

 **CREATING THE CONSUMER**
CREDIT CARDS & THE ROLE OF DESIGN & ADVERTISING

- **Rochester Institute of Technology**

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It begins.



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● *Project Definition*

The ideas and messages we as image makers communicate have a potential to reach millions of people, and as professionals we need to be aware of both the positive and negative consequences of the work we do. What are we as designers, photographers, and other creative professionals contributing with our work? Are we educating, informing, or simply manipulating? Ideally, ethics, education, and a certain sense of responsibility are integrated into each of our endeavors, but those things are often neglected for the sake of personal gain and prestige, and the goals of a client.

Everyday, no matter where we turn, advertisements encourage us to buy, buy, buy. They create an artificial ideal of what we need in order to be happy, deliberately and systematically preying upon our hopes and fears for another dollar. We as a society have become so accustomed to these messages that we no longer question them. As the art director George Lois once said, "...advertising is a twentieth century love potion; it arouses wants beyond means, it invites extreme consumption, it conjures a material paradise as life's goal." (Lois and Pitts, p. 324) Wants and needs have become indecipherable as a result of advertising, which manipulates us into believing that success is defined by the number of things we own, the names they bear, and how expensive they are. But what price are we paying for accepting these notions?

A consequence of this materialistic, self-indulgent lifestyle is consumerism, a social and economic practice that embraces the idea that there is never enough. It reflects not only a desire to possess things, but also a disregard for the true need, durability, and origins of goods and services. The global ramifications of manufacturing, buying, using, and disposing of these things, such as pollution, energy use, and social injustice, are essentially ignored in our culture for the sake of having what we want.

Credit cards contribute greatly to consumerism because they not only allow us to buy all those wonderful things we don't need with money we don't have, they encourage it. Personal debt in this country has been growing exponentially in the last few decades because of increased credit card use, and the economy is reaching a breaking point as a result. Efforts are being made to reverse the trend in the media and even in Congress, where legislation has recently been considered.

This thesis examines how advertising, design, and credit cards perpetuate over-consumption within our society, and is meant to encourage people to think twice about their own spending habits. In addition, this thesis questions those who help perpetuate consumerism in our society as professionals, and encourages them to think twice about their own role in the cycle.

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- **Precedents**

The 'evils' of advertising have been criticized for many years, but in the last few decades, the subject has clearly become an important issue within the design community and beyond. As the succeeding examples will show, the concerns about the effects of advertising are growing, and have contributed to anti-consumerism campaigns worldwide. Efforts concerned with the increasing use of credit cards and debt in this country recognize how consumerism and advertising contribute to the problem, and believe that the best way to change things is through education, legislation, and public awareness. The following are examples of bills, programs, and campaigns that attempt to address these issues.

- Federal Legislation**

Bills are currently being negotiated in the House and Senate chambers of Congress for restricting bankruptcy declarations. The bills are especially interested in restricting consumers from declaring Chapter 7 bankruptcy. Unlike other types of bankruptcy which may require full repayment of debts, Chapter 7 allows many debts to be erased after certain provisions have been met. As Alan Ota explains in the March 17th issue of *Congressional Quarterly Weekly*, "Both bills would require those capable of paying \$10,000 or 25%, whichever is less, over a five-year period to file instead under Chapter 13, which requires debt repayment." (Ota, p. 605) Although Democrats and Republicans agree on some of the provisions of these bills, there are a few major differences in the way they perceive the problem; "Republicans tend to attribute increased bankruptcy filings to consumers who feel no obligation to repay debts [while] Democrats blame lenders for intensively marketing credit cards and deceiving borrowers." (Ota, p. 605) Also covered in the discussions are bankruptcy declarations for businesses, farmers, and individuals who declare bankruptcy for expenses related to crimes.

- Radio**

National Public Radio has produced many segments in the past few years that address the issue of credit card use in the United States. The programs have usually been in the format of talk shows, presenting stories and interviews about credit card use, debt, marketing, fraud and security, legislation, and history. Guest panelists, who range from educators, credit card company representatives, regulators, and consumer advocates each contribute their point of view on these matters, responding to questions from listeners around the country. Some of the most recent segments regarding credit cards have been about the issue of college and high school-age kids getting hooked, why bankruptcy is getting out of control, what is currently being done to curb these trends, including legislation and education efforts.

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● **Precedents**

Television

Several television programs have been produced that address the issues of consumerism, examining our goals and lifestyle as a culture, the consequences of the way we live, and the role of advertising in not only causing, but perpetuating these problems.

Affluenza

This 1997 co-production by KCTS Seattle and Oregon Public Television defines *Affluenza* as being “an unhappy condition of overload, debt, anxiety, and waste resulting from the dogged pursuit of more.” (*Affluenza*, DeGraff and Boe) The whimsical program comments on a broad range of issues, focusing on consumer habits in the United States, what they mean for us as a culture, and what the impact of our society is on the rest of the world. Interviews with consumers, psychologists, and other professionals give a thorough view of the issue. Mixed in with the interviews are dozens of facts and figures about how much time we spend as a nation shopping and driving, how much we own as compared to other nations and even ourselves 50 years ago. The film suggests that we confuse standard of living with quality of life, missing what’s truly most important.

Escape from Affluenza

As a sequel to *Affluenza*, *Escape from Affluenza* continues the thesis that Americans are leading lives that are detrimental mentally, socially, physically, and environmentally. Some of the efforts highlighted in the film are elaborations on things mentioned in the first *Affluenza*, such as the Center for a New American Dream. Also presented are alternatives to the current American lifestyle which offer new ways of spending time and resources, and looking at how people around the world are becoming “post-materialists.”

“The Mystery of Happiness”

This episode of *Turning Point*, hosted by John Stossil, is a program that takes a look at how we as Americans define happiness. Researchers have found that happiness and lasting contentment seem to be a side effect of doing other things, and cannot be achieved by any other means. Contrary to popular belief, and what advertisers want us to believe, happiness cannot be attained by being famous, owning a home, winning the lottery, or having more possessions. As the program states, the only people who truly gain any happiness from money are those who don’t have food.

“The Power of Plastic”

This segment of *60 Minutes II*, broadcast on January 23, 2001, looks at the problem of credit card debt among college students. The program examines some of the extreme cases where students committed suicide over their debts, and also examines the role of the colleges and universities themselves. Every school that allows credit cards to be pawned on its campus receives some form of compensation – whether it’s a standard table rental fee for setting up in the student union, or multi-million dollar contracts with credit card companies that allow the schools themselves to profit from their students’ debts.

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- **Precedents**

Newspaper and Magazines Articles

“Design is Evil”

This article in the January 2001 issue of *Wired* blatantly criticizes the current role of design and designers in this world, opening with the words “It creates an intense desire in people for new stuff. We’re responsible for making products that people feel a great need to own, maybe for just a short period of time. And then they pitch ‘em. Let’s face it: Our standard of living is based on the demise of the planet.” By showcasing innovative design prototypes for “personal fabricators” by the California-based firm Designworks, the article offers alternative ways of approaching industrial design that minimizes packaging, shipping, and excess energy consumption.

First Things First 2000

This design manifesto, based upon a similar text written by Ken Garland in 1964, was first published in the following magazines in the Summer of 1999: *Adbusters* (Canada), *Blueprint* (Britain), *AIGA Journal* (United States), *Eye* (Britain), *Items* (Netherlands), *Form* (Germany), and *Emigré* (United States). The updated manifesto, signed by 34 designers at the time of publication, questions the current contributions of designers to advertising and consumerism. It proposes a change in the priorities and practices within the profession that would instead invest creative energies towards improving culture and education. Since that time, many other magazines including *Idea* (Japan), *Design Week* (Britain), *Creative Review* (Britain), *I.D.* (United States), *Print* (United States), and *Communication Arts* (United States) have published the text, and hundreds more have signed their names in support. The debate over the manifesto has been quite strong, prompting discussions in design schools, at public events, and on magazine pages worldwide, and continues to be an issue in the design community. Please refer to Appendix A for a complete copy of the manifesto.

“Campuses try to cut credit card promotion”

This article in the March 26th, 2001, edition of the *Rochester Democrat and Chronicle* takes a look at the prevalence of credit card marketers on college campuses in the Rochester area, as well as campuses around the country. Legislation has recently been passed in other states to curb this trend, and is being considered in New York State, as well as on the federal level. Interviews with school personnel and recent graduates from local schools reinforces the questions the article addresses about the ease with which students get credit they can’t handle.

“Plastic worries campuses”

This article follows up on the above article, updating the status of legislation concerning the place of credit cards on campuses. Hearings that were held in the area concerning this issue were attended by many who had credit card “horror stories” about students who had bank accounts seized, and as much as \$20,000 in credit card debt.

● **Precedents**

Movements and Organizations

Many organizations are dedicated to the criticism of consumerism, advertising, and/or irresponsible design, determined to educate and motivate people to re-examine their roles both collectively and as individuals. Most of them are sponsored by grass roots organizations, and communicate their message primarily through public campaigns, the Internet, and with publications such as pamphlets.

Media Foundation

Media Foundation, based in Vancouver, is one of the best-known anti-consumerism groups, most recognized for its "Buy Nothing Day" campaign that encourages people to abstain from shopping the day after Thanksgiving, traditionally the busiest shopping day of the year. The group was started by Halle Lasn, a former advertising professional who began to question the ethics and meaning of the work he was doing. Today, the group's messages are supported and produced by others who want to use their creative energies for positive purposes, including artists, writers, activists, students, educators, and even entrepreneurs.

Some other campaigns sponsored by the group are *TV Turnoff Week*; *Media Carta*, an effort to democratize the media; *Ride Your Bicycle Week*; and other socially-conscious boycotts. The group is also known for its "subvertisements" and "uncommercials," which target many high-profile companies and advertising campaigns in the last decade. Joe Camel and the Marlboro man; various fashion labels such as Calvin Klein, the Gap, and Nike; and food-related campaigns from McDonald's, the milk industry, alcohol companies, and Phillip Morris have all been satirized. *Creative Resistance*, a contest that challenges designers and artists to create "subvertisements" recently showcased a campaign by Genny Ponifex in Beckenham, England whose purpose was to raise awareness about credit card use. She produced fake credit cards and distributed them by planting the cards in wallets and leaving them in public places.

To publicize its efforts, the Media Foundation sponsors an ad agency called Powershift, a web site, rallies, and public events. In addition to these vehicles of communication, the group publishes *Adbusters*, a bi-monthly "reader-supported, 85,000-circulation magazine concerned about the erosion of our physical and cultural environments by commercial forces." (www.adbusters.org) Although most of the magazine's readership is in the United States, the audience extends into 60 other countries.

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● **Precedents**

Movements and Organizations

Enough

Enough is a humorous, fledgling anti-consumerism organization in England that was set up in the summer of 1992 in response to the efforts by the Media Foundation. Although both groups address many of the same issues, *Enough* is not as broad, and seems to focus primarily on consumerism rather than advertising. The group has staged several public events, sponsors a Web site (www.enviroweb.org/issues/enough/index.html#intro), and has published countless leaflets, letters, and articles.

World Studio Foundation

World Studio Foundation is the nation's first organization devoted exclusively to encouraging social responsibility in the design/arts industries." (www.worldstudio.org) This group, based in New York City, encourages creative professionals to devote their time and energy to responsible causes such as mentoring programs, scholarships, and other efforts that improve the community and the environment.

New Road Map Foundation

This organization, founded by Joe Dominquez and Vicki Robin, is dedicated to lowering consumption in North America. According to their Website (www.ecofuture.org/ecofuture/pk/pkar9506.html), the group's "primary tool for teaching people how to painlessly consume less while increasing their quality of life is the book *Your Money or Your Life*...The foundation is staffed entirely by volunteers and donates all proceeds form educational projects promoting a sustainable future for our world."

Stop FTAA

This is a campaign sponsored by the activist group Freedom Rising, that protests against the Free Trade Area of the Americas agreement, a proposed treaty that would expand the NAFTA Treaty (which the group also disagrees with) into 31 countries, spanning the Americas. The grass roots effort offers a Website (www.stopfaa.org), and encourages participation in public rallies, and other public forms of protest, such as newspapers (by writing editorials). This group believes that the FTAA agreement would have devastating environmental, social, and economic consequences for those who accept it.

● **Research**

Advertising

History and Economics

Advertising is without a doubt largely responsible for the tremendous amount of commerce and wealth in the United States today. Evolving from its most humble forms, the advertising business has grown into a global, multi-billion dollar industry in the last century alone. Understanding how advertising became so important is essential to understanding how it has become such an integral part of American culture today.

Although the proliferation of advertising at the turn of the century was met with opposition, it was justified with the notion that it would generate economic activity, an idea introduced by Simon Nelson Patten. (Lears, p. 198) By this time, the Industrial Revolution had taken its place in the world. As more products were made, more had to be sold. Manufacturers and their competitors were producing virtually the same products, so the only way to distinguish between them was with an idea known as branding. That's where advertising came in, selling dreams to people who didn't know they had them, whetting the appetites of the have-nots, and adding personality to things that *had* no personality. The only ways to afford these new things, which suddenly seemed indispensable, were to save, work extra hours, or buy on credit. This boom in production would spur spending which would in turn increase production, employ more people, raise wages, and increase spending all over again. This supposedly fail-safe, never-ending cycle would strengthen the nation economically, and encourage steady growth year by year. Of course, history tells us otherwise, but that was the plan.

Before it was legitimized as a profession, advertising was seen as being dishonest, misleading, and gimmicky– inevitably associated with outlandish characters like P.T. Barnum and his medicine show counterparts. As time went on, those who created ads were targeted for their irresponsible work, thanks to the efforts of muckraker reporters. A truth in advertising trend took hold, supported by many advertisers who wanted to clean up their reputations. The Pure Food and Drug Act, passed by Congress in 1906, eliminated the concern about advertising for patent medicines and the like, but didn't stop other shady ventures like phony correspondence schools.

Once the United States was involved in World War I, the advertising industry again found a use for itself. By creating propaganda for the war effort, advertisers strengthened the trust they had begun to establish with the government, while also becoming more legitimate in the eyes of the American public. After the war ended, the 1920s saw an economic boom in this country. That boom was supported by advertising, and established the industry as part of the service sector. It was more visible than ever, and had become a fact of daily life. As the boom came to a screeching halt during the Great Depression, spending gave way to saving. The country relied on Franklin Delano Roosevelt's New Deal plan to provide the work that industry couldn't, and propaganda materials such as posters were once again created to keep morale high. Government-sponsored programs such as the Rural

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● **Research**

Advertising

Electrification Administration were promoted to the public in such a way that even illiterate people could relate to them. When the United States became involved with World War II, the Depression came to an end, and the advertising industry found itself contributing to a war effort once again.

After the war ended, the troops were home again, and had to somehow be integrated back into society and the economy. Advertising was a key. The new ideas of owning a house in the suburbs, a family car, household appliances, and countless other modern things were sold to the young American families in magazines, on billboards, and of course the new invention called television. Low-interest loans were offered to encourage more consumption, and factories which had been producing goods for the war effort were encouraged to keep war-time production. Former soldiers found work in these factories manufacturing the new consumer goods, once again earning steady wages, and making Patten's economic theory (Lears, p.198) a reality.

The American Dream of the 1950s has continued to be what most Americans strive for today, and is what drives people to work as hard as they do. Economists today believe that advertising still has an invaluable role in keeping in the economy strong, keeping the Dream alive.

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● **Research**

Advertising

Advertising is effective because it pulls at our collective desires and fears. Billions of dollars are spent yearly to research what we as a population respond to the most. Focus groups, questionnaires, and electronically compiled statistics about our spending habits are all used to gauge the effectiveness of advertising and marketing campaigns. What we buy, how we buy, how often, and from whom is scrutinized for the sake of selling more. Market share, which is how a company determines its place among competitors, is mostly achieved through brand recognition and loyalty on the part of the customer, a cherished and sought-after achievement.

Imagery and Psychology

A good portion of the imagery we see in advertising tells us not only what clothing we should wear, but what kind of body we need to have. The majority of the population does not look anything like the models seen in magazine, on billboards, and even toys, but we naturally compare ourselves to these 'role models.' People strive hopelessly to achieve the look of these models, never attaining their goals, and seriously hurting themselves in the process. Many girls and women develop obsessive eating disorders that are detrimental both physically and mentally, while many men feel that they too must look like body builders in order to be attractive. Makeup, which was at one time only associated with prostitutes, is now sold with the message that without it people (usually females) are boring, unattractive, or incomplete. As Richard Zakia and Mihai Nadin observed, "the creators of an ad can trigger dissatisfaction and arouse the illusion that buying the product will transform us. Realizing this, we still fall prey to its bait. The irony is that by buying the product—one that might address a real need—we support the ad that causes us to feel inferior enough to buy the product." (Nadin, p. 33)

Archetypes

By targeting our universal fears about social acceptance and longings for love, advertisements entice us to buy all kinds of things. Day in and day out we are showered with messages about how happy we'd be if only we owned something else—those \$150 Michael Jordan tennis shoes, that sport utility vehicle, or the new MP3 player that will make life more pleasurable. Marlboro cigarettes, originally targeted toward women, experienced a dramatic increase in sales once the Marlboro Man character was introduced. The items just mentioned are very specific to this culture, but no matter what the product, or where it is sold, advertisers utilize archetypal imagery to appeal to the most basic of instincts. Icons such as the hero, mother, journey, and temptress are just a few examples of archetypes. Please refer to Appendix B for a list of archetypal symbols.

Semiotics and Rhetoric

Semiotics is a term that refers to the study of signs. A sign, which acts as a symbol for something else, has no inherent meaning until it is given a meaning by the viewer; "each time we interpret a sign, we become part of the sign, we give it 'life.'" (Nadin, p. 4) For example, a person from the Amazon jungle would not recognize the significance of the Mercedes symbol. In our culture however, the Mercedes star signifies transportation,

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● **Research**

Advertising

speed, driving, roads, the Autobahn, Germany, quality, precision, sophistication, elegance, and wealth, just to name a few connotations. Visual rhetoric, which works hand in hand with semiotics, recognizes the fact that the interpretation of a message is greatly influenced by the way it's delivered. Rhetorical theory is borrowed from literature and refers to the treatment of language (as opposed to images) to manipulate meaning. Rhetorical figures such as simile, metonymy, and metaphor are used to describe both verbal and visual methods of communicating ideas.

Methodology

Advertisers and marketers have the task of making their clients' products as visible and recognizable as possible, even in the most obscure of places. Companies will pay large sums of money to have their product placed within a television show or movie set, even if it will only be seen in the background for a fraction of a second. The larger the audience, the higher the price. The Times Square district in New York City is famous for its advertisements, plastered with a frenzy of garish neon signs and towering billboards as far as the eye can see. It's one of the most visible and expensive places to advertise, but the cost is always justified in the minds of clients.

People will buy one product over another not necessarily because of reputation and quality, but because of the name it bears, even if it's just a name they heard on a television commercial or saw in an ad. This idea of branding, making a label a "household name" is key to making a product or company successful. Coca Cola is a company whose name is recognized around the world, identified by its trademark red, and the familiar script logotype. The ad campaigns for "Coke," as it is most commonly referred to, change quite frequently, and have been so successful that people are proud to own, collect, and display all kinds of Coke memorabilia. Articles of brand name clothing, which is usually marked up significantly to pay for the exorbitant costs of advertising, are advertisements in and of themselves, traveling for free on the backs of those who pay for them. We live in a society that defines status and power by material objects and the logos they sport.

Advertisers are constantly trying to outdo each other, fearing that if they don't make that extra effort to sell their product, people will go with another brand. In addition to the usual vehicles of sending messages such as billboards, television, and magazines, advertisers are getting *really* creative, taking advantage of every square inch they can. Urinal cakes with ever-changing messages are adorning certain public men's rooms, public school buses in Colorado are carrying advertisements to raise extra funds, nature parks are displaying signs for corporations, and even the moon has been considered for the site of a projected billboard. Channel 1, a national education network seen by thousands of school-age children daily accepts advertisements as well. Companies will pay \$30,000 for seconds of air time in front of this captive audience, hoping to win them over with flashy, colorful commercials. In addition, corporations sponsor sporting events, concerts and exhibitions, fund entire school systems (or at least try to), and more. When is enough enough?

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● **Research**

Consumerism

**Environmental, Social,
and Economic Impacts**

Consumerism causes tremendous amounts of energy and resources to be used. Finding and refining raw materials, manufacturing products with those materials, distributing those products, transporting them home, using them, and then disposing of them all use energy. The use of electricity, refined fuels, landfill space, and other resources to support this cycle of consumption are all part of a large equation that have just begun to be addressed.

The American Dream of owning a home in the suburbs has through the years led to a trend called urban sprawl, consuming precious land and water resources. Land that was once used for farming is being converted to shopping malls, housing complexes, and entertainment centers at an average rate of 1.3 million square acres per year. New roads are being built, more cars are being driven farther, and the effects are being felt in more ways than one. This trend has had detrimental effects on urban as well rural regions, causing mass-exodus by the thousands each year. Conditions and economies in the cities are constantly worsening, and as they worsen, more people leave – perpetuating the problem to the point where only the neediest people are left. Economic divisions become social chasms that are very difficult to reverse. (www.ecofuture.org/ecofuture/pk/pkar9506.html)

Most of the monetary wealth in this world is found in the United States. We consume more natural resources than any other country, and yet we comprise only 5% of the world's population. As a nation, we spend more hours shopping each week than we do playing with our children, and we spend more hours in the car and at work than ever before. Yes, we have more things, but are we happy? Do we confuse standard of living with quality of life? What are we sacrificing for our material possessions and consumeristic habits? Please refer to Appendix C for statistics about consumption.

Despite repeated declarations by politicians that the American economy needs to grow, perpetual growth simply cannot be sustained. Once the saturation point of any given market has been reached, the only way for companies to increase profits (which never seem to be enough) is to expand into new markets – targeting new cities, states, countries, and demographic sectors. Credit card companies are an ideal example of this philosophy. The ironic thing is that because they have so aggressively tried to break into new markets that truly can't support the companies' goals, they have had to sacrifice their profit margin with "charge offs." These unrealistic expectations about profit is what has led to the current legislation concerning bankruptcy. Credit card companies, who have been targeting segments of the population that simply shouldn't have credit cards, are having to take a loss on those declaring bankruptcy. It is undeniable that many people have been abusing the bankruptcy system and purposely charging up thousands of dollars on their credit cards before declaring bankruptcy, but many truly need help. To decrease their losses, these companies have pressured Congress into making laws that make it more difficult for people to seek protection from their

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● **Research**

Consumerism

creditors. It seems that if Congress were to also make laws capping credit card debt before reaching the point of having to seek legal protection, bankruptcy rates would not be as high as they are now.

In order to cut labor costs and to avoid stringent environmental laws, many American companies are moving their manufacturing base overseas; global sprawl, if you will. The monetary savings for corporations from these moves are generally not passed on to consumers, and once company A does this, company B soon follows in order to compete. Because of this mass-exodus of companies, American workers are experiencing layoffs by the thousands, causing innumerable adverse effects. Not only are families and individuals suffering from lost wages, but so are local economies – losing not only business generated by the presence of these corporations, but tax revenues as well. The economy as a whole is being crippled by this very serious trend, and contrary to the actions of these companies, profits are still expected to remain steady or increase.

Overseas, where economies are supposedly benefitting from the moves these American companies have made, the effects are being felt far and wide. The health of local people and environments are being ruined by toxic runoff and emissions, unchecked by governments who have neither the money nor the power to create or enforce regulations. These governments are so dependent upon the income provided by these companies that they dare not protest their presence. Outside of North America and Europe, labor laws are virtually nonexistent. Men, women, and children are working in sub-standard conditions to support the desires of the American consumer, and instead of demanding better working conditions, our companies are taking advantage of the situation and looking the other way. According to a flyer for the organization www.stopftta.org, a project sponsored by the Freedom Rising Affinity Group, the golf player Tiger Woods recently signed a 5 year, \$100 million contract with Nike to endorse their shoes. The ironic thing is that the “14 year old Chinese kid who makes the shoes he wears” works 17 hours a day at 22 cents per hour, and can’t even afford to buy the shoes he makes. Please refer to Appendix D for copies of the group’s recent flyers.

It is clear that other cultures are suffering and losing their identities to support or achieve our standard of living. The United States is conquering the world, not with violence and bloodshed, but with advertising and consumerism. Traditional customs, foods, and clothing are being replaced by iconic American ideals like blue jeans, McDonald’s, and rock n’ roll.

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● **Research**

Credit Cards

**Consumer Credit and
Installment Plans**

Without credit, people simply could not and would not justify buying as much as they do. It's so much easier to give into temptation when that temptation will only cost \$30 per month instead of \$1000 up front. As Lendol Calder, author of *Financing the American Dream: A Cultural History of Consumer Credit* puts it, "consumer credit finances American dreams," (Calder, p.5) lending a big hand to those who want it the most, and sustaining our consumer culture.

Before consumer credit came into existence, people relied on informal loans from family and friends, and in the cities, pawn brokers and loan sharks provided alternatives in desperate situations. As time went on, formal credit that had traditionally been extended only to businesses trickled down to the consumer, offered in a variety of ways through retailers and vendors. Mass consumer credit as we know it today, directly supported by banks and other lenders, didn't really come to exist until the 1920s.

The most significant form of credit historically speaking was the installment plan. It made its appearance in the post-civil war era, and was the first type of consumer credit that allowed people to not only possess and use what they "bought" without having to pay up front, but also allowed them to pay over time. At first, only the wealthy were offered the privilege of buying "on time," but eventually the offer was extended to the average consumer. As the idea of allowing customers pay over time became more common, retailers began to feel the negative side effects of offering credit. This prompted a counter-movement among merchants such as Sears, Macy's, and Montgomery Wards called "cash and carry" that avoided the risks associated with credit accounts. The cash-only policy was eventually abandoned when it became clear that Americans preferred to buy on credit, and companies that did not offer it were losing customers to those that did.

By the late 1880s, middle-class Americans had grown to rely upon the installment plan to such an extent that it became a "fixture in the financial management of working-class households." (Calder, p. 55) Furniture and clothing were some of the first goods to be bought on installment credit; soon to follow were luxuries such as sewing machines, jewelry, and other household wares. Credit made it possible to "afford" things that would have been impossible to buy without first saving money, bringing more big-ticket items, like pianos and encyclopedias, into more homes than ever before.

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History

The first credit cards were actually extensions of store credit offered by department stores in New York City, some of whom had at one point made it clear that they did not support the idea of credit. In order to easily identify customers with credit accounts, they started to provide small engraved plates called charge-plates. In addition to making individual customers easy to identify, the cards made it possible to track their spending habits. Starting in the 1920s, petroleum companies employed a similar system of credit for their preferred clients, as did hotel chains and eventually airlines, but these charge cards were proprietary, and only honored by the companies that issued them. Around 1948, several companies in New York City (department stores, once again) formed small partnerships that would recognize each other's cards.

In 1949, a financier named Francis McNamara saw the opportunity of creating a charge card system that would be honored nationwide. With the support of Ralph Schneider and Ralph Bloomingdale (grandson to the founder of the department store) he did just that. And so Diner's Club came to be. The original venture was started with a network of restaurants in New York City; McNamara approached the proprietors of each restaurant and proposed this system of payment. The restaurateurs were reluctant at first, especially about the 6% fee, but once the idea caught on, it spread. The card was envisioned as an ideal way for businessmen and travelling salesmen to pay for entertaining clients. Within a matter of years the company was bicoastal, growing quickly from there.

As income levels rose in the 1950s, the average family was earning enough money to exceed the cost of basic living expenses for the first time. This extra money fueled consumer spending, the economy, and the credit card industry, which at that point was starting to take hold. Between 1953 and 1954 alone, almost 100 local banks introduced local charge cards, but by 1958, American Express (which had until then only specialized in travelers' cheques), Carte Blanche (the card offered by the Hilton Hotel chain), and various banks had broken into the "universal" credit card market. It was the bank credit cards who came up with the idea of charging interest to recover the high costs of offering credit.

Due to federal regulations about inter-state commerce and even intra-state commerce, establishing successful ventures was difficult. The 1960s saw many credit lenders getting out of the business, but also the merging of many bank cards. The new Americard, licensed by the Bank of America in San Francisco, was franchised out to local banks, and became the first truly national and then international general-purpose card (later known as Visa). Soon to follow was the purchase of the Western States Bankcard Association by the Interbank Card Association, yielding Mastercharge (Evans and Schmalensee, p. 65).

● **Research**

Credit Cards

Marketing

Who could imagine a month without getting at least one credit card solicitation in the mail these days? *Billions* are being sent out by the credit card companies each year, constantly enticing new customers to sign on, and old ones to 'upgrade'. It's strange to think that at one time, when Diner's Club was establishing itself, it was marketed in person, face to face. That soon changed, after it had achieved some success and branched out. The first direct-mail solicitations were sent out, hoping to not only inform potential users about the existence of the new card, but to entice them to sign on.

In the 1960's, as credit cards became mainstream and more banks began to offer them to customers, the cards started to be marketed heavily. As Terry Galanoy, author of *Charge It* writes, "...advertising was everywhere, literally. (one bank-card campaign appeared on posters inside men's-room toilette doors). Cards were advertised like headache remedies (Fast financial relief!), like deodorants, ("Be socially acceptable, be secure"), like sanitary napkins ("For those monthly problems"). "Greed and Need!" barked one bank executive to his ad agency. "Appeal to both!" he ordered." (Galanoy, p. 95) But as soon as national credit card alliances were established, a strategic marketing plan had to be implemented. The idea was to have a marketing scheme that was flexible enough to integrate with the individual banks' existing campaigns, but strong enough to create a recognizable and unified national branding identity. In 1971, the first BankAmericard (later known as Visa), was advertised with the slogan "Think of it as money." (Galanoy, p.97) Dee Hock, the president of NBI created a list of rules that established strict guidelines for how the card could and should be advertised; the first rule was that the card was never to advertise blatant spending. MasterCharge on the other hand, did just that. During the recession of 1974 it tried unsuccessfully to establish itself as being a "money manager," but the campaign became known as "the invisible one." (Galanoy, p. 105)

As income levels for the average worker rose, and women who had traditionally stayed at home started to get paying jobs, credit card companies realized that they had to re-think their advertising campaigns. In 1980, to update its appeal, the MasterCharge modified its name to MasterCard, a name that was easier to translate into foreign tongues. At about the same time, Visa changed its conservative advertising policy to one that encouraged spending, showing people using the card to purchase things.

Today's credit card campaigns encompass a range of styles depending on the audience, but the message and the goal is still the same. Younger audiences are being targeted every year, even high school students. Debit cards, which are being marketed towards younger audiences and their parents as a way of "learning about spending," look like credit cards, are as readily-accepted as credit cards, and establish a comfort level and familiarity with "plastic" that the credit card companies are counting on.

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- **Research**

Credit Cards

Like most other companies, credit card companies advertise in multiple mediums simultaneously to maximize their visibility. Television commercials; event, program, and exhibit sponsorship; direct mailings, point-of-purchase displays; and magazine ads are all carefully coordinated to complement one another. They even stuff ads in monthly billing statements to their own customers.

Visa has the largest market share in the credit card industry, and markets its products heavily. One of its most well-known marketing campaigns focuses on being a major sponsor of the Olympics, using the games “as a global marketing and advertising platform and as a launching pad for Visa’s latest products and technologies.” (www.visa.com/av/press-center/factsheets/visas_olympic_sponsorship.html) Not only does the company sponsor Olympic teams and athletes, but it is also licensed to “be the only credit card accepted onsite at venues for tickets, merchandise, food and beverage sales and at ATMs.” (www.visa.com/av/press-center/factsheets/visas_olympic_sponsorship.html) Its other sponsorships/events include the Tony Awards, NASCAR racing, the Triple Crown, and the Dubai Shopping Festival, usually using the slogan “It’s everywhere you want to be.” Over the years, the campaign with this slogan has created partner ads where the products of other companies are sold along with the credit card.

Mastercard, the primary rival for Visa, has established the “There are some things money can’t buy” or “Precious Moments” campaign, attempting to downplay their true aim by claiming that even Mastercard can’t replace happiness and love. Ironically, that’s exactly what their message is – by using your Mastercard you will have all the things you want to make your life complete. The campaign runs in magazines as well as on television, invoking warm and fuzzy feelings with their sepia toned imagery, soft focus, and shallow depth of field.

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● **Research**

Consumer Credit

Consequences

The principle of supply and demand is one of the most basic in economics, and dictates the success of any business . If people buy less, less is produced, less money is circulated, and companies begin to lay off workers. It's a cycle that collectively contributes to the general economy, and is one that the Federal Reserve tries to control. By changing the price of credit – interest rates – the federal reserve can either encourage or discourage commerce. Lower interest rates spark more commerce – people are more likely to borrow money to buy home and cars when the interest rates are low.

According to Professor Eugene Fram of the College of Business at RIT (interview, January 17,2001), the U.S. economic system is totally based on credit. Without it, most businesses would and could not exist. They rely on credit not only for themselves to support new ventures, but also to spark consumer confidence and generate sales. Large corporations, such as Xerox and Kodak in Rochester, rely on individuals' decisions to buy their products, and if the numbers aren't there, companies start to layoff their employees.

This thesis contends that credit in the hands of consumers, especially credit cards, has become too easy to abuse, is too misunderstood by most consumers, and leads to overconsumption. Chad Rieflin of the Rochester Area Credit Education Bureau (telephone interview, February 1, 2001) sees the effects of poor credit management everyday. He believes that even though credit card use is an enormously growing trend, it's not necessarily a negative thing. The key to preventing some of the problems associated with credit card (debt and bankruptcy) is education and legislation, especially for young people. Area high schools are encouraging programs that teach their students about credit cards; terminology like APR and the concept of interest are some of the topics covered.

Ethics on the part of credit card companies, in terms of who they target and how they target them has had a tremendous amount to do with the some of the negative consequences of credit cards. When asked about his opinions of the way credit card companies are marketing their products, RIT Business Professor Andrew DuBrin (interview, February 6,2001) compared it to the way beer companies advertise, encouraging responsible drinking, but not too responsible. By sanctioning irresponsible spending they create a financial trap for people, like a 20-year addiction that keeps people paying like they're a mouse in a wheel.

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● **Research**

Magazine Advertisements

In the interest of time and accessibility, the scope of this project was limited to a study of advertising in magazine ads. Thousands of magazines are published yearly, addressing all kinds of interests and audiences. Advertisers are very careful about the ads they place, and use the volumes of data available to them to determine which magazines are worthy of ad space. Media Mark Research Inc. publishes a collection of statistics twice a year regarding the readership of the 230 most-read magazines in the United States, providing what would sometimes seem to be quite obscure information. The data is broken down by categories, including sex, age, education, occupation, interest in the advertisements, place and frequency of readings, and children within the household for every magazine listed. Assuming that the statistics are accurate and consistent, advertisers can minimize wasted investments in magazine ad space.

Preliminary Surveys

In order to focus the thesis, the main purpose had to be refined. Would this thesis question the products being advertised, or would it focus on *how* they were being advertised? What were the additional messages being communicated, and to whom? Following the first committee meeting in December, an informal list of possible subjects to pursue was created with these questions in mind. The initial list of ideas, which would determine a starting point for the preliminary search, consisted of ads for the following products: cigars and cigarettes, alcohol, cars (sport utility vehicles in particular), tennis shoes, spring water, and computers / technology. An important consideration in determining this list was not only the product that was being sold, but the body type, the lifestyle, and overall image that was also being sold, perhaps more than the product itself.

After the first list was made, it was necessary to find the ads that were being published for those products, so the next step was to physically look through magazines and record what was found. Compiling a complete list of every ad in every magazine is virtually impossible without a fleet of researchers working around the clock, so the search was limited to a stack of various magazines. A critical thinking criteria list provided by Professor R. Roger Remington was used during the search to provide an analytical framework for the process, minimizing irrelevant results.

Many of the mainstream magazines, such as *Better Homes and Gardens* had a surprising range of advertisements, promoting everything from sport utility vehicles and hardware stores to internet-connected photo frames and gift cheques. *Oprah Magazine* also had a wide range of ads, including expensive clothing and hair and skin care brands, discount department stores, and ads for the milk and pork industries. Special interest magazines geared towards a very specific audience had limited ads, if any.

● **Research**

Magazine Advertisements

The preliminary list of target ads was refined after the first survey of publications to the following: food, cigarette, pharmaceutical, various corporate and industry, and credit card ads. These ads and their overall messages were not only bothersome and manipulative, but even offensive at times, totally undermining the intelligence of the viewer, and stereotyping who the ads were targeted toward. Please refer to Appendix E for a selection of ads collected in the preliminary survey.

The foods marketed in the magazines were usually pre-packaged, processed, and targeted primarily toward women. They sometimes emphasized nutritional value, but focused more on selling the idea of convenience and taste instead. Many of them carried a message of fitness and health, while others implied love and obedience from family members as a result of providing that particular food item.

The cigarette ads, which are still quite common in spite of recent efforts otherwise, emphasized style and individuality. Many of them used bright, flashy colors and associated the act of smoking with young, attractive people in social situations. Most of them were found in entertainment magazines, but some were found in more conservative publications such as *Harper's* and *Better Homes and Gardens*.

Pharmaceutical ads for specific medications were found in an alarming number of magazines. Most of the drugs advertised are very expensive and specialized, meant for only a fraction of the population only with serious conditions. Yet, they seem to be marketed as though they are an end-all solution, giving false hope to many who would and could not benefit from them, and obscure the fact that they are very potent, and potentially dangerous. These ads, which have been defended by the pharmaceutical companies as being informative, do in fact have lengthy medical disclaimers on the back, but cannot be deciphered by anyone without medical knowledge.

Industry and corporate "feel good" ads for plastics, petroleum, pharmaceutical, chemical, and technology companies all emphasized the importance of their product and their continual efforts to improve life, health, and the environment, aimed at improving public relations. Some of them, such as the petroleum and cigarette companies, associated themselves with environmental or humanistic organizations in the ads, disassociating themselves from their usual work, which is usually considered to be detrimental .

Many of the credit card ads were partner ads produced in conjunction with other businesses, including banks, and clothing, gourmet kitchen, and book stores. They were found in a variety of publications and sold the act of buying more than any specific product or brand.

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● **Research**

Magazine Advertisements

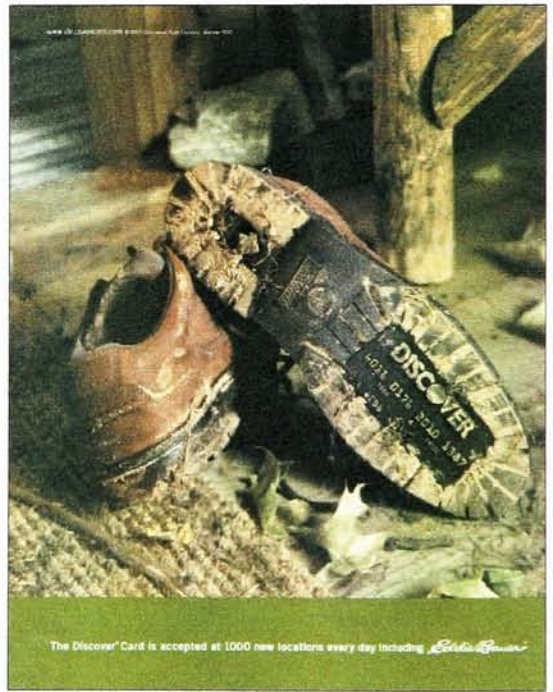
Secondary Survey

After a careful study of the ads chosen in the preliminary magazine survey, and considering both the blatant and implied messages that were being communicated, it was clear that the credit card ads had the most relevance to the theme of consumerism. A second survey of at least 100 magazines was conducted to find and obtain as many credit card ads as possible.

Collectively, the ads targeted a wide audience in terms of age range, marital status, and income, depending on the specific cards being offered. The target audience also determined the language style, imagery, and general style of the ads. A handful of the individual ads were part of larger campaign spanning many magazines. The following are 8 of the strongest credit card ads found. Please refer to Appendix F for additional credit card ad thumbnails.



Oprah Magazine, December 2000



Oprah Magazine, December 2000

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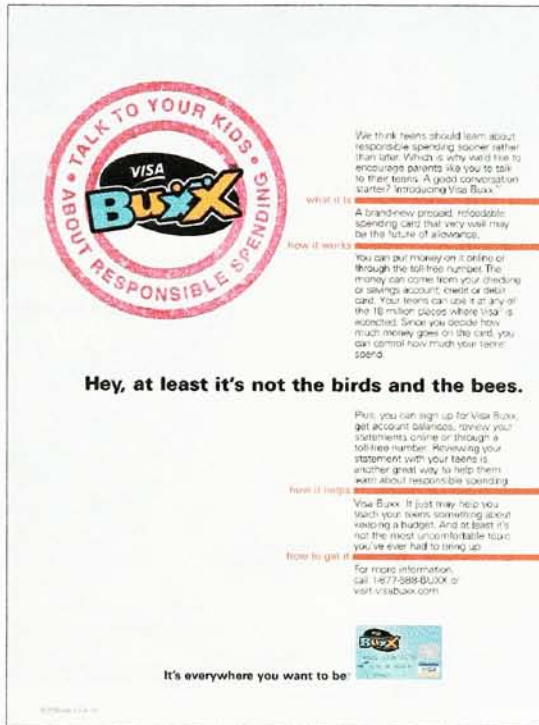
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● Research

Magazine Advertisements



TALK TO YOUR KIDS ABOUT RESPONSIBLE SPENDING

VISA BuX

We think teens should learn about responsible spending sooner rather than later. Which is why we'd like to encourage parents like you to talk to their teens. A good conversation starts? Introducing Visa BuX.

what it is
A brand-new, prepaid, reloadable spending card that very well may be the future of adolescents.

how it works
You can put money on it online or through the toll-free number. The money can come from your checking or savings account, credit or debit card. Your teens can use it at any of the 18 million places where Visa® is accepted. Since you decide how much money goes on the card, you can control how much your teens spend.

how it helps
Plus, you can sign up for Visa BuX, get account balances, review your statements online or through a toll-free number. Reviewing your statements with your teens is another great way to help them learn about responsible spending.

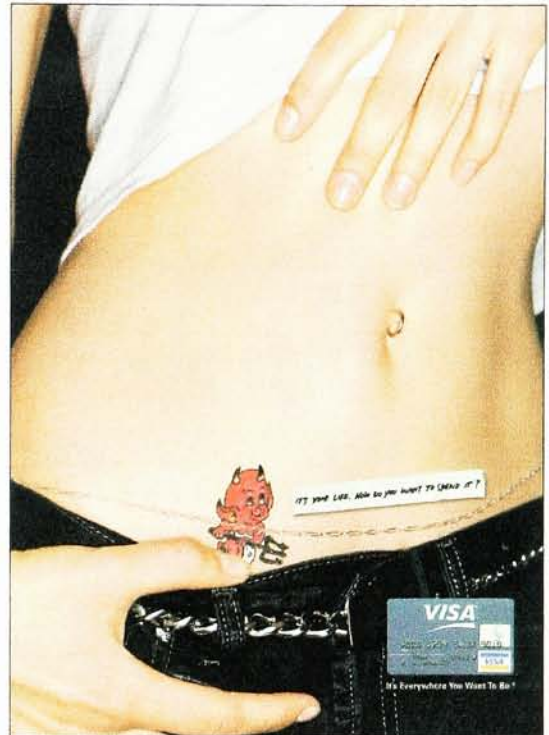
how to get it
Visa BuX. It just may help you teach your teens something about reaching a budget. And at least it's not the most uncomfortable topic you've ever had to bring up.

For more information, call 1-877-888-BUXX or visit visabux.com

It's everywhere you want to be.

©2000 Visa U.S.A. Inc.

Better Homes and Gardens, December 2000



IT'S YOUR LIFE. HOW DO YOU WANT TO SPEND IT?

VISA BuX

It's Everywhere You Want To Be!

Cosmopolitan, November 2000

● Research

Magazine Advertisements


the tango lessons you've wanted to take
ever since you got married:
\$45/hour

vintage bordeaux to talk him into it:
\$64

shoes for Mr. Two Left Feet:
\$138

being able to dance at your son's wedding:
priceless

Note that your honey trapping and chicken dancing days are behind you, so if like to give you 25% off at Shoebuy.com. So come sign up with MasterCard Exclusions Online™ at mastercard.com

there are some things money can't buy.  for everything else there's MasterCard.

National Geographic Traveler, January/February 2000


donation at animal shelter:
\$50

collar, bowl and food:
\$11

shots at the vet:
\$55

your first dog:
priceless

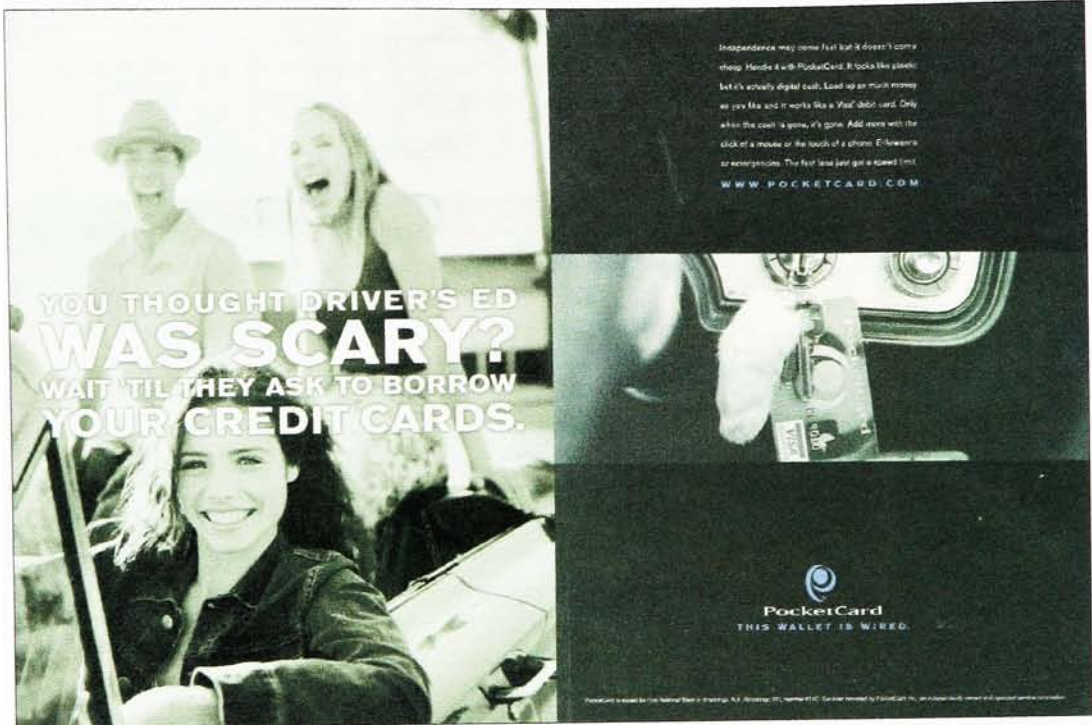
We'll help you take good care of your new best friend. Get 20% off all your purchases participating with petstore.com when you pay through MasterCard® Business Center™. For more information, go to mastercard.com.

there are some things money can't buy.  for everything else there's MasterCard.

Real Simple, September 2000

● **Synthesis**

Careful scrutiny of the credit card ads collected in the secondary magazine survey yielded the three credit card ads in this section. Please refer to Appendix G for examples of additional analysis materials.



Time Magazine, May 29, 2000

Audience	Teenagers			
Overall Message	Middle class lifestyle Materialism Spending money and owning a car will bring you fun and friendship. People who have a PocketCard are happier, luckier, and more successful.			
Message of Imagery	Freedom	Health	Confidence	Spirit
	Good times	Youth	Opportunity	Power
	Style	Energy/Spirit	Journey	Pride
	Expression	Power	Independence	Nostalgia
Message of Copy	Peer pressure	Speed	Parents	
	Responsibility	Adventure	Limits	
	Maturity	Convenience	Passage	
Style	Natural Soft			

● **Synthesis**



Hot.Dots, November/December 2000

Audience	Families			
Overall Message	Middle class lifestyle and 'perfect normalcy' Materialism Spending money on the non-essentials will bring you love and happiness. Debt is acceptable to get the things you want.			
Message of Imagery	Happiness Love Energy Play	Comfort Style Home Education	Quality Tradition Space Nostalgia	Ambiguous ethnicity Professional work Disposable income Family
Message of Copy	Welcome Family Ease	Style Luck Convenience	Power Nostalgia Passage	
Style	Natural Soft			

● **Synthesis**



Hot.Dots, November/December 2000

Audience Upper Middle Class

Overall Message 'Spend more, save more'
Incentive to buy things and go into debt
Spending with credit cards is easy to justify.
Indulgence, materialism

Message of Imagery Class Cleanliness Trend High art
Culture Style Tradition Pop culture
Quality Home Exclusivity
Craftsmanship Wealth Nostalgia

Message of Copy Independence Power Opportunity Self-satisfaction
Freedom Conquest Profit Success
Determination Aggression Gain Speed

Style Artificial
Crisp

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● Idea Generation

Ideas for the practical application of this thesis project began as general notions during the planning phase, and didn't begin to have a distinct goal until the final credit card ads had been chosen and summarized. The first step in creating applications that were relevant to the ads was to generate new matrices based upon the analytical matrices created earlier. This method of approaching the applications provided a visual framework that would not only ensure a direct relationship to the original ads, but a structure for organizing the individual elements in the new "ads." Please refer to Appendix H for the generative matrixes.

One of the original aims of the application was to use self-generated photography. This was taken into consideration during the creation of the new matrices, and remained a goal for a good part of the ideation phase. Although some of the ideas were interesting to pursue, it was concluded that they would have been quite a challenge to realistically produce. Finding ideal locations to shoot (with permission) would have been extremely difficult, so a different approach was eventually explored. A meeting with Professor DuBrin in the School of Business prompted the idea of using metaphors and proverbs instead of taking a literal approach, so the method of using the matrices to generate ideas gave way to a less structured method of working. Please refer to Appendix I for a list of proverbs that were collected.

The first approach involving metaphors and proverbs utilized self-generated photos to visually communicate the ideas. Before any film was exposed, the concepts had to be refined, so further research was conducted to incorporate archetypes, visual rhetoric, metaphors, and proverbs into each design. Out of a few dozen sketches, 5 ideas were chosen to pursue. Professor DiFonzo of the Psychology Department at RIT looked at the 5 final sketches and commented that in order for them to be motivational, the "ads" had to be positive, suggesting that the audience was gaining something. Please refer to Appendix I for concept drawings and sketches.

After several photos had been produced and self-evaluated, it was decided to try using illustrations to convey the intended messages. Everything was shown to the thesis committee in rough layout form, and it was agreed that the illustrative concepts were much stronger than the layouts incorporating photography. The first illustration used (*The Fall of Man* by Albrecht Dürer) was actually suggested by Tina Lent before any photographs were produced, and served as a catalyst for the remaining ads. The second illustration (*Apple Harvest* by Cuno Amiet) was simply a variation of the original tree photograph, that continued the idea of embedding the credit card icon, as well as metaphors and proverbs. Please refer to Appendix J to see examples of work in progress.

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- ***Intermediate Evaluation***

On February 1, a presentation was made to faculty and students of the Graduate Graphic Design program describing and supporting this thesis. In order to effectively communicate the project, it was necessary to distill the arguments and supporting research down to a series of posters and a 20-minute talk. This was a critical step in the thesis project as a whole because it forced the synthesis of many ideas into one, unified statement.

In addition to creating and assessing the presentation mentioned above, the intermediate evaluation involved discussing ideas and models for the application phase of the project. Please refer to the Ideation and Implementation sections of this documentation report for details.

● *Implementation*

Once the final illustration approach to the application was solidified, a goal of 5 “ads” was set, and the concept that had been employed in the first 2 solutions (Adam and Eve and the Tree) was carried on, including the use of credit card statistics. Multiple images and treatments were considered, eliminated, and refined through several rounds of critiques with peers, co-workers, and professors, yielding new prototypes for further evaluation. There were many elements that had to be considered in these informal critiques; not only did the “ads” need to work as individual compositions, but they also had to work as part of a collective system. The impact of the visuals, the colors, and any language systems, such as the treatment of headlines, had to be scrutinized.

Since these “ads” would be seen in magazines among dozens of other ads, they had to stand out. Imagery and color were very important to each composition, so they had to both be visually arresting. A variety of paintings were chosen because they each could speak to a different audience. Finding clever and successful ways of embedding the credit card icon in each ad proved to be more of a challenge for some than others. The male figure painting proved to be the most difficult of the series to work with because it was so abstract. The credit card in that image as well as the umbrella painting were originally Discover cards, but they were too difficult to discern, so a decision was made to convert them to Visa or Mastercard instead.

A deep orange color was chosen as the background color because it is unusual enough to grab a reader’s attention in flipping through a magazine and also implies a message of danger or warning. Arial, a neutral sans serif typeface, was used for the main copy so as not to compete or conflict with the imagery, and to support the clean, controlled feel of the series. Adobe Garamond, a more traditional serif typeface, was chosen for the credits because they were considered to be secondary in terms of importance.

During several of the personal critiques, it was suggested that the original language was too formal, and might benefit from a more casual question and answer format. The process of simplifying and refining the language in each “ad” was the most difficult because if the tone was incorrect, or the words weren’t just right, the intended message would have been compromised. A more humorous approach using the question and answer format with short, catchy phrases was implemented for the final series.

As a series, each “ad” complimented every other “ad,” adhering to a consistent grid system that worked in conjunction with the other elements such as type treatment, but was flexible enough to allow for variations in the imagery. As an entire piece, each individual “ad” carefully combined the appropriate headline and response, statistic(s) and credit card icon treatment to support each image and to create an overall unified message.

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- **Dissemination**

A final presentation of this thesis project, including the final 6 credit card “ads”, was made in the second Graduate Thesis Show for the College of Imaging Arts and Sciences, held in the Bevier Gallery on RIT’s campus. The exhibit, consisted of a series of poster panels, a few video clips from the film *Affluenza* (please refer to the Precedents section for a summary), and the application as it might be seen in context.

The 4 main poster panels, which briefly explained the main arguments behind the thesis, as well as the process involved in bringing it to fruition, were followed by 6 application panels. Each panel displayed one of the “ads”, and was mounted alongside an appropriate magazine page. This was the cleanest way to illustrate how the ads would look as published pieces. Some of the “ads”, such as the tree, could have gone into virtually any magazine without problems, but “ads” such as the male figure and the umbrella definitely had limitations as to where they would be most effective and appropriate. The final pairings were as follows: Adam and Eve with *Time Magazine*, pool with *Wired*, umbrellas with *Real Simple*, cafe with *Glamour*, male figure with *Detour*, and tree with *Hot.dots*. Please refer to Appendix K for thumbnails of the gallery poster panels and reproductions of the post cards.



- **Retrospective Evaluation**

During the thesis show opening, a stack of postcard versions of the “ads” (20 copies of each) were placed on a pedestal below the application panels to determine which ads were more appealing than others. This was meant to be a first-response soft evaluation of individual ads only during the show. The first set of postcards to be depleted was the tree, then the umbrellas, followed by the male figure, the cafe, Adam and Eve, and finally the pool. Many people took more than one postcard, and several took with them a complete set of the postcards.

While the show was still on display, a more concrete evaluation exercise was conducted with the assistance of Professor Nick DiFonzo in the Psychology Department. His Thursday afternoon section of Introduction to Psychology was presented with the 6 “ads” after a mid-term (referred to as posters so as not to bias their responses), and given the option to respond to them for extra credit. Out of approximately 45 students, 37 responded to the “ads”, answering two questions on the sheets provided: “What do you perceive the message to be in each of these posters?” and “How do you think these posters would affect your behavior, if at all?”

The group was a mix of undergraduates from various majors, including photography, design, science, and information technology. Almost everyone understood the message exactly as it was intended, and only a few deviated slightly. As far as the responses go, some of them were very well-thought-out and eloquent, while others were very short and hastily-written. Most of the students referred to the illustrations and language, but some went so far as to analyze the imagery, address the ads as a system, and imagine them in a context other than a poster. The most common response to the second question was “think twice,” reinforcing the message of the ads. Please refer to Appendix L for transcribed responses to the questionnaire.

Meetings with all three thesis advisors regarding the presentation in the gallery also yielded positive feedback. There were only two things that came into question: a typographic mistake on the last panel, and the distinction between materialism and consumerism as defined on the first panel.

● *Conclusion*

The first true challenge to this thesis came in December from a photography professor here at RIT. The first thing he said after reading the original planning report (see Appendix M) was "Advertising is not to blame!" Despite his strong beliefs, it is undeniable that advertising plays a tremendous role in shaping our world, for better *and* for worse. Persuading people to feel inferior about themselves for the sake of commerce is not exactly honorable, and it is too easy to say that advertising could do without some positive changes.

In that professor's mind, the thoughts in the planning report were not only naive and insulting, but self-destructive. After all, how could a person trained in photography and design even question the industry that employs most photographers and designers? The answer is idealism and personal conviction. These are sometimes difficult to hold onto, especially in the face of opposition, but without them, things would never change.

The important question is, how can a professional in *any* field ignore the consequences of his or her work? To what lengths will we go to earn a dollar or keep a client? Does anyone believe a cigarette company is not responsible for making a toxic product addictive? Is a company not responsible for releasing a product that was made under substandard labor conditions or with shoddy workmanship and materials? Barring legal obligations, how often do concerns for the environment, the economy, and society come into question? These are not questions of legality, but of *morality*.

It is true that one has to earn a living and cannot always fight the good fight, but the thought has to at least be considered. The hope for this thesis is that it will motivate people to think twice about their place in society as consumers, professionals, and human beings.

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● *Glossary of Terms*

APR	Annual Percentage Rate. A term used in the lending industry.	
Application	In this context, Application refers to the material representation of ideas expressed in the thesis.	
Archetype	An original or standard pattern or model; prototype.	
Campaign	A connected series of operations that are designed to bring about a particular result.	
Consumer	One that uses economic goods.	
Culture	The customary beliefs, attitudes, and material traits of a racial, religious, or social group.	
Designers	Designers as I have used the term refers to graphic designers, art directors, copywriters, illustrators, and photographers, all of whom contribute their creative abilities towards fields such as advertising.	
Disseminate	To disperse or distribute.	
GI	A name used for someone enlisted in the U.S. army. The abbreviation comes from the term Government Issue.	
Image Advertising	Refers to the practice of promoting an image for a product or service rather than the product itself.	
Installment Plan	A method of paying for goods over an extended period of time	
Interest	Payment for the use of money or credit, usually expressed as a percentage of the amount owed or used, and depending also on the duration of the debt.	
Loan Shark	One who lends money at an excessively high or illegal rate of interest.	
Marketing	Advertising	
Market Share	The percentage of a definable market by one company.	
Mass Media	A means of disseminating information to a wide public audience in the form of newspapers, magazines, radio, television, the Internet, etc.	○
Muckraker	A person who searches for or exposes real or alleged corruption on the part of political officials, businessmen, etc.	○
NAFTA	North American Free Trade Agreement	○

● *Glossary of Terms*

New Deal Plan	The political, economic, and social policies and principles of the administration under Franklin D. Roosevelt.
Planned Obsolescence	A practice invented by manufacturers and advertisers to create an artificially premature lifespan for a product, based on their desire to sell more.
Prototype	An original model on which something is patterned.
Rhetoric	The study of the techniques used in literature and public address , as figures of speech, diction, rhythms, and structures
Semiotics	The study of signs; semantics.

● Bibliography

Books

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● *Appendices*

A	First Things First 2000, Design Manifesto
B	Archetype List
C	Statistics about Consumerism
D	Flyers for the Stop FTAA Campaign
E	Preliminary Magazine Survey
F	Secondary Magazine Survey: Credit Card Ads
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H	Generative Materials for Application
I	Idea Generation Proverbs, Sketches and Metaphors
J	Work in Progress for Final Application Solutions
K	Gallery Presentation
L	Evaluation Questionnaire
M	Original Thesis Planning Report

● Appendix A

First Things First 2000, Design Manifesto

Jonathan Barnbrook
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Milton Glaser
Jessica Helfand
Steven Heller
Andrew Howard
Tibor Kalman
Jeffery Keedy
Zuzana Licko
Ellen Lupton
Katherine McCoy
Armand Mevis
J. Abbott Miller
Rick Poynor
Lucienne Roberts
Erik Spiekermann
Jan van Toorn
Teal Triggs
Rudy VanderLans
Bob Wilkinson

WE, THE UNDERSIGNED, are graphic designers, art directors and visual communicators who have been raised in a world in which the techniques and apparatus of advertising have persistently been presented to us as the most lucrative, effective and desirable use of our talents. Many design teachers and mentors promote this belief; the market rewards it; a tide of books and publications reinforces it.

Encouraged in this direction, designers then apply their skill and imagination to sell dog biscuits, designer coffee, diamonds, deter-gents, hair gel, cigarettes, credit cards, sneakers, butt toners, light beer and heavy-duty recreational vehicles. Commercial work has always paid the bills, but many graphic designers have now let it become, in large measure, what graphic designers do. This, in turn, is how the world perceives design. The profession's time and energy is used up manufacturing demand for things that are inessential at best.

Many of us have grown increasingly uncomfortable with this view of design. Designers who devote their efforts primarily to advertising, marketing and brand development are supporting, and implicitly endorsing, a mental environment so saturated with commercial mes-sages that it is changing the very way citizen-consumers speak, think, feel, respond and interact. To some extent we are all helping draft a reductive and immeasurably harmful code of public discourse.

There are pursuits more worthy of our problem-solving skills. Unprecedented environmental, social and cultural crises demand our attention. Many cultural interventions, social marketing campaigns, books, magazines, exhibitions, educational tools, television pro-grams, films, charitable causes and other information design projects urgently require our expertise and help.

We propose a reversal of priorities in favor of more useful, lasting and democratic forms of communication - a mindshift away from product marketing and toward the exploration and production of a new kind of meaning. The scope of debate is shrinking; it must expand. Consumerism is running uncontested; it must be challenged by other perspectives expressed, in part, through the visual languages and resources of design.

In 1964, 22 visual communicators signed the original call for our skills to be put to worthwhile use. With the explosive growth of global commercial culture, their message has only grown more urgent. Today, we renew their manifesto in expectation that no more decades will pass before it is taken to heart.



● Appendix B

Archetype List

Examples

Afterlife	Guardian	Poison	Tears
Ambrosia	Journey	Possession	Temptation
Apocolypse	Home	Promise	Thief
Battle	Hunger	Prophecy	Time
Birds	Hunting	Purification	Tongue
Beauty	Innocence	Purity	Transformation
Betraya	Journey	Rebirth	Traveler
Birth	Judgement	Rejuvenation	Tree
Blood	Labyrinth	Revelation	Trefoil
Breast	Hands	Ring	Triangle
Breath	Kiss	River	Trident
Brother	Knowledge	Roots	Truth
Initiation	Life	Round Table	Twins
Caregiver	Lips	Ruler	Underworld
Circle	Love	Sacrifice	Unity
Cosmos	Lover	Sage	Universe
Covenant	Loyalty	Sanctuary	Utopia
Couple	Luck	Sand	Veil
Creation	Lust	Scribe	Vine
Creator	Magician	Seeds	Vision
Crossroads	Marriage	Seeker	War
Dancing	Memory	Self	Warrior
Daughter	Messenger	Sex	Water
Death	Milk	Shadows	Wealth
Destiny	Mirror	Shame	Wheel
Destroyer	Moon	Shell	Widow
Divinity	Monsters	Shield	Wind
Dreams	Mother	Shrine	Wine
Duality	Mountain	Serpents	Wisdom
Earth	Music	Sin	Wish
Entrance	Oath	Sister	Womb
Energy	Obstacles	Skeleton	Youth
Enlightenment	Opposites	Skin	
Eternal Youth	Orphan	Sky	
Evil	Other World	Sleep	
Family	Pact	Smokeless Fire	
Father	Pain	Solstice	
Fear	Pair	Son	
Fire	Palace	Soul	
Flood	Paradise	Sphere	
Flower	Path	Spirit	
Fool	Peace	Square	
Forgiveness	Perfection	Stars	
Fruit	Phallus	Stone	
Garden	Pilgrimage	Storm	
Growth	Pleasure	Sun	

● Appendix C

Statistics about Consumerism

Source:<http://www.ecofuture.org/pk/pkar9506.html>

Compared to their parents in 1950, people in the U.S. in 1991 owned twice as many cars, drove 2.5 times as far, and spent an average 9 hours a week driving.

Americans spent 163 hours more per year on the job in 1991 than they did in 1969.

In 1967 44% of college freshmen reported thinking it is essential to be well off financially; by 1987 that number had increased to 76%.

In 1991, 10 million Americans owned 2 or more homes, while 300,000 were homeless.

American teenagers are exposed to about 360,000 commercials by the end of high school

The average American will spend 1 entire year of life watching TV commercials.

93% of American teenage girls report shopping as being their favorite activity.

In 1997 shopping centers in the U.S. (32,563) surpassed the number of high schools.

American typically spend 6 hours per week shopping and 40 minutes playing with children.

By the time Americans reach age 75, they will have produced 52 tons of garbage, consumed 43 million gallons of water and used 3,375 barrels of oil.

For packaging alone, the U.S. uses approximately: 50% of its paper, 40% of its aluminum, 75% of its glass, and 30% of its plastics.

5% of those earning less than \$15,000 a year say they have achieved the American Dream while 6% of those earning more than \$50,000 felt that way.

Highest income group in U.S.: doctors

Professions with highest proportion of unhappy people: doctors and lawyers

8% of all humans own a car, while 89% American households own one or more cars.

The average amount of pocket money for American children, \$230 a year, is more than the total annual income of the world's half-billion poorest people.

In the last 200 years the United States has lost 50% of its wetlands
90% of its northwestern old-growth forests , 99% of its tall grass prairie and
up to 490 species of native plants and animals with another 9,000 now at risk

Per capita American consumption of soft drinks in 1989: 186 quarts.

Total energy consumed in producing a 12-ounce can of diet soda: 2,200 Calories

Total food energy in a 12-ounce can of diet soda: 1 Calorie

Why is Tiger Woods
smiling?



Tiger Woods' Nike endorsement contract:

5 years, \$100 million

Pay to the 14 year old Chinese child who makes
the shoes he wears:

17 hour work days at 22 cents per hour

*Say NO to sweatshop labour.
Say NO to the FTAA.*

*April 20-22, Quebec City and the World.
Just do it.*



www.stopftaa.org

THE CANCER IS SPREADING...

Stop The FTAA! No NAFTA For The Americas!

MASSIVE RALLY AND NON-VIOLENT CIVIL DISOBEDIENCE IN BUFFALO, NY APRIL 20 - 22, US / CANADIAN BORDER

On April 20-22 hundreds of delegates from 34 nations will meet in Quebec City, Canada to discuss creating the Free Trade Area of the Americas agreement, which will effectively expand NAFTA (North American Free Trade Agreement) to include all of North, Central, and South America. This agreement is being negotiated in secret, without any input from you or I. The goal of the FTAA is to impose the failed NAFTA model of increased privatization and deregulation hemisphere-wide. FTAA would deepen the negative effects of NAFTA we've seen in Canada, Mexico, and the U.S. over the past seven years and expand NAFTA's damage to the other 31 countries involved. Buffalo is in a critical position as a fallen industrial giant which has been significantly hurt by NAFTA and the corporate welfare policies of its local government. In addition, Buffalo is a major place of trans-national commerce and is also significant because this year marks the 100th anniversary of the Pan-American Exposition. Let's celebrate the anniversary by uniting the people of the Americas with dignity, solidarity, and respect for the Earth.

Join us in Buffalo, NY from April 20th-22nd for large-scale, highly visible actions to protest the FTAA and the destructive effects of global corporate rule. This will take place at the foot of the historic trans-national **Peace Bridge**, connecting the U.S. and Canada. In addition there will be a **legal rally, notable speakers and musical acts, and colorful and festive street theater.** For more info check out: www.a22buffalo.org Email: buffaloactivist@yahoo.com



● Appendix E

Preliminary Magazine Survey

Food



Health, November/December 2000.



Oprah Magazine, December 2000.



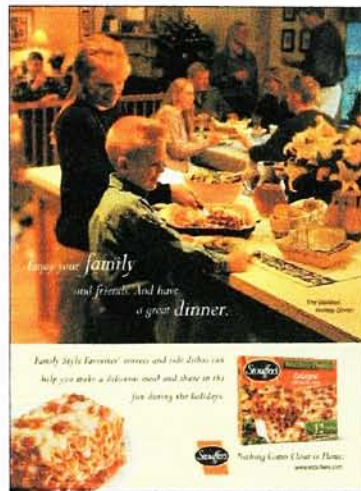
Ladies Home Journal, October 2000.

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● Appendix E

Preliminary Magazine Survey

Food



Better Homes and Gardens, Nov. 2000.



Oprah Magazine, December 2000.



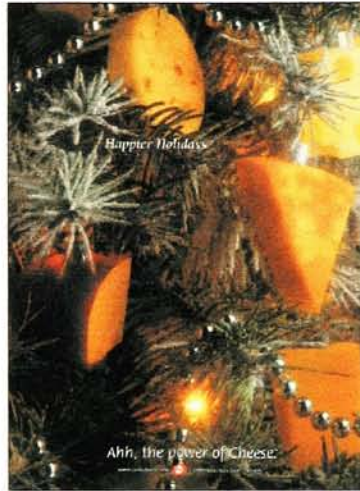
Ladies Home Journal, October 2000.



● Appendix E

Preliminary Magazine Survey

Food



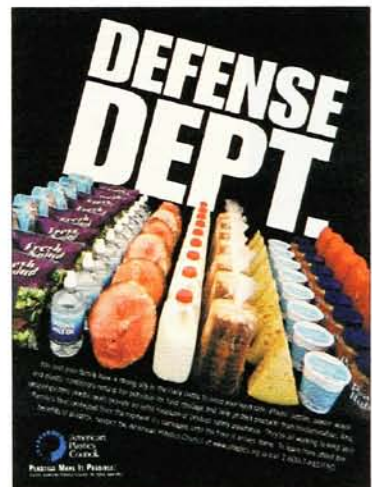
Better Homes and Gardens, Nov. 2000.



Oprah Magazine, December 2000.



Better Homes and Gardens, Nov. 2000.



Better Homes and Gardens, Nov. 2000.

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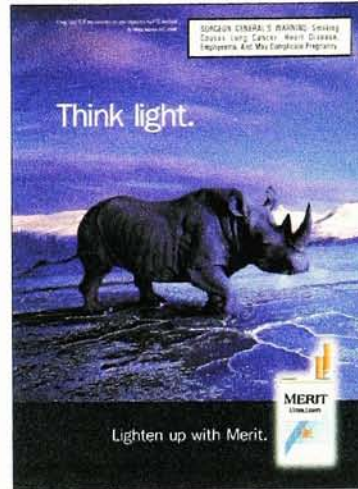
● Appendix E

Preliminary Magazine Survey

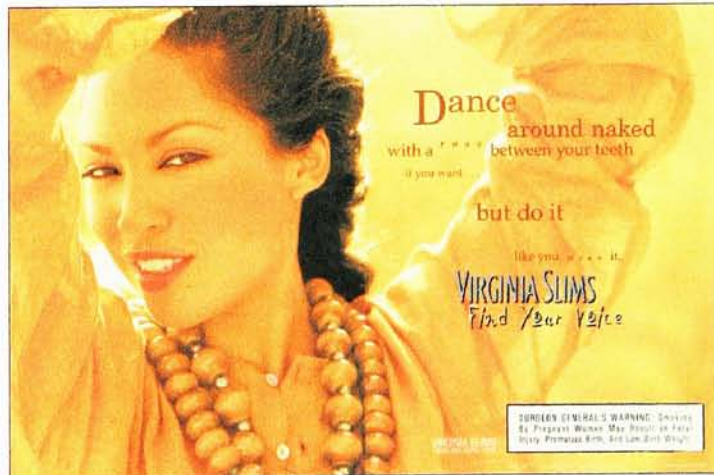
Cigarettes



Harper's, September 2000.



Better Homes and Gardens, Nov. 1999.



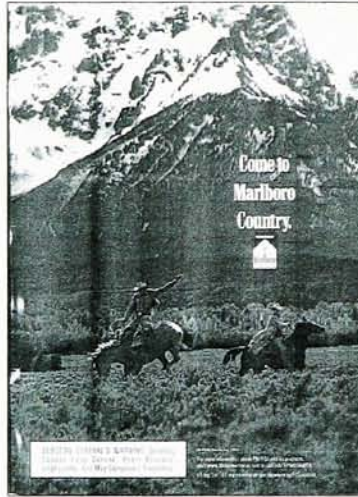
American Homestyling and Gardening, February 2000.

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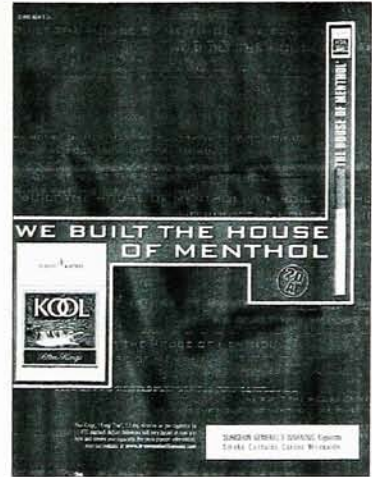
● Appendix E

Preliminary Magazine Survey

Cigarettes



Harper's, January 2001.



Premiere, September 2000.



Unkown Magazine, March 2000.

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● Appendix E

Preliminary Magazine Survey

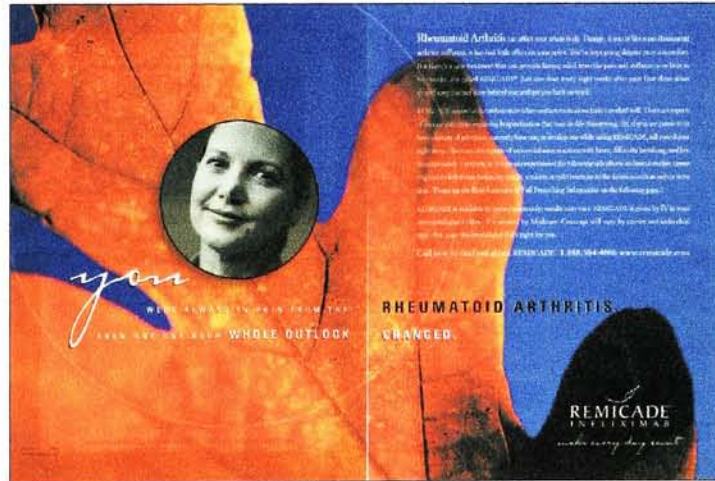
Pharmaceuticals



Better Homes and Gardens, Nov. 2000.



Oprah Magazine, December 2000.

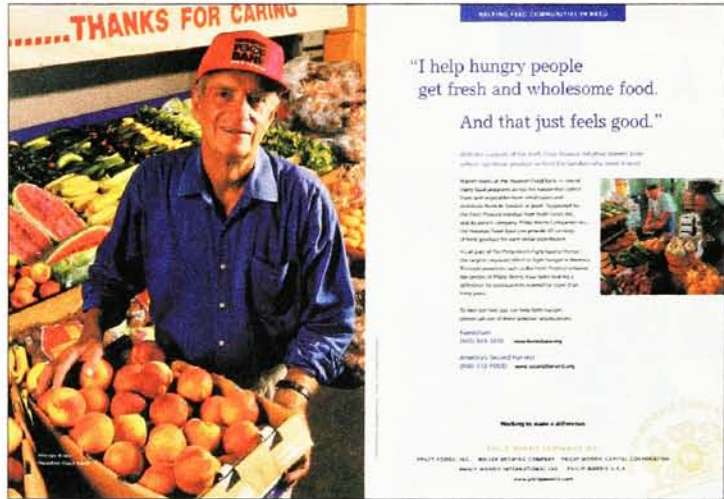


Better Homes and Gardens, Nov. 2000.

● Appendix E

Preliminary Magazine Survey

Corporate



Unknown Magazine, March 2000.

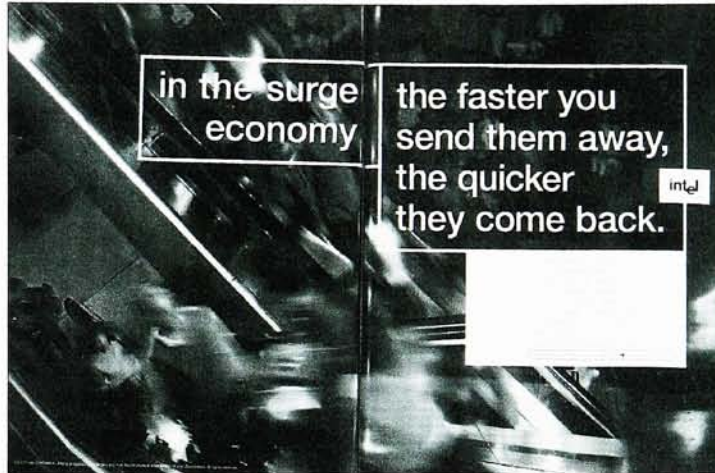


Forbes, November 2000.

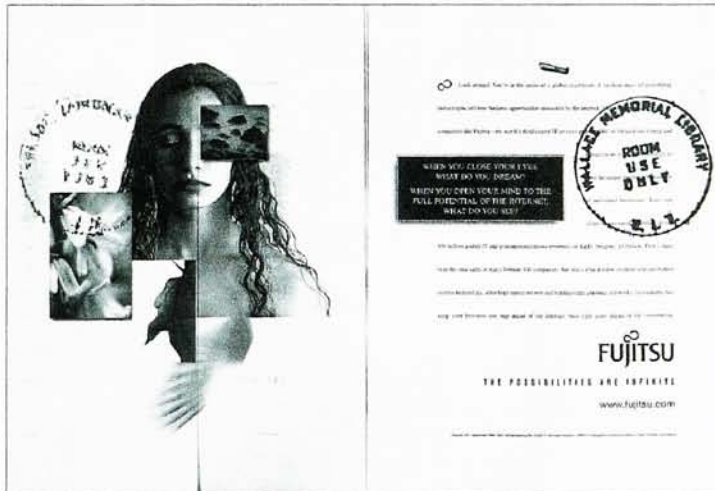
● Appendix E

Preliminary Magazine Survey

Corporate



Forbes, November 2000.



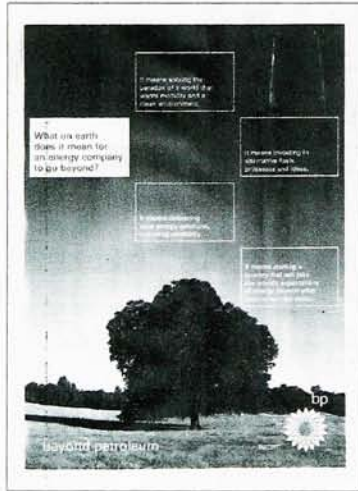
Forbes, November 2000.

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● Appendix E

Preliminary Magazine Survey

Corporate



Forbes, November 2000.



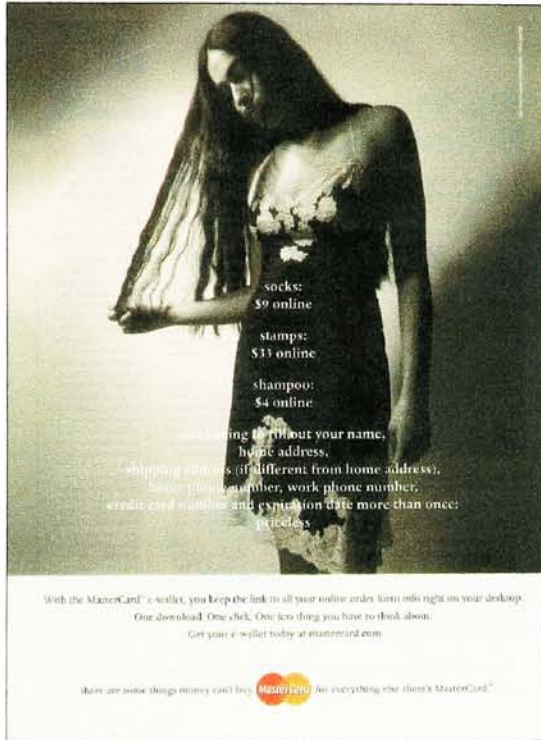
Harper's, December 2000.



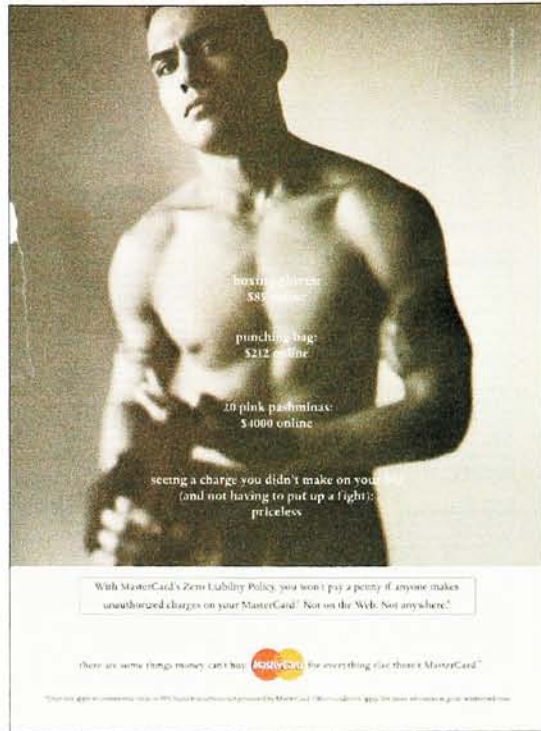
National Geographic, October 1999.

● Appendix F

Secondary Magazine Survey: Credit Card Advertisements



Cosmopolitan, September 2000.



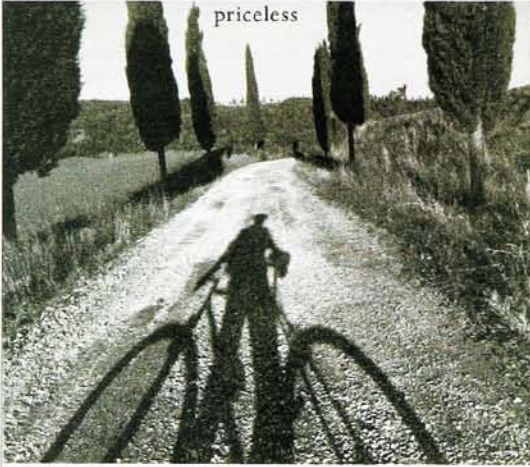
Cosmopolitan, November 2000.

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● Appendix F

Secondary Magazine Survey: Credit Card Advertisements

18 speed bike: \$525
portable pup tent: \$90
the longest paperback you could find: \$9.99
seven days without email:
priceless




there are some things money can't buy.
for everything else there's MasterCard.




www.mastercard.com

National Geographic, July 2000.

'56 vintage Fender Stratocaster: sorry, wrong password.
'56 vintage Fender Stratocaster: sorry, wrong password.
'56 vintage Fender Stratocaster: sorry, wrong password.
not having to remember a gazillion different passwords: priceless



See how easy MasterCard is to use and why you can't do it better without using it. It's so easy, address card numbers pass and again. And with MasterCard you'll never pay for an unauthorized purchase. See us in 500+ participating countries.
Get yours at mastercard.com

there are some things money can't buy.  for everything else there's MasterCard.

Glamour, December 2000.

● Appendix F

Secondary Magazine Survey: Credit Card Advertisements


\$3,000 of comfy office furniture; \$1,920
 \$7,000 of new computer equipment & software; \$6,600
 \$4,000 staff retreat; \$3,100
 creating a place where people want to show up at 9am:
priceless





Get more use out of each card between participating parties. Restrictions apply. See "MasterCard Rewards" card.
 Business Activity: "eligible for general office or production equipment that are essential to small businesses. From business planning to maintenance
 services, other buying activities, whatever your business needs, we'll help you out."



At 100% for a Payment and Payment Card. Not redeemable for cash. Call 1-800-858-5111.
 If you already have a card, visit www.mastercard.com for details.

Inc. Technology, January 2000.



Anything:
 "Dog Bowls"

Anytime: 


Everywhere:


At PETSMART.com, they're as a leader of their class. Get your paws on everything your pet needs - from dog food to scratching
 posts to bubble baths and plus, they "Shop PETSMART.com with Visa" - the payment card you'll want to have in your paw.
www.pet.com

The Online Currency
 © 1999 Visa U.S.A. Inc.

Premiere, September 2000.

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-
-
-
-






REPEAT AFTER ME:

"I've got no cash!"


(Remember when that was a bad thing?)

Put a Capital One® Visa® Buxx card in your wallet and make cash a thing of the past. It's the card created just for you. And your parents will love it, too. It's not a credit card—it's prepaid. Mom or Dad just add money online or on the phone. Then, you spend it anywhere Visa is accepted (responsibly, of course)—even on the web. And you'll never worry about cash again. Go to our website with your parents to get your order.

www.cap1visabuxx.com

Teen, February 2001.



At Visa® we don't think your teens should have to learn about responsible spending the old-fashioned way. Which is why we'd like parents like you to talk to them about it. A good conversation starter? Introducing Visa Buxx™.

what it is

A brand new prepaid, reloadable, **rechargeable** card that **only** you may be the holder of all words.

how it works

You can put money on it online or through the **buxx** number. The money can come from your shopping or savings account, credit or debit card. Your teens can use it at any of the 35 million places where Visa is accepted. Since you decide how much money goes on the card, you can control how much your teens spend.

Where do you want them to learn about responsible spending—on the streets?

Plus, you can sign up for Visa Buxx gift account balances, review your statements online or through a toll-free number. Reviewing your statement with your teens is another great way to help them learn about responsible spending.

how it helps

Visa Buxx. It just may help you teach your teens something about keeping a budget. That way, your teens can learn about money from a responsible source.™

how to get it

For more information, call 1-877-585-BUXX or visit www.buxx.com.



It's everywhere you want to be.

Ladies Home Journal, October 2000.

● Appendix F

Secondary Magazine Survey: Credit Card Advertisements



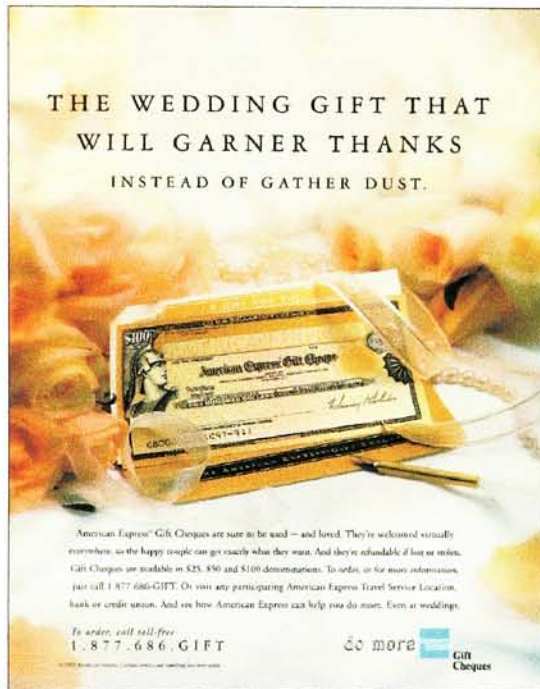
Men's Journal, June 2000.



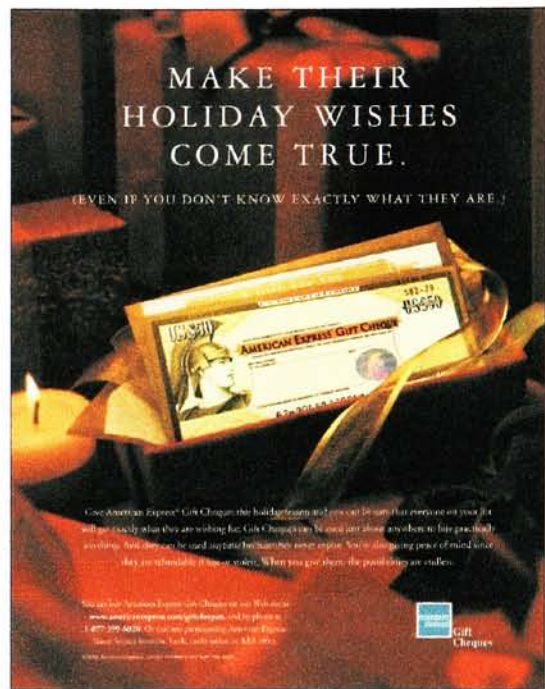
National Geographic Traveler, January/February 2001.

● Appendix F

Secondary Magazine Survey: Credit Card Advertisements



Martha Stewart Living, May 2000.



Oprah Magazine, December 2000.

● Appendix G

Analysis Materials for Final Credit Card Advertisements

Visa Pocketcard

<p>VISA Pocketcard Ad</p> <p>What's been said? Visa Pocketcard what else?</p>		<p>Audience: teenagers</p> <p>overall strategy:</p> <p>message: Casual, easy, cool</p>	
WORDS:	"dressed with style"	adventure adulthood passage driving car	young teenagers electronic
	"want 'til they come to borrow your credit cards"	peer pressure friendship obligation responsibility	power status showing
	"this wallet is wild" "digital cash" "load up" "touch of a phone" "click of a mouse"	convenience sophisticated modern usage	expensive energetic versatile computer
	"independence" "handle it" "fast lane"	responsibility freedom takes care of sophistication	experience
	"E-litigious" "speed limit" "when the car is gone, it's gone"	parents dependence safety	image
IMAGERY:	Red Convertible	Style independence freedom expression cool	fun pride
	Leads: clothing, expressions, payment + credit	happy care-free friendship good times well-off energetic	sexy expression loud easy to be cool healthy
	Card w/ key + rubber foot	"This card is your key to luck" power opportunity action aggressive reading	spend fun (spend) the room

● Appendix G

Analysis Materials for Final Credit Card Advertisements

GM Card

GM Platinum & Rewards Ad

What's been said? GM Marketing
 What else? GM can't track
 - travel
 - entertainment
 - retail specials

audience: it's a well-established
 overall strategy - determine
 message: modern but w/ established history

WORDS:	"rewards" "earnings"	value profit gains return	you deserve something investment good earnings something
	"fastest way to save"	making a wise decision speed efficiency low convenience effortless	
	"toward" "change toward" "changing toward"	future goals ambition success power competit bottle built	reduce made bullfight bravely cowboy fearless wild freedom
	"new" "Specials"	unique style modern better	exciting opportunities limited exclusive
	"you" "the choice is yours"	independence will freedom rights	determination constituted America self-satisfaction
	"take advantage of"	clever savvy efficient	opportunities getting ahead
OBJECTS:	antique frame Chair	wealth age celebration culture	quality art luxury craftsmanship
	Nipper dog	nostalgia childhood pop culture	
	letter	personal read / genome / license	
	chart of directors	sturdy well-built simple down-to-earth rational	appreciable efficient
	handles w/ handles	modern select ergonomic driver, owner	priced open

● Appendix G

Analysis Materials for Final Credit Card Advertisements

MasterCard

<p>MASTERCARD ^{fa} _{by} AD</p> <p>What's being sold? MasterCard and what else? House Sweepstakes "precious moments"</p>	<p>Audience: middle class, family Overall strategy: message: Use MC to buy your memories</p>
<p>WORDS: "This is some things Mom can't say - no wedding ring, not you all happen to be home, pillows" "for every thing else there's MC"</p>	<p>nostalgic memories love happiness power convenience no worries comfort</p>
<p>"a house sweepstakes will last forever to be"</p> <p>"Kitchen table to seat five" "give me a card, I'm in - give pleasure"</p>	<p>Suburban middle-class open family children medicine style class aesthetically pleasing attractive worth showing off "show me of"</p>
<p>IMAGES: occasions in kitchen/family wood cabinet w/ glass french doors hardwood floors old bread box orchid MINK OR PRIDE 4 chairs - table</p>	<p>comfortable middle class sophisticated stylish quality aesthetically pleasing space not too fancy, out style somewhat detailed worth taking care of</p>
<p>mom - certain/colden happy or help water smiling</p> <p>dad - bubble gum talking parts smiling playing</p>	<p>works business educated time is money happy professional lively, energetic warm playful, loving</p>
<p>son - ambitious and in a shirt</p> <p>teenage daughter girly kind about</p>	<p>happy love energetic cool fashion conscious satisfied athletic</p>
<p>young daughter in T-shirt & jeans braids</p>	<p>energetic healthy beautiful well groomed</p>

● Appendix H

Generative Materials for Application

Brainstorming for
List of Descriptors

Brainstorming ideas for signifiers:

luck	tenderness	irony
confidence	childhood	relief
defiance	adolescence	sarcasm
pride	cute	flexibility
joy	peace	adventure
peevishness	comfort	love
melancholy	safety	patriotism
joy	security	isotherms
wealth	adventure	trendiness
earth	danger	style
nature	culture	romantic
education	peer pressure	familial
work	celebration	trust
professionalism	serenity	tradition
playful	relaxation	sophistication
quiet	stress	modern
convenience	embarrassment	technology
youth	support	simplicity
wisdom	friendship	home
nostalgia	silly	attraction
affluence	extravagant	companionship
vitality	family	mobility
creativity	elegant	independence
convenience	classical	health
sexy	whimsical	happiness
energy	innocent	narcissism
mystery	responsibility	hardship
intrigue	chose	adversity
awe	freedom	care-free
wonder	expression	success
funny	personal expression	urban
playful	individuality	middle class



● Appendix H

Generative Materials for Application

nurturing	Culture	masculine
sarcasm	heritage	dimension
shy	curiosity	mother
honesty	ambition	father
dramatic	spirit	religion
real	experimentation	honor
relaxation	socialability	skits
bluntness	isolation	vegetation
loyalty	stature	hairmony
judgment	respect	community
unequeness	disrespect	glamour
ingenuous	generosity	art
wealth	selfishness	charm
formality	serenity	concession
hope	spirit	hope
anger	pietate	conscience
dependence	excitement	consolation
sincerely	strength	future
pain	become	work
conflict	XONIC - based on likeness	
price	INDEXIC - physical matter left behind to represent	
Satisfaction	SYMBOLIC - codes, culturally unknown, idgeal symbols	
power		separation
control		interaction
honor	dignity	equality
humor	biogality	beauty
idealism	justice	pain
vision	language	disgust
Invisibility	resourcefulness	frustration
affecting	business	guilt
considering	intelligence	deject
tension	conclusion	
prosperity		

● Appendix H

Generative Materials for Application

Teenager Ad prototype

PROTOTYPE

Teen Having to take the Bus	money possessions easy spending modern convenience Credit Card MVA Pass	Youth Freedom adventure independence opportunity luck	power responsibility limits safety experience	fun health happiness friendship laughter	Style Expression Status Coolness Confidence
ICONIC image of object	MVA Pass Credit Card ad on bus				
INDEXIC points to the object	alignment of type graphic elements textures facial expressions similar size of cards				
SYMBOLIC Colors, words, translation	Ad on bk of an CC A person in line w/ CC "You can add money anywhere" contrast in clothing	teenager bus, subway "you can do anything" "you can go anywhere" map	"independence" "but you have pen- handle it"	friends carry on laughing smiling eye contact w/ each other	clothing "hate" body language

Prototype

Teens The Mall	money possessions easy spending modern convenience Teen Credit Card	Youth Freedom adventure independence opportunity luck	power responsibility limits safety experience	fun health happiness friendship laughter	Style Expression Status Coolness Confidence
ICONIC	Credit Card				
INDEXIC	alignment of type graphic elements textures facial expressions				
SYMBOLIC	clothing store POP Credit Card display Cashier accepting CC Cashier & branding boy "you can add money any- where" "BUY NOW, SAVE LATER"	"can credit" "teenagers" "sweepstakes" "a friend" "win" "BUY NOW, SAVE LATER"	"independence" "mom + dad don't" "handle it"	friends carry on laughing smiling eye contact w/ each other	clothing "hate" body language

● Appendix H

Generative Materials for Application

Family Ad Prototype

Prototype

Family in living room playing board game	money possessions spending Manicured (Credit card games)	family love happiness nostalgia	middle-class professional youth leisure	Comfort & elegance	Style quality craftsmanship
ICONIC edge of object	Credit card / logo				
INDEXIC points to in object					
SYMBOLIC color, words, materials	Money isn't everything	peace picture from family playing game	Flora profane pet dog	Casual atmosphere furniture	furniture clothing

Prototype

Family on the street - cookout on deck	money possessions spending Credit card	family love happiness nostalgia(?)	middle-class youth leisure	Comfort confidence	Style quality craftsmanship SYMBOLIC
ICONIC	Credit card				INDEXIC
INDEXIC					ICONIC
SYMBOLIC	Credit card edge least price by every object be with w/ credit card	parents kids grandparents 4th of July stuff clean white smiles large tree w/ tree house dog	hammock deck gas grill clothing jewelry large back yard volleyball net / pool? front porch / veranda landscaping	Casual atmosphere eye contact clothing body contact	somewhat ornate deck furniture style of flowers & shrubs

● Appendix H

Generative Materials for Application

Middle Class Adult
Prototype

Prototype

<p>Car Company Credit Card</p> <p>CASHBACK</p> <p>VISA BLACK</p> <p>Hardware Store garden landscaping</p>	<p>wealth money Spending mastercard GM (or other car)</p>	<p>freedom self-satisfaction power conquest splend</p>	<p>sleek modern polished</p>	<p>opportunity investment rewards freedom convenience</p>	<p>style elegance quality craftsmanship exclusivity</p>
<p>ICONIC</p>	<p>credit card</p>				
<p>INDEXIC</p>	<p>alignment of elements</p>				
<p>SYMBOLIC</p>	<p>"purchase"</p>	<p>power tools Spade, shovel "the choice is yours" "fastest way to save" take advantage of "create" "build" "of your dreams" Building lawnmower</p>	<p>power tools aluminum metal</p>	<p>plants, trees, bulbs wood dirt rocks, gravel</p>	<p>specialized tools gloves colors</p>

PROTOTYPE

<p>GM MASTERCARD (or other car) outdoor store</p>	<p>wealth money Spending mastercard / other GM card / other</p>	<p>freedom self-satisfaction power conquest</p>	<p>sleek modern</p>	<p>opportunity investment rewards freedom convenience</p>	<p>style elegance craftsmanship exclusivity</p>
<p>ICONIC an image of the object</p>	<p>credit card</p>				
<p>INDEXIC points to the object</p>	<p>alignment of elements</p>				
<p>SYMBOLIC colors, words, translation</p>	<p>"purchase"</p>	<p>hiking boots bicycle kayaker tent mountain climbing gear</p>	<p>Kayaker bicycle</p>	<p>"fastest way" "new tools" "it's amazing" "real" "specials" "take advantage of"</p>	<p>Kayaker bicycle hiking boots</p>

● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

**Proverbs about money,
debt, and credit**

"creature comforts"

"living on a borrowed dream"

"if you can't buy it, don't"

"if you can't afford it, don't buy it"

"Money doesn't grow on trees"

"Money talks"

"Money burns a hole in one's pocket"

"Money is at the root of all evil"

"be rolling in money"

"Spend money like water"

"Throw good money after bad"

"In for a penny, in for a pound"

"a penny to one's name"

"Money should be your servant, not your master"

"Money is an eel in the hand"

"You can have the best Rolls Royce, but if you don't have gas, the machine won't go"

"The borrower is a servant to the lender."

"You can't make silk purse out of a sow's ear."

"Penny wise and pound foolish."

"Follow the money."

"The chief value of money lies in the fact that one lives in a world in which it is overestimated."
- H.L. Mencken

"Money would be more enjoyable if it took people as long to spend it as it does to earn it."
- Ed Howe

"Money is the route of all evil."

"Money isn't everything, but subtract it from some people and there's nothing left."

"The man who buys a car doesn't run into debt: he rides into it." - Carey Williams

"A debtor is any person who has enough money to make the down payment."

"The man who is long in debt is short on money."

"Some people worry because they are in debt; others because they can't even get in."

"The faster you run into debt, the more you get behind."

"Another thing that leads people into debt is trying to keep up with the people already there."

"The people who put on the most style are often the ones who put off the most creditors."

● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

"Five credit cards, four youngsters, three meals a day, two cars, and a contented wife – why shouldn't I be on debt?"

"Nowadays anyone who isn't in debt is probably underprivileged."

"Time is money, especially for the person who buys on time."

"Ever since the introduction of installment credit plans, people have been wishing they could afford to live the way they are living."

"The disadvantage of installment buying is that by the time you are sick and tired of it, you own it."

"Installment credit is a financial trick to enable you to spend money you haven't got at prices you can't afford for things you don't need."

"Some of the hardest things to keep up are the easy payments."

"Installment credit is a system under which you continue to pay and pay, time and time, again and again."

"Drowning in debts"

"Installment credit has made buying easier, but paying harder."

"Installment buying is popular because it enables you to live within your income as well as beyond your means."

"A credit plan is a financial trick that enables you to possess things before you own them."

"Things not possessed are always best, but when possessed are like the rest."

"The person who pursues the things only money can buy, soon loses the things money can't buy."

"Where credit is due, give credit; when credit is due, give cash."

"Money isn't everything, but its mighty handy when you've lost your credit cards."

"In childhood, a library card takes you to exotic, faraway places; in adulthood, a credit card does."

"The advantage a credit card has over money is that it can be used over and over again."

"The credit card was invented to enable people to accumulate more debts more easily in more places."

"The only thing you cannot buy with a credit card nowadays is money."

"With a credit card you don't need money; and with money, you don't need a credit card."

"Money can't buy happiness that's why we have credit cards."

"Credit is what enables people to spend money they haven't earned, to buy things they don't need, to impress people they don't like."

"Next to the man who invented taxes, the one who caused the most trouble in the world is the man who invented credit."

"Credit is what people need in order to buy things they don't need."

"Don't pour your money down the drain."

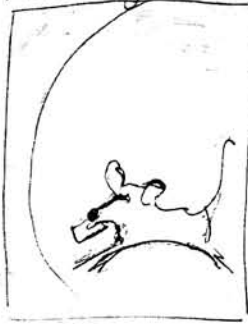
"Stay afloat"

"Keep your head above water."

● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

Never ending



- PURSUIT
- MESSENGER
- EVERET
- CIRCLE
- DESIRE (TO BUY)
- (PAIN)

mouse in a wheel

Confusing, frustration



Follow the Mouse

- DESIRE
- LABYRINTH
- PATH

show objects as prizes like a maze?
Mouse in a maze

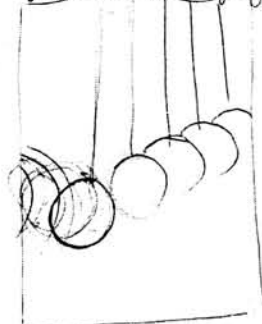
manipulation, lack of control



- PRISONER
- BONDAGE/SUBJECT
- EYES
- FACE
- GESTURE
- HAND
- OBEDIENCE
- POWER

mammotte + puppeteer
banker + consumer

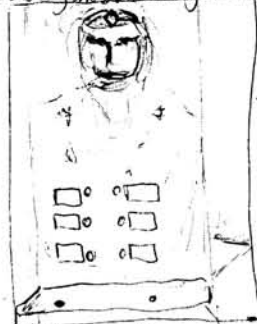
interest - think before you buy consequence



- CIRCLE
- EXCEPT
- ORDER

Ball in the game

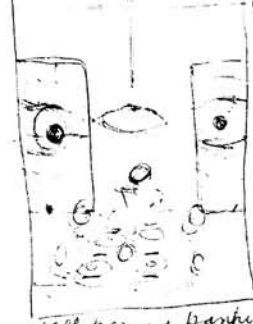
believing in something that is not all up to banks up to be Fantasy



- JEWEL
- VISION
- MOON
- SUN
- DIVING
- SEEK
- PERIPHERY
- DREAMS
- EYES
- FACE
- GESTURE
- LIGHT
- LOCK
- MIST

fortune teller mark

living a lie someone else's fantasy



- MEAL
- EYES
- FACE
- LILIES/THROAT
- KING
- FAMILY
- POWER

doll house + banknote outside

• Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

seeing outside but being trapped

Bird cage

- BIRD
- DESIRE
- DREAM
- MESSENGER
- WISDOM

consequences of interest

cost of a lamp w/ credit card

cost of a lamp = \$50

pile of money, scales

- OPPOSITE FORCES
- LIGHT
- SCALES

Having credit isn't a goal worth pursuing?

Never realize your dreams with a credit card

Credit card dangling in front of nose

- ADDICTION
- DESIRE
- RESISTANCE
- HAND

blinded on

what Harry saw

what Harry didn't see

bright, blinds light tunnel?

- LIGHT

wasted money

money, drain

easy credit

money doesn't grow on trees, but apparently debt credit cards do

ARABIC

Phet

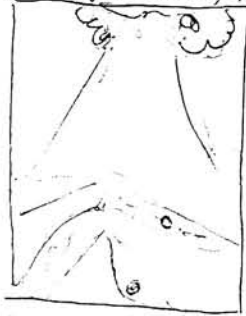
money tree

- ANCESTRY
- FRUIT
- TREE OF KNOWLEDGE
- TREE OF LIFE
- PAIN TREES

● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

Close-up of apple, looking up at tree



MONEY IS THE ROOT / ROUTE
OF ALL EVIL

ARCHETYPES

- ANCESTORS
- ASCENSION
- HEAVEN
- HELL
- TREE OF LIFE
- TREE OF KNOWLEDGE

Washing well of fortune

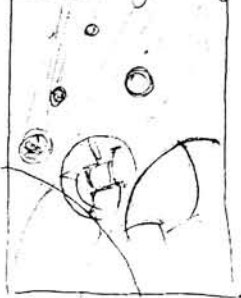


THROW GOOD MONEY
AFTER BAD

ARCHETYPES

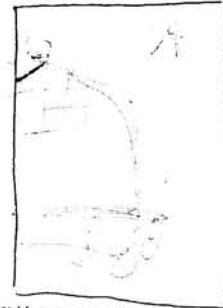
- PURIFICATION
- ABLUTION, BATH, BAPTISM,
- GESTURE
- DREAMS
- DESIRES
- HAND
- PROPHECY
- VISION
- WATER

smuggling money



ROLLING IN MONEY

- CHAOS
- CIRCLE



- DESIRE

"YOU CAN HAVE THE
BEST ROLL ROYCE
BUT IF YOU DON'T
HAVE GAS THE MACH
WON'T GO

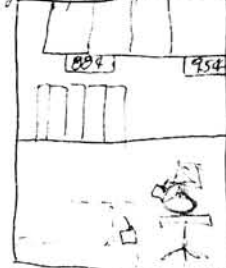
elephant gold goes nuclear



SPENDING MONEY LIKE
WATER / MONE DOWN THE DRAIN

- BAPTISM, ABLUTION
- BATH, PURIFICATION,
- GOLD

grocery store / furniture



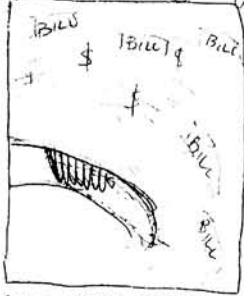
PENNY WISE POUND
FOOLISH

- MEAL

● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

bills + dollars grooming by



LIKE A DOG CHASING HIS TAIL.

ARCHETYPE

- CHAOS
- CIRCLE
- DOG

marathon or race track



THE FASTER YOU RUN INTO DEBT, THE MORE YOU GET BEHIND!

ANOTHER THING THAT LEADS PEOPLE INTO DEBT IS TRYING TO KEEP UP W/ PEOPLE ALREADY THERE

ARCHETYPES

- PATH
- ENERGY
- BATTLE
- PURSUIT
- TIME

means of money + credit come w/ cut out person



EMPTY SHOES + CLOTHING

- GESTURE

MONEY ISN'T EVERYTHING, BUT SUBTRACT IT FROM SOME PEOPLE AND THERE'S NOTHING LEFT

person walking by "debt" club looking in



- ADORATION
- AMBROSIA
- MEAL
- DESIRE
- GESTURE
- LIGHT

SOME PEOPLE WORRY BECAUSE THEY ARE IN DEBT; OTHERS BECAUSE THEY CAN'T EVEN GET IN



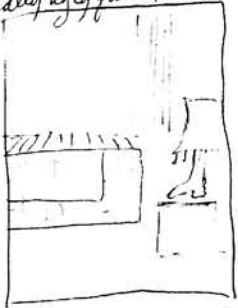
- ADORATION
- ANCESTORS
- MEAL
- CHILD
- FAMILY
- MARRIAGE
- GESTURE
- FACE
- MEMORY
- INVERTED TRIANGLE (FEMININE)

5 credit cards
4 YOUNGSTERS
3 MEALS A DAY
2 CARS
AND A CONTENTED WIFE
↓
SHOULDN'T I BE IN DEBT?

● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

really ugly furniture + decor



- CURTAIN
- LIGHT

THE DISADVANTAGE OF INSTALLMENT BUYING IS THAT BY THE TIME YOU ARE SICK AND NEED OF IT, YOU OWN IT

lucky ugly dump



- LIGHT

INSTALLMENT CREDIT IS A FINANCIAL TRICK TO ENABLE YOU TO SPEND MONEY YOU HAVEN'T GOT AT PRICES YOU CAN'T AFFORD FOR THINGS YOU DON'T NEED

man w/ crystal ball + gypsy to know the secrets
gypsies take money



- ALIAR
- CIRCLE
- DREAMS
- GESTURE
- HAND
- PROPHECY
- SEER
- DIVINER
- VISION

EVER SINCE THE INTRODUCTION OF INSTALLMENT CREDIT PLANS, PEOPLE HAVE BEEN WISHING THEY COULD AFFORD TO LIVE THE WAY THEY ARE LIVING

person buying CC, standing on clock



TIME IS MONEY, ESP. FOR THE PERSON WHO BUYS ON TIME

ARCHETYPES

- ALTAR
- CIRCLE
- GESTURE
- HAND
- TIME

person in mouse wheel

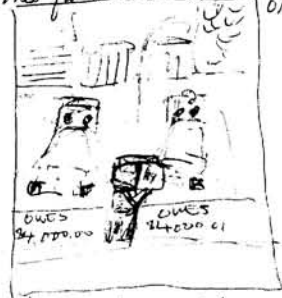


- CIRCLE
- ENERGY
- GESTURE
- HAND
- PURSUIT

A CREDIT PLAN IS A SYSTEM UNDER WHICH YOU CONTINUE TO PAY AND PAY, TIME AND TIME, AGAIN AND AGAIN

→ FOR ANSWER?

some families don't have



- EDUCATION
- BATTLE
- GESTURE

Half of the world DOESN'T KNOW HOW MANY THINGS THE OTHER HALF IS MAKING TIME PAYMENTS ON

● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

ARCHETYPES

ad penned up in book



A CREDIT PLAN IS A FINANCIAL TRICK THAT ENABLES YOU TO POSSESS THINGS BEFORE YOU OWN THEM

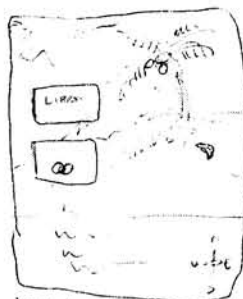
- ADORATION

progression of man's abstr. desire



THINGS NOT POSSESSED ARE ALWAYS BEST, BUT WHEN POSSESSED ARE LIKE THE REST

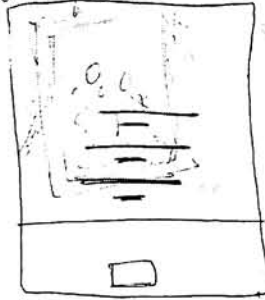
- ADORATION
- PURSUIT
- INVERTED TRIANGLE (FEMIN)



IN CHILDHOOD, A LIBRARY CARD TAKES YOU TO EXOTIC FARAWAY PLACES, IN ADULTHOOD, CREDIT CARDS DO

- BATH, ABLUTION, PURIFICATION, BAPTISM
- CARDINAL POINTS
- CLOUDS, SKY
- DREAMS
- DESIRE
- EARTH
- MEMORY
- SEA, WATER
- SHELL
- TREE
- TREE OF LIFE
- TREE OF KNOWLEDGE
- WIND

picture frame



THE ONLY THING YOU
CAN'T BUY W/ A CREDIT
CARD NOWADAYS IS MONEY

OR

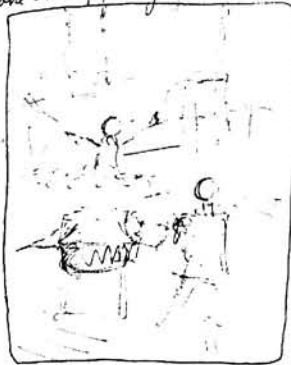
MONEY CAN'T BUY HAPPINESS
THAT'S WHY WE HAVE CREDIT
CARDS

ARCHETYPES

- ANCESTORS
- CHILD
- LOVE
- HAPPINESS
- FAMILY
- MARRIAGE
- GESTURE
- EMBRACE
- MEMORY

CREDIT ALSO
BE FOR A
CREDIT CARD
M

Fake smile, fancy grill, muddie class



CREDIT IS WHAT
ENABLES PEOPLE TO
SPEND MONEY THEY HAVEN'T EARNED TO BUY THINGS
THEY DON'T NEED TO IMPRESS
PEOPLE THEY DON'T LIKE

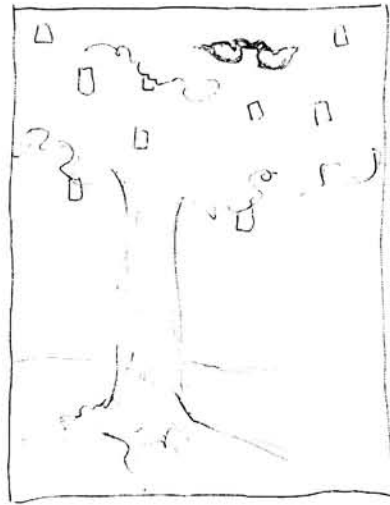
- ADORATION
- MEAL
- BATTLE
- OPPOSITE FORCES
- GESTURE
- HAND

● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

"MONEY DOESN'T GROW ON TREES"

"MONEY IS THE ROOT OF ALL EVIL"



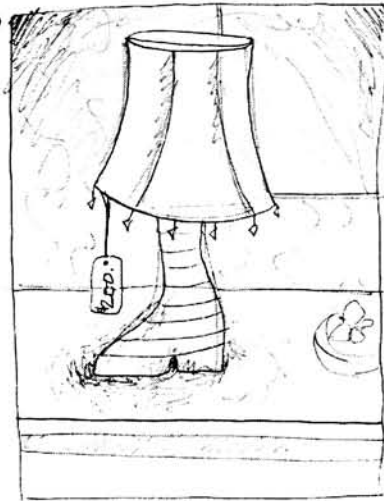
- wide canopy tree with roots
- roots covered w/ money
- credit cards dangling from tree as fruit
- birds in tree

● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

"INSTALLMENT CREDIT IS A FINANCIAL TRICK TO ENABLE YOU TO SPEND MONEY YOU HAVEN'T GOT AT PRICES YOU CAN'T AFFORD FOR THINGS YOU DON'T NEED"

CROSS-PROCESSED



truff shop?
- antique store
- ugly lamp surrounded by ugly junk
- price tag hanging

- or just lamp by itself on a table

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● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

"EVER SINCE THE INTRODUCTION OF
INSTALLMENT CREDIT PLANS, PEOPLE
HAVE BEEN WISHING THEY COULD AFFORD
TO LIVE THE WAY THEY ARE LIVING"



*old fortune teller
machine*

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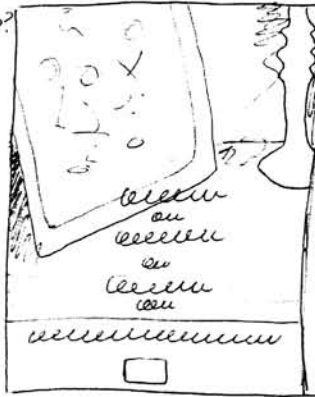
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● Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

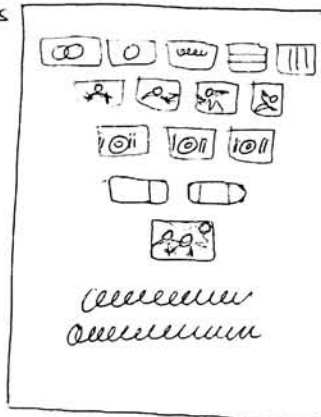
"MONEY CAN'T BUY HAPPINESS. THAT'S WHY WE
HAVE CREDIT CARDS"

SEPIA TONED?



- family portrait in picture frame
- on mantle
- with candle holder
- soft lighting

BRIGHT COLORS



- credit cards
- walled photos of kids
- 3 meals a day (placesettings)
- 2 cars from top view
- photo of wife / husband / couple

● Appendix I

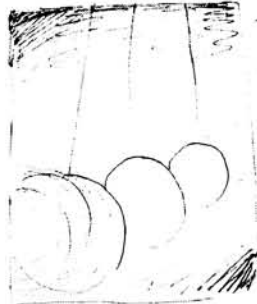
Idea Generation Proverbs, Sketches, and Metaphors

"A CREDIT PLAN IS A SYSTEM UNDER WHICH YOU CONTINUE TO PAY AND PAY, TIME AND TIME, AGAIN AND AGAIN"

DUOTONE



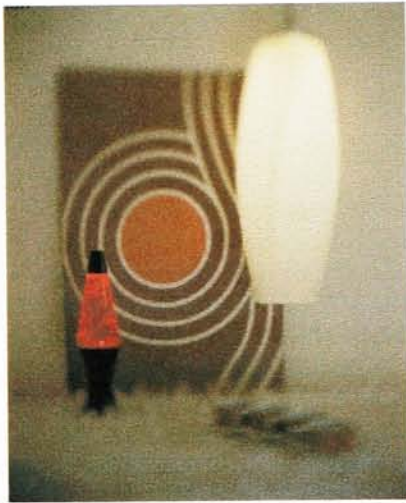
- mouse in a wheel
- wheel out of focus, and blurry from the motion
- soft lighting, light coming through plastic wheel



- kinetic ball game
- closest ball out of focus, in motion

● Appendix J

Work in Progress for Final Application Solutions



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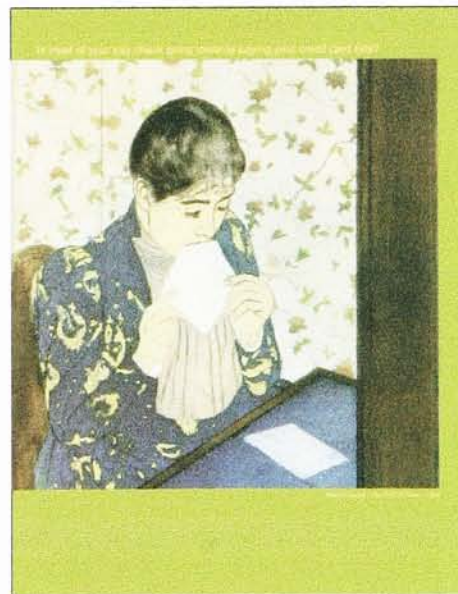
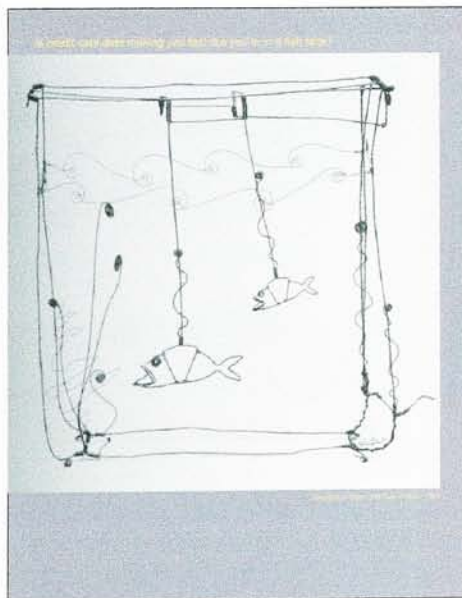
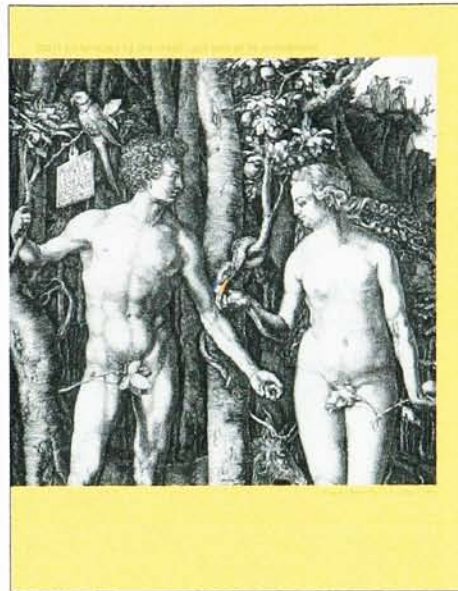
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● Appendix J

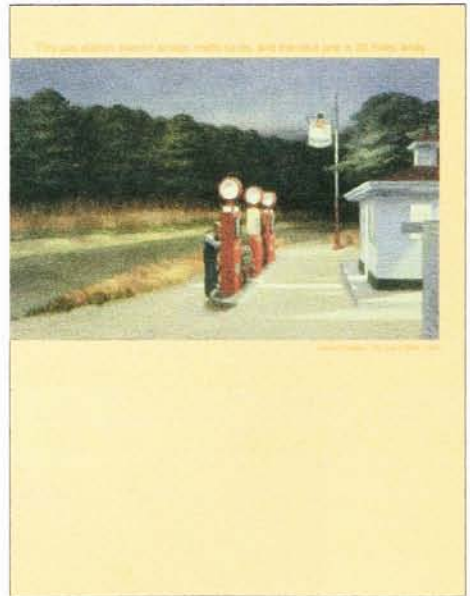
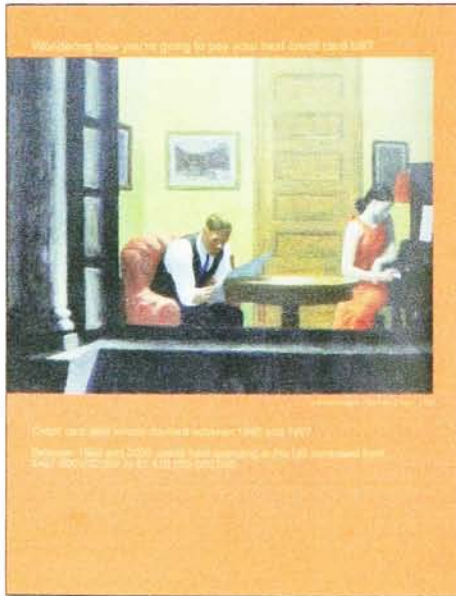
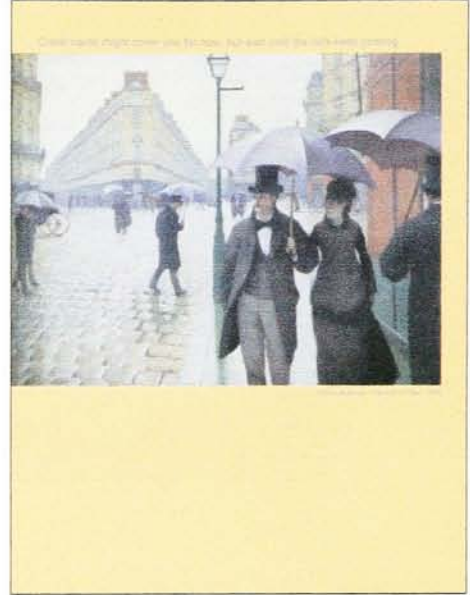
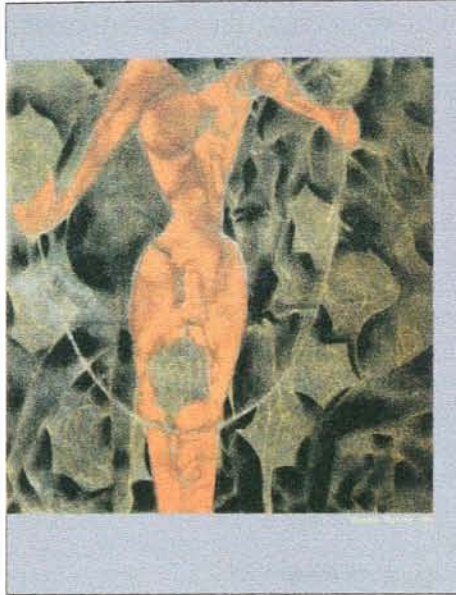
Work in Progress for Final Application Solutions



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● Appendix J

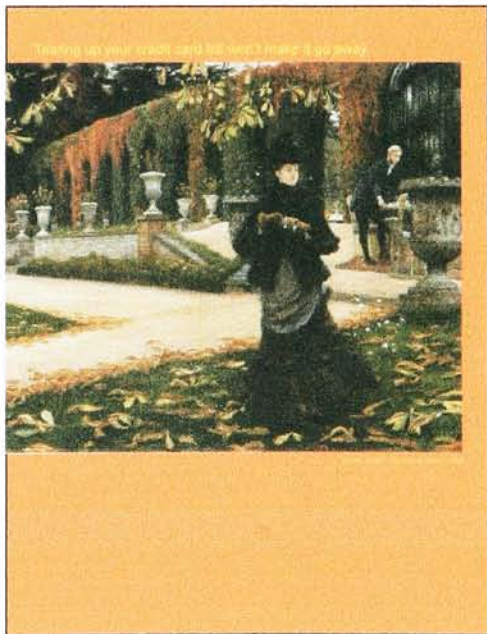
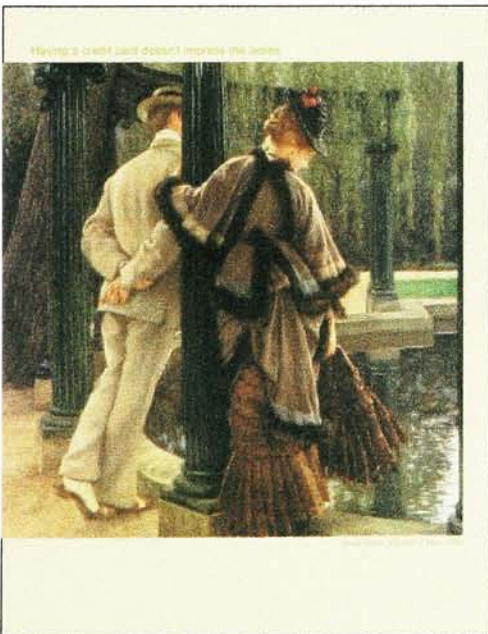
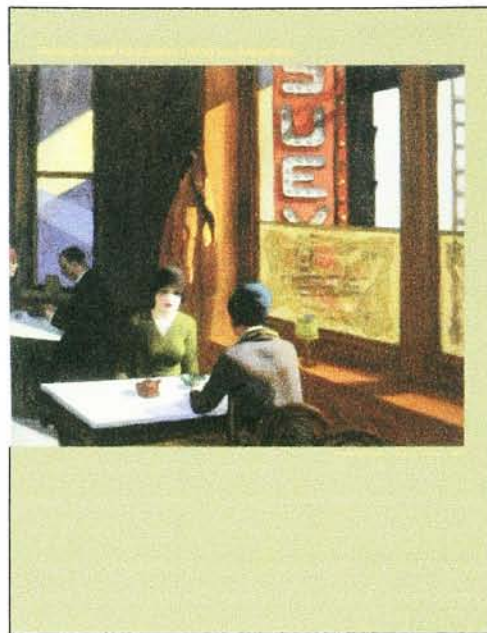
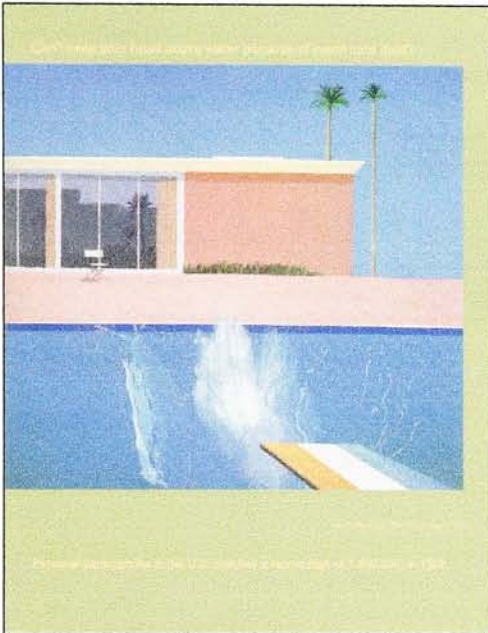
Work in Progress for Final Application Solutions



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● Appendix J

Work in Progress for Final Application Solutions



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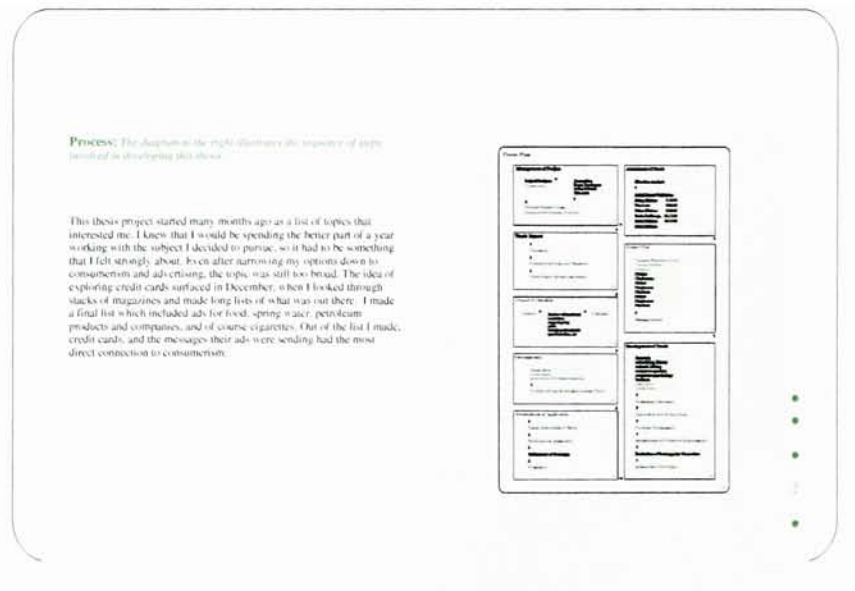
● Appendix K

Gallery Presentation: Poster Thumbnails

Panel 1,
Introducin



Panel 2,
Process



● Appendix K

Gallery Presentation: Poster Thumbnails

Panel 3,
Research

Research: This project has encompassed countless hours finding information in the library, looking for and reading books and magazine ads, finding statistics, watching videos, searching the Internet, and meeting with peers and professors. It seemed that the more I learned, the more I needed to research.

Some of the specific topics I researched included the history of credit cards and advertising photography, as well as advertising as an industry, the anti-consumerism movement, the place of credit in business and the economy, psychology, semiotics, and archetypes. Below are a handful of magazine credit card advertisements that I found to be the most worthy of analysis.

Below are the three ads I chose to analyze in detail using semiotics and rhetorical theory as applied to design. Considered were aspects such as language, color, iconography, composition and placement of elements. The mood, theme, target audience, and implied messages were also evaluated in my analysis of these three ads.

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Panel 4,
Application and
Evaluation

Application: Credit cards are advertised in many ways, including television commercials, event program and exhibit sponsorship, direct mailings, point-of-purchase displays, and magazine ads. In the interest of time and resources, I decided to create a series of magazine ads in response to my research.

The advertisements I have created would be part of a larger campaign entitled "Hidden Charges" that would conceivably extend to television and other media. These would be found in a variety of magazines, each one placed with the readership of that specific publication in mind. There are significant amounts of data available about magazines readers, categorizing them by everything from gender, age, education, salary, and job position, to the number of children in the household.

Communicating awareness about credit card use is the ultimate goal of these ads. Since credit card awareness is not exactly a fun subject, I decided to take an approach that actively involves the viewer in a fun way. The paintings and drawings are intended to arrest the attention of readers as they flip through the pages of a magazine, enticing them to stop and look at the page. The idea of embedding the credit card icons within each of the images is meant to be entertaining, engaging the reader and creating an anticipation of more advertisements in the series.


Evaluation: As information and ideas have emerged in the process of doing this project, their relevance to the overall goal of the thesis had to be determined. Without evaluation, refining and focusing thoughts is impossible.

I had certain goals for this thesis when I started, and as the project has evolved, I have modified them accordingly. Discussing my work with peers, professors, and outside professionals is the only way to know if my message is being communicated well. Evaluation has been absolutely essential part of that, and will continue to be, even after my final thesis report is completed and approved.

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● Appendix K

Gallery Presentation: Post Cards



Cuno Amiet - Apple Harvest - 1907

Think money grows on trees?
In 1998, credit card debt companies sent out over 3,000,000,000 mail solicitations, and Americans borrowed \$559,000,000 on credit cards

Think again.

National Consumerism Council <http://creditdebt.com> 1.800.668.3137

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52A


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Statistic 1: <http://www.pirg.org/student/consumer/credit98/page1.htm>

Statistic 2: Goldman, Debra. "Paradox of Pleasure"

● Appendix K

Gallery Presentation: Post Cards



Albrecht Dürer - The Fall of Man - 1504

Tempted by credit cards?

In 1970, only 16% of households in the U.S. had credit cards. As of 1997, 75% had credit cards.

Get the facts.


National Consumerism Council <http://creditdebt.com> 1.800.668.3137

Statistic 1: Paying with Plastic, p. 85
Statistic 2: Sivy, Michael. "Credit-card debt could be the plastic explosive that blasts the economy in '97"

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- Appendix K

Gallery Presentation: Post Cards



Francesco Clemente - Loop - 1993

Credit card debt breaking you up?
Between 1990 and 2000, credit card debt in the U.S. increased from \$467,000,000,000 to 1,419,000,000,000.

Put yourself back together.

National Consumerism Council <http://creditdebt.com> 1.800.668.3137

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54A

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Statistic: U.S. Census Bureau, Statistical Abstract of the United States

● Appendix K

Gallery Presentation: Post Cards



David Hockney - A Bigger Splash, 1967

Drowning in credit card debt?
Personal bankruptcies in the U.S. reached a record high of 1,400,000 in 1998.

Learn to swim.

National Consumerism Council <http://creditdebt.com> 1.800.668.3137

Statistic: Clark, Ken. "Creative Cards Mark Retail Landscape"

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● Appendix K

Gallery Presentation: Post Cards



Gustav Caillebotte - Paris, Rainy Weather - 1877

Think the rainy days won't come?
In 1990, 83% of disposable income was spent on repaying personal debt, while only 4.2% was allotted to savings in 1993.

Keep your umbrella handy.


National Consumerism Council <http://credirdebt.com> 1.800.668.3137

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Statistic: <http://www.ecofuture.org/ecofuture/pk/pkar9506.html>

● Appendix K

Gallery Presentation: Post Cards



Edward Hopper - Chop Suey - 1929

Credit card debt eating you up?
20 – 30 year-olds account for 25% of all outstanding credit card debt in the U.S., and 8.7% of all people declaring bankruptcy are under 25.

Get some piece of mind.

National Consumerism Council <http://creditdebt.com> 1.800.668.3137

Statistic 1: Maguire, Tom. "Conflicting Signals"

Statistic 2: Souccar, Miriam Kreinin. "The New 3 R's on Campus"

● Appendix L

Evaluation Questionnaire

Student ID number:
Major:

Please look at the six posters at the front of the room and silently respond to the questions below:

1. What do you perceive the message to be in each of the posters?

2. How do you think these posters would affect your behavior, if at all?

● Appendix L

Evaluation Questionnaire: Responses to Question 1

student's major:	What do you perceive the message to be in each of the posters?
graphic design information technology interpreting	<ul style="list-style-type: none"> • The message of prevention of an activity • Credit cards and credit card debt • When only looking at the pictures it seemed a lot of them represented togetherness. When reading the captions I saw free yourself of debt. All the pictures are very serene and calming. They are all about getting control over debts.
information technology	<ul style="list-style-type: none"> • They seem to deal with credit cards and being in debt. and how being in debt is a sad thing
computer science	<ul style="list-style-type: none"> • Credit cards are bad yet many people still use them. It is as though our society is based on credit.
film and video information technology	<ul style="list-style-type: none"> • A sense of bleakness, discomfort, and hopelessness • The combined message of all posters is that the amount of credit card usage and amount of abuse/misuse has dramatically grown. Students should be more careful.
mechanical engineering	<ul style="list-style-type: none"> • I feel all of the posters are warning the observer that bad things can happen with your credit.
graphic design	<ul style="list-style-type: none"> • They seem very emotional whether it be in joyfulness or look very depressing, I think the message is expressed very nicely. The posters all relate to each other very well. There is a constant feel throughout all the works.
fine art photography	<ul style="list-style-type: none"> • In each poster you are given a famous piece of art and a little saying. The question on the bottom is sorta negative while the response gives you hope. The pictures and the top also express that feeling of about, but hope is the end.
industrial design not given	<ul style="list-style-type: none"> • Be wary of credit cards – don't overdo it. Spend responsibly • To not have credit or debit card for the simple fact that people with them don't watch their money.
not given	<ul style="list-style-type: none"> • I perceive the message is to expect the unexpected you're never sure what will happen.
biomedical photography	<ul style="list-style-type: none"> • Looking @ them I got different messages. But when I read I felt they were about life and money.
not given information technology computer engineering	<ul style="list-style-type: none"> • That money is free exposer. Credit cards are part of everyday life. • That credit cards are bad and are only a temporary fix to the problem. • They show metaphorically, the pitfalls of credit card debt, through depression-era photos and conventional imagery. They indicate that there is a solution and that it is not as hopeless as the images, or their meaning, might insinuate.
hotel management	<ul style="list-style-type: none"> • The message is people are relying too much on money they do not have and that the results are putting many people in to extreme debt.
computer science information technology none given	<ul style="list-style-type: none"> • The use of credit cards leads to debt • To be careful when deciding to use credit. • To lower our credit card spending. It is leading to major economical problems
computer science	<ul style="list-style-type: none"> • The message is about credit card debt And these are stats about it.

● Appendix L

Evaluation Questionnaire: Responses to Question 1

student's major:	What do you perceive the message to be in each of the posters?
mgt. information systems	<ul style="list-style-type: none"> • The theme in each of them appears that one needs to be careful with credit cards
none given	<ul style="list-style-type: none"> • Contradictory messages – wonderful works of art combined w/ the modern and too real problem of credit card debt in young consumers – “you might think this looks wonderful BUT...”
industrial engineering	<ul style="list-style-type: none"> • The message in the posters is to beware of credit cards and the risks that are associated with them.
graphic design	<ul style="list-style-type: none"> • I don't think they go together as a group. As a GD major, you should know that each piece has to work on its own as well as with each other. though the orange border + type is the same, the images could be changed or manipulated to find a common look or feeling.
none given	<ul style="list-style-type: none"> • The message appears to be that you should be responsible with your credit cards.
SE?	<ul style="list-style-type: none"> • In each of the posters, the message seems to be a negative one. The images are striking and abstract.
industrial design	<ul style="list-style-type: none"> • Don't use credit cards, or will end up in debt.
none given	<ul style="list-style-type: none"> • Spend money wisely
information technology	<ul style="list-style-type: none"> • It seems as if there is a message of danger or discomfort; overall unhappy circumstances, with credit card usage. With the last message though (“Learn the Swim”), there is hope that the situation could be satisfactory and “good,” if you will.
civil engineering tech.	<ul style="list-style-type: none"> • Be prepared for credit problems; advertising for consumerism (debt consolidation)
none given	<ul style="list-style-type: none"> • They make you open your eyes about life's complications.
none given	<ul style="list-style-type: none"> • The negative effects of credit cards without understanding them
mgt. information systems	<ul style="list-style-type: none"> • Credit cards can be positive and negative effect on any individual.
graphic design	<ul style="list-style-type: none"> • I think that the message is to show people that you understand how they feel and that they need to think ahead. You want the message to be strong so that they can eventually picture themselves being in that same position.
film and animation	<ul style="list-style-type: none"> • The images in the posters, though not originally meant to represent credit cards, are used well with the text to show people that credit card debt is a problem. The images simply amplify the messages that the web site may be able to help inform.

● Appendix L

Evaluation Questionnaire: Responses to Question 2

student's major:

How do you think these posters would affect your behavior, if at all?

graphic design

- I think it would affect me in a positive way by thinking about the consequences of my action.

information technology
interpreting

- Choose wisely on using a credit card
- Well, I think I would think twice about using a credit card.

information technology
computer science

- Might make me think twice about getting a credit card
- I don't feel that they would affect my behavior because I don't like to use credit cards in the first place.

film and video

- They could make me feel saddened or discomfoted

information technology

- If I saw this as an ad in a magazine or something similar and did not have a credit card, I might think twice about getting one and how I would use it.

mech. engineering tech.

- I have always tried to be careful with my credit. These posters just reinforce my actions.

graphic design

- very emotional

fine art photography

- I think the posters could make me read into them more deeply 'cus of the picture and then think twice about the situations because of the bolded statements at the bottom.

industrial design

- Not much, only because I don't even own a credit card, and never have. Yes I'm one of the few who still carry cash on me.

not given

- I already felt that way about credit and debit cards.

not given

- They will probably make me think twice about what and where I'll go. Act as a reminder.

biomedical photography
not given

- They wont.
- If anything to be wise on how I spend my money. And don't have credit cards.

information technology
computer engineering

- They would make me want to buy things on credit less
- If I were in debt, I would be quite willing to look into what the posters were offering. As it is, they at least made me stop and think.

hotel management

- These posters would not necessarily affect my behavior because I use my credit card responsibly and do not charge more than I can afford to pay at the end of the month.

computer science

- No, because I know I'm responsible with spending on credit

information technology

- The only one that I perceived to have any effect is the drowning one. Ones like Adam & eve had no effect and were very vague

none given

- Bring the problem to attention. Makes you think twice about getting/ using.

computer science

- They would strike my attention. 1 poster about drowning struck my attention and I was interested in reading what it said.

mgt. information systems

- Not at all, I already try to be careful with my credit card and don't charge unless I already have the money.

none given

- possibly – possible not. It's hard for me to associate these works of art w/ negative messages – especially such a bright sunny optimistic painter such as David Hockney – the type and text are effective but: still can't manage to link the two together – I don't remember the neg w/ the painting

● Appendix L

Evaluation Questionnaire: Responses to Question 2

student's major:

How do you think these posters would affect your behavior, if at all?

industrial engineering

- I don't think they would affect my behavior. If they did, it would be more careful about paying bills on time, to stay away from credit cards

graphic design

- The posters message would tell me that I need to think about the money I spend on credit and to be careful w/ the amount I'm spending.

none given
SE?

- It wouldn't help me because I am already careful with my credit card.
- I think they may affect my behavior a little bit but not much. They make you aware of some statistics and may perhaps cause me to think twice about some financial decisions. They make you try to determine the connection between the images and the text.

industrial design

- Some of them are somewhat cheesy, and would not affect my behavior at all.

none given

- It will remind me of my debt But not provoke a desire to fix it.

information technology

- I think they will bring the viewer (me in this case...) more aware of the dangers of debt that accompany enlisting with a credit card service. I get the message of "Be Ware" and I would do so. Thanks.

civil engineering tech.
none given

- None; don't have habit of borrowing from credit card companies
- It would make me think twice about my actions first and make me think about my life in the long run.

none given

- Think twice before buying + using credit cards

mgt. information systems
graphic design

- No – it wouldn't effect, I've already learned my lesson about credit cards.
- I especially think the "Francesco Clemente" poster is effective; through the dark colors and the feeling of entrapment. the "rainy days" poster would be my second choice of the most effective.

film and animation

- I certainly keep my credit card well within balance, and I make sure not to charge to much. The statistics on the posters are alarming and should do well to help "scare" people away from spending their money repaying debt.

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Thesis Project Plan
Yasmin Jung

Graduate Graphic Design
Rochester Institute of Technology



**The Role of Design and Advertising in Creating the Consumer
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**Thesis Proposal for the Masters of Fine Arts Degree
School of Design**

College of Imaging Arts and Sciences
Rochester Institute of Technology

Title: The Role of Design and Advertising in Creating the Consumer

Submitted by: Yasmin Jung
Date: October 1, 2000

Thesis Committee:

Chief Advisor: Professor Roger Remington
Associate Advisors: Professor Heinz Klinkon
Professor Tina Lent

Approval:

Thesis Committee : _____
Professor Roger Remington

Thesis Committee : _____
Professor Heinz Klinkon

Thesis Committee : _____
Professor Tina Lent

School Chairperson : _____
Professor Nancy Ciolek

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**Thesis Proposal for the Masters of Fine Arts Degree
School of Design**

Title: The Role of Design and Advertising in Creating the Consumer

Proposal: Every single decision we make is influenced by the messages we see and hear in the world around us. If it's cheaper, we buy it. If it's faster, we eat it. If we want it, we *need* it. We live in a consumer society that tells us it's normal to have three cars and a seventy-hour work week – but why? Why do we live the way we do, and make the choices we make?

I propose to do research in order to better understand why our society lives the way it does, and to see how the beliefs we hold came to be. Graphic designers, specifically designers in advertising, have greatly contributed in shaping our views as a culture, and I believe that they need to be aware of the important role they play.

My application will more than likely involve self-generated photographs integrated into a thematic visual system of communication consisting of posters, a book, and/or possibly a Web site. I want the application to present alternatives to conventional advertising, and provoke the viewer to question his or her own habits and motivations.

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The Role of Design and Advertising in Creating the Consumer Situation Analysis

Thoughts:

Consumerism is at an all-time high in the United States today, the effects of which are being felt not only here at home, but around the world. Frugality, traditional values, and the institutions that instill those values are being replaced by frivolous spending habits, trends, and mass-media advertising. This new way of life is affecting not only natural resources and the environment, but quality of life and the overall happiness of people.

It is estimated that the typical American teenager is exposed to an average of 360,000 ads by the time he or she graduates from high school¹, and will have spent an entire year watching television commercials in his or her lifetime¹. In 1997, the number of shopping centers outnumbered the number of high schools in the US, totalling 32,563¹. Everyday, no matter where we turn, we are encouraged to buy, buy, buy – in magazines, on television, in newspapers, or on the street. The ads we see create a superficial and artificial image of what we need in order to be happy (or think we need), systematically leading us to believe that if we don't have the latest and greatest, we are somehow inadequate. As the art director George Lois once said, "...advertising is a twentieth century love potion; it arouses wants beyond means, it invites extreme consumption, it conjures a material paradise as life's goal."² Whether it's for a pair of tennis shoes that will improve our game, or a pack of cigarettes that will make us look "cool", the majority of advertising we are exposed to sells not only a product, but an image that lures us to buy one brand over another.

Being able to distinguish one product from another became very important once the industrial revolution and methods of mass-production were introduced and adopted. These influences changed forever the way products were made, distributed, sold, and promoted, making the marketplace more competitive than it ever had been. Going to the local store and settling for the usual just didn't cut it when it was possible to order something new in a catalogue through the mail, something that came from hundreds of miles away. With time, the idea of buying things with credit became increasingly common, influencing the spending habits of the average person, creating an economy that still relies upon it today. Statistics show that the average American household has 10 credit cards, with an average balance of \$7,000 on each of them³. Introducing the idea of planned obsolescence into the marketplace, and campaigns encouraging GIs to settle in after World War Two all influenced the ideals we have today, laying the foundation for advertising as an industry and a major cultural influence today. We as a society need to become aware of the power of design and marketing in creating our consumer habits, and raise questions about our own motivations and ideals as individuals.

The Role of Design and Advertising in Creating the Consumer Problem Statement

Thoughts:

In order to comprehend the tremendous influences of advertising and marketing in our lives, we need not look any further than our own homes. How many ads can we count in today's paper? How many commercials are there on television in an hour's time, including public television? Is it possible to count on one hand the number of times we see commercials for cars in a day? Probably not. When we stop and think about how many messages we see everyday, it's astounding. I believe that we as a society need to be more aware of our spending habits and realize the impact of advertising. As designers, we need to realize our own role in this continuum.

I am proposing to develop a thesis which addresses these issues, and educates not only the average consumer, but also the designers who create the ads we see everywhere. Because advertising is such an effective means of communication, I intend to create my own campaign that will challenge, satirize, or simply raise awareness about the power and consequences of "image advertising". For example, the use of humor or stark realism would be two ways of approaching the issues.

The primary vehicle of the campaign to be a series of could be hung not only in the Bevier Gallery, but also in more public places. They will reach people other than just designers and artists. Producing the ads in publications such as the *Rochester City Newspaper* and the *RIT Reporter* will be another way of reaching a large audience. In addition to the posters, I am considering producing a small book for those who would like more information about the issues.

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**The Role of Design and Advertising in Creating the Consumer
Mission Statement**

Mission Statement: "The Role of Design and Advertising in Creating the Consumer" is a graduate thesis project that will explore the power of marketing in our society. It will inform not only designers but also the general public about the role they play in creating and supporting our spending habits, and ultimately change people's behavior.

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The Role of Design and Advertising in Creating the Consumer Goals and Objectives

OUTCOMES • Goals
 • Objectives
 • Processes & Strategies

PLAN • To evaluate the planning document
 • To meet with the thesis committee to decide what the next step is
 • To decide how realistic my intended goals are
 • To make any changes to the plan as necessary

THESIS DEVELOPMENT • To create an awareness and objective understanding of advertising and marketing
 • To research the history of advertising
 • To understand the progression of advertising through the last century
 • To compile a notebook documenting significant ad campaigns from the past
 • To learn about economic, historical, political, and social influences
 • To create a timeline which illustrates the influences of advertising
 • To be more objective about the thesis project
 • To create a timeline which illustrates the outcomes of those influences
 • To educate designers about the influence they have on the advertising industry
 • To motivate designers to make conscious decisions about the work they support
 • To encourage designers to think about the impact their work has on others
 • To generate active responses and thought from designers
 • To educate the average consumer about the influence of advertising on spending habits
 • To generate active responses from the viewer
 • To create self-awareness about spending habits in each of the viewers
 • To change consumers' spending habits

APPLICATION • To design an application that will facilitate the above goal
 • To design a mock-ad poster campaign
 • To apply principles used in ads to make an effective statement about advertising
 • To produce a series of posters
 • To produce a book which documents the research behind the posters
 • To briefly educate the viewer of the history and principles of advertising
 • To compile a visual resource for future reference
 • To publish the ads in local publications
 • To reach a wide audience outside of RIT and CIAS
 • To provoke the average consumer

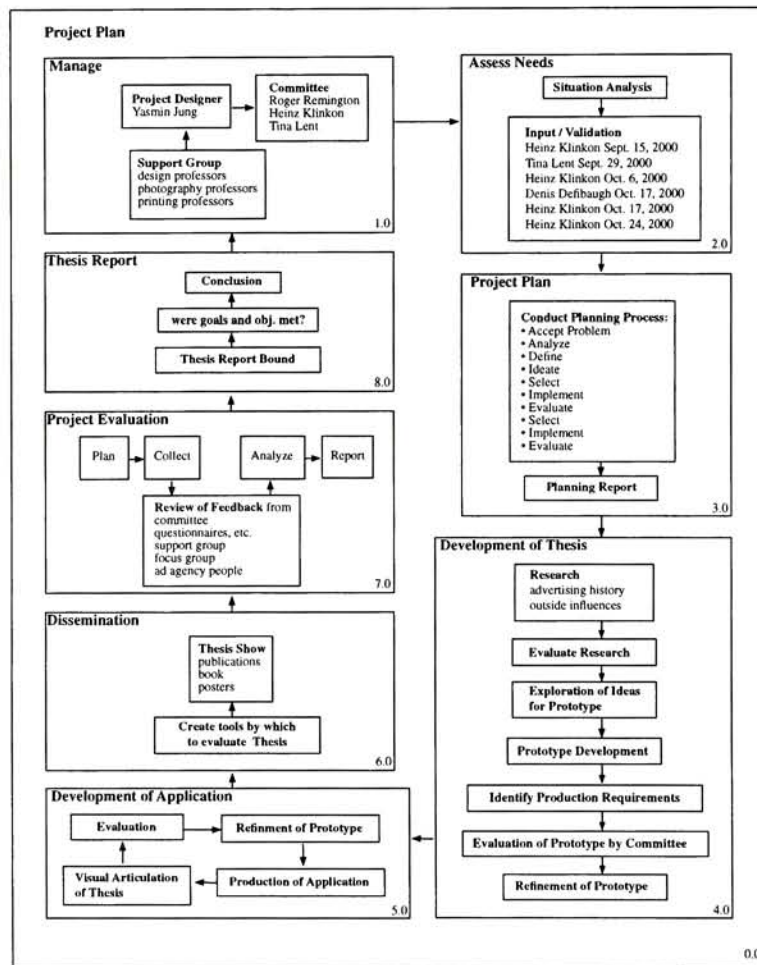
EVALUATION • To evaluate project outcomes in relation to the project plan
 • To implement a system for evaluating the success of the thesis project
 • To create a questionnaire or other form of evaluation
 • To get feedback about the thesis from advertising professionals
 • To test the goals of the thesis project
 • To discuss the thesis with committee members
 • To determine the success of the thesis project
 • To document the progress and process of the thesis
 • To compile a process notebook of all relevant information into book format

The Role of Design and Advertising in Creating the Consumer Timeline

<i>Dates</i>	<i>Calendar</i>	<i>RIT Calendar</i>	<i>Personal Deadlines</i>	<i>Committee Meetings</i>
<i>Sept. 3 Sept. 6</i>	Labor Day	Fall Classes begin		
<i>Oct. 31</i>	Halloween			
<i>Nov. 6</i>	Election Day			
<i>Nov. 11 Nov. 15</i>	Veteran's Day		□ Completion of Planning Report	
<i>Nov. 21</i>		Last Exam before break		
<i>Nov. 23</i>	Thanksgiving			
<i>Nov. 29 Nov. 30</i>		Winter Classes begin	Preliminary Research complete	
<i>Dec. 6 Dec. 20</i>		Last Exam before break		First meeting
<i>Dec. 25</i>	Christmas			
<i>Jan. 1</i>	New Year's			
<i>Jan. 3</i>		Classes resume	Secondary Research complete Start preliminary designs & photos	
<i>Jan. 14</i>				Second meeting
<i>Feb. 1</i>			Presentation to 1st Year grads	
<i>Feb. 14</i>	Valentine's Day		Continue to develop application	Third meeting
<i>Feb. 27</i>		Last Exam before break		
<i>Mar. 12 Mar. 14 Mar. 17</i>		Spring Classes begin		
<i>Mar. 17</i>	St. Patrick's Day		Last round of eval w/com Meet w/ ad agency professional	Fourth meeting
<i>Mar. 26</i>			Final files sent to publications	
<i>Mar. 30</i>			Thesis show goes up in gallery	
<i>April 6</i>			Reception in gallery	
<i>April 12</i>			Thesis show comes down	
<i>April 15</i>	Easter		Process feedback for eval process	
<i>May 13 May 16 May 24</i>	Mother's Day		Final Thesis Report completed	Fifth meeting
<i>May 24</i>		Last Exam before break		
<i>May 26 May 28</i>	Memorial Day	Commencement	Commencement	

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The Role of Design and Advertising in Creating the Consumer Workflow Diagram



The Role of Design and Advertising in Creating the Consumer Thesis Development Plan

Inputs	Processes	Outputs
■ Planning Report	<ul style="list-style-type: none"> • Organize thoughts, facts, and ideas • Create timeline of Thesis 	<ul style="list-style-type: none"> • Goals and Objectives • Notebook • Thesis Plan
Primary Research	<ul style="list-style-type: none"> • Go to the library • Read books, articles, essays • Go to the Internet 	<ul style="list-style-type: none"> • List of possible subject to pursue • Notes • Notebooks
Evaluation of Research	<ul style="list-style-type: none"> • Read notes • Talk with committee • Decide what is worthy of pursuing 	<ul style="list-style-type: none"> • Greater focus of idea • Narrowed scope of project
List of Ideas for Prototype	<ul style="list-style-type: none"> • Make a list of possible themes • Explore ideas about copy 	<ul style="list-style-type: none"> • List ideas to pursue further

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The Role of Design and Advertising in Creating the Consumer Application Development Plan

Inputs	Processes	Outputs
Prototype Explorations	<ul style="list-style-type: none"> • Begin to shoot • Narrow down specific subjects • Decide on specific messages 	<ul style="list-style-type: none"> • Work in Progress forms of Application
List of Production requirements	<ul style="list-style-type: none"> • Research output possibilities • Research magazine requirements 	<ul style="list-style-type: none"> • Timeline for production • Estimate costs
Prototype evaluation	<ul style="list-style-type: none"> • Talk with committee about progress • Talk with resource people 	<ul style="list-style-type: none"> • Further refinement of prototype
Refined prototype	Decide final images, layout, and copy	<ul style="list-style-type: none"> • Creation of final digital files

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The Role of Design and Advertising in Creating the Consumer Dissemination Plan

Inputs	Processes	Outputs
Final digital files	<ul style="list-style-type: none"> • Deliver files to publications • Deliver files to service bureau 	<ul style="list-style-type: none"> • Printed posters for exhibition • Final pages for book • Published ads
Final prints	<ul style="list-style-type: none"> • Mount and trim posters • Assemble books 	<ul style="list-style-type: none"> • Finished posters • Finished book
Finished pieces	<ul style="list-style-type: none"> • Compile specific questions for evaluation based on final application 	<ul style="list-style-type: none"> • Create preliminary evaluation materials
Prototype evaluation surveys, questionnaires...	<ul style="list-style-type: none"> • Evaluate materials with advisors 	<ul style="list-style-type: none"> • Refined evaluation materials
Final evaluation materials	<ul style="list-style-type: none"> • Conduct interview(s) with local advertising professionals • Pass out evaluation materials at appropriate locations and times 	<ul style="list-style-type: none"> • Completed evaluation materials • Completed interviews
Completed materials	<ul style="list-style-type: none"> • Compile information gathered 	<ul style="list-style-type: none"> • Render a preliminary conclusion
Prelim. conclusion	<ul style="list-style-type: none"> • Evaluate thesis with advisors 	<ul style="list-style-type: none"> • Render a final conclusion • Include conclusion in final report

The Role of Design and Advertising in Creating the Consumer Evaluation Plan

Evaluation Concerns	<ul style="list-style-type: none"> • What is the best way to evaluate the thesis project? • Who should be asked to evaluate the project? • When should I begin the final evaluation process? • Where will the evaluation procedures be done?
	<ul style="list-style-type: none"> • Did you understand what the thesis was about? • Were the messages in the posters clear? • Did the posters peak you interest? • Did you learn anything about advertising or design by experiencing the thesis? • Have you ever considered your own spending habits before seeing this thesis presentation? • Having seen the thesis project, do you think you might reconsider your own ideals?
Evaluation Questions	<ul style="list-style-type: none"> • Did you understand what the thesis was about? • Were the messages in the posters clear? • Did the posters peak you interest? • Did you learn anything about advertising or design by experiencing the thesis? • Have you ever considered your own spending habits before seeing this thesis presentation? • Having seen the thesis project, do you think you might reconsider your own ideals?
	<ul style="list-style-type: none"> • Did you understand what the thesis was about? • Were the messages in the posters clear? • Did the posters peak you interest? • Did you learn anything about advertising or design by experiencing the thesis? • Have you ever considered your own spending habits before seeing this thesis presentation? • Having seen the thesis project, do you think you might reconsider your own ideals?
Dimensions	<ul style="list-style-type: none"> Time : <input type="checkbox"/> • how much time will I have to put together a comprehensive evaluation, including <ul style="list-style-type: none"> <input type="checkbox"/> • research, <input type="checkbox"/> • development of evaluation questions, <input type="checkbox"/> • assessment and processing of the feedback given to me? <input type="checkbox"/> • how much time do my evaluators have to give a response? <input type="checkbox"/> • what kinds of responses will I get in relation to th time my evaluators have?
	<ul style="list-style-type: none"> Time : <input type="checkbox"/> • how much time will I have to put together a comprehensive evaluation, including <ul style="list-style-type: none"> <input type="checkbox"/> • research, <input type="checkbox"/> • development of evaluation questions, <input type="checkbox"/> • assessment and processing of the feedback given to me? <input type="checkbox"/> • how much time do my evaluators have to give a response? <input type="checkbox"/> • what kinds of responses will I get in relation to th time my evaluators have?
Measurement Procedures	<ul style="list-style-type: none"> On a scale of 1 to 10, how would you rate the following: <ul style="list-style-type: none"> <input type="checkbox"/> • Was the material easy to read? <input type="checkbox"/> • Were the posters visually engaging? <input type="checkbox"/> • Were the ads provocative?
	<ul style="list-style-type: none"> On a scale of 1 to 10, how would you rate the following: <ul style="list-style-type: none"> <input type="checkbox"/> • Was the material easy to read? <input type="checkbox"/> • Were the posters visually engaging? <input type="checkbox"/> • Were the ads provocative?
questionnaire	<ul style="list-style-type: none"> • What do you believe was the indended goal of this project? • Which ad did you find to be the most engaging and why? • Would you respond to similar ads if you were to see them on the street or in a magazine?
	<ul style="list-style-type: none"> • What do you believe was the indended goal of this project? • Which ad did you find to be the most engaging and why? • Would you respond to similar ads if you were to see them on the street or in a magazine?
interview	<ul style="list-style-type: none"> • Which ad did you find to be the most successful and why? • Would you respond to similiar ads if you were to see them on the street or in a magazine? • How could the ads be improved? • Do you ever consider your own spending habits to be influenced by advertising?
	<ul style="list-style-type: none"> • Which ad did you find to be the most successful and why? • Would you respond to similiar ads if you were to see them on the street or in a magazine? • How could the ads be improved? • Do you ever consider your own spending habits to be influenced by advertising?
Standards	<ul style="list-style-type: none"> The thesis project and application was successful because it succeeded in: <ul style="list-style-type: none"> <input type="checkbox"/> • educating the viewer <input type="checkbox"/> • provoking the viewer to question his or her own influences by advertisements <input type="checkbox"/> • leading the viewer to question his or her own spending habits <input type="checkbox"/> • leading the viewer to make a consious effort to change spending habits
	<ul style="list-style-type: none"> The thesis project and application was successful because it succeeded in: <ul style="list-style-type: none"> <input type="checkbox"/> • educating the viewer <input type="checkbox"/> • provoking the viewer to question his or her own influences by advertisements <input type="checkbox"/> • leading the viewer to question his or her own spending habits <input type="checkbox"/> • leading the viewer to make a consious effort to change spending habits

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**The Role of Design and Advertising in Creating the Consumer
Glossary of Terms**

Terms:	Definiton:
Application	In this context, Application refers to the material representation of ideas expressed in the thesis.
Campaign	A connected series of operations tha are deigned to bring about a particular result. I have used the word within the context of advertising.
Consumer	One that uses economic goods.
Culture	The customary beliefs, attitudes, and material traits of a racial, religious, or social group.
Designers	Designers as I have used the term refers to graphic designers, art directors, copywriters, illustrators, and photographers, all of whom contribute their creative abilitites towards fields such as advertising.
Disseminate	To dispurse or distribute.
GI	A name used for someone enlisted in the U.S. army. The abbreviation comes from the term Government Issue.
Image Advertising	Refers to the practice of promoting an image for a product or service rather than the product itself.
Mass Media	A means of disseminating information to a wide public audience in the form of newspapers, magazines, radio, television, the Internet, etc.
Planned Obsolescence	A practice invented by manufacturers to create an artificially premature lifespan for a product, based on their desire to sell more.
Prototype	An original model on which something is patterned.