

Business – The Complete Reference Guide

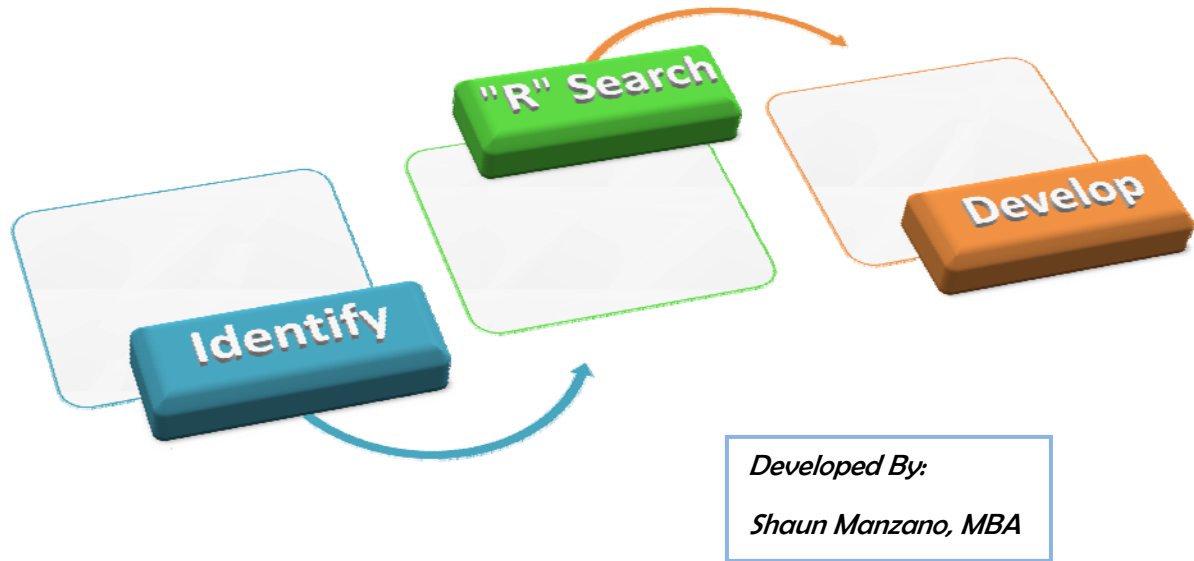


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Introduction to Business

A Snapshot of Business

Four components to business:

1. **A Business** is an organization of any size that provides goods or services to consumers to earn a profit.
2. **Profit** is the monetary reward for goods and services provided.
3. **Business environment** is internal and external factors that affect businesses and the economy.
4. **An economy** is a financial structure of how the goods and services provided by businesses flow to society as a whole.

Public vs. Private

- Public businesses offer services and products that are provided by the government or local authorities
- Private businesses are organizations that provide a service or a product

Small Business - owned by one or few people

Big Business - owned by shareholders

Entrepreneur vs. Employee

An **employee** is an individual who is hired by an employer. Many organizations hire contract employees. **Contract Employees** are hired to do a certain job for a certain amount of time for a predefined compensation.

Entrepreneurs are only privately owned businesses, as an entrepreneur is an individual who risk their time, money, and various other resources to start and manage their own business.

Management

Managing Processes, Products, and People

In order for a business to earn a profit, it has to have a product to sell consumers. A **product** is anything that an organization offers to satisfy consumer's needs or wants. A large part of business is how to develop and persuade consumers to buy the organization's

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product. Several departments within an organization must work together to get the product designed, developed, and available to consumers to purchase. To manage this process the *Product Lifecycle Management* philosophy was developed. Product Lifecycle Management (PLM) is the process of managing the entire life cycle of a product from its beginning, through design and manufacture, to service and disposal.

Phases of Product Lifecycle:

Phase 1: Conceive - Imagine, specify, plan, innovate

Phase 2: Design - Describe, define, develop, test, analyze and validate

Phase 3: Realize - Manufacture, make, build, procure, produce, sell and deliver

Phase 4: Service - Use, operate, maintain, support, sustain, phase-out, retire, recycle and disposal

Managing People

Another vital part of a business's success is the people. Management of those individuals is a complex and demanding duty, yet highly rewarding. Managers in all aspects of business must be able to plan, organize, lead, and control. The role of management isn't for everyone. It does seem to be a good fit for individuals who have courage, integrity, good communication skills, vision, and a passion for what they are doing.

Leadership and management are sometimes used interchangeably. Management, by definition is the act, manner, or practice of managing; handling, supervision, or control. While leadership is a practice by which a person influences others to accomplish an objective while directing the organization in a positive path.

Human Resources

People are vital to every organization. The *Human Resources* department manages hiring new employees, training and developing employees, and evaluation of employees all working in a way that best supports the accomplishment of the organization's goals.

Hiring & Recruiting

At the heart of a business are people, either the entrepreneurs who started the small business or the employees' at large corporations. Recruiting and hiring the right people for each organization is a large part of the Human Resources department. *Hiring* is the action of employing workers to fill vacancies within organizations. Deciding which candidates to bring into an organization is an important responsibility.

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Motivation and Training

Once employees have been hired the Human Resources department also trains them to be more effective and efficient and their job. Employee motivation and training also helps business's keep their employees longer, another word for this is retention. Employees want to continue to grow and develop in their job and career by enhancing their skills. *Training* is the process which employees learn new skills and knowledge to apply to their jobs.

Quote: A company is known by the people it keeps. –Meehan & Meehan

Evaluation of Employees

Receiving frequent feedback is an influential tool in employee performance. Most businesses require that employees receive a biannual or annual performance appraisal. A *performance appraisal* is a formal feedback process in which management assesses the employees current contributions compared to the expected contributions for that position.

Marketing

Marketing is a function a business performs to communicate and deliver value to customers about the business and its product(s). To reach the business's audience the right marketing mix must be assembled. A marketing mix is a blend of marketing strategies for product, price, distribution, and promotion.

Product Strategy – brand name, package design, customer service, and product image

Pricing Strategy – competition, public opinion, and value

Distribution Strategy – how to delivery products to the correct people, on time, in the right place

Promotion Strategy – adverting through word of mouth, internet, TV, radio, etc

Finance as a Business tool

Accounting: Keeping Track of Money

Accounting is a system that businesses use to analyze, organize, and report on information about the financial transactions that affect the organization. Businesses organize all their accounting information in several ways, one is in financial statements. A couple of the most important and widely used are the Balance Sheet and Income Statement.

Balance Sheet – this is a summary of a business's financial position at any given time. It displays the business's assets or what they own, the business's liabilities or what they owe, and the owner's equity or the claim the owners have against the business's assets. The balance sheet shows the company's **Assets = Liabilities + Owner's Equity**.

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Income Statement - this is a summary of a business's financial results over a given period of time. The income statement shows how much money a company has made or lost which is also called its **Net Income**. The income statement shows the company's **Revenue – Expenses = Net Income**.

The financial statements are vital to review where the business is at financially. These statements help business owners make decisions concerning the company's financial future.

Financial Planning: Where are we going?

Accounting shows business owners a picture of the company's finances for a specific time frame. Another part of finance is financial planning. **Financial planning** is when a company forecasts for the long and short term, sets budgets, and puts financial controls in place. Financial planning is an ongoing process as during the course of a business's life, its financial needs will change.

Securities Markets

Securities markets such as the New York Stock Exchange (NYSE) or NASDAQ (two of the largest markets in the United States) are financial marketplaces where stocks and bonds are bought and sold. These markets are important to the financial segment of business as they provide long term funding for some as well as provide an opportunity to private investors to buy and sell securities. A **security** is an investment such as a stock, bond, or mutual fund.

Stock: shares of ownership in a company.

Bond: a corporate certificate that indicates a person has lent monies to a company.

Mutual Fund: an organization that buys stocks and bonds and then sells portions of those securities to investors.

The Role of Information Technology Services

Information Technology is technology that helps companies use new methods to function in the business world.

Business Intelligence is software applications that analyze business data to find new helpful insights to better companies.

Internet is a network of networks that operate under a common set of rules so communication can take place.

E-commerce is when businesses use the Internet to exchange goods and services.

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Information Technology (IT) plays a vital role in today's business world. Most organization's utilize and leverage the usability and advantages of IT options in their daily routines. In recent years the opportunities found in internet transactions have changed the face of most retail prospects. Those opportunities have also created legal, security, and buy-in from business leaders issues. Technology is the future in the business world.

Influence of Globalization on Business

Globalization is a process where economies, cultures, and societies are becoming integrated through the information technology that spans the globe. The information technology allows for people to communicate world-wide.

United Nations Economic and Social Commission have written that globalization "is a widely-used term that can be defined in a number of different ways. When used in an economic context, it refers to the reduction and removal of barriers between national borders in order to facilitate the flow of goods, capital, and services and labor... “

Globalization allows businesses to expand their capacity for new consumers to global markets. Before the age of the Internet consumers were not able to purchase products at the touch of a finger worldwide.

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APA Template

Cover page (Remove when used)

Full Title of Paper (maximum of 12 words)

Student Name

Grantham University

Course Name & Number

Instructor's Name

Submission Date

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Abstract

The title, *Abstract*, should be centered on the page. Start the abstract on the left margin and keep all lines flush left. Type the abstract as a single paragraph without indentation. Word limits typically range from 150-250 words. A good abstract is **accurate, nonevaluative, coherent and readable, and concise**. For abstracts of *empirical study reports, literature reviews, meta-analysis reviews, theory-oriented papers, or case studies* see Abstract 2.04 in the 6th edition of the *Publication Manual of the American Psychological Association*.

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Full Title of Paper (maximum of 12 words)

Tab in (five spaces) once at the beginning of all paragraphs. Subsequent sentences will automatically go to the left margin.

To punctuate a title, capitalize the first and last words, plus all other words except articles (a, an, the), short prepositions (by, for, in, to, on, etc.), and short joining words (but, and, or, etc.). Capitalize both words of a hyphenated word and the first short word of a subtitle that appears after a colon.

There are two methods of using quotes in APA style. One method is for quotes less than 40 words, and another method is for quotes longer than 40 words. A quote of fewer than 40 words should be written into the text and enclosed with double quotation marks.

A long direct quote of 40+ words should be indented, blocked, and without quotation marks. The APA citation should come after the end punctuation of the quote, similar to this example. (Author, 2010, p. 3)

There are five recommended styles of headings according to the APA. They include:

Level One Heading (centered, bold, upper and lowercase letters)

Level Two Heading (flush left, bold, upper and lowercase letters)

Level three heading. (indented, bold, first word capitalized only, ends with a period)

Fourth level heading. (indented, bold, italicized, first word capitalized only, ends with a period)

Fifth level heading (indented, italicized, first word capitalized only, ends with a period)

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References in APA papers are cited in the text with an author-date citation

system and will be listed alphabetically in the references list at the end of the paper. There are two methods of citation. One method shows the author as part of the narrative with the date in parenthesis:

Kessler (2003) found that among epidemiological samples...

The other method shows both the author and the year, separated by a comma, in parenthesis:

Early onset results in a more persistent and severe course (Kessler, 2003).

In the rare case in which both the author and the year are written in the text, do not add parenthetical information:

In 2003, Kessler’s study of epidemiological samples showed that...

When a source has no identified author, cite the first few words of the source title and the year. Use double quotes around an article title, a chapter, or a web page and italicize the title of a periodical, a book, a brochure, or a report:

on free care (“Study Finds,” 2007)

the book *College Bound Seniors* (2008)

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References

Author's Last Name, First Initial. (2010, April 3). Title. *Publication*. Retrieved from

<http://webaddress> **(Example of a website entry)**

Brands, H. W. (1999). *Masters of enterprise*. New York: Simon & Schuster. **(Example of a book entry with one author)**

Colvin, G. (2007, May 14). Business is back. *Fortune*, 155, 40. **(Example of an article retrieved from an on-line database)**

Curriculum overview 2. (n.d.). Retrieved from <http://www.marlbrough.k12.ct.us/Brochure/Grade%202.htm> **(Example of stand-alone internet document with no author or date)**

Jaffe, C. H., & Rollins, J. (Producers), & Allen, W. (Director). (2006). *Match point* [DVD]. United States: Dreamworks. **(Example of a DVD)**

Lessard v. Schmidt, 349 F. Supp. 1078 (E.D. Wis. 1972). **(Sample reference list entry to a case)**

Office of the President. (2006). Budget of the United States government, fiscal year 2007. Washington, DC: U.S. Government Printing Office. **(Example of a government publication)**

Schmeltzer, J. (2007, January 2). Starbucks plans to cut trans fats. *Chicago Tribune*. Retrieved from <http://www.chicagotribune.com> **(Example of article in an online newspaper)**

West, K. (2007). Stronger. [NO3] Retrieved from iTunes. **(Example of MP3 music recording)**

Wright, W. K. (1916). Psychology and the war. *Psychological Bulletin*, 13(12), 462-466. Retrieved from PsycINFO database. **(Example of source retrieved from an online database)**

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Citation Websites:

Bibme.org

BibMe cites for you and can help you learn!

[Citation Machine](#)

Citation machine helps students and professional researchers to properly credit the information that they use.

Research Resources

Accounting

[Back to Listing](#)

[Accounting Terminology Guide](#)

From the New York State Society of CPAs.

[Sarbanes-Oxley Act of 2002](#)

Text of Public Law 107-204 (PDF).

Advertising and Media

[Newspaper Trends & Numbers](#)

Facts and statistics from the Newspaper Association of America.

[Radio Marketing Guide and Factbook](#)

Information compiled by the Radio Advertising Bureau

[Television Bureau of Advertising](#)

Select "Research Central" for data collected by the TVB trade organization related to viewer and advertising trends.

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Business plans

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[Bplans.com](#)

This site offers information on business topics, samples of business plans, as well as marketing plans and tips for presenting business plans.

[SCORE: Templates for Your Business](#)

SCORE "Counselors to America's Small Business" is a nonprofit association dedicated to educating entrepreneurs and helping small business start, grow and succeed nationwide. Numerous resources are available including sample business plans.

Company & Industry Information

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[AnnualReports.com](#)

A collection of links to annual reports of publicly traded U.S. companies.

[Big Charts](#)

This site provides news, stock quotes, and industry information.

[Current Industrial Reports](#)

From the U.S. Census Bureau, ""The primary objective of the CIR program is to produce timely, accurate data on production and shipments of selected products. The data are used to satisfy economic policy needs and for market analysis, forecasting, and decision-making in the private sector."

[FINANCIAL TIMES 500](#)

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Lists produced by the FINANCIAL TIMES newspaper, including information on the top 500 companies quoted on the stock markets around the world.

[FORBES.com Lists](#)

Various lists compiled by FORBES.com; includes Largest Public Companies, Private Companies, and Global High Performers.

[Fortune 500](#)

Annual ranking of America's largest companies by FORTUNE magazine.

[Industry Trade and Technology Review](#)

The reports are intended to provide analysis of issues and insights into the global position of U.S. industries and the implication of trade and policy developments.

Dictionaries

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[Accounting Dictionary](#)

A free dictionary/glossary of over 3,400 accounting terms.

[Business Dictionary](#)

This commercial site offers definitions of business terms and includes links between related terms.

EC313 – Project Management Systems

["The People Skills Component"](#)

from PROJECT PLANNING AND IMPLEMENTATION by Jim Keough, et al. Pearson Custom Publishing, 2000.

EC424 – Technical Service Management

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Economics

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[American Customer Satisfaction Index](#)

This site provides "indicators of customer evaluations of the quality of goods and services purchased in the United States and produced by both domestic and foreign firms with substantial US market shares."

[Bureau of Economic Analysis](#)

This U.S. Dept. of Commerce website provides data and analysis of the U.S. economy.

[Economic Indicators](#)

The site provides monthly compilations of economic indicators covering prices, wages, production, business activity, purchasing power, and credit.

[Market Research](#)

This Web site of Export.Gov provides links to country and industry market reports, industry sector offices, and quick reference country reports.

[National Bureau of Economic Research](#)

This private, nonprofit organization offers working papers and research on various economics-related topics.

[Publications \(St. Louis Federal Reserve Bank\)](#)

Links to various reports related to economic conditions.

[U.S. Economy At a Glance](#)

A publication of the U.S. Department of Labor, Bureau of Labor Statistics.

[World Economic Outlook Databases](#)

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The World Economic Outlook databases contain selected macroeconomic data; see also the link to World Economic Outlook Reports.

Ethics

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[BELL: The Business Ethics Links Library](#)

The database provides access to codes of ethics for U.S. companies and trade and professional associations, ethics sites at college and university business programs, industry information resources, and company promotion of social responsibility covering such topics as arts assistance, environmental clean up, charitable giving and community programming.

[CasePlace.org](#)

An online library of reading materials, multimedia content, and teaching modules that focuses on social, environmental and ethical issues in business. CasePlace.org is a project of The Aspen Institute Center for Business Education.

[Ethisphere](#)

"The research-based Ethisphere Institute is a leading international think-tank dedicated to the creation, advancement and sharing of best practices in business ethics, corporate social responsibility, anti-corruption and sustainability."

Finance

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[Bankrate.com](#)

Find comparative information on a variety of financial products; information gathered from a survey of approximately 4,800 financial institutions.

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[Central Bank Websites](#)

Website information for central banks from many countries of the world.

[Fed 101: Information about the Federal Reserve](#)

Includes information about the history, structure, and monetary policy of the Federal Reserve.

[FT.com: Financial Times online](#)

Access to online editions covering U.S., Asia, Europe, and U.K. Business, investment, and economic news; some articles available only to subscribers.

[The Changing World of Banking](#)

A Web-based exhibit from the U.S. Comptroller of the Currency, U.S. Treasury Department.

General

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["Is Franchising for Me?"](#)

A publication made available by the U.S. Small Business Administration.

[E-Commerce Guide](#)

Articles and discussion forums related to online businesses.

[FirstGov for Consumers](#)

A gateway to consumer information from the federal government.

[Small Business Administration: Free Online Courses](#)

The courses are all self-paced and should take about 30 minutes to complete. Most of the courses require a brief online registration.

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[Small Business Development Center National Information Clearinghouse](#)

SBDCNET serves as a resource providing timely, relevant research, web-based information, and training to SBDC counselors and their small business clients.

Government

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[Business.Gov](#)

Business.Gov provides business with one-stop access to federal government information, services, and transactions.

[U.S. Department of Commerce](#)

International

[Export.Gov](#)

This government portal includes sources from various agencies. Users can obtain references on foreign tariff and tax information, search foreign and domestic trade events, and find information about export assistance and financing.

[globalEDGE](#)

From the Center for International Business Education and Research, Michigan State University, this site offers international business and country studies information.

[National Trade Data Bank](#)

The NTDB provides access to country commercial guides, market research reports, and other programs. The International Trade Library includes numerous reports related to international trade.

[The Internationalist](#)

This site offers maps, world newspapers, currency exchange information, travel advisories, consultants, and more.

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[World Trade Organization](#)

"The World Trade Organization (WTO) is the only global international organization dealing with the rules of trade between nations."

Law

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[BitLaw: A Resource on Technology Law](#)

[FindLaw for Small Business](#)

Provides information about starting and running a business as well as state-specific resources.

[FindLaw for Small Business](#)

Provides information about starting and running a business as well as state-specific resources.

[Global Banking Law Database](#)

A joint project of The World Bank Group and The International Monetary Fund.

[Nolo.com: Legal Glossary](#)

[Tech Law Journal](#)

[U.S. Franchise Law Basics](#)

Information from Vinson Franchise Law Firm.

Management

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[Free Management Library](#)

A large collection of articles on topics related to management.

[ISO: International Organization for Standardization](#)

The source of ISO 9000 and more than 13,700 International Standards for business, government, and society.

[Occupational Safety and Health Administration](#)

OSHA is part of the U.S. Department of Labor.

[SHRM Online](#)

News, resources, and events from the Society for Human Resource Management

[Small Business Administration](#)

Business law, news, and information.

Marketing

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[Brand Republic: Marketing](#)

News and information for the marketing community.

[KnowThis.com](#)

"KnowThis.com is a resource and reference site for marketing, market research, advertising, selling, promotion, and other marketing-related areas."

[Marketer's Portal](#)

This portal features thousands of links for all areas of marketing.

[Marketing \(U.S. and International\)](#)

A collection of links compiled by LSU Libraries.

[MRA's Blue Book Research Services Directory](#)

A directory from the Marketing Research Association.

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Online magazines and journals

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[Accounting Industry News from Topix.net](#)

[AccountingWEB](#)

[Baseline Magazine](#)

[Business Finance Magazine](#)

[BusinessWeek Online](#)

[CIO Magazine](#)

[CPA Journal Online](#)

[Entrepreneur.com](#)

[Financial Times](#)

[Inc.com](#)

[Journal of Accountancy Online](#)

[PM World Today](#)

[Project Magazine](#)

[Projects@Work](#)

[Smart Money Online](#)

[The Tax Advisor](#)

[WebCPA](#)

Reference

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["Best of the Best Business Web Sites"](#)

List compiled by the business reference division of ALA's Reference and User Services Association.

[Accounting Workshop](#)

A Web site from Wiley that offers links to information about current accounting issues, Professional Organizations, and online research sites.

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[AllBusiness](#)

Small business resources including articles, forms, and questions-and-answers.

[allPM.com](#)

A Web site offering white papers, news, discussion forums, links, and PM jobs and events.

[AuditNet](#)

This site offers resources, programs, and news; free registration required.

[Bloomberg.com](#)

Business news and market information.

[Business Ethics](#)

A "webliography of articles, case studies, organizations, and resource center information on the topic of business ethics; compiled by Sharon Stoerger MLS, MBA.

[Business Plans and Profiles Index](#)

This index lists types of small businesses and corresponding sample business plans; from the Carnegie Library of Pittsburgh.

[Business: Management: Project and Program Management](#)

The Open Directory listing of Recommended Links on the topic of project management.

[Corporations: An Overview](#)

Legal overview of corporations from the Legal Information Institute at Cornell University.

[CPArunner](#)

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"An accountant's world at your fingertips." Information categories include accounting firms, taxes, standards, news, and more.

[Encyclopedia of Law & Economics](#)

This online reference work surveys law and economics literature and provides bibliographies for further study.

[Financial Literacy](#)

This site offers general information for managing personal finances; topics include tax, investment, and retirement planning.

[FindLaw for Business](#)

Legal guides to finance, banking and securities, human resources, intellectual property, business operations, and more.

[gantthead.com](#)

A Web site offering articles, downloads, tools & training for project managers.

[GAO Government Auditing Standards \(Yellow Book\)](#)

"This document contains standards for audits of government organizations, programs, activities, and functions, and of government assistance received by contractors, nonprofit organizations, and other nongovernment organizations."

[Knowledge@Wharton](#)

From the Wharton School at the University of Pennsylvania, a Web site offering "analysis of current business trends, interviews with industry leaders and Wharton faculty, articles based on the most recent business research" and more.

[North American Industry Classification System \(NAICS\)](#)

A complete list of 2002 NAICS hierarchy including codes and titles is located on the NAICS Web site; also offers NAICS to SIC and SIC to NAICS table correspondence.

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[SBA: Small Business Management Series](#)

Several publications available related to financial management and marketing.

[SmartPros](#)

Articles, news, newsletters, and career planning information.

[State Economic Profiles](#)

From the U.S. Small Business Administration, a statistical report of economic conditions of small businesses.

[Tax and Accounting Sites Directory](#)

An index of Web-based tax and accounting resources.

[Title 26 – Internal Revenue Code](#)

Research

[CasePlace.org](#)

Business case studies and social impact management teaching materials.

[Center for Research in Electronic Commerce](#)

University of Texas at Austin

[Doing Business on the Internet](#)

A collection of online resources from the Library of Congress.

[EDGAR Database](#)

This database is a product of the U.S. Securities and Exchange Commission and consists of electronic filings by corporations to the SEC.

[E-Stats: Measuring the Electronic Economy](#)

Data from the U.S. Census Bureau.

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Statistics

[County Business Patterns](#)

County Business Patterns is an annual series that provides county economic data by industry.

[Economic Census](#)

Data from the 2002 Economic Census from the U.S. Census Bureau.

[Economic Data – FRED II](#)

A database of over 1000 U.S. economic time series from the Federal Reserve.

[Economic Time Series Page](#)

A collection of free, easily available economic time series data useful for economic research, in particular economic forecasting.

[National Compensation Survey](#)

From the Bureau of Labor Statistics, U.S. Department of Labor.

[STAT-USA/Internet](#)

A U.S. Department of Commerce site for the U.S. business, economic, and trade community.

Taxes

[Internal Revenue Service](#)

The Digital Daily from IRS offers news, information about tax law changes, statistics, fact sheets, and Q&A.

[IRS: Tax Information for Businesses](#)

A variety of news and information from the Internal Revenue Service.