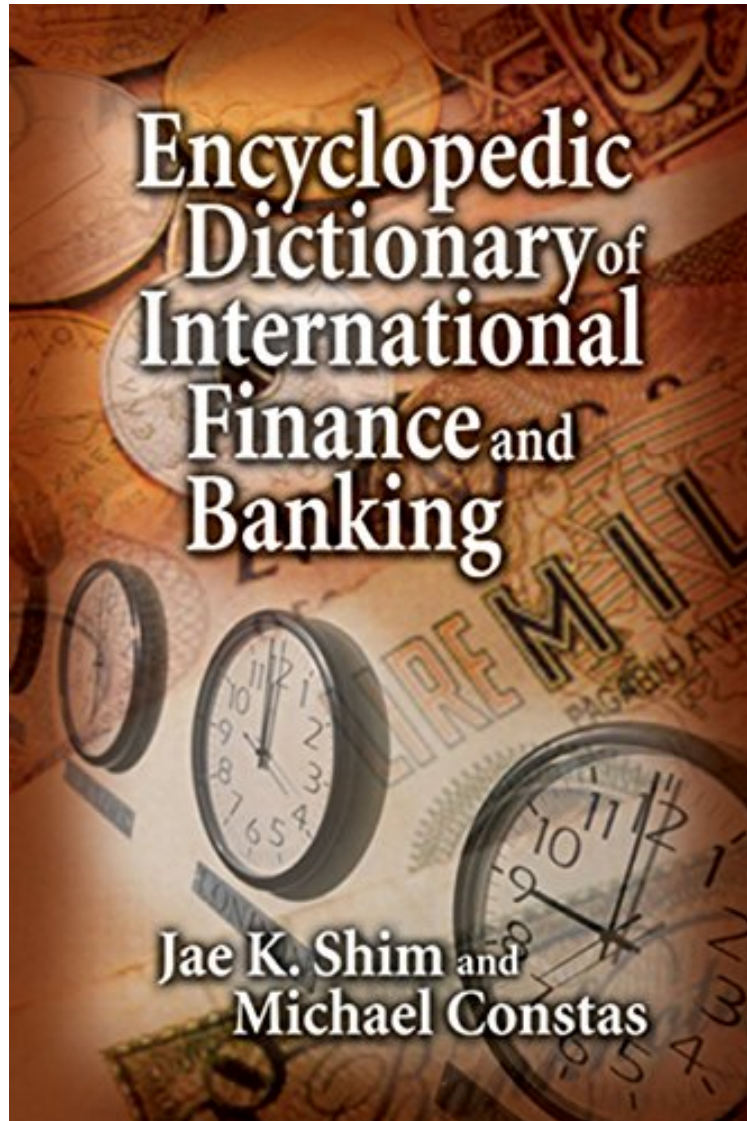


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About the Author Jae K. Shim is Professor of Business Administration at California State University, Long Beach, and a consultant for over twenty years. He is also president of the National Business Foundation. Michael Constan is an Associate Professor, College of Business Administration, California State University, Long Beach