



## Richard Worzel

**Financial analyst, leading futurist, business visionary and bestselling author**

Richard conducts structured innovation sessions that dovetail into your strategic planning and product design, including proprietary innovation techniques, and brings a keen understanding of why innovation can be so difficult, and how organizations can unknowingly undermine their own innovation efforts.

## Richard's biography

### About Richard Worzel

Conference audiences are fascinated by the future because it affects their lives, their jobs, their wealth, and their welfare. And the future is a topic that fits every conference and intrigues everyone in your organization. That's why Richard Worzel, Chartered Financial Analyst, best-selling [author](#), and one-of-a-kind futurist and innovation specialist, is in demand as a keynote speaker, workshop facilitator, and consultant.

Richard makes compelling keynote speeches that will set the table at the start of your conference, or end it with a bang. He leads stimulating workshops that range from a couple of hours to days or even months of strategic planning. And he can help you plan and prepare to turn tomorrow's uncertainty into a competitive advantage.

## Richard's talks

- **Demographics Are Destiny: How Population Trends Affect The Economy**

It's easy to forget that people are the basis of everything relating to economic trends, including consumer demand, housing, tourism, and potentially even inflation and deflation. Or, to put it another way, without people, there is no economy. That being the case, how are national and global demographic trends shaping the destiny of tomorrow's economy?

  - As America's population ages, its labor force growth falls, which leads to lower, slower GDP growth.

- An aging population buys replacements rather than increasing demand, hence an aging consumer force leads to lower economic growth and lower demand.
- Aging boomers will look to sell their family homes, but those who can afford to may wind up with two domiciles instead: one for winter down south, the other for the rest of the year up north. Or one in an urban center, the other in a calmer, more rural setting.
- Meanwhile, younger consumers, especially Millennials, are finally starting their long-delayed move into their household formation years. This will goose demand for housing, cars (somewhat – younger consumers are less interested in car ownership than earlier generations), baby clothes, insurance, and even the beginnings of retirement planning.
- Globally, the developed countries will face significant financial problems because of aging populations, established developing countries (except China, which is aging faster than almost anyone else) are burning through into their 'demographic dividends', and newly developing countries, notably in Africa, with their still-growing populations will win their place in the spotlight as quickly as they can develop stable governments and legal systems that protect property rights.
- All told then, at every level, demographics is signaling a changing of the guard, with some groups losing influence, and others gaining them.

- **Accelerating Horizons; Technology and our Future**

Of all the forces driving change in our lives, technology is the wildest wild card. Not only is technology's rate of change accelerating, but that rate of acceleration is increasing. And technology affects everything in our world: our economy, the workplace, the kinds of jobs we can find and do, what we need to know, how we use things, transportation, what we eat, which publications survive and which books get published, who's famous – even art and performance are changed by technology.

Futurist Richard Worzel is a business visionary, a former institutional investor on Wall Street, and a best-selling author. In this presentation, he talks about how the future will change technology – and be changed by it.

Among the things he'll discuss are:

- How do you know if a new technology will make it or not?
- Why is data suddenly a problem, and what can we do about that?
- Where is technology leading us?

Finally, ~~Richard will~~ ~~discuss~~ ~~why~~ ~~organizations~~ ~~actively~~ ~~try~~ ~~to~~ ~~avoid~~ ~~it~~, ~~even~~ ~~while~~ ~~claiming~~ ~~they~~ ~~are~~ ~~dedicated~~ ~~to~~ ~~it~~, ~~how~~ ~~to~~ ~~overcome~~ ~~this~~ ~~hurdle~~ – and how to kick-start an innovation culture.

After this presentation, your future won't be any less scary or exciting, but it will be more manageable!

- **Get Your Game On: The Sweet Spot Is Back For The Property & Casualty Industry**

The economy has just entered a new sweet spot. Growth, although slower than in past expansions, is steady. Inflation is cool and likely to remain so. And talk of deflation has died out. All of this is good.

Meanwhile, the consumer markets for auto, business, and home insurance – and all other consumer goods – are shifting in unprecedented ways, changing patterns of demand and market niches. Futurist Richard Worzel is a business visionary and a Chartered Financial Analyst.

In this presentation, he surveys our future, and identifies the shifts that may catch us by surprise, including:

- Why we're in a sweet spot, for how long, and whether it's likely to last, or get shot down by some of the uncertainties hovering around us.
- How technology is going to disrupt our expectations and the way we do business all over again. And how it's going to change our daily lives and the ways we interact.

- Who and where the critical markets of tomorrow will be, and how you should position yourself to prepare for them.

Richard How provides a range of insights into the future, and writes a book that will allow you to anticipate, and make use of the uncertainties ahead to build your business.

You'll walk away with a better understanding of what's ahead, and tools that can help you turn that knowledge into market power.

- **Innovate, Automate or Evaporate: What's Ahead For Higher Education**

Whenever anyone starts talking about the future, no matter where they start, if they talk long enough, they will wind up talking about education, particularly higher education. But higher education itself is changing in ways that those involved may not recognize, and for which they will not be prepared. Business visionary Richard Worzel is today's leading futurist.

In this presentation, he discusses the forces that are driving change in education, ending with what private universities should do to thrive and survive, including:

- Why the answer to 'Should I go to college?' is no longer an emphatic 'Yes!'
- What the alternatives are to higher education, and why they are threatening colleges and universities.
- What's wrong with the past model of higher ed, and how it will change.
- How technology is re-writing all the rules on post-secondary education – and where it's going next.
- What MOOCs can't do, and how to fix them.

'Formal Education has a different model of educating, performance change, or it will become irrelevant,' says Worzel. 'To keep it relevant implies staying slightly ahead of the forces driving change. Those who do this will profit mightily. Those who do not will be forced out of business.'

- **The Fifth Principle of Leadership: Embedding Foresight and Change Management into Your Organisation**

In addition to presenting his Four Principles of Leadership, futurist and business visionary Richard Worzel reveals a new Fifth Principle: Foresight and Change Management. In a world where change is not only accelerating, but the rate of acceleration is increasing, the ability to anticipate what might happen, and be prepared for it, has become vital to survival and success. Moreover, it's necessary for a leader to be out in front, and foresight enhances this aspect of leadership.

In this presentation, Richard outlines how an organizational leader can entrench foresight thinking and change management into his or her organization or group. Richard outlines the principles of foresight, and provides tools for its practice, including:

- Environmental scanning – What to look for, where to look for it, and who should do the looking;
- Scenario planning – Considering what might happen, assessing the probabilities involved, and developing contingency plans to prepare for the most likely possible futures;
- Risk and change management – Change is risky – but so is standing still. How do you decide which is better, and how do you manage the changes necessary to optimize the balance between risk and opportunity?
- The Desired Future & Backcasting – Defining the future you want to have happen, and then working backwards to the present to make it happen, developing robust plans that

Your people will talk away no matter what the future and how to make use of it, with toolsets designed for this purpose.

Your leadership will be enhanced, and your people will be both better followers and better leaders, enhancing the prospects for your entire organization.

- **Where Humanity Meets - and Creates - the Future**

The term 'innovation' has become a motherhood term to which everyone pledges allegiance. Yet, ironically, most organizations avoid true innovation even as they pay lip service to it, because it is difficult, dangerous, and you have to be willing to fail. Yet, innovation is how organizations will survive into the future. Indeed, innovation allows organizations to create the future they want. Business visionary Richard Worzel is a professional futurist, as well as a best-selling author and innovation facilitator. In this presentation, he shows how people and organizations can use innovation to adapt to, and adopt, emerging technologies. Among the topics he will cover are:

- Where is technology headed, and how will it affect us? The broad range of technologies emerging include the biosciences, which will allow us to extend our life spans, perhaps dramatically; 3D printing, which will be as disruptive in the real world as the Internet has been in the virtual world; computers and robots, including computer intelligences, such as IBM's Watson, and the newly emerging Fog computing. The implications for society, for communities, and for individuals will be wide ranging and profound.
- How is – and should – society adapting to the changes ahead? Technology is changing the way we communicate and interact, and with whom. It is prolonging our lives, which may threaten our ability to cope, financially, with an aging population. And it is challenging us to find more creative, more productive – more innovative – work by automating most forms of routine work.
- How can we overcome the problems and risks of innovation, and entrench it in our organizational culture? Here Richard will introduce the Opportunity Matrix, a tool to help people view their situation and environment afresh, and come up with dozens of incremental improvements that, collectively, can produce remarkable change. He will also leave conferees with a users guide to taking these techniques home to their own organizations, and allow them to create an innovation organization

- **Innovation Beyond Motherhood: How to Turn Your Company into an Innovation Organization**

Everyone talks a good game when it comes to innovation, but the hidden, ugly truth is that organizations actually fear innovation. Why is this so? And what can you do to change the attitude of your colleagues from going through the motions in order to look good, to actively and eagerly engaged in being good?

In this half-day workshop, futurist Richard Worzel, a business visionary and corporate innovation specialist, leads you through the process of engaged innovation, including: Innovation beyond motherhood

- Why is it that people and organizations don't want to innovate, what stands in their way?
- How to remove the risks associated with innovation in order to change attitudes about it.
- How to focus on aspects of your business that you've never considered before so that you can see things with fresh eyes, rather than merely repeating stale opinions and repeating yesterday's actions.

Richard will end the workshop with a handout that will allow the people to take home what they've learned, and make use of it with other colleagues, seeding your organization further with innovation beyond motherhood.

