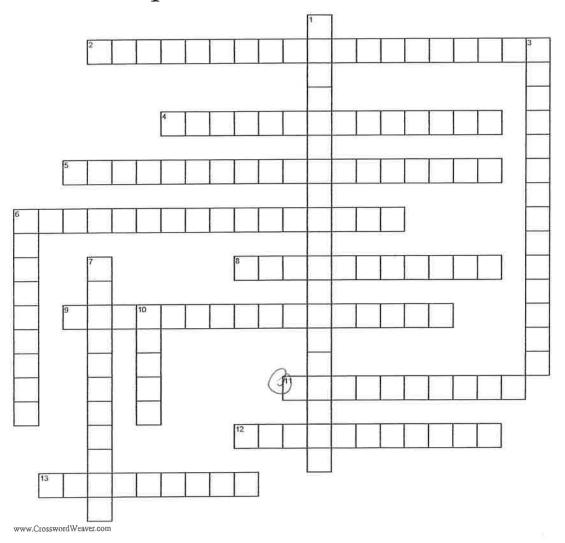
Chapter 9: Entrepreneurs & Business Organizations



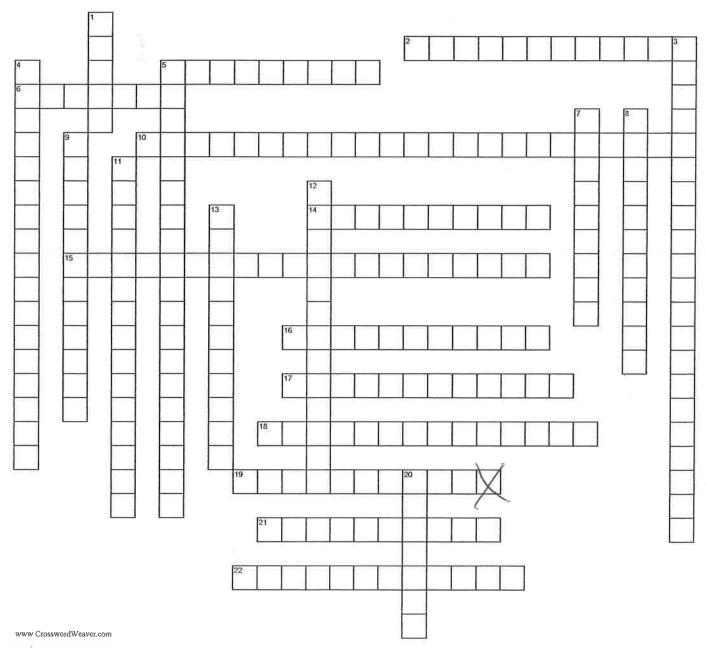
ACROSS

- 2 Owners of these have fewer regulations, keep all of the profits and make all of the decisions. In order to expand, these businesses must reinvest their profits.
- 4 this type of unionism focuses on issues that affect worker's daily lives
- **5** these invest in businesses in exchange for part ownership.
- 6 with this type of company, you can lose your business, but not your personal assets
- 8 these and land trusts are non-profit organizations
- **9** these are accountable to shareholders in a corporation
- 11 owners of these
- 12 with this type of business, its easier to get credit, and the owners have more control than corporations
- 13 the odds of a business surviving improve after this much time

DOWN

- 1 new business owners are often challenged by long hours, little pay, finding the right employees and this
- 3 in a limited partnership, these contribute capital but are not invoved in day-to-day operations
- 6 legal obligation to pay debts
- 7 these offer members low-cost goods and services
- 10 All entrepreneurs take these

Chapter 10: Human Capital & the Labor Market



ACROSS

- 2 Requirements to start a small business are proper licensing, registering a business name and getting one of these
- 5 improving this can lead to higher wages
- 6 competition depresses wages because companies are offshoring to other countries with lower wages
- 10 Joining one of these is a way to develop a network of friends and collleagues
- 14 women, minoriities and elderly have increased in this. It does not include people who are not paid (homemakers, volunteers), active duty military and prison inmates
- 15 the NewDeal period in US History was very supportive of this. Unions use this to improve wages and working conditions.
- 16 these laws prohibit employers from requiring empolyees to join unions

- unions
 18 these increase costs to employers and lower wages
- owners have some control but also benefit from support and recognition of the parent
- 21 when companies move operations to facilities outside of US. It can lead to lower wages for Americans because they are competiing for jobs with lower wage workers on other countries.
- 22 workers that can read and write and do basic math are considered this

DOWN

- 1 this group often earns less because they lose experience when they leave the workforce to take care of their family
- 3 manufacturing jobs have declined because of these two things

- historically underrepresented groups.
- 5 workers take these to build experience in their field
- 7 this law required employers to recognize unions and bargain with them
- 8 harsh working conditions and a higher cost of living can lead to these
- 9 the first step to building this is to identify aptitudes, interests and aspirations. ONe can also get more education and build a personal network.
- 11 with some exceptions, these two things determine wages
- 12 the process by which people around the world are becoming increasingly interconnected. It also causes job loss in some industries.
- 13 using outside contractors
- 20 the shift of jobs toward this sector can be explained by innovations that increase gains in

productivity but reduce the need for workers.

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