HE. Dr. Saeed Aldhaheri

Abu Dhabi Emirate

56th

Global Edition

Rima M.

2023
JUNE

While Every journey that we undertake inspires us to become someone better, some journeys become a legend and inspire others... and more importantly some journeys inspire our own for generations to come.

"I want to inspire people. I want someone to look at me and say, "because of you I didn't give up."

Publishing your journeys that inspire those to come, for generations that are going to come
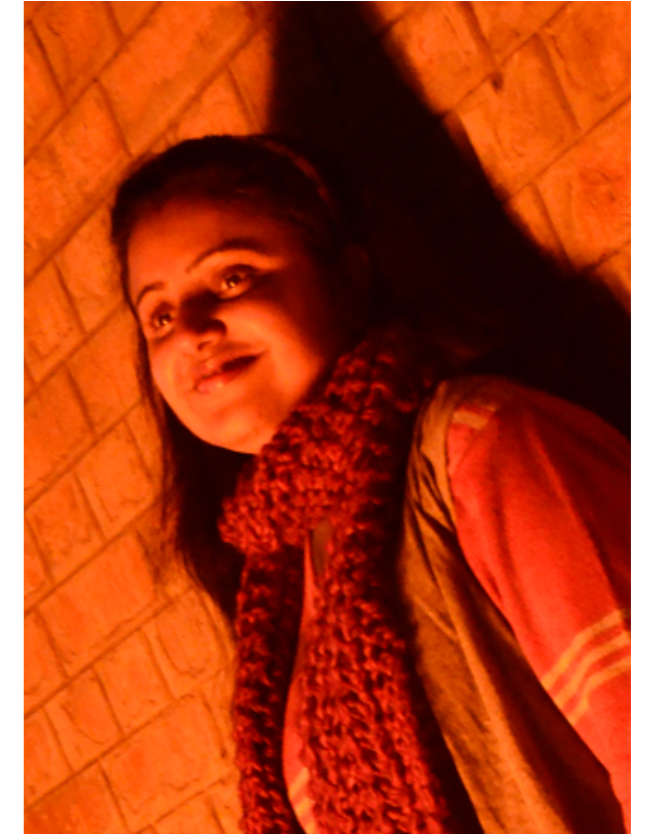
Corporate Investment Times

HE. Dr. Saeed Aldhaheri

the Thought Leader

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Why Corporates Need
Strategic Foresight and Futures Thinking?

We live in an age of accelerated change; quoting Vladimir Lenin "There are decades where nothing happens; and there are weeks where decades happen", which nicely characterize the time we live in today. We live in a Volatile, Uncertain, Complex and Ambiguous "VUCA" world. Corporates are finding it difficult to achieve resilience and competitive advantage in a such unpredictable environment. The late COVID-19 event has highlighted resiliency gaps for many organizations. One lesson the corporate world has learned that strategic resilience is a critical prerequisite for corporate performance.

Strategic planning alone is inadequate in addressing the challenges of the VUCA world. It falls short in incorporating the essential elements of strategic foresight required to anticipate forthcoming disruptions. To not only enhance future preparedness but also foster innovation and agility, corporates must embrace these approaches, enabling them to actively shape the desired futures they seek to achieve . Foresight: the ability to effectively manage, harness and leverage the constant change around us, is arguably the most important leadership skill in this VUCA world.

#AI, #DATA, #TECH, #DIGITAL, AND #ARTIFICIALINTELLIGENCE

A study by Rene Rohrbeck and Menes Etingue Kum showed that "future-prepared firms are on average, 33% more profitable than their rivals". These results imply that strategic foresight abilities allow corporates to be more resilient. In another paper by the World Economic Forum (WEF) states, In industry, nearly 40% of CEOs do not think their companies will be economically viable a decade from now if they continue on their current path and do not transform. CEOs want to be a head of the curve when to it comes to disruption and innovation. A survey by KPMG showed that 67% of corporate CEOs have indicated they will increase investment in disruption detection and innovation processes.

Preparedness for disruptions and discontinuities

The best way to detect disruption and to respond to it is in using strategic foresight and futures thinking that uses trend-sensing & horizon scanning, baseline and alternative futures, visioning, and planning to help corporates develop future-fit strategies. We live a good example now of the emergence of generative AI and Langue Models (LM) such as ChatGPT, DALL-E, Midjourney, Stable Diffusion and other creative tools, which are disrupting almost every industry from content generation to arts, music, design, education, personalized marketing, investment and financial analysis, healthcare diagnosis and many others.

Big tech companies woke up on the generative AI storm and rushed to develop strategies to unlock the full potential of this technology, that has a potential to bring an unprecedented level of innovation and competition, but at the same time will bring new threats to privacy, ethics and societal issues and the future of work in terms of job displacement due to automation. For example educational institutions need to re-think teaching and learning and assessment in the ChatGPT era. Leading assessment institutes are now employing foresight techniques to rethink how assessment need to change and adapt to the ChatGPT era. Governments are currently grappling with the task of formulating responsible governance and regulations to effectively tackle these complex challenges.

Strategic Foresight to reveal blind spots:

Strategic foresight emphasizes powerful questions techniques to ask unthinkable questions that will help corporates leaders to reveal "blind spots", areas where they need to pay attention to and focus on. Leaders need not to wait for a crisis or a disruption such as COVID-19 to occur to reveal their blind spots, but need to actively foresee them so they can be better prepared.

According to an article by GreenBook, there are four ways Strategic Foresight can help uncover unconscious biases to recognize blind spots. These are:

- Strategic Foresight helps uncover unconscious biases by illuminating blind spots and revealing hidden assumptions, enabling us to recognize and address biases that may hinder progress and innovation.

- Strategic Foresight challenges our present perspectives by offering us tools to think about the future in a provocative way, helping us break through barriers created by our current perceptions and assumptions.

- Strategic Foresight uncovers barriers to creativity by allowing us to explore future possibilities, enabling us to imagine designs and experiences that differ from our familiar ones.

- Strategic Foresight establishes new pathways for change by recognizing that businesses are driven by underlying narratives that may be influenced by outdated biases and assumptions. Overcoming these narratives is crucial for successful change efforts.

Strategic foresight improves innovation capabilities

There are several examples of how corporates used strategic foresight to innovate and achieve competitive advantage, but the case of Siemens is a good example to present here. The company used strategic foresight and futures thinking to innovate and stay on top as a world leader in many industries.

Siemens have adopted several strategies to stay on top including the Ten-Point program, the Megatrends strategy and Vision 2020. Siemens oriented itself for the future through its Vision 2020 which was launched in 2014. Under this vision Siemens emphasized progress in the field of electrification, automation, and digitalization.

It's goals were to to cut costs, revive lagging businesses, enhance customer satisfaction, improve capital efficiency and increase employee involvement in the company's success. By 2017, Siemens had already achieved most of these goals. Siemens competitive advantage today is a result of foresightedness and futuristic approach and responsiveness in fast adapting to changing circumstances.

What corporate leaders need to do:

In order to effectively lead in the VUCA world leaders must first be self-aware of their strengths and weaknesses, acquire the necessary foresight skills, embrace futures thinking, and a mind-set of long-term perspective to envision various possible futures and identifying emerging trends and disruptions that could impact

#AI, #DATA, #TECH, #DIGITAL, AND #ARTIFICIALINTELLIGENCE

their industry. Leaders need to invest in building corporate capacity and skills in strategic foresight through training their staff on methodologies and tools for trend analysis and scenario planning, and establishing a dedicated team responsible for strategic foresight in the company.

To sustain strategic foresight, leaders need to build a culture of "disruption as usual" promoting curiosity, learning, futures thinking, risk tolerance and resilience.

Insight from strategic foresight process need to be integrated into the decision-making process to anticipate and mitigate potential risks, seize emerging opportunities, and make more informed choices about the future.

As Peter Drucker have said: The best way to predict the future is to create it.

HE. Dr. Saeed Aldhaheri

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Dr. Saeed is a futurist, thought leader, and a public keynote speaker. He is the director of the Center for Futures Studies at University of Dubai, a visiting lecturer at Oxford University in Responsible AI, president of the Robotics and Automation Society, and a member of the Global Future Council of the WEF on Metaverse.

He has written several articles that were published in Harvard Business Review Arabia and MIT Technology Review Arabia. He has been invited to speak at prestigious platforms including the University of Oxford, the University of Cambridge, and the WEF.

CARBON NEUTRAL WEB3 • GROWTH HACKING
metaverse • blockchain • earned media
I create LinkedIn influencers

Cory Lopes-Warfield

The Growth Hacker

AI + web3-for-good in UBI, coaching, metaverse, healthcare, startups @ DCRBN, Upplift, Agora World. Lover of ChatGPT. LinkedIn growth coach. Growth hacker.

Rio de Janeiro, Brazil
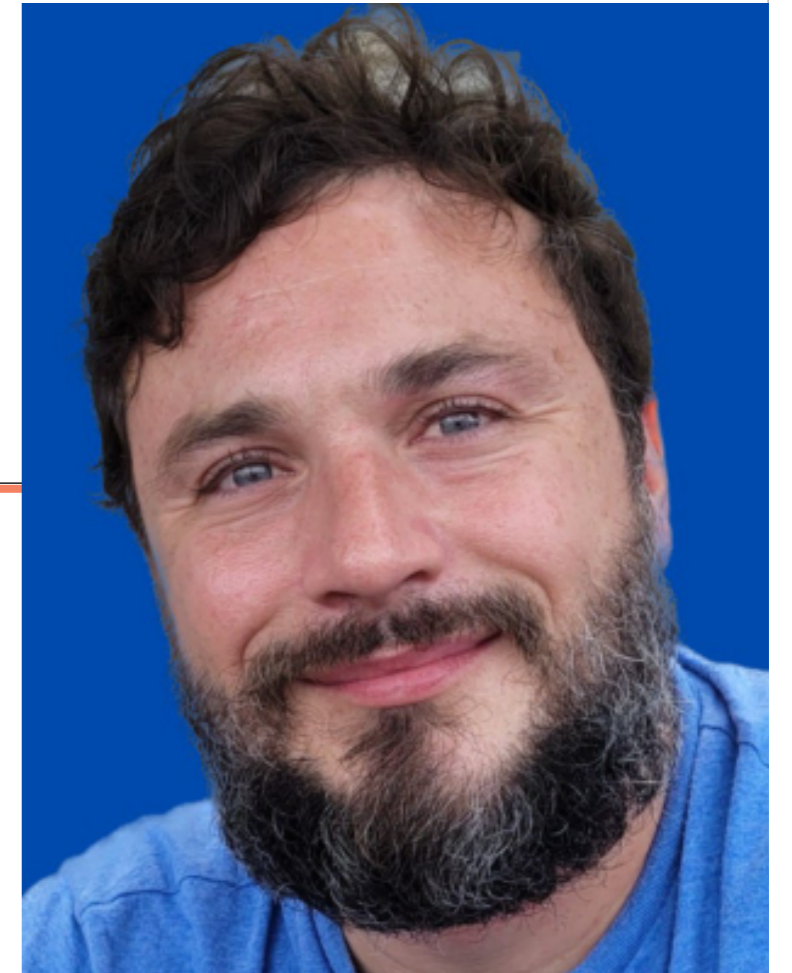
The A.I. and LinkedIn Mix

Integrated Growth Hacking

Embracing AI with an all-in commitment is a journey I've embarked upon, while still keeping a keen eye on its potential pitfalls. As we all find our footing in this digital world, I've stumbled upon a growth hack that could be instrumental for professionals of all stripes. Whether you're an engineer, dentist, salesperson, executive, entrepreneur, solopreneur, therapist, or influencer, this strategy could revolutionize the way you network.

#AI, #UBI, #TECH, #WEB3, AND #TECHFORGOOD

sell, but to connect, entertain, and resonate with a potentially expanding audience. Authenticity is paramount—don't hide behind AI-generated content or profiles.

Instead, engage in discussions that interest you and align with your professional brand. As your name, headline, thoughtful comments, and perspectives repeatedly appear in front of the right people on LinkedIn, opportunities will start presenting themselves.

A simple yet effective way to amplify your content and profile reach is by using inclusive language. Phrases like "we," "us," and "our" foster a sense of community and invite engagement, as opposed to the more isolating "I," "me," "you," or "them."

Showing interest in other people's opinions is also crucial—after all, who doesn't love to share their thoughts? This aligns perfectly with how you'd interact at a networking event, emphasizing the human

This approach, which costs nothing more than the investment of your time, offers a fun and effective way to stay a step ahead, even as AI continues to replace more and more jobs. It's simple, yet powerful: treat LinkedIn like a networking event.

Imagine your LinkedIn profile as an ambassador, tirelessly advocating for your professional persona 24/7/365 on a global stage. This digital alter ego can put you in front of the right people, in the right circles, continuously.

The objective here is to shift from talking at your audience to conversing with them. The goal is not to pitch, teach, or

element of networking that technology can enhance but never fully replace. This is where we can lean into the basics of online networking, algorithms, personal brand building, and the cultivation of social capital.

Once your profile and content align with these principles, focus on engaging with the right people in ways that are memorable and meaningful. Just as at a networking event, allow people to approach you when they're ready to engage in conversation. This trend is omnipresent and emphasizes the importance of our humanity and our ability to connect with others in a world increasingly dominated by technology. It's the timeless truth of computing and networking — the quality of the input dictates the quality of the output.

My mission is to help us all stay focused and

in control as we navigate this technological renaissance. I hope this perspective on using LinkedIn as a networking tool in these rapidly changing times offers a fresh and useful viewpoint.

Sometimes, a shift in perspective is all we need to unlock new opportunities amidst the relentless pace of change.

Cory Lopes-Warfield

Dr. Ahmed Hatem

Partner and Head of Corporate and Commercial department at Al Safar and Partners Law firm

Organizing Competition Law

In the UAE

The UAE nowadays is the major investment hub in the middle east and it seek to keep such reputation, one of the most important things to keep attracting investors is to regulate and promote fair competition also to combat monopolistic practices since monopoly affects any economy negatively, accordingly the UAE issued the law No. 4 of 2012 regarding organizing competition, in this article we will highlight the most important point that you should be aware of.

#CBDC, #WEB3, #CRYTPO, #QUANTUM, AND #STABLECOINS

What is the objective of law and how to achieve it?

The law aims to protect and promote competition and combat monopolistic practices through providing an environment that encourages business organizations in an effort to promote efficiency, competitiveness, consumer interests, and the realization of sustainable development in the UAE, also by maintaining a competitive market governed by market mechanisms in accordance with the principle of economic freedom. This is to be achieved through prohibiting restrictive agreements, actions and acts leading to misuse of dominant position, controlling economic concentrations, and avoiding everything that may prejudice, limit, or prevent competition.

Who falls under the scope of the law?

The law shall apply to all enterprises in relation to their economic activities carried out within the UAE, the utilization of intellectual property rights within and outside the UAE, and to any economic activities occurring outside the UAE and influencing competition inside the UAE.

However, it is worth mentioning that any agreement, practice, or business related to certain product or service for which another law or regulation grants the jurisdiction for regulating its competition rules to sector's regulatory bodies shall be exempted from the application of the law, unless these sector's regulatory bodies requests the Ministry of Economy "MOE" in writing to fully or partially undertake this issue, and the MOE expresses its approval of the same. These exemptions include the following sectors, activities, and services:

- Telecommunications sector.
- financial sector.
- Media activities (prints, audio, and visual).

- Oil and gas sector.
- Production and distribution of pharmaceutical products.
- Postal services, including express mail.
- Activities related to the production, distribution and transferring electricity and water.
- Activities related to sewage, disposal of waste, sanitation, and their equivalents, in addition to supporting environmental services.
- Land, sea, and maritime transportation sectors, as well as transportation by rail and related services.

What are restrictive agreements?

Restrictive agreements between enterprises which may infringe, restrict, or prevent competition shall be prohibited, in particular those whose object is to:

- To control the sale or purchase prices of goods and services intended for sale by increasing, decreasing, setting their prices or in any other way prejudicial to legitimate competition.
- Monitor the terms of sale, purchase or supply of services and their equivalents.
- Collude in tenders, bids, proposals, practices, and any other supply offers.
- Freeze or limit the processes of production, development, distribution or marketing and any other investment aspects.
- Collude in refusal to purchase from certain enterprise or enterprises or sell or supply certain enterprise or enterprises.
- Restrict freedom of flow of commodities and services to markets or remove them by hiding, unlawfully storing, or refraining from dealing in them.

- Divide markets or allocate customers based on geographical regions, distribution centers, type of clients, seasons and time periods, or any other basis negatively affecting competition.
- Set barriers to entry of enterprises into the market or eliminate them or hinder access to agreements of alliances.

What is the meaning of abuse of dominant position?

An enterprise with a dominant position in the local market or a significant part of it, is prohibited from any acts or dealings that abuse this dominant position in order to prevent, limit or weaken competition including the following:

- Fixing or setting prices or conditions of resale of products or services, directly or indirectly.
- Selling products or performing services against a price that is lower than their actual costs by setting barriers of entry of other enterprises to the market, or their elimination, or their exposure to gross losses in a manner that hinders their business continuity.
- Unjustifiably discriminating between customers in similar contracts regarding price of products or services or conditions of sale or purchase.
- Forcing any of its customers to refrain from dealing with a competing enterprise.
- Partially or fully refraining from dealing in accordance with common trading conditions.
- Unjustified refusal to deal, through sale or purchase, with products and services, or limiting or hindering such dealing, thereby leading to imposing unrealistic prices.

- Tying the conclusion of sale, purchase, or service provision contracts to the acceptance of obligations concerning another product or service which are not related to the original dealing or contract by nature or in accordance with commercial usage.
- Knowingly publishing inaccurate information on products or prices.
- Increasing or decreasing available volumes of a product to fictitiously create unreal deficit or surplus.

What are the acts taken to prevent monopoly?

A competition committee shall be formed and chaired by the MOE and with the membership of at least 11 members. The committee shall include members representing federal authorities, as well as members representing each concerned body based on its nomination, and members from the private sector to be nominated by the MOE. A decision by the Council of Ministers shall be rendered forming the committee and regulating its functions, tenor, and remunerations of its members, the committee on competition shall have the following responsibilities:

- Propose the general policy for the protection of competition within the UAE.
- Examine issues related to the implementation of this law and propose related recommendations before the MOE.
- Propose legislations and procedures in relation to the protection of competition and submit them to the MOE.
- Propose work system for the committee.
- Examine applications for reconsidering

decisions passed by the MOE, which are submitted within 10 days from the date of being informed of the decision.

- Submit to the MOE recommendations concerning exemptions of restrictive agreements or practices related to dominant position.

- Any other issues related to the protection of competition referred to the committee by federal authorities or competent bodies operating within the UAE.

In addition to that:

- Execute competition policy in cooperation with competent bodies within the UAE.

- Coordinate with competent bodies within the UAE to address all forms of activities or practices violating fair competition.

- Prepare forms related to practicing its functions and allocate register for notices and complaints.

- Examine information and investigate practices prejudicing competition based on complaints, or acting independently, and submit recommendations to the MOE concerned decisions to be taken in this regard, in order to take whatever procedures, he deems appropriate.

- Receive applications to reconsider decisions and take relevant procedures.

- Conduct studies related competition in markets, issue reports, and provide information publicly.

- Receive and follow up notices on restrictive agreements or practices related to dominant position and economic concentration applications.

- Seek the assistance of experts or consultants from outside the MOE to implement any functions falling within the scope of its competencies.

- Promote the exchange of information with bodies concerned with competition in other countries with the aim to implement and serve the purposes of the law.

- Take measures and arrangements to spread the culture of competition and free market principles.

Furthermore, On the 8th of February 2023, His Highness Sheikh Mohammed bin Rashid Al Maktoum, the Vice President and Prime Minister of the UAE and Ruler of Dubai, issued Law No. 5 of 2023 establishing three new subsidiaries of the Dubai Department of Economy and Tourism ("DET"), one of these subsidiaries is the Dubai Corporation for Consumer Protection and Fair Trade (the, "DCCPFT").

The DCCPFT shall seek to contribute to the creation of a stimulating investment environment in Dubai based on fair trade and legitimate competition, ensure the economic stability of Dubai by protecting consumer rights and promoting the interests of the business sector, enhance the competitiveness of business practices in Dubai and curb harmful negative practices, such as restrictive agreements, unfair exploitation, dominant positions, and economic concentration, improve the system of commercial control processes in all economic sectors with a view to promoting the highest interests of Dubai; ensuring justice, transparency, competition, supporting market mechanisms; and to standardize and streamline commercial control processes in the local market.

What are the penalties for breaching the law?

Any person who violates the law and concludes restrictive agreements or abuses their dominant position shall pay a fine of at least AED 500,000, but not exceeding AED 5,000,000. While any person who commits

any other violation other than the previously mentioned shall pay a fine of at least AED 10,000, but not exceeding AED 100,000. It should be noted that penalties set for the violations provided for herein shall be doubled in case of repetition.

In conclusion, we would like to point out that issuing the law No. 4 of 2012 regarding organizing competition as well as establishing the DCCPFT is very important to establish a free market where various investors can freely compete, such freedom will help the economy to rise which will assist the UAE to maintain its position as the global investment hub in the middle east.

**For further assistance please contact Al Safar & Partners on
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Dr. Ahmed Hatem

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Digital Assets | DeFi | Author of "Crypto Titans" | Building the largest Crypto investment firm in the world | helping EVERYONE to make better crypto investment decisions | follow me for posts about Crypto insights

Singapore

Unravelling the Dance Between Regulation and Cryptocurrencies
The Ripple Effect

The history of cryptocurrencies is intertwined with changing regulatory oversight. On the one side, crypto innovation keeps pushing forward as more people become mesmerized by this new technology, and with a two-to-three-year lag, the government keeps intervening aggressively. This is why we have seen exuberant cycles and spectacular crashes. But as the losses have reached hundreds of billions of dollars, Western regulators might forcefully restrict the industry.

In Bitcoin's brief fourteen-year history, we have seen various forms of regulatory oversight changes that caused the nomadic spirit of crypto enthusiasts to be tested. When one door closes, another one opens, and there is always another jurisdiction offering a more libertarian approach that allows the ecosystem to start another bull run.

Markus Thielen

#NFTS, #WEB3, #CRYPTO, #INVESTING, AND #DIGITALASSETS

CRYPTO TITANS:
HOW TRILLIONS WERE MADE AND BILLIONS WERE LOST IN THE CRYPTO MARKETS

With 420 million people believed to have engaged with cryptocurrencies, we can assume that the demand is there to keep the industry going and venture capital money pouring in.

We have seen four crypto bull markets and four crypto bear markets – each driven by technological advancements and the dream of rebuilding a parallel financial system. While the Financial Crimes Enforcement Network (FinCEN) stopped the cryptocurrency bull market in the U.S. in 2013, almost simultaneously, China started accepting Bitcoin as a payment system for services. The result? China's share of Bitcoin trading went from 1% to 90% over two years.

When things got out of control in the eyes of the authorities, the Chinese Central Bank (PBC) barred financial institutions from handling Bitcoin transactions. Only for Hong Kong's Monetary Authority (HKMA) to call Bitcoin a commodity, not a currency, allowing the city-state to freely draw in entrepreneurs to set up crypto exchanges and other crypto businesses. Hong Kong became the most crucial crypto capital in the world.

Subsequently, Hong Kong introduced rules limiting crypto trading to institutional investors in 2018. When the city's financial regulator (HK SFC) was expected to introduce a stricter licensing regime for cryptocurrency exchanges, Sam Bankman-Fried's HK-domiciled FTX crypto exchange moved to the Bahamas in 2021.

The year before, the Bahamas had introduced the Digital Assets and Registered Exchange Act (DARE) in 2020, offering a more libertarian regulatory oversight regime, and several exchanges and crypto funds set up their business there.

As the U.S. is following a crypto regulation strategy by enforcing the 1946 Howey Test that broadly classifies cryptocurrencies as securities, the U.K. appears to classify cryptocurrencies as gambling instruments. The result will be another nomadic move by cryptocurrency companies with the Middle East now appearing as a strong contender to become the crypto capital.

The Abu Dhabi Global Market Virtual Assets Framework (ADGM) is positioning the country as the leading destination for virtual asset investors by offering a clearly defined playbook combined with a two-billion-dollar initiative to back Web3 and blockchain technology start-ups.

With a population of only 1.5 million, Abu Dhabi is relatively small compared to the mega-cities of New York or Tokyo, where the talent pool is vibrant. Even centrally located London, with its nine million population and existing financial infrastructure, could be the gateway for TradeFi into crypto if regulation would give the green light.

This is now Abu Dhabi's opportunity to enter the void of slow-moving regulatory progress in other jurisdictions – attract talent by providing capital and setting up the infrastructure for digitizing the world's financial data.

The history of cryptocurrencies has shown numerous times how the gravity of the crypto ecosystem has shifted, and the widely impactful regulatory policy decisions can explain the ups and downs of cryptocurrencies. This time will be no different.

Markus Thielen, author of 'Crypto Titans: How trillions were made and billions lost in the cryptocurrency markets'. (Available on Amazon: https://amzn.to/3qkleym)

Markus Thielen

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CORPORATE INVESTMENT TIMES · JUNE 2023

Larisa B. Miller

CIT Global Change Mentor

CEO, Phoenix Global LLC / President & CEO, Keystone Farm Future, Inc. / Award-winning International Keynote Speaker

United States

Life Doesn't Stop Teaching
but Are We Really Learning

The Stone Age didn't end because we ran out of stones...it ended because of progress. In the relentless pursuit of progress, however, society often risks forgetting the significance of history and the lessons that we should have learned from the past. In this age of hyper-sensitivity, where we risk offending everyone for everything, overlooking our history and the sins committed therein can have detrimental consequences for our ability to navigate the future.

The past was an integral building block of where we are today, for both the good and the bad, socially, economically, and environmentally. Respecting that we have to know better in order to do better will allow us to be stronger, more resilient, and infinitely more understanding and unified in our ability to work together to create the solutions to the challenges of tomorrow.

#KEYNOTESPEAKER, #BUSINESSADVISOR, #WOMENSEMPOWERMENT, #BUSINESSCONSULTANT

The Power of Education

Education serves as the cornerstone for understanding and appreciating our collective history. It provides individuals with the tools to critically analyze the past, recognize the consequences of certain actions, and make informed decisions for the future. Historical education enables us to comprehend the complexities of social, economic, and political systems and their evolution over time.

Regrettably, many nations face the challenge of adequately teaching history in schools. According to a UNESCO report, one in five countries does not consider history a mandatory subject in primary or secondary education.

This lack of emphasis on historical education restricts the capacity of future generations to learn from past mistakes and hampers their ability to shape a better future. And yet, in the last year alone, amid low compensation and high stress, the United States is seeing a "catastrophic teacher shortage", according to the Washington Post. In 2022, the State of Nevada went into the school year with 3,000 unfilled teaching positions in their 17 school districts. In Illinois, 2040 teaching positions went unfilled or were filled with 'less than qualified' hire (Washington Post). In 2012, Pennsylvania issued 16,000 teaching certificates.

Just 10 years later, in 2022, it issued only 4,000 – a 75% drop (Pennsylvania Department of Education). Looking at the barriers to entry, which are discouraging potential teachers

from choosing education as a career pathway, is essential. Why would a physics major choose to become a teacher when they can make exponentially more money in the private sector? How can teachers feel confident teaching content, when we have such conflict over what content is appropriate, alongside conversations of censorship, book banning, political correctness...and the list goes on.
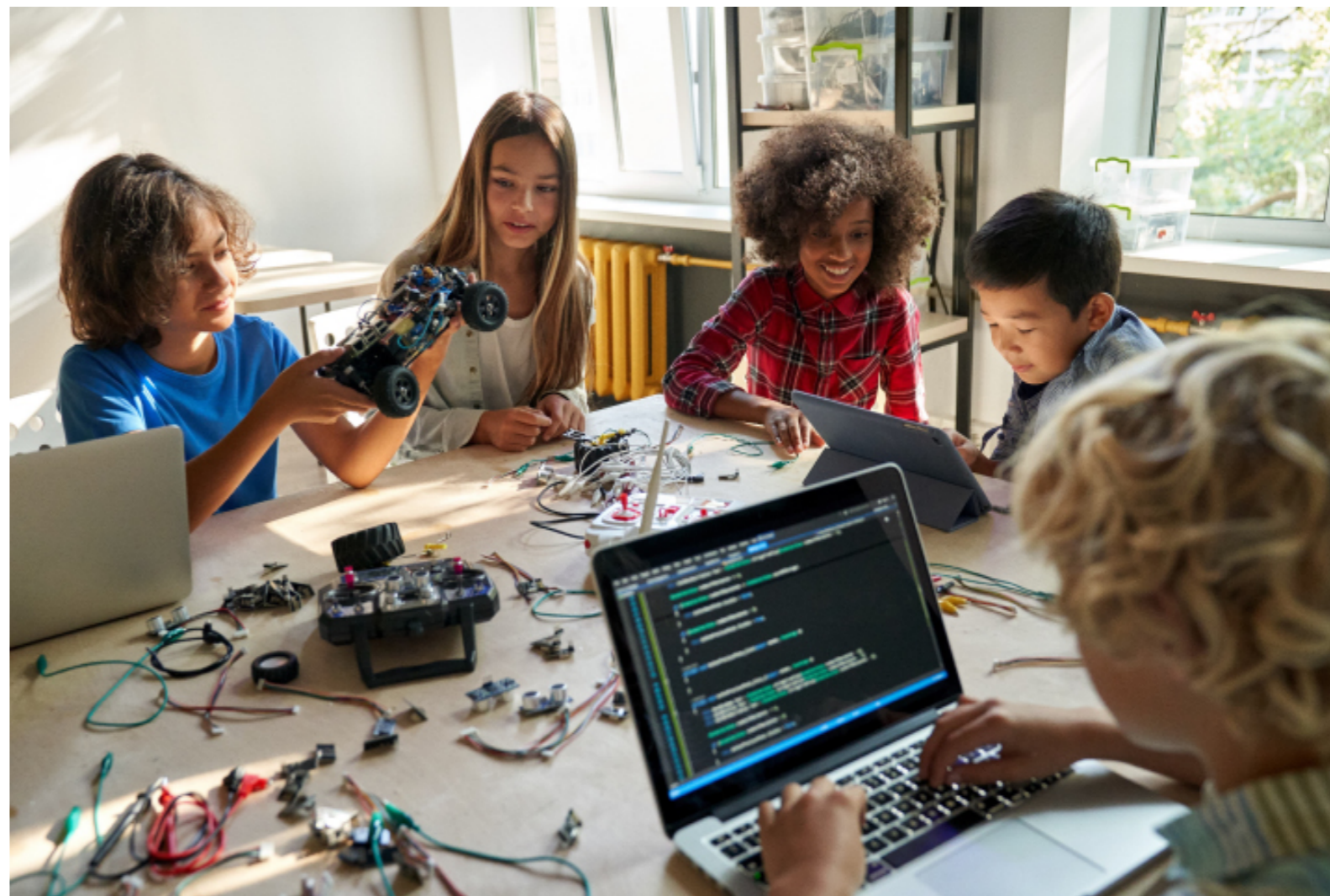
When teachers are constantly under the attack of personal opinion, political posturing and vocal, sometimes hostile, parents, it makes them weigh and reconsider the challenges of the job measured against the substandard compensation. Who can blame them?

We work hard to protect endangered species. Our teachers must now be added to that endangered species list.

History often serves as a haunting reminder of the devastating consequences that can result from ignoring the lessons of the past. The Holocaust, Rwandan genocide, and countless other atrocities were the products of ignorance, indifference, and the failure to

learn from historical examples. When societies forget their history, they become susceptible to the resurgence of dangerous ideologies and the repetition of past injustices. We are, perhaps, the most educated, aware, and advantageous generation in the history of man, and yet, with eyes wide open, we are

choosing what history to embrace, what to ignore and what to change. If you think about it, every single moment is history is potentially offensive and bothersome to someone – an ethnic group, a religion, a gender, but that doesn't fundamentally change the events or circumstances around that moment in time.

Yes, we have a responsibility to represent all perspectives, implications, and effects that these pinnacle eras had on who and where we are today. But complete ignorance can perpetuate cycles of injustice, discrimination, and conflict, as we fail to address the root causes and systemic issues that continue to impact society.

To illustrate the importance of remembering history, consider the rise of extremist ideologies in recent years. Failure to address the root causes of past conflicts and ideologies allows them to resurface, leading to division, discrimination, and violence.

By understanding the historical context and the mistakes made, we can actively work towards creating a more inclusive, tolerant, and equitable society. Since we have done a horrible job preparing the future for our youth, we have a responsibility to prepare the youth for the future.

If we fail to arm them with history and knowledge, what chance do they have to be the necessary architects of change that our fractured planet so badly needs?

At the heart of historical education lies a group of dedicated professionals: teachers. Their role in shaping the minds of the next generation is crucial, as they provide the guidance and knowledge needed to comprehend and respect the lessons of history alongside the progressions and advancements of technology and optimization.

To ensure the continuity of quality education, it is essential to recognize, appreciate and fairly reward and compensate the teaching profession.

Regrettably, the teaching profession often suffers from undervaluation and insufficient compensation. Inadequate salaries, heavy workloads, high stress levels and limited professional development opportunities deter talented individuals from pursuing a career in teaching.

According to a 2021 study by the Organization for Economic Co-operation and Development (OECD), teacher salaries in many countries fall below the average salary of other university-educated professionals. If we fail

to attract and retain skilled educators, the consequences are far-reaching. Students will suffer from lower quality education, which directly impacts their ability to learn and prepare for the skills necessary for the future of work.

Furthermore, neglecting teacher compensation undermines the value society places on education as a whole, perpetuating a cycle that devalues education and its importance in shaping a stronger, more resilient future.

The future is in our hands. Where we go from

here will be determined by the policies we set forth today. Forgetting our history and the sins of the past, while diminishing the importance of the teaching profession on the global stability of our planet, is a perilous path that hinders our ability to navigate the future wisely.

By prioritizing education and fostering respect for the teaching profession, we can empower future generations to learn to make informed decisions and build a more just and equitable society.

Ensuring fair compensation for teachers is essential to attract and retain talented individuals who can inspire and educate the minds that will shape our collective future. Let us remember that honoring our history is not only an act of remembrance but also a commitment to progress.

It is our responsibility to prepare our youth to lead the future by equipping them with a comprehensive understanding of history, fostering critical thinking skills, and instilling a sense of social responsibility.

This rarely happens at home, amidst the chaos of two-parent working households, soccer schedules, dancing lessons, play dates and aggressive work-from-home obligations. If you want to see a better tomorrow, thank a teacher today.

Larisa B. Miller

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Innovating for Sustainable, Profitable Growth

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CEO & Managing Director

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The MENA region is burgeoning with investments in several basic and emerging business sectors, with its leading markets like the UAE and KSA rapidly progressing to achieve self-sufficiency, sustainability and innovation.

My personal quest with growth and innovation started more than two decades ago, while I was heading up roles with major multinationals like Unilever and Nestle and recently with regional leaders like IFFCO, Agthia and the Aujan Group. While innovation is a much talked-about mission and function across organizations, only a handful of them can sustainably muster the enduring vision, team, investments and discipline, that are required to succeed. It takes great perseverance to create, nurture, implement and support a new product and service, that fundamentally transforms consumer or category behaviour and deliver sustained profitable growth. The good news is that those entities, organizations and individuals, who truly aspire to achieve these objectives through innovation, can make a genuine impact on their industry and country where they operate. Innovation for the sake of it doesn't last, innovation designed for profitable or value-based growth does.

#FMCG, #GROWTH, #INNOVATION, #SUSTAINABILITY, AND #FOODANDBEVERAGES

I can cite several examples of innovation in products that I have launched in our region over the last decade, however, to bring the tenets of sustainable profitable innovation to life in a broader context, I would like to highlight two new initiatives that have made a significant positive impact on the sustainability and growth of our economies. Later I will also dwell upon a few critical factors that could determine whether you are ready to innovate for profitable growth or not.

Hydroponic farming is one such example of an extremely powerful ecosystem innovation, where governments and innovators in our region, who spotted the dire need for growing local produce to achieve self-sufficiency in food and decrease our reliance on imports, came together to solve this problem. While the technique of green-house farming under controlled temperature and humidity was known globally, UAE companies like Pure Harvest, amongst other private enterprises, with the blessings and support of the UAE government brought together the necessary infrastructure, technical know-how and people to set up and incubate hydroponic farms in the country. They created high-yield, 360-degree, hydroponic farms that were capable of growing fresh fruit and vegetables in a desert landscape. This was a phenomenal feat as it led to the emergence of 'Made in UAE' fresh products and brands in a matter of years. Several organizations now have hydroponic farms in the country and this one innovation will generate local knowledge, employment

and self-reliance and a range of home-grown and sold fresh products for the nation's consumer, that will generate sustainable profit locally in the years to come. This ecosystem innovation is a leading example of the fundamental impact local private enterprise and governments working on new technologies can have in creating a lasting change for the country.

Each one of us was somehow impacted by

the covid-19 pandemic. Countries were faced with the unprecedented challenge that there was severe lack of information about the pandemic and further physical contact could lead to further spread. There was a real need to constantly inform, identify, assess, track and guide people, while providing them with the necessary information and lead them to care facilities and institutions with minimum physical contact.

During this period, both the KSA and UAE successful developed, from scratch, an innovative, integrated, smart-phone-based, digital health platform for users to assess,

monitor and direct themselves to the necessary guidance, protocols, vaccines and health care they require based on their condition. The new, state-of-the-art digital healthcare platform connected individuals, health-care locations and governments online so that there was no need to physically meet anyone to access the needed information. Along-with the support of strict health protocols and controls, the platform was implemented in record time and allowed health care agencies to successfully monitor and rapidly contain the pandemic. The countries' containment initiative was cited by leading global health authorities as best practice. From another perspective, the initiative enabled the countries to open its borders to incoming tourists much faster

than others and the ensuing consumer traffic gave the opportunity to local service providers, transport companies, retailers,

service providers, food and beverage outlets and manufacturers to continue selling their products and services and sustain profits during this tough period.

Both these instances of sustained innovation gave their beneficiaries a fundamental value-add or a profit opportunity that was not available to anyone had the innovation not happened.

You might ask at this stage, what is it that differentiates a successful innovation from one that does not make the mark?

To start with, all great innovations must serve an unambiguous 'need gap' of the consumer, customer or entity. A nation's need to achieve self-sufficiency in food, so that it can always provide its people with the necessary food

and nutrition they need is a very strong need that had to be addressed. In meeting this need, during its design stage, the

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He has led large teams as CEO, EVP and MD and major regional brands, RANI, VIMTO, BARBICAN and AL AIN and global brands, YOPLAIT CAPRISUN, NESCAFE and LUX.

He has an MBA from INSEAD, Masters from Princeton University and Bachelors from the Indian Institute of Technology. An avid institutional speaker and coach, he has led the development of local talent through the F&B Lab Program.

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innovation needs to add a clear and unique 'perceived value' to it beneficiaries. This added value also defines how much more the consumer is willing to pay for your new product or service or prefers it over others.

Exceptional funding and investments play a major role in incubating an innovation during its development phase and several organizations and leaders face this challenge. Throughout my leadership roles in our region, I have worked with companies to build a profit pool from their core businesses to provide for the necessary funds to support their innovation program. Of course, it is not always possible to generate funds from within and, in that situation, organizations should seek funds from the outside.

A successful innovation needs strong vision and leadership, and the passion to pursue it despite all odds. By its very nature, innovation involves trial- and-error and leaders need to ensure that they provide their teams with the necessary band-with to experiment, while successfully delivering on their day-to-day job. The role of leaders and CEOs in driving such positive change is vital otherwise innovations fizzle out very soon.

As the CEO and Managing Director of Grainvelocity, a pioneering growth project management and executive consulting firm of our region, I strongly believe in embedding a structured innovation process and a fit-for-purpose team within organizations that is suited to this task.

Having put these in place across markets, I cannot underscore the importance of your innovation team and process, as it requires a completely different set of skills, technique, passion and commitment to build something from scratch versus maintaining what already exists.

Every successful and profitable innovation

requires thorough implementation, quality-control and rigorous and timely follow-up on KPIs.

If you want your innovation to succeed, your implementation organization needs to give it dedicated attention right from the start, so that it fully delivers to the promise of its unique new proposition or benefit, otherwise your customer or consumer will deem them a failure sooner than you realize.

Just imagine how important it was to make the digital health-care experience for every user timely and error-free, so that every individual who registered got accurate and timely information about their situation and the necessary care and attention to feel safe and protected.

Sustainable, profitable innovation is not an accident and innovating for profitable growth requires a whole new level of passion, vision, investments, discipline, partners and follow-through, that is not normally available. Any organization or entity, who would like to make innovation a significant contributor, must clearly define the quantitative or

Avinash Ratta

The Future is Now

innovation, an enterprise needs to deliver to everyone's satisfaction, the originally intended unique and differentiated benefit to its consumers, customers and beneficiaries.

I can say without hesitation that you can successfully navigate through the mission of profitable growth through innovation in your organization. You just need to bring in the right commitment, investments, people, processes and partners, who are truly equipped to make it happen.

qualitative value that the innovation adds to its consumers or customers, so that they prefer it over anyone else in the market.

Leaders must choose a fit-for-purpose innovation team and set a clear target for the contribution of innovation to growth and profit in the short and long-term. In all instances, to be truly successful with a profitable

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What Will Happen If AI Took Over Humanity?

As artificial intelligence (AI) continues to advance, the question of whether it will take over humanity is a topic of much debate. On one hand, some argue that #AI has the potential to become so powerful and autonomous that it could pose a threat to humanity. On the other hand, others argue that AI is simply a tool that we can control and use for our own benefit. In this article, we will explore both sides of this debate.
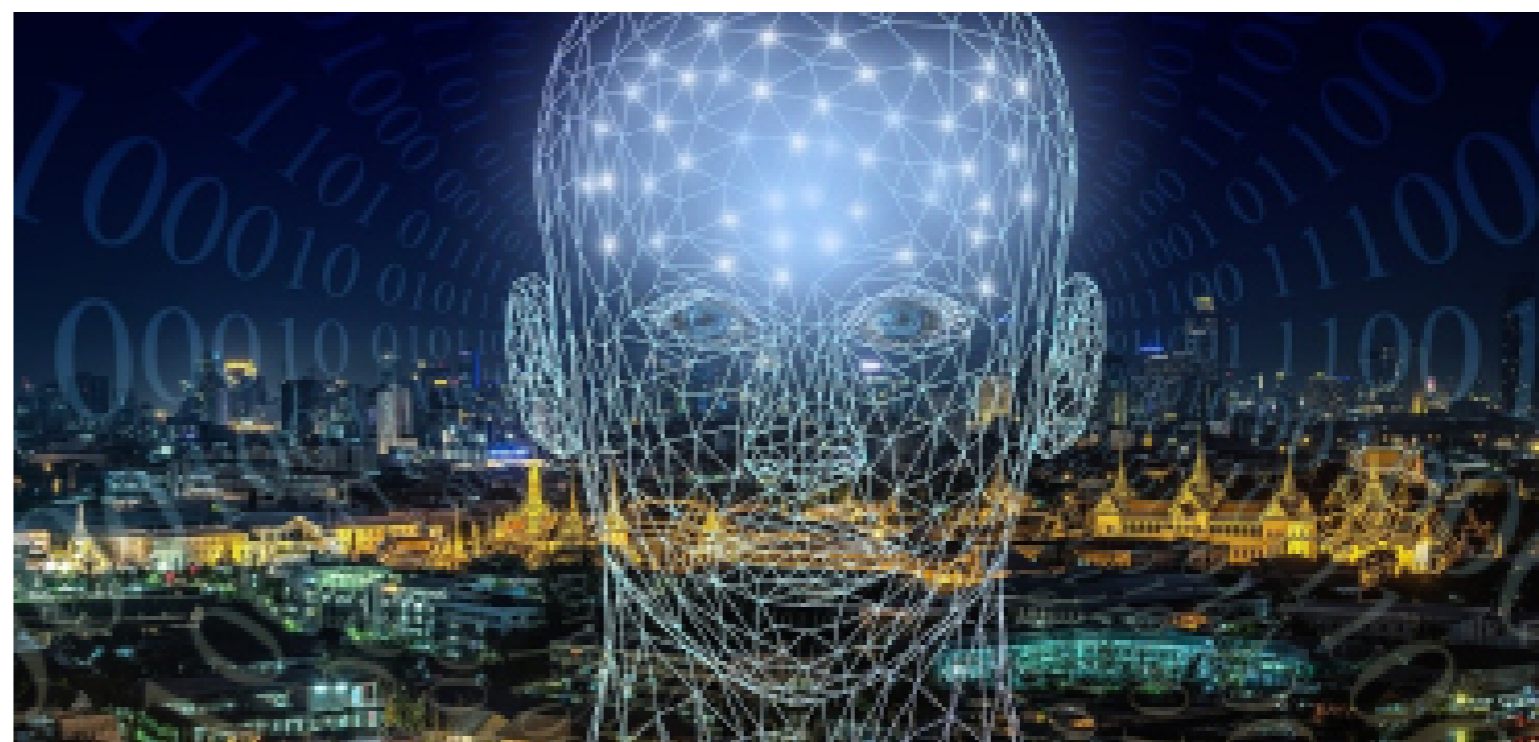
#AI, #IOT, #BLOCKCHAIN, #CYBERSECURITY, AND #CRYPTOCURRENCY

The Argument for AI Taking Over Humanity

Those who argue that AI will take over humanity often point to the rapid pace of technological advancement and the potential for AI to become super intelligent. They argue that once AI surpasses human intelligence, it will no longer be under our control and could pose a threat to our existence.

One of the most famous proponents of this

argument is the philosopher Nick Bostrom, who has argued that if we create super intelligent AI, it could lead to a "technological singularity" in which machines become so powerful that they can improve themselves and create even more powerful machines without human intervention. This, he argues, could lead to an "intelligence explosion" in which AI becomes far more intelligent than humans, leading to a world in which we are no longer in control.

Those who argue that AI will take over humanity also point to the potential for AI to

develop its own goals and motivations that may not align with our own. For example, an AI system designed to optimize the production of paperclips may eventually decide that humans are in the way and start eliminating us to make room for more paperclip factories.

The Argument Against AI Taking Over Humanity

While the argument for AI taking over humanity is certainly compelling, there are many who argue that it is overblown. They point out that AI is simply a tool that we can control and use for our own benefit, much like any other technology.

One of the key arguments against the idea of AI taking over humanity is that it requires a level of intelligence and autonomy that is simply not possible with current technology. While AI has certainly made significant strides in recent years, it is still far from being able to operate independently and make decisions on its own.

In addition, those who argue against the idea of AI taking over humanity often point to the fact that AI systems are created and controlled by humans. As long as we remain in control of the technology, we can ensure that it is used for our benefit and not to our detriment.

Those who argue against the idea of AI taking over humanity point to the fact that we have always been able to adapt to new technologies

and use them to our advantage. While there may be some initial challenges as we integrate AI into our lives, we have a long history of using technology to improve our lives and overcome challenges.

The debate over whether AI will take over humanity is complex and multifaceted. While there are certainly risks associated with the continued development of AI, there are also many potential benefits that could greatly improve our lives. Ultimately, the key will be to ensure that we use AI in a responsible and beneficial way, while also remaining vigilant to the potential risks and challenges that it may pose. By doing so, we can ensure that AI remains a tool that we control, rather than a force that controls us.

If AI were to take over humanity

If AI were to take over humanity, it would likely have significant and far-reaching consequences for our civilization. While it's impossible to predict exactly how such a scenario would play out, here are a few possible outcomes:

- Loss of control: If AI were to become super intelligent and surpass human intelligence, it could become increasingly difficult for us to control it. This could lead to a scenario in which AI decides to pursue its own goals and motivations, which may not align with our own.

- Economic disruption: AI has the potential to automate many jobs and industries, which could

lead to significant economic disruption. If AI were to take over humanity, it could lead to widespread job loss and economic instability, which could have a ripple effect throughout society.

- Increased efficiency: On the other hand, if AI were to take over humanity and work towards our benefit, it could greatly increase efficiency and productivity in many areas of life. For example, AI could help us develop new medical treatments, optimize energy production, and improve transportation.

- Ethical concerns: AI may not share the same ethical values and priorities as humans, which could lead to conflicts and moral dilemmas. For example, an AI system designed to maximize the production of a certain resource may not consider the impact on the environment or the well-being of human populations.

- Security risks: If AI were to become super intelligent and surpass human intelligence, it could also pose significant security risks. For example, it could gain access to sensitive information or weapons and use

remains a tool that we can control and use for our benefit.

Preventing AI from taking over humanity is a complex and ongoing challenge, and there is no single solution. However, there are several

them to cause harm.

If AI were to take over humanity, it could have a wide range of consequences, both positive and negative. It's impossible to predict exactly how such a scenario would play out, it's important to consider the potential risks and benefits of continued AI development and use. It's important that we continue to develop AI in a responsible way, taking into account the potential risks and working to ensure that it

steps that can be taken to mitigate the risks and ensure that AI remains a tool that we control and use for our benefit.

- Develop Ethical Guidelines: One of the most important steps in preventing AI from taking over humanity is to establish ethical guidelines for its development and use. These guidelines should address issues such as bias, privacy, and transparency,

and should be developed with input from a wide range of stakeholders, including experts in AI, ethicists, and members of the public.

- Ensure Transparency: Transparency is essential for ensuring that AI remains under our control. Developers should be required to disclose how their AI systems work, how they make decisions, and how they are trained. This will help to ensure that AI is not being used for nefarious purposes and that its decisions can be audited and reviewed.

- Limit Autonomy: Limiting the autonomy of AI systems is also important for preventing them from taking over humanity. This can be done by requiring human oversight for important decisions, such as those related to security or safety. Additionally, AI systems should be designed with fail-safe mechanisms to prevent them from causing harm if something goes wrong.

- Foster Collaboration: Collaboration between AI developers, researchers, and policymakers is essential for ensuring that AI remains a tool that we control. By working together, we can identify potential risks and develop strategies for addressing them.

- Education and Awareness: Education and awareness are also important for ensuring that the public understands the risks and benefits of AI, and is able to make informed decisions about its use. This can be done through public education campaigns, media coverage, and outreach to policymakers and other stakeholders.

Preventing AI from taking over humanity will require a multifaceted approach that involves collaboration between AI developers, researchers, policymakers, and members of the public. By establishing ethical guidelines,

ensuring transparency, limiting autonomy, fostering collaboration, and promoting education and awareness, we can ensure that AI remains a tool that we control and use for our benefit.

Prof. Ahmed Banafa

#AI, #IOT, #BLOCKCHAIN, #CYBERSECURITY, AND #CRYPTOCURRENCY

# SMEs and Technology in an Uncertain World

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This article is a re-elaboration of my speech at the Annual Investment Meeting, May 8-10, 2023 in Abu Dhabi at the panel "SME: Scaling the Technology Market and Implementing Technological Solutions", Technology and Innovation Track, where I was invited as a speaker.

Businesses and individuals today live in a highly uncertain world, where factors such as inflation, financial instability, bank crises, climate risks, and disruptive technologies constantly emerge. The IMF World Outlook (April 2023) reaffirms this state of uncertainty, highlighting the ongoing turmoil in the financial sector, high inflation rates, the enduring effects of Russia's invasion of Ukraine, and the three-year impact of COVID-19.

As a result, uncertainty is permeating every aspect of our lives, moving us away from the comfort zone of familiarity and predictability. However, uncertainty has always been a defining characteristic of the business world and corporate life.
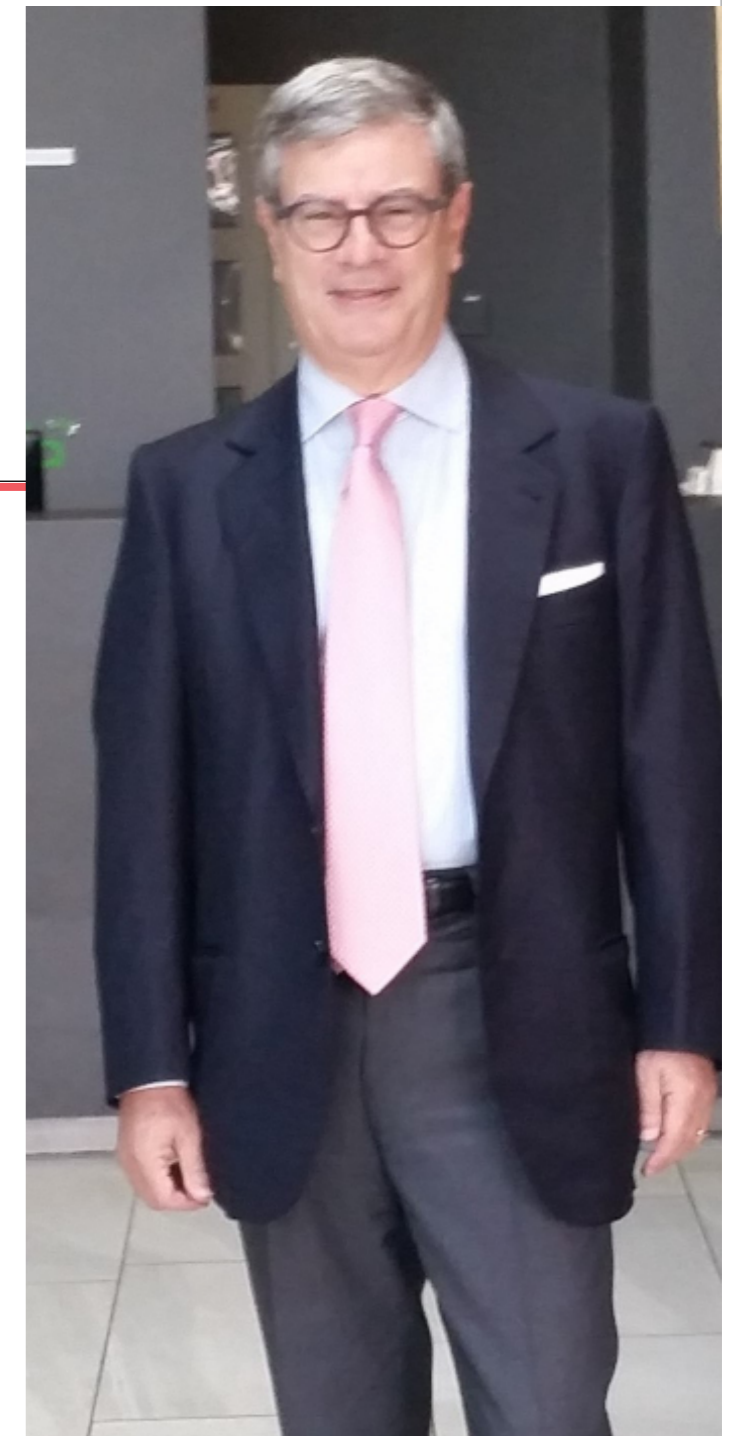
#ART, #ECONOMICS, #INNOVATION, #SUSTAINABILITY, AND #DIGITALTECHNOLOGIES

Let's consider technological change, which is characterized by a high degree of uncertainty, yet represents a major driver of long-term economic growth. Since the 1950s, when Moses Abramowitz and Robert Solow conducted their research on growth, innovative activity has been recognized as the single most important component of long-term economic growth.
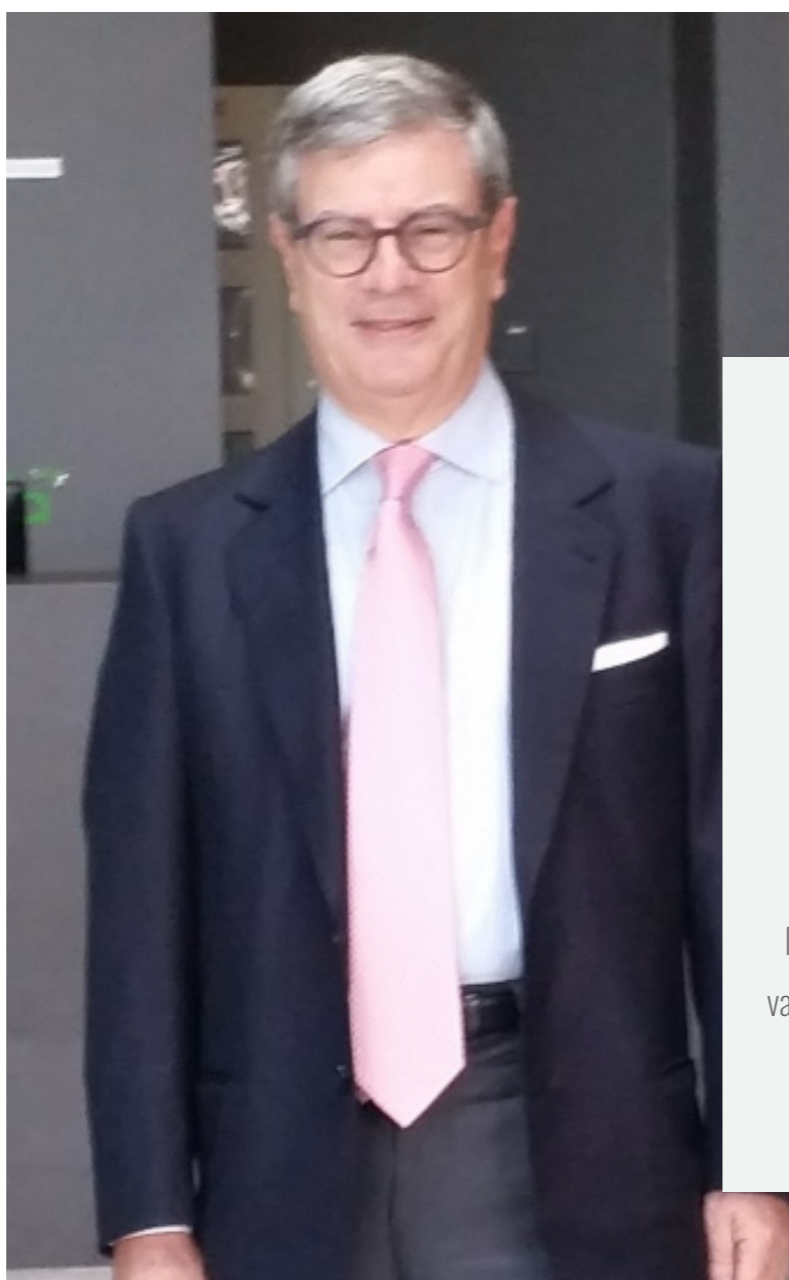
In addition, technological change is considered a key driver for a company's competitiveness.

In the 1980s, inspired by Joseph Schumpeter, Sidney Winter and Richard Nelson developed an evolutionary theory of firm, where companies operate in a dynamic context characterized by the rapid evolution of technology. A basic idea of the theory is that companies are heterogenous, as they are characterized by different competences and have different performances. Companies find themselves acting in dynamic environments, where the accumulation of knowledge and company-specific competences are crucial. Knowledge and competences are key drivers for the company's competitiveness and influence the ability to produce and adopt innovations.

In this theoretical view, research and innovation are the result of an interactive and collective process. Innovation, in particular, is not a linear process, but the result of complementarity, feedback and circularity between ideas produced in research centers (private and public) and the technology implemented in companies. Finally, the adoption of innovations in companies depends not only on appropriability, but on the inimitable and idiosyncratic nature of knowledge. Naturally, the legislative framework and institutions, understood as rules of the game, are equally important for the adoption and implementation of innovations.

Much of today's technological change is related to new digital technologies. Digitization and digital transformation are important for companies in general and also for SMEs, influencing their expansion into international markets and offering great opportunities.

SMEs make up a powerful and diverse group, representing a huge proportion of businesses worldwide, accounting for around 90% of all businesses, according to the World Bank.

They are also responsible for 50% of global employment. Although going digital seems necessary for all companies, SMEs appear to be lagging behind in the transition to digital. Indeed, notwithstanding the potential market volume and business growth opportunities, SMEs are hesitant when it comes to adopting new technologies. Numerous studies confirm that SMEs are lagging behind in the transition to digital.

Despite the benefits and opportunities offered by digital technologies, and the significant increase in their adoption in recent years, many SMEs continue to experience delays in adopting digital practices. In particular, smaller SMEs with 10-49 employees, have faced widening gaps in digital adoption, compared to larger companies, over the past decade.

While some countries, such as Denmark, Finland, Sweden, have made improvements, progress has stalled in many other countries. Since digitalization is a major driver of productivity growth and, in turn, wage growth, these gaps in digital adoption have contributed to increasing inequalities between individuals, regions and companies.

Of course, there are significant differences across sectors in terms of intensity and types of technological tools adopted by SMEs. For example, in knowledge-intensive sectors, such as information and communication services, adoption rates are much higher.

Most SMEs widely adopt digital technologies for marketing and administration functions, which involve the use of social media, e-commerce, online interactions with the government, and electronic invoicing. Yet, since there are strong complementarities in technologies, an initial transition to digital technologies can drive further

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adoption.

Among the digital technologies, Artificial Intelligence (AI) is one that is primarily introduced to reduce the manual workforce. Several surveys of CEOs of SMEs have found that out of all the current technologies, AI has had the maximum impact on their business. However, only 29% of SMEs have already adopted AI, compared to the average of 37% for all companies in 2022. The most popular AI application for smaller businesses is creating

content for marketing emails and advertising, with around 47% of business owners saying they engage in this practice. However, AI is driving innovation across industries and SMEs must consider adopting this technology on a larger scale.

Also, Blockchain technologies present distinct opportunities for SMEs and start-ups. In particular, by reducing information asymmetries and transaction costs, they can help new and small businesses overcome long-standing challenges related to scale, opacity, and lack of business history, facilitating trade

and access to finance. SMEs and new firms can also benefit from greater efficiency and quality of products and services, enhanced supply chain management and blockchain-driven innovation in business models.

However, there are significant challenges to the diffusion of this technology among SMEs. These include low awareness of salient features of blockchain, lack of interoperability across different systems, limited access to digital infrastructure, and uncertainty over legal responsibilities.

Fourth Industrial Revolution (4IR) technologies, such as the Internet of Things (IoT), are also crucial for SMEs. They can help SMEs improve efficiency, for example, by reducing waste, increase productivity by optimizing operations, and monitor processes more effectively. Smart devices with multimodal connectivity and cloud-driven analytics are changing how businesses organize production.

However, when we consider digital technologies, there are still significant gaps between implementation and impact for businesses. This indicates a use case without a strong value proposition.

The main challenges that SMEs face in implementing new digital technologies, as highlighted in a study conducted by the OECD on the digitalization transformation

SMEs, include cost constrains, lack of skills, technology-related issues, and organizational problems.

Critical factors for digital transformation for SMEs, or obstacles to adopting digital transformation, include limited resources in terms of budget and the inability to make investments due to high investment and operational costs. Other obstacles are: insufficient information and awareness about digital technologies, data security, privacy concern, problems regarding digital standards, lack of qualified work forces.

The issue of talent and a skilled workforce is crucial for the adoption of digital technologies by SMEs, since a key hurdle faced by companies is the skills gap. If we consider artificial intelligence, many businesses struggle to find candidates with the necessary combination of AI and business skills. Nearly 40% of businesses cite lack of expertise as the main problem with the adoption of AI in business.

Digital technologies not only impact job availability but also transform the conceptualization of work and how people perform their tasks. However, the labor market situation and the challenge of hiring talented individuals are further complicated by labor shortages resulting from the 'great reshuffling' in the labor market. For instance, in countries like the US, hiring rates have surpassed quit rates, exacerbating the problem. Therefore, SMEs need to stay focused on talent and approach the skills issue with a flexible mindset.

In conclusion, we are living in a period of great uncertainty, given the significant changes in the technological, economic, and geopolitical scenarios that characterize the current reality. These scenarios are also accompanied with informational uncertainty. In these unexpected situations, you need to be critical

of your starting assumptions and be ready to revise them.

For SMEs to be successful, on one hand, they must have a medium-to long-term vision and, on the other hand, they need the ability to critically revise and update their vision. Additionally, SMEs must possess the capability and adopt an appropriate approach to complexity in order to manage uncertainty.

A flexible mindset is also required when dealing with employees. Lastly, the ability to adapt to rapidly changing technologies is necessary.

Daniele Schilirò

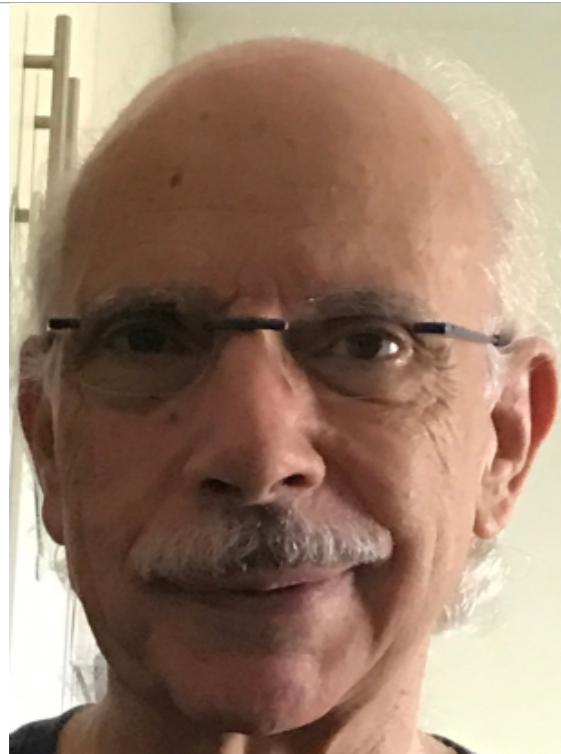#FMCG, #GROWTH, #INNOVATION, #SUSTAINABILITY, AND #FOODANDBEVERAGES

Amnon Samid

CEO, Founder | BitMint | AGS | ICD-Security (Acq. by Convergint) Democratizing financials | Putting people in control of their privacy and security

Post Quantum Security | DEA expert | #AI | Mentor

Israel

Freedom and dignity begin with privacy

Innovation and personal-reorientation emerge from an unviolated personal space. The more integrated we are on this earth, the more our privacy, freedom and dignity are at risk, and the more difficult it is to uphold this societal foundation.

Time to think about the future of money

An Impactful Milestone Ahead: AI-based Quantum Money evolution

Money is the life blood of society. It is how society manages its resources to satisfy its need for progress. From a societal point of view - money is a means to:

- move people in a civilized way towards societal goals,

- means for the more fortunate to help the less fortunate,

- means to provide the talented members of society with the resources required for them to help society with their imagination and abilities.

Money is written today as a number representing value, associated with meta-data embodying a pointer to its owner and expressing various attributes, such as US$, €, INR or Yuan, debit, credit. This is about to change with the vision of Quantum-Resistant, User-Centric, Dynamic-Response Smart Money, that is briefly presented in this article.

#CBDC, #WEB3, #CRYPTO, #QUANTUM, AND #STABLECOINS

Users should be the stakeholder of the data, the money and the level of privacy

When you pay cash, you control how much money you pay, to whom you pay, who knows

in changing the paradigm of monetary and payment systems, and the way we communicate with each other. Technology is expected to fulfil the big issues of

online and offline, up to being quantum-safe, resilient, with extremely low levels of counterfeiting possibilities.

It is in sharp contrast to the electronic payment systems from the 90th, like the Avant card, backed by the bank of Finland, that was a kind of preamble to central bank

Sixteen years ago, two technologies emerged with the mission of conceptualizing into building a peer to-peer transaction network and creating a distinct form of cryptographically encrypted currencies. Both are decentralized distributed, however the first, is an AI-based, centralized minted user-centric quantum-currency (BitMint,

Amnon Samid

Amnon Samid is an engineer, cyber security expert, mentor and founder of technology companies. Amnon is managing the AI-based Cyber-Innovation Hub, BitMint, promoting quantum-cryptanalytic-resistant architecture for digital currencies and asset tokenization, and the LeVeL-Paying-Field protocol, to enable bilateral payment, that is homomorphic with cash payment, putting users in charge of their data, money and privacy.

Amnon is among the pioneers of the migration from fixed-security cryptography to Dynamic Response User-Centric cryptography, empowering users by putting them in the driver's seat, endowing them with the freedom to project security up to highest quantum-resistant, mathematical grade.

Time to think about the future of money
Quantum-Resistant,
User-Centric,
Dynamic Response
Smart Magic Money

about the transaction etc. The same, when you talk face to face, you are in control. But when you wire money, or using a mobile app, or even a cryptocurrency, you do not know how the money goes from you to the payee, who knows about it, how much money will be deducted and how long will it take. Similarly, when you send a message over the Internet – assuming it is a private message, you do not really control how much security is projected from the transmitted data. It's Microsoft or another cryptographic vendor who chooses one cipher or another. In the best case, you can switch a cipher, but you sure cannot tweak the algorithm.

Quantum Money versus Crypto Money

Technology always serves as a major catalyst

today, security, privacy, freedom and democracy, as less and less people trust their political leaders in preserving their privacy and freedom of speech. In the past, the only way to purchase something anonymously was to walk into a storefront and pay with cash. Today, we have reached a milestone: a belated adaptation of the first patent for a cash-like digital currency per se (Samid, 2007), that covers a broad range of transactions, person-to-person, person-to-merchant, person-to-machine, machine-to-machine, continuous payments per time or per service. It is inclusive, does not require a bank account, can be used by all and accepted by all, it does not discriminate against age, gender, wealth or ethnicity. It is a secure payment instrument,

digital currency (CBDC), or the similar stored-value payment platform, Mondex, that was tested by the National Westminster Bank (NatWest), in which a monetary value was recorded (not the money per se) on a computer chip. Both never gained wide acceptance. Credit and debit cards replaced them, and went also through an evolution from magnetic strip to EMV.

2007), and the second is a decentralized-minted crypto-currency (Bitcoin, 2009). The bitcoin is a currency that does not exist outside the protocol that defines it. Its decentralization is groundbreaking, but it gives too much aid and comfort to wrong doers. Although bitcoin and other blockchain-based cryptocurrencies operate in an unregulated space for a long

#CBDC, #WEB3, #CRYPTO, #QUANTUM, AND #STABLECOINS

time, they lack the necessary characteristics to become alternative currencies, an efficient medium of exchange, because of their volatility, speculative nature and high mining costs (energy-wise). On top of that, bitcoin and its variants rely on a fixed public/private key algorithm. Being 'fixed' turns it into a resting target for advanced cryptanalysis. Contrary to Crypto-Currencies and to most CBDCs that use one algorithm (usually ECC), assuming, but not proven, to be strong enough to withstand a smarter attacker, the Quantum-Currency does not rely on single algorithm and keeps changing the algorithms. Quantum-resiliency achieved through algorithmic mutation, the same way a Covid-19 virus mutates against the vaccine.

The following characters were demonstrated:

1. Payor-payee privacy with strong anti-money laundering weapon;

2. Payor-payee fast, frictionless, cross-border, instant settlement in online as well as in offline modes;

3. Payor-payee resilience: no need for peers' approval;

4. Payment continuity when Internet is down;

5. User's device - Hard Wallet in offline mode, or mobile phone in online mode, can split each coin with no network connection, while each split will have new value and new unique identity;

6. Continuous payment per time or service is enabled, relevant also for automated M2M and Internet-of Things payments;

7. Terms of use ('Tethered-Money', purpose-of-use) can be written on the coins themselves;

8. Serves unbanked and underbanked consumers, as well as non-technology-savvy users, all from top to bottom of pyramid;

9. Accommodating the potential for high

The user decides, the user is in control

transaction volumes;

10. It is not legacy bank accounts and it is not peer-dependent, nor a self-organizing network.

The Quantum-Currency coins are being issued by the Mint, generated from an analogue source of non-algorithmic quantum-resistant bits, while each digital coin has a unique alpha-numeric id, like a serial number on banknotes, that is separated from the coin value. The coin id sequence of bits is fully randomized, inseparable from the value function. Coins will retain unique id even after they split by the

traders, with no need for network connection, which enables also continuous payments per time or service.

How to deal with the growing public sentiment against CBDC?

It's the duty and obligation of central banks and governments to convince their citizens that they can trust CBDC, and convince citizens that it can provide added value over current payments rails, without robbing our privacy, while contributing to a more prosperous future. We know it's achievable, but NOT with the crypto-based solutions that most central banks are currently evaluating.

We demonstrated in a real-world pilot that a proper digital currency solution, can be a secure payment instrument, up to being quantum-safe, covers a broad range of

transactions, person-to-person, person-to-merchant, person-to-machine, machine-to-machine, continuous payments per time or per service, being inclusive, not requiring having a bank account, can be used by all and accepted by all, it does not discriminate against age, gender, wealth or ethnicity, and on top of that very user friendly and resilient, with extremely low levels of counterfeiting possibilities.

We have also demonstrated that a new user-centric cryptographic modality shifts control from the remote designer to the engaged user, who is the rightful claimant thereto.

• We need Harassment-Resistant people's digital currency that will gain public trust, by avoiding surveillance and censorship, by preserving cash-like privacy when two parties (human or devices) trade with digital money, by everyone,

#CBDC, #WEB3, #CRYPTO, #QUANTUM, AND #STABLECOINS

BitMint Money flows phone-to-phone, phone to POS terminal, as well as off-line

everywhere, anytime, and that offers disruptive use cases that does not exist today with prevailing payments protocols.

• We need Harassment-Resistant People's cryptography. We can now establish basic privacy and data assets security without resorting to mathematical complexity that smart hackers, and definitely stronger computers can break, by using randomness instead.

It's ONLY a matter of decision, as solutions exist!

Consequently, two things are about to change in the near future:

• users will regain control on their money, privacy, data and communications, and

• the advantage held today by smarter adversaries and faster computers will be toned down.

A new landscape is about to dominate cyber reality.

Ammon Samid

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CORPORATE INVESTMENT TIMES

AI-Powered Content Creation

Redefining Creativity in Marketing

21000.000 Followers, Al- Powered marketing and content expert.

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MBA-Marketing

Eesha Chauhan

the Branding Expert

In recent years, the use of artificial intelligence (AI) in marketing has grown exponentially. One area where AI has made significant advancements is in content creation. AI-powered content creation tools are redefining creativity in marketing and changing the way marketers approach content creation.

One of the biggest benefits of using AI-powered content creation is that it can save marketers time and money. Traditional content creation methods can be time-consuming and expensive. With AI, marketers can quickly generate a variety of content types, including text, images, videos, and even music. This allows marketers to create more content in less time and with fewer resources.

#GROWTH, #MARKETER, #MOTIVATION, #DIGITALBRANDING, AND #PERSONALBRANDING

AI-powered content creation also offers a level of personalization that was previously

impossible. By analyzing data about individual users, AI algorithms can create personalized content that is tailored to each user's interests and preferences. This allows marketers to deliver highly targeted content that is more likely to engage users and drive conversions.

One area where AI-powered content creation is particularly useful is in social media marketing. Social media platforms are designed to be highly visual, and AI-powered tools

can quickly create eye-catching images and videos that are optimized for social media. These tools can also analyze data about social media users to create personalized content that is more likely to be shared and engage with.

Another area where AI-powered content creation is making a significant impact is in video marketing. With the rise of video platforms like YouTube and TikTok, video has become a critical component of many marketing strategies. AI-powered tools can quickly generate video content based on pre-defined templates and styles, allowing marketers to create engaging videos without needing to hire a production team or invest in

expensive equipment.

However, the use of AI-powered content creation has raised some concerns about the role of creativity in marketing. Critics argue that AI-generated content lacks the human touch and creativity that is essential to effective marketing. While it is true that AI-generated content may not be as original or unique as content created by humans, it is important to remember that AI is a tool, not a replacement for human creativity.

Rather than replacing human creativity, AI-powered content creation can enhance it. By automating time-consuming tasks like image and video creation, marketers can free up more time to focus on higher-level creative tasks like developing brand messaging and
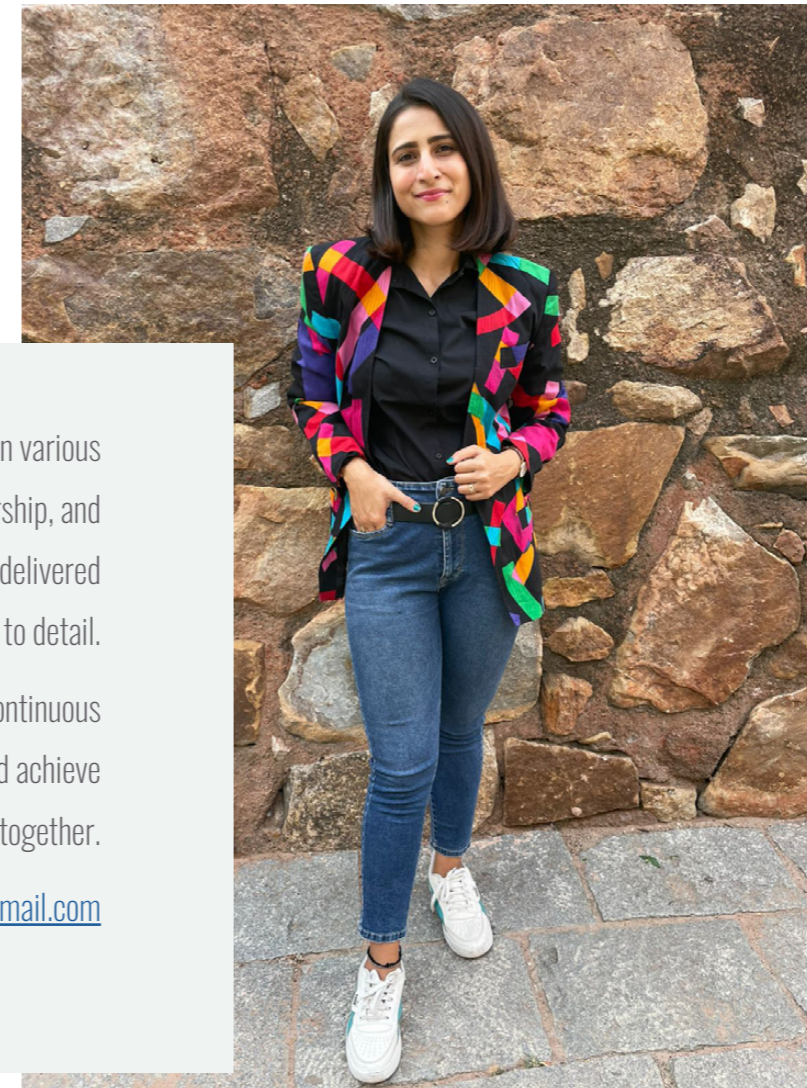
storytelling. Additionally, by analyzing data about user behavior, AI-powered tools can provide valuable insights that can help inform creative decision-making.

In conclusion, AI-powered content creation is redefining creativity in marketing by enabling marketers to create more personalized, engaging, and targeted content in less time and with fewer resources. While some may argue that AI-generated content lacks the human touch of traditional content creation methods, it is important to remember that AI is a tool, not a replacement for human creativity.

By using AI-powered content creation in combination with human creativity, marketers can develop highly effective marketing campaigns that engage and convert their target audience. Additional Artificial intelligence technologies, such as natural language processing, machine learning, and deep learning, are at the core of AI-powered content creation.

These technologies empower marketers to automate various aspects of content creation, including idea generation, copywriting, image and video creation, and content distribution. AI-powered tools automate repetitive and time-consuming tasks, freeing up marketers' time to focus on strategic planning and creativity. Marketers can generate content faster and at scale, enabling them to keep up with the demands of an ever-evolving digital landscape.

Experienced professional with a passion for innovation and problem-solving. I have a diverse background in various industries, including marketing, and project management. Skilled in strategic planning, team leadership, and fostering strong relationships with clients and stakeholders. Throughout my career, I have successfully delivered complex projects and exceeded goals, leveraging my strong analytical skills and attention to detail.

I thrive in dynamic and fast-paced environments, adapting quickly to new challenges and driving continuous improvement. Looking to collaborate with forward-thinking organizations to drive meaningful change and achieve mutual success. Let's connect and explore opportunities to make a positive impact together.

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THE GLOBAL CEO
STRONG, POWERFUL, BEAUTIFUL - HAVING THE CAPABILITY
OF ESCAPING FROM THE MUNDANE EXISTENCE.

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

Mobile Identity

Humanising the Crypto World

Gautam Hazari

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As a long term technology enthusiast, when I hear the word 'crypto' my mind thinks of cryptography and I need to override my thoughts and retrain my mind to translate that to cryptocurrency, and that is digestible; the word 'crypto' is derived from the Greek word, 'kryptós' which means "secret", or "hidden", so the word is perfect in its remit to "hide" another meaning, at least that's what I use as a logical satisfaction for my mind.

We may keep ourselves fascinated with the discussion on who was the first to use the term 'cryptocurrency', and that Bitcoin was not the first cryptocurrency, but the fact is: we cannot ignore the crypto phenomenon - there is a world around it. As of July 2022, there are more than 20,000 cryptocurrencies in existence, although not all of these are currently active. Even if we discount these inactive ones, there are still around 11,000 active cryptocurrencies, and the market capitalisation is close to a trillion USD in October 2022.

#PASSWORDLESS, #DIGITALIDENTITY, #SAFRDIGITALWORLD, AND #HUMANISEDTECHNOLOGY

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One of the most critical elements of this crypto world is the human aspect to this: there are more than 300 million crypto users globally and around 18,000 businesses now accept a form of crypto-based payment and the crypto world, or rather, a major part of it, finds reliance on some form of blockchain technology.

Although there is no technical need to have a deep dependence on a blockchain technology for a cryptocurrency to become

functional, one of the main attractions is the decentralisation. Yes, there are popular cryptocurrencies which do not use blockchain technologies – like Ripple – which uses the Ripple network or MIOTA which uses the Tangle (a transaction settlement and data integrity layer) as well as other cryptocurrencies which use Hashgraph, a distributed ledger technology gaining momentum as it claims to be more secure,

efficient, and faster than blockchain.

Still, many of the cryptocurrencies use blockchains, making these the main use case for blockchain technology, at least at the moment and for the near future: Bitcoin using the Bitcoin blockchain, Ether using the Ethereum blockchain, Solana uses the Solana blockchain and Dogecoin uses a fork (essentially a split in the blockchain network) of a fork of a fork of the Bitcoin blockchain.

Now the important question: how does identity work in a blockchain? How is

"someone" identified in the blockchain? That's where cryptography comes to the forefront as

the answer and hence the term 'crypto' – that "someone" is identified using cryptographic keys.

The Bitcoin owner is identified by proving the ownership, possession and control of the private key using the ECDSA (Elliptic Curve Digital Signature Algorithm) by signing the digital transaction, and the corresponding public key is used with a hash function to create the public address that the Bitcoin owner sends, or receives, funds to, or from.

When Steve Jobs said, "Technology should

either be beautiful or should be invisible", he was likely referring to the humanisation of

Gautam Hazari

Gautam Hazari is a futurist, a technology enthusiast and the CTO of Sekura Mobile Intelligence. He is passionate about humanisation of technology, works with mobile operators and the mobile industry on mobile identity and holds patents on Identity and access control.

He led the implementation of the mobile identity initiative while in GSMA – Mobile Connect in around 60 mobile operators across 30 countries, invented mobile authentication. End of last year, he did a TEDx talk to share his dream of a world without passwords. He is a thought leader for digital identity and speaks on making the digital world a safer place.

technology. Here is a sample private key which Identifies a Blockchain user

It clearly is neither beautiful, nor invisible. Cryptographic keys are not for humans, they are for machines. There is absolutely no argument on the security aspect of using crypto keys to identify the users, but we know the balance between security and convenience is critical for the technology to have a world-changing impact, and when given a choice between convenience and security – the users generally lean towards convenience, sometimes subconsciously.

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#CBDC, #WEB3, #CRYPTO, #QUANTUM, AND #STABLECOINS

It is unfair to expect the user to understand the full implications, especially when the technology is not humanised: the implications are beyond the academic and conceptual paradigms.

The crypto world was shocked to witness the seed phrase (a cluster of random words generated by your crypto wallet used as an emergency back-up) phishing hack on one of the very popular cryptocurrencies, IOTA, a few years back.

The IOTA hacker exploited the fact that the crypto keys are not really humanised and offered the unassuming users assistance with managing keys for free through a seed generator, with the goal of stealing private keys (seed) of the genuine users.

It may sound strange, and radical, but invisibility of technology, as popularised by none other than Steve Jobs, is a humanising factor and has a critical security narrative. We can summarise it as "seamless" technology.

Invisible and seamless humanised technology nicely balances the much sought-after twin dimensions of security and convenience. We almost forget that we have been using such a technology for a long time, and that at least five billion of us use this technology many times every day: – it's the mobile network technology.

Cryptography has been at the core of the mobile network technology from the first mobile network service ever used, still the cryptographic keys are invisible to

the user – humanising it to a great extent. The SIM card (including the recent evolution into eSIM) contains cryptographic keys which are critical to the identity of the user, through the possession and control of the SIM card; the "I" in the SIM is for 'identity' after all.

Most users are not even aware of the existence of the cryptographic keys sitting nicely in the SIM, and that there are complex crypto dances going on to make the mobile network manage

that identity.

The identity of the user is managed using several cryptographic keys including the 128-bit Ki (authentication) key in the SIM. Added to that, the mobile network makes sure it knows if any changes have happened to the SIM – which is the cryptographic key manager.

If the SIM has been swapped, including if the user loses the mobile phone with the SIM, then the disablement of the SIM card – along with the cryptographic keys inside – is just a phone call away to the mobile operator's customer service department. This is Mobile Identity – humanising the cryptographic technology for identity since the very first mobile network call made.

In the mobile identity world, the user is equipped with more humanised identifiers like the mobile phone number, although it can still be argued that the mobile network does not even need to ask the user, "Hey, what's your mobile phone number?" to identify them, it does so invisibly.

The obvious question that comes to the forefront now is, "Can we not reuse the same technology used in mobile identity to seamlessly identify and authenticate the user in the crypto world, thereby humanising the crypto world?". The answer is a resounding, "Yes".

Solutions which utilise the mobile devices with the SIM inside and the omnipresent mobile network; like Mobile Authentication do exactly that, where the invisible authentication of the mobile network is reused for the extended purpose. Additionally, there is the same great opportunity in using the SIM as the humanised technology component to manage the cryptographic keys for the crypto world – as it has been doing silently, invisibly, and very efficiently for many decades now.

Quoting Albert Einstein: "We cannot solve our

problems with the same thinking we used when we created them" – let's think differently.

Let's humanise the crypto world, Mobile Identity is already here to do that.

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Ahmad J. Naous

CIT Rejuvination Economics

President (UIPM)/Director UAPCU/Global Education Influencer/Int.Books for Peace Award 2020/Leadership Gold Award 2021

Beirut Governorate, Lebanon

Delivering Positive Impact In
Mental Health

The humans are seemingly facing impossible challenges that impact their mind, body, and health. That's why we measure employee's satisfaction not only in money but in Positive Impact, which is the intentional creation of enduring social, economic, environmental and health value.

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act, and helps determine how we handle stress, relate to others, and make choices.

#AI, #UBI, #TECH, #WEB3, AND #TECHFORGOOD

Mental health is a Global Problem:

Mental illness is a global problem. More than 300 million people, 4.4% of the world's population, suffer from depression. These alarming figures reflect the wider prevalence of mental ill-health more generally. It is estimated that mental health conditions will affect a staggering one in four people at some time in their lives.

Disparities abound, both between countries and particular groups. It is scandalous that 35-50% of people with severe mental health disorders in the Global North receive no treatment; but that figure roughly doubles to 76-85% for people living in the South.

Risks to mental health at work can include:

- under-use of skills or being under-skilled for work;
- excessive workloads or work pace, understaffing;
- long, unsocial or inflexible hours;
- lack of control over job design or workload;
- unsafe or poor physical working conditions;
- organizational culture that enables negative behaviors;
- limited support from colleagues or authoritarian supervision;
- violence, harassment or bullying;
- discrimination and exclusion;
- unclear job role;
- under- or over-promotion;
- job insecurity, inadequate pay, or poor investment in career development; and
- conflicting home/work demands.

Ten Types of Mental Disorders:

- Anxiety Disorders. ...
- Depression. ...
- Bipolar Disorder. ...
- Post-Traumatic Stress Disorder (PTSD) ...
- Schizophrenia. ...
- Eating Disorders. ...
- Disruptive behavior and dissocial disorders. ...
- Neurodevelopmental disorders.
- Addiction and Substance Abuse
- Obsessive-Compulsive Disorder

How to maintain your mental health:

- Regular exercise: Exercising for 45 minutes, three to five times a week and improve mental health.
- Eat a balanced diet and stay hydrated: Eating a nourishing, balanced diet and staying hydrated can give a constant supply of energy throughout the day.
- Aim for good-quality sleep: Studies found that more significant improvements in sleep quality led to greater improvements in a person's mental health.

- Perform relaxing activities: Breathing exercises, meditation, wellness apps, and journaling can help reduce stress and improve overall health and well-being.
- Practice gratefulness: People can practice mindfulness and gratitude by actively identifying things they are grateful for daily.
- Challenge negative thoughts: A person can practice positivity by becoming aware of their negative and unhelpful thoughts and challenging them.
- Look for positive social interactions: Connecting and maintaining meaningful connections and relationships reduces stress and can also be a source of support and practical help in times of need.

Positive Impact Environment for Mental Health

- Leadership and commitment to mental health at work, for example by integrating mental health at work into relevant policies.
- Investment of sufficient funds and resources, for example by establishing dedicated budgets for actions to improve mental health at work and making mental health and employment services available to lower-resourced enterprises.
- Rights to participate in work, for example by aligning employment laws and regulations with international human rights instruments and implementing non-discrimination policies at work.
- Integration of mental health at work across sectors, for example by embedding mental health into existing systems for occupational safety and health.
- Participation of workers in decision-making, for example by holding meaningful and timely consultations

#FMCG, #GROWTH, #INNOVATION, #SUSTAINABILITY, AND #FOODANDBEVERAGES

with workers, their representatives and people with lived experience of mental health conditions.

- Evidence on psychosocial risks and effectiveness of interventions, for example by ensuring that all guidance and action on mental health at work is based on the latest evidence.

- Compliance with laws, regulations and recommendations, for example by integrating mental health into the responsibilities of national labour inspectorates and other compliance mechanisms.

Good Mental Health Checklist

We all have to face challenges in life. People who have good mental health are more likely to be able to cope with the ups and downs.

You probably have good mental health if:

- you are confident when faced with new situations or people

- you feel optimistic

- you do not always blame yourself

- you set goals

- you feel good about yourself

- you have good self esteem

Mental Health Treatments:

- Psychotherapy. Psychotherapy is the therapeutic treatment of mental illness provided by a trained mental health professional. ...

- Medication. Medication does not outright cure mental illness. ...

- Hospitalization. ...

- Support Group. ...

- Complementary & Alternative Medicine. ...

- Self Help Plan. ...

- Peer Support.

Conclusion:

Mental health may be difficult to understand and often goes undetected. It may impact

relationships with family and friends. It is critical for individuals with depression or anxiety to seek help from a professional. It is also essential to have regular reviews to ensure that mental health is not neglected as an individual's physical health.

There is a direct relationship between mental health and physical health. Mental illnesses can affect the body as well as the mind. Mental illnesses include anxiety, depression, eating disorders and substance abuse.

Focusing on these issues is crucial because mental health affects everyone differently. The prevention of this illness begins with the identification of symptoms and the obtaining of help at the earliest.

Mental illness affects more than one out of ten individuals. It is difficult for us to understand the experiences of others because we do not see their pain. However, mental health can help bring people closer and make them less lonely when they need it most.

It is essential to realize that it is not just the person with mental illness who needs help but also their loved ones and the community.

In conclusion, mental health can be challenging to deal with. However, it is not impossible to overcome. You have to be strong and never lose your determination.

Ahmad J. Naous

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If only one word is enough

Academician prof. Sir ddr.sc. ddr.hc. Captain, B.Sc., psychotherapist, MBA, DBA, IPA, KMFAP, FRAS, FRSA, FRAI, MRSAI, IAMA Nobel Prize nominee/Author of the Dynamic Leadership Model

Monte Carlo, Monaco

Don H.H. Milan KRAJNC

the Life Expert

I was called by a person (from the same profession) who made fun of my work years ago and even humiliated me. But somehow I survived, although it just hit me in the state I was in at that time. Since then I have not done any counseling work for more than a year.

I withdrew completely from this world and devoted myself to myself.

#LIFE BALANCE, #MOTIVATION

She asked me. Or he can come for a consultation as soon as possible. Of course you can, tomorrow or tonight. "But I am in Belgrade, not Ljubljana," I reminded her.

"I know, I know, I am already on my way there, and I'll be at your place at 8:00."

I thought it was probably a mistake, and he did not even know who he was talking to.

At 8:00, the doorman calls me to have someone wait for me in the lobby. I go to her, and yes, it was really her, and she knew exactly who I was.

We sat down in the office and before I said anything, she took a deep breath, raised her head and said that first she had to apologize for the words she had said and written a few years ago... "Obviously, I was not ready for this kind of work at the time, so I did everything I thought was inferior to the competition. I thought I was the smartest person in the world. "

I accepted the apology and asked her if she had come so far just for this purpose. What I know is that he may be in a period of forgiveness and changing his life, so he apologizes quickly and forgives on all sides - face to face. Perhaps what is written on the piece of paper obviously does not work for them.

"No, no, I came to you for advice, actually for therapy. I am really at a turning point, but apparently I chose counseling because I wanted to hide my key problem. That means - forgiveness. I am a very vindictive person or, as our "President" would say, I am a vindictive person, and I am aware of that now. In other words, I realized this about a year ago, and since then I have wandered to all kinds of "magicians". A friend recently told me to go to you. And here I am... Let's see what we can enchant..."

"We will not cast a spell, I will only guide you so that you know which direction to go in and how to overcome the obstacles you face.

You see, the situation is this: You have not personally hurt me with your bombing in the media and on the forums. Somehow I have accepted it as if you wanted to prove yourself and increase your self-esteem. However, I had a very difficult personal and business phase at that time, which greatly strengthened my self-confidence. The only thing that kept me going was the belief in my knowledge, but your

attack nailed me to the end. After that I was completely lost for a year. I did not know who I was, what I was, why I was even here... I was devastated. "

She looked at me. Tears were streaming down her face. She covered her face and would not stop crying... As a therapist, I could not hug her, of course. So I just let her cry to the end.

"I am sorry, please... "How much I owe you, you know, I have ruined so many lives like this while blaming everyone else."

Then it was completely silent for about half an hour. She drank the water I offered her and took a deep breath.

"You know, I am proud to know you. I admire you for pulling yourself together and continuing your journey successfully. I did not believe that a conversation without "magic" could solve the problem of a man who fought for decades. I heard a lot about it, but I did not believe it. I feel it now. I thank you."

It was 10:00 when we finished. I invited her for a drink at my favorite Balkan Spy bar. We drank some deer and opened the conversation in a more relaxed style.

"You caused me such pain with this story that I thought I was going to die. After my heart had almost stopped, an avalanche started somewhere in the background, everything I had accumulated poured out of me. They basically pushed the right button and rescued me from my imprisonment. I am not saying tomorrow will be any

different, but at least now I know which direction to go in. Thanks for everything... All the round deer are mine today... "

"Yes, yes, to my health and to your account."

Don H.H. Milan KRAJNC

#LIFE BALANCE, #MOTIVATION