



Competency-Based
Competitive Events
Written Exam
for District/Regional Use

Test Number 1072
Booklet Number _____

Business Management and Administration Cluster Exam

BLTDM - Business Law and Ethics Team Decision Making Event

HRM – Human Resources Management Series Event

INSTRUCTIONS: This is a timed, comprehensive exam for the occupational area identified above. Do not open this booklet until instructed to do so by the testing monitor. You will have _____ minutes to complete all questions.

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1. Pedro Sanchez works as a loan processor for the MON Company, which is located in Smithville. Pedro has recently approved an application to extend a \$10,000 line of credit to Mrs. Jones. Who is the creditor in this situation?
 - A. Mrs. Jones
 - B. Pedro Sanchez
 - C. MON Company
 - D. City of Smithville
2. A type of business ownership in which one or more of the owners does not have full liability is called a
 - A. sole proprietorship.
 - B. general partnership.
 - C. limited partnership.
 - D. service organization.
3. Which of the following is not a barrier to effective verbal communication:
 - A. Asking for clarification
 - B. Thinking of what to say next
 - C. Interrupting the speaker
 - D. Judging the speaker's appearance
4. If an employee needs to do some research to answer a customer's telephone inquiry, the best action for the employee to take is to obtain the customer's telephone number and then
 - A. put the customer on hold until the research has been completed.
 - B. ask the sales manager to call the customer back.
 - C. send the customer literature about the business and its products.
 - D. follow-up with the customer after obtaining the requested information.
5. In which of the following situations might it be difficult to give effective verbal directions:
 - A. Information is complex.
 - B. Time is important.
 - C. Managers are organized.
 - D. Employees are focused.
6. When preparing to deliver an oral presentation, the most important step is
 - A. practicing the delivery.
 - B. conducting research.
 - C. writing useful note cards.
 - D. choosing the best visual aid.
7. The business manager tried to write a promotional letter that was simple, clear, and interesting so that customers who received it would
 - A. easily understand it.
 - B. need to read it many times.
 - C. find it entertaining.
 - D. ask what it really meant.
8. Which of the following is a formatting characteristic of a full-block business letter:
 - A. Indented first paragraph
 - B. Double-spacing within the paragraph
 - C. No paragraph indents
 - D. All paragraphs use right justification.
9. What component is important to include in all types of inquiry letters?
 - A. Contact information
 - B. Personal qualifications
 - C. Project specifications
 - D. Attention-getting title
10. Which of the following might a manager send to corporate management on a regular basis to briefly summarize the work accomplished:
 - A. Business plan
 - B. Project proposal
 - C. Strategic plan
 - D. Weekly activity report
11. Jacob is determining the writing style to use for an analytical report. If most of readers are likely to support the report's content, Jacob should format the report for a(n) _____ audience.
 - A. intellectual
 - B. indecisive
 - C. argumentative
 - D. receptive

12. In which component of a research report should the writer place the following statement:
- "Based on our findings, we believe that it is imperative that PNJ Corporation make the necessary adjustments."
- A. Methodology
 - B. Analyses
 - C. Assumptions
 - D. Recommendations
13. Which of the following is an example of an employee using nonverbal communication effectively to reinforce his/her service orientation:
- A. Molly nodded and maintained eye contact as Ms. West explained the problem with her computer.
 - B. When Mrs. Jones complained that her steak was not cooked the way she wanted it, Leah rolled her eyes.
 - C. Tristan answered his office telephone and said, "Blanton Industries. How can I help you?"
 - D. Paul crossed his arms and tapped his foot impatiently as Mr. Cook asked about a charge on his bank statement.
14. In order for a business's handling of complaints to be satisfactory to customers, the business's rules should be
- A. rigid.
 - B. strict.
 - C. flexible.
 - D. firm.
15. Having clear customer relationship management goals before putting a program into place helps businesses to avoid
- A. having unsatisfied customers.
 - B. purchasing irrelevant technology.
 - C. having to lay off employees.
 - D. spending any money.
16. People are considered to be _____ resources.
- A. capital
 - B. natural
 - C. human
 - D. physical
17. One of the factors that would help a business provide place utility to customers is its
- A. low prices.
 - B. location.
 - C. helpful salespeople.
 - D. merchandise selection.
18. Which of the following is a true statement about trade industries:
- A. Trade industries have very little flexibility because of their size.
 - B. Most trade industries are large and employ many people.
 - C. Trade industries modify or change the form of products.
 - D. The main types of trade industries are retailers and wholesalers.
19. The technology that has had the most influence on globalization has been
- A. the Internet.
 - B. television.
 - C. inexpensive telephone service.
 - D. wireless connections.
20. John's business has been very successful the past year, and profits increased 15% over the previous year. John has decided to expand and to hire additional employees. This is an example of how profits
- A. provide necessary training for new employees.
 - B. guarantee longevity of the business.
 - C. increase the sales in a business.
 - D. benefit society as well as business.
21. Every pay period, Sarah's employer withholds a certain percentage of her earnings, which her employer forwards to various government agencies. What type of tax is Sarah's employer withholding?
- A. Excise
 - B. Estate
 - C. Property
 - D. Income

22. Which of the following terms are related to the concept of productivity:
- A. Profit and loss
 - B. Supply and demand
 - C. Inputs and outputs
 - D. Competition and monopoly
23. In calculating gross domestic product, the goods and services that schools and churches purchase for their own use are considered to be part of
- A. foreign trade deficits.
 - B. private domestic investment.
 - C. government transfer payments.
 - D. personal consumption expenditures.
24. Native New Yorker, Carolyn Hendricks is in London to finalize a business contract with British entrepreneur, Nigel Westwood. After their meeting, Nigel said, "Say, Carolyn. I'm feeling a tad peckish. Would yeh fancy to go out for a starter, or perhaps a sarnie and crisps?" An astonished Carolyn had no idea how to respond. What does this example illustrate?
- A. Because minimal vocabulary differences exist between American and Queen's English, few misunderstandings occur.
 - B. Although Americans and British people speak English, the variations of the language can create barriers.
 - C. Americans use proper grammar, while the British tend to use more slang.
 - D. Americans tend to speak more slowly and pronounce words more clearly than the British.
25. While in Rio de Janeiro, Brazil, German businessperson Hans Dieseldorf wanted to greet an important Brazilian businessperson in Portuguese. Instead of saying, "Hello, Brazil is a beautiful country," Hans said, "Hello, Brazil smells like onions." This is an example of a(n)
- A. translation problem.
 - B. inappropriate use of humor.
 - C. ethnocentrism issue.
 - D. offensive gesture.
26. Irish businessperson Nicole McMurray wanted to give Mrs. Fukushima, the wife of a well-known Japanese business executive, a small token of appreciation for inviting her to dinner. Nicole carefully selected a gift, wrapped it in white paper, and placed a red bow on top of the package. When Nicole presented the gift, Mr. and Mrs. Fukushima responded with looks of confusion and frowns. Later, Nicole learned that the color white signifies death to the Japanese, while red signifies luck. This situation illustrates that
- A. the Japanese culture prefers dark colors, such as gray.
 - B. the concept of color is similar throughout the world.
 - C. color is not an important concept in most cultures.
 - D. different cultures associate different meanings with color.
27. What issue is associated with product names that businesses often encounter when they start to sell their products internationally?
- A. Readability
 - B. Length of the product names
 - C. Pronunciation issues
 - D. Translation issues
28. Paige is a Canadian businessperson who is attending a meeting in India. What should Paige wear to the meeting to make a positive, professional impression?
- A. Conservative pantsuit
 - B. Ornate jewelry
 - C. Leather belt
 - D. Sleeveless dress
29. Determine whether the following statement is true or false: Humor is a desirable personality trait for a businessperson.
- A. False, humor makes being an effective leader more difficult.
 - B. False, humor detracts from your professional image.
 - C. True, humor can make you appear more dependable.
 - D. True, humor can make people around you more comfortable.
30. Individuals with initiative usually do _____ they are asked to do.
- A. less than
 - B. more than
 - C. exactly what
 - D. little of what

31. Which of the following is an example of an employee who is behaving in an unethical manner:
- A. Taking credit for others' work
 - B. Using benefits appropriately
 - C. Telling the truth to managers
 - D. Admitting to all mistakes
32. Jack, a manager, said to his staff, "I know that many of you think that this is a risky course of action. But, I've decided that we should proceed. If this is successful, it could greatly benefit the company. If it fails, I'll accept the consequences and work to find a new solution." What is Jack doing?
- A. Accepting responsibility for his decision
 - B. Indicating that he doesn't think he's made a good decision
 - C. Asking his staff to share the blame, if the action fails
 - D. Requesting that his staff support his decision
33. Jana has a meeting with her boss for two hours at 10:00 Monday morning and is leading a videoconference at 4:30 that afternoon. Susan, a potential investor, calls Jana early Monday morning and says that she will be flying in from Portland Monday morning at 11:30. After she picks up her rental car, Susan wants to meet with Jana early Monday afternoon. Jana knows that meetings with her boss tend to last longer than expected, and that Susan will have a 45-minute drive from the airport to her office. The investor could really help the company, so Jana feels that it is important to meet with Susan. What should Jana tell this important potential investor about meeting on Monday afternoon?
- A. Ask Susan to meet her at her office at noon for a lunch meeting
 - B. Tell Susan that Monday is a very bad day and suggest that they schedule a meeting the following week
 - C. Suggest that they meet for lunch at 1:15 p.m. at a restaurant located between the airport and her office
 - D. Advise Susan that she can meet her at the airport lounge at 3:15
34. An employee who has good feelings about the company, always looks on the bright side of things, and who is optimistic that the business will succeed is said to have a(n) _____ attitude.
- A. positive
 - B. neutral
 - C. negative
 - D. indifferent
35. Which of the following demonstrates a salesperson's empathy for customers:
- A. Showing an understanding of customers' feelings
 - B. Creating a favorable impression with customers
 - C. Giving customers reasons to purchase a good or service
 - D. Selling customers an item to go with what they already bought
36. Ali wants to negotiate with her boss to take on more job responsibilities. Before approaching her boss, Ali needs to determine her boss's position and _____.
- A. procedures.
 - B. abilities.
 - C. standards.
 - D. interests.
37. A leader who imagines a better way of doing things is exhibiting the trait of _____.
- A. empathy.
 - B. awareness.
 - C. discipline.
 - D. creativity.
38. One way that team leaders can show enthusiasm while enlisting others to work toward a shared vision is by _____.
- A. applying for promotions within the organization.
 - B. recognizing and rewarding progress toward the vision.
 - C. sharing the vision with only certain team members.
 - D. avoiding contact with vendors and suppliers.
39. Because the United States is made up of people from all parts of the world, it has many different _____.
- A. sanctions.
 - B. governments.
 - C. courts.
 - D. cultures.

40. Which of the following is NOT a name for a medium of exchange accepted and backed by the government as payment for goods and services:
- A. Credit cards
 - B. Legal tender
 - C. Currency
 - D. Bonds
41. Which of the following statements about understanding your spending habits is true:
- A. A key aspect of opening a bank account
 - B. A key aspect in exceeding financial goals
 - C. The first step in creating a financial plan
 - D. The last step in creating a financial plan
42. Matt is balancing his checkbook for the first time. He compares the checks he has written over the last month with those listed on his statement and finds that all of his checks have cleared. Next, he verifies that his latest paycheck, which he deposited the previous day, is on the list. It is not, so he adds it to his statement balance. After this, he should
- A. subtract any interest.
 - B. subtract fees and charges.
 - C. call the bank for a new statement.
 - D. consider everything done.
43. When Stefanie receives her credit-card statement at the end of the month, she sees that she was charged for a down-payment on a new car that she hadn't purchased. Which of the following is NOT something she should do:
- A. File a police report
 - B. Call the car dealership
 - C. Contact her credit-card company
 - D. Check her credit report
44. If a business chooses not to do something that it considers risky, it is _____ the risk.
- A. transferring
 - B. avoiding
 - C. mitigating
 - D. accepting
45. Which of the following is one way that small businesses use technology to perform accounting tasks:
- A. Establishing tax codes
 - B. Requesting quotes by e-mail
 - C. Filing tax returns online
 - D. Developing institutional policies
46. Which of the following is one of the components of a business's cash payments:
- A. Total credit sales
 - B. Previous month's balance
 - C. Cost of goods
 - D. Interest from loans
47. Balancing the business's objective to make a profit with the interests of all the business's stakeholders is a primary consideration related to the business's
- A. maintenance activities.
 - B. creative processes.
 - C. financial ethics.
 - D. forecasting methods.
48. Which of the following is a benefit to businesses of orienting new employees:
- A. Increases profit
 - B. Reduces turnover
 - C. Provides information
 - D. Eliminates training
49. What is the foundation of knowledge management?
- A. An unresolved conflict or problem
 - B. An intangible product to market
 - C. A place to store unrelated data
 - D. A willingness to share expertise
50. Camilla is being promoted and is training Cecily to take over her current position. To help Cecily acclimate to her new job, Camilla gives Cecily some tips that might help her process her work more efficiently. What does this example illustrate?
- A. Camilla is providing too much information and is likely to confuse and frustrate Cecily.
 - B. Cecily should be cautious about the information that Camilla is giving her because it is probably incorrect.
 - C. Camilla is exhibiting ethical behavior by passing along personal knowledge to help Cecily learn how to do her job.
 - D. Cecily should develop her own way of doing things because it is likely to be better than Camilla's way.

51. How does the fragmentation of processes help to protect a company's trade secret?
- A. The company will not need to monitor any part of the process.
 - B. It replaces the need to obtain a copyright for intellectual property.
 - C. Employees' knowledge is limited to a specific part of the process.
 - D. The need for non-compete agreements is eliminated.
52. The use of sorting techniques to capture knowledge involves
- A. comparing and ordering concepts.
 - B. obtaining and storing confidential information.
 - C. documenting relevant facts.
 - D. setting long-term objectives.
53. Which of the following situations is an example of an employee taking action to increase sales:
- A. Nigel increases the markup of the company's primary product from 25 percent to 35 percent.
 - B. Kevin advises a customer that shipping charges will increase five percent for orders over \$1,000.
 - C. Nancy orders additional inventory from a vendor who was offering deep discounts for a limited time.
 - D. Annabelle calls on her customers to determine if they need additional products.
54. The following statement appeared in an online journal article written by Dr. Lydia Garrett:
- "Dr. Sanderson has limited expertise in the area of biophysics, and I do not believe that he has conducted enough research to support his theory."
- This is an example of
- A. supporting evidence.
 - B. an opinion.
 - C. hearsay.
 - D. a fact.
55. Which of the following is a natural risk that businesses should consider when establishing their information-management procedures:
- A. Tax audit
 - B. Fire
 - C. Technology
 - D. Privacy
56. Business people often use the calendar applications on their cellular telephones to
- A. obtain driving directions.
 - B. track their appointments.
 - C. send text messages to clients.
 - D. check their e-mail.
57. Jamal wants to purchase software for his small business that allows him to create text documents, prepare presentations, maintain a customer database, and develop numerical charts. What type of software would best meet Jamal's needs?
- A. Word processing
 - B. Integrated
 - C. Spreadsheet
 - D. Trajectory
58. Which of the following forms of communication is the most efficient way to bring four coworkers who are located in different cities together to simultaneously discuss a common business issue:
- A. Switchboard
 - B. Audio conferencing
 - C. Video camera
 - D. Teleprompter
59. Project-management software can help businesspeople allocate necessary resources and
- A. hire contractors.
 - B. schedule tasks.
 - C. establish credit.
 - D. authorize payments.

60. A customer sent the Webster Company a check in the amount of \$1,725 as partial payment for a \$2,456.29 purchase. During the current billing cycle, the customer made several purchases, totaling \$466.23. Now, Webster must generate a new account statement to send to the customer. How much money does the customer owe Webster?
- A. \$731.29
 - B. \$1,197.52
 - C. \$466.23
 - D. \$1,719.51
61. Businesses often maintain records about vendors' pricing, delivery terms, and credit policies and use the information in the records to
- A. monitor inventory levels.
 - B. negotiate higher discounts.
 - C. award purchasing contracts.
 - D. follow safe shipping procedures.
62. Which of the following facility components are inspected by authorized officials to ensure that safety ordinances are met:
- A. Computer networks
 - B. Photocopiers
 - C. Elevators
 - D. Portable cameras
63. A common cause of back injuries on the job is
- A. poor posture.
 - B. improper lifting.
 - C. hard physical labor.
 - D. sitting in one position.
64. Why might a business obtain a trademark for its intellectual property?
- A. To prevent the publication of the business's written work
 - B. To protect the integrity of the business's logo
 - C. To keep competitors from using the business's manufacturing processes
 - D. To stop the unauthorized use of the business's inventions
65. Luke is a purchasing-department employee who must complete his inventory report by 4:00 p.m. on Tuesday. He must also collect bids and place orders for staple items by Wednesday at noon. Because Luke knows that it will take a while to obtain the bids, he decides to start contacting vendors before he begins working on his inventory report. Luke is _____ his workload.
- A. prioritizing
 - B. delegating
 - C. communicating
 - D. simplifying
66. Tom needs Allison to provide a status report, so he can review inventory levels. After Tom has reviewed the inventory report, he must tell Kayla which items the business needs, so she can contact the appropriate vendors to order stock. To achieve the business's goal of maintaining adequate inventory levels, each employee must perform his/her tasks in a(n) _____ order.
- A. sequential
 - B. reverse
 - C. informal
 - D. flexible
67. What can you do if you will be unable to obtain the amount of financial support that you need to complete the project?
- A. Decrease time
 - B. Eliminate the project
 - C. Lower expectations
 - D. Cut costs
68. Purchasing can help manufacturing businesses to sharpen their competitive edge by
- A. promoting products to customers.
 - B. maximizing inventory investment.
 - C. limiting shipment of goods.
 - D. keeping their prices down.
69. If the delivery date is an important factor when placing an order, a buyer must consider the vendor's
- A. quantity discounts.
 - B. lead time.
 - C. unit pricing.
 - D. billing process.

70. Which of the following actions will help a business maintain positive, long-term relationships with its vendors:
- A. Negotiating aggressively
 - B. Limiting communication
 - C. Solving problems together
 - D. Withholding information
71. The Colbert Company ships 19 cases of model number 328 bolts to SOA Manufacturing Company every other week. This is an example of a(n) _____ purchase order.
- A. advance
 - B. standing
 - C. seasonal
 - D. open
72. Which of the following items would a clothing manufacturer classify as raw-materials inventory:
- A. Zippers, sewing machines, and cloth
 - B. Buttons, cloth, and thread
 - C. Thread, zippers, and sewing machines
 - D. Cloth, zippers, and shirts
73. What should businesses do before negotiating with vendors?
- A. Make minor concessions
 - B. Implement aggressive tactics
 - C. Assess vendors' strengths and weaknesses
 - D. Adopt a win-lose attitude
74. The Six Sigma model involves continuously implementing activities that
- A. influence regulation and decrease outputs.
 - B. promote consistency and eliminate resources.
 - C. stimulate revenue and lessen decision making.
 - D. improve quality and reduce inefficiencies.
75. Determine whether the following statement is true or false: Employees can help the business to control expenses by being as productive as possible.
- A. False, employee productivity does not help the business.
 - B. True, when an employee wastes time, the company is losing money.
 - C. True, employees should be productive even when they are ill.
 - D. False, employee productivity does not affect expenses.
76. A businessperson conducted an analysis which indicated that the company's productivity increased 15% last quarter after implementing a new production process. The purpose of the analysis was to
- A. reduce organizational waste.
 - B. solve a problem.
 - C. validate an action.
 - D. formulate a plan.
77. A worker must remove jewelry while working with dangerous equipment. This is an example of a dress code that is influenced by
- A. the nature of the job.
 - B. business-image considerations.
 - C. personal preferences.
 - D. corporate-casual policies.
78. Which of the following would not be scheduled on a daily "To Do" list:
- A. Activities that must be done next month
 - B. Required activities from the master list
 - C. New activities that must be completed the next day
 - D. Activities that were previously scheduled for the day
79. Which of the following is a career search tool for determining what you are capable of doing now and might be good at doing with additional training or education:
- A. Intelligence test
 - B. Aptitude test
 - C. Interest survey
 - D. Personality test
80. Employees who work in certain professions are required to pass an examination and obtain a
- A. license.
 - B. sponsor.
 - C. charter.
 - D. patent.

81. Identify the weakness of the following opening paragraph used in a letter of application: Your recent advertisement in the Gazette for a customer service representative is of interest to me. I would like to apply for the position.
- A. Spelling
 - B. Format
 - C. Grammar
 - D. Punctuation
82. Membership in a professional association can contribute to your professional growth by helping you to
- A. develop leadership skills.
 - B. prepare for rejection.
 - C. fund personal projects.
 - D. eliminate stress.
83. Employees who are unsure about workplace protocol and procedures should
- A. obtain suggestions from coworkers.
 - B. follow their instincts.
 - C. conduct a formal investigation.
 - D. ask their managers to clarify the policies.
84. Tiffany Evans is the purchasing manager of a janitorial supply company. Which of the following employees reports directly to Tiffany:
- A. Elizabeth Curtis, assistant buyer
 - B. Quinn Montgomery, accounts-receivable coordinator
 - C. Christopher Franklin, senior buyer
 - D. Logan Grear, shipping clerk
85. What type of goal is designed to prevent or control internal organizational behavior?
- A. Profit
 - B. Product
 - C. Order
 - D. Short-term
86. How can all workers help their employers achieve their organizational goals?
- A. Implement liberal spending habits
 - B. Perform their jobs in efficient ways
 - C. Develop a mission statement
 - D. Delegate their workloads
87. When Deidra was developing the statement of work (SOW) for a complex construction project, she included a statement that describes the things that the project will and won't include. This statement is defining the project
- A. constraints.
 - B. outcome.
 - C. risks.
 - D. scope.
88. Which of the following is the first step in developing a work breakdown structure (WBS) for a project:
- A. Determine how long it will take to complete each work task
 - B. Ensure that work tasks are being completed in the proper order
 - C. Evaluate the quality of completed activities in relation to the project goals
 - D. Divide the workload into independent work packages
89. So project-team members understand the project objectives and what is expected of them, project managers need to
- A. develop grievance procedures.
 - B. communicate clearly.
 - C. eliminate conflict.
 - D. make decisions.
90. Which of the following is a question that should be answered when developing the "lessons learned" document:
- A. What are the risks?
 - B. What equipment should we use?
 - C. Who are our stakeholders?
 - D. How can we improve?
91. A water-filtering company made some changes to its processes that resulted in better tasting water. This is an example of
- A. market development.
 - B. quality control.
 - C. opportunity cost.
 - D. quality improvement.

92. The overall purpose of the Six Sigma quality-management framework is to satisfy customers and
- A. lower costs.
 - B. simplify activities.
 - C. improve technology.
 - D. identify needs.
93. What activity helps businesses identify the various opportunities for continuous quality improvement?
- A. Monitoring data
 - B. Setting goals
 - C. Establishing budgets
 - D. Rationing resources
94. Which of the following is a true statement about the role of ethics and business risk:
- A. Businesses that follow ethical guidelines often damage their reputations in the marketplace.
 - B. The unethical behaviors of a business's managers do not affect the business's employees.
 - C. Businesses that provide ethics-training programs can reduce the business's level of risk.
 - D. Businesses are not at risk when they assume that their employees understand the importance of ethics.
95. Which of the following is a form of technology that businesses use to reduce the risk of robbery and theft within their facilities:
- A. Kiosks
 - B. Deadbolt locks
 - C. Electronic cash registers
 - D. Surveillance cameras
96. When RWQ Corporation could not obtain insurance coverage to cover a specific type risk from commercial insurance companies, it formed an insurance company to provide coverage for the risk. This is an example of a company managing its risk through a(n)
- A. organic entity.
 - B. captive insurer.
 - C. generic provider.
 - D. lending institution.
97. Which of the following is an activity associated with the organizing function of management:
- A. Inspecting the quality of outputs
 - B. Developing a mission statement
 - C. Determining the division of labor
 - D. Providing employees with feedback
98. What is an important question that a manager must consider when hiring a new employee?
- A. What are the company's product quality standards?
 - B. What is the company's vision?
 - C. How should the workload be distributed?
 - D. How will the company compensate this worker?
99. A primary activity of the directing function of management is
- A. evaluating performance.
 - B. identifying skills.
 - C. initiating action.
 - D. establishing authority.
100. One of the functions of managerial control involves comparing the results of various business activities with the
- A. safety regulations.
 - B. hiring procedures.
 - C. established goals.
 - D. purchasing methods.