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Editorial

I must admit to being the world's worst 'assumer', assuming that my work colleagues somehow magically know the things that I know, without my having to tell them. Much of the time this isn't a problem, but when times change (which they do continuously) then it isn't the best way to run a company.



So I feel particularly privileged when I get a chance to see how other (much larger) companies manage their communications both internally and externally. Spending time with the Factiva Advisory Board (FAB) is one such opportunity, and last week's event gave an intimate insight into the issues and opportunities that 'change' is creating for Factiva.

This year's meeting was one of the most interactive of the six that I have attended, alongside significant changes in leadership -- following the installation of Claude Green as interim CEO, interviewed in this month's Information World Review <<http://www.iwr.co.uk/>> -- and the pressure on traditional publishing models that the Internet is putting on information aggregators like Factiva.

Change, and the opportunities it presents to information workers, is highlighted in Kim Dority's excellent 'call to action' in today's FreePint Newsletter:

"We don't have a choice about whether or not to accept change, or deal with it, or be touched by it. Our only choice is in how we respond - will we take the initiative to lead the opportunities embedded in the changes hitting us, or will we let others determine our options?"

You'll hopefully be noticing some positive changes at FreePint too, especially if you're receiving today's issue by email. Following feedback from members through the recent FreePint survey, and with this newsletter now topping 7,000 words per issue, we are providing links to the full-text of articles in our new online HTML version, which contains author photos, formatted layout and colour, table of contents and more <<http://www.freepint.com/issues/>>.

Change is positive. Change is exciting. The information profession is seeing more change now than ever before, so let's make the most of the opportunities or suffer the consequences, as Kim Dority states:

"Will we deal positively, assertively, confidently with change - or be clobbered by it? The alternative may not be death, but very possibly it's worse - marginalization, where our contributions are no longer needed or valued. For those of us in the information profession, the fear should not be of failure, but of invisibility."

Cheers

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Jane Macoustra is the owner of Tai-Pan Research <<http://www.tai-panresearch.com>>. She is the author of the Bar Orphans article that was recently published in FreePint <<http://www.freepint.com/issues/020206.htm#feature>>..

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My Favourite Tipples

by Jane Macoustra

- A useful tool that I use for research, if I want some "commentary" from the ground, comes from a number of discussion forums. Try Motley Fool <<http://www.motleyfool.co.uk>> for local information or <<http://www.motleyfool.com>>.
- I like Vivisimo <<http://vivisimo.com>> because of its clustering mechanism, which allows you to expand or narrow your search criteria. The mechanism can also give you pointers to other keywords relevant to your research.
- The Fuld Intelligence Index is a great start for looking at researching companies and industries. There is also access to a dictionary and various white papers <<http://www.fuld.com/HomePage.html>>.
- I enjoy reading Scientific Computing Newline <<http://www.scientific-computing.com/subscribe.html>> which is a free online journal that provides a lot of interesting information aimed at scientists who rely on computers. Subscribe at the URL

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Penny Hann,
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Have you visited the FreePint Student Bar recently? If not, then can you give any examples of ontology and epistemology?
<<http://www.freepint.com/go/s5834>>. Or did you work in the library at GlaxoSmithKline before it went virtual? <<http://www.freepint.com/go/s5819>>.

One FreePinter is creating a wiki for local history in their area, and needs examples of nicely structured wiki sites in terms of accessibility of information
<<http://www.freepint.com/go/s5933>>.

Back to the FreePint Bar:

"We are just starting to use a Blog as a means of combining the need to share information among our

Information & Enquiry team and also act as a kind of quick-links homepage with links to key databases and resources." Can you give any advice?
<<http://www.freepint.com/go/b38990>>. And which department/agency/directorate does one report tax-exempt status for a church or charitable organization in Spain? Any ideas?
<<http://www.freepint.com/go/b38992>>.

Google Analytics has been receiving a lot of praise - do you know if there is a training guide for it?
<<http://www.freepint.com/go/b38895>>.

And finally ...

A Research Analyst has been asked to compile a list of publishers of Rich Lists in each European country. She needs the name of the publisher, an idea of the content and the price and contact details. Can you help her? <<http://www.freepint.com/go/b38846>>

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"Thriving on change: The right stuff for resilience in an information career"

By Kim Dority



Kim Dority is an information consultant specializing in information strategy and content development, and teaches a course in alternative careers for LIS professionals in the University of Denver MLIS program <<http://www.du.edu/LIS>>. This article was adapted from a chapter in *Rethinking Information Work: A Career Guide for Librarians and Other Information Professionals*, due out in fall of 2006 from Libraries Unlimited <<http://www.lu.com>>. Kim can be reached at <kimdority@gkdority.com>.

It has been said that good luck is the result of preparedness meeting opportunity. Good career luck is no different: if you systematically prepare for the opportunities that changes in the profession create, then you're in a much better position to recognize and respond to them.

A lot of this is simply training yourself to be aware of the world around you, but with an eye toward circumstances that could benefit from what you know, or know how to do. It also helps to think through some basic approaches to monitoring your environment that will help you target opportunities that most closely align with your individual goals.

As you start exploring your own changing landscape, think about the following approaches to help organize your process.

Understand what to look for

A number of business experts, economists, and futurists have weighed in on which change categories are most likely to produce economic opportunity, including management thought leader Peter Drucker in his book 'Innovation and Entrepreneurship' (Collins, 1993). Arguing that opportunities for change could be categorized and then monitored, he identified emerging trends, technology advances, changes in established processes and changes in what he termed "industry and market structures" among other defining events or trends that brought about opportunity.

William Bridges, author of 'Jobshift: How to Prosper in a Workplace Without Jobs' (Perseus, 1995), and expert on change and transitions, included among his hit list: a roadblock or a bottleneck, a shortage or limitation, or a chronic weakness. He also suggested that any interface between groups having different values, languages, or outlooks would necessitate new solutions.

Do any of these resonate in the library and information worlds?

Consider:

- downsizing and layoffs at all types of libraries
- outsourcing of key operational functions
- the Internet's ongoing morphing
- new information and communications technologies

- disintermediation between user and information resource, i.e. the "Google effect", where users connect directly with information without intervention from librarians or other information professionals
- digitization of information resources, and "born digital" publishing
- the internationalization of information
- the aging of the information profession
- organizations recognizing the value of information (if not always of the information centre)
- the prominence of individual, alternative information feeds through blogs, etc.
- the merging landscapes of the education, information, communications, and entertainment industries
- perception of 24/7 accessibility of information

What opportunities do these changes represent? A recent article in *Library Journal* [Brian Kenney. "Ann Arbor's Web Site Maximizes Blogging Software," *Library Journal*, v. 130, n. 14 (September 1, 2005): p. 27] described how the Ann Arbor (Michigan) public library <<http://www.aadl.org/>> launched its innovative new website - made up of seven blogs [New product]. Although fewer corporations are investing in corporate libraries, more and more are embedding their information professionals in functional teams, where they are key assets [New role]. Although more users can access information directly, this situation has created a stronger teaching/coaching role for information professionals than ever before [New service]. Outsourcing information functions creates a need for freelancers and independents to step in on a project basis [New business].

In fact, every one of the changes noted above either has or will create opportunities for people who find, use, manage and share work-related information.

Target your areas to monitor

There are three places to monitor for change: in your own environment, in that of the constituencies served by your organization or business, and in the world at large. For example, your own environment might be public libraries,

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its constituencies a community of seniors, young adults, 'home schoolers', entrepreneurs, adult learners, and book club members.

Or your own environment might be the corporate library of an aerospace engineering firm, and its constituencies defence contractors, research and development (R&D) firms, government agencies, and regulators.

Or it might be an academic library, serving constituencies of traditional undergraduate students, graduate students, non-traditional students, full-time and adjunct faculty, and possibly alumni.

Or perhaps your environment is that of an information broker, and the constituencies you serve are local small businesses, or law firms specializing in environmental issues, or high-tech start-ups in the biotech arena.

The point is that changes to the environments of your constituencies will have as much impact on your professional life as changes specific to your immediate environment. So it makes sense to pay as much attention to what's going on in their lives as in yours. Changes there can be as likely to produce opportunity for you as those at your fingertips.

Beyond that, be aware of the world at large. iPods started out as cool toys for early adopters and adolescents, but they're going to end up playing a major role in how we think about, find, manage, and store information. Keep your mind open to taking that creative leap of imagination, and look for connections - especially for those outside the traditional information sphere that may become solutions within it.

Set up a monitoring process

Staying attuned to changes in your world and others' involves monitoring information, looking for specific types of 'signifiers' and thinking creatively about possible impacts and opportunities.

Think about identifying context: extrapolating meaning and possibility from emerging patterns. Look for information about new vocabulary, technology issues, and developments in your areas of specialization; about emerging trends and patterns; about disruptive ideas and technologies and events; about doors that are closing as well as those just opening.

Then take it to the next level. Based on the information and trend data you gather, extrapolate where those trends and ideas and disruptions might lead. Who will need what you can do - or what you'll soon know how to do? What position

or role can you create that may not yet have a name or description? And what will you do to stay ahead of this curve?

Where to look? Periodicals, print and online, generally form the basis of an environmental scan, but blogs have added a new and often very useful type of information feed. Conferences are always a great source of emerging trends and technologies; even if you can't attend, many of the presentations will be available online after the event. Special 'trends' issues of business publications are a great source of forecasts for key technologies, regulatory issues, potential international impacts, demographic trends, and other market influences; analyst reports when available are also valuable for their analysis and forecasts. Another source of trend indicators is professional associations, which often do annual forecasts on issues of interest to their membership.

Anticipate the future

Take a look at the publications that do annual forecasts, including business titles, science and tech publications, and social-science and futures-oriented issues like *The Futurist*. Explore their predictions, and try to identify a threat and an opportunity for information professionals in as many specific forecasts as possible. How might you - and the profession - position for each? Build scenarios: if this outcome happened, what would it mean to me? Do I think it likely? How would I position my career to prepare for this?

Read job postings, look for changing parameters for traditional jobs, as well as new positions with possibilities for information professionals. Where there's a match between your skills and an unusual position, think through what makes this type of work valuable to the employer, then consider for whom else it would be valuable as well. Can you pitch this role to other potential employers, or this service to potential clients? Look, too, for people who need your services but don't know it yet.

Make opportunity work for you

Do you have technical skills and industry knowledge that make you the best person to create a new, networked market-research process for your employer? Does your knowledge of languages position you to create outreach programs for a new immigrant community? Does your track-record working with local non-profits make you the perfect person to head up the new social innovation centre? Could your knowledge of South America and international business information resources perfectly suit you to join the company's launch team working on introduction of its new product in Brazil?

The purpose of paying attention to these types of circumstances is to help you think about which ones might offer you an opportunity to create something new - a service, product, program, solution, or position - that takes you in the direction of your career goals. Whether you aspire to a traditional, non-traditional, or independent path, or even an eclectic combination of all of three, being able to identify the opportunity in change help move you toward that future.

Creating your change strategies

Your ability to approach change from a positive perspective is critical to the success of your efforts to grow your career over a span of years and decades. Consider the following approaches:

1. Embrace beginner's mind, and get comfortable with not knowing

When you're an adult and you're used to being good at your job, you're also used to a high level of competency. Having to start all over again, to be in a place where you don't know what you're doing, can be unnerving at best. Yet this is exactly where change frequently lands us.

Without a willingness to move out of our competency zones, we can't grow. If we can't grow, we can't adapt to change. Instead, we need to get beyond our initial embarrassment at not knowing in order to reach the openness, lack of ego, and humility that defines a beginner's mind. Only then can we position for the opportunity inherent in the changes around us.

2. Develop a sense of adventure

Okay, so most of us are probably not going to rush right out and take up sky diving. And I have to admit, no way in the world am I going to eat raw fish. But most of us could stand to cultivate a bit more openness to life, and this is just the opportunity change offers us.

3. Work on being more open to opportunities for growth

Albert Einstein pointed out that an apt definition of insanity is doing the same thing over and over again and expecting different outcomes. Why not open up to change and see what happens. Respect your need for security, but push yourself outward when you can. Baby steps are still steps forward.

4. Get used to letting go

One of the toughest things about change in your professional life is that it often entails the loss of something you've become attached to. It can be relationships you've come to enjoy, work you've developed an expertise in, a pay check you've relied on. But the reality is, things change, and your

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only healthy option here is to accept that and not take it personally.

I read somewhere that in the Afghan language, the verb 'to cling' is the same as the verb 'to die'. Yet, for most of us, it's simply part of our natures to want to keep close to us those things we've come to care about. Unfortunately, it is the nature of the world that change will often result in their loss. We can be angry and bitter about this, or we can recognize and understand the immutable flow of life, and of our professional lives, and simply accept it.

5. Be patient with the unfolding, rather than rushing to closure

How many of us read the last few pages of the mystery before we start the book? How many of us want to close in on a decision before all the options have been put on the table? How many of us start filling in the test answers before we've finished reading the instructions?

Change is, among other things, an extended process that unfolds in its own time, as do our reactions to the changes we're confronting. It can be frustrating for those who want to quickly move to resolution - okay, my life has changed

drastically, I will give myself three days to process my emotions around this, and then everything will be "back to normal". Needless to say, this strategy rarely works in real life.

6. Develop your strategies for dealing with chaos

One of the most interesting points that Alvin Toffler made more than twenty years ago in *Future Shock* was that the people who dealt most successfully with ongoing and chaotic change in their lives always had some corner of calm and order that anchored them.

It might be a ritual like spending all morning on Sundays reading the Times. For someone else it might be having a cup of tea at 4.00 every afternoon. But the point is to have some routine or ritual or space that is consistent, orderly, and sustaining. That way, as chaos swirls around you, you can remain as grounded as possible.

7. Let go of perfection

Anyone who has ever taught a class of library students has seen the debilitating effects of perfectionism writ large. I don't know if it's hardwired into our profession or we develop it as we go along, but we all seem to be so focused on doing a perfect job of whatever we're doing that we often have no energy or initiative left over for any broader perspective. Change is especially unnerving for perfectionists because by its very nature it means we have to do something new, which we don't yet know how to do, so we can't be perfect at it.

We have to be willing to fail, to be wrong, to make mistakes without losing our sense of self esteem. It's simply the only way we will ever be able to move forward with the world.

8. Learn your risk-taking style

Initiating change always entails a level of risk. I'm not talking about life-threatening stuff like bungee jumping here; I'm talking about the really important things - your job, your self-esteem, your mortgage, or perhaps even more distressing, the respect of your colleagues.

Some of us find the easiest way to take a risk is by simply closing our eyes and leaping off the cliff. Others will want to have prepared ten contingency plans for every possible negative outcome. Others, and I count myself among them, will practically research something to death until they are sure that the risk they are taking is an informed one.

Whatever your risk-taking style is, it will help you manage your fears around change if you have explored and understood how you most comfortably or effectively deal with it.

9. Invest yourself in the process, not the outcome

Yes, there is the whole Zen thing about the journey being more important than the destination, and on our more enlightened days, many of us can totally connect with that approach. However, there's also a very practical reason to look at our professional lives this way - very few of us control the money, which means that we also don't control the outcome.

Instead, focus on the work itself, and how you can grow professionally from it. Establish your personal learning agenda and a set of goals for yourself - for example, work on your management or team-building skills, focus on practicing process innovation, or identify some other skill that you want to develop or improve. That way, no matter what the long-term outcome of your work, you will have accomplished your own goals.

10. Develop an expectation of personal resiliency

Change is going to bring a lot of setbacks with it. We are going to mess up, fall down, and just generally flail about as we try to figure things out. Life's messy that way. But you can make a decision that you can retrench, recover, and move forward. You can know that you're smart, capable, and important to your communities, so you need to show up with your best stuff every day, even on those days when you have no clue what you're doing.

If you decide that you are the type of person who finds a way to grow in any situation, you will be. This is a combination of frame, attitude, and will. It can become a matter of principle to us that although setbacks may detour or distract us, they will never defeat or derail us.

We don't have a choice about whether or not to accept change, or deal with it, or be touched by it. Our only choice is in how we respond - will we take the initiative to lead the opportunities embedded in the changes hitting us, or will we let others determine our options? Will we deal positively, assertively, confidently with change - or be clobbered by it? The alternative may not be death, but very possibly it's worse - marginalization, where our contributions are no longer needed or valued. For those of us in the information profession, the fear should not be of failure, but of invisibility.

Looking for opportunity in change is not meant to deny the fact that in a dynamic - okay, chaotic - environment, there will be some serious dislocation going on. People lose their jobs when things change, and there's not much we can do to stop it. What we can do instead is to assume this may happen, and be prepared for it.

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Effective communication is a challenge for everybody in today's organisations and social media is all about communication. Knowing what's being said both inside and outside your organisation is critical and must be understood and managed effectively. But what exactly is involved?

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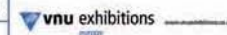
- Choosing the medium, wikis, blogs, RSS - where is the value?
- The risk and reward of using social media
- Find out how these tools can be used in organisations for business benefit both internally and externally through real life case studies
Dresdner Kleinwort Wasserstein, Johnson & Johnson, Sun Microsystems and Allen & Overy
- Understand the cultural challenges surrounding the use of social media
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- Future predictions - what lies ahead for social media and web 2.0?

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"Cashing In with Content - How innovative marketers use digital information to turn browsers into buyers"

Reviewed by Patricia Daze

Patricia Daze works as a Business Systems Analyst and Project Manager in the Information Management group of a network communications company in Canada. Her previous experience includes work as a corporate librarian. An avid reader of non-fiction, she can be contacted at <pgdaze@yahoo.com>. <ng-intelligence.co.uk>.

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- "Cashing in with Content" ISBN 0910965714, published by CyberAge Books.

The key to effective and profitable web marketing is a focus on substance over style. Flashy visuals and ad-ware aren't what sell and generate customer loyalty online: content does.

What is content? Content is targeted information, tuned to the needs of each user, and designed to draw users into purchases. Effective website publishers understand the needs of the customer at every stage of the decision continuum, through passing interest to warranty, and provide content to inform and supplement that decision every step of the way.

Meerman Scott has selected twenty establishments whose content on the web is effective at moving visitors to action, whether it be to buy, subscribe, or donate. The range of companies include e-commerce, business-to-business, non-profit, educational, and even political entities, providing an exemplar reference for every type of enterprise. Each has its own chapter that begins with an executive summary and the key takeaway on effective use of the content ideas on the site. This makes it easy to skim and skip to the examples of interest.

The details of each chapter mix narrative description with interviews of the people responsible for the company web content, who provide various insights behind the content decisions and content strategy process. One drawback is sometimes the narrative and interview comments are repetitive, but this definitely hammers home the concepts. The generous amount of screenshots are sufficient to illustrate the text and not leave one feeling the book needs to be read in front of a computer.

So what is content? Some of the salient examples include:

- White papers, articles, and prose that educate. Sharing subject matter expertise with the beginner as well as the professional, with the person with a simple curiosity as well as the serious spender. The content is highly segmented and seamlessly organized for the wide range of visitors, and covers not only the products themselves, but also the field of specialty.

- Simplified access to products. For example establishing a taxonomy to add focus and aid searching.
- Interactive components, like quizzes, chat rooms, and blogs, to sustain interest and provide feedback on visitors' needs.
- Tools like estimators, calculators, and worksheets, to aid purchasing decisions.

The last two chapters of the book bring together the best practices gleaned from the preceding examples and comments on lessons learned.

It is paramount to take the time to really understand the needs of the constituents, apply the correct segmentation, and cater content for each segment. This is not a quick exercise and some of these best-in-class companies took one to two years to profile their customers accurately and understand how to nourish the relationship throughout the buying cycle.

Another common factor of success is a commitment to a content strategy, focusing not on web tools, databases, and programs, but on the substance of the information on the site. It is important to take on a publisher's perspective, rather than a marketing one, and include a team of dedicated writers and creators of content.

Overall, the techniques described to attract browsers and buyers are not new, but this book brings the focus on content to the fore. It is a quick-read compendium of effective examples and proven ideas in action.

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Information Specialist, London (April 2006)



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"European Unions: what you need to know about international mergers and acquisitions"

Reviewed by Jill Fenton



Jill Fenton is the founder of Fenton Research Ltd, a London-based research company providing high quality, tailored research and advice to help clients achieve their business information and research goals. Jill has over 10 years of professional business research experience working within professional services firms in research management and analyst positions. Jill is a member of the City Information Group, the Association of Independent Information Professionals and Special Libraries Association. She can be reached at <jill@fentonresearch.co.uk> or via her website <<http://www.fentonresearch.co.uk>>.

You may have noticed, over the past few months, press and market commentary regarding the increased number (and value) of domestic and cross-border publicly listed merger & acquisition (M&A) deals in Europe. According to Thomson Financial, the value of M&A deals announced in Europe in 2006 so far is more than double that of the same period in 2005 (The Times, 20th March 2006). In 2005, almost a third of all European takeovers were cross-border deals (Thomson Financial, The Wall Street Journal Europe, 30th December 2005). An article in the 6 April issue of The Economist provides an up-to-date review of the hope and the hype of takeovers <<http://diqbig.com/4hcrx>>.

The volume increase in deals can be attributed to a number of factors, including:

- growth in investor, company and consumer confidence
- cash-rich public companies revelling in recent restructuring, cost-cutting, etc.
- favourable economic environments and low interest rates
- reduction in domestic organic growth opportunities due to consolidation and stagnation
- relaxation of regulations
- introduction of common accounting standards.

Who's had the urge to merge?

M&A activity has been evident throughout Europe and in a wide range of sectors (notably, few have been cross-sector). A few examples include:

Sector: Industry
Acquirer: Mittal Steel, Netherlands
Target: Arcelor, Luxembourg

Sector: Utility
Acquirer: E.ON, German
Target: Endesa, Spain

Sector: Telecoms
Acquirer: Telefonica SA, Spain
Target: O2 plc, UK

Sector: Financial
Acquirer: Unicredito, Spain
Target: HVB Group, Germany

Sector: Financial
Acquirer: BNP Paribas, France
Target: Banca Nazionale del Lavoro, Italy

Sector: Consumer
Acquirer: Pernod Ricard, France
Target: Allied Domecq, UK

Source: press articles; Hoovers.com

According to City analysts, assuming positive economic and market trends continue, the enthusiasm for M&A as a key growth vehicle will remain. Paulo Pereira, head of European M&A at Morgan Stanley, for example, commented in late 2005 that giant merger-of-equals deals were likely within Europe. The financial services, pharmaceutical, energy and consumer sectors are likely targets (The Wall Street Journal Europe, 30th December 2005).

Why do I care?

Very interesting, you may be thinking, but why do I care?

Consider the following scenarios:

- A colleague has asked you what shareholder value means - how do you answer in the context of M&A?
- A senior partner wants to understand what's happening in the European markets, for particular sectors or across sectors, and why.

How do you respond?

- You have to produce a profile on a domestic sector, including details of players, strategies and opportunities, and non-domestic companies and influences keep popping up in your research. What should you consider and include?
- Your firm's client has been approached by a European bidder. The client has asked for your advice: What are the potential market opportunities to justify this deal?
- You keep hearing about globalisation and want to understand more about the real opportunities: Could your business/clients benefit?

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OK, so these are rather specific examples depending on your line of work, but the principle remains the same: Those of us who work with and use business information should be aware of the key influences, drivers, sectors and sources involved in company mergers and acquisitions. This knowledge enables us to effectively inform and advise our colleagues and clients on market opportunities.

Getting up to speed on the how and why of M&A requires the usual combination of tools including open web, free sources, the ability to ask good questions, and your own know-how. Let's take a look at how we can address some of those questions that touch on M&A:

Knowledge of why M&A occurs

M&A can be used by publicly traded companies for many different reasons: to grow, to generate cost-savings or to exploit cross-selling opportunities. The key principle to remember, however, is that these companies are trying to create 'shareholder value' - the 'pot' of equity available to shareholders (the owners of the company). M&A is only one of many options available to increase the value and financial wealth of a company.

Increasing the pot (that is, raising equity) relies partly on the continued success of the stock value. Hence it is crucial for a company to ensure it remains attractive to investors, for example, by merging with a product-compatible competitor. A positive investment cycle may look like this:

consumers/investors investing => high stock value
=> increased equity
=> increased shareholder value =>
consumers/investors investing => high stock value
=> increased equity => increased shareholder value

Q: A colleague has asked you what shareholder value means - how do you answer in the context of M&A?

To answer this question adequately, you have to be able to explain the term, but then also put it in context. You can create context by using examples from the field, such as:

* Why have companies within X sector been involved in M&A deals? * Have the deals been successful? * What were they trying to achieve? * Is this an option for my client/company?

Numerous publications, definitions and examples on the internet describe 'shareholder value' and M&A principles. In fact, many companies exist purely as advisors on these topics. Business journals and consulting and corporate finance houses are often a good source for a basic overview.

- Wikipedia - <http://en.wikipedia.org/wiki/Shareholder_value>
- McKinsey Quarterly Review - <<http://www.mckinseyquarterly.com>>
- Harvard Business Review - <<http://www.hbr.com>>
- Forbes - <<http://www.forbes.com>>
- BusinessWeek - <<http://www.businessweek.com>>

Consider the UK retail bank merger of Halifax plc and Bank of Scotland. At the time of the merger, effective in September 2001, the UK financial services market was dominated by large national retail banks, such as Barclays and Lloyds TSB. Bank of Scotland and Halifax recognised that they needed to increase their customer base, product mix and brand positioning to gain competitive advantage. Combining the Bank of Scotland's strong Scottish retail banking business and successful corporate banking business with the largest mortgage provider in the UK and a key retail banking player (Halifax) was seen as the answer.

The group achieved its merger synergies target of GBP 800mn for end 2005 by interim 2004. It now has the largest private shareholder register in the UK with 2.5m private shareholders and claims to be the largest mortgage and savings provider in the UK with 22 million customers and assets of over GBP 540bn. It also states that it is a major player in the new current account and credit card markets in the UK. The company had profits before tax at 31st December 2005 of GBP 4.8bn.

Knowledge of key external drivers

M&A activity ebbs and flows in relation to external drivers; it doesn't occur in a vacuum. To understand the underlying reasons for mergers, you must also understand the influencing external drivers with regard to when M&A becomes an attractive vehicle.

Q. A senior partner wants to understand what's happening in the European markets, for particular sectors or across sectors, and why. How do you respond?

Responding adequately to this question requires review of such factors as consumer and market confidence, macroeconomic indicators, and industry-specific factors, for example regulation.

Consumer and market confidence

As investment confidence grows (due to a number of factors including macroeconomic, individual company circumstances, etc.), market activity boosts equity volumes which in turn increases the wealth of invested companies. Tracking consumer and market investment and consumer borrowing is a useful way of estimating the potential wealth of companies and sectors and therefore the likelihood of growth opportunities, including M&A.

Again, the positive cycle may look like this:

consumers/investors investing => high stock value
=> increased equity
=> increased shareholder value ('cash-rich' companies) => consumers/investors investing => high stock value => increased equity
=> increased shareholder value ('cash-rich' companies)

The negative cycle may look like this:

consumers/investors borrowing/cautious => low stock value => increased debt => reduced shareholder value ('poor' companies) => consumers/investors borrowing/cautious => low stock value => reduced shareholder value ('poor' companies)

However, do note that these cycles do not apply consistently to all sectors. For example, the financial services sector works in a very different way.

It is also relevant to consider regulatory and legal developments within countries with regard to future attractiveness to investors (individuals or institutional), for example pension regulations.

Sources are often country-specific and may even be industry-specific:

- Cantos - <<http://www.cantos.com>> - (UK) video database including CEO clips and statements by leading analysts

* HBOS plc - <<http://www.hbos.co.uk>> - (UK) economic research including housing and savings surveys

- Council for Mortgage Lenders - <<http://www.cml.co.uk>> - (UK) consumer borrowing and financial market movements

- International Financial Services London - <<http://www.ifsl.org.uk>>

- FTSE - <<http://www.ftse.com>> (UK)

- FESE - <<http://www.fese.org/>> - Federation of European Securities Exchanges

- Country central bank sites

Macroeconomic indicators

Consumer and market confidence relate directly to macroeconomic movements. Interest rates, for example, have a direct affect on individual borrowing and therefore investment capacity. Consumer spending, consumer debt and bank borrowing rates are all relevant to the potential wealth of equity markets. Monitoring key macroeconomic indicators on a regular basis (even through monthly/quarterly news bulletins) should give you a good idea of how 'strong' the current markets, and trading companies within them, are.

Macroeconomic research is far beyond the scope of this article - in fact, it's probably a good topic for a series of articles all on its own. However, these resources can be a good first-step in developing a portfolio of information on applicable macroeconomic factors affecting M&A activity:

- * EIU WorldData - <<http://www.eiu.com>>

- * Europa Eurostat - <<http://digbig.com/4hcrw>>

- * Office for National Statistics - <<http://www.statistics.gov.uk>> (UK)

- * Office of the Deputy Prime Minister - <<http://www.odpm.gov.uk>> (UK)

- * Country central bank sites

Knowledge of European companies and sectors

Q. You have to produce a profile on a domestic sector, including details of players, strategies and opportunities - and non-domestic companies and influences keep popping up in your research. What should you consider and include?

Q. Your firm's client has been approached by a European bidder. The client has asked for your advice: What are the potential market opportunities to justify this deal?

There are obviously hundreds of sources out there to help you research a company and its market/s which I won't list here. One tip to add value to your profile or overview: Are you considering the key 'shareholder value' factor during this due diligence exercise and asking the correct questions:

* What is the company/client trying to achieve - what is its strategy?

* What has happened in this market historically?

* What are the players doing?

* Is there consolidation, stagnation, or growth? Why?

* Where are the targets and acquirers, if any?

* What is the market and investment environment like, and what does the future look like?

* Which other sectors are showing strength and why? Are they a threat?

* What are the barriers to growth, for instance, is regulation a factor?

* Where are the domestic and non-domestic opportunities?

* Where are the 'shareholder value' growth opportunities?

You need to consider all 'growth' options (M&A may not always be relevant). Hence it is vital to understand all the external factors to be able to identify alternatives.

Again, consider the HBOS example above. Sources to analyse the Bank of Scotland/Halifax merger and its reasons and outcomes included; company literature (for example annual reports); stockbroker/analyst commentary (AFX News is a useful source <<http://www.afxnews.com>>); UK retail banking sector commentary, history and data, available from market research and industry associations (for example the British Bankers Association <<http://www.bba.org.uk>>); and general press monitoring. Identifying sources of key external drivers and their projected influence on future business opportunities was also important. For example, historical and estimated trends in the UK housing sector, consumer spending, borrowing, unemployment and interest rates are all vital to HBOS' primary business line: retail mortgages. In addition, trends in European retail banking, most notably the merger of Abbey and Banco Santander in 2004, should be considered as these could ultimately impact HBOS's market share and highlight opportunities either domestic or otherwise.

Knowledge of M&A sources

Q. You keep hearing about globalisation and want to understand more about the real opportunities: Could your business/clients benefit?

Having the ability to track historic, rumoured and progressing M&A transactions can be very useful when assessing the attractiveness of a market or trends within a sector.

Given their very nature, M&A deal sources tend to be in the corporate domain and are specialised by design. A key tip when using these systems: paper-based planning often helps before you venture online. Before you log in to a paid information source, or even before you open your browser for a web-crawl, ask yourself: what exactly are you looking for? Target, acquirer, geography, sector, date, value ... ? Pre-planning can save a lot of time and headache.

Alternatively, business and news sources should give you sufficient information to determine which companies, sectors and countries are being targeted, why, by whom and for how much.

Getting abreast of and staying up-to-date with the evolution of M&A can be approached much like any other ongoing intelligence and awareness project. Pick a few sources to review on a regular basis, and keep a file of ideas and insights you develop as you review them.

Conclusion

M&A activity in Europe and throughout the world seems likely to continue at a healthy rate for the foreseeable future.

As a business information professional today, maintaining a 'silo' understanding of a market or player is not sufficient. You must also maintain a thorough understanding of the key components: influencers (value creation), drivers (consumer and market confidence; macroeconomic indicators) and players (why, who?) within a sector. Such an understanding will help you appreciate the bigger picture and effectively advise your colleagues or clients on market opportunities. With the predicted increase in cross-border M&A, an understanding of non-domestic markets and sources will become more significant with time.



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