proceedings edited by R.C. Lenzi and B.H. Murray. Ames: Iowa State University, North Central Regional Center for Rural Development, 1987.

Focus... a rationale for using a data-base management system utilizing intelligent graphics and an implementation of this system as applied to planning the revitalization of the historic area of California's Gold Country.

167. Megginson, Leon C. et al. *Successful Small Business Management*, 5th ed. San Diego: Business Publications, Inc., 1988. 748 pp.

168. Michman, R.D. "Changing Patterns in Retailing." *Business Horizons* (October 1979): 33-38.

Major findings: Society has changed drastically in the 70s and retailers must prepare to meet these often unpredictable changes. They must attempt to anticipate social, economic, and technological trends as well as adapt to rapid and somewhat unpredictable changes in the consumer market by changing retail strategies.

169. Redinbaugh, L., and C.W. Neu. *Small Business Management: A Planning Approach*. St. Paul: West Publishing Company, 1980.

170. Scarborough N.M., and T.W. Zimmer. *Effective Small Business Management*. Columbus, Ohio: Merrill Publishing Co., 1984.

171. Schmidt, N.W. "Shopping Center Management Principles and Their Application to Downtown." *Downtown Revitalization and Small City Development*. Conference proceedings edited by R.C. Lenzi and B.H. Murray. Ames: Iowa State University, North Central Regional Center for Rural Development, 1987.

Focus... shopping center management principles as they could be related to rural retailers.

Major findings: Schmidt points out that these principles deal with customers, i.e., knowing them, meeting their needs, and doing the most

to attract them. There is no easy answer; it takes common sense, logical thinking, and hard work to be a successful retailer.

172. Tootelian, D.H., and R. Gaedeke. *Small Business Management*. Glenview, Ill.: Scott Foresman and Company, 1985.



Marketing

173. "A Boom in Multiple Sales of Motor Oil." *Discount Merchandiser* 27, No. 3 (March 1987): 48-54.
Focus... how manufacturers' rebates are encouraging multiple sales; motor oil is used as the merchandise example.
174. Barnes, J.G., G.A. Pynn, and A.C. Noonan. "Marketing Research: Some Basics For Small Business." *Journal of Small Business Management* 20, No. 3 (July 1982): 63-67.
Focus... the types of market research activities suitable for small business. Through real-world examples, the authors illustrate techniques for collecting from within and outside the business, marketing information that can be obtained on a small budget.
175. Berry, L.L., and L.G. Gresham. "Relationship Retailing: Transforming Customers into Clients." *Business Horizons* (November-December 1986): 43-47.
Focus: Marketing to existing customers. It introduces and defines the concept of "relationship retailing," which can be a potent response to competitive turbulence. The authors discuss strategy approaches and implementation.
176. Blackman, R., and J.H. Thompson. "The 1986 White House Conference on Small Business." *Journal of Small Business Management* 25, No. 1 (January 1987): 3-10.
Focus... the background, composition, and recommendations given the highest priority by the White House conferees on Small Business.
177. Dandridge, T.C. "Children Are Not 'Little Grown-Ups': Small Business Needs Its Own Organizational Theory." *Journal of Small Business Management* 17 (January 1979): 52-57.
Major findings: The author points out that much of the work already completed concerning organizational theory relates to large businesses

and cannot be wholly applied to small business. He then suggests an approach that can be more appropriate.

178. Darden, W.R., and F.D. Reynolds. "Shopping Orientations and Product Usage Rates." *Journal of Small Business Management* 8 (November 1971): 505-508.
- Focus... the hypothesis that urban shoppers, in their search for identity, develop shopping orientations related to usage rates of some product categories.
- Major findings: A chain-store depersonalizing factor and a local-store personalizing factor were found. Also, noteworthy was that the data suggested that many of Gregory Stone's earlier conclusions about shopping types may have more external validity than is presently believed. Furthermore, subsets of shopping orientations seem to have significant overall relationship with subsets of product usage rates.
179. Darling, David Jr. *Analyzing Your Market*. CES Publication L-745. Manhattan: Kansas State University, Cooperative Extension Service, August 1986.
- Focus... a guide to assist individuals who are considering starting a business. Topics covered include locating the business, calculating the market area, estimating gross sales, and developing a market plan.
180. Dick, R., and B.H. Murray. "Economic Effects of Storefront Improvement." *Downtown Revitalization & Small City Development*. Conference proceedings edited by R.C. Lenzi and B.H. Murray. Ames: Iowa State University, North Central Regional Center for Rural Development, 1987.
- Focus... the relationship between storefront improvement and retail sales.
- Major findings: Facade improvements resulted in a positive change in sales. Increasing inventory and improving displays resulted in improved sales. Building changes (good or bad) resulted in greater customer attention. Most merchants expressed positive feelings about investing in storefront improvements.
181. "Discount Retailing in the Small Towns Brings Big Profits." *New England Business* 5, No. 7 (April 1983): 38-40.
- Focus... the success of Ames Department stores, headquartered in Connecticut. The formula used was to locate where other retailers have not located, use your own money to finance your stores, be a bit of a scavenger.

182. Goetz, J.F., Jr. "The Pricing Decision: A Service Industry's Experience." *Journal of Small Business Management* (April 1985): 61-67.
Focus... determining how the managers of Fabricare firms (drycleaning and laundry) make pricing decisions.
Major findings: Fabricare firms have multiple objectives; marketshare and profits were most important, but sales and concern for exceeding breakeven were also significant considerations.
183. Haga, William J., and Clinton L. Folse. "Trade and Community Identity." *Rural Sociology* 36, no. 1 (March 1971): 42-51.
Focus... the patterns of functional and affectual relations of open-country residents surrounding 36 rural villages in two regions of central Illinois, or in other words, rural identification with community. A sample of 252 heads of households were surveyed in four counties.
Major Findings: Changing facets of rural life have rendered retail trade patterns largely unrelated to community identity. Distance was the most reliable predictor of community identity patterns. Community identity as a social phenomenon is an affectual process that helps the individual to locate himself within his symbolic environment.
184. Ideas for Marketing Small-town Businesses: A Summary of Round-table Discussions." *Rural Development News* 11, No. 1 (February 1987): 1-3.
Focus... ideas developed at the North Central Regional Small Business Management Conference (held in Kansas City, Missouri, Oct. 1986) about marketing smalltown businesses.
185. Johnson, J.L. "Discounting in the Rural/Suburban Market." *Discount Merchandiser* 27, No. 8 (August 1987): 64, 72.
Focus... how Quality Farm and Fleet stores have realigned their stores in Michigan, Indiana, and Ohio to reflect the change in their customer base.
186. Justis, R.T., and B. Jackson. "Marketing Research for Dynamic Small Businesses." *Journal of Small Business Management* 16, No. 4 (October 1978): 10-20.
Focus... a simple, straightforward approach to marketing research that can be used readily by small firms.
187. Keown, C. "Focus Group Research: Tool for the Retailer." *Journal of Small Business Management* 21, No. 2 (April 1983): 59-65.

Focus... how the focus group research technique can provide valuable primary and qualitative market research for a small retailer. A food retailer is used as the example.

188. Kirby, D.A. "Aid to Small-Scale Retailing: The Norwegian Case." *European Journal of Marketing* 15, No. 1 (1981): 33-47.

Focus... the problems associated with the reduced numbers of grocery stores in rural Norway and the social problems associated with this decline. A program of aid to retailers in sparsely populated areas was instituted in 1976 to assist with the situation. The effects of the aid program are discussed.

Major findings: The results of the preliminary study seems to suggest that the program has achieved some level of success both in terms of raising the standard of retailing in rural areas and in preserving shopping facilities for rural consumers.

189. Lill, D.J., R.T. Peterson, and L.C. Wall. "How Small Business Can Use Consumer Shopping Types as a Planning Tool." *American Journal of Small Business* 6, No. 1 (July-September 1981): 36-47.

Focus... practical ways of designing retail strategies based on consumer shopping orientations.

Major findings: The empirical evidence supports the concept that practical ways of designing retail strategies based on a consumer shopping orientation model can be successful.

190. Lincoln, Doug, and Gary McCain. "Marketing Decision-Making Problems Faced by Small Business Retailers." *Academy of Marketing Science* 13 (Summer 1985): 183-97.

Focus... identifying how difficult it is for small business retailers to make specific marketing decisions and identifying their perceived importance of successful decision making in specific marketing areas. Marketing decisions studied were merchandising, pricing, sales personnel, advertising, financial control, and miscellaneous (customer identification, sales forecasting, identifying new market opportunities). Idaho retailers were sampled.

Major Findings: Major concerns of small business retailers were motivation and productivity of sales personnel and the ability to accumulate the necessary marketing information through consumer analysis, forecasting, and new market analysis. These concerns vary by type of retail good sold.

191. Lincoln, D.J., and E. Naumann. "Developing a Successful Small Business Advertising Program: An MBO Approach." *Journal of Small Business Management* 20, No. 2 (April 1982): 28-38.
- Focus... the essential elements of an MBO program and how these elements apply to the development, implementation, and evaluation of a small business advertising program.
- Major findings: The information in this article should lead to reduced waste in small business advertising and also eliminate some of the mysticism and skepticism concerning advertising.
192. Maile, C.A., and A.D. Smart. "A Marketing Decision Model for the Small Retailer." *Journal of Small Business Management* 16, No. 4 (October 1978): 1-9.
- Focus... a basic decision model that involves a minimum number of computations and can be applied to a broad variety of retail decisions. This type of model is more convenient for retailers and suggests a variety of retailing applications.
- Major findings: The numerous examples provided in the article suggest that the proposed model's applicability to a broad range of retailing decisions is possible.
193. Maile, C.A., and D.M Bialik. "New Product Management: In Search of Better Ideas." *Journal of Small Business Management* 22, No. 3 (July 1984): 40-48.
- Focus... a quantitative extension of the traditional decay curve model that can be used to make managerial decisions about new products.
194. Manzer, L.L., R.D. Ireland, and P.M. Van Auken. "Image Creation in Small Business Retailing: Applications of Newspaper Advertising." *Journal of Small Business Management* 18, No. 2 (April 1980): 18-23.
- Focus... the use of newspaper advertising by small business to create an appropriate image for that business.
- Major findings: Newspaper advertising cannot be used alone to develop a store's image. The store manager must create an in-store image which is consistent with the one created through the store's newspaper advertisements.
195. *Marketing Crafts*. North Central Regional Extension Publication 178. Ames: Iowa State University, Cooperative Extension Service, January 1982.

Focus... ways crafters can promote their products and themselves. Topics covered include knowing your market, advertising, developing a line, promoting the line, promoting yourself, and marketing vs. creating.

196. Mensch, J. "Personal Contact Works in Small Town." *Rough Notes* 129, No. 2 (February 1986): 24-26.

Focus... this article focuses on how an insurance company had planned and developed a strategy for winning customers in small towns.

197. Miller, N.M. "Rural Retailing: The Last Frontier." *Chain Store Age Executive* 62, No. 3 (March 1986): 18-22.

Focus... the impact such stores as Wal-Mart, Payless Drug, and Scotty's Home Centers have had on rural communities. All these retailers are looking for a greater marketshare and generating more sales with lower operating costs.

198. Misner, C.R. "Marketing Strategies, Tools, and Types of Assistance Used By Women Small Business Owners in Textile-Craft Businesses." MS thesis. Madison: University of Wisconsin--Madison, Department of Textiles and Clothing, 1986.

Focus... to identify and interpret the marketing orientations, strategies, tools, and types of assistance used by small textile-craft business owners who are women.

199. Mistele, R.L. "Retail Profitability Strategies." *Downtown Revitalization & Small City Development*. Conference proceedings edited by R.C. Lenzi and B.H. Murray. Ames: Iowa State University, North Central Regional Center for Rural Development, 1987.

Focus... the issues of rethinking the basic marketing strategies of rural businesses and the need to regear businesses to provide the new needs of the marketplace.

200. Nevin, J.R., and M.J. Houston. "Image as a Component of Attraction to Intraurban Shopping Areas." *Journal of Retailing* 56, No. 1 (Spring 1980): 77-93.

Focus... the importance of retail image in attracting consumers to competitive intraurban shopping areas and whether the addition of shopping area image measures to the traditional Huff gravity model will improve predictions of retail trade.

Major findings: Overall this study seems to lend empirical support for using the Huff type of gravity model to predict intraurban trade areas and potentials.

201. "Pamida, Omaha, Nebraska: How It Centralized Within Four Years." *Discount Merchandiser* 26, No. 3 (March 1986): 26-41.
Focus... why and how Pamida in Omaha, Nebraska, went from a decentralized to a centralized organization. The information is provided in a question-answer format.
202. Parasuraman, A., L.L. Berry, and V.A. Zeithaml. "Service Firms Need Marketing Skills." *Business Horizons* (November-December 1983): 28-31.
Focus... the market orientation of service firms, comparing one to the next and identifying common key characteristics about the firm and its customer relations policies.
Major findings: Service firms that are insufficiently marketing oriented are exceedingly vulnerable in the 1980s. Service firms, regardless of their industry, size, geographic scope, primary customer group, or competitive situation, can and should conduct their business on the basis of customer satisfaction.
203. Patti, C.H., and B.J. Walker. "Advertising Trends and The Small Retailer." *American Journal of Small Business* 4, No. 4 (April-June 1980): 58-67.
Focus... major trends in retail advertising and guidelines to assist the small retailer in developing effective advertising programs within a volatile business environment.
Major findings: This article suggests that the effective management of the advertising function will help small retailers deal successfully with the challenges and opportunities of the next decade.
204. Pearce, J.A., II, B.L. Chapman, and F.R. David. "Environmental Scanning For Small and Growing Firms." *Journal of Small Business Management* 20, No. 3 (July 1982): 27-35.
Focus... a method for the development of a small business environmental scanning process, which adapts methods used by large corporations while being careful to fully understand the differences between large and small businesses.

205. Rofsky, M. "U.S. Co-ops: America's Unfinished Business." *Multinational Monitor* 6 (1985): 4-7.
 Focus... the size and strength of U.S. cooperatives. It is pointed out that few are aware of the magnitude of this group. A comparison between European and U.S. cooperatives is made. Service, rural electric energy, and farm cooperatives are discussed.
206. Schwartz, J. "The Evolution." *American Demographics* 8, No. 12 (December 1986): 31-37.
 Focus... the implications of major changes in lifestyle on retailing. Homeshopping artwork, mailorder housewares stores, and retail specialization malls are discussed.
207. Sexton, D.L. "Advancing Small Business Research: Utilizing Research from Other Areas." *American Journal of Small Business* 11, No. 3 (Winter 1987): 25-29.
 Focus... problems with current and past research efforts concerning small business and entrepreneurship research issues. Suggestions are made that encourage scholars from the fields of marketing, industrial/organizational psychology, leadership studies, and sociology to participate in small business or entrepreneurial research so that theoretical foundations can be developed.
208. Steichen, C.E. "Market Evaluation." *Retail Control* (September 1975): 2-8.
 Focus... the importance of doing a market evaluation prior to selecting a business location, rather than using a "seat of the pants" analysis.
209. Stephenson, H.B. "The Most Critical Problem for the Fledgling Small Business: Getting Sales." *American Journal of Small Business* 9, No. 1 (Summer 1984): 26-33.
 Focus... the importance of fledgling small businesses and their biggest problem--sales. Good sales will allow the firm to stay in business long enough to be concerned about other problems.
210. "The Rewards in Rural Discounting." *Discount Merchandiser* 14, No. 3 (March 1974): 49-60.
 Focus... the infancy and growth of Pamida, Inc. of Omaha, Nebraska. The president and chairman of the board discuss the concepts and merchandising strategy Pamida has utilized in tapping the rural market.

211. Tinsley, D.B., and D.R. Arnold. "Small Retailers in Small Towns: Is Marketing the Key?" *Journal of Small Business Management* 16, No. 1 (January 1978): 7-12.
- Focus... the special case of the small retailer in a smalltown location. Advertising as the most common marketing problem is addressed.
- Major findings: The basic importance of media selection and the neglect of merchandise display need to be addressed by these retailers.
212. "UNH Academics Express Concern About R & D Dearth in New Hampshire." *New England Business* 9, No. 2 (September 1987): 59ff.
- Focus... the idea that the state government in New Hampshire has not encouraged the development of new technologies and that the effects may be disastrous to the states' economy. Some solutions are offered.
213. Urbany, J.E., and P.R. Dickson. "Consumer Information, Competitive Rivalry, and Price Setting: When Ignorance Isn't Bliss." *Advances in Consumer Research* 15 (1988): 341-347.
- Focus... how different levels of consumer information affect seller pricing under two conditions: (1) when major competitors respond quickly to a smaller competitor's price cut and (2) when they do not respond.
- Major findings: More informed consumers increase the retailers' estimates of consumer price sensitivity, and lead to more aggressive price cutting when faced with a competitor's reduction. Retailers did drop prices more aggressively when the leader and opponent dropped their prices than when the two competitors left their prices the same. Even when consumers were said to be poorly informed, retailers still responded to price threats by cutting prices of the previous week.
214. Wallace, G. "Mail Delivers National Market to Small Towns." *Western Business* (January 1985): 40,42-43.
- Focus... how nationwide businesses can be run from a remote location by selling mailorder. Benefits and drawbacks of direct marketing from rural areas are mentioned.
215. Witter, B.S. "Attitudes About a Resort Area: A Comparison of Tourists and Local Retailers." *Journal of Travel Research* 24, No. 1 (Summer 1985): 14-19.

Focus... a comparison of residents' and tourists' views of a tourist-attracting area. The attitude model used in the study was based on the work of Fishbein.

Major findings: The proud-parent syndrome is evident in the retailer's evaluation of their resort area. In instances where significant differences were identified, the retailers in the study evaluated the tourist-attracting area more favorably than did the tourist. Additionally, the retailers believed that most attributes were of greater importance than did the tourists in selecting a resort area.

216. Wolter, K. *Shopping Behavior: A Comparison of Age Groups*. MS thesis. Madison: University of Wisconsin-Madison, Department of Textiles and Clothing, 1986.

Focus... contrasting several age group's shopping behaviors in order to better understand the transitions that occur as consumers age.

Productivity

217. "America Needs a New Kind of Leader for the New Kind of Worker."
Association Management 33, No. 2 (February 1981): 104-106.
- Focus...** four interpretations of the work ethic as it has changed in American history.
- Major findings:** The fourth and newest work ethic is emerging--self-development. It evolved from three trends: an organizational society in which interdependence is a fact of life; the boom in technology, which gives people more leisure time in which to develop; and attacks on the paternal model for leadership by women and minorities--people are no longer willing to sacrifice everything for a career. The author closes by discussing three approaches to developing more of these new types of leaders.
218. Fenton, J.W., Jr., and S.A. Timmins. "The At-Will-Employment Doctrine: Implications and Recommendations for the Small Business Firm."
Journal of Small Business Management 20, No. 1 (January 1982): 33-36.
- Focus...** how changes in employment doctrine may affect small businesses' ability to hire and fire employees.
- Major findings:** Policies such as formal grievance procedures, grievance mediation, and binding arbitration may aid small businesses in avoiding litigation over the dismissal of employees.
219. Franklin, C.M. "Improved Productivity Means Increased Profitability."
American Journal of Small Business 5, No. 1 (July-September 1980): 3-5.
- Focus...** increased productivity as a means of business survival.
- Major findings:** The quality of joint contributions by employers and employees are enhanced when the two groups work together to define goals and plans for achieving these goals. Plans are implemented with greater ease. There is a positive correlation between worker inclination to perform at higher levels of efficiency and involvement in the design of processes and selection of equipment. Benefits derived from improved productivity must be shared equitably and with timeliness with employees.

220. Greenwood, F., and J. Gupta. "Improving Small Business Productivity." *American Journal of Small Business* 7, No. 4 (April-June 1983): 15-18.
Focus... applying technology to information transmission in the form of telecommunications networks.
Major findings: Three policies are recommended to improve small business productivity: (1) eliminate paper, (2) capture input data in electronic form once to prevent error-prone rekeying of the same information, and (3) concentrate on improving productivity of the higher-paid owners and managers.
221. Haugen, S.E. "The Employment Expansion in Retail Trade, 1973-85." *Monthly Labor Review* 109, No. 8 (August 1986): 9-16.
Focus... employment trends in retail trade and in key industry groups since 1973.
Major findings: The strong-growth retail industries were food stores and eating and drinking establishments. The desire of consumers to be able to shop when time permits has led to the addition of workers in retail trade, especially part-time workers (mostly women and young workers). Labor-saving technologies and management-related innovations have increased productivity in the sector. Pay in the retail trade industry has historically been below average, and the disparity has widened. The average hourly rate in 1985 was \$4.15
222. Holoviak, S.J., and D.A. De Cenzo. "Effective Employee Relations: An Aid in Small Businesses' Struggle for Survival." *American Journal of Small Business* 6, No. 3 (January-March 1982): 49-54.
Major findings: Five points of employee relations—security, equal treatment, sound leadership, career opportunity, and employee involvement--can be adapted to small businesses to increase productivity.
223. McEvoy, G.M. "Small Business Personnel Practices." *Journal of Small Business Management* 22, No. 4 (October 1984): 1-8.
Focus... identification of aspects of small business personnel practice which can be improved. The sample consisted of 84 of the 258 small businesses located within three zip code districts near a major Midwest metropolitan area.
Major findings: Results are related with an emphasis on cost effectiveness. The following areas are discussed: human resource management structure, policies, and planning; staffing; performance evaluation; employee motivation; job satisfaction and turnover; and compensation and unionization. Personnel management continues to be

overlooked as a key component to a businesses' success, although small business managers recognize that personnel problems posed a major barrier to success.

224. Miller, E. "Productivity and the Definition of Small Business." *American Journal of Small Business* 7, No.1 (July-September 1982): 17-18.
Focus... defining small businesses.
Major findings: The definition should be based on the number of employees rather than on sales or revenues.
225. Miller, E.M. "Labor Productivity in Large and Small Enterprises." *American Journal of Small Business* 5, No. 2 (October-December 1980): 30-39.
Focus... labor productivity in different sized firms within the same industry.
Major findings: Sectors of the economy with large numbers of small firms (retail trade, services, agriculture) may also be sectors with below-average productivity. If this is so, an additional effect of subsidizing small business will be to shift employment from high productivity sectors to low productivity sectors. Well-designed programs to improve management or assist in the purchase of new machinery may be able to raise the productivity of such firms.
226. Saladin, B.A., and R.R. Nelson. "How Small Businesses View Productivity and its Relationship to Operations Management." *Journal of Small Business Management* 22, No. 1 (January 1984): 16-21.
Focus... relationships between small business, productivity, and the operations management function.
Major findings: Small business people seem to be confused about just what productivity means, how it should be measured, and what affects productivity. To survive and prosper, small business owners and managers should become familiar with productivity concepts and measures and realize the impact that operations management can have on productivity.
227. Smith, S.S., and G.C. Pulver. "Nonmanufacturing Industry: A Shift in Job Creation Strategy For Rural America." *American Industrial Development Council* 13 (April 1978): 7-22.
Focus... trends and projections in nonmanufacturing growth in rural areas. The authors discuss employment change by industrial sector, increasing energy costs, population turnaround, concern for

environmental impact, industrial characteristics, and the potential of nonmanufacturing industries.

Major findings: There will be little employment growth in the nation's manufacturing sector in the near future. Nonmanufacturing industries appear to be more able than manufacturing industries to meet the development goals of rural communities.

228. Thurik, A.R. "Productivity in Small Business: An Analysis Using African Data." *American Journal of Small Business* 11, No. 1 (Summer 1986): 27-31.

Focus... differences in average labor and floorspace productivity among small business trade groups in South Africa.

Major findings: Relationships are proposed between average volume of labor or average floorspace per establishment and average size per establishment, average rent paid, percentage selling space, and indicators of business type and location.

Outshopping

229. Anderson, C.H., and M. Kaminsky. "The Outshopper Problem: A Group Approach for Small Business Retailers." *American Journal of Small Business* 9, No. 4 (Spring 1985): 34-45.

Focus... customer outshopping as it collectively affects small retailers by loss of retail sales dollars to other communities and trading areas. A group approach to the outshopping phenomenon is undertaken.

Major findings: Results of this study are consistent with those of other similar studies that have found that outshoppers tend to purchase the more socially visible products away from home, even when the same products are available locally. Smalltown retailers can use the findings to develop collective strategies for dealing with loss of business due to outshopping.

230. Ayres, Janet S. *Consumer Attitudes Toward Shopping in Kentland, Indiana*. CES Paper No. 74. West Lafayette, Ind.: Purdue University, Cooperative Extension Service, April 1981. 15 pp.

Focus... the existing retail pattern in Newton County and the results of a consumer attitude survey. The report, a summary of the opinions of consumers shopping in Kentland, Indiana, explains the pattern of retail sales at the time.

Major findings: Most respondents shopped in Kentland, Indiana, at least once a week or more, but the amount of spendable income spent was low compared to the sizeable proportion of consumer dollars that left the county. The primary reason for outshopping was lack of selection of stores and merchandise.

231. Ayres, Janet S. *Consumers and Business People Speak Out About Downtown Washington*. CES Paper No. 67. West Lafayette, Ind.: Purdue University, Cooperative Extension Service, November 1980. 56 pp.

Focus... determines what improvements consumers and business people felt were needed in downtown Washington, Indiana. This information was then used to stimulate discussion among community leaders, citizens, merchants, and public officials about the future of the downtown area.

Major findings: Findings relate to determining where consumers purchased certain goods, why they shop where they do, the importance of certain factors influencing consumer shopping patterns, identifying strengths and weaknesses of downtown, and identifying needed improvements.

232. Bellenger, D.N., and E.C. Hirschman. "Geographic Generalizability: An Experiment With Outshopper Models." *Review of Business & Economics Research* 13, No. 3 (Spring 1978): 70-79.

Focus... the development of intermarket comparisons of department store outshoppers utilizing cross-validated predictive profiles.

Major findings: It is possible to develop predictive, valid, and market-specific profiles for department store outshoppers. However, unique models need to be developed for each location.

233. Darden, W.R., and W.D. Perreault, Jr. "Identifying Interurban Shoppers: Multiproduct Purchase Patterns and Segmentation Profiles." *Journal of Marketing Research* 13 (February 1976): 51-60.

Focus... outshopping behavior analyzed across product categories to determine natural outshopping types.

Major findings: Outshopping is not a continuum; shoppers form discontinuous, product-specific groups and more general outbuyer groups.

234. Darden, W.R., J.J. Lennon, and D.K. Darden. "Communication with Interurban Shoppers." *Journal of Retailing* 54, No. 1 (Spring 1978): 51-64.

Focus... outshopping and consumer media usage.

Major findings: Outshoppers consult more sources of information than do inshoppers when evaluating shopping alternatives.

235. Gautschi, D.A. "Specification of Patronage Models for Retail Center Choice." *Journal of Marketing Research* 18 (May 1981): 162-174.

Focus... the development and testing of policy-oriented models of retail center patronage. The author explores possible specification biases of conventional retail patronage models because of omission of variables and from the composition of the set of alternative retail centers.

Major findings: Empirical results strongly suggest that in the context of competing planned and unplanned retail centers the two-variable specification of Huff's model is too extreme for policy purposes. The

consumer considers a combination of retail center and transportation model characteristics in deciding to patronize alternative retail centers.

236. Harman, R.G. "Retailing in Rural Areas: A Case Study in Norfolk." *Geoforum* 9 (1978): 107-126.

Focus... problems associated with rural transport and accessibility to rural areas in England and Wales.

Major findings: The study provides a basis for policy development. Strategic planning is necessary for future success of villages.

237. Hawes, J.M., and J.R. Lumpkin. "Understanding the Outshopper." *Journal of the Academy of Marketing Science* 12, No. 4 (Fall 1984): 200-217.

Focus... intermarket patronage of outshoppers.

Major findings: The authors provide a detailed description of the frequent outshopper; results of their research are consistent with those reported in previous studies.

238. Herrmann, R.O., and L.L. Beik. "Shoppers' Movements Outside Their Local Retail Area." *Journal of Marketing* 32 (October 1968): 45-51.

Focus... factors affecting shopping mobility over long distances that may explain shopping movement outside a local retail area and identify variables relevant throughout the entire range of shopping movement.

Major findings: Out-of-town shopping was found to be widespread and frequent among respondents. Differences in the extent of outshopping by income level and differences in the distance traveled by income level suggest that higher-income shoppers were willing to incur substantial expense to gain access to the fashionable merchandise available in larger urban centers.

239. Hozier, G.C., Jr., and D.E. Stem, Jr. "General Retail Patronage Loyalty as a Determinant of Consumer Outshopping Behavior." *Journal of the Academy of Marketing Science* 13, No. 1 (Winter 1985): 32-46.

Focus... exploratory study that attempts to measure strength of retail patronage loyalty as a factor affecting four model specifications of outshopping behavior.

Major findings: The retail patronage loyalty scale is a stronger and more generalized predictor of consumer outshopping behavior than linear compensatory models of retailer attributes or other demographic variables.

240. Johansen, H.E., and G.V. Fuguitt. "Population Growth and Retail Decline: Conflicting Effects of Urban Accessibility in American Villages." *Rural Sociology* 44, No. 1 (1979): 24-38.
- Focus... interrelationships among population change, retail change, and urban accessibility for villages by means of path analysis.
- Major findings: Villages with greatest accessibility lose more businesses than more remote villages, but the degree of loss is partially offset by a greater resident population growth.
241. Lennon, S.J., D. Baugh, J. Chatterton, and J. Larkin. "Clothing Outshopping in a Rural Western Community." *Journal of Consumer Studies and Home Economics* 11 (1987): 369-374.
- Focus... an examination of the relationship between the clothing outshopping behavior of female heads of household and their occupation, number of children at home, satisfaction or dissatisfaction with local retailing, and age.
- Major findings: Clothing outshopping behavior can be significantly predicted by the degree of satisfaction with local retailing and number of children remaining in the home. The two remaining variables, professional versus nonprofessional working status and the age of female respondent, did not significantly improve the ability to predict outshopping behavior.
242. Lillis, C.M., and D.I. Hawkins. "Retail Expenditure Flows in Contiguous Trade Areas." *Journal of Retailing* 50, No. 2 (Summer 1974): 30-101.
- Focus... strengths and weaknesses of small town retail markets and how to establish the dollar value of retail outflow by product category.
- Major findings: Presents a technique for determining amount and causes of retail trade leakage.
243. Lumpkin, J.R., J.M. Hawes, and W.R. Darden. "Shopping Patterns of the Rural Consumer: Exploring the Relationship Between Shopping Orientations and Outshopping." *Journal of Business Research* 14 (1986): 63-81.
- Focus... a taxonomy of shopping-orientation groups based on rural consumers.

Major findings: There are shopping-orientation segments that are relatively unique with respect to attitudes toward various shopping-area attributes and patronage behavior.

244. Papadopoulos, N.G. "Consumer Outshopping Research: Review and Extension." *Journal of Retailing* 56, No. 4 (Winter 1980): 41-58.
- Focus...** outshopping behavior as it relates to the size and degree of geographic isolation of a given test city.
- Major findings:** Substantial revenue loss occurs due to outshopping; consumers outshop for semidurable rather than durable goods; customers had a generally negative attitude about local stores; and out-of-town trips are not necessarily an outshopping trip.
245. Reidenbach, R.E., M.B. Cooper, and M.C. Harrison. "A Factor Analytic Comparison of Outshopping Behavior in Larger Retail Trade Area." *Journal of the Academy of Marketing Science* 12, No. 2 (Spring 1984): 145-158.
- Focus...** whether factors motivating outshopping behavior in one retail trade area operate in other trade areas.
- Major findings:** Patronage factors that motivate outshopping behavior in one market may be generalized to outshopping behavior in other markets.
246. Reynolds, F.D., and W.R. Darden. "Intermarket Patronage: A Psychographic Study of Outshoppers." *Journal of Marketing* (October 1972): 50-54.
- Focus...** use of psychographics to distinguish frequent from infrequent outshoppers.
- Major findings:** Psychographic items are better predictors of outshopping than demographic items. Outshopping behavior is not product-specific but generalized to many types of shopping goods.
247. Reynolds, F.D., and W.S. Martin. "A Multivariate Analysis of Intermarket Patronage." *Journal of Business Research* 2, No. 2 (April 1974): 193-199.
- Focus...** the usefulness of a multidimensional classification technique to identify consumer segments based on their intermarket patronage behavior.
- Major findings:** Four consumer segments were identified: inshoppers, infrequent outshoppers, occasional outshoppers, and outshoppers. It is suggested that the four groups, plus an analysis of associated

demographics, socioeconomic, and life style variables, can provide more accurate means of evaluating intermarket patronage.

248. Samli, A.C. "Some Observations on the Intermarket Shopping Behavior As It Relates To The Spatial Dimension." *American Marketing Association Educators Conference Proceedings* 44 (1979): 408-410
- Focus...** consumer satisfaction or dissatisfaction with local shopping facilities as it relates to intermarket purchase.
- Major findings:** Outshopping is a function of the degree of satisfaction and dissatisfaction with the local shopping facilities.
249. Samli, A.C., and E.B. Uhr. "The Outshopping Spectrum: Key for Analyzing Intermarket Leakages." *Journal of Retailing* 50, No. 2 (Summer 1974): 70-78.
- Focus...** degrees of outshopping behavior as it relates to individual shopper preference.
- Major findings:** An attitudinal index utilizing a spectrum concept (heavy outshopper to loyal inshopper) was established.
250. Samli, A.C., G. Riecken, and U. Yavas. "Intermarket Shopping Behavior and the Small Community: Problems and Prospects of a Widespread Phenomenon." *Journal of the Academy of Marketing Science* 11, No. 2 (Winter 1983): 1-14.
- Focus...** outshopping phenomenon in small localities.
- Major findings:** Primarily outshopping is a function of satisfaction or dissatisfaction with local retail facilities or the appeal of retail facilities in other locations.
251. Thompson, J.R. "Characteristics and Behavior of Out-Shopping Consumers." *Journal of Retailing* 47, No. 1 (Spring 1971): 70-80.
- Focus...** a comparison of the different levels of outshopping behavior in several different towns. Types of products most frequently outshopped for, as well as the main reasons for outshopping were studied. Comparisons between retailer and consumer attitudes toward outshopping are presented.
- Major findings:** Study found that outshoppers had generally the same characteristics and similar attitudes, expressed similar reasons for outshopping, and shopped out of town for the same types of items.

Retailers in the study do not show an understanding of such attitudes toward outshopping.

252. Yavas, U., and G. Riecken. "Estimating Inter-market Sales Movements." *International Journal of Physical Distribution and Materials Management* 13, No. 7 (1983): 28-37.

Focus... a procedure to identify retail sectors that generate inflows and outflows of retail expenditures and to estimate the magnitude of those flows i.e., intercommunity retail sales movement.



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