

Emergent Futures

What's Emerging December 2009

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Welcome to our final edition of What's Emerging for 2009. This month we feature Paul's article recently published in The Age.

We hope you have enjoyed our newsletters this year and we look forward to bringing you more emerging issues in the New Year.

Wishing you all a Merry Christmas and healthy and happy New Year.

Cheers

Paul Higgins, Sandy Teagle, Kim Stewart, Anitha Mendonca, Syed Muqthar, and Samantha Kyle-Little



Business Tips

Net banking on phones not so smart

The data you exchange with your bank is flowing through thin air and -- so a new report claims -- can be relatively easily captured. That includes your username and password. The report comes from SMobile Systems, a US vendor of mobile security software. [Read more...](#)

Web-based productivity suite Zoho launches human resources application Zoho recruit

Web-based productivity suite Zoho is launching a new product today, Zoho Recruit. A niche product, Zoho Recruit, is an application designed to help HR Departments and staffing agencies manage recruitment. [Read more...](#)

Organizing the chaos of online travel tips

NYT article on some tools for organising trips. [Read more...](#)

Pimp my iPhone: Apps for storing, editing and reading files

Got an iPhone and want to do more with documents and file storing? Here are some tips from Jason D. O'Grady & David Morgenstern at ZDNET. [Read more...](#)

Dragon dictation app now available on iTunes

The Dragon Dictation application, produced by Nuance Communications, allows iPhone users to speak text messages and e-mails without having to type in a key. According to developers, people can "say anything up to five times faster than typing." [Read more...](#)



What's Emerging

More shocks to come, warns IMF

The International Monetary Fund (IMF) says the fallout from the global financial crisis may not be over yet. It has warned that the global economy is improving but it is still highly vulnerable to shocks such as more loan losses from banks. [Read more...](#)

eBay: Our mobile users will spend more than \$500 million on goods this year

Internet commerce juggernaut eBay has unveiled a brand new iPhone applicationthe company says its mobile GMV (value of goods sold) via its iPhone app and mobile website is on track to top half a billion dollars by the end of this year. [Read more...](#)

Nasty iPhone worm hints at the future

As smart phones become smarter, malicious code will find a friendlier home. [Read more...](#)

Kenyans draw weapons over shrinking resources

Experts fear the conflicts involving cattle, water and land may be just the beginning of climate-driven violence in Africa. At least 400 people have died in northern Kenya this year, the U.N. says. **Paul Higgins: I am strongly against people taking any example of water or temperature related issues and calling them a climate change issue. However seen as an example of what MIGHT happen this is worth reading.** [Read more...](#)

The end game for traditional media by Rob Paterson

Paul Higgins - a powerful and yet simple graphic and model for looking at paradigm change. [Read more...](#)

Is gene therapy finally ready for prime time?

Over the past year, a series of small but intriguing advances has suggested that the technique may hold real future potential. [Read more...](#)

Peter L. Bernstein on risk

The celebrated author of *Against the Gods: The Remarkable Story of Risk* explores the history of risk and how it works in real-world markets and in our lives. **Paul Higgins: A very good video on risk from the McKinsey Quarterly: Risk is not danger, risk is not knowing what will happen. Risk is the fact that more can happen than will happen.** [Read more...](#)

Australians live in world's biggest houses

New data from the Australian Bureau of Statistics indicates that new homes across Australia are bigger in square metre terms than anywhere else in the world. **Paul Higgins: Which is just crazy in terms of energy and resource use, and people complaining about the affordability of housing.** [Read more...](#)

The future of sticky notes

Paul Higgins: System with embedded RFID that allows post it notes to become intelligent and networked. What I would like is the system that allows you to search the post it notes (Quickies) with an RFID reader. It would enable me to take all the post it notes I have in the books on my shelves and search my books for keywords all at once. [Read more...](#)

Jack Dorsey talks square

Twitter creator Jack Dorsey has a new project. Originally known as "Squirrel," the name has been changed to Square, but the idea remains the same: A hardware/software combination for mobile devices (launching first for the iPhone/iPod touch) that allows vendors to easily accept and process credit card payments. **Paul Higgins: This is part of a really interesting development where the smart phone is becoming a flexible platform and is destabilising the technology market. The first major one of these was the GPS application that Google released which put tremors through the GPS device suppliers. This is another one that could mean a serious issue for the gatekeepers of payment systems including the banks.** [Read more...](#)

Big freeze: Earth could plunge into sudden ice age

In the film, "The Day After Tomorrow," the world gets gripped in ice within the span of just a few weeks. Research now suggests an eerily similar event might indeed have occurred in the past. [Read more...](#)

Human genetic revelations coming in 2010

Writing in *The Economist* Geoffrey Miller says in 2010 human genetic research results will show some politically

incorrect beliefs about human nature are correct. [Read more...](#)

10 web trends to watch in 2010

While Web innovation is unpredictable, some clear trends are becoming apparent. Expect the following 10 themes to define the Web next year. [Read more...](#)

Be small, think big and get ready

In short, the age of "mass" in North America is coming to an end. Mass communication, mass consumption, mass media, mass everything will be over. [Read more...](#)

Copying birds may save aircraft fuel

Dr Kroo and his team modelled what would happen if three passenger jets departing from Los Angeles, San Francisco and Las Vegas were to rendezvous over Utah, assume an inverted V-formation, occasionally swap places so all could have a turn in the most favourable positions, and proceed to London. They found that the aircraft consumed as much as 15% less fuel. [Read more...](#)

Michael Porter on changing nature of business

Professor Karl Moore Interviews Michael Porter on the changing nature of business in the community, especially discussing connections, reputation and the changing standard of community expectations. [Read more...](#)

25 products that might just change the world

Emily Pilloton is the founder and executive director of Project H Design, a nonprofit that aims to change the world through the power of design. Here, Pilloton gives the lowdown on 25 of the products she chose to feature in her book, Design Revolution: 100 Products That Empower People. [Read more...](#)

More links

We have many more links than we can fit in the newsletter - this month's 'Additional Links' are available on our [website](#).



What We Are Writing About

Running your business from your back pocket

Paul's article on the power of improved mobile devices to significantly disrupt business models, published in The Age, 15 December. [Read More...](#)