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*Dear Reader,*

Elon Musk and Sam Altman talking about superabundance across the board in the not too distant future, courtesy exponential developments in Artificial Intelligence, leave the individual a little unsettled in this day and age of conflict and mass casualty. Scarcity dominates the many human domains around the world with malnutrition a clear and present danger in the Global South that hosts several billion of the world's most disadvantaged.

Understandably, it is more than just a bit difficult to wrap one's head around that which **Peter Diamandis** has to report in his 9 minutes read that comprises our lead story this edition. But there it is. It is often heard said that misery and suffering are the forerunners of joy and plenty, and in this metaphysical context, perhaps, the utterances of Mr. Elon and Mr. Sam can be accepted, albeit with a generous pinch of salt.

Peter Diamandis follows up with another, slightly longer ode to Artificial Intelligence in which he zeros in on the two industries all set to face disruption, those of education and healthcare. Here his findings make much more sense, and the world waits with bated breath for the quantum improvements promised therein.

Back of the book we have a recap of COP28 distilled from the deluge of information emanating from Dubai and, quite frankly, the news is bad, even though the hosts have touted the proceedings as a historic and unqualified success. Keep your seatbelts on and focus on enhancing your spiritual quotient is the advice on offer from analysts. Happy New Year, and may Allah preserve us in good health, ameen 🙏



\*Articles curated from online content by JJ highlighting professional and expert knowledge on 'Managing People, Business and Yourself'

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A brand new year is a scope to  
build fresh perspectives, grasp new  
opportunities and making dream work  
into reality, wishing you canvas of new  
chances, victories and luck. May our  
professional bonds strengthen and our  
achievements multiply.

*Happy*  
**2024**  
*New Year*  
& Seasons Greetings

*From*  
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# Elon & Sam on Abundance



By **Peter Diamandis** | 9 min read

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**W**hy are the world's top AI leaders suddenly talking about abundance?

**“This means a future of abundance. A future where there is no poverty, where people can have whatever they want in terms of goods and services.” – Elon Musk**

**“I think we see a path now where the world gets much more abundant and much better every year.” – Sam Altman**

While many are fearful of AI, there are some (including myself) who believe that beyond the AI Singularity lies an incredible world of abundance.

As detailed in *Abundance: The Future is Better Than you Think* (2012), exponential technologies have the potential to uplift every man, woman, and child—to create a world of possibility.

In today's blog, I want to share what some of these leaders are saying about the potential upside of AI.

By the way, this topic will be the central theme of this year's

[Abundance Summit](#) (“The Great AI Debate”), gathering together the top entrepreneurs, leaders, and investors who are driving this revolution.

Let’s dive in...

## Sam Altman on Abundance...

OpenAI CEO Sam Altman was recently named TIME’s 2023 “CEO of the Year.” In an interview with the magazine last week, he described how our lives will be changed with the arrival of artificial general intelligence (AGI):

*“If we can make abundant intelligence for the world, and if we can create abundant energy, then our ability to have amazing ideas for our children to teach themselves more than ever before, for people to be more productive, to offer better healthcare, to uplift the economy, and to actually put those things into action with energy, I think those are to two massive, massive things.*

*“Now they come with downsides. And so it’s on us to figure out how to make this safe and how to responsibly put this in the hands of people. But **I think we see a path now where the world gets much more abundant and much better every year, and people have the ability to do way, way more than we can possibly imagine today...***

*“...And by the time the end of this decade rolls around, **I think the world is going to be in an unbelievably better***

**place.** *It sounds sort of like silly and sci-fi optimism to say this, but if you think about how different the world can be, not only when every person has, today they have ChatGPT, it’s not very good, but next they have the world’s best chief of staff. And then after that, every person has a company of 20 or 50 experts that can work super well together. And then after that, everybody has a company of 10,000 experts in every field that can work super well together. And if someone wants to go focus on curing disease, they can do that. And if someone wants to focus on making great art, they can do that. But if you think about the cost of intelligence and the quality of intelligence, the cost falling, the quality increasing by a lot and what people can do with that, it’s like a very different world. **It’s the world that sci-fi has promised us for a long time and for the first time, I think we get to start to see what that’s going to look like.”***

## Elon Musk on Abundance...

Elon has of course previously voiced his concerns about super-intelligent AI posing a significant risk to humanity: “It’s actually important for us to worry about a Terminator future in order to avoid a Terminator future.”

Musk states that such a future isn’t inevitable, and in fact he sees a positive future as more likely:

*“I think if I were to assign probabilities,*

*I think it is more likely to be a positive scenario than a bad scenario. It's just that the bad scenario is not 0% and we want to do everything we can to minimize the probability of a bad outcome with AI.*

*"But I should clarify that **I think, it's 70% or 80% likely to be a good future and maybe even a great future.** So yeah, I think of the future as probabilities. Nothing's for sure... the future is a set of branching probability streams... AI really has the potential to make the future amazing if it's done right."*

In a conversation last month with British Prime Minister Rishi Sunak at the 2023 AI Safety Summit, Elon painted a picture of what advanced AI could mean for education:

*"It'll certainly be good for education. **It'll be the best tutor you could [have] and the most patient tutor [will] sit there all day and there will be no shortage of goods and services.** There will be an age of abundance."*

But this positive future isn't limited to education. In the optimistic scenario of AI's development, Musk envisions the technology ushering in **"an age of abundance where you can have any goods or services that you want."**

## Marc Andreessen on Abundance...

Venture capitalist Marc Andreessen, in his June 2023 blog about the promise and risks of AI, discussed what our AI-enabled future might

look like. Here are a few of the hopeful (and IMHO likely) scenarios that he describes for the coming age of AI-enabled abundance:

*"Every child will have **an AI tutor that is infinitely patient, infinitely compassionate, infinitely knowledgeable, infinitely helpful.** The AI tutor will be by each child's side every step of their development, helping them maximize their potential with the machine version of infinite love.*

*"Every person will have an **AI assistant, coach, mentor, trainer, advisor and therapist that is infinitely patient, infinitely compassionate, infinitely knowledgeable, and infinitely helpful.***

*"Every scientist will have an **AI assistant, collaborator and partner that will greatly expand their scope of scientific research and achievement.** Every artist, every engineer, every businessperson, every doctor, every caregiver will have the same in their worlds.*

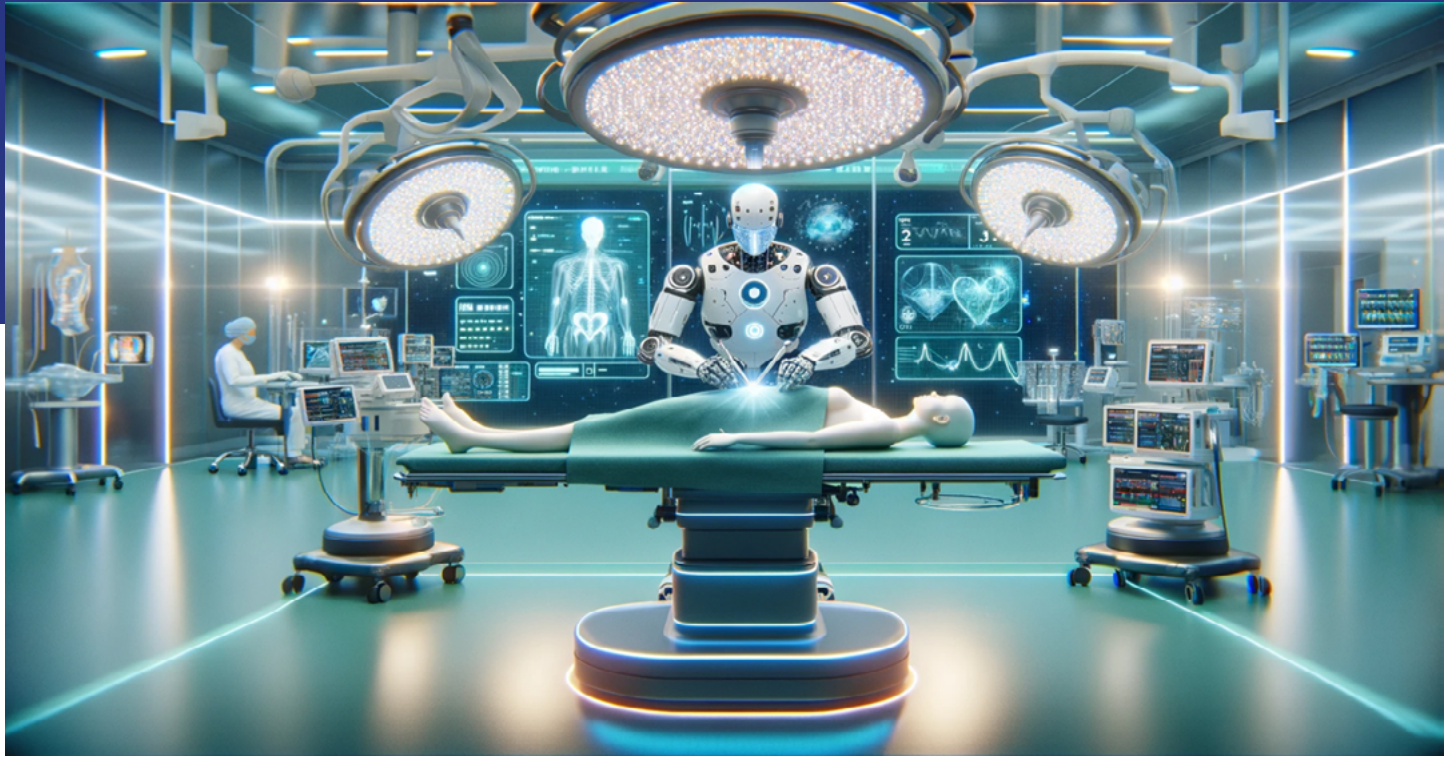
*"Productivity growth throughout **the economy will accelerate dramatically, driving economic growth, creation of new industries, creation of new jobs, and wage growth,** and resulting in a new era of heightened material prosperity across the planet.*

*"**Scientific breakthroughs and new technologies and medicines will dramatically expand,** as AI helps us further decode the laws of nature and harvest them for our benefit..." ■*

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# Two Industries Facing Immediate Disruption



By **Peter H. Diamandis** | 12 min read

Which industries will face disruption this decade?

For me, the answer is clear: **education** and **healthcare**.

Our educational systems are clinging to outdated methods, still “teaching to the test,” emphasizing content that was important 30 years ago. Our middle and high schools *are failing our kids*, and our colleges are *becoming less and less relevant*.

In the same way, **today’s healthcare system isn’t—it’s sickcare**. Antiquated and expensive, it supports a massive and bloated bureaucratic system that will ultimately crumble under its own weight.

There is no way that “traditional medicine” survives the coming AI revolution. Did you know that there is a new a medical article appearing at the rate of at least one every 26 seconds? That’s 3,300 articles per day, or more than 1.2 million articles per year!

**How many of these articles has your doctor read this morning?**

In today’s blog, I’ll explore the coming disruption and reinvention of education and healthcare. (These are also topics that I’ll explore in detail during [my upcoming Abundance Summit on March 18 – 21, 2024](#). After all, on the flip side of disruption are the benefits of dematerialization, demonetization, and democratization—namely abundance for all.)

**Let’s dive in...**

# Disrupting Education...

What happens when the best teachers are AIs? When a virtual simulation of an educational experience is more fun, impactful and engaging than sitting around a 40-year-old classroom?

Now I'm not saying that *\*everything\** will be learned through an AI and VR format, but I am saying that A LOT of it will be... especially visual and complex topics like history and science.

We want our kids to learn, not to conform... to grasp and not regurgitate. AI and VR will allow them to absorb knowledge in their own desired fashion (audio, visual...), rather than in a group-grope (one-size-fits-all) approach.

Better yet, the coming education industry will grow out of seeds planted by today's video game industry.

In 2022, the **revenue from the worldwide gaming market** was estimated at almost \$347 billion, with the mobile gaming market generating an estimated \$248 billion of the total.

In comparison, the **global K-12 private education market** was valued at \$2.08 trillion in 2020, with revenues expected to reach around \$2.94 trillion by the end of 2026.

Guess what, when the video gaming industry wakes up and realizes that the private K-12 education market is 10X bigger, ***THE GAMING INDUSTRY WILL EAT OUR EDUCATIONAL SYSTEM FOR LUNCH.***

Playing games is fun, even addictive, and the industry has a lot to teach our educational establishments.

For example, in K-12 education when you start a new class, you begin with a score of 100% and every time you get something wrong, your class averages go down...

In a video game, you start every game with a score of zero, and every time you get something right, your score goes up.

Just imagine which of these is most motivating for your kids?

Soon, we will also take gaming out of the traditional environment and move it into our homes and everyday lives through the use of smart toys, a global market that is expected to grow from \$14 billion in 2023 to over \$40 billion by 2032.

Smart toys, powered by AI, can learn your child's name, react to triggers, learn from interactions, and choose the way they behave with your child in accordance with your educational objectives.

Ultimately, they will allow kids to learn and play in new ways. Here are just a few examples of AI-powered toys for kids that are available today:

**Moxie by Embodied Robotics** is an AI-enabled robot that knows your kid's name and face, and supports social-emotional growth in kids through fun activities and creative play. The New York Times said about Moxie, "Moxie's eyes can move to console you for the loss of your dog, and it can smile to pump you up for school." It's a robot friend that teaches life skills, improving social-emotional development through play. With hundreds of interactive activities from brain twisters to dance games, Moxie's library is constantly growing, and whether your kids are into reptiles or rocks, Moxie is ready to chat!

As Wired magazine proclaimed, “Moxie is the robot pal you dreamed of as a kid.” Having played with Moxie along with my own children, I was blown away by how life-like and engaging Moxie’s AI made our interactions.

**Artie 3000** is a programmable coding robot that draws. It comes with a variety of games and can be programmed by kids to draw a range of shapes and objects. And **Talking Tom Cat** is an AI-powered robot that records, responds to questions, sings songs, and much more. It’s easy to use and can repeat recordings back to the user.

And these are just the early days. For example, Allan Wong, CEO and Chairman of toymaker VTech Holdings, described in a June 2023 interview with the Financial Times his vision for future features: “AI will generate stories customized for the kid rather than having you reading from a book ... You can incorporate not only the kid’s name, but the kid’s daily activities. It knows which school you go to, and who your friends are.”

## The Disrupt of Healthcare...

The home healthcare market was valued at over \$330 billion in 2021 and is projected to nearly double to \$635 billion by 2030. As we move healthcare out of the hospital and the doctor’s office and into the home, AI will play a huge role in that growth.

Let’s begin by understanding that the human body is incredibly good at \*HIDING DISEASE\* ... Do you really know what’s going on inside your body? You might feel okay, but do you KNOW if you’re okay? The

problem with a lot of today’s healthcare (i.e., sickcare) is that it is reactive and retrospective, finding disease too late, rather than at the earliest moments when it is easiest to repair and avert expensive and sometimes deadly results.

Here are four ways in which AI will improve the quality of home healthcare in the decade ahead, and prevent disease by making medicine personalized and proactive:

First, embedded AI sensors on your body, in your body and in your furniture will enable biometric-based triggers. AI-based sensors will be used to track your biometrics 24/7—even when you’re resting or sleeping. Everything from your heart rate, body temperature and blood glucose levels, to the sound of your cough, quality of your sleep and the number of steps you take every day. One of my companies, Fountain Life, will soon be rolling out Fountain@Home as an AI-enabled platform that integrates all wearables, remote blood draws, telemedicine and occasional imaging uploads at Fountain Life Centers. Another company I co-founded with Tony Robbins, called MyLifeForce, today offers quarterly blood draws and remote telemedicine with access to a personalized supplement, medicine, and hormone regimen.

Over the coming decade, biometric data aggregation will disappear into the background of everyday life.

Second, diet monitoring through AI apps and devices will help you to maintain your willpower and make smart food decisions. For example, AI-powered imaging software such as Passio.ai, could offer real-time

food recognition that dissuades you or encourages you to eat certain foods based upon your nutrition objectives.

Third, AI voice assistants will enable updates and just-in-time information. Near-term versions of today's voice assistants (e.g., Siri, Alexa, and Google Assistant) will remind you to take your medicine, check your blood pressure, create and remember your medical appointments, or seek information about the nearest physician or symptoms for a disease. In the long term, your AI assistant will become your diagnostician, reviewing a constant flow of medical data coming off your wearables, detecting any concerning conditions at the earliest possible point.

Finally, AI will be built into healthcare insurance. One of the key ways that AI is transforming healthcare is through insurtech. To provide customers (both potential and existing) better coverage, companies are using AI-based machine learning programs to collect data from wearable devices and previous patient records. The future of insurance will focus on “advanced testing” (such as Fountain Health Solutions) in order to prevent disease in advance, rather than paying you after you're sick.

By tracking eating habits, fitness levels, sleeping patterns and more using devices with sensors, insurtech will not only offer better coverage, but also mitigate risks for both the customer and the insurer.

## Why This Matters

Education and healthcare represent two industries that haven't fundamentally changed in decades.

But AI, especially when combined with other exponential tech like robotics and VR, promises to revolutionize how we treat patients and serve students.

Given how fast everything is changing, it's not hard to understand that this technology can scare people, making many desire “the good old days.” Some fear that the speed of change (i.e., the rate of disruption) will cause people to revolt. The only prescription for such fear will be knowledge—this means giving people access to high-quality education and helping them believe that they have a future that is compelling and abundant.

AI will ultimately dematerialize, demonetize, and democratize the world's best education for your child and for all adults—giving all 8 billion+ of us access to the best education independent of where anyone lives or how much wealth they have.

And at the same time, AI is also drastically changing the face of medicine by analyzing massive quantities of data to uncover patterns and insights that can save our lives.

In the not-too-distant future, the best diagnosticians in the world will be AIs, and the best surgeons will be robots driven by AIs.

Our next blog, the final one covering this particular Metatrend, will look at what Embedded Intelligence means for global abundance ■

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### Source:

<https://www.diamandis.com/blog/scaling-abundance-series-28>

## Nature Calling for Action Stations (NCfAS#22)

# Money Makes the Mare Go!



### Of False Flags & True Colors

You can run but you can't hide became apparent at COP28 when the Elephant in the Room lost its cloak of invisibility and stood stark naked in the midst of a record 80,000+ delegates in Dubai. The science that links fossil fuels to emissions, irrefutable as it is, has been consistently campaigned against by the very powerful and wealthy fossil fuel lobby, to the point where COP28 President Sultan Ahmed Al Jaber who also heads the UAE national oil company ADNOC, went on record as saying that "there is no science out there, or no scenario out there, that says that the phase out of fossil fuels is what's going to achieve 1.5 Celsius" (Dawn, December 5, 2023).

The central tenet of the agreement concluded at COP28, for the first time in COP history, is a collective acknowledgment of the need to transition away from fossil fuels. This inclusion in the final text marks a significant departure from previous COPs, where explicit references to coal, oil, and gas were conspicuously absent (Dr. Khalid Waleed, TNI, December 18, 2023). Norway's Climate Minister Espen Barth Eide has aptly referred to fossil fuels as the 'elephant in the room', a sentiment echoed by many. Sultan Ahmed Al-Jaber styled the summit as a historic turning point. Indeed, the explicit mention of fossil fuels and the need for a transition marks a significant stride. However, the agreement's fundamental weakness lies in its lack of enforceability.

### Complex geopolitical & economic landscape

The agreement's language is indicative of the complex geopolitical and economic landscape that shapes global climate policy. While it stops short

of demanding a phase-out of fossil fuels, a demand many governments championed, it instead nudges countries to "contribute" to transitioning away from fossil fuels "in a just, orderly, and equitable manner". This phrasing, though less forceful than some might have hoped, is a clear nod to the future of energy systems and the pressing need to rethink our dependence on carbon-heavy fuels.

### Loss & Damage lost and damaged

Money makes the mare go and keeps it going, and by the looks of it the L&D mare is in for a very thirsty ride from both Pakistan's perspective and that of the other frontline states ravaged by climate change. Here's the Math emanating from COP 28 put together by Ali Tauqeer Sheikh, a climate change and sustainable development expert (Nasir Jamal, Dawn, The Business and Finance Weekly, December 18th, 2023).

### Gargantuan' sums dwarfed by scale of crisis

The total pledges amounted to over \$57bn in the

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**"COP28 commits \$725 million for the loss and damage fund; developing nations require as much as \$5.9 trillion for the pre-2030 period to alleviate the impact of climate change" – Ali Tauqeer Sheikh, climate change & sustainable development expert**

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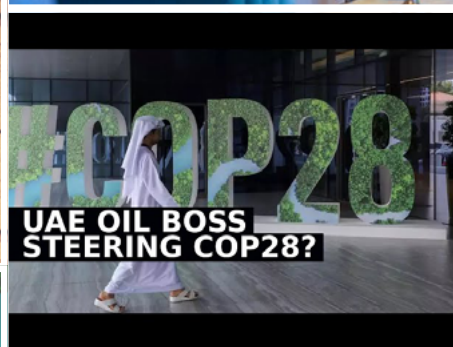
## “\$4.3 trillion per year needs to be invested in renewable energy over the next seven years” – – Nasir Jamal,

Dawn, The Business and Finance Weekly

first four days of the conference, including \$725 million for the loss and damages fund, \$3.5bn for green climate finance, \$2.7bn for health, \$2.6bn for nature-based solutions, \$2.5bn for renewable energy, \$1.2bn for relief recovery and

peace, \$1.2bn to reduce methane emissions, \$568mn to encourage investment in clean energy manufacturing and \$467m for urban climate action.

The UAE banking sector has pledged to leverage \$270bn in green finance lending by 2030 aimed at financing climate projects in countries like Pakistan. The Arab Coordination Group will allocate \$10bn to support energy transition.



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**“The shift from fossil fuels must be fair and fast, and no one can be left behind” – Ani Dasgupta, president & CEO of the World Resources Institute**

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## Paltry drop in the ocean

But these pledges fall far short of the needs to achieve the climate action targets as developing nations require as much as \$5.9 trillion for the pre-2030 period to alleviate the impact of climate change, which is being compounded by difficult macroeconomic circumstances.

The climate negotiators projected that the adaptation finance needs of the Global South stand at \$215bn to \$387bn annually until 2030, while \$4.3tr per year needs to be invested in renewable energy over the next seven years. Besides, much of the money will be available in the form of loans or investments rather than in grants, severely hindering the ability of developing countries to take meaningful climate action.

## Show me the money!

In 2010, industrialized nations like the United States pledged to give \$100bn each year by 2020 to help developing countries adapt to climate change and transition away from fossil fuels. While they repeatedly reference a report suggesting the goal might be achieved, the lack of a transparent mechanism to track and measure finance flows casts doubt on its accuracy. As Bolivia remarked, “Developed countries say we have achieved the \$100bn goal, but we don’t see the money.”

## Pakistan’s \$40 Billion burden

Experts say \$100bn is still far short of the climate finance that’s really needed. For example, the last year’s catastrophic flooding in Pakistan is believed to have caused \$40bn in damages alone.

Experts say vulnerable peoples and countries cannot be left with the burden to fund this transition to address a crisis they did not cause.

## Potholes, dangerous distractions & dead-ends

The polluting countries and companies must deliver the funding to achieve a just and equitable transition away from fossil fuels, they argue. Ani Dasgupta, president and CEO of the World Resources Institute, has summed it up aptly: “The COP28 outcome opens the road for a fossil fuel free world, but this road is full of potholes, dangerous distractions and, if allowed, could lead to a dead end. The shift from fossil fuels must be fair and fast — and no one can be left behind.”

## Environmental Dividends in Discord & Disruption

Houthis on the warpath; Guerilla warfare on the high seas; Shoot & Scoot stratagem confounds Uncle Sam’s mighty armada; Red Sea ‘Pirates’ disrupt Supply Chains, play havoc with global trade, pushing world toward de-growth (a policy of reducing levels of production and consumption within an economy in order to conserve natural resources and minimize environmental damage);

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**“Red Sea ‘Pirates’ disrupt Supply Chains, play havoc with global trade, pushing world toward de-growth; GreenPeace and Extinction Rebellion no doubt overjoyed” – Adil Ahmad, author**

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Suez Canal ‘blockade’ forces maritime detours over the Cape of Storms, optimistically named Cape of Good Hope, adding 10+ days and million+ dollars to cost of voyage between Asia and the West; African ports hit pay dirt, but bonanza falls victim to bureaucratic inefficiencies and red tape; GreenPeace and Extinction Rebellion no doubt overjoyed■

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*Column by Adil Ahmad, Correspondent, TCS Octara.Com*