

Wall Street Journal Small Business

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For Small Businesses, It's a Virus Chain Reaction ... Photographs by Dustin Chambers for The Wall Street Journal March 21, 2020 12:00 am ET Allie and Chris Lyons, the owners of a popular farm-to ...

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WSJ visits Yuma, Ariz., where small business owners say another round of stimulus from Congress may be too little too late. Photo: Adam Younker for The Wall Street Journal

Congress Eyes Targeted Coronavirus Aid for Small Businesses

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The Wall Street Journal Has A Serious Problem

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The Wall Street Journal 11 mins · The Small Business Administration's release of new information on borrowers under the Paycheck Protection Program highlights how money flowed to both mom-and-pop businesses and larger firms.

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Because starting a small business is not only a huge financial risk but also a complete lifestyle change, anyone who wants to be his or her own boss needs to approach entrepreneurship thoughtfully and with careful planning. That's why there is no better resource than The Wall Street Journal Complete Small Business Guidebook, a practical guide for turning your entrepreneurial dreams into a successful company, from America's most trusted source of financial advice. It answers would-be business owners's biggest question:how do I fund my venture?;then explains the mechanics of building, running and growing a profitable business. You'll learn: " How to write a winning business plan " Secrets to finding extra money during the lean years and beyond " Ways to keep your stress in check while maintaining a work/life balance " How to manage your time, including taking vacations and dealing with sick days " Strategies for keeping your business running smoothly|from investing in technology to hiring the right people " Marketing and management basics " When angel investors or venture capital might be an appropriate way to grow " How to execute your exit strategy Running the show may not always be easy, but the rewards can be tremendous. You may be on the job 24/7, but you have the freedom to call the shots, to hire whomever you want, to work when you want and to take your business as far as you want to go.

Why small business is not the basis of American prosperity, not the foundation of American democracy, and not the champion of job creation. In this provocative book, Robert Atkinson and Michael Lind argue that small business is not, as is widely claimed, the basis of American prosperity. Small business is not responsible for most of the country's job creation and innovation. American democracy does not depend on the existence of brave bands of self-employed citizens. Small businesses are not systematically discriminated against by government policy makers. Rather, Atkinson and Lind argue, small businesses are not the font of jobs, because most small businesses fail. The only kind of small firm that contributes to technological innovation is the technological start-up, and its success depends on scaling up. The idea that self-employed citizens are the foundation of democracy is a relic of Jeffersonian dreams of an agrarian society. And governments, motivated by a confused mix of populist and free market ideology, in fact go out of their way to promote small business. Every modern president has sung the praises of small business, and every modern president, according to Atkinson and Lind, has been wrong. Pointing to the advantages of scale for job creation, productivity, innovation, and virtually all other economic benefits, Atkinson and Lind argue for a "size neutral" policy approach both in the United States and around the world that would encourage growth rather than enshrine an anachronism. If we overthrow the "small is beautiful" ideology, we will be able to recognize large firms as the engines of progress and prosperity that they are.

"One is tempted to say 'the only book you'll need on starting a business.' Brilliant! Genius! Choose your superlative-it'll fit."-Tom Peters People starting out in business tend to seek step-by-step formulas or rules, but in reality there are no magic bullets. Rather, says veteran company-builder Norm Brodsky, there's a mentality that helps street- smart entrepreneurs solve problems and pursue opportunities as they arise. Brodsky shares his hard-earned wisdom every month in Inc. magazine, in the hugely popular "Street Smarts" column he cowrites with Bo Burlingham. Now they've adapted their best advice into a comprehensive guide for anyone running a small business.

For years, government bureaucrats have been looking for ways to destroy small businesses. With coronavirus, they finally had their chance. In 2020, the American economy suffered the biggest financial collapse in history. But while Main Street suffered like never before, the stock market continued to reach new highs. How could this be? The answer is that government had slapped oppressive restrictions on small businesses while propping up Wall Street and engineering a historic consolidation of power and wealth. This isn't a new problem. During the last financial crisis, Washington bailed out large banks, saying they were "too big to fail." When the federal government finally pushed out the CARES Act in 2020, it clearly favored the wealthy and well-connected, showing that small businesses were too small to matter. People across the political spectrum constantly complain about the tyranny of big business, and they're not wrong. However, too many think government is the solution. In reality, government is the problem. In The War on Small Business, entrepreneur Carol Roth unveils the many abuses of power inflicted on small businesses during the COVID-19 pandemic. Small business owners were thrown in jail for trying to make a living. Individual rights were discarded. Big government did what it does best:intentionally protect the rich and powerful. This is the most underreported story coming out of the pandemic. The government chose winners and losers, who would thrive and who would fight to survive, based on not data or science, but based on clout and connections. This enabled the government, with the aid of the Federal Reserve, to oversee the largest wealth transfer in history from Main Street to Wall Street. The issues started long ago and continue today with a highly tilted playing field that favors those "in the club" to the detriment of the average Americans. This book is about the Davids vs. the Goliaths and the decentralization that can help the small, independent businesses and individuals participate in wealth creation. If Americans don't wake up and stop it, politicians will continue to produce policies that intensify their war on small business and individuals and all that stands in the way of centralized power and control.

The Small Business Administration (SBA) administers several types of programs to support small businesses, including loan guaranty and venture capital programs to enhance small business access to capital; contracting programs to increase small business opportunities in federal contracting; direct loan programs for businesses, homeowners, and renters to assist their recovery from natural disasters; and small business management and technical assistance training programs to assist business formation and expansion. This has grown especially acute in recent months due to the widespread, adverse impact of the novel coronavirus (COVID-19) pandemic on the national economy. This book looks at some of the issues small businesses may face during the pandemic.

"An enthusiastic, example-rich argument for innovating in a particular way|by deliberately experimenting and taking small exploratory steps in novel directions. Light, bright, and packed with tidy anecdotes! (The Wall Street Journal). What do Apple CEO Steve Jobs, comedian Chris Rock, prize-winning architect Frank Gehry, and the story developers at Pixar films all have in common? Bestselling author Peter Sims found that rather than start with a big idea or plan a whole project in advance, they make a methodical series of little bets, learning critical information from lots of little failures and from small but significant wins. Reporting on a fascinating range of research, from the psychology of creative blocks to the influential field of design thinking, Sims offers engaging and illuminating accounts of breakthrough innovators at work, and a whole new way of thinking about how to navigate uncertain situations and unleash our untapped creative powers.

Several times a year, The Wall Street Journal publishes Special Reports entitled Breakaway: A Focus on Small Business. This ongoing feature is one of the most popular in both the print and interactive versions of the Journal. With 25 million small businesses in the United States employing more than half of all non-public workers, generating most of the gross domestic product, and creating most of the new jobs in our booming economy, it's no wonder that interest in small business is very high. Here, in Breakaway: Small Business, is the very best of the best Special Reports. Here is the best of the popular column Here's the Problem..., the business case-study version of Can This Marriage Be Saved, in which a problem affecting a particular small business is analyzed and recommendations are offered by two or more experts. Here is the best of the in-depth profiles of America's fastest-growing small businesses, such as Gazoontile.com, which grew from 4 employees, one store, and 800 square feet of storage to 120 employees, four stores, an 8,000 square-foot warehouse, and \$1.2 million in sales in less than a year. Here, as well, are articles that educate small business owners about how to avoid a family feud in a family business; how to identify the six categories of investors; how to create the right IRAs for yourself and your employees; how to set up a home office that won't take over your home; how to defend your patents; and many other crucial tips. Collected and presented here for the first time in e-book format, Breakaway: Small Business is a searchable, portable, and hugely valuable resource for any small business owner -- or, indeed, any businessperson -- from the award-winning staff of The Wall Street Journal.

David Stockman, Ronald Reagan's budget director, proclaimed the Small Business Administration a "billion-dollar waste -- a rathole," and set out to abolish the agency. His scathing critique was but the latest attack on an agency better known as the "Small Scandal Administration." Loans to criminals, government contracts for minority "fronts," the classification of American Motors as a small business, Whitewater, and other

scandals -- the Small Business Administration has lurched from one embarrassment to another. Despite the scandals and the policy failures, the SBA thrives and small business remains a sacred cow in American politics. Part of this sacredness comes from the agency's longstanding record of pioneering affirmative action. Jonathan Bean reveals that even before the Civil Rights Act of 1964, the SBA promoted African American businesses, encouraged the hiring of minorities, and monitored the employment practices of loan recipients. Under Nixon, the agency expanded racial preferences. During the Reagan administration, politicians wrapped themselves in the mantle of minority enterprise even as they denounced quotas elsewhere. Created by Congress in 1953, the SBA does not conform to traditional interpretations of interest-group democracy. Even though the public -- and Congress -- favors small enterprise, there has never been a unified group of small business owners requesting the government's help. Indeed, the SBA often has failed to address the real problems of "Mom and Pop" shop owners, fueling the ongoing debate about the agency's viability.

One of The Wall Street Journal's Best Non fiction Books of 2011. From modest beginnings as a tea shop in New York, the Great Atlantic & Pacific Tea Company became the largest retailer in the world. It was a juggernaut, the first retailer to sell \$1 billion in goods, the owner of nearly sixteen thousand stores and dozens of factories and warehouses. But its explosive growth made it a mortal threat to hundreds of thousands of mom-and-pop grocery stores. Main Street fought back tooth and nail, enlisting the state and federal governments to stop price discounting, tax chain stores, and require manufacturers to sell to mom and pop at the same prices granted to giant retailers. In a remarkable court case, the federal government pressed criminal charges against the Great A&P for selling food too cheaply-and won. The Great A&P and the Struggle for Small Business in America is the story of a stunningly successful company that forever changed how Americans shop and what Americans eat. It is a brilliant business history, the story of how George and John Hartford took over their father's business and reshaped it again and again, turning it into a vertically integrated behemoth that paved the way for every big-box retailer to come. George demanded a rock-solid balance sheet; John was the marketer-entrepreneur who led A&P through seven decades of rapid changes. Together, they built the modern consumer economy by turning the archaic retail industry into a highly efficient system for distributing food at low cost.

The story of the man who transformed The Wall Street Journal and modern media In 1929, Barney Kilgore, fresh from college in small-town Indiana, took a sleepy, near bankrupt New York financial paper!The Wall Street Journal!and turned it into a thriving national newspaper that eventually was worth \$5 billion to Rupert Murdoch. Kilgore then invented a national weekly newspaper that was a precursor of many trends we see playing out in journalism now. Tofel brings this story of a little-known pioneer to life using many previously uncollected newspaper writings by Kilgore and a treasure trove of letters between Kilgore and his father, all of which detail the invention of much of what we like best about modern newspapers. By focusing on the man, his journalism, his foresight, and his business acumen, Restless Genius also sheds new light on the Depression and the New Deal. At a time when traditional newspapers are under increasing threat, Barney Kilgore's story offers lessons that need constant retelling.

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