1. What are the differences between a terminal-to-host architecture and a client/server architecture? When would you use each architecture? Explain with an example.

2. In the textbook, read the section titled “The Energy-Conscious MIS” on page 224. Answer the following questions.
   
   (a) Summarize the main functionality of the described MIS.
   
   (b) What is time-of-day billing? How does it motivate the customers to consume less energy?
   
   (c) Explain the problem solving steps used by PSE.
   
   (d) What forms of input are used for the described MIS?
   
   (e) What are the outputs of the MIS? What types of reports are generated for the managers and customers? Discuss who else might receive reports from this MIS. Be specific; give examples.

3. What are the differences between a smart card and an electronic wallet? Discuss their advantages and disadvantages.

4. Why do businesses need a common language for exchanging information? What are the different languages for exchanging business information over the Internet?