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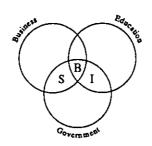
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Dr. Shekhar Misra is Professor of Marketing at California State University, Chico. Dr. Misra worked for six years in advertising and marketing before entering academia in 1982. He has a Ph.D. in Marketing from the University of Oregon. His research and consulting interests are primarily in marketing and international business. He has published in the Journal of Advertising, the Journal of the Academy of Marketing Science, the Journal of Business Research, and in Psychology and Marketing, as well as in several conference proceedings. He is a member of several professional associations.

Don't Mistake Business Plans For Planning

Bill Parks is professor of business and director of the Small Business Institute at the University of Idaho and President of Northwest River Supplies, Inc., a distributor of paddling sports equipment.

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Dr. Robert T. Justis (D.B.A., Indiana University) is Professor of Management and Director of the International Franchise Center at Louisiana State University. Sometimes called "the father of franchising," Dr. Justis has published over fifty articles in journals such as Academy of Management Journal, Academy of Management Executive, Journal of Small Business Management, and Journal of Small Business Strategy. He is the author of Managing Your Small Business (Prentice-Hall), and his latest book, with Richard Judd, is entitled Franchising (Southwestern Publishing Co.).

Dr. Peng S. Chang (Ph.D., University of Texas, Austin) is Associate Professor of Management in the Department of Management, School of Business Administration and Economics, at California State University at Fullerton. His research interests include strategic management, franchising, and entrepreneurship. He has published in journals such as Academy of Management Executive, Journal of Small Business Management, and Journal of the Academy of Marketing Science.

Dr. Ben Kedia (Ph.D., Case Western Reserve University) is Chaired Professor of International Business at Memphis State University. His research interests include international management and small business strategies. His articles have appeared in journals such as Academy of Management Journal, Columbia Journal of World Business, and Handbook of Business Strategy.

Marketing Strategies for Small Service Businesses: Applications of Expectations/Performance Gaps

Professor Timothy Wilson teaches marketing and marketing theory courses at Clarion University. His research interests include the areas of business development, industrial marketing applications, and service satisfaction implications. He actively consults with small businesses; he is a principal consultant in Michigan Tech's Bureau of Industrial Development programs and is a member of the Incubator Advisory Board associated with the Small Business Development Center at Clarion University.

Mr. James Hainault is Manager of Business Development in the Bureau of Industrial Development at Michigan Technological University. In this position his responsibilities are threefold: he manages and provides consulting services to entrepreneurs; he manages the Small Business Institute Program, and he designs and offers training programs to the business community on Michigan's Upper Peninsula.

STRATEGY

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Assessing the Value of Professional Practices

Dr. John B. Wallace is Associate Professor of Management and Director of the Small Business Institute at Marshall University. He was for 12 years the head of research in management development for the International Labor Organization, based in Geneva, Switzerland. His Ph.D. was granted by the University of Florida in Economics and Business Administration, and he has published widely in the field of cost-effective approaches to management development.

Mr. George D. Stollings is President of his own consulting firm specializing for the past five years in business valuation and performance improvement of professional practices. He has a degree in dentistry from West Virginia University, managed his own dental practice for over 10 years, and served on the faculty of the WVU Dental School. He has published in journals such as Dental Economics and Dental Management.

The Benefits of the SBI Program: Perceptions of Former Students

Dr. Gwen Fontenot is a Marketing Researcher and Strategist with the Southwest Regional Office of Ernst & Young in Dallas. Dr. Fontenot earned her Ph.D. in Marketing from the University of North Texas in 1988. She was an Assistant Professor of Marketing at the University of Northern Colorado and an adjunct professor at Dallas Baptist University. Dr. Fontenot has served as director of both Small Business Institute programs and a Small Business Development Center. She is currently the National President of the Small Business Institute Directors' Association.

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Strategic Planning and the Family Firm: An SBI Consulting Perspective

Dr. Charles H. Matthews is Assistant Professor of Business Policy and Small Business Institute Director at the University of Cincinnati. Dr. Matthews earned his Ph.D. in Management from the University of Cincinnati, 1990. He has published in the Journal of Small Business Management and has presented numerous papers at professional meetings, nationally and internationally.

Getting Started Overseas: Eximbank Working Capital Financing for Small Business Exporters

Toni Lester is an Assistant Professor of Business Law at Babson College in Wellesley, Massachusetts. Her areas of research include international law and trade, with a special focus on export finance. She was formerly an attorney in the Office of the General Counsel for Export-Import Bank of the United States and has her undergraduate and law degrees from Georgetown University.