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<http://www.swinburne.edu.au/corporate/spq/docs/The%20Future%20of%20Commercial%20Education.doc>

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The Future of Commercial Education

An 'Ideas' Piece
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Approximately 4200 words

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Introduction

You only have to get a sense of the ratings for TV shows on Nostradamus and his quatrains (1), look at the amount of calls the 0055 'Your horoscope' (2) phone lines generate and see the 'How to predict the next share market boom' type books fly off the shelves (3), to know that people love predictions.

So let me make one – the following is an indication of the type of approach that will be commonplace by 2015.

Yes you read right – by the middle of the next decade, the idea or 'theme' encapsulated by this short piece will be an accepted, pursued and successful approach to education. For some. For others it will represent all that went wrong towards the turn of the century.

In the following text I'll give you the idea and then offer you a few of the emerging threads of development and show what will happen as they cross paths. I'll point out some of the obvious statements as well – the ones where you'll probably say, 'Yes and that's been around for ages so that is nothing new'. And you'll be right. The difference is what will happen when these already existing concepts are applied in new ways for new reasons generating a new result.

Now I am mindful that making predictions is fraught with danger – if you are wrong many will be happy to point out your mistakes, ridicule you and label you a crackpot. If you are right, some people will claim they predicted it before you, will say it was obvious and therefore not hard to predict or label you a 'guru' and seek your counsel on areas of which you have no knowledge or desire to make claims.

For the most part I've been reasonably successful at spotting early developments. Don't ask me how I do it, I'm not really sure though it probably comes from reading a lot of things in a lot of different fields and seeing if there are any links between them. Nor am I a millionaire as a result. I'm not in this thing for making money – I'll leave that to the doyens of what has been dubbed by Hazel Henderson (4) as 'The Global Casino', that thing they call 'the market' whatever that happens to be. Rather I happen to have a pretty good knack for making links between what most people seem to consider unrelated pieces of information. For those of you who have read my 'working ideas' document – 'A Blueprint for Advancing Australia Collectively' (5) first knocked up about the middle of 1999, or the paper 'A Drop in the Ocean for Foresight Practitioners' (6) written in 2002, you'll know what I mean by making links that seem to be 'on target'. Of course when you make enough predictions, you are bound to get one right sooner or later. ☺

This text is written more as a conceptual piece than a 'hard' research-intensive paper and I am open to any feedback you'd care to give on the idea that follows.

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Definitions

What do I mean by 'Commercial' and 'Education'?

In this document, 'Commercial' is the deliberate process of making money and may be seen as an end of itself. The aims of the entity are clearly 'for financial profit' though the paths to financial profit may take varied forms depending on the needs of the business.

The purpose of that profit may be claimed to be 'for shareholder benefits' though I don't consider the aspects of how any financial profit may be expended, why and for whom. As Art Kleiner has so succinctly shown in his book 'Who Really Matters...' (7) the 'who' in the business is usually a handful of key players whose decisions for the business are geared toward what they, as individuals want to achieve, with the concerns of shareholders and customers coming a long, long second. This paper does not intend to consider the ethics or values of decision-making around the idea of 'for profit' or the distribution of it.

'Education' is the process of providing learning and teaching in a format that aids both the student and teacher. The setting may be formal or informal, structured or open and may benefit entities not directly connected to the immediate process of 'teaching'.

The marriage of these two concepts then leads us to determine that an entity engaged in the pursuit of profit using the educational arena could be considered part of the 'Commercial Education' sector, whether or not their core business is 'to educate'.

Commercial Education 2015 – Whose 'Commercial Education Sector?'

It is important to note that due to my geographically structured experience, for the most part I am talking about the Australian education system. To some extent this expands the idea into the realm of the western hemisphere educational approaches that will include the United States and United Kingdom, and potentially Canada & France due to their proximity to those countries. New Zealand will be impacted though neither Australia or New Zealand combined would make a significant difference to the likely result. As such, this approach in Australia will lead to a 'two for one' result with no great increase in costs. Eventually the entire EU will embrace the concept.

Also I am aiming this at the Tertiary Sector. The secondary school market will follow in time and potentially the Primary market also will follow. Much later in this century I would imagine.

So what is this idea?

By 2015, students with the greatest potential for high tertiary achievement will have their tertiary fees paid for by an individual corporate player in exchange for an 'option' to employ the student upon graduation.

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Whilst this may sound like a radical idea to some, it is important to note that this idea already exists throughout the world with a primary aim – to boost employee recruitment numbers. I use the word ‘recruitment’ deliberately for the field of endeavour where this idea has been used for decades is within the military system. Right now, a student could join the navy or army or air force and undertake graduate studies in a field of their choice and from a wide array of subjects, on the condition that following their four or so years of degree study, they give the ‘company’ (military) four or more years of post-graduate service (8).

The only real difficulty that might delay this idea developing is the changing values of newer students who may seek greater workplace mobility and cross-functional challenges. As such, large corporations with multiple work locations and fields of endeavour will be best placed to provide the degree of challenge that will entice new workers.

How will it work?

Corporates will begin targeting high achieving secondary school students with advertisements to attend advanced assessment centres. Here they will undertake a series of tests to ascertain their suitability and potential.

It is unlikely that the Tertiary Entrance requirement (TER) scores (9) used now to rank VCE students for places in Universities will be sufficiently robust or realistic for the corporate market. So the Emotional Quotient tests, IQ tests and Values Tests (along with a myriad of others) will be used. (10)

It is probable that a couple of businesses will emerge to handle this process for the wider business community and that what will happen is an AFL-style draft televised around the country (11). High potential candidates will nominate for the draft and a business will pick them up or negotiate with them on the terms of an education/work contract. Top candidates will have their choice of employer and study area. Smart employers will secure their next batch of highflying personnel before competitors snap them up, with talent scouts scouring the schools using a network of secondary school teachers.

Divergent Theme

Alternatively to this approach or simultaneously (and with the same result), Tertiary Institutions will offer top potential candidates a degree free of fees or greatly reduced, on the proviso that they have the right to ‘sell’ the candidate to the highest bidding employer.

Emerging Signs

So how will we know when this approach begins to emerge from the ether of current educational formats? Well funnily enough, many of the signs (anecdotal and concrete) have been around for years, there has just been a lack of urgency connected to the need.

Some of the early indicators are –

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- The push towards greater accountability of taxpayer funded institutions for producing educational outcomes through a corporatisation of the workplace (12)
- The push for Tertiary Institutions to have closer ties with industry
- The ever increasing drive for Self Generated Revenue (SGR) for the University Sector as funding continues to be withdrawn by governments (13)
- The heavier emphasis of university research units to produce more relevant (read profit potential) outcomes
- The poaching of top research scientists by the corporate sector
- The increased costs of tertiary education for students around the world
- Estimations of lack of suitably qualified employees by 2008 in the US that may impact Australia's employee pool (14)

How will these indicators 'play out'?

Closer Ties/Educational Outcomes -

Developing closer ties with Industry is an attempt to ensure that teaching outcomes lead to employment outcomes. But using 'closer ties to Industry' as a viable indicator of the value of taxpayer expenditure, we presuppose that what is needed 'now' by industry sectors, is what will be needed in 3 or 5 or more years time.

The unfortunate thing is that Industry sectors have been notoriously bad at predicting what their needs will be beyond the next quarterly report and this isn't just within the area of qualified and trained employees – take a look at the industry cries for more IT workers right up to the days of the IT bubble bursting, just a couple of years ago.

Some (mistakenly in my opinion) pursue the Information Technology route as a 'cure all', others take the 'dumbing down' route – sacking their mid tier management level and employees with a number of years under their belt, in an effort to reduce costs, and some companies attempt both at the same time. In each approach, the business loses cultural foundation, developmental knowledge and intellectual capacity. The 'chainsaw' approach has proven time and time again to produce minimal gains and significant losses over any period beyond two years, as has the mergers and acquisitions route. The IT route sees massive expenditure on systems that take years to integrate, costs millions to purchase and thousands of dollars to retrain staff or make others redundant, all to be 'out of date' and superseded by the time it is bedded down. (15)

The ideas then, of what type of employees industry might require, are rather less exact than many would have us believe. To test how 'exact' one need only ask the following question – 'If the tertiary education sector adapts to meet the current stated needs of the

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corporate sector, would industry be willing to guarantee those work places or fund the retraining if those places are no longer available?' I suspect that the chances of meeting with anything other than a resounding 'NO' are unlikely. 'Far better it is', say those in the corporate world 'for someone else to pay for the planting and growing of the tree and for us to 'pick the cherries'.' Without this commitment by the corporate sector, the availability of positions for these well-trained student personnel is not guaranteed, despite demands that the tertiary sector produce more 'relevant' training outcomes. The so called 'employee needs' are not quantified by employers because many have no idea themselves, tied as they often are, to meeting the demands of a vague entity like 'the market'.

Self Generated Revenue/Research

In the Tertiary Education sector, Self Generated Revenue (SGR) is also linked to aspects of research development and increasing student fees for a tertiary education. SGR can be improved by developing a core set of profitable patents as a result of effective research. It can also be improved by providing more full-fee paying places for students who can afford it. In both cases, what drives the direction taken is the reduction in funding by governments.

This may or may not be a good thing depending on your perspective. What we know however is that those full fee paying students essentially represent pure profit for a University once its quotas of subsidised places is filled. Ideally perhaps, for a class of say 30 students, 16 would be government funded places (covering costs) and the rest fee paying. Over the last two decades the actual funding of the tertiary sector by government has shrunk from about 90% to about 45%. Profitable research centres are a must as is a diversification of the student base to incorporate full fee paying attendees.

Divergent Theme

University research arms are also pushed hard to 'produce' commercial outcomes. Yet at the same time there are calls for wider collaboration within the tertiary sector. In an environment of decreasing funding, expecting increased collaboration on high-potential commercial fields of endeavour is unlikely where concern over self-preservation is high. Collaboration is likely only where (often smaller) universities feel they need to share costs and where the perceived benefit is still likely to be substantial to all parties. As such, university research units pursue developments in those fields dubbed 'the next big thing'. These 'media hyped' bubbles suck research funding from fields less 'sexy' yet more likely to generate beneficial outcomes and at an earlier stage. When this occurs, the 'Collapsed Calliper Effect' (16) forms a debilitating self-generated loop in which control is lost and the inevitable crash occurs. Rather than nurture broad development over longer periods, increasingly cash strapped institutions look to hit 'home runs' through closer research ties with industry players willing to fund development - but we all know what happens on the 3rd strike.

Finally this leaves top research scientists being poached by the deep wallets of large multinational firms intent on maintaining a competitive advantage. Unable to compete with these multinationals, a 'brain drain' ensues. The quality of research output can

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reduce and this means that Governments manage to reinforce their cries of 'relevance'. Under pressure, Universities 'punt' on the next big thing, reducing funding in areas deemed by management to be 'on the periphery' in order to enhance the likelihood of their 'backed horse' winning the race. Only a very small percentage of punts will pay off. As a result, further Government funding is withdrawn and the only area available to increase tertiary sector funding is via full fee paying students.

Fee Paying Consumers

More full-fee paying students or higher fees per student are the two key options left meaning that more students find that they are left with just two options - withdraw from the system or take on an extraordinary level of debt. (17)

The divergent strategy for students is to borrow heavily on personal loans and credit cards, use those funds to pay back the government secured loans and then declare bankruptcy to clear the debt. This leaves them with a degree and a poor credit rating, but with minimal chances to purchase their own home or significant other assets, what do they have to lose?

The idea of bankruptcy also makes potential employees less attractive to potential employers. As it is possible that the more expensive fields (like law, accounting, and medical streams) will also see the greatest number of potential defaulters, the pool of suitable high quality candidates in those fields will reduce.

The other choice for graduates is to opt for employment opportunities overseas in countries with a favourable exchange rate, most notably the United Kingdom and the United States. This will lead to a brain drain of available qualified candidates, exacerbating the problem for local companies. We may begin to see Australian graduates poached by overseas multinationals who, lacking appropriate candidates in their own locations, wait for Australia to fund the education and then 'pick the cherries' - the exact approach currently used by most large Corporates here in Australia.

Divergent Theme

Buckling under the weight of student fees and repayments of student loans, the next line of housing purchaser and entertainment product purchaser is drained from the marketplace. This negative impact is not currently factored into the costing estimations as a flow on effect to the economy, despite an increase in tertiary qualified employees over the past decade of about 10%. Corporations blinded to the peripheral impacts of the change suddenly find themselves without a chance for a growing market share particularly as communities of practise (students who get together to share resources), develop a means for addressing the issue of 'access to' rather than market driven 'ownership of' products.

Business sectors like retail clothing, entertainment and WE (wearable electronics) (18) manufacturers feel the impact of a shrinking market base of an 'upwardly mobile' student sector. Those students who opt out of the education stream create a new market of cheap product consumers who whilst unburdened by student debt, lack the income resources

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able to take advantage of expensive gadgetry. They also represent a growing wedge between a society and its ability to cater for the disenfranchised.

Employment Outcomes

Whilst all of this occurs the next wave of influence crashes onto the shore – the recognition that a degree does not guarantee a job.

This is true in particular within the large corporate field that is seeking ever more ways to reduce their employee numbers whilst maintaining market share and profitability. Where a degree once made a position within a firm a 'walk up start', nowadays this is not the case and is extending to include the 'tuppence a dozen' Postgraduate degrees as many are also beginning to discover. (Sidenote: This bodes a warning of dark clouds on the horizon for many MBA schools). At the same time, shifts in the values of new employees are leading to a more discerning marketplace by new employees who view the idea of working for a large corporate an anathema to everything 'their group' believes.

Small to Medium Enterprises (SMEs) suddenly find themselves with access to degree-qualified employees and not all will be able to manage the transition for employing and retaining staff with arguably better (knowledge) skills than the owner. Ever decreasing career time spans ensue, aggravating the difficulty for graduates to obtain banking finance. Other SMEs will be able to fully utilise these well-trained employees by providing fertile ground for adding real life experience to the theoretical learning. They'll begin making extensive inroads into the market share of the big players, leading to a rebirth of medium size enterprises able to pick off the share of the smaller players, whilst still providing greater customer service to consumers.

Release the Hounds

Finally the next level of development occurs as the legal fraternity look to tap the income streams of the Tertiary Sector. Full fee paying students, disgruntled with the quality of teaching, the crammed classrooms, the lack of access to tutorials and the cost of fees, exacerbated by a lack of employment outcomes, sue for damages with class action against individual institutions. Universities, unfamiliar with a full on attack are likely to succumb and settle out of court. Next year's budgets look a lot thinner for some departments.

Professional Indemnity Insurance costs soar for universities with Governments demanding that the sector be more accountable and this 'crisis' is used as a means for removing the 'academic dinosaurs' that've been the mainstay of teaching for decades. The dinosaurs aren't the problem, just part of it and ripping the foundational heart out of the sector only exacerbates the issue over quality. Whilst content delivery styles improve through more tech savvy teachers, the quality of content is diluted due to the removal of the extensive knowledge base. The winners are the legal firms and insurance agencies.

Overall External Themes Summary

The lack of qualified employees on the horizon in the US extends not only to qualified 'knowledge workers' but to sectors of the health care sector, in particular, nursing staff.

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Students' suing both individually and in a class action lawsuit has already occurred in the United States and in Canada (both pending) (19) and was the subject of a future Wildcard in Swinburne University's monthly foresight bulletin, 'Prospect'. (20) Emulation in Australia is likely, particularly as a class action law suit.

The recruitment/education process is already in existence in armed forces and will be easily replicated within the commercial sector. To some extent a limited use of this approach is used to source research scientists or top corporate managers with 'golden handcuffs' and share options a common way to attract and retain key staff.

Corporate sponsored or owned universities and colleges already exist. Examples include McDonalds University (21), and Bond University (22) among a myriad of private educational institutions or employer/corporate sponsored 'schools', most notably within the management sphere of training. The relationships may have begun as sponsorship opportunities and the development is likely to see corporate players wanting to gain closer and faster access to the next crop of bright young employees. Since McDonalds University, formal training programmes have grown significantly and now it is common for universities to deliver MBA programmes through a corporation's intranet system.

'Prologue'

Amidst the rubble of educational and research outcomes, fee structures, self generated revenue targets, industry relevance and a perception of the lack of suitably qualified employee candidates, a new industry is born - enter the new commercial arrangements with 'employee option' contracts for students.

One final thought - these new commercial recruitment arrangements will also lead to another significant development, what I call the monolingual second-class employee (MSE). The rise of MSEs is being driven by the global corporatisation of the workforce with particular emphasis on the large populations and developing economies of India, China and Indonesia.

The powerful western businesses reliant on English speaking employees have begun to place more emphasis on growth opportunities and cost shifting via outsourcing opportunities in the developing nations. At the same time, these nations have begun to focus their own internal processes at engaging with the 'growth' opportunities represented by increasing exposure and openness with the rest of the world through trade developments. In all circumstances it is the multi lingual employees who play a significant role in business negotiation, staff training and opportunity sourcing.

As these business relationships develop, it will be expected that employees have the ability to operate in any geographic location, regardless of their physical location (as can be seen with the IT sector and Call Service sector in India. Ultimately, only multi linguistic employees will be able to do that successfully. This will see a rise in the new second-class employee - monolingual English speakers. Players within the Commercial Education arena will also use this as a critical criterion for new staff selection. Students without the

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ability to speak English, along with say Mandarin and/or Hindi and/or Indonesian will be rated below those students that do.

Conclusion

By 2015, candidates with 'top potential' ratings will be plucked by the corporate market and will pay for tertiary education fees for an 'option' over employment offers. How those option contracts are worded will be interesting to see.

Fee paying students will demand greater accountability for their funds and law suits targeting universities are likely either in class actions or in single cases. Either way the costs of insurance will increase and universities will be demanding greater results and accountability from their teaching staff. Many of the teaching staff will rebel and be forced out, unable to meet the demands of a corporatised tertiary education sector. A core of experience and knowledge will be lost along with the 'dinosaurs' unwilling to adapt.

Universities will continue to punt on 'home runs' within research units. These gambles place higher stress on the regular income of fee-paying students who will bear the brunt of under funding and fee deregulation.

The end result will see the emergence of a new business sector – brokers in human potential. These brokers will be the middlemen, scouting for talented youngsters in need of funding for their tertiary education, and able to find multinationals with deep pockets, willing to seek options on these new employees. The winners will be high potential, multilingual students willing to commit to employment in exchange for a fee free degree. The losers will be English speaking students unable to fund their way into university or who don't meet the high expectations of the new 'employee draft' of 2015.

Like all changes, there will be winners and losers. The winners will be the first to prepare and act for these developments. The losers will be those who consider the future to be a constant predictable trend or 'real' only in terms of 'hard data'. These entities will have no one but themselves to blame. Other victims are those with little choice – good solid students that whilst not fitting into the 'outstanding' category, would make steady, reliable and valued employees. The tertiary debt that they carry may well become a noose around their neck for later life - an unfortunate outcome.

By the way, I'm starting my 16-month-old daughter on Mandarin tonight. ☺

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10. See Howard Gardner’s work on ‘Multiple Intelligences’ at <http://www.nswagtc.org.au/info/articles/McGuinnessMultIntellig.html> and also www.spiraldynamics.org for the Values Systems test.
11. Australian Football League – www.afl.com.au
12. See <http://www.vcasu.org.au/nelson.html> for one opinion of the process.
13. See <http://www.ssu.swin.edu.au/media/swine/swine16> for one opinion on the concept of Self Generated Revenue (SGR).
14. Herman Trend Alert – September 24th 2003, www.hermangroup.com
15. Allegedly, despite an internal IT system assessment recommendation for the selection of any of the ‘other alternatives’, senior management at a division of one of Australia’s telecommunications companies spent over \$70 million on a new IT system over 3 years and still didn’t have full compliance or operability. This was 18 months longer and \$58 million more than what was expected and was said to be the major reason for a blow out in customer claims against the division, of around \$30 million in one financial year. In 2002, a full-page advertisement in the Australian Financial Review by the IT vendor listed a wide number of Top 200 companies using their service. The division of the telecommunications firm was not among them.
16. ‘Collapsed Calliper Effect’ Marcus Barber 2003. See ‘Information & Communications Technologies (ICT) Environmental Scan, Conducted by Foresight Planning & Review, SUT 2003.
17. A Story in The Australian on the 26th of March 2003 discussed the brain drain being caused by high levels of student debt as students seek higher paying jobs overseas in the US and UK, or using bankruptcy as an alternative.
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<http://varsity.utoronto.ca:16080/archives/117/mar13/news/UofO.html> and
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20. See <http://www.swin.edu.au/corporate/fpr/docs/swinonly/foresight/FB140703secure.pdf> for an example of the development of 'students as customers' operating environment. The full wildcard is reprinted below -

Law Firm Sues You For Damages

We are 3 Years into a semi de regulated market place and the costs of some Tertiary courses have jumped significantly. The fallout seemed to have dissipated until the following full-page ad in a Daily Newspaper appeared, run by prominent law firm Stevens, Ullrich, Elathanos, Upton, Nguyen & Igmarr (SUEUNI).

'Have you attended an Institution of Learning in the past 5 Years? If so, you may be entitled to a significant sum of compensation. Whether you attended a Government funded University, TAFE or a Private training provider AND whether you passed OR failed, you might be entitled to compensation for lack of quality instruction during your training and for loss of future earnings as a result.'

You don't pay too much attention, dismissing it as another publicity and money grabbing stunt, until the 'Notice of Statement of Claim' lands on your desk. In that claim, Swinburne UT and you personally, have been named as co defendants. SUEUNI allege that failure to ensure and implement quality assurance throughout all levels of instruction has damaged their client's future prospects and they are seeking substantial compensation for their clients.

Some questions quickly jump to mind - **'Why me?'** **'Why now?'** and **'How did this happen?'** And just maybe you'll remember that question posed 3 years ago - **'How do we prevent this from occurring?'**

21. See <http://www.mcdonalds.com/corporate/careers/hambuniv>
22. See <http://www.bond.edu.au>

About The Author

A practising futurist, Marcus Barber is the Strategic Foresight Analyst in the Foresight Planning & Review Unit at Swinburne University. He has almost 15 years in sales development, marketing and strategy consulting. He is the author of *'The Money Tree & How to Grow One - Creating Success in Your Business'* and recently started his next book *'Killing Trends - the Graceful Art of Innovation'*. He is the creator of 'Go For Gold' the strategy board game, has developed a 'creative thinking' training process for sales and customer service staff and is passionate about using out of the box thinking to create better options for the future and to challenge dysfunctional 'sacred cows'.

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