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# **Great Resources for the Great Recession: Useful Business Sources on the Internet**

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# **TABLE OF CONTENTS**

INTRODUCTION	l
BUSINESS SOURCES ON THE INTERNET	1
RECESSION RESOURCES	
Recovery.gov	
Bureau of Labor Statistics	
U.S. Census Bureau	
Federal Deposit Insurance Corporation (FDIC)	
Board of Governors of the Federal Reserve System	
BankRate.com	
Wall Street Journal: Careers	5
BUSINESS NEWS	6
CNN/Money.com	6
Bloomberg.com	
Wall Street Journal	
Reuters.com – Global Market News	8
Financial Times	8
The Economist	8
The Industry Standard	9
Marketplace.org	
Forbes	9
BBC News - Business	
CNBC.com	10

Fox Business	. 11
Yahoo! Finance	
AJC.com - Business	. 11
COMPANY & INDUSTRY INFORMATION	11
EDGAR	. 12
AnnualReports.com	. 13
Current Industrial Reports (CIR)	. 13
North American Industry Classification System (NAICS)	
ThomasNet	
TradeStats Express	. 15
GuideStar	
SMALL BUSINESS TOOLS	16
U.S. Small Business Administration (SBA)	. 16
Microsoft Small Business Center	
Google Small Business Toolkit	
Wall Street Journal: Small Business	
Inc.com	
Entrpreneur.com	. 19
Entrepreneurship.org	
GEORGIA SPECIFIC RESOURCES.	
Georgia Department of Banking & Finance	. 20
Georgia Department of Labor	
Georgia.org – Business Website of the Georgia Department of Economic Development	
Georgia Chamber of Commerce	. 21
Georgia Secretary of State – Corporations Division	. 22
Georgia State Ethics Commission	
Business.gov - Georgia Small Business Guide	. 22
GADGETS	23
MiniPlan.com	23
PDF for Lawyers Blog	. 25
Consumer Reports	. 25
Presentation Zen Blog	
Typography for Lawyers	
Marketplace Money Toolbox	
ONCLUSION	27

# Introduction

The focus of this paper is to explore business websites that one may find helpful in one's daily work and research. There are 48 featured websites drawn from governmental, non-profit, and commercial information resources. Consider these websites a good jumping off point to familiarize oneself with the types of information sources available to meet one's Internet business research needs.

# **Business Sources on the Internet**

Business information plays an important role in today's world. There is a need for reliable business information in one's professional and personal endeavors, even if one does not consider "business" to be one's primary work focus. Choosing a business website that best suits one's information needs can be challenging, due to the wide variety of business themed websites available. To assist in making identification of relevant websites easier, the websites featured in this paper have been grouped into the following categories: Recession Resources, Business News, Company & Industry Information, Small Business Tools, Georgia Specific Resources, and Gadgets.

# **Recession Resources**

News about the current recession surrounds one daily. Talk of interest rates, bank closures, unemployment figures, and economic stimulus funding can leave one with more questions than answers. The following websites contain source information

for many of the needs and issues being discussed frequently in today's current economy.

#### **Recovery.gov**

### http://recovery.gov/

The Recovery Accountability and Transparency Board, which oversees spending under the American Recovery and Reinvestment Act of 2009, manage the *Recovery.gov website*. The website features information on federal grant awards and contracts, funds awarded and received by state, financial accountability for the funds, and job creation tracking. Under the Where is the Money Going? section, there are excellent maps showing both Recipient Reported Data and Agency Reported Data. Located in the FAQs & Resources section is the Download Center, which provides access to all the data behind the recipient and agency maps and allows the creation of customized reports.

#### **Bureau of Labor Statistics**

#### http://www.bls.gov/

The *Bureau of Labor Statistics website* is a great source of statistical data about industry and employment. Easy to navigate, the website makes it easy to access the information one needs. Featured on the homepage are their Economic News Releases, Regional Office information, and the Latest Numbers, which highlight the economy's most sought after statistical measures. The Subject Area section breaks reports and surveys into categories with descriptions of what they are measuring making it easier to identify the information one needs whether it be the Consumer Price Index, the Producer Price Index, the Consumer Expenditure Survey, the Nonfatal Injuries and

Illnesses, Fatalities data, or the Mass Layoffs Statistics. The Databases & Tables section also organizes information by broad subject area, using icons to help one determine what data formats are available. There are also handy calculators for Inflation, Location Quotient for industry activity, and customized comparable Injury & Illness workplace data. The Publications section provides links to all of the Bureau's guides, reports, and handbooks, including:

- Occupational Outlook Handbook <a href="http://www.bls.gov/oco/">http://www.bls.gov/oco/</a>
- Monthly Labor Review <a href="http://www.bls.gov/opub/mlr/">http://www.bls.gov/opub/mlr/>
- Career Guide to Industries <a href="http://www.bls.gov/oco/cg/">http://www.bls.gov/oco/cg/</a>

#### **U.S. Census Bureau**

## http://www.census.gov/

The *U.S. Census Bureau website*, in addition to population information, contains a great deal of business information. On the homepage, there is a link to the Business & Industry section, which features two very important resources: *Economic Census* (conducted every 5 years) and the *Economic Indicators* reports (released monthly and quarterly). One can also access data arranged by sector, such as Construction, Manufacturing, Retail Trade, and Services. The subsection of Economy-Wide Statistics links to eleven reports that cover all parts of the business economy, including the Quarterly Workforce Indicators, County Business Patterns, and Statistics of U.S. Businesses reports. There are also Data by Geography and Data by Survey subsections that assist one in locating the precise data one needs.

### Federal Deposit Insurance Corporation (FDIC)

## http://www.fdic.gov/

The *FDIC website* is an excellent source of information about the banking industry and can be helpful in factoring risk for a financial institution. The website features on its homepage a Bank Closing Information section along with recent Press Releases, News, and Financial Stability programs sections. The tabbed sections arranged by topic, which offer helpful articles as well as data and statistics on banks, are as follows: Deposit Insurance, Customer Protection, Industry Analysis, Regulations & Examinations, Asset Sales, and News & Events.

#### **Board of Governors of the Federal Reserve System**

# http://www.federalreserve.gov/

The Board of Governors of the Federal Reserve System website serves as a primary source of information and statistics concerning U.S. interest rates and monetary policy. The homepage has sections on Recent Developments, Statistical Releases, Term Auction Facility, and Features, which include links to the Consumer's Guide: Credit Cards and a policy statement on Credit and Liquidity Programs and the Balance Sheet. The Economic & Research Data tabbed section contains Surveys & Reports, Research Data, Working Papers, and the Data Download Program, which allows one to create customized data reports for download.

#### BankRate.com

# http://www.bankrate.com/

BankRate.com contains current information on mortgage rates, home loans, auto loans, refinancing, credit cards, and CD rates. BankRate.com gathers information daily from more than 4,800 institutions in all 50 states to use in it Compare Rates feature. The website, however, offers a great deal more than just rate information. There is a News & Advice section with current information on rate trends, guides to various financial areas, a Safe & Sound ratings database for financial institutions, and calculators for loans and investments. The Life & Money section gives analysis and advice of personal finance as it relates to various life stages.

#### Wall Street Journal: Careers

## http://online.wsj.com/careers

Wall Street Journal: Careers section, maintained by the editors and columnists of the Wall Street Journal, is predominantly free articles and information focusing on employment and careers (articles marked with a key icon require a subscription).

Articles are grouped in to the following topical areas: News & Trends, Reinvent, Career Strategies, The Juggle (covering work/life balance issues), Office Life, Business Schools, and Education. There is also a Careers Video section with tips and human-interest stories.

# **Business News**

There are many well-known sources for general business news on the Internet. Many of these websites are online versions of other media sources, such as newspapers, magazines, television, or radio. The amount of freely available content varies by resource, with some business news websites offering all of their content as free, while others reserve their key content for subscribers. All of these sources offer RSS feeds of some portion of their contents, which is an excellent way to stay aware of business news developments from several sources, without having to spend the entire day reading websites. All of these sources also maintain blogs on their websites, sometimes with special topical focuses or by a noted expert. These blogs are always freely available and can be a good way to expand one's knowledge on business topics without information overload.

Below is a list of fourteen business news websites. Each of them offers access to current news, articles arranged by subject, topical reports or how-to guides, and often video or audio, market data, and loan rates. Since there is so much the same about general business news websites, the descriptions below will just highlight source information and particularly notable features.

## **CNN/Money.com**

#### http://money.cnn.com/

*CNN/Money.com* derives its news from a cooperative effort between CNN, and the magazines Money and Fortune <a href="http://money.cnn.com/magazines/fortune/">http://money.cnn.com/magazines/fortune/</a>. This

collaboration gives this website depth and breadth, making it an excellent one-stop general business news source, where all of the content is freely available.

#### Bloomberg.com

## http://www.bloomberg.com/

Bloomberg.com offers news and market analysis from this major financial information service provider. They even feature in their News section an Exclusive subdivision containing news found only at Bloomberg.com. Their Market Data section is a way to get current market information in an easy to navigate interface. Under the TV & Radio section, there are links to television schedules, live radio feeds, and podcasts. The affiliated BusinessWeek magazine <a href="http://www.businessweek.com/">http://www.businessweek.com/</a> can also be accessed from Bloomberg.com.

#### Wall Street Journal

### http://online.wsj.com/

The Wall Street Journal website only makes some of its content freely available (articles marked with a key icon require a subscription), however, one can still find useful and meaningful articles and blog entries focusing on business topics. The Wall Street Journal website contains links to other affiliated specialized business news sources, including MarketWatch <a href="http://www.marketwatch.com/">http://www.marketwatch.com/</a>, SmartMoney <a href="http://www.smartmoney.com/">http://www.smartmoney.com/</a>, and Barron's <a href="http://online.barrons.com/">http://online.barrons.com/</a>.

#### Reuters.com - Global Market News

### http://www.reuters.com/finance/markets

Reuters.com – Global Market News focuses business and finance news from around the world. Its DealZone blog <a href="http://blogs.reuters.com/reuters-dealzone/">http://blogs.reuters.com/reuters-dealzone/</a> allows for in depth looks at business deals in the news and includes a daily "The Afternoon Deal" entry with investing tips. The Sectors & Industries section provides easy access to ratios for industries with data from Thomson Reuters Indices.

#### **Financial Times**

### http://www.ft.com/

Financial Times website is based out of London, giving its business information a much greater international focus. One interesting tool that the website offers is its FT Lexicon <a href="http://lexicon.ft.com/">http://lexicon.ft.com/</a>, a dictionary of financial terms and newly emerging buzzwords. The popular FT Alphaville blog, covering a wide array of business topics, won a 2009 Webby Award, selected as the People's Voice Winner in the Blogs - Business category.

#### The Economist

# http://www.economist.com/

The Economist website is a general news site, but one that looks at all news through an economic/business perspective. Based in the UK, The Economist offers a global perspective on business news and remains an excellent source of news in specific countries. Since it is based on the biweekly magazine of the same name, The Economist

website is not the best place for current news, but rather for in depth coverage of news

with a global focus. Its Free Exchange blog considers the policies and fluctuations in the

world economy, maintained by *The Economist* correspondents

<a href="http://www.economist.com/blogs/freeexchange/">http://www.economist.com/blogs/freeexchange/>.</a>

The Industry Standard

http://www.thestandard.com/

The Industry Standard focuses on technology and the role it plays in the changing way

companies do business. Its News section even has a Standards & Legal subsection,

focusing on the legal ramifications of technology and associated businesses. They have a

Predictions section, which after registration, allows you to bet on future business

developments in technology and see readers' consensus on these predictions.

Marketplace.org

http://www.marketplace.org/

Marketplace.org is the homepage for American Public Media's Marketplace radio

programs. It features news articles and commentary featured in these programs, as well

as streaming audio of the most recent programs. They offer free e-newsletters and a

wide selection of free podcasts related to their radio programs. Their Specials section

gathers articles on prominent areas of public policy and economic news.

**Forbes** 

http://www.forbes.com/

Forbes.com is the web presence for Forbes magazine, although it pulls news and articles from other news sources, such as the Associated Press, as well as from Forbes correspondents. An interesting tool they are beta testing on their website is the Corporate Org Chart Wiki, which provides searchable, mapped versions of notable company organizational charts.

#### **BBC News - Business**

### http://news.bbc.co.uk/2/hi/business/default.stm

*BBC News - Business* section of the *BBC News website* provides current news from around the world focused on the economy and business. There are links to streaming versions of BBC News radio programs focused on business topics, such as World Business News, and video excerpts on business topics taken from BBC television news, such as Money Programme.

#### CNBC.com

#### http://www.cnbc.com/

*CNBC.com website* highlights information featured on the television channel by their correspondents and commentators. At the top of the webpage, there is a Real-Time Quotes search box, which allows for quick and easy access to current stock prices for a company, as well as, a stock summary and recent news featuring that company. The Video section allows one to view same day excerpts from CNBC television programming.

#### **Fox Business**

### http://www.foxbusiness.com/

Fox Business website features news from the Fox Business television channel. It is particularly easy to access video linked to the news stories posted, plus there is a separate Video section, so one can watch today's television programming. There is also an On Air section that links to Fox Business television's program websites and schedules.

#### Yahoo! Finance

### http://finance.yahoo.com/

Yahoo! Finance pulls its news and information from other news sources, such as the Wall Street Journal, the New York Times, the Associated Press, and Reuters. The Get Quotes search box makes it easy to access real-time stock prices.

#### **AJC.com - Business**

## http://www.ajc.com/business

*AJC.com – Business* section features business news focusing Atlanta businesses and major Georgia companies, as well as opinion columns looking at economic issues and their connection to Georgia.

# **Company & Industry Information**

Sometimes one needs to know more about a specific company or industry. Often

general search engines, Google for example, will return too many results to be useful, while official company websites often are more promotional than informative. Using web resources designed to facilitate access to company and industry information, such as annual reports and statistics will lead to results that are more successful. In addition, there are how-to guides on the Internet, which can provide one with more information about how to research an industry or a specific company. Here are links to a couple of these types of guides:

- How to Learn About an Industry or a Specific Company, which is a guide prepared by Polson Enterprises Research Services, a business research services firm
  - http://virtualpet.com/industry/howto/search.htm
- Guide to Industry Research by the Library of Congress Business Reference Services
  - http://www.loc.gov/rr/business/BERA/issue9/issue9\_main.html

#### **EDGAR**

# http://www.sec.gov/edgar.shtml

*EDGAR* is a federal government database providing free access to SEC filings, including registration statements, periodic reports, and other forms. From the website listed above, you should click on the 'Search for Company Filings' link to go to the several search options for accessing *EDGAR* information. All public companies, foreign and domestic, are required to file registration statements, periodic reports, and certain other

forms electronically through *EDGAR*, making it an excellent source for company information. The *EDGAR* homepage provides a link to the current SIC Code List and a tutorial for using the database. The website also provides links to written and oral statements made by members of the SEC's staff on various accounting and legal matters and links to related regulatory actions.

#### AnnualReports.com

## http://www.annualreports.com/

Claiming to have the most complete and up-to-date listings of annual reports on the Internet, *AnnualReports.com* is a database of annual reports gathered directly from participating companies. *AnnualReports.com* can be searched alphabetically, by company name, by ticker symbol, by sector, by industry, by exchange, and by index. Once a company is found, it can be viewed in either HTML or PDF format and, if available, a hardcopy can also be ordered through the website. Maintained by IR Solutions, which provides online corporate reporting and financial information under several different website services, which are linked to from *AnnualReports.com*.

#### **Current Industrial Reports (CIR)**

# http://www.census.gov/manufacturing/cir/index.html

Maintained by the U.S. Census Bureau, the *Current Industrial Reports (CIR) website* provides monthly, quarterly, and annual measures of industrial activity. The CIR program collects information primarily on production and shipments, but also information on inventories, orders, and consumption. Consisting of approximately 47

surveys, including about 40,000 establishments, the CIR program covers around one third of the total manufactured products in the U.S.

# North American Industry Classification System (NAICS)

http://www.census.gov/eos/www/naics/

The North American Industry Classification System (NAICS) website contains information about the NASIC standardized codes used to describe industries. Adopted in 1997 to replace the SIC system, the NAICS allows for a high level of comparability in business statistics among the North American countries. Codes identified on this website can be used for industry searching in other databases. The NAICS website offers the ability to search by keyword or 2-6 digit code either the 2007 or the 2002 editions of the NAICS Manual. There is also the ability to browse by subdivision, which is helpful when one is not certain of the precise terminology to use. The NAICS website also provides the latest information on plans for NAICS revisions, as well as access to various NAICS reference files and tools, including a section on Federal Register Notices.

#### **ThomasNet**

## http://www.thomasnet.com/

ThomasNet is the online version of the important longtime industry directory the Thomas Register of American Manufacturers (aka the "Big Green Books"). The website allows one to search for information by Product/Service, Company Name, Brand, CAD Drawings, Industrial Web, and White Papers. The benefits of using ThomasNet over a general search engine like Google are the specific Browse features and the more than

67,000 industry categories assigned to the entries. One can also limit searches by zipcode, state, company type, ISO certifications, minority owned status, and information available, such as product catalogs or CAD drawings.

#### **TradeStats Express**

### http://tse.export.gov/

TradeStats Express website covers the latest annual U.S. merchandise trade statistics offered by the Office of Trade and Industry Information (OTII) of the International Trade Administration in the U.S. Department of Commerce with information from the Foreign Trade Division of the U.S. Census Bureau. Statistics can be displayed at the national and state levels, in maps, graphs, and tables, as exports, imports, and trade balances, and even customized to fit ones specific year and dollar ranges, all of which one can download for use in one's own reports. The website is divided into two parts: National Trade Data and State Export Data. The National Trade Data offers Global Patterns of U.S. Merchandise Trade and Product Profiles of U.S. Merchandise Trade with a Selected Market for the period of 1989 to the present. Statistics are available for individual countries, trade/economic groups, or geographic regions, as well as by NAICS, HC, or SITC codes. The State Export Data covers from 1999 to present on Global Patterns of a State's Exports, State-by-State Exports to a Selected Market, and Export Product Profile to a Selected Market. Those statistics can be tabulated based on NAICS 3 digit categories.

#### GuideStar

### http://www.guidestar.org/

Sometimes one needs information on a non-profit organization rather than a commercial company. *GuideStar.org* is a directory of non-profit organizations. *GuideStar.org*'s database includes information on all tax-exempt nonprofits registered with the IRS. Currently, there are more than 1.8 million organizations in the database. *GuideStar.org* itself is a non-profit, operating with the mission of providing information about the non-profit sector that advances transparency, enables users to make better decisions, and encourages charitable giving.

# **Small Business Tools**

The Internet has a surprising amount of free quality information available about operating a small business. A good deal of that information comes from federal and state government, particularly the Small Business Administration. In an effort to solidify their relationships with small businesses, both Microsoft and Google have created small business websites, although these are both heavy on the product promotion and light on real substance. Specialized entrepreneurial news websites are a great source of articles, RSS news feeds, and blogs, although some of that information can be limited to subscribers.

# **U.S. Small Business Administration (SBA)**

http://www.sba.gov/

The *Small Business Administration website* is loaded with tutorials, news, research, and forms to assist one with a wide variety of small business information needs. The information is organized into four main sections: Small Business Planner, Services, Tools, and Local Resources. The Spotlight section brings attention to topical resources with a current focus on the recession. The *SBA website* also offers a large number of enewsletters that you can sign up for, including the quarterly Georgia Newsletter. Under Local Resources, one can locate information about the Georgia District Office and local scheduled events at <a href="http://www.sba.gov/localresources/district/ga/index.html">http://www.sba.gov/localresources/district/ga/index.html</a>.

#### **Microsoft Small Business Center**

### http://www.microsoft.com/smallbusiness/

Microsoft Small Business Center focuses a great deal on Microsoft products and how they can be utilized for small businesses. Under the Learning Center section is where the bulk of the articles are located with topics focusing on Finance, Management, Marketing, Startups, and Technology. Most articles are written in a brief step-by-step how-to style, but may be helpful for the novice. Under the Online Services section there is information about both Microsoft's free small business website offerings and its free document sharing and online storage offerings in its new Microsoft Office Live Workspace <a href="http://workspace.officelive.com/">http://workspace.officelive.com/</a>.

# **Google Small Business Toolkit**

# http://www.google.com/smallbusinessnetwork/

Google Small Business Toolkit is primarily the homepage of Google's free Small

*Business Network*, a grass-roots network of small businesses focusing on policy issues and a group discussion forum. There are also links to some Google tools that might be of interest to small businesses, such as Google's Local Business Center, Google Apps, Google Maps, Google AdWords, and their Google Business Channel on YouTube with tutorials on some of these applications.

#### Wall Street Journal: Small Business

## http://online.wsj.com/small-business/main

The Wall Street Journal: Small Business section has articles, blog entries, guides, photos, and videos from the editors and columnists of the Wall Street Journal, with a surprising amount of the content freely available (articles marked with a key icon require a subscription). The section is subdivided into five areas: Financing & Investing, Building Your Business, Small Business Technology, Franchising, and How-To Guide. There are also links to sample business plans available. RSS feeds are available for the how-to articles.

#### Inc.com

## http://www.inc.com/

Inc.com is the web version of Inc. magazine, focusing on information for the small business entrepreneur. The website provides free access to its articles, blog entries, how-to guides, and tools in an easy to navigate, engaging website. There are subdivisions for the topical areas of Start-up, Running a Business, Finance, Leadership & Managing, Sales & Marketing, Technology, Innovation, and their Inc. 500/5000 List.

Their content is also available on a selection of RSS feeds. *Inc.com* makes business information accessible and interesting – one does not need to be an entrepreneur to gain insight from their offerings.

#### Entrpreneur.com

### http://www.entrpreneur.com/

Entrepreneur.com is the web version of Entrepreneur magazine. The website is dominated by advertisements, but there are also useful articles, blog entries, tools, guides, and even videos, that are freely available. Entrepreneur.com's Business Performance Dashboard, developed by Entrepreneur and CentrisPoint, a research organization, used a database of nearly 20 million U.S. companies to find comparisons of average sales, the number of businesses per industry, industry efficiency, and growth of businesses the same age or size. It can be accessed directly at <a href="http://www.entrepreneur.com/benchmark/index.html">http://www.entrepreneur.com/benchmark/index.html</a>.

#### **Entrepreneurship.org**

# http://www.entrepreneurship.org/

Entrepreneurship.org is a public-private partnership between the Ewing Marion Kauffman Foundation and the U.S. Commerce Department's International Trade Administration (ITA) formed to serve as a resource for best practices in entrepreneurial leadership. The website is divided into several tabs focusing on different areas of information. The Policy Forum section contains articles and blog entries looking to connect new policy ideas with entrepreneurs. The Resource Center section contains

information for entrepreneurs arranged by audience, topic, and type. The Media Center section contains videos and podcasts related to entrepreneurship.

# **Georgia Specific Resources**

There are many Georgia specific business resources available on the Internet in large part due to information made available by the State of Georgia on its websites.

Remember that Georgia.gov covers a wide-variety of topics beyond legal information.

## Georgia Department of Banking & Finance

### http://dbf.georgia.gov/

The Georgia *Department of Banking & Finance* website contains resources related to the Department's work in promoting and regulating the financial services industry in Georgia. Features include database searches for state chartered banks, credit unions, and money services businesses as well as cease and desist orders published. There is a Laws and Regulation section, which contains a listing of bills of interest in front of the Assembly this session, highlights of relevant sections of the O.C.G.A., and Departmental regulations and rules.

# Georgia Department of Labor

# http://www.dol.state.ga.us/

The Georgia *Department of Labor* website is divided into sections by the following user groups: Job Seekers, Employers, and Workforce Professionals. The website is a great

source for statistics related to labor and employment in Georgia. The Employment Laws and Rules section is arranged by topic with links to helpful Federal and Georgia documents.

# Georgia.org – Business Website of the Georgia Department of Economic Development

### http://www.georgia.org/

Georgia.org is a portal website to promote economic development in Georgia, maintained by the Georgia Department of Economic Development. Designed to be perceived as a general "Welcome to Georgia" website, it is quickly obvious that the focus of *Georgia.org* is promoting Georgia industries and business growth. There is information about major industries in Georgia, including statistics. There are also brief articles on entrepreneurship, expanding businesses, and community development in Georgia, with links to appropriate associations and agencies.

#### **Georgia Chamber of Commerce**

#### http://www.gachamber.com/

The *Georgia Chamber of Commerce* website is dominated by its news feed of relevant items effecting the *Chamber of Commerce*'s economic development in Georgia.

Information is divided into the following tabbed sections: Government Affairs, Policy Committees, Membership, Economic Development, and About Us. Of particular interest are the Legislative Updates and Agenda publications, as well as the Track Business Legislation section.

**Georgia Secretary of State - Corporations Division** 

http://www.sos.georgia.gov/corporations/

Georgia corporations, limited liability companies, and limited partnerships are formed

by filing with the Georgia Secretary of State – Corporations Division. Their website

features filing annual corporation registrations, checking payment status, searching for

corporations, verifying certification, ordering corporate records, and ordering

certificates of existence or certified documents. There are also up-to-date statistics

about active corporate entities in Georgia. The Corporations Search feature could be

very useful when trying to verify information about a company or person in Georgia.

**Georgia State Ethics Commission** 

http://ethics.georgia.gov/

The Georgia State Ethics Commission website contains information on candidates and

lobbyists, including Personal Financial Disclosure Statements, Late/Non Filers lists, and

Campaign Contributions. There is a graphical interface map of Georgia to make

searching campaign contributions by county, office, or zip code easy. Candidates can e-

file their reports directly on the website. There is also news, upcoming events, and a

Video on Demand section containing training videos for candidates, lobbyists, and filing

officers.

**Business.gov - Georgia Small Business Guide** 

http://www.business.gov/states/georgia/

Maintained by the Small Business Administration, *Business.gov's* mission is to help small businesses understand their legal requirements and locate services from federal, state, and local agencies. The *Business.gov - Georgia Small Business Guide* provides Georgia specific resource pages on Starting a Business, Operating a Business, Training and Assistance, and Cities and Counties. There is also a useful "How Do I...?" section as well. While some of the information one might find just as readily by going to *Georgia.gov*, the real strength of this website is its clear organization and links to Georgia resources produced by cities, counties, the SBA, and other agencies and organizations.

# **Gadgets**

There are many helpful tools available on the Internet for free that can help one with business skills and planning. Some of these tools are in the form of helpful blogs, which following over time can increase one's knowledge and skill in certain business management areas. There are also how-to guides, which give step-by-step directions to follow. There are even some tools, such as calculators, that will help with financial planning.

#### MiniPlan.com

## http://wsj.miniplan.com/

Made available originally through the Wall Street Journal's Small Business section, *MiniPlan.com* guides one through creating the basics of a business plan including: Break-Even Analysis, Market Analysis, Executive Summary, Company Objectives, and Mission Statement. One does have to register in order to use the software product, but this allows a user to go back and retrieve one's plan in the future. *MiniPlan.com* is created and maintained by Palo Alto Software, Inc. For other how-to guides for creating a business plan see the following:

#### • Bplans.com

### http://www.bplans.com/

Bplans.com is Palo Alto Software, Inc.'s website for their business plan resources. They offer over 500 freely available example business plans for a wide variety of businesses. They also offer a section of How-To Articles on topics such as Writing a Business Plan, Buying a Business, and Small Business Legal Issues. Their Business Term Glossary is also a very helpful resource.

## Business Plans and Profiles Index

http://www.clpgh.org/research/business/bplansindex.html

A free resource of the Carnegie Library of Pittsburgh, *Business Plans and Profiles Index* provides a list of book and web resources that can assist with business planning.

#### • SBA Small Business Planner

## http://www.sba.gov/smallbusinessplanner/index.html

The SBA's *Small Business Planner* allows access to a wealth of materials provided by the Small Business Administration, arranged in the broad categories of Plan Your Business, Start Your Business, Manage Your Business,

and Getting Out. It is an excellent tool for long-time as well as new business owners.

#### • How-to-Guide: Small Business

### http://guides.wsj.com/small-business/

WSJ's *How-to-Guide: Small Business* has small business tips from Wall Street Journal reporters and columnists, gathered from previous articles, and arranged in easy to browse subject areas.

#### **PDF for Lawyers Blog**

## http://www.pdfforlawyers.com/

*PDF for Lawyers* blog focuses on issues surrounding the use of Adobe's .pdf format in the practice of law. There is discussion about security measures, relevant court cases, and new technological devices to help achieve the paperless office. *PDF for Lawyers* is maintained by practicing attorney, Ernest Svenson, who also produces the blog *Ernie* the Attorney <a href="http://www.ernietheattorney.net/">http://www.ernietheattorney.net/</a> and posts to Twitter @ernieattorney.

#### **Consumer Reports**

# http://www.consumerreports.org/

Consumer Reports.org, the web-version of Consumer Reports magazine, offers some freely available information in addition to its clearly marked subscriber only content. Produced by the Consumers Union, a non-profit organization working to create a safe marketplace and empower consumers to protect themselves, there are helpful articles covering a wide-range of consumer goods in their topical blogs. The Money section

provides a consumer orientated source for financial news as well as helpful articles on taxes, shopping strategies, banking & credit, and retirement among others.

#### **Presentation Zen Blog**

## http://www.presentationzen.com/

Presentation Zen is a blog produced by Garr Reynolds, a marketing professor and former user group manager at Apple Computer, Inc., focusing on professional presentation design. The blog entries focus on skills for delivering effective presentations and use video examples of presentations on a variety of topics to teach new skills. There is also information about helpful books and websites for improving one's presentation techniques.

## **Typography for Lawyers**

# http://www.typographyforlawyers.com/

Matthew Butterick, a practicing attorney, whose educational background is in graphic design and typography, maintains the website *Typography for Lawyers*. This ongoing website is a how-to manual for lawyers wanting to strengthen the impact of their writing by utilizing typographic design appropriate for the law. The website includes an Appendix listing font rules in major jurisdictions and a link to the article "Painting with Print" by Ruth Anne Robbins from the Fall 2004 issue of the *Journal of the Association of Legal Writing Directors* which contains additional jurisdictions not yet covered by the website. The article is freely available at:

<a href="http://www.ca7.uscourts.gov/Rules/Painting\_with\_Print.pdf">http://www.ca7.uscourts.gov/Rules/Painting\_with\_Print.pdf</a>

### **Marketplace Money Toolbox**

# http://marketplace.publicradio.org/toolbox/

Marketplace Money Toolbox is a collection of handy websites and calculators from the contributors of American Public Media's Marketplace radio programs. The collection of calculators are the most notable part of the toolbox, covering the following topics:

Retirement Income, Savings Goals, Credit Card Payoff, Home Budget Analysis,

Mortgage Loan, Asset Allocator, College Savings Plan, Net Worth, Emergency Savings, and, last but not least, Lunch Savings.

# **Conclusion**

There is no shortage of free business information on the Internet for one to access. Because of this abundance of business information, it is helpful to have specific business resources to use, rather than beginning one's search on a general search engine like Google. Moreover, often times there are valuable business information data that cannot be accessed by a search engine, because it is imbedded in a database or is streaming from a live feed. While this guide to business resources is not comprehensive, it does highlight effective websites to use when researching business and financial information.