



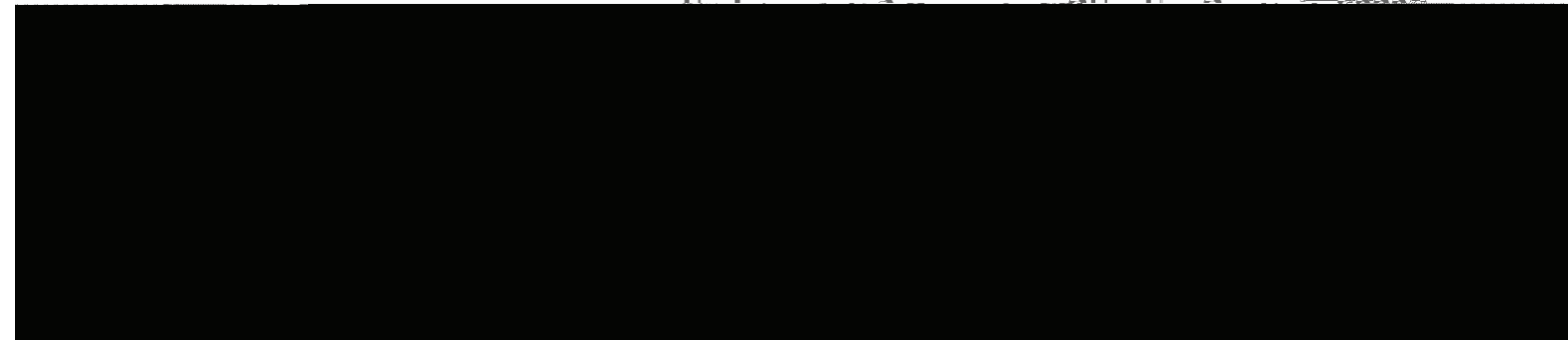


~~CONFIDENTIAL~~

**Hiring Exceptions in 2020**

**Long Beach Small Business Monitor Survey: \_\_\_\_\_**

**Are You Planning on Hiring at Your Business**





## **More Spending on Equipment, Inventory, and Supplies is Expected**

in their business credit and financing in the com

## **More Expect To Seek New Credit and Financing in 2020**

and have difficulty finding access to credit and financing. Fewer small businesses have access

ness cycle have a larger impact on their profits. In our survey this year, we find an increase in





modeling to one specific, school-based program,





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**Phishing is a cybercrime in which an attacker sends an email that appears to be from a trusted source and asks the recipient to provide personal information such as login credentials and debit/credit card numbers.**





“A data breach, according to the Privacy Rights Clearinghouse, is a “security violation [b' k \ ]W\ 'gYbg]h] j Yz' dfchYWhYX' cf 'WcbÙXYbh]U'` data is copied, transmitted, viewed stolen or used by an unauthorized [sic] individual.”

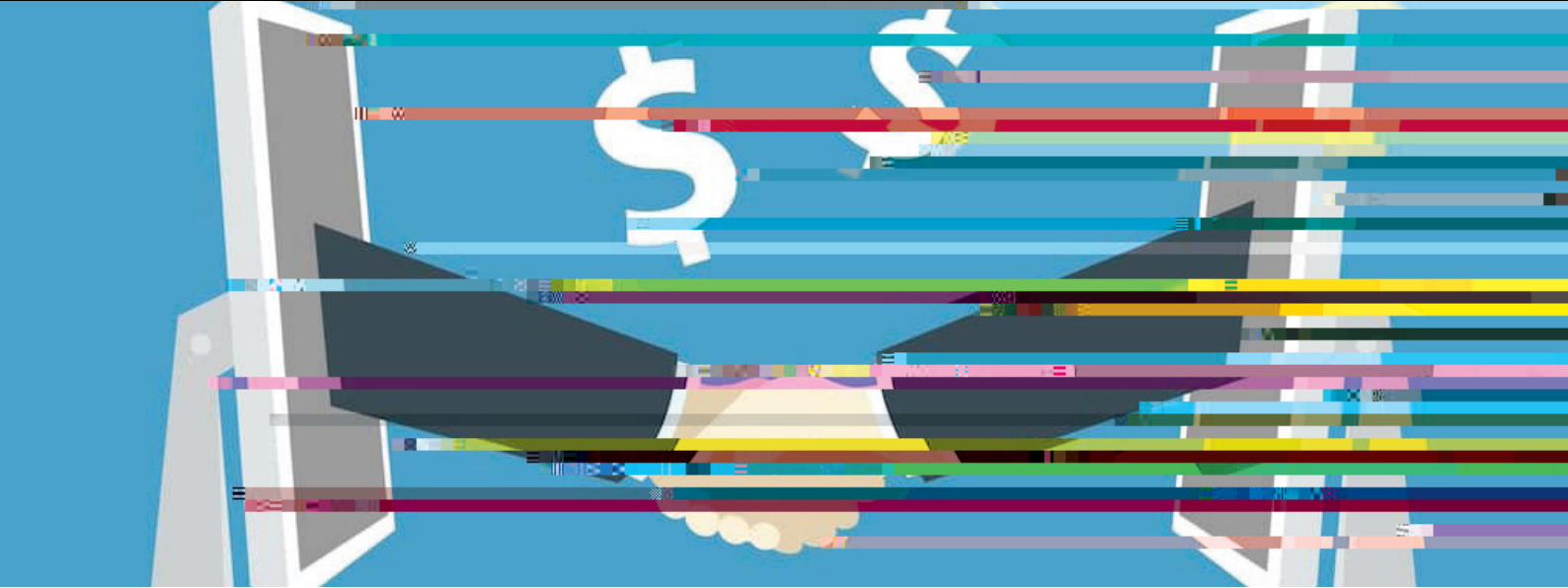
card numbers, Social Security identification numbers, and confidential medical files. Capital One, one of the major U.S. financial institutions, said in

top five breaches occurring this year.

*DR. ROD SMITH, ACCOUNTANCY*

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confidential information compromised can cost  
fines (at both the federal and state level) and the  
company's efficiency, intellectual property, and



**Person-to-person lending - also known as peer-to-peer lending, peer-to-peer investing, and social lending, and abbreviated as P2P lending - refers to lending and borrowing through a platform.**



## **Purpose**

## **Design/methodology/approach**

by finance students on a mock P2P site. The

## **Findings**

Investors who have experienced financial

## **Originality**

This study is the first behavioral experiment to examine herding in P2P lending. The findings

## **Practical implications**

perceived as convenient, efficient, flexible and empowering, and previous work finds





family firms. However, heirs are exposed to



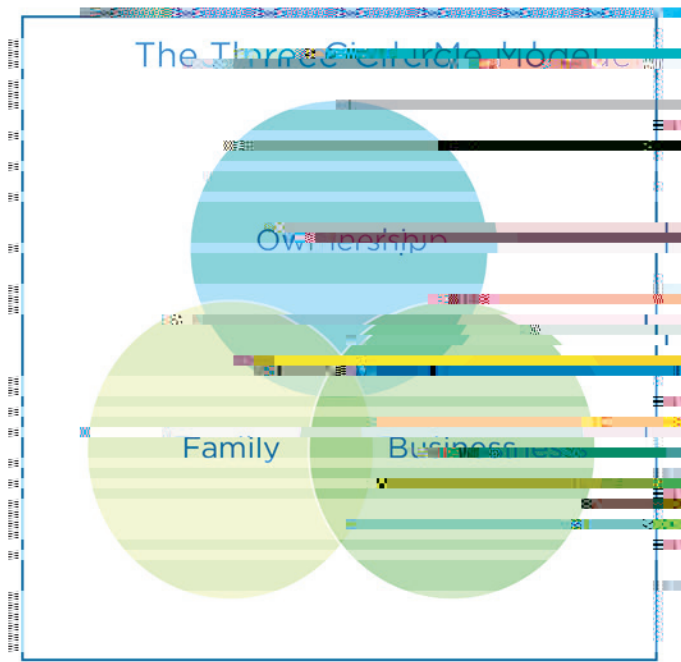
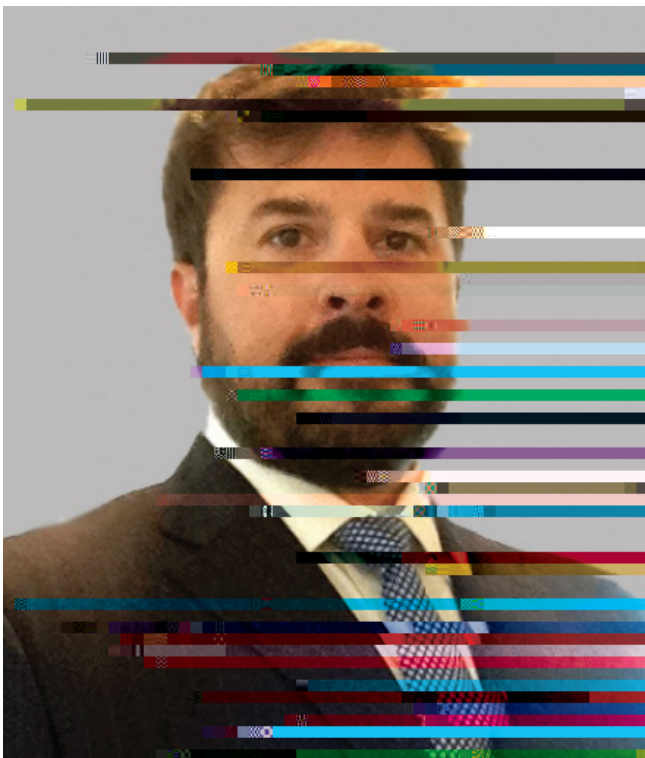


Figure 1. The Three Circle Model of the Family Business System by Raymond G. Faciona and John R. Searles





# Journal of Accounting Education



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*Accounting Education*  
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[doi.org/10.1080/09639284.2019.1670685](https://doi.org/10.1080/09639284.2019.1670685)

The authors analyze the pass rates and size of candidate pools of U.S. jurisdictions on that state-level economic activity and CPA exam rules affect CPA candidate behavior. Lower credit-hour requirements help to attract candidates and higher state-level economic activity helps to attract relatively

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for a state's credit hour requirements, they find

competitiveness and the flow of human capital.

THE CALIFORNIA STATE UNIVERSITY

