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# Overture

## Training Monkeys and Cloning Puppies

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I was at an eco-preserve outside of Phuket, Thailand, when suddenly I realized that the world had changed forever.

The reason for my visit was to cross another item off my bucket list: riding an elephant through the rainforest. There was a wait for the elephants, so they asked if I wanted to see the monkey-training show.

Monkey training? Who could resist, I thought.

But these monkeys weren't being trained to dance to organ music or perform parlor tricks. They were being taught to harvest coconuts. *In place of people*. It was quite fascinating, really. Each tree had a wire running from the ground to the top of the tree. The monkeys climbed the wire to the treetop, where they hung on with one hand and one foot. With their other hand and foot, they spun each coconut round and round until it fell to the ground.

It costs about US\$300 and takes a couple months to get your monkey trained. Once trained, the average monkey will harvest 1,000 coconuts a day!

Coming home from the same trip, I overnighted in San Francisco to break up the travel. In the airline lounge the next morning, I noticed a couple who had a cute little puppy peeking out of a travel carrier. Since I love all animals, I asked if I could play with him. They agreed and said something quite shocking:

*"Our puppy is a clone."*

Of course I thought they were joking. They weren't. They informed me that they were returning from South Korea where they had picked up the dog after it had been cloned from the DNA cells of their beloved family pet who had died.

I was about as skeptical as anyone could be. This frisky puppy with bright eyes was as adorable as any dog you've ever seen.

The couple and their puppy were on my flight home to Miami, where the husband took the dog to the economy cabin several times to show it to people back there. I was intrigued but still doubtful, until we arrived at Miami International Airport. There was a phalanx of reporters and camera crews milling around the baggage carousels, all waiting to greet the guest of honor.

The puppy's picture was on the front page of the *Miami Herald* the next day, along with the story of his cloning. Turns out he wasn't the first puppy ever cloned, just the first to come to the United States. And, of course, sheep and camels and other animals have been cloned as well.

Recently Oxitec, a British biotech company, created an uproar in Key West, Florida, with their proposal to eradicate the Dengue virus by introducing a genetically modified mosquito. Within a few weeks, a petition against the idea collected 100,000 signatures, with people expressing fear about "Robo-Frankenstein" and "mutant" mosquitoes.

How long will it be before someone else is proposing a genetically modified wolf, shark, or other animal to correct a population imbalance, spread of disease, or other ecosystem problem—which is probably the result of man changing the natural order to begin with?

*And then, when someone starts offering genetically modified humans, things really get fascinating . . .*

You think abortion creates controversy now, wait until this science evolves. Will parents decide on abortions because their tyke is going to have brown eyes instead of blue? How much will prospective mothers pay to ensure their newborn child has no congenital disorders, no hereditary diseases, and Maya Angelou's poetry gene? How much will prospective fathers pay to ensure their newborn son has enough athletic ability to start in the NFL or NBA?

You can debate the ethics of this and hate it like a poison—but it is coming soon. And someone will make enough money with this to fill the Grand Canyon.

We'll likely be debating the ethical and moral dilemmas of genetic modification and cloning for years—but the genie isn't going back in the bottle.

## **All the Rules Have Changed . . .**

When I was growing up, my mom told me to go to school, earn a degree, and get a job with a big company—then, I would be set for life. That was the safe thing to do, and millions of other parents around the world were telling their children to do the same thing.

*Today, however, that might be the riskiest thing you can do . . .*

Fortunately, I was expelled from high school, so I never got a chance to follow my mother's advice. And *not* following that safe path has made me a very rich man.

If you work in the corporate world today, you have a target on your back. And the longer you've worked for a company, the bigger that target is. Long gone are the days when an employee's longevity at a job was a guarantee for security and a company's loyalty. Companies today often see long-term employees as liabilities. They want to figure out whether they can turn an employee into a contractor or replace them with someone younger who works cheaper, has less accrued vacation time, and receives fewer benefits—or better yet, maybe they can outsource that job overseas and pay even less.

Imagine an executive at American Airlines seeing that monkey training show in Thailand. Can't you just picture him thinking, "Hmm . . . I wonder if we could replace our flight attendants with monkeys?"

Obviously I'm joking, as flight attendants play an important role in maintaining passenger safety. (And I'm writing this from seat 5G of an American 777 right now.) But make no mistake: There are millions of jobs that can and probably someday *will* be performed by monkeys—or dogs or cats or dolphins. Think about it: We've been using camels, horses, and mules as beasts of burden for centuries, so training animals to perform more sophisticated jobs is a logical next step. As new developments expand the number of species with which this is possible, chaos in the workforce will ensue.

Oh, there will always be jobs for humans. But there will be far fewer of them, and they'll be quite different from the ones we have now. Some of them will be designing the robots that will replace the humans in their jobs. Some of them will be working at the animal training

farms. And some of them will be at the animal cloning farms. *Oh, and some will be at the human cloning farms . . .*

Why will Jones & Sons Hardware on Main Street need to hire any outside employees when Mr. Jones, Sr., can clone all the boys he needs? Why keep paying average employees if you can clone six more of your best one? Why give tenure to a college professor when you can roll a brand new one off the assembly line whenever you need one?

These developments will create a sea change in every sector of every industry in the world—and every sector of every industry off-world as well. Everything you now know as safe is about to become very risky.

## I See Dead People

Look around you everywhere. What do you see? Millions of lifeless zombies drifting through lives of quiet desperation. These people are dead, but they don't have enough sense to lie down. They think *The Matrix* was a science fiction film, when actually they're living (or undead) proof that it was actually a documentary.

They work in dead, lifeless companies that have shrinking market share and declining profits, which they attribute to increased competition, a tough economy, or variables like rising price of materials. But those things are the symptoms, not the cause.

These companies lack a pulse because they're operating in an economic model that was designed for another time. The model they follow was built when goods were produced in Europe and traveled by ship to the New

World, where they were transported by stagecoach to population centers and sold in general stores. And even though stagecoaches gave way to trains or trucks, and general stores evolved into shopping malls, the basic system never changed. But the world did.

Developments like fax machines, overnight shipping, and toll-free numbers, and now mobile phones, the Internet, and social media have altered everything about the way we do business.

*But no one noticed the target had moved . . .*

People continued to elect representatives or follow benevolent dictators, confident that government would provide security and take care of their needs. They spent years of their lives and went into debt to the tune of tens of thousands of dollars to get diplomas that are no longer viable in the employment world. They kept pledging their loyalty to corporations, thinking that would provide for retirement security, because that's what their parents had done. And once they went to work for those dead, lifeless corporations, they were indoctrinated with the same mind viruses as the old-timers working there.

Airlines kept doing hub-and-spoke operations because they had always done it that way. TV networks broadcasted by satellite to affiliates and sold commercials because that's how it was always done. Travel agencies opened more offices; video chains kept stocking DVD stores; and newspapers continued to print large sheets of paper with day-old news. Retailers continued the system of warehouses, rack-jobbers, distributors, and stores because they were invested in it. Some of those retailers even built large spaces to sell nostalgic, novelty items (you're holding one now), which, in



the not-so-distant future, half of the potential market will only have seen in a museum.

## Playing It Safe Is the Biggest Risk

Everybody is playing it safe, because they think that's the smart thing to do. But in today's new economy, playing it safe is the *riskiest* thing you can do.

All the rules have changed and they're going to change more tomorrow. Disruptive technology, changing cultural trends, a breakdown of the education system, government corruption and malfeasance, and a society that is in some ways evolving—and in other ways devolving—has moved the target. And it keeps moving, faster every day.

Millions of people have been assimilated by the Borg and wander aimlessly through life as worker drones in the collective. And the companies run and staffed by all these people are facing extinction because they can't compete in the new world. If the definition of insanity really is doing the same thing over and over and expecting a different result, these people and companies are stark, raving mad.

It's not unlike the analogy that Dr. Ken Dychtwald (a brilliant guy, by the way) uses when he relates how companies reacted to the age wave caused by the millions of baby boomers. He paints the picture of a huge elephant migrating across the decades. Most companies are desperately chasing after the elephant, shooting arrows in its butt. What they really need to do is get in front of the elephant and dig a big hole.

The people who create prosperity in the new economy will be in front of the trends, anticipating them instead of naively reacting to what happened yesterday.

It doesn't matter whether you're an individual or a company. To create wealth or success today, you have to become a critical thinker and blow up conventional wisdom. Because not only is the current economic model not working well; it's actually moving toward a serious breakdown.

*I'm not a futurist, but I'll make a few predictions . . .*

Hundreds of millions more jobs will be eliminated by technology, or will require complete retraining or certification for workers to continue doing them. Complete industries will disappear. State-sponsored education will be unable to remain relevant. The euro (and perhaps some other currencies) will collapse within the next two to three years. Tens of thousands of companies will go bankrupt, as will some countries.

## **Ain't It Great! Here's the Really Good News . . .**

Every challenge creates a corresponding opportunity. Some of the greatest wealth was created during the Great Depression—just as many fortunes are created in every recession.

*When everyone is zigging, you want to be zagging.*

At the exact moment you're reading this sentence, you're living in the greatest time in human history. There has never been a better time to be alive. The speed and

scope of changes taking place in the world (and solar system) today offer unprecedented opportunities for living a life of prosperity.

Advances in science, medicine, and nutrition will offer breakthroughs in longevity, health, and wellness. Technology will create new business models and recreate old ones, offering extraordinary avenues for creating wealth. And all this development will provide you with yet more ways to live a life of meaning, growth, and adventure.

During their lifetime, the vast majority of people who read this book will have the opportunity to vacation on the moon, buy a condo on the ocean floor with a spectacular coral-reef view, or take a feed from the midfielder and score the goal that wins the World Cup for their country. (Although this last one will probably be done via virtual reality in a holo-suite.) This is the fascinating world we will explore together.

If you are willing to take risks and become a contrarian, there are—and will continue to be—extraordinary opportunities for success and prosperity. Because in the new economy, risky is the new safe . . .

