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Meeting Recap Report

A. Introduction

Recently, the Florida Tax Collectors, Inc. ("FTC") sponsored strategic foresight meetings of two distinct groups to further discuss and develop unique approaches to planning for the future of the association and its members. Both groups are concerned with finding ways to best serve Floridians into the near future. The first group was the Transformational Task Force, which is considering ways that the constitutional entity currently known as Tax Collector could serve in the future, but starting with zero assumptions – completely open as to what this entity could become based on the future needs of Floridians. The second group to meet was the Change Management Group, which was tasked with more near-term implementation goals, with more focus on better and more efficient ways to perform primarily the same functions and services as today.

This report is a recap of what was discussed at each meeting so that each group and members of the Association that weren't able to attend either meeting can gain an insight into what was talked about at the meetings and learn more about the strategies and ideas presented to move this group into the future.

Summary of the report
This report is begins with topics that were discussed at both groups before the content and discussion from the individual meetings.

B. What's a futurist?

Very few people know what a futurist is or does, so here is a brief explanation. While there are many types of futurists, the majority spend their time researching and thinking about how technological and societal changes will impact people in the future. This work could be applied narrowly, such as forecasting the importance of a specific technology to a single company, or to identify the potential impacts of a trend that affects the entire world, such as climate change. Most futurists have a specialty or specific area that they focus on, as well as a specific time-frame.

As a professional futurist, I focus on the next five years as I believe that technology is emerging and converging so rapidly now that it's difficult to provide any meaningful insights outside of that time frame. For that reason, I often refer to myself as a "near futurist" to distinguish myself from other futurists that engage in more speculative work with much longer time frames. I feel that my clients are best served by more actionable information and insights rather than "The World in 2050..." (For more information about my background and how I became a futurist, visit my "About" page)

As a futurist, I don't have all the answers, and I certainly don't pretend to have a crystal ball that can show me the exact dates and times of specific events or advancements. What I do is deeply research emerging and converging technologies and work with leaders in a variety of industries to help them spot opportunities before they potentially become challenges.

Too often in an industry or organization, leaders get so consumed performing their duties within their roles that they fail to recognize the huge changes happening all around them. People also tend to associate with others that are also part of their industry or organizations, and this can unfortunately create a bit of an "echo chamber" where the same ideas and perspectives are shared back and forth. This can also inadvertently keep new ideas out and functionally restrict innovation and growth.

Lack of foresight is rarely the result of a lack of experts. Typically, when I work with clients I'm speaking to a room full of experts. As a futurist, I offer the perspective of an "informed outsider." I look at the bigger picture without the restrictions of working directly within the industry. Presenting a candid outside perspective is critically important because as the pace of advancement escalates, it becomes increasingly difficult to consider the fast-approaching future when creating strategies and new initiatives. My clients have their jobs to do - my job is to do the research and the work necessary to help them see what they may not being seeing. As a mentioned earlier, I certainly don't pretend to have all of the answers. I act as a catalyst for conversation and action and to serve as a guide to possibilities of the near future.

C. Exponential vs. Linear Advancement

Essential to understanding how the world could look in the future is understanding the concept of exponential versus linear advancement. The reason it can be so difficult to accurately predict the future is that our minds naturally think linearly. We often imagine the future while thinking incrementally based on the previous perceived rate of change. The problem with this way of thinking is that for decades many disparate technologies have been advancing exponentially. Instead of incremental linear improvements, they double (or more than double in many cases) every 18-24 months in whatever metric is being measured. Industry leaders often demonstrate a lack of ability to consider exponential advancement. Kodak had the first patent on a digital camera *in 1975* but couldn't imagine a world without film. This ultimately lead to their bankruptcy at the same time that a small photo sharing smartphone app with only a handful of employees sold for a billion dollars. Examples of the results of failing to think exponentially are numerous - from Blackberry to Circuit City to Blockbuster.

A famous example of exponential advancement is "Moore's Law" in which Gordon Moore of IBM predicted that the number of transistors per square inch on integrated circuits would continue to double at regular intervals. He originally made this prediction in 1965 and it has largely remained accurate over the last 50 years. This prediction has held true in a variety of other technologies as well, just using different variables in place of transistors per square inch. The effects of exponential advancement can be seen everywhere today. The capacity of an SD memory card increased over a 1000x from 2005 to 2014 and continues to increase. The price of solar panels has been dropping exponentially for decades, to the point now that it's surpassing price-parity with fossil fuels in a growing number of regions around the world.

Understanding the difference between linear and exponential advancement is critical for the FTC because it has huge implications for the future. If we are thinking linearly, we will plan for a [much different future](#) than we will see in a world where many technologies are advancing exponentially. And the farther out we look, the more different our expectations will be from reality. Additionally, for many years, the "doublings" don't amount to much and various technologies and trends that will ultimately be disruptive can be easily dismissed by any number of experts at these early stages. Once we pass the "knee-of-curve" on advancements we begin to experience a startling pace of advancement. I believe that this is why the world is changing so quickly now. It can appear that massive change almost happens overnight, but in fact the early indicators or "weak signals" had been there for years. For example, the newspaper industry declined very quickly as people began to get the news online instead of from a physical newspaper. To many in the industry, this may have caught them off-guard, but if they had recognized the implications of the rapidly increasing abilities of smartphones, they could have anticipated this happening years before it was too late.

Lastly, these advancements don't occur in vacuum. As technologies converge, the pace only increases. This is why so many experts think that we can expect continued exponential advancement for many years to come, and why it's even more important for leaders to recognize the difference between linear and exponential advancement.

All of this rapid change requires us to "think like a futurist" and a good way to do that is through using an approach of Attention, Anticipation, and Action.

> We need to pay ATTENTION to the changes happening all around us,
> ANTICIPATE the possibilities these changes could create,
> and take ACTION to change those possibilities into opportunities.

D. Importance of Unlearning

Before we get too far into the future, let's go back in time for a minute. Think of something that you were told when you were a kid that turned out to not be true - Santa Claus, Easter bunny, maybe the Tooth Fairy. What happened when you finally realized that it wasn't true?

That's an example of Unlearning. If you never unlearned what you believed about the tooth fairy, when you had kids you would tell them to put their tooth under their pillow and you'd both be surprised the next morning when it was still there. That's a ridiculous example, but one of the things that can prevent us from recognizing future trends is holding on to old knowledge that no longer applies.

This requires us to [Unlearn](#)…

In the future, the ability to unlearn will be even more important as things change faster and faster. Famous futurist and author Alvin Toffler is believed to have said:

> "The illiterate of the 21st Century will not be those who cannot read or write,
> but those who cannot learn, unlearn and relearn."

The problem with being an expert...
Before I became a professional futurist, I spent nearly a decade in the telecom industry in various roles from technical consultant to retail sales manager. I was certainly an expert in telecom. Ironically, when I look back at my forecasts over the last five years, the area where I've been the farthest off the mark on is telecom - the area that I knew the best! To me that's a great reminder that the more of an expert you are in something, the more you need to be willing to unlearn. The longer you have been doing something a certain way, the more difficult it can be to recognize new technologies and advancements that could render your years of experience and knowledge obsolete. Imagine if you were to tell a successful newspaper executive in 2005 that in just a few years most people would get their news from their mobile phones? They would have a hard time unlearning years of selling advertising on paper pages based on large circulations. As we think about future possibilities and opportunities it's critically important to unlearn so we can accept new ideas and realities.

A good example of this is the yield sign. When you ask Americans what colors are on the yield sign, most will say yellow and black. In fact, all yield signs have been red and white since the 1970's yet most people haven't unlearned this and continue to hold on to their outdated belief that they are yellow and black - even though they see that's no longer the case many times per day! (Next time you see a yield sign, think about what else you may not be seeing…) For the FTC, it may be necessary to unlearn what services Floridians will need in the future, and how those services are delivered.

E. Trends that could significantly impact the FTC in the next five years

In both meetings, emerging technologies and trends that could impact the FTC and Floridians in general were discussed. Below are the top trends that were brought up and a brief description of why they are important to consider when creating future initiatives and strategies.

Generational Trends: "Digital Natives" or those born since about 1980, grew up with digital technology such as personal computers, cell phones, and the Internet. This lifelong use of digital technology has given them very different view of the world. Their unique perspective is affecting nearly all facets of society, and will impact many of areas relevant to the FTC. Their declining interest in driving and even getting a driver's license is a great example of that.

AI Advancements: Artificial Intelligence platforms and algorithms have recently received unprecedented levels of investment and are accomplishing things once thought not possible for a machine or piece of software (at least in this century). Recent achievements include beating humans in both intelligence tests and facial recognition, and making huge strides in "understanding" vast sets of unstructured data.

Automation: One of the most compelling applications of AI is in the automation of tasks that once required humans. Automation is everywhere today, yet we are just beginning to see what could be possible with the addition of ever-advancing AI systems. It's no longer just giant industrial robots building cars, it's everything from drones to advanced software that is automating processes as complex as disease diagnosis and contract law. Additionally, due to incredible advancements something that was science fiction ten years ago is now a reality. Self-driving vehicles point a future with far less drivers and individual vehicle ownership.

Workforce trends: In my view, all of these new advancements in automation are going to significantly impact the workforce. Until now, when new technologies replaced human workers, they created more jobs than they took. This is no longer the case. According to a recent study, we have already passed the point where technology is taking more jobs than it is creating. In addition to technological unemployment, generational trends are also impacting the workforce today. Millennials (who will account for more than 50% of the workforce by 2020 if current trends continue) typically stay at a job for a much shorter period of time and value flexibility, doing something that they feel is important, and training much more than salary, are changing the way employers attract and retain talent. Lastly, the move to "project based employment" and contract work is a trend that should be paid increased attention to in the future.

Security Issues and Hacking: In just the last year, numerous private companies and government entities have had their data accessed and compromised by hackers from around the world. In addition to widespread surveillance by NSA and other government organizations, people today have a reason to be concerned about both the security and privacy of their data. It appears that no system is safe from hacking anymore, as evidenced by the recent announcement that all federal employee records had been stolen, and as technology continues to advance and as we each create more and more data, the security of our information is becoming increasingly important.

Regulation Lag: Unfortunately, as technology continues to exponentially advance, the government's ability to regulate does not. This will become more of an issue over the next five years, and will demand changes in the way the government operates. Amazon recently gave up waiting for the FAA to approve their drone delivery prototype and temporarily moved their testing to Canada.

Energy changes: Although it may not be as apparent in Florida as it is in other parts of the country, a solar boom is currently underway. Prices have been falling exponentially for decades and now are a point where solar is

an economical alternative to other forms of electricity generation in many regions. Coupled with the explosion of solar projects is the emergence of new battery (and energy storage in general) technology that will allow systems running on solar to run 24 hours a day, not just when the sun is shining. Elon Musk is currently building a $5bln battery factory in Nevada to further accelerate the shift to renewable energy and also electric vehicles.

Health care advancements: Our health care problems remain relatively constant, yet our health technologies are advancing rapidly. Genomic editing tools like CRISPR-Cas9 and AI health care platforms such as IBM's new Watson Health point to a future where people live longer, and live healthier longer. This affects everything from population demographics to the workforce. As these technologies continue to emerge and converge, we may see a significant increase in life expectancy each year.

Population changes: Due to a variety of factors, including climate change, immigration, and aging boomers moving south, the population of FL could increase significantly over the next five years.

F. CHANGE MANAGEMENT GROUP

The Change Management Group held their most recent meeting at the Osceola Tax Collector on Monday, June 15th.
1. **The goals for this meeting as determined by participants at the beginning were:**
   - To "zoom in" from the broad group of ideas and possibilities and report back to the board
   - Create a roadmap with milestones of recommended actions
   - Determine if the group is on the right track in their thinking about what should be done
   - Identify specific actions that have substance, not just vague ideas

The group discussed what customers expect today and shared examples of their experiences of good and bad experiences:

2. **Retail Expectations Today and examples of good and bad customer experiences:**
GOOD
   - POS stations on the floor with customers, not "behind the wall"
   - Disney chat versus call, despite initial learning curve, creates a better experience. Use of Magic+ bands to make transactions and guest authentication easier and frictionless
   - World of Beer – they remember their customer's names and learn about what they like
   - Loyalty programs, such as Marriott's program
   - Publix – Great product quality, always clean, great service
   - REI – long guarantee, they stand behind their products
   - Carvana.com – seamless experience, high level of transparency, great service, use of technology
   - Cricket wireless – great chat-based customer service

BAD
   - Emergency Room – lots of redundant forms
   - Kmart – everything looks old and is not kept up
   - Cable companies - legendarily poor customer care due to local monopolies
   - Verizon – Don't resolve issues, trying to upsell you on everything, even if you're receiving poor service
   - Car dealerships – lack of transparency, manipulation, upselling

To better understand what steps and actions should be taken to further improve the already good service provided by the FTC to the citizens of Florida, the group talked about possibilities for the FTC in 2020 and worked backward to then think about what would need to put in place now to make some of these possibilities a reality. Below is a list of different ideas that participants shared (this is simply a list of possibilities and should not be viewed as a comprehensive list of goals for the FTC in 2020):

3. **Future Possibilities for FTC:**
   - E-driver's licenses
   - Alternative payment types

- E-tags on or in cars, or Digital "plates"
- Virtual Presence (mobile or otherwise)
- Data Security Concerns (!)
- Cloud environment
- Further integrating GIS into Property ID
- Expectation to protect information
- Outsourcing and privatization of services
- Project-based employment
- Customer interface changes
- The need to serve "Off-the-grid" customers
- Workforce trends and the number of employees needed
- Auto-withdrawals (monthly payments, escrow, etc.)

4. Retail Technology Trends

Like most other technologies, "retail" technology is advancing rapidly and changing the way that companies and organizations interact with those they serve. For the FTC which currently serves millions of Floridians in a somewhat retail-like environment, understanding new technologies in this area is especially important. As a futurist, I identified a variety of things to be aware and to potentially look to use or integrate in the future.

Emerging retail tech
For the FTC, there are a few specific areas that are most important:

Payments and Currency
- Today, people are using a wide variety of different devices and payment platforms such as Apple Pay and Google Wallet.
- Traditional credit and debit cards are changing as well with the (extremely delayed but finally here) introduction of so-called "Chip-and-PIN" technology that is currently employed in much of the rest of the world.
- Additionally, new forms of digital money, called Cryptocurrency, are becoming more commonly accepted and used. Important types of cryptocurrency to be aware of include Bitcoin, Stellar, and Ethereum.

Security and Identification
- Numerous new forms of biometric identifiers can be used today - everything from ear shape, veins in your hand, your heartbeat pattern, and unique scent to can be used to identify you. For example a store in Shanghai, called *100% Genuine Imported Food*, lets customers pay with their faces by scanning their capillaries under their skin and matching the pattern to a customer in their database.
- Carnegie Melon's Biometrics Center has developed technology that can identify a human from 40 feet away just by scanning the person's irises, even in their rearview mirror.
- Many mobile phones are now using advanced biometric authentication, proving how quickly the technology is developing.
- Due to the ever increasing number and sophistication of hacks recently, and the sensitivity of the data being stored and accessed by the FTC, new identification technology will be critical to protecting the information of citizens in the future.
- There will certainly be challenges, including what to implement, costs, and employee risk, but change will absolutely need to be made.

Interface
The way that customers interact with services is changing rapidly.
New platforms and devices to watch are:
- HoloLens
- Oculus Rift
- Context-Aware Mobile services and marketing
- Interactive displays
- AI Customer service
- Internet use and engagement

5. **Additional Notes**

The following is the list of notes from the second half of the meeting. This group's recommendations will be formally presented to Board. The notes below are just to record different ideas and suggestions that were discussed.

Incorporation of new ideas, comments, and suggestions

- What can the FTC board do right now?
- 1 year strategy: Need an IT person, transition Yahoo message board
- Come up with an executive summary
- Treasury office more than tax collection or service
- Taxpayer account - Brass Tax
- Data is a treasure
- Combining transactions
- Ability to estimate taxes if you do an escrow account or monthly billing
- Implementation, IT department, allowance from smaller offices
- Project-based hiring to add new technology
- Getting leadership behind new initiatives, allow access to necessary data from different departments
- Staff changes due to technology, do you rehire retirements?
- Implications of applying more technology very likely will replace many positions
- More of a transient workforce - more time in onboarding and exiting
- Streamline onboarding and exit process
- FTC has the best relationship with state government of any office

What can be done in 2-3+ years

- Single point of contact
- Building trust
- Having transparency in the office
- Driver's license crisis is bringing some of the collector's back into group
- Credentialing authority

G. TRANSFORMATIONAL TASK FORCE

The Change Management Group had their most recent meeting at the Domi Coworking Space in Tallahassee. This location was chosen because it was literally built to foster innovation and encourage creativity. This meeting was held on Tuesday, April 21st.

1. **The goals for this meeting as determined by participants at the beginning were:**
- Learn strategies on how to "clear your mind" to allow for new ideas and possibilities
- Develop ideas to add value and expand services to Floridians
- Hear insights about future technology and trends
- Learn about the goals of the committee and get "Marching Orders"
- Talk about the future of Florida in 2020

2. **Possible future needs and expectations of Floridians:**

To understand how to better serve Floridians in 2020 and beyond, the group discussed possible "pain points" of Floridians in the future, as well as future expectations when interacting with the new entity, whatever that may ultimately be. How can the role of the Office be re-imagined? We started with identifying potential future needs and problems that Floridians may have in the near future due to all of this change.

"Pain Points" or areas to serve:

- ID Theft Recovery
- Mitigation for recovery
- Not Deceased
- Information to Navigate bureaucracy
  - Overcome the disconnect
  - Access to information

- Multi-comm channel
- Generational Technology Gap
- Multi-lingual society
- Elderly Care
- Veteran Services
- Sustained Innovation
- Unemployment due to automation
- Education

3. **Possible future expectations**:

What are Floridians going to expect in the future? How can your office best serve Floridians? We may need to anticipate what they need before they even know to be ready in time, so we identified possible future expectations.

- Mobile experience
- Accept future currencies
- Automated – no forms
- Ubiquitous
- Fast – no wait
- Close proximity
- Counsel/ Guidance/ Assistance
- Multi-lingual
- Community/ Social Knowledge Share
- Accuracy
- Positive attitude/ customer service (in any form)
- Low cost
- Decentralization

4. **How can the FTC best serve Floridians?**
- Be trustworthy
- Concierge-type service
- Safety
- Overcome the disconnect altogether
- Provide information and assistance to navigate government
- Definitive ID Verification and Recovery and Restoration through connections
- Facilitate entrepreneurship
- Be a single point of access
- Support sustained innovation society
- Licensing
- Certification
- Inspection

5. **Possible words to describe the new entity:**

Advocate
Facilitator
Concierge
Emissary
Sentinel
Gatekeeper
Guide
Ombudsman
Protector
Hub
Guardian
Executor
Trustee

Curator
Propitiator
Coordinator
Navigator
Fiduciary
Liaison
Friendly
Approachable

6. **Possible names for the entity:**
   - Commissioner of Constitutional Citizen Services
   - Community Support Services
   - Government Guidance

7. **Actions**

Lastly, the group talked about what actions can be taken. For example, how do you get the message to the public? What actions can we take today – what's one thing that you can do personally this week?

When planning for a major change, there will be roadblocks and allies. The group identified a few potentials for each area:

Potential roadblocks to new entity:
   - Funding
   - Legislature
   - Citizens

Potential allies:
   - Legislature
   - Citizens
   - Elder Affairs
   - DPR
   - VA

How can we create a culture that can dynamically adapt?
   - Get a "Reverse mentor" - someone that you can mentor, but who can also provide you with a different perspective and way of looking at the world. If you're over 50, finding a Millennial reverse mentor could help you adapt and be more successful in the future.
   - Schedule a "Future Fifteen" - plan at least 15 minutes per week where you research and think about the future and how advancements and changes could affect you and your organization.
   - Occasionally substitute "Future Talk" for small talk - instead of asking about the weather, bring up something you discovered during your last "Future Fifteen"
   - Conduct a Post-mortem - imagine that your office has been shut down. What "killed" it? This can help you anticipate potential problems while you still have time to address any potential problems.