FreePint®

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Editorial

What do you get when you combine 500 logically minded information professionals with a gambling system that's founded on mathematical odds? Not the Hollywood-type high jinks you might expect. In fact, most information architects at the IA Summit 2007 in Las Vegas aren't the wagering type. They know, apparently more than most who holiday in casino land, that the odds are stacked against you.

But that didn't stop them from discussing the past and future of innovation, and Karen Loasby was there to gather information and impressions from this yearly gathering. She reports on her findings in this issue.

While the attendees at the IA Summit were (allegedly) not thinking of money, Douglas Mudd was. He always does, but that's his job. He's the curator of the American Numismatics Association and author of the book "All the Money in the World". In light of a few recent financial technology glitches that started in America and resonated around the world, we asked Mudd if he would give us the back story on money, and also ideas of how credit cards are likely to develop in coming years.

You'll also read in this issue a review of Alison Jane Pickard's new book "Research Methods in Information", which Sarah Rudge reviewed favourably, and the other titbits that you expect from FreePint.

If you'd like to be a part of our publication, now is your chance. FreePint is looking for contributions for My Favourite Tipples. Send your five favourite websites (read guidelines here <http://www.onopoly.com/author/freepint/>), and if your submission is accepted, we'll run it with a byline and photo.

Sincerely,

Monique Cuvelier Editor, FreePint
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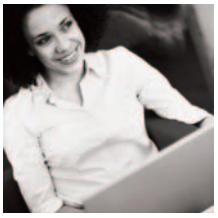

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Amy Smith is Senior Researcher at <http://www.instant-report.co.uk/>, which specialises in providing low-cost UK company reports.

Submit your top five favourite web sites. See the guidelines at <http://www.freepint.com/author/>.

My Favourite Tipples

by Amy Smith

Here are five websites that people researching UK businesses may find useful. All of them contain free content:

- Companies House <http://www.companieshouse.gov.uk/> is the government registry that holds details of all limited companies in the UK. Brief company details are available for free; specific documents can be downloaded for GBP 1.
- Federation of Small Business <http://www.fsbonline.co.uk/> have a directory listing their members. Sometimes they have a listing for a small business that cannot be found anywhere else, for example, a small start-up business working from home.
- The Insolvency Service's Bankruptcy Restrictions Search <http://www.insolvency-service.co.uk/ddirector/brobrusearch.htm> contains details of all undischarged bankrupts in England and Wales. Search by surname in this free service.
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- Share prices rise and fall, so it can be difficult to keep track of their history. One FreePint Bar member asked for a reliable – and free - resource that has access to raw data. See what VIP's editor Pam Foster offers as her favourite resource: <http://www.freepint.com/go/b129858>.

- A question about all the UK's adult shops can only spark sinful curiosity <http://www.freepint.com/go/b129852>. Who can help from wondering how many people are addicted to the naughty stuff and where they're buying it? You can find details on how to launch an earnest research project in the area by looking at this issue's book review.

- A perennial question in the FreePint Bar is how to find people. The issue has popped up again <http://www.freepint.com/go/b129521> and is garnering some interesting ideas.

- Where does information management begin and knowledge management end? Someone in the Student Bar is interested in a job opportunity but is fuzzy on the distinction. There may not be a clear distinction, but nevertheless the question has sparked an interesting discussion <http://www.freepint.com/go/s23655>.

- Another student is starting at the bottom rung of the library ladder and is wondering how to advance <http://www.freepint.com/go/b128072>. A few veteran librarians and academics have offered advice on how to move ahead. An example of how a new librarian retooled her CV for a job in the industry is on Jinfo in "New Zealand Student with ospitality Experience Shifts to the Information Industry" <http://jinfo.com/newsletter/>.

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"Plastic Cash: A History of Money and the Credit Card in America"

By Douglas A. Mudd

As the son of an American diplomat, Douglas A. Mudd spent his early years living abroad, beginning in Lima, Peru. His childhood homes included Taiwan, the Philippines, Bolivia, Syria and Mexico, before finishing high school in Arlington, Virginia. After completing his BA at the College of William and Mary, Douglas began working at the Smithsonian Institution. He was then hired as Collection Manager for the National Numismatic Collection in the Smithsonian Institution's National Museum of American History. Douglas is currently curator of the ANA Money Museum in Colorado Springs. He is the author of "All the Money in the World".

Electronic media encompasses the relatively new areas of credit cards, smart cards and other forms of stored value or credit that are now becoming increasingly common. This type of monetary transaction and the technology with which it is associated has created a revolution in how people understand and use money. Credit is now available to the vast majority of Americans on a scale never before seen. Many important issues and problems remain to be resolved in this area of monetary usage, one of the most important of which is determining whom is to control the issuing of credit cards and regulate the amount and terms of the credit given to individuals.

Currently, banks are the primary issuers of credit cards and are responsible for determining what amount of credit each cardholder has available (in essence they are 'creating' money), and whatever fees and/or interest rates are imposed, subject only to general regulations on credit and banking practices. Of the several types of cards available, credit cards are by far the most popular among Americans. The money of the future in the United States is increasingly identified with the credit card - an interesting development in our lifetimes that has important ramifications for the future. Americans are used to easily available credit - something that is not common in the rest of the world. Europeans use credit cards as well, but the card of choice is the stored value card that has a fixed amount of money associated with it - something that has not gone over particularly well with the American public either in the form of smart cards or debit cards.

Wild cards

Credit card debts on banks are not backed by a safety net of reserves or collateral in the way that other loans are, but are, in effect, based purely on consumer and corporate confidence in the credit cards themselves and the banks that issue them, in much the same way that modern US paper money is. The difference is that US paper money is backed by public confidence in the economic strength of the United States and the financial powers of the Federal government to control the supply of money and to tax the American people.

The important regulations put into place after the collapse of the American banking system in 1933 were created to protect the public from unscrupulous banking practices and to ensure that safeguards were in place to protect individual savings accounts from the total losses that occurred during the 1930s. These restrictions and safeguards have not been imposed onto the credit card industry, which has actually been able to roll back restrictions on the interest rates and on the limits to the legal amount of penalty fees over the last two decades. Thus, we have an industry creating money through the issuance of credit card accounts to as many people as possible - and preferably those people most likely to use the credit cards and pay only the minimum payments, thus maximising bank profits. The result has been a society increasingly in debt - the average American now has about $8,000 in credit card debt alone - to banks, without outside regulation, and without reference to the banks' ability

to sustain the amount of their outstanding loans to credit card users. This is a recipe for disaster in the event of a serious banking crisis (as unimaginable as it may seem to some).

Early beginnings

Interestingly, the current situation in which banks and credit institutions are literally 'creating' money, largely independent of any Federal or other central authority regulating the amount of credit issued, has its parallels in early US history. During the period from 1795 until the creation of the National Bank system in the aftermath of the Civil War, the economy of the United States relied on paper money issued by State chartered banks and financial institutions. This situation was the result of several factors:

A) The United States had no significant domestic supplies of precious metals until the annexation of California and the discovery of gold there shortly afterwards

B) The American public's experience of paper money during the Revolution had so turned them against it that the Constitution expressly denied States the right to issue paper currency, and the Federal government itself became so reluctant to do so that, until the ultimate crisis of the Civil War, the Federal government would issue no regular paper money of its own (except in emergencies such as the War of 1812).

The problem was that the Federal government was simply not able to provide enough hard cash for the needs of the country and was unwilling to issue paper money as an alternative, so private banks and financial institutions stepped in and issued paper money under charters granted by the various State governments. Thus began the era of the 'Wildcat banks' or, for collectors of paper money, the obsolete banknote era (so-called because all of the banknotes issued in this period are now 'obsolete' - ie, they are no longer redeemable anywhere for their face value). During the first half of the 19th century, over 8,000 institutions issued paper money backed only by their reputations and the loose and variably enforced State regulations on banking.

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The result was that, in effect, every town with a bank had its own paper money system. The money issued by each bank became increasingly worthless the further away from that bank, or a branch, you got. This was due to the inherent insecurity of the system - a merchant 40 miles away (ie, two days travel at the time) from the issuing bank had no way to be sure that, when he took the note he had received back to that bank to redeem it, the bank would still be there. If it was not, his note was now worthless. This situation was reflected in the newspapers of the time, which published lists of banknotes and their discounted rates in town - thus a banknote issued by a bank 40 miles away might be discounted 40% or 50% depending on the reputation and longevity of the issuer. Needless to say, if you had to travel any significant distance at the time, you carried hard cash in gold and silver.

Ups and downs

While the early growth of the United States would not have been possible without the obsolete banknotes, this system was also the source of instability and created a cycle of economic ups and downs that were devastating to individuals and the nation as a whole. The possibility for change came about with the discovery of gold in California and, soon after, silver in Nevada and Colorado. For the first time the United States had plentiful sources of gold and silver, allowing the government to finally issue enough coinage to meet domestic needs.

An important step was taken in 1857, when foreign coinage, used as legal tender since independence, was finally demonetised, making US coinage the only officially accepted money in this country for the first time. Unfortunately, the obsolete banknote system was so lucrative that it was easier to allow it to continue rather than to overhaul the legal codes in place at the State and Federal level and fight its powerful supporters. This state of affairs continued until the financial crisis brought on by the Civil War forced the Federal government to come up with a better solution in order to ensure the survival of the Union.

The Federal government issued its first regular series of paper money in 1861 in order to raise the necessary funds to fight the Civil War. These were the famous 'Greenbacks' and were followed by a number of different types of paper money in a continuous series up to the present day - all of the Federally issued paper money from 1861 is still considered legal tender and can still be used in payment of taxes at their printed face value. Of course, most of the older notes now have a collector value well in excess of their face value, so this principle is not much put to the test, but this was the basic way in which government paper money was backed - the government would use paper money to pay for goods and services and the recipient was guaranteed that they could use it to pay off their government debts.

By 1866 the Federal government created a new National Bank system under which all participant banks received national charters in return for making deposits at the Treasury in government bonds. The government insured the currency issued under the National Bank system, and Federal law strictly limited paper money issued by individual banks to a percentage of their reserves. For the first time, the United States had a stable paper money currency that would be accepted at face value wherever it was taken, no matter what bank issued it. This system was to remain in place until 1935, by which time the Federal Reserve System, under which our money is now regulated, was in place.

Birth of the credit card

Now back to the history of the credit card. Credit was first used in Assyria, Babylon and Egypt over 3,000 years ago. The bill of exchange
- the forerunner of banknotes - was established in the 14th century.Debts were settled by one-third cash and two-thirds bill of exchange. Paper money followed only in the 17th century. By the 18th century a form of consumer credit was available through tallymen, who sold clothes in return for small weekly payments. They were called 'tallymen' because they kept a tally of what people had bought on a wooden stick. One side of the stick was marked with notches to represent the amount of debt and the other side was a record of payments. In the 1920s, the shopper's plate - a 'buy now, pay later' system - was introduced in the USA. It could only be used in the stores that issued it.
Diners Club of America issued the first credit cards in 1950 (invented by Diners Club founder Frank McNamara) usable only for payment of restaurant bills. These cards were unique in that they were not issued by retailers to extend credit to their customers, but by institutions uninvolved in retail as a service to buyers.

The success of the system was based on the number of retailers who would accept the cards, and its profits were based on the membership fees charged to borrowers and the processing fees charged to retailers. The first Diners Club card was issued to 200 customers who could use it at 27 restaurants in New York. Bank of America issued the

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BankAmericard (now Visa), the first bank credit card, in 1958. By the early 1960s, more companies offered credit cards, advertising them as a timesaving device rather than a form of credit. By the mid-'70s, Congress started to regulate the credit card industry by banning such practices as the mass mailing of active cards to people who had not requested them.

The first 'card' itself was actually a paper booklet (about the size of a modern plastic card) that listed all of the establishments that would accept the card. Eventually, these booklets were replaced by the plastic credit cards (in the early 1960s) once the list of places where each card would be accepted got to be too long - making the books too thick to be easily carried in a wallet. The invention of the magnetic strip in 1970 was a major milestone as it allowed credit cards to become part of the electronic information age. With the invention of the 'smart card', first for phone cards in the mid-1970s, a computer chip was added to credit cards, vastly expanding their possible uses.

Future cards

It will soon be possible to keep all of your personal information on an identification card that can act simultaneously as a credit card, medical history record, insurance card, driving licence, etc. The question is who will control all of this information? Will the Federal government, banks, or some other entity? On a more basic level, will people accept the loss of privacy required by such an all- inclusive system? With concerns over the security of digitised personal data and increasing instances of identity theft, there may be a retrenchment in public willingness to have all transactions, movements and personal information electronically recorded and monitored.

One thing is certain - that hard cash in the form of paper money or coinage will still be around for the foreseeable future, especially in societies where personal privacy is considered to be more important than economic convenience or efficiency.

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"Research Methods in Information"

By Written by Alison Jane Pickard
By Sarah Rudge

Sarah is a Senior Lecturer in research methods and various aspects of information work, including information and knowledge management and audit, information resources, health information and health information services management and librarianship. She is available for projects and training and can be contacted via Sarah.Rudge@uce.ac.uk ..

"Research Methods in Information" is an accessible research text that covers the diverse field of information studies, including communications, records management, knowledge management and the many related disciplines. It is so clear and straightforward to follow that I wouldn't hesitate to recommend it to students and colleagues in other disciplines too, eg, in business and the softer side of computing and information systems. What is particularly appealing is that it is a useful tool for both students and practitioners, helping both make informed choices about their approach to research.

It's not a huge unwieldy research book, at just over 300 pages, and it successfully covers the entire research process from start to finish. The book is clearly structured in four sections, taking you through 1) the research process and planning stages, 2) the range of methods that can be used, 3) different data collection techniques, and 4) guidance and suggestions for data analysis and how to present your research. You do not have to go from start to finish if you don't want to - it is easy to dip in and out of this book to meet your own needs.

Pickard encourages an open-minded approach to research and urges the reader to explore areas of interest and importance further. Her enthusiasm for research is evident and almost contagious as she talks of research as an 'adventure' and of the 'sheer joy of exploring the world around us'.

There is the right amount of discussion of the philosophy and theory behind the research process but this is more for context - great for those who are interested, but easily avoided for those who are not. Even though this may not be the practical focus of the text, I found I was motivated to read more, mainly because concepts like positivism, postpostivism and interpretivism are presented in such a clear and accessible way. Aside from the discussions surrounding this aspect of research, the book does remain firmly a practical tool to take you through the research process in a simple and structured yet flexible way.

The four sections of the book are split into short manageable chapters. Each chapter ends with a practical exercise plus additional readings to follow up if you wish to explore the topic further. The chapters explore the range of research methodologies, strategies and techniques that you would expect to

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see in any dependable research text, including case studies, surveys, experimental/quasi-experimental research, ethnography (along with helpful discussion of the practicalities surrounding it as a method), a Delphi study and issues to consider when modifying a study, action research, historical research and grounded theory. Data collection topics, such as interviews, questionnaires, observation, diaries, focus groups and usability testing are all considered. Overall, there is a balanced approach to the methods and techniques in the book.

Some aspects could be discussed more fully, but to be honest, Alison Jane is consistently adept at referring the reader to other useful and reputable sources of information. For example, the chapter on reviewing the literature could easily be longer but there are plenty of other texts that can be consulted if necessary. She provides some practical advice on marking up text which you don't always find in other sources. Likewise, she acknowledges 'virtual' research methods and it would be nice to have seen more discussion of these but as always, she helpfully directs you to other texts.

This book successfully covers the key angles, themes and topics that you would expect and hope to see in a research text for people working or researching in information environments. It is an ideal size, accessible and nice to read. The author's enthusiasm for and knowledge of research is evident, not only by her credentials but by the very nature of the book itself. I am certainly pleased to have it in my collection.

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To propose an information-related book or resource for review, send details to Monique Cuvelier, Editor of FreePint <editor@freepint.com>.

"Special Report: Information Architecture Summit 2007"

By Karen Loasby

Karen Loasby is Information Architecture Team Leader for BBC Future Media & Technology. She has been at the BBC for six years working on content modelling, controlled vocabularies, metadata schema, automatic indexing and generally advocating the importance of the human touch here and there in the information retrieval process. Current challenges include trying to find a consistent user experience on the Web that works for Pride & Prejudice, Clifford the Big Red Dog and Planet Earth.

Information architects do not appear to be big fans of gambling. At my lunch table at the eighth annual gathering of information architects in Las Vegas, one attendee explained, 'It's just not logical. I mean, you know the casino always wins.' The presenters took frequent pot- shots at the town and the keynote speaker was clapped and cheered for his declaration: 'I hate Las Vegas.' In between presentations the attendees rushed to add their condemnation of so-called Sin City.

It was a bit of a mismatch: 500 logical folk who tend to work in greyscale, rattling around in a neon city that survives on wishful thinking. But the location didn't really matter. The information architects still loved being there. The final free-for-all session or '5-minute madness' involved many declarations that the conference was 'my family' or 'my favourite conference in world'. One speaker was so emotional at the support he received that he was reduced to uncontrollable tears.

The conference itself is as much about strengthening the IA community as it is about the topics discussed, but there was still plenty of food for thought. The more than 500 attendees inevitably had different experiences of the conference, with five days, 18 workshops and 50 presentations spread across three competing tracks. Still, I found three themes echoing through the presentations I attended and the conversations I had in the corridors: execute, understand the data, collaborate.

Execute, don't just create

Joshua Prince-Ramus, a 'bricks-and-mortar' architect - not the digital kind - kicked the conference off by exhorting his audience to consider execution not just creation in his presentation 'The Lost Art of Productively Losing Control'. The architect of the Seattle Public Library dismissed architects and designers who aim simply for 'the genius sketch' and championed interest in the process that actually gets your creation built.

I was delighted to hear him discuss constraints as a positive part of the design process. He inspired David Malouf to blog that 'this is something we face all the time as designers of software, but we often just scrape scope instead of learning a keen awareness of the problems we face and then turn those into new advantages' <http://synapticburn.com/comments.php?id=229_0_1_0_C>.

This theme continued with a presentation from Tom Wailes and Kevin Cheng of Yahoo! on 'Finding Innovation in the Five Hundred Pound Gorilla'. They kicked it off with the declaration that 'there is nothing really innovative if it doesn't get built'.

This theme was wrapped up in Rashmi Sinha's closing presentation about her experiences developing her products MindCanvas and Slideshare, 'Fast, Cheap and Somewhat in Control'. She neatly echoed the opening sentiments with the message that once you become an entrepreneur you can't finish with the design. If the product is your baby then you have to see if through execution and into life.

Understand the data to design the future

The second predominant theme at the show was about the role of data in design, both data to inform designs and data as something to be designed.

The conference proper was kicked off by Louis Rosenfeld and Rich Wiggins, and they put analytics upfront and centre with their presentation 'Using Search Analytics to Diagnose What's Ailing your Information Architecture'. They assure us that the book "Search Analytics" will follow shortly. The presentation was followed up by Andrea Wiggins' talk Data Driven Design, in which she recommended using Web analytics iteratively, at the beginning, middle and end of projects and then carrying out an annual follow-up.

In 'Intelligent Inter(RE)action', Marissa Gallagher and Garrick Schmitt of Avenue A | Razorfish advocated tapping into larger sources of information about user behaviour than just the undoubtedly valuable usability tests. The data-driven approach should complement, not replace, traditional user research. This reminded me of Jared Folkmann's great presentation 'Customer Experience Framework' at the last Euro IA conference. It is nice to see that the value of metrics is gathering steam in the community.

Stephen Anderson proposed taking this one step further and designing your applications to redesign themselves based on data about the user's behaviour. Just I was beginning to wonder about the ethics of these 'psychic' applications, Stephen reminded us that adaptive interfaces were a lot like dating in that you should aim not to 'freak people out by knowing too much too soon'.

The other set of presentations where data was the word of the moment was about designing sites where data is the backbone of the site, rather than gathering and using data about user behaviour. In these sessions the typical topics were building a web of data, microformats, APIs, hack-able URLs and RSS.

The pre-conference workshop that I gave with Margaret Hanley, John Allsopp and Thomas Vander Wal had the theme of 'Designing with Structured Data', and we covered both designing the data structures and designing applications to consume the data. In the morning the attendees had

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to design a map-based mash-up for a charity website and a data model for an e-commerce site selling chickens.

In the afternoon John Allsopp picked up the topic of marking up your data structure in microformats. Microformats are simple, open data formats built upon existing standards. John demonstrated how software such as browser plug-ins can extract the information marked up in microformats and transfer it to other applications, such as a calendar.

Margaret reappeared later in the conference to chair the panel on 'Real Information Architecture', which was set up to explore the idea of a web of data and its implications for information architects. The panel of Lisa Chan, Tom Coates and Matt Biddulph proposed that 'real' IAs should be abandoning the macro-organisation of one website for one organisation, in favour of the micro-organisation of information creating a web of data. The audience got to participate in an exercise to suggest data feeds that could improve Margaret's Internet dating profile, which somewhat set the tone for the rest of the session. Check out Tom Coates earlier presentation 'Native to a Web of Data' if you want to find out more about this area <http://digbig.com/4ssxr>.

The message from a number of these sessions was that it is possible to do this now and that we shouldn't wait for the full-blown semantic Web.

Respectfully collaborate

This year there was less emphasis on championing the role of user-experience professionals, demanding respect and celebrating the genius of your own profession. The third theme was that there was a more thoughtful, pragmatic note to the presentations on the IA's role in an organisation. We were invited to get to know our art directors, to care for the developers on our teams, to collaborate with academics, to respect our project managers and to treat visual designers as 'the other half of your brain'.

When he began the conference, Joshua Prince Ramus advocated a 'team- based design process' and a move away from the more traditional 'star designer' model often found in architecture. When discussing working with industrial designers Michele Tepper of frog design challenged the audience to 'make space in your own work for your co-workers expertise'. Later Katrina Alcorn declared that if you are a manager it is your job 'to make other people rock stars'.

Jess McMullin discussed 'becoming a business peer' in his presentation 'Project Touchstones: How to Bridge Competing Viewpoints and Build Vision, Consensus and Innovation'. He proposed that business-centred design combined with user-centred design forms something he called value-centred design. For designers immersed in user experience, this means getting in touch with the needs of the business as well as the user.

Related FreePint links:

- ASIS&T Information Architecture Summit <http://www.iasummit.org/>
- ASIS&T Euro IS 2007 <http://www.euroia.org/>
- idea2006 <http://www.ideaconference.org/>
- Info Architecture Island Second Life <http://digbig.com/4ssxs>

It seemed that at every turn we were being encouraged to adopt an attitude that was less about 'me' and all about 'we'. Someone noticed the irony that the poster children of social software such as YouTube and MySpace tended to be sites that embrace the singular pronoun in their brand names.

This theme was brought together in the popular presentation 'Architectures of Participation', by Andrew Hinton, in which he considered how you create the right conditions for collective effort. His Communities of Practice are groups of people who share a concern or a passion for something they do and learn how to do it better as they interact regularly. That certainly sounds like something that any information architect would want to be part of.

Your new favourite conference?

If this is a community of practice then it is one that more and more people want to be part of. Something new for me at this year's conference was the number of career changers and students that I met. And it felt like absolutely everyone (except me) was hiring.

(I've tried hard to work out how Chiara Fox's lovely knitted and quilted wireframes <http://www.flickr.com/photos/cfox74/sets/72157600094962227/> fit in to my three themes but I've failed. They simply had me laughing with glee and every community needs some glee. I suppose they prove that we may work in greyscale but we also work in wool.)

So read the slides and listen to the podcasts, and then you can decide if this is likely to be your new favourite conference. If so, then join us in Barcelona for Euro IA, in New York for Idea (the IA Institute's very own conference), or in Miami for the next IA summit. If geography or your carbon footprint gets in your way then you can always head to Info Architecture Island in Second Life instead.

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