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## The Huntsman Post, July 2014

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July 2014 Issue

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### To Own Your Education is to Dare Mighty Things



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# News Warehouse

## Minority Entrepreneurs Face Added Challenges

Sterling Bone, an assistant professor at the Jon M. Huntsman School of Business, recently completed research that shows entrepreneurs who are minorities face more obstacles to success than their Caucasian counterparts.



Dr. Bone's conclusions were recently published in the *Journal of Consumer Research*, a top academic publication. He collaborated on the paper with Glenn L. Christensen, Garrett Research Fellow and associate professor of marketing at the Marriott School of Management at Brigham Young University, and Jerome D. Williams, the Prudential Chair in Business and research director of the Center of Urban Entrepreneurship & Economic Development at Rutgers University.

Their research included sending "mystery shoppers" to banks seeking information about loans. They also did in-depth interviews with 39 people who already own small businesses in the United States about their work and the obstacles they have faced. Their research included conducting an experiment that asked minority and nonminority consumers to apply for a loan and asked them how they felt about themselves before and then after they were rejected.

"In the United States of America we are all about freedom of choice," Dr. Bone said. "A lot of research and business practice starts with the premise that individuals have equal choice and what we found, instead, are that there are systemic restrictions to choice for some people just because of their ethnicity. We hope that this study will help people become aware of the inequalities that exist in the marketplace."

The studies also found that minority entrepreneurs deal with setbacks differently than others, Dr. Bone said. They asked a number of consumers to apply for a loan in an experiment was set up so that every application would be rejected.

"In general, when the minority consumers were rejected they saw it as a threat to their self-esteem," he said. "Caucasian entrepreneurs shook off the set back and often saw it as evidence of bad judgment on the part of those making the decision."

These inequalities are troubling, in part, because sometimes people who lack traditional employment choices become entrepreneurs to create their own opportunities, yet to their dismay find that financing choices are restricted, Dr. Bone continued.

"They knock on doors and they chase after this dream only to find that because they are a person of color, their ability to lay hold of that dream for themselves and their families is frustrated," he said. "Unfortunately, it is an uphill battle for minority consumers to obtain equal and fair access to financial products."

*This research was featured in national publications such as The Washington Post, Boston Globe and Business Week.*

Check out *The Washington Post's* version of this article [here](#).

# News Warehouse

## To own your education is to dare mighty things

By Alex Tirado, Economics '16

The Huntsman School of Business challenges its students to “dare mighty things.” I find that challenge intoxicating and invigorating.

As an economics student planning to enter the field of public health and health policy, I discovered the Summer Public Health Scholars Program (SPHSP) at Columbia University through a Google search—proof that opportunities are literally at our fingertips. This program includes public health coursework through Columbia University, placement in a health-related internship, career development seminar and immersion in the diverse, economically disadvantaged urban environment that makes up much of New York City. With recommendations from Dr. Chris Fawson of the Huntsman School and Dr. Steve Hawks, executive director of USU-Moab, I was accepted into the program in March and started it at the end of May.

We initially spent a week at the Centers for Disease Control and Prevention in Atlanta, GA, to learn about the future of public health and healthcare in America, before flying to New York City for the remainder of the program. I have been placed in an internship with the New York State Health Foundation, whose mission is to improve the health of all New Yorkers through grants, informing healthcare policy and practice, and spreading the word about effective programs that work to improve New York’s healthcare system. I perform research on diabetes prevention, review grant proposals related to opiate abuse and visit grantee sites around the city in order to see the impact of our funding first-hand. We are dedicated to preventing disease and creating an environment that promotes health and happiness. In addition to improving the state of hospitals and health centers, we’re concerned with eliminating health disparities among ethnic groups, improving access to care, protecting the environment, and creating safe neighborhoods. These factors help determine your health status long before you ever walk into a hospital.

Because of the Huntsman School, I am learning to become an ethical leader in a global community. I am proud to be an Aggie and a student of the Huntsman School. My hope is that every one of us will continue to dare mighty things, and change the world as we do so.



# News Warehouse

## Professor Elected to National HR Committee

Huntsman School associate professor **Tim Gardner** was recently elected to the Academy of Management Human Resource Division Executive Committee, a group that provides a disciplinary headquarters for members with specific scholarly interests around the field of human resources.

"Students that graduate from business schools with a specialization in human resources have excellent placement rates and starting salaries; they also make great alumni as they have a major impact on which schools their employers choose to hire from," Professor Gardner said. "This election will allow me to influence the direction and quality of basic scholarship on the role human capital plays in organizational success and ensure that the human resource curriculum in AACSB accredited business schools remains relevant and useful to students and the companies that hire them."

Professor Gardner will serve with 12 other executive committee members – the chair, treasurer and program chairs – to develop and administer conferences, awards, teaching seminars, research seminars, etc.



The **Huntsman MHR Program** is seeing a steady increase in enrollment and visibility. **Job placement rates are approximately 95 percent for graduates**, and starting salaries are above average compared to many other HR graduate programs. With Professor Gardner's membership on this committee, more attention will be drawn to the MHR program outside of Utah among the academic community.

"Faculty play a big role in helping students decide where to pursue graduate study," Professor Gardner said. "By networking with top HR scholars from around the US and the world, these people will be more willing to refer their students to our program."

The Academy of Management is a global collection of over 18,000 management scholars (faculty and doctoral students).