

**YEAH, I WAS INTO BIG
DATA**

BEFORE IT WAS BIG

memegenerator.net

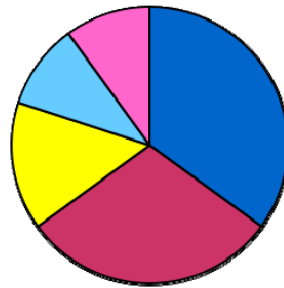
CREDIT SCORE FACTORS



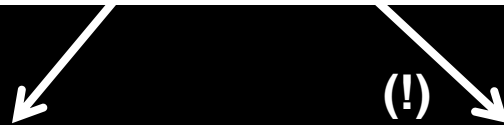
- On-time payments
- Capacity used
- Length of credit history
- Types of credit used
- Past credit applications

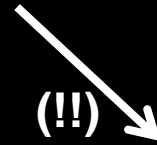


CREDIT SCORE FACTORS



- On-time payments
- Capacity used
- Length of credit history
- Types of credit used
- Past credit applications







If you had asked social scientists even 20 years ago what powers they dreamed of having, they would have said, “It would be unbelievable if we could have this little tiny Black Hawk helicopter that could be microscopic, fly on top of you, and monitor where you are and who you’re talking to, what you’re buying, what you’re thinking, and if it could do this in real time, all the time, for millions of people, all at the same time. If we could collect all these data, that would be amazing.”

-- Nicholas Christakis

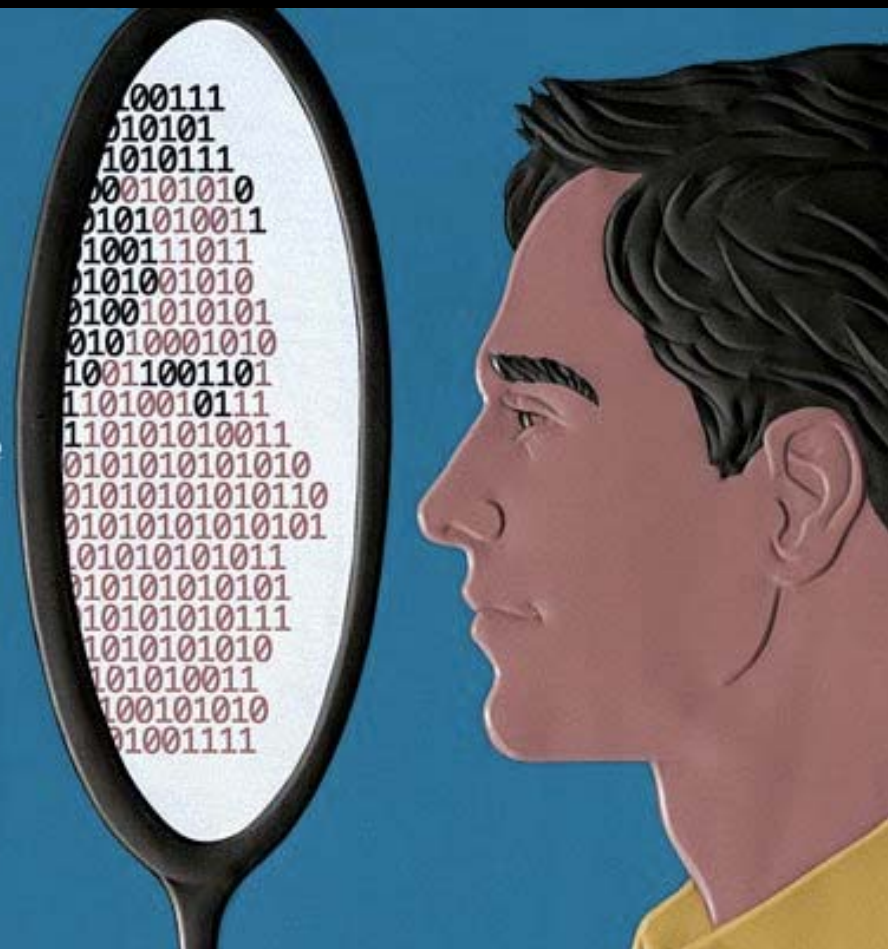


*“The internet of things includes most of humanity.”
-- Sandy Pentland*

Deloitte Review

IoT's about us

Emerging forms of innovation in the
Internet of Things



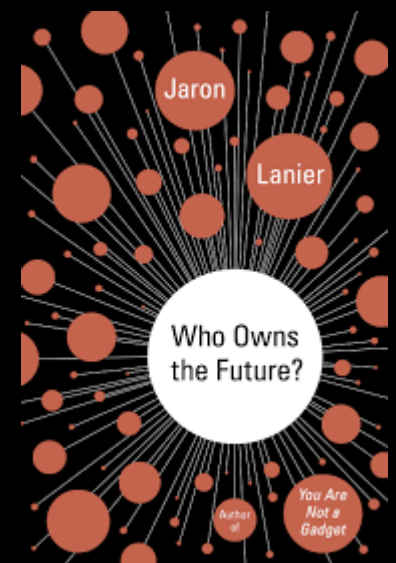


The primary business of networking has come to the creation of ultra-secret mega-dossiers about what others are doing and using this information to concentrate money and power.

It doesn't matter whether the concentration is called a social network, an insurance company, a derivatives fund, a search engine, or an online store...

The result is a wielding of technology against the future of the middle class."

-- Jaron Lanier



“There needs to be a completely new approach to how we operate as business leaders, one that clearly puts people at the centre of all we do.”

-- B Team Leadership Statement
Davos, January 22, 2014



“Do well by doing good.”

-- Benjamin Franklin

“Do well by doing good.”

-- Benjamin Franklin

“The only valid purpose of a firm is to create a customer.”

-- Peter Drucker

“Do well by doing good.”

-- Benjamin Franklin

“The only valid purpose of a firm is to create a customer.”

-- Peter Drucker





Nudge

Improving Decisions About
Health, Wealth, and Happiness Richard H. Thaler and Cass R. Sunstein



www.vpbookclub.com
www.penguin.com



The Design of Everyday Things



Donald A. Norman



Who wants a stylus?









SPEND LESS THAN YOU EARN



EMERGENCY SAVINGS



CREDIT CARD BALANCE



HEALTH COVERAGE



OTHER LOANS BALANCE


INSURANCE COVERAGE

Similar Homes

Friend Rank

About Me

How I did in **October** ▼

 Room for improvement

 Used 12% more than September

 Used less than yearly average

Efficient homes

\$35.12
300 kwh

All homes

\$37.12
312 kwh



My home

\$43.00
340 kwh

An easy way to save:



Turn off lights when not needed

 1,021 people do this

Show more tips



Join a group, compete together!

Find people with similar interests to drive efficiency at home.

Search groups

You are being compared to to **214,827** homes with these characteristics:

 0-500 sq ft

 Central A/C

 No fireplace

 NE Climate

[Edit my home information](#)



- 1** An ingenie telematics box is fitted out of sight in the car - collecting data on how the car is driven
- 2** Data is then transmitted from the box to secure servers via the Orange network, allowing us to assess your driving style
- 3** We send you feedback on your driving which is available via the ingenie app or online
- 4** We give discounts to our best and most improved drivers, so drive well and you could pay less



CRIME LAB


Crime Lab researchers release NBER working paper on cognitive behavioral therapy approaches to reducing violence



 OPEN ACCESS  PEER-REVIEWED

RESEARCH ARTICLE

Effectiveness of Cognitive Behavioral Therapy for Depression in Patients Receiving Disability Benefits: A Systematic Review and Individual Patient Data Meta-Analysis

Shanil Ebrahim , Luis Montoya, Wanda Truong, Sandy Hsu, Mostafa Kamal el Din, Alonso Carrasco-Labra, Jason W. Busse, Stephen D. Walter, Diane Heels-Ansdell, Rachel Couban, Irene Patelis-Siotis, Marg Bellman, L. Esther de Graaf, [...], Gordon H. Guyatt [[view all](#)]