

Economics & Business Journal: Inquiries & Perspectives

*Official Journal of the Nebraska Economics and Business Association
Volume 4 Number 1 October 2012*

Articles

The Financial Crisis: Did the Market Go To 1? And Implications for Asset Allocation	1
Jeffry Haber & Andrew Braunstein	
Simultaneous Determination of Insider Ownership and Leverage: The Case of Small Businesses	9
Dong Y. Nyonna	
The New Markets Tax Credit: The Path for Financial Institution Participation	21
Anthony Masino	
Customer Retention and the Health Care Industry	35
Donald Baack	
Psychological Capital: Key to Understanding Entrepreneurial Stress?	44
Susan M. Jensen	
Changing the Organization Culture	56
Ronald D. Merrell	
Intranets as an Empowerment Tool	63
D. Keith Denton	
Mr. Taylor, Mr. Ford, and the Advent of High-Volume Mass Production: 1900-1912	74
John Paxton	
New Estimates of the Fraction of People Who Consume Current Income	91
Mark Senia & Joe McGarrity	
Are Nascent Entrepreneurs Different from the Self-employed?	98
J. Mark Leonard	

Continued on next page

Impact of Fiscal Stimulus on Stock Market and Economy: An Indian Scenario 112
T. Koti Reddy & Garima Agrahari

BOOK REVIEW: *The Economics of Business Valuation Discounts and the Competitive Risk-Return Paradigm* 134
Susan W. Eldridge

Student Papers

Cap and Trade Allocation Schemes: An Earnable Allocation Scheme 140
Matthew Fuller

The Effect of Income Inequality on Economic Growth in China 150
Ye Tian

Economics & Business Journal: Inquiries & Perspectives

Editorial Board

David K. Palmer, University of Nebraska at Kearney, Editor
Michael J. O'Hara, University of Nebraska at Omaha, Book
Review Editor

Maurice Baker, University of Nebraska-Lincoln (retired)
Dave Carpenter, Hastings College
Christopher Decker, University of Nebraska at Omaha
Joyce Gleason, Nebraska Wesleyan University (retired)
Larry W. Hughes, Nebraska Wesleyan University
Allan Jenkins, University of Nebraska at Kearney
Doug Kinnear, Hastings College
Ron Konecny, University of Nebraska at Kearney
Rick Koza, Chadron State College

Jack Kramer, Hastings College
Ken Kriz, University of Nebraska at Omaha
Kenneth Lemke, NPPD (Nebraska Public Power District)
Craig MacPhee, University of Nebraska-Lincoln
Les Manns, Doane College
Roger Sindt, University of Nebraska at Omaha
Bill Snyder, Peru State College (retired)
Kim Sosin, University of Nebraska at Omaha (retired)
Eric Thompson, University of Nebraska-Lincoln
Keith Turner, University of Nebraska at Omaha (retired)
Kathryn M. Zuckweiler, University of Nebraska at Kearney

Economics & Business Journal: Inquiries & Perspectives (ISSN 1945-371x [print], 1945-3728 [online]) strives to publish high-quality scholarly articles across the various disciplines of economics and business. Additionally, *E&BJ: I&P* publishes selected papers from student presentations made at the Great Plains Economic and Business Annual Conference sponsored by the Nebraska Economics and Business Association (<http://nebeconandbus.org>).

Future volumes of *E&BJ: I&P* will include a section titled *Ceteris Paribus* which will be devoted to thoughtful and thought provoking essays, reflections, and original research focused around a single theme. Future volumes of *E&BJ: I&P* will also include reviews of books that would be of interest to researchers, practitioners, and students in the various areas of economics and business.

Article manuscripts should be submitted as
an email attachment in Word to:

David K. Palmer, Editor
Department of Management
College of Business and Technology
University of Nebraska at Kearney
palmerd@unk.edu
(308) 865-8574

Book review manuscripts should be sub-
mitted as an email attachment in Word to:

Michael J. O'Hara, Book Review Editor
Finance, Banking, and Law Department
College of Business Administration
University of Nebraska at Omaha
mohara@mail.unomaha.edu

Manuscripts submitted to *E&BJ: I&P* will be blind reviewed. It is assumed that all work submitted to *E&BJ: I&P* represents original scholarship.

Articles appearing in this volume of ***Economics & Business Journal: Inquiries & Perspectives*** are Copyright © 2012 by the respective authors. All other material is Copyright © 2012 by Nebraska Economics and Business Association (NEBA).

Announcing

***Economics & Business Journal:
Inquiries & Perspectives***
**is now accepting Book Review
submissions**

E&BJ: I&P is looking to publish insightful and thought provoking reviews of books of interest to scholars, educators, practitioners, and students within the broad domains of economics and business. *E&BJ: I&P* is looking for book reviews that truly make an independent contribution to scholarship. The submitted book review manuscripts will be sent out for blind review by the Book Review Editor and will be held to the same rigorous standards of scholarship expected of any submission to the journal.

It is *E&BJ: I&P's* hope that future book reviews will contribute to advancement of the fields of economics and business through their lively and intellectually stimulating nature.

Book review manuscripts should be submitted as an email attachment in Word to:

Michael J. O'Hara, Book Review Editor
Finance, Banking, and Law Department
College of Business Administration
University of Nebraska at Omaha
mohara@mail.unomaha.edu