Proceedings

A monthly newsletter from McGraw-Hill

November 2011 Volume 3, Issue 4

The McGraw-Hill Companies

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Dear Professor,

The fall semester is fast progressing! Welcome to McGraw-Hill's November 2011 issue of Proceedings, a newsletter designed specifically with you, the Business Law educator, in mind. Volume 3, Issue 4 of Proceedings incorporates "hot topics" in business law, video suggestions, an ethical dilemma, teaching tips, and a "chapter key" cross-referencing the November 2011 newsletter topics with the various McGraw-Hill business law textbooks.

You will find a wide range of topics/issues in this publication, including:

1. Facebook's "real time sharing" updates and the right to privacy;

2. The United States Supreme Court's review of the new healthcare law;

3. Civil litigation against the New York Mets baseball team related to the Bernard Madoff "Ponzi scheme";

4. Videos related to a) payday lending; and b) Alabama's "church or jail" criminal sentencing program;

5. An "ethical dilemma" related to a settlement reached between Reebok International Limited ("Reebok") and the Federal Trade Commission ("FTC") for alleged false and deceptive advertising in Reebok's sale of its "EasyTone" and "RunTone" shoes; and

6. "Teaching tips" related to Article 2 ("Obama Healthcare Law Headed for Supreme Court") and Video 1 ("How 'Payday' Lenders Pull Off Crippling Rates") of the newsletter.

I sincerely hope both you and your students find this material academically rewarding!

Jeffrey D. Penley, J.D.
Catawba Valley Community College
Hickory, North Carolina

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Of Special Interest

This section of the newsletter covers three (3) topics:

1) Facebook's "real time sharing" updates and the right to privacy;

2) The United States Supreme Court's review of the new healthcare law; and

3) Civil litigation against the New York Mets baseball team related to the Bernard Madoff "Ponzi scheme".

Hot Topics in Business Law

Article 1: "With 'Real-Time' Apps, Facebook Is Always Watching"

http://www.cnn.com/2011/09/23/tech/social-media/facebook-real-time/index.html

The author of this article writes:

A couple years ago, a Microsoft researcher named Gordon Bell embarked on a personal experiment: He would wear a video camera around his neck all the time and keep this "life recorder" always turned on, so it would record everything he did.

It was like an external memory drive for his brain, he wrote in a book called "Total Recall."

Sounds pretty sci-fi, right? Not so much. The "real-time sharing" updates Facebook announced recently aim to do something quite similar -- only for the Internet instead of in real life.

Before we get into the details and implications, here's a "real-time" example of how the updates, which are rolling out in the coming weeks, will work: As I write this, I'm listening to the band LCD Soundsystem on an Internet music service called Spotify. Because I've updated my Facebook page (here's a TechCrunch article on how to do that if you're interested) and because I've logged in to Spotify with my Facebook identity, every song I listen to is automatically shared to Facebook.

Suddenly, my listening experience isn't private. It's public. All my Facebook friends are watching. And judging. Chances are this will affect people's behavior online. If you're a closet fan of Lady Gaga or Bjork or Enya (I'm all three), then you'll just have to stop listening to those potentially mockable artists -- either that, or all your Facebook friends will be chiming in with comments:

"OMG, you're listening to *that*?!"

In the old world of Facebook, I would have to click that I "liked" a song for it to show up on my Facebook profile page. That's something you have to think

about: "OK, I really like this song, and I really want all of my friends to know that I'm listening to it right now." Now, sharing is both passive and automatic. It's a choice you make in advance -- one time -- and never again.

And so it goes with all kinds of the new "real-time" apps.

Since I've logged in to Yahoo! News with Facebook, every time I read an article on that site, it goes to my Timeline.

The same is true for Hulu and TV shows.

And for the Internet game "Words with Friends." When I play a Scrabble-style word in that game, it will show up on Facebook, along with an image of the current playing board.

For Facebook, this is obviously a good thing. The site's goal -- as postulated in "Zuckerberg's Law" -- always has been to get people to share more and more information about themselves. That's bound to happen in this new auto-share era.

It's also ostensibly good for makers of Facebook apps. In a presentation in San Francisco recently, Netflix CEO Reed Hastings said he was initially skeptical of the deal, since it would give Facebook so much information about Netflix's customers' preferences for movies and TV shows.
He decided it was smart, however, after he used the real-time app integration for himself and decided it was so addictive that it would doubtlessly result in more people watching more videos on Netflix -- a good thing for him, of course.

But the benefits for Facebook users are less clear.

Tech bloggers and analysts worry these automatic, real-time updates will kick off a new level of oversharing.

If you were sick of hearing about what your aunt had for breakfast and who your co-workers had "friended" on Facebook, wait until you know every single song they've listened to and every single movie they've watched.

"It's not hard to imagine Facebook sharing more than doubling after the f8 launches," Liz Gannes wrote at the blog AllThingsD. "Millions of tiny little actions are going to move from implicit to explicit. You can start to see why Facebook enabled its 'ticker' news feed earlier this week (that's the dizzying real-time stream that many users have been complaining about). There's going to be a ton of information flying by."

With every one of these "passive" shares, users are teaching Facebook a little more about themselves.

That's incredibly valuable to advertisers, who can use that data for target marketing.
It's also a potential invasion of privacy, Justin Brookman of the Center for Democracy and Technology writes at The Daily Beast.

"Since a one-time click will grant a persistent permission to any app to collect and disclose personal information on your behalf, Facebook will have to make sure its users fully understand the implications of these new apps before roll-out, or risk another round of privacy backlash," he says. Brookman sides with Facebook on the changes, though.

"For Facebook, of course, the point is for you to provide them more data about your life, which they can use to serve you ads you'll be more likely to engage with (which makes them more money). But there's potentially real value here too, if people can discover ways to share their music-listening and cooking habits with friends in a perhaps lighter-touch way."

Passive sharing isn't a privacy invasion, but it is "killing taste," Farhad Manjoo wrote at Slate. "Why do you share a story, video, or photo? Because you want your friends to see it. And why do you want your friends to see it? Because you think they'll get a kick out of it," he says. "I know this sounds obvious, but it's somehow eluded Zuckerberg that sharing is fundamentally about choosing. You experience a huge number of things every day, but you choose to tell your friends about only a fraction of them, because most of what you do isn't worth mentioning."

The MIT Technology Review notes that Facebook tried something like this in 2007. It failed.

"The new features may prove controversial," Tom Simonite says. "In some ways they resemble Beacon, a failed project from 2007 in which sites like Amazon automatically posted updates to Facebook when a person bought something. Beacon was canceled after public protests over a lack of privacy controls."

We'll see how the public reacts to what Zuckerberg calls "real-time serendipity" when these changes launch in a few weeks. But if these changes stand, and if people do sign up for these new-new Facebook apps with auto-share built in, then all of us may soon have a semi-public record of everything we do online. Just like Bell, the researcher with a camera around his neck.

Discussion Questions

1. Define “Zuckerberg’s Law.” What are the privacy implications of this so-called “law?”

As the article indicates, “Zuckerberg’s Law” is to get people to share more and more information about themselves. This is the essence of Facebook. Obviously, the privacy implications of this “law” are pronounced, as the more information people share about themselves, the less they have in terms of privacy.

2. In your reasoned opinion, does Facebook's "real time sharing" represent an illegal invasion of privacy? Why or why not?

In your author's opinion, "real time sharing" does not represent an illegal invasion of privacy, since Facebook users must expressly consent to this feature.

3. Are there any constitutional "right to privacy" concerns with Facebook's "real time sharing?" Why or why not?

There are no constitutional "right to privacy" concerns with Facebook's "real time sharing," since the United States Constitution guards against governmental invasion of privacy, not private-party invasion of privacy.

Article 2: "Obama Healthcare Law Headed for Supreme Court"

http://www.reuters.com/article/2011/09/26/us-usa-healthcare-idUSTRE78P5ZV20110926

According to this article, the Obama administration recently cleared the way for the U.S. Supreme Court to decide in its 2011-12 term the president's signature healthcare law that requires Americans to buy insurance or face a penalty.

A Justice Department spokeswoman said it decided against asking the full U.S. Appeals Court for the 11th Circuit to review the August ruling by a three-judge panel of the court that found the requirement unconstitutional.

The decision not to seek review by the full appeals court will likely speed up consideration of the matter by the high court in its 2011-12 term that begins next week. A ruling could come by late June, in the middle of the presidential campaign.

The Supreme Court has long been expected to have the final word on the legality of the individual mandate, a cornerstone of President Barack Obama's healthcare law. A big uncertainty has been over when the court would decide the issue.

The law's fate before the nine-member court, closely divided with a conservative majority and four liberals, could come down to two Republican appointees, Chief Justice John Roberts and Justice Anthony Kennedy, legal experts have said.

The law, adopted by Congress in 2010 after a bruising battle, is expected to be a major political issue in the 2012 elections as Obama seeks another four-year term. All the major Republican presidential candidates oppose it.

Obama, a Democrat, has championed the individual mandate as a major accomplishment of his presidency and as a way to try to slow soaring healthcare costs while expanding coverage to the more than 30 million Americans without it.

The 11th Circuit appeals court, based in Atlanta, ruled by a 2-1 vote last month in favor of 26 states and others who challenged the mandate for exceeding the power of Congress.

The Obama administration could have asked the full U.S. 11th Circuit Court of Appeals to reconsider its decision. But that could have pushed back any Supreme Court ruling to its 2012-13 term.

The 2-1 ruling conflicted with other appeals courts that have upheld the law or have rejected legal challenges, including a lawsuit by the state of Virginia which was dismissed on procedural grounds.

A U.S. appeals court based in Cincinnati ruled Congress had the power to adopt the individual mandate, which takes effect in 2014. The losing side in that case, the Thomas More Law Center, already appealed to the Supreme Court in July.

The administration has steadfastly maintained its belief that the law will survive judicial scrutiny and be upheld by the Supreme Court. The states that have challenged the law have argued it went beyond Congress' authority to require coverage.

Discussion Questions

1. Procedurally, should the Obama administration have the right to "bypass" the full U.S. Appeals Court for the 11th Circuit and take this case directly to the United States Supreme Court? Why or why not?

The Obama administration should have the right to "bypass" the full United States Appeals Court for the 11th Circuit and take this case directly to the United States Supreme Court. In your author's opinion, if a litigant can waive the right to a jury trial, or the right to an appeal, then a litigant can certainly waive the right to a full United States Appeals Court review. The new health care law is "ripe" for review by the United States Supreme Court, since it involves constitutional questions (most notably, application of the Commerce Clause to the federal government's mandate requiring all Americans to purchase health insurance) and has far-reaching implications for all Americans, and as the article indicates, the Obama administration's waiver of full intermediate appellate court review will likely speed up review by the court with the final say in the matter, the United States Supreme Court.

2. Legally, is the United States Supreme Court obligated to review this case? In your reasoned opinion, will the United States Court review this case? Should the United States Supreme Court have

the "final say" regarding the new healthcare law, rather than the United States Congress? Explain your responses.

Although the United States Supreme Court is not technically obligated to review this case (generally, the United States Supreme Court decides which cases to hear), it would be hard to imagine a scenario in which the court does not grant an appeal of the case to the highest level of the judicial system. As indicated in response to Discussion Question Number 1 above, the new health care law involves constitutional questions (most notably, application of the Commerce Clause to the federal government's mandate requiring all Americans to purchase health insurance) and has far-reaching implications for all Americans.

Whether the United States Supreme Court should have the "final say" regarding the new healthcare law rather than the United States Congress is a fascinating constitutional "balance of power" issue. If the United States Supreme Court "asserts its muscle" and overturns the new healthcare law, it will likely be based on the legal conclusion that the health insurance mandate represents an unconstitutional exercise of congressional power (more particularly, an overly broad congressional application of the Commerce Clause). Legal scholars across the nation (and world) are waiting with "bated breath" to witness this constitutional drama unfold!

3. From a constitutional standpoint, the Obama administration contends that the Commerce Clause to the United States Constitution empowers the federal government to require Americans to either purchase healthcare insurance or face a penalty. In your reasoned opinion, does the Commerce Clause grant the federal government such power? Why or why not?

Can this question be answered without the influence of political opinions and beliefs? Will our United States Supreme Court justices be able to render a decision in this case without the influence of their own political ideology? The Commerce Clause to the United States Constitution grants the government the right to regulate interstates and international commerce. One of the operative issues for the court to address is whether healthcare is commerce.

Historically, the federal government has used the Commerce Clause to grow its regulatory power and authority. If the United States Supreme Court decides against the mandatory health insurance provision of the new health care law, it will truly be a decision of historic proportions in terms of limiting federal regulatory power and authority.

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Article 3: "Judge Dismisses Most Counts in Mets' Madoff Trial"

http://money.cnn.com/2011/09/27/news/companies/madoff_mets/index.htm?hpt=hp_t2

According to the article, a federal judge recently dismissed most counts of a $1 billion suit against the owners of the New York Mets baseball team that stemmed from the club's involvement in Bernie Madoff's Ponzi scheme.

The lawsuit, filed by a court appointed trustee, is not only seeking $300 million in profits the Mets gained from their investments with Madoff, but also goes after the $700 million in principal that the owners deposited and then withdrew from Madoff's firm.

Judge Jed Rakoff dismissed 9 of 11 charges in the case, which is being heard in U.S. District Court in New York.

Irving Picard, the trustee in the case, had alleged that the Mets' owners were willfully blind to the fraud, seeing statement after statement of excellent returns from Madoff and tapping their account when they wanted funds.

The Mets owners had sought to have the lawsuit dismissed as "illegitimate."

Like many of the other investors who have been sued by Picard, they claim they did not know what Madoff was up to and they would not have knowingly participating in a Ponzi scheme.

While most counts were dismissed, the Mets could still be on the hook for massive damages.

Under one count that was not thrown out, the trustee can recover the Mets' profits by "simply proving that the defendant did not provide value for the monies received."

But the $700 million in principal can only be recovered with a higher burden of proof: the trustee must prove that the Mets "willfully blinded themselves to Madoff Securities' fraud."

Representatives from the Mets said in a statement that Sterling Partners, the business entity of the team's owners, were "pleased that the court today dismissed nine of the 11 counts" and that "the lone remaining count in which the Trustee seeks to recover payments from the Sterling Partners is limited to a two-year period."

A spokeswoman for the trustee said it had no comment "prior to a thorough evaluation of the ruling." Madoff, meanwhile, is languishing in a federal prison in North Carolina, where he is serving a 150-year sentence.

Madoff pleaded guilty in 2009 to 11 counts related to running the largest Ponzi scheme in history. Thousands of investors were duped out of at least $20 billion, which Madoff used to fund an extravagant lifestyle for him and his wife Ruth.

Madoff's possessions have been auctioned off to compensate his victims, including his customized satin Mets jacket, which fetched nearly $15,000.

Discussion Questions

1. Why is a court-appointed trustee the plaintiff in this litigation?

The court-appointed trustee represents the hundreds of clients who were defrauded by Bernard Madoff in the largest Ponzi scheme in United States history. The trustee is attempting to recover proceeds for the benefit of all victims of the scheme, so they can recover their "fair share."

2. If the New York Mets deposited $700 million in Madoff's "investment" fund and then withdrew the proceeds, why is there any argument as to whether Mets ownership should be allowed to keep the $700 million? After all, is not this the team's money?

Although the $700 million is arguably the "team's money," many of Madoff's clients have not recovered their investments; under the circumstances, if the Mets are "made whole" and other investors are not, justice would arguably not be served.

3. Comment on the propriety of the plaintiff's burden of proof in this case (Specifically, a) with regard to the $300 million in profits, the plaintiff can recover this sum by "simply proving that the defendant did not provide value for the monies received;" and b) with regard to the $700 million in principal, the plaintiff can only recover this sum by proving that the Mets "willfully blinded themselves to Madoff Securities' fraud.")

The varying burden of proof in this case accounts for the fact that the first $700 million is arguably the Mets' money, since the team did actually invest that amount in the Madoff Ponzi scheme, while the additional $300 million represents profit. As indicated in response to Discussion Question Number 2 above, if the Mets are "made whole" and other investors are not, justice would arguably not be served; however, if the Mets were allowed to actually profit from a fraudulent scheme while others lost their entire investment, a reasonable person might deem such a scenario a complete abomination of justice.

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Video Suggestions

Video 1: "How 'Payday' Lenders Pull Off Crippling Rates"

http://www.cbsnews.com/stories/2011/09/26/eveningnews/main20111913.shtml?tag=cbsContent;cbsCarousel

Note: Have students read the related article at the above-referenced website

Discussion Questions

1. Should the free market determine how much borrowers are willing to pay (and how much lenders are able to charge) in terms of interest rates on payday loans? Why or why not?

Student answers to this question will likely vary. Complete "free market" advocates would contend that the interaction of the supply of and demand for money should determine the interest rate charged on a loan, while those who favor government regulation of such lending would contend that there is an "uneven playing field" in negotiations between borrowers and lenders, with lenders having the "upper hand" in terms of business knowledge and the "art of the deal."

2. As the video indicates, states address, in a non-uniform way, whether payday lenders should be allowed to conduct business within their jurisdiction. Should the legality of payday lending be decided at the federal level? If not, why not? If so, what legal authority would the federal government have to decide the issue?

Both the federal and state governments regulate banking. If the federal government chose to legislate the legality of payday lending, justification would likely come from the Commerce Clause to the United States Constitution, which allows the federal government to regulate interstate (and international) commerce. It is difficult to envision any form of lending, including "payday" lending, not involving interstate commerce.

Obviously, the advantage to federal regulation of payday lending would be the uniformity of the decision, and its relative ease of application across the entire United States.

3. Why are Indian tribes immune from state laws addressing payday lending? Should they be immune from state law? Should the federal government take a more aggressive stance in dealing with Indian tribes involved in payday lending?

The federal government has declared certain Indian tribes to be autonomous nations, capable of enacting and enforcing their own laws. It is entirely an opinion question as to whether the federal government should take a more aggressive stance in dealing with Indian tribes involved in payday lending, but if the federal government chose to do so, it would likely be based on the argument that payday lending affects interstate commerce, thereby triggering the authority of the federal government to regulate (i.e., restrict) it.

Video 2: "Alabama 'Church or Jail' Program Delayed"

http://abcnews.go.com/US/video/alabama-church-jail-program-delayed-14620046?tab=9482931§ion=1206833

Discussion Questions

1. Describe the "Establishment Clause" of the First Amendment to the United States Constitution. In your reasoned opinion, why did our founding fathers enact the Establishment Clause?

The "Establishment Clause" of the First Amendment to the United States Constitution declares that "Congress shall make no law respecting an establishment of religion..." Although students should be allowed to proffer their "reasoned opinion" as to why our founding fathers enacted the Establishment Clause, the historical record seems to definitively indicate that our founding fathers felt the Establishment Clause was essential to true religious freedom. Government "establishment" of a particular form of religion would effectively limit the freedom of United States citizens to worship their God as they see fit.

2. The "Church or Jail" program described in the video is not a federal government mandate; instead, it was implemented by the city of Bay Minette, Alabama. Should there be a (federal) constitutional concern in this case, given the fact that the program was implemented at the local government level?

The Supremacy Clause of the United States Constitution (Article VI, Section 2) states that federal law "shall be the supreme law of the land." This means that if a state law conflicts with a particular federal law, the inferior state law must be invalidated as violation of federal supremacy. In short, if a "Church or Jail" program were invalid at the federal level, it would (by application of the Supremacy Clause) be invalid at the state level. The ultimate question here is whether a "Church or Jail" program represents a violation of the Establishment Clause to the United States Constitution.

3. What legal authority would exist to overturn Bay Minette's "Church or Jail" program on (federal) constitutional grounds?

As alluded to in response to Discussion Question Number 2 above, the federal legal authority to overturn Bay Minette's "Church or Jail" program would hinge on the Establishment Clause to the United States Constitution, based on a conclusion that requiring those convicted of a crime to either go to church or go to jail would represent an unconstitutional establishment of religion.

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Of Special Interest

This section of the newsletter addresses a settlement reached between Reebok International Limited ("Reebok") and the Federal Trade Commission ("FTC") for alleged false and deceptive advertising in Reebok's sale of its "EasyTone" and "RunTone" shoes.

Ethical Dilemma

"Reebok to Pay $25 million for Shoe Claims"

http://www.msnbc.msn.com/id/21134540/vp/44704873#44704873

Note: After watching the video, please see the associated article (**"Reebok Settles Charges over Toning Shoe Claims"**) at:

http://www.msnbc.msn.com/id/44701244/ns/health/t/reebok-settles-charges-over-toning-shoe-claims/#.TpRH95sr2so

Discussion Questions

1. In this case, does the "punishment fit the crime?" In other words, is the $25 million settlement amount appropriate in light of the specific alleged misrepresentations made by Reebok? Explain your response.

The $25 million amount is a settlement amount agreed to by both Reebok and the Federal Trade Commission, so in your author's opinion, it is largely irrelevant as to whether the "punishment fits the crime." Had the case gone to trial, and had the jury reached a $25 million verdict, reasonable minds could have differed both in terms of whether Reebok's toning shoe advertising was unfair and deceptive, and whether a $25 million verdict was appropriate under the particular facts and circumstances of the case.

2. The video focuses on whether Reebok "lied" in terms of the health benefits of its shoes. To be responsible for false and deceptive advertising, does a seller have to lie? Explain your response.

Under federal law, proof of false and deceptive advertising does not require intent to mislead. In short, a defendant does not have to intentionally lie in order to be responsible for false and deceptive advertising. All the Federal Trade Commission (or another plaintiff with standing to sue) need prove is that the advertising had the "tendency or likelihood of misleading" a reasonable consumer.

3. In your reasoned opinion, is this case an example of overregulation by the federal government (more specifically, the Federal Trade Commission?) Explain your response.

This is an opinion question, so student responses will likely vary in response to this question. In defense of the law, by enacting and enforcing strict unfair and deceptive advertising law, both federal and state governments seek to reduce the number of incidents where consumers are misled to their detriment by questionable advertising.

Of Special Interest

This section of the newsletter will assist you in covering:

1) Article 2 of the newsletter ("Obama Healthcare Law Headed for Supreme Court"); and

2) Video 1 of the newsletter ("How 'Payday' Lenders Pull Off Crippling Rates").

Teaching Tips

Teaching Tip 1 (Related to Article 2): History of the Individual Health Insurance Mandate, 1989-2010

http://healthcarereform.procon.org/view.resource.php?resourceID=004182

The above-referenced web site presents an interesting historical synopsis of the individual health insurance mandate from 1989 through 2010, including all federal health care bills containing an individual health insurance mandate during that time period.

After reviewing this web site, some students might question the political motives of "ProCon.org" in maintaining its website and disseminating the related information. According to the "About Us" section of the website:

"ProCon.org is a 501(c)(3) nonprofit public charity that has no government affiliations of any kind. Our purpose is to provide resources for critical thinking and to educate without bias. We do not express opinions on our research projects ('issue websites')".

Further, according to its website, the mission of ProCon.org is:

"Promoting critical thinking, education, and informed citizenship by presenting controversial issues in a straightforward, nonpartisan, primarily pro-con format. "

ProCon.org purports to accomplish its mission by researching issues that the organization feels are controversial and important, and claims to work to present selected issues in a "balanced, comprehensive, straightforward and primarily pro-con format."

Teaching Tip 2 (Related to Video 1): PayDay Loan Consumer Information

http://www.paydayloaninfo.org/

The above-referenced web site includes state-by-state information regarding whether payday loans are legal or prohibited, and the state law that applies. Visitors to the website can also:

1. Learn how payday loans work;

2. Determine how much payday loans cost;

3. Read about payday lending consumer protection issues and related national and state studies;

4. Obtain information on how to file complaints with state regulators;

5. Receive tips on alternatives to high-cost payday loans and advice on coping with payday loan problems; and

6. See how well their state rates on the "Small Dollar Loan Scorecard."

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Chapter Key for McGraw-Hill/Irwin Business Law Texts

	Hot Topics	Video Suggestions	Hypothetical or Ethical Dilemmas	Teaching Tips
Kubasek et al., Dynamic Business Law	Chapters 3, 5 and 8	Chapters 5, 7 and 45	Chapters 2, 44 and 45	Chapters 5 and 45
Kubasek et al., Dynamic Business Law: The Essentials	Chapters 3, 4 and 5	Chapters 2, 4 and 25	Chapters 2, 23 and 25	Chapters 4 and 25
Mallor et al., Business Law: The Ethical, Global, and E-Commerce Environment, 14th Edition	Chapters 2, 3 and 6	Chapters 3, 5 and 47	Chapters 4 and 47	Chapters 3 and 47
Barnes et al., Law for Business, 11th Edition	Chapters 2, 4 and 6	Chapters 4, 5 and 46	Chapters 3 and 46	Chapters 4 and 46
Brown et al., Business Law with UCC Applications Student Edition, 12th Edition	Chapters 2, 3 and 6	Chapters 2, 5 and 20	Chapters 1 and 20	Chapters 2 and 20
Reed et al., The Legal and Regulatory Environment of Business, 15th Edition	Chapters 3, 4, 6 and 10	Chapters 6, 12 and 17	Chapters 2 and 17	Chapters 6 and 17
McAdams et al., Law, Business & Society, 9th Edition	Chapters 4, 5 and 7	Chapters 4, 5 and 15	Chapters 2 and 15	Chapters 5 and 15
Melvin, The Legal Environment of Business: A Managerial Approach	Chapters 2, 3, 4 and 9	Chapters 2, 21 and 22	Chapters 5 and 21	Chapters 2 and 21
Bennett-Alexander & Harrison, The Legal, Ethical, and Regulatory Environment of Business in a Diverse Society	Chapters 1, 3 and 6	Chapters 1, 4 and 8	Chapters 1 and 4	Chapters 1 and 4

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This Newsletter Supports the Following Business Law Texts:

Barnes et al., Law for Business, 10th Edition, 2009© (007352493X)
Brown et al., Business Law with UCC Applications Student Edition, 12th Edition, 2009© (0073524948)
Kubasek et al., Dynamic Business Law, 2009© (0073524913)
Kubasek et al., Dynamic Business Law: The Essentials, 2010© (0073377686)
Mallor et al., Business Law: The Ethical, Global, and E-Commerce Environment, 14th Edition, 2010© (0073377643)
McAdams et al., Law, Business & Society, 9th Edition, 2009© (0073377651)
Reed et al., The Legal and Regulatory Environment of Business, 15th Edition, 2010© (007337766X)
Melvin, The Legal Environment of Business: A Managerial Approach, 2011© (0073377694)