









# Table of Contents

<b>Unit 1</b>	<b>The Economy and You</b>	<b>2</b>
<b>Chapter 1</b>	<b>Basic Economic Concepts</b>	<b>4</b>
	<b>Ask</b> <b>STANDARD &amp; POOR'S</b> Stocks: Initial Investment, Capital Gains, and Dividends	4
<b>Section 1.1</b>	<b>A Look at Wants and Needs</b>	<b>6</b>
	<b>?</b> <b>Ethics in Business</b> A Conflict of Interest	8
<b>Section 1.2</b>	<b>Business Activities</b>	<b>11</b>
	<b>Science/Tech Trends</b> The Green Revolution	12
	<b>BusinessWeek</b> <b>Reader and Case Study</b> From Adversity, Software Success	14
<b>Chapter 1 Review and Activities</b>		<b>16</b>
<b>Chapter 2</b>	<b>Economic Resources and Systems</b>	<b>20</b>
	<b>Ask</b> <b>STANDARD &amp; POOR'S</b> Getting Your Financial Life in Order: The Proper Use of Credit Cards	20
<b>Section 2.1</b>	<b>Economic Resources</b>	<b>22</b>
	<b>International Business</b> Global Marketplace	23
	<b>BusinessWeek</b> <b>Reader and Case Study</b> Graphing the Development Gap	24
<b>Section 2.2</b>	<b>Economic Systems</b>	<b>27</b>
	<b>Science/Tech Trends</b> Finding Natural Resources	28
<b>Chapter 2 Review and Activities</b>		<b>32</b>



<b>Chapter 3</b>	<b>Economic Activity in a Changing World .....</b>	<b>36</b>
	 <b>STANDARD &amp; POOR'S</b> Understanding Financial Risk .....	36
<b>Section 3.1</b>	<b>U.S. Economic History .....</b>	<b>38</b>
	 <b>Reader and Case Study</b> Net or Newspapers? .....	39
	 <b>Ethics in Business</b> Environmental Awareness .....	40
<b>Section 3.2</b>	<b>The Business Cycle .....</b>	<b>43</b>
	 <b>Science/Tech Trends</b> Jobs in Your Future .....	45
<b>Chapter 3 Review and Activities .....</b>		<b>48</b>
<b>Chapter 4</b>	<b>Business Ethics and Social Responsibility .....</b>	<b>52</b>
	 <b>STANDARD &amp; POOR'S</b> The Time Value of Money .....	52
<b>Section 4.1</b>	<b>Business Ethics .....</b>	<b>54</b>
	 <b>International Business</b> Trade Barriers .....	57
<b>Section 4.2</b>	<b>Social Responsibility .....</b>	<b>59</b>
	 <b>Reader and Case Study</b> It's Getting Easier Being Green .....	60
	 <b>Science/Tech Trends</b> Biotechnology .....	61
<b>Chapter 4 Review and Activities .....</b>		<b>64</b>
<b>Unit 1</b>	<b>Real-World Business and Career Profile: P.B.Loco .....</b>	<b>68</b>
<b>Unit 1</b>	<b>Unit Thematic Project: Trends in the World of Business .....</b>	<b>70</b>

## Unit 2 **Owning and Operating a Business** **72**

<b>Chapter 5</b>	<b>Entrepreneurship .....</b>	<b>74</b>
	 <b>STANDARD &amp; POOR'S</b> The Value of a Long-Term Investment Strategy .....	74
<b>Section 5.1</b>	<b>Rewards and Challenges of Entrepreneurship .....</b>	<b>76</b>
	 <b>Reader and Case Study</b> Get Creative! How to Build Innovative Companies .....	78
	 <b>Ethics in Business</b> Facing Money Problems .....	80
<b>Section 5.2</b>	<b>The Business Plan .....</b>	<b>82</b>
	 <b>Science/Tech Trends</b> The Technology Sector .....	85
<b>Chapter 5 Review and Activities .....</b>		<b>88</b>

# Table of Contents

<b>Chapter 6</b>	<b>Business Ownership and Operations .....</b>	<b>92</b>
 <b>STANDARD &amp; POOR'S</b>	The First Steps in Investing: Diversification .....	92
<b>Section 6.1</b>	<b>Types of Business Ownership .....</b>	<b>94</b>
	<b>International Business</b> Understanding Cultural Differences .....	96
<b>Section 6.2</b>	<b>Types and Functions of Businesses .....</b>	<b>99</b>
	<b>Reader and Case Study</b> For the Poor, Help from MBAs .....	100
	<b>Science/Tech Trends</b> The History of Information Technology .....	102
<b>Chapter 6 Review and Activities .....</b>		<b>104</b>
<b>Chapter 7</b>	<b>Business Management.....</b>	<b>108</b>
 <b>STANDARD &amp; POOR'S</b>	Establishing Investment Goals .....	108
<b>Section 7.1</b>	<b>Management Functions .....</b>	<b>110</b>
	<b>Ethics in Business</b> A Conflict of Interest .....	111
<b>Section 7.2</b>	<b>Management Structures .....</b>	<b>115</b>
	<b>Science/Tech Trends</b> Decision Science .....	117
	<b>Reader and Case Study</b> A Board of Your Own .....	118
<b>Chapter 7 Review and Activities .....</b>		<b>120</b>



<b>Chapter 8</b>	<b>Leadership in Management</b> .....	<b>124</b>
	 <b>STANDARD &amp; POOR'S</b> Getting Professional Help with Investing .....	124
	<b>Section 8.1 Leadership Qualities</b> .....	<b>126</b>
	 <b>International Business</b> Total Quality Management .....	127
	<b>Section 8.2 Leadership Styles</b> .....	<b>131</b>
	 <b>Reader and Case Study</b> Memo to Students: Writing Skills Matter .....	132
	 <b>Science/Tech Trends</b> Contamination Crisis.....	133
	<b>Chapter 8 Review and Activities</b> .....	<b>136</b>

<b>Chapter 9</b>	<b>Technology and Business</b> .....	<b>140</b>
	 <b>STANDARD &amp; POOR'S</b> Researching Stocks.....	140
	<b>Section 9.1 The History of Technology</b> .....	<b>142</b>
	 <b>Reader and Case Study</b> Wherever You Go, You're on the Job .....	143
	 <b>Ethics in Business</b> Employment Contracts .....	144
	<b>Section 9.2 E-Commerce</b> .....	<b>147</b>
	 <b>Science/Tech Trends</b> High-Tech Clothing .....	149
	<b>Chapter 9 Review and Activities</b> .....	<b>152</b>


<b>Unit 2</b> <i>Real-World Business and Career Profile:</i> Seventh Generation .....	<b>156</b>
<b>Unit 2</b> <i>Unit Thematic Project:</i> Entrepreneurship in a Global World .....	<b>158</b>

<b>Unit 3</b>	<b>Influences on Business</b>	<b>160</b>
---------------	-------------------------------	------------

<b>Chapter 10</b>	<b>Business in a Global Economy</b> .....	<b>162</b>
	 <b>STANDARD &amp; POOR'S</b> Evaluating Investment Alternatives .....	162
	<b>Section 10.1 The Global Marketplace</b> .....	<b>164</b>
	 <b>International Business</b> Devaluing Currency .....	165
	<b>Section 10.2 Global Competition</b> .....	<b>169</b>
	 <b>Reader and Case Study</b> Going Global for an MBA.....	170
	 <b>Science/Tech Trends</b> Motoring Technology .....	171
	<b>Chapter 10 Review and Activities</b> .....	<b>174</b>

# Table of Contents

## **Chapter 11** *The Role of Government in Our Economy*.....178

 **STANDARD & POOR'S** Types of Investments ..... 178

### **Section 11.1** Government as Regulator.....180

 *Reader and Case Study*  
How China Controls the Internet ..... 181


 *Ethics in Business* Out of State Advertising ..... 182

### **Section 11.2** Government as Provider .....185

 *Science/Tech Trends* Commercial Space Travel ..... 187

## **Chapter 11** Review and Activities .....190

## **Chapter 12** *Money and Financial Institutions* .....194

 **STANDARD & POOR'S** Statistical Analysis ..... 194

### **Section 12.1** Money and Banking .....196

 *International Business* Investment Banking ..... 198

### **Section 12.2** Types of Financial Institutions.....201

 *Science/Tech Trends* Digital Cash ..... 202

 *Reader and Case Study*  
Peter Kight's Excellent Adventure ..... 203

## **Chapter 12** Review and Activities .....206









## **Unit 3** *Real-World Business and Career Profile:* Jenzabar .....210

## **Unit 3** *Unit Thematic Project:* Community Outreach and Service Learning .....212

<b>Unit 4</b>	<b>Marketing</b>	<b>214</b>
<b>Chapter 13</b>	<b>Marketing in Today's World</b>	<b>216</b>
 <b>STANDARD &amp; POOR'S</b>	Industry Surveys	216
<b>Section 13.1</b>	<b>Marketing Essentials</b>	<b>218</b>
 <b>Ethics in Business</b>	Marketing Questions	219
 <b>Reader and Case Study</b>	The Art of Chinese Relationships	220
<b>Section 13.2</b>	<b>Market Research and Product Development</b>	<b>223</b>
 <b>Science/Tech Trends</b>	Flat-Screen TVs	224
<b>Chapter 13</b>	<b>Review and Activities</b>	<b>228</b>
<b>Chapter 14</b>	<b>Advertising</b>	<b>232</b>
 <b>STANDARD &amp; POOR'S</b>	Industry Classifications	232
<b>Section 14.1</b>	<b>Advertising Media</b>	<b>234</b>
 <b>International Business</b>	Cross-Cultural Advertising	237
<b>Section 14.2</b>	<b>Media Measurement and Rates</b>	<b>239</b>
 <b>Science/Tech Trends</b>	Sensory Branding	240
 <b>Reader and Case Study</b>	TV Eyeballs Close-Up	242
<b>Chapter 14</b>	<b>Review and Activities</b>	<b>244</b>
<b>Unit 4</b>	<b>Real-World Business and Career Profile: Expeditiontrips.com</b>	<b>248</b>
<b>Unit 4</b>	<b>Unit Thematic Project: Marketing in a Global Economy</b>	<b>250</b>



# Table of Contents




<b>Unit 5</b>	<b>Human Resources</b>	<b>252</b>
<b>Chapter 15</b>	<b>Human Resources Management.....</b>	<b>254</b>
 <b>STANDARD &amp; POOR'S</b>	Earnings and the P/E Ratio .....	254
<b>Section 15.1</b>	<b>Employees: The Key to Success .....</b>	<b>256</b>
 <b>Ethics in Business</b>	Psychological Testing .....	257
<b>Section 15.2</b>	<b>Developing and Retaining Employees.....</b>	<b>261</b>
 <b>Reader and Case Study</b>	What Works: Eyes on the Prize .....	262
 <b>Science/Tech Trends</b>	Human Resource Management Systems ....	264
<b>Chapter 15</b>	<b>Review and Activities .....</b>	<b>266</b>
<b>Chapter 16</b>	<b>Culture and Diversity in Business .....</b>	<b>270</b>
 <b>STANDARD &amp; POOR'S</b>	The Balance Sheet .....	270
<b>Section 16.1</b>	<b>Culture in Business.....</b>	<b>272</b>
 <b>International Business</b>	Customer Service .....	274
 <b>Reader and Case Study</b>	Fashion, with a Conscience .....	275
<b>Section 16.2</b>	<b>Diversity in the Workplace .....</b>	<b>277</b>
 <b>Science/Tech Trends</b>	Adaptive Technologies.....	278
<b>Chapter 16</b>	<b>Review and Activities .....</b>	<b>282</b>
<b>Unit 5</b>	<b>Real-World Business and Career Profile: Alienware .....</b>	<b>286</b>
<b>Unit 5</b>	<b>Unit Thematic Project: Cultural Diversity in the Business World.....</b>	<b>288</b>



<b>Unit 6</b>	<b>Financial and Technological Resources</b>	<b>290</b>
<b>Chapter 17</b>	<b>Managing Business Finances</b>	<b>292</b>
	 <span style="font-size: small; font-weight: bold;">STANDARD &amp; POOR'S</span> Venture Capital ..... 292	292
	<b>Section 17.1 Financial Management</b> ..... 294	294
	<span style="background-color: #ff0000; color: white; padding: 2px;">BusinessWeek</span> <span style="font-size: small; font-weight: bold;">Reader and Case Study</span> I Am My Own Accountant ..... 295	295
	 <span style="font-size: small; font-weight: bold;">Ethics in Business</span> Recognizing Bribes..... 296	296
	<b>Section 17.2 Accounting</b> ..... 299	299
	 <span style="font-size: small; font-weight: bold;">Science/Tech Trends</span> EDI ..... 300	300
	<b>Chapter 17 Review and Activities</b> ..... 306	306
<b>Chapter 18</b>	<b>Technology in the Workplace</b>	<b>310</b>
	 <span style="font-size: small; font-weight: bold;">STANDARD &amp; POOR'S</span> Fundamental Research ..... 310	310
	<b>Section 18.1 Information Technology</b> ..... 312	312
	 <span style="font-size: small; font-weight: bold;">International Business</span> Telecommuting ..... 314	314
	<b>Section 18.2 Internet Basics</b> ..... 317	317
	<span style="background-color: #ff0000; color: white; padding: 2px;">BusinessWeek</span> <span style="font-size: small; font-weight: bold;">Reader and Case Study</span> Math Will Rock Your World ..... 318	318
	 <span style="font-size: small; font-weight: bold;">Science/Tech Trends</span> Ergonomics ..... 319	319
	<b>Chapter 18 Review and Activities</b> ..... 322	322
<b>Chapter 19</b>	<b>The Basics of Computers</b>	<b>326</b>
	 <span style="font-size: small; font-weight: bold;">STANDARD &amp; POOR'S</span> Stock Buying Strategies ..... 326	326
	<b>Section 19.1 Computer Hardware</b> ..... 328	328
	 <span style="font-size: small; font-weight: bold;">Ethics in Business</span> Intellectual Property ..... 330	330
	<b>Section 19.2 Computer Software</b> ..... 333	333
	<span style="background-color: #ff0000; color: white; padding: 2px;">BusinessWeek</span> <span style="font-size: small; font-weight: bold;">Reader and Case Study</span> Digital Books Start a New Chapter..... 334	334
	 <span style="font-size: small; font-weight: bold;">Science/Tech Trends</span> Heads-Up Display ..... 335	335
	<b>Chapter 19 Review and Activities</b> ..... 338	338
<b>Unit 6</b>	<b>Real-World Business and Career Profile:</b> Enlightened, Inc.....	<b>342</b>
<b>Unit 6</b>	<b>Unit Thematic Project:</b> Technology's Effect on Global Business.....	<b>344</b>




# Table of Contents

<b>Unit 7</b>	<b>Career Planning in a Global Economy</b>	<b>346</b>
<b>Chapter 20</b>	<b>Career Planning.....</b>	<b>348</b>
 <b>STANDARD &amp; POOR'S</b>	Developing a Retirement Plan: IRAs .....	348
<b>Section 20.1</b>	<b>Preparing for a Career.....</b>	<b>350</b>
 <b>Reader and Case Study</b>	Picture Your Business with a Logo .....	352
 <b>International Business</b>	Offshore Outsourcing .....	353
<b>Section 20.2</b>	<b>Developing a Career Plan.....</b>	<b>355</b>
 <b>Science/Tech Trends</b>	Job Stress and Healthy Careers .....	358
<b>Chapter 20</b>	<b>Review and Activities .....</b>	<b>360</b>
<b>Chapter 21</b>	<b>Getting a Job.....</b>	<b>364</b>
 <b>STANDARD &amp; POOR'S</b>	Getting a Job: Employee Stock Options .....	364
<b>Section 21.1</b>	<b>Qualifying for a Job .....</b>	<b>366</b>
 <b>Ethics in Business</b>	Applying for a Job.....	367
 <b>Reader and Case Study</b>	These Technicians Are Better Than Robots .....	369
<b>Section 21.2</b>	<b>Getting the Job You Want.....</b>	<b>371</b>
 <b>Science/Tech Trends</b>	Becoming an Astronaut .....	372
<b>Chapter 21</b>	<b>Review and Activities .....</b>	<b>378</b>
<b>Unit 7</b>	<b>Real-World Business and Career Profile: Girlstart .....</b>	<b>382</b>
<b>Unit 7</b>	<b>Unit Thematic Project: Lifelong Learning .....</b>	<b>384</b>




<b>Unit 8</b>	<b>Buying Goods and Services</b>	<b>386</b>
---------------	----------------------------------	------------

**Chapter 22 Making Consumer Decisions ..... 388**

 STANDARD  
&POOR'S Making Consumer Decisions: Buying Bonds ..... 388

**Section 22.1 Consumer Choices..... 390**

 **Reader and Case Study**  
All Together Now..... 391


 **International Business** Adapting to New Cultures ..... 393

**Section 22.2 How to Be a Smart Consumer ..... 395**

 **Science/Tech Trends** Asteroids ..... 398

**Chapter 22 Review and Activities ..... 400**

**Chapter 23 Consumer Rights and Responsibilities ..... 404**

 STANDARD  
&POOR'S Taxes and Investing ..... 404

**Section 23.1 Consumer Rights..... 406**

 **Ethics in Business** Product Safety ..... 407


 **Reader and Case Study**  
HP Wants Your Old PCs Back..... 408

**Section 23.2 Consumer Responsibilities ..... 411**

 **Science/Tech Trends** Eco-Friendly Packaging ..... 414

**Chapter 23 Review and Activities ..... 416**

**Chapter 24 Protecting Consumers..... 420**

 STANDARD  
&POOR'S Protecting Consumers: Protecting Investors..... 420

**Section 24.1 Consumer Organizations and Agencies ..... 422**

 **International Business** Import Regulations ..... 424

**Section 24.2 Consumer Protection Laws ..... 427**

 **Science/Tech Trends** Safety Belts ..... 428

 **Reader and Case Study**  
How to Stand Up to the Nickel-and-Dimers ..... 430

**Chapter 24 Review and Activities ..... 432**

**Unit 8 Real-World Business and Career Profile:** New Leaf Paper.....**436**

**Unit 8 Unit Thematic Project:** How the Consumer Movement Affects Business.....**438**

# Table of Contents













<b>Unit 9</b>	<b>Credit</b>	<b>440</b>
<b>Chapter 25</b>	<b>The Basics of Credit</b>	<b>442</b>
 <b>STANDARD &amp; POOR'S</b>	The Basics of Credit: The Advantages of Debt ....	442
<b>Section 25.1</b>	<b>Credit Essentials</b>	<b>444</b>
 <b>Ethics in Business</b>	Credit Cards .....	445
<b>Section 25.2</b>	<b>Types of Credit</b>	<b>449</b>
 <b>Reader and Case Study</b>	Big Plastic's Online Challenger .....	450
 <b>Science/Tech Trends</b>	Smart Cards.....	451
<b>Chapter 25</b>	<b>Review and Activities</b>	<b>454</b>
<b>Chapter 26</b>	<b>How to Get and Keep Credit</b>	<b>458</b>
 <b>STANDARD &amp; POOR'S</b>	How to Get and Keep Credit: Inflation Risk .....	458
<b>Section 26.1</b>	<b>Applying for Credit</b>	<b>460</b>
 <b>International Business</b>	International Monetary Fund .....	461
 <b>Reader and Case Study</b>	Personal Finance for Freshmen.....	462
<b>Section 26.2</b>	<b>Maintaining Credit</b>	<b>465</b>
 <b>Science/Tech Trends</b>	Online Security .....	467
<b>Chapter 26</b>	<b>Review and Activities</b>	<b>470</b>
<b>Chapter 27</b>	<b>Credit and the Law</b>	<b>474</b>
 <b>STANDARD &amp; POOR'S</b>	Bulls, Bears, and Crashes.....	474
<b>Section 27.1</b>	<b>Credit Laws</b>	<b>476</b>
 <b>Ethics in Business</b>	Information Collection .....	478
<b>Section 27.2</b>	<b>Solving Credit Problems</b>	<b>481</b>
 <b>Reader and Case Study</b>	Stopping a Scam from Spreading.....	482
 <b>Science/Tech Trends</b>	Becoming a Credit Scientist .....	484
<b>Chapter 27</b>	<b>Review and Activities</b>	<b>486</b>
<b>Unit 9</b>	<b>Real-World Business and Career Profile: Geomagic</b>	<b>490</b>
<b>Unit 9</b>	<b>Unit Thematic Project: Making Credit Decisions</b>	<b>492</b>

## Unit 10 Money Management 494

<b>Chapter 28</b>	<b>Managing Personal Finances .....</b>	<b>496</b>
	 <b>STANDARD &amp; POOR'S</b> Understanding Hedge Funds .....	496
<b>Section 28.1</b>	<b>Personal Financial Planning .....</b>	<b>498</b>
	 <b>Reader and Case Study</b> Follow My Money .....	500
	 <b>International Business</b> The Euro .....	501
<b>Section 28.2</b>	<b>Money Management .....</b>	<b>503</b>
	 <b>Science/Tech Trends</b> Budgeting for IT Productivity .....	505
<b>Chapter 28</b>	<b>Review and Activities .....</b>	<b>508</b>
<b>Chapter 29</b>	<b>Checking Accounts .....</b>	<b>512</b>
	 <b>STANDARD &amp; POOR'S</b> Checking Accounts: Budgeting.....	512
<b>Section 29.1</b>	<b>The Basics of Checking Accounts .....</b>	<b>514</b>
	 <b>Ethics in Business</b> Buyer's Remorse.....	516
	 <b>Reader and Case Study</b> The Check Cashed Around the World .....	517
<b>Section 29.2</b>	<b>Account Records .....</b>	<b>519</b>
	 <b>Science/Tech Trends</b> Biometrics .....	520
<b>Chapter 29</b>	<b>Review and Activities .....</b>	<b>524</b>



# Table of Contents

<b>Chapter 30</b>	<b>Savings Accounts .....</b>	<b>528</b>
	 <b>STANDARD &amp; POOR'S</b> Savings Accounts .....	528
<b>Section 30.1</b>	<b>Savings Account Basics.....</b>	<b>530</b>
	 <b>International Business</b> Guarding Savings Security .....	531
	 <b>Reader and Case Study</b> Fiscal Fitness for Teens .....	533
<b>Section 30.2</b>	<b>Types of Savings Accounts.....</b>	<b>535</b>
	 <b>Science/Tech Trends</b> Nanotechnology.....	538
<b>Chapter 30 Review and Activities .....</b>		<b>540</b>
<b>Chapter 31</b>	<b>Investing .....</b>	<b>544</b>
	 <b>STANDARD &amp; POOR'S</b> Corporate Financial Performance and the Effect on Credit Quality .....	544
<b>Section 31.1</b>	<b>Bonds .....</b>	<b>546</b>
	 <b>Ethics in Business</b> Putting the Client First.....	551
<b>Section 31.2</b>	<b>Stocks .....</b>	<b>553</b>
	 <b>Science/Tech Trends</b> Stock Tickers .....	557
	 <b>Reader and Case Study</b> Not Your Average Science Project .....	558
<b>Chapter 31 Review and Activities .....</b>		<b>560</b>
<b>Chapter 32</b>	<b>Real Estate and Other Investment Options.....</b>	<b>564</b>
	 <b>STANDARD &amp; POOR'S</b> Investing in Bonds and Real Estate: Credit Quality and Volatility.....	564
<b>Section 32.1</b>	<b>Real Estate .....</b>	<b>566</b>
	 <b>International Business</b> International Real Estate.....	567
<b>Section 32.2</b>	<b>Other Investment Options .....</b>	<b>571</b>
	 <b>Reader and Case Study</b> Copper's Golden Hue.....	572
	 <b>Science/Tech Trends</b> Eco-Friendly Building .....	573
<b>Chapter 32 Review and Activities .....</b>		<b>576</b>
<b>Unit 10</b>	<b>Real-World Business and Career Profile:</b> Integrated Management Services Engineers .....	<b>580</b>
<b>Unit 10</b>	<b>Unit Thematic Project: Building a Financial Future.....</b>	<b>582</b>

**Unit 11** *Risk Management* **584**

**Chapter 33** *The Basics of Risk Management* ..... **586**

**Ask** STANDARD The Basics of Risk Management:  
&POOR'S Credit Risk Assessment..... 586

**Section 33.1** Types of Risk..... **588**

**?** *Ethics in Business* Conduct in the Workplace..... 590

**Section 33.2** Handling Risk ..... **593**

**BusinessWeek** *Reader and Case Study*  
 Winning the Game of Risk..... 594

**Science/Tech Trends** Air Bags..... 595

**Chapter 33 Review and Activities** ..... **598**

**Chapter 34** *Vehicle and Property Insurance* ..... **602**

**Ask** STANDARD Risk Management ..... 602  
&POOR'S

**Section 34.1** Vehicle Insurance ..... **604**

**International Business** Lloyd's of London..... 605

**BusinessWeek** *Reader and Case Study*  
 The Fixer-Upper Fixes Up..... 607

**Section 34.2** Property Insurance ..... **609**

**Science/Tech Trends** Autonomous Underwater Vehicles ..... 610

**Chapter 34 Review and Activities** ..... **614**



# Table of Contents

## **Chapter 35** *Life and Health Insurance* ..... **618**

**Ask** **STANDARD & POOR'S** Life and Health Insurance: Whole Life vs. Term Insurance ..... 618

**Section 35.1** Life Insurance..... **620**

**Ethics in Business** Gambling on Self-Insurance ..... 621

**Section 35.2** Health Insurance ..... **625**

**BusinessWeek** *Reader and Case Study*  
Health Care: Benefits Surprise ..... 626

**Science/Tech Trends** Medical Technology..... 627

**Chapter 35** Review and Activities ..... 630

**Unit 11** *Real-World Business and Career Profile:* Advanced Physical Therapy, P.C. ....**634**

**Unit 11** *Unit Thematic Project:* Understanding Risk .....**636**

**Math Appendix** ..... **638**

**Business Plan Appendix** ..... **660**

**Key Terms Glossary** ..... **674**

**Academic Vocabulary Glossary**..... **688**

**Index**..... **694**

