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Mission Statement

The mission of the Journal of Multidisciplinary Research is to provide a venue for academics, students, and practitioners to publish current and significant research as well as other publication activities. The Journal of Multidisciplinary Research accepts submissions of empirical and conceptual research that tests, extends, or builds leadership theory and contributes to leadership and business practices as well as other current research topics.

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Editorial

It is with great dedication and enthusiasm that I have committed to the job of editor of St. Thomas University’s *Journal of Multidisciplinary Research*. My associate editors and I will focus on moving the journal forward, staying true to St. Thomas University core values of developing ethical leaders in our global community, and ensuring our commitment to academic and professional excellence.

As Peter Drucker once said, “The best way to predict the future is to create it.” Today, we are taking a step forward in that direction by publishing St. Thomas University’s *Journal of Multidisciplinary Research* (JMR). The JMR is a new international, multidisciplinary, peer-reviewed journal devoted to publishing quality feature and research articles on a variety of topics related to business, communication, education, law, science and technology, and other current research topics.

This issue of the peer-reviewed, STU *Journal of Multidisciplinary Research* (Volume 2, Issue 1) contains three peer-reviewed articles and two book reviews.

The JMR will provide a venue for academics, students, and practitioners to publish current and significant research and for other publication activities. We encourage academics and practitioners in any discipline to submit research papers, current book reviews, or any ideas for journal improvement.

President Reagan once said at the height of his presidency, “Even now, I wonder what I might have accomplished if I had only studied harder.” I hope our Journal will encourage and support a continued effort to create, deliver, and sustain quality, ethical, and interesting research and topics.

All the best,

Hagai Gringarten

*Editor*
Organization Behavior in the Recreation Marine Industries

Lisa J. Knowles

Abstract

An examination of the recreation marine industry is analyzed through various organizational behavior competencies: self competency, communications competency, diversity competency, ethics competency, across cultures competency, teams competency, and change competency. A short case study identifies this not so easily recognized industry.

Introduction

The call of the sea led to one of the world’s oldest modes of transportation and trading. Moving goods from one settlement to another was only accomplished by land or by sea, with the waterways offering more diverse destinations. Eventually, military and shipping took their place as a dominant force on the waters, ruled by the wind and the waves. It was not until the 20th century that the actual act of boating on waterways transformed from a merchant or military basis to a recreational framework. The NASA space program created many products, such as fiberglass, resins, and composites that proved equally effective for maritime purposes, adding to the durability of the boating product itself.

The development of the recreation marine industry began when people sought new ways to enjoy waterways strictly for pleasure: fishing, skiing, snorkeling, diving, or any other leisure waterway activity involving power or sailing vessels. The development of recreational vessels began its surge in the 1960s after the advent of fiberglass structures.

As a result, business opportunities sprung up from this new U.S. leisure activity. Today, some of the U.S.’s top corporations have developed, in part, from the recreational marine industries: from boat manufacturers, to engine and systems components, to yacht designers and builders. U.S. boat builders; from the small boats by Boston Whaler to luxury yachts by Lazzara and Broward, from Caterpillar diesel engines to Mercury outboards, and from DuPont top coatings to Taco Metals—the recreation marine industry has helped grow many distinguished U.S. corporations.

As with any industry, there are norms of behavior that embrace each area. According to Newstrom (2011), “Organizational behavior is the systematic study and careful application of knowing about how people—as individuals and as groups—act within organizations. It strives to identify ways in which people can act more effectively” (p. 4). Those on Wall Street define the true financier, Hollywood encourages those in the fine arts, Silicon Valley clusters the high technology industries, Napa Valley captures the wine country; and so too, the marine industries have come to define their own breed, with a well-developed cluster in South Florida.

The marine industries offer a unique and exciting working environment and job variety, unlike many other industries. There may be noted similarities for those seeking a paradigm that the recreation marine industries follow after the automobile industry, the aviation industry, and even the construction industry; but with only a hint of success. The recreation marine industry demands a place to call its own, defining its own careers, craftsmen, and overall industry. It has evolved from
the middle class enthusiasm of boating in nearly all coastal areas, the Great Lakes, rivers, and waterways throughout the United States; the recreation marine industry is finally taking its seat among the other industry giants in the U.S.

An Overview of Marine Industries in South Florida

As with any industry, when the economic conditions are ripe with influences of both people and dollars, the latest statistics for the marine industries in South Florida finally have proven what those in the industry have been saying for years: Just look at the economic impact! According to Murray (2006), “The recreational boating industry is an increasingly significant sector of Florida’s economy. Manufacturing, retailing, and service sectors, comprising the industry, have expanded significantly” (p. iii). The overall economic impact for the South Florida tri-county area produced the following statistical data:

1. Broward County’s marine industry had an estimated economic impact of $10.8 billion, $3.7 billion in wages and earnings, and over 134,000 jobs.
2. Dade County’s marine industry had an estimated economic impact of $932.7 million, $337.8 million in wages and earnings, and over 9,442 jobs.
3. Palm Beach County’s marine industry had an estimated economic impact of $1.9 billion, $682.4 million in wages and earnings, and over 18,228 jobs.
4. The Tri-county marine industry has a total economic impact of $13.6 billion, $4.8 billion in wages and earnings, and over 162,000 jobs.
5. In terms of total economic impact, the Tri-county marine industry contributed more to the state’s economy in 2005 than either Florida’s cruise ship or citrus industries. (Murray, 2006, p. IV).

The sizeable economic impact that this study reported has allowed the marine industries to finally gain the attention of legislators and government agencies (Martinez, 2006). The combined efforts of local and state lawmakers, and county agencies such as Workforce One, the Broward Alliance, and the city and county Chambers of Commerce suddenly have become interested in the marine industries by creating liaisons with the Marine Industries Association of South Florida and local marine-related companies. In addition, the educational community has come to realize its responsibility to provide programs for training the future workforce. Broward County’s marine industry workforce totals 134,000, compared to the Disney Corporation with 133,000 employees (The Walt Disney Company, 2007).

Careers in this industry span a vast array of professionals, from those selling boats and yachts to craftsmen and technicians who perform all kinds of services to keep the “ship shape” qualifiers. Captains and crew members on the large mega-yachts (vessels up to 150 feet) and giga-yachts (vessels over 150 feet); provisioning and distributors of products needed by those in the industry, marina, and shipyard staff; and those in design encompass the various career opportunities under the marine industries umbrella (Marine Industries Association of South Florida and Workforce One, 2006).

The uniqueness of this industry in South Florida traces its roots back to “garbage can” organizational theory where “organizations are garbage cans into which problems are tossed; the problems become solutions for some people and solutions look for issues to be dealt with” (Farazmand, 2002, p. 64). However, I would like to believe this industry actually has evolved and operates more closely in the “chaos” theory whereby “current world crises, including many organizational problems, can no longer be solved or managed through traditional approaches and
methods; they require new ways of thinking and solutions” (ibid., p. 74). The conclusion to move the marine industries from “garbage can” to “chaos” theory demonstrates that initially, no one quite knew where to place the marine industries, however, as the industry has gained its newly recognized status; it is now more likely that “chaos” theory represents the way marine industries operate: fueled by the wind and the waves, weather and external forces, individuals in the marine industries are quick to adjust to the slightest turn of events and function at a moment’s notice, most likely due to the unpredictability of the churning seas from which the industry has been birthed.

There has been a response by the community for the upswing of career and technical education. Broward County boasts of McFatter Technical Center and South Broward High School as magnet centers for marine foundational skills (Bandell, 2005). Broward College is in the process of refining its newest Associate degree program in marine engineering technology, which started classes in January 2008 (Martinez, 2006). Palm Beach County witnessed the opening of Riviera Beach Marine Program several years ago. Even non-profits are finding room for marine industry training. The recent opening of the Admiral’s Club at the Boys and Girls Club in Broward County has made it the first of its kind to operate as an industry-specific Boys and Girls Club, setting a new model for other similar clubs around the nation.

South Florida Marine Cluster

Michael Porter presented the concept of clusters several years ago. According to Porter (1998), “Economic geography in an era of global competition poses a paradox” (p. 1). Basically, Porter’s “diamond” holds four major angles that help define competitive advantage. These facets are factor conditions, demand conditions, related and supporting industries, and firm strategy, structure, and rivalry (Porter, 1998).

Factor Conditions

Fort Lauderdale has spawned many marine supporting industries as the Mecca for boats to dock before traveling to those distant shores of the Caribbean and Latin America. Workforce and marina facilities contribute to the factor conditions of this newly defined cluster. “We must work even harder to educate our legislators and regulators and create public and private partnerships. We must absolutely develop strategic plans with measurable goals, execute the plans and share with each other those things that are successful and beneficial to all,” Connell and Cohn (2006, p. 27) concede.

Demand Conditions

The demand conditions of boating become evident when boaters find their way to the warm breezes offered in South Florida during the harsh winter months, compared to the rest of the country. The “Venice of America” and “Yachting Capital of the World” create the already dominant image due to the geographical layout that Fort Lauderdale openly accommodates boaters.

Related and Supporting Industries

Related and supporting industries have continued to bolster the marine industries by providing great opportunities to venture out on the water or tie up next to a local waterfront restaurant. Major events, such as the Fort Lauderdale International Boat Show, the annual Winterfest Boat Parade, the annual Air and Sea Show, fireworks along the beach for July 4th and New Year’s Eve, all provide great boating opportunities not easily imitated in most other waterfront
areas in the U.S. Boat provisions, nautical suppliers, and service-related companies line the waterways and local roadways in Fort Lauderdale, all evidence of the vast number of related and supporting industries. The Marine Industries Association of South Florida boasts over 800 members, all representing related and supporting industries.

**Firm Strategy, Structure, and Rivalry**

Firm strategy, structure, and rivalry work to benefit this area—whether it is the mere fact of the weather or just the geographic location itself—more evidence of the cluster phenomenon. Michael Porter was right—a cluster is here, and we need to cultivate the status of this industry by operating strategically to maintain every aspect of it with high standards, ethical business practices, and the highest quality craftsmen and employees the industry can produce.

**Integration of Seven Competencies to Marine Industry Organizations**

DesVergers (2007, p. B3) emphasizes the human factors in this way: “Other factors that must be understood, investigated and addressed include communication, competence, culture, experience, fatigue, health, situational awareness, stress, and working conditions.” An organizational behavior model, portrayed by Hellriegel and Slocum (2007), defines seven competencies: self competency, communication competency, diversity competency, ethics competency, across cultures competency, teams competency, and change competency.

**Self Competency**

According to Hellriegel and Slocum (2007), the concept of “self competency involves the overall ability to assess your own strengths and weaknesses, set and pursue professional and personal goals, balance work and personal life, and engage in new learning – including new or modified skills, behaviors, and attitudes” (p. 5). The foundational abilities include understanding your own personality and attitudes, interpreting the environment, understanding your motivations and emotions, and taking responsibility for one’s career (ibid., p. 5). Furthermore, the concept of emotional intelligence and career development, whereby one makes decisions pertaining to their occupation and career goals, is tied into this concept of self competency.

Relating this competency to those individuals in the marine industry requires a broad brushstroke. Certainly, people in this industry have been able to develop various careers, though most often unknowingly and most definitely informally as the career paths for this industry are just beginning to be more clearly defined and receive formal recognition. Hence, more support for the shifting “garbage can” to the “chaos theory” evolution!

One way to visualize the marine industries’ career ladders is not so much as a step and plateau formation, but more typically like that of a whirlwind or even tornado spiral, one career leading into another, not necessarily in a true progressive manner but more like a steady spiral of circular movement from one aspect of the industry to another.

Grimme (2007, p. C1) provides guidance in his “Five Steps to Maintain a Positive Attitude”:

1. Stay in the present, you cannot change the past.
2. Talk to yourself in a calming, compassionate manner.
3. Talk yourself out of unreasonable expectations and fearful thoughts.
4. Surround yourself with positive people.
5. Don’t “should” on yourself – “shoulds” are expectations that we usually fall short of.

In summary, Grimme stresses the importance of keeping a positive attitude. Marine industries are indicative of maintaining a positive attitude as generally manifested by a “customer satisfaction” behavioral model.

Communication Competency

Communication competency involves the overall ability to use all the modes of transmitting, understanding, and receiving ideas, thoughts, and feelings including verbal, listening, nonverbal, written, electronic, information, and emotional exchanges (Hellriegel & Slocum, 2007, p. 7).

Marine communication has maintained many dimensions throughout its history, from flags to light signals, radio transmissions to global positioning satellite systems. The communications competency for the marine industries demonstrates a vast array of portals. Spoken languages differ as much as the home ports of registration vary from one vessel to another. Even nautical knots have a communication all their own, each serving a specific purpose and have a special style, appropriate for specific uses.

Grimme (2007, p. C1) provides a series of interpersonal communication effectiveness techniques that include the following:

1. Reframe our reaction to situations.
2. Take a deep breath and calm down.
3. Allow people to express their needs/complaints.
4. Use active listening and assertion techniques.
5. Turn statements into questions: Instead of telling, draw out other’s opinions.
6. Be willing to lose the battle in order to win the war.
7. Think about the desired goal: Seek win-win solutions.
8. Recognize pre-conceived notions may control your behavior.
9. Insults apparently directed at you really are about what you represent to the other person.

This quick listing for communication resolutions that Grimme provides is capsulated in just the right dose for mariners on the sea.

Diversity Competency

The diversity competency involves the overall ability to value unique individual and group characteristics, embrace such characteristics as potential sources of organizational strength, and appreciate the uniqueness of each individual (Hellriegel & Slocum, 2007, p. 9).

Those in recreational marine industry companies have perhaps more cultural diversity, gender diversity, ethnic diversity, and socioeconomic diversity than seen in just about any type of organization. The industry truly attracts people from all over the world, those who have a pioneer spirit or a “yearning for adventure”—typical traits of marine industry individuals. The status quo, even tempered engineers, who need to have “everything just so,” work side-by-side with the young adventurer, off to see the world and earn his or her fortune as a crew or captain on a traveling charter yacht. There is a great diversity of individuals in this industry. “Yacht crews are as diverse as the yachts they sail on and as the owners who employ them,” says Biles (2007, p. C2).
Ethics Competency

According to Hellriegel and Slocum (2007), the “ethics competency involves the overall ability to incorporate values and principles that distinguish right from wrong in making decisions and choosing behaviors” (p. 15).

Strong ethical values are essential for those traveling on boats and yachts. Knowing various country cultures and acceptable practices is essential, especially so as to not violate any laws. Ethical standards have been set from days gone by, yet pirated ever since by those who fail to follow the rules. Inevitably, the law of the sea will rule, while those who chose to play by the rules ensure a more safe passage to the next port of call.

Ethics are vitally important in this industry. But, as typical as most humans happen to be, there are those in the industry who play by the rules with strict adherence, and there are others who prefer to play the role of the private, until they are caught up by someone or something more powerful than themselves. The industry is continuing to develop a “best business practices” ethic since it has emerged as a competitive advantage as perceived by its employers, employees, and customers as well as the general public.

Across Cultures Competency

According to Hellriegel and Slocum (2007), the “across cultures competency involves the overall ability to recognize and embrace similarities and differences among nations and cultures and then approach key organizational and strategic issues with an open and curious mind” (p. 18).

This aspect tends to tie in a bit with the diversity competency, but with more substance. There is the nautical culture that transcends all other national or ethical cultures, and perhaps one of the truly global cultures that has even been consistent. However, the rules change from one country to another, and the strict adherence to national cultural norms in addition to the norms of the sea, will have a strong place in the management and operating practices of those in the industry.

Teams Competency

Hellriegel and Slocum (2007) discuss the “teams” competency as it “involves the ability to develop, support, facilitate, and lead groups to achieve organizational goals” (p. 23).

Boaters and crew alike must adhere to the “best team competency” in order to maintain a productive vessel. That is not to say that there has not been the industry’s share of breaches of team competency. However, team competency yields the greatest productivity and smoothest sailing situations, one those in the industry tend to grasp early in their careers.

Harriott (2007) discusses the need for a team effort in order to make things work on a yacht:

1. Inexperienced owners need to listen to their captain and crew, who typically know more.
2. Yachts are small businesses, and business skills are highly relevant to the superyacht industry.
3. It is unprofessional to leave things for the last minute.
4. Fast growing industry, many new builds with the latest technology.
5. Crew at all levels must be appropriately certified, trained, rotated, rested, and paid.
6. Cost cutting translates into staff turnover.
7. Time must be allocated and supported financially by the owner for crew training, refresher courses, and continuing education.
8. A yacht is a cash-hungry business; cash flow must be readily available.

**Change Competency**

Hellriegel and Slocum (2007) discuss the change competency as it “involves the overall ability to recognize and implement needed adaptations or entirely new transformations in the people, tasks, strategies, structures, or technologies in a person’s area of responsibility” (p. 25).

No industry embraces change competency so willingly as those in the marine industries. That is because they are built from the very changing weather and sea conditions, always ready for a quick change in the wind. If ever there was an industry that embraces change, it is, indeed, this industry. Just like the weather conditions, if you don’t like them, just wait a little while and they will change. Mariners have staked their lives on the ability to adapt to change, more than most other types of industries. Even the types of careers within the industry itself have the tendency to change at a moment’s notice, while staying in the industry, yet forming just a different twist for whatever the need may be at the time.

Managing a project is perhaps one of the most profound opportunities for managing change. Sanford (2007) quotes Captain John Calvert concerning project managing: “For a yacht owner, there are three universal priorities when it comes to project management: the amount of time it will take, the amount of money spent, and the resulting quality” (p. 90). Change is in the air; having all parties on the same page keeps the change process smooth, on going, positive, and under control.

**Environmental Concerns**

Concern for the environment has been an important issue for those in the marine industries. Although it may not necessarily seem so, those who enjoy boating do so because they do enjoy the beautiful waterways and environmental assets only seen on the waterways.

Concern for the manatees has been an issue for quite some time. Truly, these large sea mammals are no match for the spunky go-fast boats that love to skip along the waterways. Boaters have come to terms by agreeing to no wake zones in manatee-rich areas, to keep injuries to these gentle giants to a minimum.

Another huge threat to the industry is the march of the ‘condo commandos,’ taking up stride along each and every waterfront property, to the detriment of the working boat yard and dockage availability in the areas. According to Croxton (2007), the well designed and economically sound, industry-needed, “The Sails” construction project near to Port Everglades previously had been voted down by county powers, but many believe it will be resurrected in the not-so-distant future. In fact, it finally was approved with prescribed modifications. Recently, the three-year moratorium finally was lifted, thus allowing several new marina-related businesses to begin operations. The true economic impact may win the war on this endeavor, since a considerable economic reward will be achieved with the passing of this project, much to the interests of all stakeholders: owners, employees, investors, clientele, and the greater community.

**Case Study: Marina Center**

An actual case study example of seeing a marine industry operation is appropriate to include in this analysis. This marina center is a newly renovated marina that hosts a variety of related companies. The marina company is located on several acres of waterfront land in southeast Florida. The facility is easily accessible from a nearby interstate highway. Several industry-appropriate buildings and working sheds have been made into attractive structures. The company purchased an
old marina in the late 1990s and began a multimillion renovation that included laying infrastructure for drainage, laying concrete pavement, and constructing several huge sheds to house mega-yachts. Several office buildings have been erected, delicately designed, and lushly landscaped. Boat slips for in-water docking all were redone with state-of-the-art floating docks. Dry dockage areas were laid out within the infrastructure to support electrical and running water access for those performing any type of maintenance, refit, or renovation projects.

This marina center opened with a different type of business model, compared to other local facilities. The Japanese model, in which groups of related businesses work together, competing with other groups of businesses, became the framework for the marina center. Instead of having one company hire a variety of employees to complete whatever projects customers need, the marina center instead operates as a real estate company, leasing out bays and office space for contractors and various marine businesses that center their core competencies on performing varied projects for various clients, owners, and captains. In addition, revenue is collected from dry docked vessels as well as boats lining the multitude of regular state-of-the-art “in-water” slips.

An interesting component to this business model is that between 600 and 800 employees enter the marina facility each day, servicing a variety of boat owners’ needs. The marina staff themselves operate the main office, security, travel lift, and forklift machinery, and oversee the environmental standards to which all contractors must adhere. Instead of having all services in-house, resulting in only 100 to 200 employees, the radical business model this marina center decided upon actually created more jobs and small businesses operating within and amongst each other. Many companies work in complimentary fashion, sharing customers who have a variety of needs and, therefore, the businesses are able to share their specialties with a wider client base. This is congruent with the Japanese model in which groups of businesses actually work together and compete against other groups of businesses.

There have been consistently over 50 different companies that operate at the marina center. Some have come and some have left, but there are a number of companies that have been there since the restructuring.

Conclusion

The cause and effect of the economic impact study has generated renewed attention to those in the marine industries. Lawmakers and educational institutions suddenly have given attention to this seemingly sleeping industry that has blossomed in South Florida, impacting every aspect of the society.

Continued effort to draw attention to the needs of those in the industry has given rise to the overall growth that has developed over the past several years. The threatening decline of waterfront marina and dry dockage areas has caused alarm for those in the industry, as condos and high rises gobble up the waterfront prime property. Environmentalists’ support has given those in the marine industry challenges at times, but those in the industry continue to work alongside the environmentalists and tread slowly over lurking manatees below. There appears to be more cohesion and cooperation, resulting in better community relationships as marine industry professionals and environmentalists work to accomplish mutual goals.

An analysis of organizational behavior competencies was addressed, in both theoretical and applicable formats. Finally, a case study of a local marina with a unique business model was included to provide greater depth and breadth to understanding the marine industries. People in the marine industries have something special to offer for those restricted to the land. “Everything about our brand image should reflect fun,” says Wanda Kenton Smith (2007, p. 58).
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Nicole Grandmont-Gariboldi

Abstract

This paper proposes a series of didactic frameworks for the development of strategies aimed at minimizing the elder’s exposure to predatory abusive financial advising practices. The frameworks represent workable tools for the elderly and interested individuals. They also can be used for teaching in the area of financial gerontology. In addition, a number of scenarios are presented for discussion in the classroom.

Introduction

It is well known that elderly persons are excellent targets for unscrupulous individuals who do not hesitate to give priority to their personal gains in advising their customers. While the phrase “elder abuse” is well known, the phrase “financial elder abuse” is not so familiar. Until the seminal work of Cutler (1997), subfields of gerontology included social gerontology, occupational gerontology, political gerontology, recreational gerontology, and administrative gerontology. Given its ubiquitous character, the term “money and finance” became recognized as the most common denominator of all the subfields of gerontology. Subsequently, financial gerontology developed into a new field of study. The American Institute of Financial Gerontology (AIFG) defines financial gerontology as “multidisciplinary, building on relevant teachings from biology, psychology, sociology and demography to understand the lifelong wealth span issues and aspirations of aging individuals and their families” (AIFG, 2007).

Recognizing the patterns that influence behavior and events should enhance one’s ability to influence reality. Senge (1990) introduces the concept of “metaion” (i.e., shift of mind), and offers a number of mental models that could help avoid the fallacy of relying mainly on symptomatic signals for problem solving. Building on the author’s idea of “systems thinking,” this paper proposes a number of frameworks and scenarios for teaching strategic positioning in the area of financial gerontology. They could be used as interactive tools for assessing an elder’s exposure to potential abuses by financial advisors and for developing strategic prevention measures. Particularly, we propose the combination of a didactic SOWT framework with a modified REAL model for developing strategies aimed at forestalling predatory unconscionable financial advising practices. A number of scenarios also are presented for discussion in the classroom.

The SOWT Framework

The SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) characterized early prescriptive models on strategy formation developed in the 1960s. The SOWT model presented in this paper is an adaptation of a framework developed earlier by Grandmont-Gariboldi (2005). Annex 1 presents the SOWT model, which involves five wheels representing respectively the
strengths and opportunities on the left side (SO), the weaknesses and threats (WT) on the right side, and in the middle, the strategic actions that can be used to maximize the SO and minimize the WT. The three pillars at the basis are essential for a successful strategy. The critical part at the center of the SO wheels is the individual’s area(s) of leverage. In normal circumstances, focusing on the strengths and opportunities should allow to minimize weaknesses and threats. This is why the small circle is adjacent to the SO circles. The likely shrinking effect on the threats and weaknesses is reflected in the decrease of the size of the WT circles. The initial dimension of each circle can be determined based on quantitative and qualitative analyses of an individual’s exposure to possible mistreatment. For instance, an initial Likert-scale questionnaire could be helpful. Adjustments in the relative size of each circle can be estimated, for instance, using percentage changes in a person’s readiness and willingness to resist unethical pressures. The idea is to avoid a defensive approach, which focuses on threats and weaknesses and bears the risks of developing vicious circles of actions-reactions involving the elderly person and the financial expert. However, some weaknesses and threats may never be eliminated. Thus, they have to be included as inherent part of the process as a whole. Also, the model allows shifting the small circle to the right in particular cases, such as crisis situations.

Here in this paper, we will focus on the three pillars, on the individual’s area(s) of leverage and on the SO side of the model. Following is a short discussion of the basic elements expressed in terms of advice for the elderly, as presented in Annex 2.

Trust. At certain points in our life, we need to trust someone. Isolation is a major threat, especially to an elderly person. Family/Friends Support: Think about your golden years as early as you can. We all need to be realistic and ready to face the inevitable ageing process and its financial consequences. Try to nurture good relationship with family or friends. Even a truly committed financial professional could be a trustworthy friend. Financial Literacy. If you have no desire, patience, or talent to get educated on financial matters, make sure the people who will manage your finances have the adequate credentials. If a family member or a friend is in charge of your finances, make sure he or she has the minimum intellect to evaluate the qualifications of your financial manager. Look for Help. Do not try to do it all. It is possible that you are able to manage everything on your own at this point in time, but you do not know what the future holds. So, you need to have a back-up plan. The opinion of others can make a difference. Awareness: Do not always think of others in terms of yourself. You may have a candid and optimistic view of the people you entrust your affairs, but you need to be aware that financial professionals may not all be worthy of your trust. Beware of potential conflict of interest or even dishonesty, especially if the person or the firm is not well established. Moreover, even in well established financial institutions, there are possible internal conflicts of interest. Readiness: Although you or your representative may have an adequate level of financial literacy and a certain level of awareness, the willingness to face reality and react to unethical behavior becomes crucial. Also, you need to provide for the eventuality that your physical/psychological condition may not allow you to face abusive practices. This is why it is so important to plan early and make sure your representative will have the strength of character to take the appropriate actions. Be Receptive. Remember principles and practices that were adequate in the past may not be optimal today. In addition to a basic financial literacy, you or your representative needs to have an open mind to learning. Trust Yourself. Most of all, trust your own capacity to take control of your financial affairs, to the extent this is possible. This does not mean you need to manage everything on your own. However, make sure your representative is acting according to your wishes and your directives. Do not let anyone intimidate you, especially if the person who administers your affairs is also taking care of other aspects of your life, such as the choice of an assisted-living residence.
The proposed SOWT framework can be adapted easily to particular situations. It allows interactive inputs from students in the traditional or virtual classroom. It also provides a basis for team learning. In addition, the possible combination of this working tool with other models, such as the REAL model, offers opportunities for creative thinking in strategic positioning. The REAL model proposed by Hollander et al. (2000) uses the resources, events, agents, and location as the main pillars of information system analysis and development. It can be very well be adapted for identifying the elements signaling potential predatory abusive financial advising practices and for developing strategies aimed at averting such practices. Annex 3 presents our application/adaptation of the model. For the purpose of simplicity, we assume the agents involved are the elderly on one part and the brokers or other involved entities on the other part. We also consider the events are ubiquitous; hence, we exclude the location from the framework.

Selected Scenarios

The AIFG considers financial gerontology as the educational bridge between gerontology and the study and practice of financial services. Recognizing that the financial wellness of the elderly is linked closely to other areas of gerontology, the scenarios we present here in this paper involve other facets of gerontology. Following are examples of possible situations in which the elderly are ideal prey of abusive caretakers and financial advisors who often use obscure and almost imperceptible pressure tactics. The suggested mini cases also can be used for teaching ethical issues in financial gerontology.

Scenario 1

An elderly woman who was living with her daughter and her son-in-law found out that they had been spending with her credit card without her knowledge. Since she did not want to press charges against her own daughter, she then found herself liable for a substantial amount of debt. With the help of her son, she moved to an assisted-living residence. Her son also took the responsibility of managing her financial affairs. Over time, she realized the living conditions at this residence were barely endurable. When she expressed her desire to relocate into a better residence, her son threatened to stop taking care of her personal affairs including all financial matters. At 90 years of age, she was very hurt by this, and she did not know where to turn. Luckily, a niece accepted to help her, and eventually she moved to better facilities and managed to pay off her credit card balance.

Questions

(1) Discuss why financial gerontology issues cannot be dissociated from other areas of gerontology.
(2) How could the consequences of this type of situation be minimized by taking action in a timely fashion?

Scenario 2

Maggie, an elderly woman, was living in a low-income apartment close to her bank. She paid a visit to the bank many times a week to update her accounts. This was probably an important part of her social activities. People had witnessed that she had been pressured by at least one financial advisor at that bank to invest in risky mutual funds. This financial advisor tried to convince her that she could make much more money from a mutual fund investment than from her current savings
account. However, he never mentioned the higher risk associated with the funds. More importantly, he used a very authoritative tone, making her feel she was almost guilty of doing something wrong. Given her rather timid personality, Maggie almost succumbed to the temptation. Luckily, a friend of hers who happened to be at the bank could not help overhearing Maggie’s conversation with the bank employee. She advised her to talk to her accountant before making a decision. Fortunately, Maggie followed her friend’s suggestion.

Questions

(1) Discuss the ethical concerns suggested by this scenario.
(2) Discuss the issues that should be included in a financial institution’s guidelines for employees.
(3) Provide other examples of pressure tactics that could be used by financial advisors.

Scenario 3

Joseph, a 90-year-old man asked his daughter Nancy to take a look at his investment portfolio statements. She realized that 80 percent of his portfolio was invested in risky stocks. She also noticed the large number of transactions and the high commission fees that were charged to her father’s account over the past few months. To her knowledge, her father had limited financial resources. So, she suggested they pay a visit to the financial advisor. During the conversation, they discovered that this individual had been a pharmacist for many years and that he had been working for the financial institution for only a few months. Given his limited experience in the field, Nancy started to feel quite uncomfortable, and she started having some doubts about the financial advisor’s competency. Moreover, she started questioning the true motives behind the frequent portfolio reallocations involving many transactions and consequently high commission fees. Fortunately, Nancy decided to consult another financial advisor. The portfolio was rebalanced according to a risk level Joseph was able to afford. Nancy followed up and noticed that many of the stocks included in the old portfolio had lost much of their value over the following months. Joseph told the story to other members of the family. “Thank heavens I listened to Nancy!”

Questions

(1) Discuss important issues or aspects that should be covered in the process of selecting a portfolio manager.
(2) How can we express an individual’s risk tolerance?
(3) What factors should be considered in determining the appropriate risk tolerance level of an elderly person?
(4) How is it possible to estimate the risk of a given portfolio?

Scenario 4

A bank manager served as a confident and financial advisor of Sylvia, an elderly woman. He suggested setting up her will in such a way that he would have total control of her assets in case of death. This came as an incredible surprise to her only daughter, who always thought she had an excellent relationship with her mother. As a result, it became very difficult and very expensive for her to object to the excessive fees he had charged her mother.
Questions

(1) What areas of gerontology are implied in this scenario?
(2) Do you think the bank manager acted in bona fide in following Sylvia’s instructions?
(3) What are possible assumptions about Sylvia’s real, genuine wishes?

The scenarios presented here are a modified version of factual events. Future research could benefit from additional real and fictitious examples.

Information/Knowledge as an Asset

Annex 4 presents a perception of information/knowledge as an asset. As suggested by Chiappelli, Koepke, and Cherry (2005), important motivators for planning are control and independence. The ongoing awareness/readiness process embedded in the framework suggests additional motivators: higher resistance to abuses, better control of financial assets, increased sense of ownership, increased sense of safety, improved overall wellness, and avidity for more information.

A Comprehensive Virtual Organization

Many online resources provide excellent search engines on various aspects of financial fraud prevention. They include the Financial Industry Regulatory Authority (FINRA), a main non-governmental regulator for securities firms doing business in the United States, and the Security Exchange Commission (SEC). For instance, FINRA provides a series of investor alerts to help avoid scams and other investing problems. They can be retrieved from http://www.finra.org/InvestorInformation/InvestorAlerts/index.htm. However, a comprehensive network of regulatory and support organizations could be provided in the context of a virtual organization. Annex 5 presents a perspective of this type of entity.

Leveraging on Expert Systems

In Annex 6, we propose the use of online expert systems to offer the elderly and concerned individuals a systematic approach for dealing with most common predatory financial abusive practices. Rather than focusing on obvious fraud, we consider obscure subtle tactics that are almost imperceptible, until a pattern is uncovered. Recognizing these patterns that influence an investor’s behavior and providing solutions to various archetypes could be achieved with the use of interactive expert systems, which comprise diverse entities such as regulatory organizations, professionals, and support groups/organizations.

This paper contributes to the still-early literature on abusive financial advising practices aimed at older persons. It expands on the NASD Foundation Fraud Study Final Report (2006), which explores how investment fraud among older persons could be prevented and how victims of investment fraud might differ from non-victims. We particularly focus on patterns of abusive maneuvers, which taken individually, may not appear fraudulent. While specific actions may not appear clearly illegal per se, they often take the form of subtle, almost indiscernible persuasive strategies. As a result, these schemes are more likely to remain unreported than more recognizable fraudulent activities. For instance, arguments brought by financial advisors in a seemingly courteous, respectful, but persistent manner over an extended period can be very effective in persuading older investors to buy unsuitable financial products. Frequent portfolio asset reallocations also may be
achieved in an incremental fashion with periods of interruption to hide the real purpose of generating commission fees.

The proposed frameworks and the examples of financial elder abuse provided here offer the elderly and other concerned individuals, such as caregivers, family members, friends, educators, and students workable tools for awareness and wellness improvement. The suggested models add to the current literature in financial gerontology. They also can be used for short seminars intended for senior citizens or interested individuals.

Future research could benefit from linking the SOWT model to quantitative and qualitative measuring tools. In addition, empirical studies on the profile of the older investor more likely to be a victim of deceitful financial advising practices that are difficult to identify could be helpful. Educating the elderly on how to recognize tacit unethical financial advising behavior patterns would provide additional insight for averting such tactics.

Conclusion

This paper discusses the vulnerability of elderly persons to predatory unconscionable financial advising practices. It also proposes the use of frameworks for developing prevention strategies against abusive financial advisors. In addition, recognizing that financial gerontology cannot be dissociated from other areas of this discipline, we offer a number of scenarios involving mistreatment by financial professionals and by other individuals such as caretakers and family members. The frameworks and the scenarios can be used for awareness improvement and thought provoking among the elderly and concerned individuals. In addition to providing methods for averting fraudulent financial practices, we offer strategic approaches aimed at recognizing patterns of seemingly legitimate actions. They can be used for didactic purposes in financial gerontology. Their flexibility makes them potential workable tools for creative thinking in strategic analysis and development in that area. In addition, they can be adapted easily to particular situations. Furthermore, they allow interactive inputs from students in the traditional or virtual classroom, hence providing a basis for team learning. Future research aimed at educating the elderly on how to recognize unethical financial advising behavior patterns would help them avert such tactics.
Annex 1 - The SOWT Model

**LIFE QUALITY**

- **Opportunities**
- **Threats**
- **Strengths**
- **Weaknesses**

**Actions**

- Maximize
- Minimize

**Wellness Satisfaction**

- Not Realized
- Realized

**Opportunities for Well Being**

- Opportunities
- Threats to Financial Status

**Information**

- Realized
- Not Realized

**Family/Friends Support**

- Trust
- Financial Literacy
Annex 2 - The SOWT Model Applied

LIFE QUALITY

Not Realized  →  Wellness Satisfaction  →  Realized

Opportunities for Well Being

Threats to Financial Status

Strengths

Weaknesses

Information

Look for Help

Maximize

Strategies

Minimize

Family/Friends Support

Trust

Financial Literacy

Trustworthy Environment
Trust Yourself
Be Receptive
Awareness
Readiness

Unethical Advisors
Unscrupulous Family/Friends
Self-Pity
Isolation
<table>
<thead>
<tr>
<th>Trigger Event</th>
<th>Risky Event</th>
<th>Preventive Event</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Looking for financial advisor</td>
<td>Interview with financial Advisor</td>
<td>Consult guidelines for choosing a financial manager</td>
<td><a href="http://www.finra.org/brokercheck">www.finra.org/brokercheck</a> (800) 289-8999</td>
</tr>
<tr>
<td>Telephone sales pitch</td>
<td>Send money</td>
<td>Never invest on solicitation</td>
<td>FINRA investor alert</td>
</tr>
<tr>
<td>Invitation – Free meal seminar</td>
<td>Invest out of fear of missing a good opportunity</td>
<td>Remember: the main purpose is to sell</td>
<td>FINRA Fraud Fighting 101: Smart Tips for Older Investors</td>
</tr>
<tr>
<td>False promises of pending initial public offerings (IPOs)</td>
<td>Do not want to miss deal of a lifetime</td>
<td>Scarcity creates false sense of urgency</td>
<td>SEC's Investment Adviser Public Disclosure Database <a href="http://www.advisorinfo.sec.gov">www.advisorinfo.sec.gov</a></td>
</tr>
<tr>
<td>&quot;Risk-free&quot; or &quot;guaranteed&quot; return offer</td>
<td>Invest in infrequently traded security</td>
<td>Ask yourself: What if I want to sell in a week from now?</td>
<td>North American Securities Administrators Association</td>
</tr>
<tr>
<td>Peddling in an aggressive or persistent way</td>
<td>Engage into conversation</td>
<td>-Simply say: NO thank you.</td>
<td>AARP in The Lure of Money</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Listen to actual investment fraud victims</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>-Stereotype of investment fraud victims as isolated, frail, and gullible.</td>
<td></td>
</tr>
</tbody>
</table>
Annex 4 - Information / Knowledge as an Asset

A fluid concept

A gold currency that is captured through Trustworthy Environment/Resources

By The Elderly and their Support Family/Friends/Professionals

To permeate

Ongoing Awareness/Readiness Process

Receptiveness to Learning

Empowered Elderly

Risk Exposure Awareness

Higher Resistance To Abuses

Avidity for More Information

Better Control of Financial Assets

Improved Overall Wellness

Increased Sense of Safety

Increased Sense of Ownership
Annex 5 - Virtual Organization

Process

Phases

Initiation
Operation % Maintenance
Development
Implementation
An iterative and interactive process

Time frame: Depending on availability of resources

Product [output]
A network of entities stripped to their core competencies [legal, financial, regulatory, etc.] using:
- Leadership
- IT
- Human resources
- Synergy from alliances, partnership, teams
resulting in all Stakeholders' Awareness/Readiness

Participants
- Support organization as the Host entity.
- The elderly & concerned entities
- IT specialists
- Other specialists: Legal, financial, Regulatory, etc
- Others: system builder, tool builder, support staff.

Information [input]:
- Knowledge from:
  - Support organizations
  - Available research data
  - Regulations
  - Professional organizations ethical rules
  - Reported cases of abusive Practices
  - Reported cases of predatory practices

Technology
- IT platform with supporting IT building blocks [same as those included in ES supporting building blocks]
- Emphasis on Communication software:
  - Interface: for communicating with user, obtaining new facts from user or from external databases
- Communications should allow easy and real time feedback from stakeholders [inside or outside].

Assuring coordination
Annex 6 - Experts Systems

**Product:**
Timely Decision

**Customer-Centered Advantage**

**Customer**
User of decision inside/outside the Organization

**Process**

**Initiation**

**Development**

**Operation % Maintenance**

**Implementation**

An iterative and interactive process

**Product [output]**

- Expert knowledge in specific areas of financial gerontology is available
- Decision made in a guided [by rules or frames], systematic [making sure the steps are followed], comprehensive [making sure most important criteria are applied], timely [expertise available at any time], and convenient manner
- Some benefits of this type of decision making: ex. improved awareness & readiness
- Most ES provide explanation of decision

**Participants**

- Provider of knowledge:
  - Regulatory organizations, professionals & Support groups/organizations
  - Knowledge engineer for development and maintenance of ES
  - Users of ES: expert, ES builder, elderly persons, educators, & concerned individuals
  - Users of decision: elderly persons, educators, & concerned individuals or entities
  - Others

**Information [input]:**

- Database that includes: facts [what is known about the domain area or situation: obtained from other databases, [including CAD/CAM] by interaction with user, or by inference rules
- Knowledge base: rules supplied by expert [logical reference, causal relationships]
- Specific problem/situation to resolve
- Common abusive practices
- Common predatory practices

**Technology**

- Inference engine: uses rules and database to “infer,” i.e., pattern matching according to predetermined path of independent criteria.
- Explanation module:
  1] explains how the reference engine drew specific conclusions
  2] or why the system is asking a specific question now.
- Interface: for communicating with user, obtaining new facts from user or from external databases
- Communications
References


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Student Corner

Governmental Concerns in Public Management: A Literature Review

David G. Marin

Abstract

This literature review has to do with current Public Administration Trends in the world of academia. There is a lot of information having to do with all types of topics within the world of Public Administration. With all the information available, a chart was created to show the number of times topics were mentioned in Public Administration journals. The objective was to find the top three topics mentioned, pick one of those three, and initiate a literature review on the topic. The top three topics found by this author were budget issues, human resources, and local/state issues. The topic chosen deals with local and state public administration trends. In the following pages, journal entries discuss this topic at length.

Introduction

The process of how this paper came to be stems from the trend analysis done to find out which topics were being discussed more thoroughly throughout the world of academia. As noted by the professor, the topics being researched and written upon do not necessarily have to be the same topics being discussed by the television media, whatever is left of the newspaper journalists, and bloggers online. After sifting through various academic journals and reviewing some periodicals online, there were a total of 20 trend analysis topics being discussed. The top three topics were Government Budgets at the local, state, and federal level; Human Resources; and Public Administration at the local level.

The first topic of Government Budgets included articles having to do with the budgeting process all three levels of government go through. The articles discussed the process of how the governments collected revenue, and how funds were then allocated and spent by different departments and agencies throughout all levels. There were a few articles explaining the effects the recession was having on government budgets and the changes that had to be made in order to compensate for having less revenue than in previous years. The second topic most mentioned was Human Resources in public administration. Articles in this category included team building, team management, and the communication lines between employees and managers. These topics are concerns shared throughout all levels of government. The third most mentioned topic rounding out the trend analysis had to do with local and state governmental management issues. Some of the articles include how decisions are made, what they are based on, and the reasons why certain actions are taken. At times, it may seem as if decisions made by governments are illogical, but these articles help shed some light as to why certain decisions are decided upon the way that they are. The fourth topic most mentioned had to do with leadership, which deserves an honorable mention because this topic was close to becoming the third trend but missed it by just a few articles. Some of the articles
under leadership had to do with how decisions are made, and situations that may test the leadership abilities of managers and elected officials in certain situations.

Do any of these four topics seem out of place for being the top results of the trend analysis? Maybe three to four years ago, some of the top results would have seemed odd to even be mentioned at all. In the world we live in today, this does not seem to be the case. Although it was explained by the professor that the topics researched by the students may not necessarily coincide with what the real world is talking about in terms of government and public management, in this instance it turns out to be the case. For the times we are living in currently in which our economic future is unclear, unemployment is rampant, foreclosures continue to rise (despite the garbage that comes out of realtors’ mouths), the rise of violent crimes, and budget deficits becoming more and more prevalent throughout all levels of government (due to insufficient funds caused by the recession), leadership and the decisions made by our leaders have become very closely watched by our citizens. As the economic situation has worsened, citizens are becoming more attuned to their elected officials and how their governments at all levels are functioning. Having the right leadership put in place with the ability to make sound rational decisions is what will help guide our justifiable concerned population out of the mess we all find ourselves in now.

Statement of the Problem

The objective of this research proposal is to analyze how local and state governments organize themselves to function and what affects the decision making process when deciding on important aspects affecting the lives of their constituents/citizens. How do the different departments and agencies communicate with each other? How does public information become available to the public? How are government programs run? How is zoning determined? This descriptive research will shine a little light as to why government functions in a mismanaged or inane manner from time to time, as well as taking actions that seem illogical to an outsider looking in.

Literature Review

Government Programs

Depending on the type of program created and run by the federal government, but administered by the state and local governments, there are bound to be different rules determining how the program is to be run. An example of these types of programs is the Community Development Block Grants (CDBGs). “Within the last decade, many urban communities across the nation have struggled to enhance their performance measurements for the programs and services they provide to citizens” (Handley, 2007, p. 70). There is a lapse of communication from the top down and a very rigid regulatory system that does not let cities and states stray from the mandate without severe repercussions. There is only one set of federal guidelines and rules that the whole country using the CDBG’s (for example) must follow, regardless of the rules being effective or necessary. This makes trying to gauge the programs effectiveness very difficult, usually ending with the program receiving low marks. Having a negative grade placed on a program is a serious issue, because it is a key performance measure that determines whether the program should be continued or shut down. There is a need to be able to find ways of measuring reforms and programs like the GPRA’s, in order to accurately show the failures and successes they have. There are many agencies that oversee grants and programs that are not aligned clearly with current federal requirements. This gets to the crux of the issue, using a one-size-fits-all implementation approach is for the most part ineffective. This helps explain why there has been years of failing marks on the GPRA report cards.
for agencies such as the Department of Housing and Urban Development. Also, the implementation of many programs within this environment has led to questions about what the local government’s role is to properly run these programs. There are performance measurements documented at the local level where the program(s) are implemented. That is why having vague policies, unclear program designs, and weak federal/state oversight exacerbates the problems for municipalities when there is a realization that something must be changed within a certain program. The local levels cannot make any changes themselves because it will affect the continued funding and support from intergovernmental sources they receive.

According to Handley, the concerns should not be on how to get the program to comply with the standards listed, but to understand better how local governments are impacted in both their program planning and implementation. Internally, it is important to find out if the current requirements are allowing programs to run smoothly, or if they are just an additional layer of bureaucratic reporting imposed upon local governments but do nothing to improve the performance of the programs? Following this logic, the creation of a new and better grading system based on understanding and figuring out what to do with parts of the federal government mandates that are ineffective are currently happening.

Another concern with federal programs is that even though control is supposed to be turned over to states and local governments to manage, it is not always the case. Federal agencies do not like to give up control of programs because that represents money lost to their particular agency. If a state becomes in charge of a program the funding for the program is diverted from the federal agency that originally managed the program to the state agency that is now in charge of managing the day-to-day operations of the program.

Another major concern for the federal government that Handley points out is federal agencies need to balance objectives normally in conflict with each other. The conflicts are to provide states and municipalities with the flexibility to change some aspects of the programs objectives. This is needed in order to improve their quality. The changes can be made while maintaining a commitment to performance and ensuring that the outcomes do not go against agreements made with the agency that funds and authorizes the programs. The goals, methods, and outcomes for performance measurements enacted through the GPRA are intended to provide some of the most effective reform measures within the federal government grading system. However, some agencies provide funding but have no authority to make changes to a program or control over how the funding is spent. Because of this, there are conflicts created between various stakeholders involved in the process.

Due to the rules and regulations set up for federal programs, it is a big issue to hand control of a federal program to states and local governments. When a program is turned over to state and local officials, that federal agency may receive a negative performance review and obtain less funding for its department. To avoid this, it is important to develop a more comprehensive understanding of block grant programs so that the rules and regulations of the programs continue to comply with federal requirements, while not affecting federal agencies in a negative manner for giving state and local governments more control over programs in their districts and neighborhoods.

Development and Concerns

When planning new construction or deciding how to zone an area, there are many risk management concerns that must be considered. “The design of public space is one of many activities affected by the perception of risk” (Dalziel, Skelcher, Petts, & Damery, 2007, p. 5). Every proposed project—from buildings, to sidewalks, to parks—must be viewed not only through the eyes of the construction being aesthetically pleasing and built to code but also looking that the risks
during the construction and afterwards are mitigated as best as possible to avoid injuries, deaths, and lawsuits.

This is significant for local governments because they are responsible for regulating development in their communities. This involves the quality of public spaces such as urban planning, transportation, licensing, policing, park functions, and development projects, which all helps to shape the cityscape. Public spaces are significant because they can be used for many activities by the citizens. The informal activities include walking, children playing, sports pursuits, and sightseeing. The formal activities include street vending, markets, and organized events such as festivals, open-air concerts, and parades. The use of public spaces, however, changes over a 24-hour period. At certain times, they may be avoided by citizens due to the fear of crime. It is the responsibility of local governments to understand the risks associated with public spaces in order to provide security and avoid the best of their ability expenditures arising from litigation due to accidents or injuries.

Part of the problem is that risk is in the eye of the beholder. The article goes into detail about the different views on risk. One view emphasizes a capacity to predict or prevent risk using various rules and calculations. However, another view suggests that people base their opinions on risk regardless of what the reality of the situation is. In these circumstances, risk becomes a judgment call, as opposed to an absolute standard. That is why in public space designs there is a trade-off between minimizing risk along with other factors such as aesthetic and financial concerns.

There are different definitions of risk and various understandings of risk realities. Risk comes in different forms and can bring benefits along with adverse impacts. For example, a child playing on an uneven surface or climbing onto a low wall can be seen as a positive. The child is benefiting from an imaginative well-designed public space. At the same time, there is the risk factor. What happens if the child falls or gets hurt? The liability is on the city or town to show it took all preventative measures in reducing risk. “There is a widespread public feeling that accidents are preventable but not predictable” (Girasek, 1999, p. ?). Because of the risk factor, it is very difficult to promote new designs for public spaces or what will be constructed on the public spaces. If it is something not seen before, there is a failure by people to distinguish between what is strange and what is risky. The finished designs will be viewed as positive or negative—all depending upon the cultural attitudes of the people.

According to the article, risk is seen as good and bad. In an institutional setting, risk aversion may be the game plan at all costs. It must be noted though, that risk also can enhance design by stimulating more interest for citizens to go and checkout the area in question. This, in turn, creates a more community friendly area with businesses popping, catering to the visitors needs and so forth. Many pressures promote a greater attention to risk. What this leads to is an institutionalization of risk-averse practices and policies by organizations and individuals. This means a standardized approach to risk becomes the norm. A perfect example of this is the communities in the suburbs. All the houses are constructed in the same manner or very similar. The intention of this is to ensure an effective risk management process by increasing public safety. But, this practice also is used to try and prevent any liability on personal-injury claims. The downside to all this is it leads to standardized and poor quality public space designs. Taking the risk out of designing and building new innovative public spaces means creation and innovation of out-of-the-box ideas are frowned upon. For all that is done to try to mitigate the effects of risks in public spaces, it will never be removed completely. Risk will always be part of the preparation, design, and implementation process.
How do local and state governments compete and react amongst each other? How do they behave with the citizenry? Part of having a better run government depends on the type of leadership in control. Leadership decides what sort of relationships their government will have with others, and how it will ensure growth and prosperity for others. The type of leadership present also will decide on how best to deal with the public. Will their government be inclusive or leave its citizens clueless as to what is occurring?

For the continued growth of local government, the process needed to be followed is annexation. Citizens will tend to want to be incorporated into areas in which the government responds to citizen’s demands by providing efficient public services. Citizens will move into areas in which their expectations of benefits outweigh the annexation costs of becoming part of the municipality. It does not matter the sizes of the cities or where they are located; many issues must be thought out, discussed, and planned before the annexation can take place. Researchers have focused on large metropolitan areas in order to better understand urban growth. Large urban areas are chosen because it is much more visible to see the impact on so many citizens. All city governments, large and small, face similar goals, objectives, and challenges as they seek to advance their city or community’s status and well-being. With a continuous increase in population growth, large cities have plans set up with the actions needed to deal with the population increases. Over time, smaller cities eventually will attain metropolitan status as well. Because of this, cities not only need to tackle current problems but also must find ways to best prevent problems from developing. One of the main answers to prevention has been economic development. This is an extremely popular topic at the local electoral level. The goal of economic development is to promote growth. New developments are the best indicators in showing that a city is moving on the right track. This presents a challenge to small cities in nonmetropolitan areas. They have unincorporated land available to grow; unfortunately, the unincorporated areas lack the service infrastructure. That means incorporating those lands through annexation will be costly.

With the many bumps in the road that may come from annexation, there are still various reasons as to why voters would be in favor of such an action. There is a theory explaining why voters would choose annexation. It is called the public choice theory. According to the theory, people choose where to live depending on location, the types of citizens who live in the area, tax rates, and public services (parks, schools, garbage collection, etc.). Local policy discretion is what sets apart cities and communities within a metropolitan area. Each city varies in the types of services provided to residents. Having cities provide different services produces choice in a marketplace of people deciding where they would like to live.

The public choice theory explains that citizens get to compare and choose the type of government they see as more beneficial to themselves in terms of taxes and services provided for by the local governments. This theory argues that local governments may function more efficiently because there is competition with one another to provide better services and lower taxes. This competition allows residents to choose where they want to live and what services they would like to receive. “Local governments compete with one another mainly because local residents...locate in a community where service/tax bundles most closely match their preference” (Hall, 2007, p.100).

Although the local governments may be at odds with each other, they still try to maintain a cordial relationship, and they all still work closely together when it comes to such issues of public safety and education. Competition within metropolitan areas allows for the possibility of having various tax/service bundles simultaneously, thus maximizing resident families’ utility. Competition does not mean taxes would be set at a low rate. In reality, the tax rate may be set high, but there may be a lower level of government services received. What this means is governments should be more
efficient in their settings of the tax rate and providing services. Competition does not always result in
governments becoming more efficient. A study done reviewing competition between cities and
counties gave some interesting results.

Drawing on Peterson’s (1981) typology of policy types, Park (1997) finds evidence that city-
city competition is strong in the development policy domain, but that cooperation is a more
viable descriptor of government interaction in public safety and education policy in
metropolitan areas; findings are similar, though weaker, for city-county competition.
Peterson’s (1981) argument is that benefit/cost ratios should be improved as governments
divert resources toward developmental policies and away from redistributive policies. (Hall,
2007, p.100)

Once a city has resolved issues regarding annexation and is ready for the final vote, who is
the decider? What are the goals of the local government annexing more territory? The author
explains that because of the need for cities to provide more and more municipal services to more
demanding residents in densely-populated, high-development, areas, the annexation helps to bring in
a new tax base allowing a city to continue having the necessary funds to continue providing services.
The goal of cities is to annex the highest-value areas. Two factors determine annexation. The first is
cities are seeking to protect their economic base. The second factor is the institutional rules set up
by state governments that regulate city/county annexation process.

The decision for the annexation of territory by a municipality may come from many sources.
It may come from the municipality itself, by popular demand of the citizens of the city or the area
that would like to be annexed, by the courts, or by an independent third party group. In the end,
each state sets the rules that govern its cities’ annexation actions. If the state laws are designed to
facilitate annexation process, it will do so. If the state laws are designed to hinder annexation, then
there will be less annexation occurring throughout the state. “So, it is the state law—the rules of the
game—that partially determine city annexation activity” (Hall, 2007, p. 101).

There are positives and negatives when it comes to annexation. There is a disruption that
affects the process of providing government services. How major or minor that effect is depends on
the state laws that govern annexation. As previously mentioned, annexation is pursued both by cities
to enhance their tax base and by citizens wanting to maximize their utility. Considering utility from
an economic standpoint, it means from the perspective of the citizen, the cost of taxes versus
service benefits. From the perspective of municipalities, they are looking at what the tax benefits and
service costs are. Utility, though, may have a greater meaning. It also may include social and moral
concerns that may be of significant value to local residents, even though there is no monetary value.

At times, government acts without the will of the people when it comes to annexation
concerns. Some governments only see dollar signs to increase budgets and their tax base. Because of
this, they will begin the annexation process without their citizens knowing or wanting to annex a
certain area. When actions like these take place, questions about the equity of the situation arise.
Elected officials need to come clean about the real reasons of why the decision was made to proceed
with a rapid annexation.

Government and Customer Relations

Local and state governments have come to realize that customer service is needed to ensure
better relations with its citizens. As more local and state governments begin to function as private
businesses, customer service is the lifeblood for success. In order for the government to be
successful in this endeavor, three factors must be taken into consideration. The three factors are
customer focus, competitor focus, and capacity to disseminate information. Customer orientation has been defined as “an employee’s tendency or predisposition to meet customer needs in an on-the-job arena. It is often conceptualized as two of the three market orientation dimensions, namely customer focus and the capacity to disseminate information” (Perryer, 2009, pp. 238-239).

Customer service is a relatively new concept in local government. For many years, local governments did not compete in the private sector. Since their funding did not rely on repeat customers but on taxes, treating citizens respectfully was not a priority. It was not until the 1980s that local governments began using private sector concepts to reform the bureaucracy.

Since the shift in the 1980s, centralized customer service centers have been created (call centers). These centers were created to help cities be more effective and efficient. The International City/County Management Association (ICMA) defines these centers as a program providing non-emergency customer service in which all government contacts are centralized into one system.

The centralized customer service systems are commonly identified as 311 centers. This is the phone number that local residents can dial whenever they want to voice their opinions. However, other methods are used as well. For instance, some local governments use other variations of the recognizable phone number 311, while others utilize such methods as the World Wide Web, an e-mail address system, and even a post card with information for citizens to mail back. Once local governments adopt a centralized system, they then advertise to the citizens its availability and the ease with which it can be used. This communication tool becomes the best way for citizens to voice their problems and concerns. The customer service centers gather these concerns and forward the information to the appropriate agencies that can best solve citizens’ problems, concerns, or both. Once the issues have been addressed, many customer service centers have the task of notifying residents of this information. What really differs from one locality to the next is how residents are notified. For example, one locality may contact the concerned individual by phone, post card, or even by e-mail. Additionally, the information collected by the customer service centers in some localities is used to make various decisions ranging from resource allocations, performance management, and even employee performance appraisals.

Hypothesis

Due to the rules and regulations that must be followed to the letter by the states and local governments that apply for federal programs and funding to assist them in their communities, it makes some sense as to why state and local governments at times seem to be functioning in a very odd manner. The risk management also explains why governments for the most part only do certain things that have been tried and proven to work, for fear of legal risks. On a positive side, it is good to see that local governments want more and positive interaction with public and that customer service has become an attainable goal for most local governments.

Methodology

a. Participants

The participants in this literature review were various levels of government from the United States and the United Kingdom. There was information from various cities and states over federal funding, risk management, and customer service.
b. Instruments

The instruments used in this report were the journal article entries completed and published having to do with the outcomes of the programs such as the Community Development Block Grants, and the actions implemented within each city, county, and state to follow the rules and regulations of the program. There were also articles explaining risks and customer service by states and local governments.

c. Procedures

The information made available by the Public Administration journal entries was reviewed and some best guesses were conjured up. The first is that, at times, government may function erratically, which could be caused by rules, regulations, and risk awareness.

Validity

The information given is correct and could be proven if needed to. Some weird actions taken by state and local governments could be found to stem from the horrendous rules, regulations, and risk assessments that cities follow.

Reliability

The studies and journal article presented could be trusted. The information came from a Public Administration journal. The authors are accomplished and knowledgeable individuals in their fields of study. All information given had their work cited, just in case someone would want to verify information.

Discussion/Conclusion

It is very interesting to learn about some of the reasons as to why certain actions are taken. At the end of the day, all levels of government depend on each other for the betterment of themselves and their constituents. It is also interesting to note how it is government functions and the miracle it is that we are not living in total anarchy. Part of the problem comes from risk management and the dangers that lurk behind every decision made. This issue will not die off until we as a society decide that suing each other will not resolve everything.

Local and state governments now are interested in customer service. They have learned that keeping constituents happy and helping them saves time and money. Also, a happy constituent means elected officials will not be voted out of office in the following election cycle. For better or worse, government at all levels controls some aspect of our lives. As Pericles once said, “Just because you do not take an interest in politics doesn't mean politics won't take an interest in you.”
References


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*Marin’s M.S.M is in the Science of Management, with a specialization in Human Resources. His research interests include politics, national security, green technologies, and finding out what the dog does when no one is home.*
Book Reviews

Book Details


Reviewer

Eldon H. Bernstein, Ph.D.

Synopsis

At the turn of the twentieth century, advances in technologies, materials, processes, and energy provided an engine for growth often referred to as the Second Industrial revolution. This book chronicles the history of American Business from shortly after the Second Industrial Revolution to the present day. Its focus is on the people who were responsible for the growth, and sometimes the demise, of some of the iconic firms in the United States. From Henry Ford to Steve Jobs, the role of the entrepreneur and innovator serve to explain how businesses and industries developed.

McCraw has extended the timeframe of this second edition to include chapters on the empowerment of minorities, an examination of the fiscal system, and a history of the introduction and development of information technology. The three new chapters that were added are unlike the first five because, rather than chronologies, they center on the particular topic.

He deftly weaves the interactions among corporate entrepreneurship, government policies, and technological developments to document the rise of many corporate giants, and in turn, the demise of several of them. Ford, McDonald’s, Microsoft, Apple, and Google—along with an alphabet soup of companies such as GM, P&G, RCA, and AT&T—offer an incisive look at how business was done during differing periods of social and economic conditions during the twentieth century.

He presents a clear argument that the American system has benefitted the public. Whether in low cost motor vehicles or in the convenience of an I-pod, the large industrial firm has supplied the U.S. citizenry, and the world in many instances, with goods and services that made their lives easier, longer, and more productive.

The theme that is central to this work is the Schumpeterian theory of “creative destruction.” Constant innovation and subsequent replacement mark the success or failure of virtually every organization and industry. From Henry Ford’s totally centralized decision making to the decentralization so common in the current century, the changes in the decision making process are documented.

While much of the book is usually complimentary to the people and organizations that are included, McCraw points out many of the less noble activities and results of the capitalist system on social and economic conditions in the United States and in the world.
Evaluation

Any student of business or of history needs to read this book to understand how the organizations that define the American Capitalistic system evolved. For the consumer, it is a fascinating story of products and people, and it explains how and why they succeeded. For the businessman or business student, it provides graphic evidence of the constant change in the marketplace and how companies dealt with it or succumbed to it.

McCraw’s writing style is crisp and clear; subtleties abound that keep the reader riveted. He notes about Henry Ford that “Ford’s celebrity brought with it daily opportunities to speak out on subjects about which he knew absolutely nothing; and he loved to pontificate.” He then develops that to explain how that egotism helped to spell the decimation of Ford’s market share.

He provides valuable insights into the rise of consumerism in the United States and the increased power of the buyer, and the effect of government in regulating and later in deregulating industries to provide the strong infrastructure for business. But, he does not fail to point out how some of the practices of business have led to undesirable conditions in both individuals and social groups.

In the Author’s Own Words

In his introduction, McCraw says the following: “This book takes the vantage point of people working within companies rather than the external perspectives of consumers, governments, or other groups. It focuses on the entrepreneur, the firm and the industry. It shows from the inside how businesses operated.”

Reviewer’s Details

Eldon H. Bernstein, Ph.D., Professor of Management, Lynn University, Boca Raton, Florida.

Bernstein’s Ph.D. is in Strategic Management, with a specialization in Business History. His research interests include business history, strategic management, small business, and entrepreneurship.
Book Details

Reviewer
Hagai Gringarten, A.B.D.

Synopsis
Malcolm Gladwell defines “Outlier” as a scientific term to describe things or phenomena that lie outside normal experience. In *Outliers: The Story of Success* (2008), Gladwell argues that “the true story of success is very different” and contrary to popular belief, it is not only a product of ability, motivation, and persistency. According to Gladwell, a staff writer for *The New Yorker* and an international best selling author of *The Tipping Point* and *Blink*, if we want to have a better understanding of how and why people thrive, “we should spend more time looking around them—at such things as their family, their birthplace, or even birth date” (front of the book jacket).

*Outliers* begins with a thought-provoking look at the town of Roseto, Pennsylvania, where no one under the age of 55 showed any signs of heart disease. As a matter of fact, the town of Roseto is an example of an outlier. Gladwell continued with the “Matthew Effect,” in which he suggests that many successful players in the Canadian ice-hockey league share birthdays between January and April due to the age cut-off date for playing in junior leagues, which created opportunities for better coaching and more training.

Chapter two deals with one of the most pivotal points of the book and what Gladwell calls “the 10,000-Hour Rule” (p. 35). According to Gladwell, 10,000 hours of practice is the required minimum for success. He points to outliers such as the Beatles who performed 1,200 times before their initial success, or Bill Gates who “been programming practically nonstop for seven consecutive years” (p. 55).

According to Gladwell, great talent and practice is not enough. He brings us the story of Chris Langan, an American with a reported IQ of 195 (30 percent greater than Albert Einstein) who today lives on a horse farm in rural Missouri. According to Gladwell, “extraordinary achievement is less about talent than it is about opportunity” (p. 76), and even a genius like Mr. Langan cannot make it alone without helpful circumstances.

Gladwell then shifts his focus to cultural influences on success or lack of it. He brings us the story of Eastern European Jewish immigrants who became the most successful group of lawyers in New York due to circumstances, hard work, and ethnicity. Due to cultural discrimination, Jewish lawyers could not find jobs in big law firms at the time, so they opened their own shop. Specializing in work that was unpopular at the time and that the big firms did not want to engage in, they gained “10,000 hours of practice” in mergers and acquisitions, and corporate litigation.

Gladwell’s most interesting cultural point is his “Ethnic theory of plane crashes” (p. 177). He points to cultural influences of Korean pilots and first officers, which contributed to above normal crashes involving Korean Air airplanes. Mr. Gladwell argues that high “power distance” in certain cultures makes it harder for first officers to question or alert their superiors.

By the end of the book, Gladwell argues that outliers are the results of extraordinary circumstances, cultural legacy, and—most of all—hard work. As we all know, there is no shortcut for success, and Gladwell reminds us by quoting a Chinese proverb: “No one who can rise before dawn three hundred sixty days a year fails to make his family rich” (p. 224).
Evaluation

In the *Tipping Point* (2000), Malcolm Gladwell changed the way we look at individuals and their power to create change through social networks. “In *Blink* (2002), he changed the way we think about thinking. *Outliers* will transform the way we understand success” (back of the book jacket). In the third book of his “success trilogy,” Gladwell’s *Outliers* seeks to make a profound point about success and attempts to explain why some people succeed, while others fail to reach their full potential.

Gladwell strives to provide a better set of explanations of the phenomenon of success, and, by the end of the book, we realize it is basically common sense. The right combination of upbringing, genes, cultural heritage, circumstances, and hard work most probably will make a person an “outlier.”

Gladwell has an uncanny talent for explaining social phenomena through intellectual story telling and anecdotes, which explains why currently all of his books are on the *New York Times* bestseller list.

Although at times it felt like Gladwell wrote a bit too much, and ‘had’ to write more pages to reach the average U.S. book size of 300 pages, I found *Outliers: The Story of Success* to be thought provoking, interesting, and entertaining. This book is unlikely to change the way readers think about success. It is basically a good read among many other conventional thinking self-improvement books.

In the Author’s Own Words

“Everything we had learned in *Outliers* says that success follows a predictable course. It is not the brightest who succeed…nor is success simply the sum of the decisions and efforts we make on our own behalf. It is rather, a gift. Outliers are those who have been given opportunities—and who have had the strength and presence of mind to seize them” (p. 267).

Reviewer’s Details

Hagai Gringarten, A.B.D., St. Thomas University, Miami Gardens, Florida, hgringarten@stu.edu

Hagai Gringarten’s doctoral research is in Global Leadership with a specialization in Branding. His research interest includes branding, international business, and marketing. He has authored a non-fiction bestselling book *Over a Cup of Coffee* (Shiram Shachar, 2000), and earned a certificate on case study methods from the Harvard Graduate School of Business. He currently teaches marketing and business courses at St. Thomas University, and serves as the Editor of Journal of Multidisciplinary Research.
Instructions to Authors

Criteria for Publication

Authors should strive to produce original, insightful, interesting, important, and theoretically bold research. Demonstration of a significant “value-added” contribution to the field’s understanding of an issue or topic is crucial to acceptance for publication. All articles published in the *Journal of Multidisciplinary Research* must make strong empirical contributions. Methodological articles are welcome, but they must contain accompanying theoretical and empirical contributions. All articles published in the *Journal of Multidisciplinary Research* also must be relevant to practice. The best submissions are those that identify both a compelling multidisciplinary issue and a strong theoretical framework for addressing it. We realize that practical relevance may be rather indirect in some cases; however, authors should be as specific as possible about potential implications. All articles published in the *Journal of Multidisciplinary Research* must be accessible to a wide-ranging readership. Authors should make evident the contributions of specialized research to general leadership theory and practice, avoid jargon, and define specialized terms and analytic techniques.

Authors should write manuscripts as simply and concisely as possible, without sacrificing meaningfulness or clarity of exposition. The journal editor will evaluate manuscripts in terms of their contribution-to-length ratio – i.e., the editor will permit manuscripts that make strong contributions more pages than those making narrower contributions. Manuscripts should be about 25, double-spaced pages (using one-inch margins and the Times New Roman 12-point font), inclusive of references, tables, figures, and appendixes. At his or her own discretion, the editor will allot additional space to papers that intend to make very extensive contributions or that require additional space for data presentation or references (such as meta-analyses, qualitative works, and work using multiple data sets). It is generally in an author’s best interest to be very judicious about manuscript length, yet we recognize that some manuscripts are more complex and extensive than others, and we will attempt to accommodate such differences.

Submission Requirements

When authors submit their manuscripts to the *Journal of Multidisciplinary Research* (JMR) for publication consideration, they agree to abide by JMR publication requirements. Specifically, an author must:

- Agree that their manuscript is not under review for publication elsewhere and will not be submitted to another publication entity during the review period at the JMR.
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• Follow the American Psychological Association (APA) 5th edition formatting guidelines. Manuscripts that are inappropriately prepared tend to be reviewed less favorably and may be returned to the author for revision prior to submission to the full review process.

Submitted articles must support the core values of St. Thomas University (http://www.stu.edu).

The Review Process

Desk rejections. When he or she receives a manuscript, the editor of the Journal of Multidisciplinary Research makes an initial judgment (sometimes with the assistance of an expedited blind review) about the suitability of the manuscript for the JMR. The editor may reject manuscripts he or she deems not to fit with the mission of the JMR (e.g., no conceptual foundation or no empirical data, for example) or to be extremely weak (e.g., containing fatal methodological flaws or no incremental theoretical or empirical contribution).

Normal review process. The JMR is a peer-reviewed journal. For each manuscript that passes the initial review stage, the editor assigns an action editor (either him- or herself, or an associate editor, or a guest editor) and two to three reviewers. The manuscript’s action editor makes publication decisions about it. He or she makes these decisions, however, in conjunction with recommendations members of the journal’s Editorial Board or other qualified reviewers provide. All submissions will be blind reviewed; manuscripts prepared in a way that compromises blind review may be returned for revision prior to being reviewed.

Submission of a manuscript to the JMR also carries an implicit quid pro quo: willingness to review for the JMR. The cornerstone of the editorial process at the JMR is the willingness of colleagues to provide each other feedback through the peer review process. Authors who submit manuscripts to the JMR for review are expected to reciprocate by reviewing for the JMR if called upon to do so.

The JMR strives to provide constructive and developmental feedback to authors within approximately five weeks. However, the initial quality of the manuscript can dramatically influence both the efficiency and effectiveness of the review process. The better developed a manuscript and the ideas it contains, the easier it will be to review, and the better the feedback its author will receive. Therefore, manuscripts should always be reviewed by your scholarly colleagues prior to submission to the JMR.

Technical note: Authors who use the tracking facility of the reviewing tool in working on successive versions of their manuscripts should be aware that the latest versions of Word (e.g., those using Windows XP and later) show corrections to previous versions if the “Showing Markup” option is clicked when the Reviewing tool bar is activated. To prevent showing corrections before submitting your manuscript you should (1) click on “Final,” (2) select the entire document, and then (3) save this version as a new file under a new name. Submit this “clean” version.

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