
Best of the Best Business Websites (Free Resources)

The 2009 Selection

Business Reference and Services Section Education Committee

***RUSA Business Reference and
Services Section (BRASS) Education
Committee contributing members:***
*Paul Brothers, Chair and Editor; Kelly
Evans; Penny Scott; and Garrett Trott.*

Welcome to “Best of the Best Business Websites (Free Resources),” the first annual selection and review of three of the most highly relevant business websites as selected by Business Reference and Services Section (BRASS) Education Committee members. These were presented at the RUSA Book and Media Awards Reception in Denver at the ALA Midwinter Meeting in January 2009. This review represented the first time that the BRASS Education Committee participated in the aforementioned award’s reception. The Education Committee maintains a number of webpages devoted to annotations and links to business-related websites of various topics. The committee has roughly 250 websites that it recommends. The rationale for choosing only three websites to feature, or hold up as “winners,” was based primarily on logistics. We needed just a few winners to present and we decided on the following three because of their relevance to the current global economic recession. We hope you find the following sources helpful and encourage you to explore all of our other picks at the RUSA/BRASS website (www.ala.org/rusa/brass). Furthermore, we encourage you to explore the “Selected Core Resources” at the RUSA/BRASS website.

BANKING

Bank Rate Monitor, www.bankrate.com

Two elements make a website “the best”: content and format. One without the other will not work. Bank Rate Monitor is an example of professional content that has been formatted in such a way so that reliable data is easy to find, time-sensitive information is easily tracked, and consumers can get the information they need quickly.

Bankrate, the company that is behind Bank Rate Monitor, started in 1976 as *Bank Rate Monitor*, a print publication for the banking industry. After two decades of providing rate research and information to the banking industry, they launched Bank Rate Monitor onto the Web.

Bank Rate Monitor has broadened their content to include a variety of financial services, including the following:

- Expanded financial applications and information to a network of online distribution partners and national, regional, and local publications
- Competitive insurance rates for auto, home, life, health, and long-term care
- A comprehensive line of consumer and business credit cards
- An open marketplace to break down complicated vendor

fees associated with the mortgage loan process, empowering consumers with comprehensive information to make informed decisions and reduce their real estate and mortgage transaction costs

- Editorial listings and other products that assist consumers and financial professionals to learn more about options for college financing

Content is critical, but next to content is accessibility. A majority of financial data on the Internet is intended for the professional; thus a consumer is often lost and confused while plowing through data that financial websites provide. Bank Rate Monitor is different—it is intended for personal and consumer finance.

Bank Rate Monitor runs under the assumption that for many financial services customers remain uninformed when making financial decisions. Thus Bank Rate Monitor attempts to offer professional data in a format that a consumer can use. With the advent of the Internet, individuals tend to seek new sources of independent, objective data. Bank Rate Monitor is a good resource for that data.

There are four components that make up the services Bank Rate Monitor provides: financial product research, editorial content, consumer marketing, and seasonality.

The financial product research is impressive. Although their research content typically does not provide a list of resources, like librarians prefer, it does provide some excellent analysis of current financial trends and how they affect consumers.

Bankrate.com provides elaborate editorials on issues facing the current consumer. With the financial issues that are currently at hand, these editorials provide expert opinions on what caused them and what it will take to remove them.

Consumer marketing is another critical component. Bank Rate Monitor provides excellent information on various aspects of the marketing scenario that proves useful to the consumer.

As seasons change, so do the needs and desires of the consumer. Bank Rate Monitor provides an excellent balance of resources that change according to the season.

Bank Rate Monitor is a great website for a variety of financial-related needs, but are there any weaknesses? Perhaps, the biggest weakness, which is also a strength, is that it is free. There is only so much financial data that can be provided free to the consumer. While Bank Rate Monitor does provide some excellent resources, it should not be considered an answer to all patron inquiries regarding financial data.—*Garrett Trott, Reference/Instruction Librarian, Corban College, Salem, Oregon*

HUMAN RESOURCE MANAGEMENT AND LABOR RELATIONS

HrGopher, www.hrgopher.com

HrGopher is a one-of-a-kind human resources Web portal that includes a comprehensive listing of more than fifty thousand links. What distinguishes this portal from other human

resources websites is the specific target audience of business owners, human resource managers, and companies from all areas of business.

HrGopher digs specifically into current human resources topics, for example, outsourcing. It also covers all areas of employment law topics and links to specific government websites about workplace guidelines. Keeping employers and employees up-to-date is a main focus of this site. The news section on the front page includes latest news briefs and cases in human resources areas. To help new users navigate the website, HrGopher includes an FAQ that lists common problems and questions in human resources. Links are provided to direct users to appropriate answers. HrGopher's purpose is to strive to help users find the most specific information, and the FAQ does an excellent job of making navigation easier for users.

The only real weakness of HrGopher is that it tends to include a plethora of general websites and not specific research cases targeted at academic researchers. Some of these websites may not be as appropriate for a college student looking for specific articles in academic peer reviewed journals. Otherwise, this source is great for public libraries.—*Kelly Evans, Business Information Specialist, Purdue University, West Lafayette, Indiana*

SMALL BUSINESS

U.S. Small Business Administration, www.sba.gov

Starting and maintaining a business is a complex proposition with myriad things to learn and do. One might wish for a trusted, experienced mentor to help navigate the process and provide reliable, timely information. With the U.S. Small Business Administration (SBA) website, the wish for help and support for all aspects of a small business is fulfilled.

By using the SBA homepage, the small business owner or researcher has a wealth of information, resources, and assistance at their fingertips. Whether the user is in the dreaming or planning stages of a small business, is already well-established, or is looking ahead at succession planning, the site has solid, up-to-date information for every need. This easy-to-use and navigate site is maintained by the SBA, which is an independent agency of the U.S. federal government. The SBA has been in existence since the 1950s, and its goal is to support and help develop small businesses.

The colored tabs at the top of the screen and the clearly labeled links lead to tools, statistics, small business success stories, and frequently used forms, as well as information and guidance about market and industry research, funding, disaster planning, personnel issues, legal considerations, and much more. For researchers, there is an Online Library Reading Room with reports on topics such as employee turnover, gender and minority issues in small business, and microlending, among others. To appeal to a wide audience, the site can also be navigated in several languages.

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The distribution of libraries provided does not match the total participants. In the Elkington and Massie article referenced, the same discrepancy arises with total participants given as 40. The authors of this article are unsure of the most accurate participation figures.

9. Elkington and Massie, "The Changing Nature of International Resource Sharing," 151–52.
10. Massie, "The International Sharing of Returnable Library Materials," 110, 113.
11. Elkington and Massie, "The Changing Nature of International Resource Sharing," 150.
12. OCLC, "National Library Participation in the OCLC Global Cooperative," www.oclc.org/us/en/worldcat/catalog/national/default.htm (accessed May 1, 2009).
13. Elkington and Massie, "The Changing Nature of International Resource Sharing," 151.
14. *Ibid.*, 152.
15. Several ILL codes include sections on verification of requests. RUSA's Interlibrary Loan Code for the United States addresses the need for complete bibliographic citations under 4.0, "Responsibilities of the Requesting Library" and IFLA's International Lending and Document Delivery: Principles and Guidelines for Procedures contains a similar section under 4.6.
16. The following national catalogs were mentioned by the majority of respondents: Canada Institute for Scientific and Technical Information (CISTI), <http://cisti-icist.nrc-cnrc.gc.ca/eng/ibp/cisti.html>; COPAC <http://copac.ac.uk>; and Karlsruhe Virtual Catalogue (KVK) www.ubka.uni-karlsruhe.de/kvk.html.
17. There are many popular resource-sharing discussion lists available. Some of the most frequently used are ILL-L or OCLC-Sharing-L. ShareILL has a complete listing at www.shareill.org/index.php/Discussion_lists_and_blogs. ShareILL is a wiki created and maintained by resource-sharing practitioners. It includes assistance for finding aids and tools, managing ILL operations, and keeping abreast of current resource-sharing information (see www.shareill.org/index.php/Main_Page).
18. WorldCat, an Online Computer Library Center (OCLC) program, is frequently used by resource sharing libraries around the world. More information can be found at www.worldcat.org/whatis/default.jsp.
19. Gateway Service Center of Chinese Academic Journal Publications, "About the Service," University Library System, University of Pittsburgh, www.library.pitt.edu/libraries/eal/Gateway-Home.htm (accessed May 1, 2009).
20. The Global ILL Framework, "The Global ILL Framework (GIF) Project," North American Coordinating Council on Japanese Library Resources, www.fas.harvard.edu/~ncc/illdd/gifproject.html (accessed May 1, 2009).
21. More information can be found at their website: www.bl.uk/welcome/librarians.html.
22. DOCLINE, "DOCLINE System," National Library of Medicine, www.nlm.nih.gov/docline/ (accessed May 1, 2009).
23. Canada Institute for Scientific and Technical Information (CISTI), <http://cisti-icist.nrc-cnrc.gc.ca/eng/ibp/cisti.html> (accessed May 1, 2009); COPAC, <http://copac.ac.uk>; and Karlsruhe Virtual Catalogue (KVK) www.ubka.uni-karlsruhe.de/kvk.html (accessed May 1, 2009).
24. More information on the ISO ILL Protocol can be found at: ISO ILL, "An Introduction to the ISO InterLibrary Loan Application Standards," Interlibrary Loan Application Standards Maintenance Agency, www.collectionscanada.gc.ca/iso/ill/standard.htm.
25. Christine Robben and Cherié Weible, "International Payment: Methods to Consider," *Journal of Interlibrary Loan, Document Delivery & Information Supply* 12, no. 3 (2002): 29–35.
26. FreeShare is a group of DOCLINE-participating libraries that agree to fill each other's DOCLINE requests free of charge. See <http://nmlm.gov/rsdd/freeshare>.
27. Mary Jackson with Bruce Kingma and Tom Delaney, *Assessing ILL/DD Services: New Cost-Effective Alternatives* (Chicago: Association of Research Libraries, 2004): 31–37.
28. *Ibid.*, 24.
29. Massie, "The International Sharing of Returnable Library Materials," 110.
30. *Ibid.*
31. *Ibid.*, 111.
32. *Ibid.*, 114–15.

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One major highlight of the website is the Small Business Planner, which is a one-stop toolkit that includes resources and information for the small business owner, including an online workshop and materials on business planning, support for business growth, and information about the SBA's financial assistance program.

In addition to information, the site also provides ways to find mentors and connect with other small business owners via online chat forums and events, and provides a link to SCORE, "Counselors to America's Small Business," an organization that connects retired small business owners who serve as mentors for new business owners. There are also a number of online training opportunities available.

The site's other valuable tools include online chats, podcasts and videos, reports and statistics on small business topics, and information about regional SBA offices. One can also subscribe to a variety of e-newsletters and find out about local small business events.

The SBA website is easy to use, contains free information, and provides added value via links to other solid resources and support. It would be valuable for anyone considering starting their own business as well as more seasoned business owners, and serves as an excellent starting point for researchers who need information and data about small business topics.—Penny Scott, *Reference Librarian and Business Liaison, University of San Francisco*