

Trans from birth

Jessica Williams

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Jessica Williams
Pianist and Composer

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Trans from birth

May 7, 2016 | 1,022 views  23 Likes  13 Comments |   

I was born in 1948 and I had gender correction surgery in 1976 at age 28. I was born with ovaries and an atrophic uterus. This was clearly revealed in a transvaginal sonogram. This is not an indictment of my parent's genetics, not is it an apology for the Path I have walked since birth. It is merely fact. And it does not make me better than other trans people. Each of us is different and there is not one role model or one "type".

My "Golden Path" chose me. I was born with it, and doctors refer to it now as A.I.S., androgen insensitivity syndrome, type two. I was born with vestigial female internal organs.

I sent PDF copies of this "proof", via email, to very many people in the hopes that they might accept me as human. This action clearly illustrates to me the depth of my self-denial and pain. I am amazed at the things I did in my life to prove that I

was human and worthy of respect. And these things I did had no effect whatsoever.

But now, in retrospect, I think to myself: does a piece of paper from a medical facility make me more genuine? Of course not. It just shows how much I wanted to be accepted, and also clearly illustrates that we are not just our genes or our chromosomes. We are spiritual, corporeal beings and are made of flesh and blood just like everyone else.

I should also mention this: if any of you reading this were wondering why I have not released any CDs or any new music, it is because I have not owned a piano for four years, do not have access to one, and am what most people would call "poor". There is no crime in being poor, and, after ten years of illness and a broken back, it is easy to be financially broken as well.

Happily, I am not a quitter. And it is a hard time for many others as well. I try to help others because that always helps me.

I have not changed much in my appearance over all these years and am still a tall, attractive female blessed with a fine mind and a great talent for piano. I have been that person for the last 53 years of my life. Who I was "before" is not relevant because even I cannot remember much of that time. I made no recorded music, and was in severe pain before I set out on my Path in my late teenage years.

I stepped onto my Path, aspiring to be who I knew myself to be, and I was not mistaken. It's been 40 years since the gender correction surgery that changed me, and it has been, in all, the best 40 years any woman could ask for. Even with the heartbreak. If we don't have true sorrow, could we know true happiness?

I move through society easily as a female because that is what I am. Even my doctors do not know of this except for the one that prescribes hormones for me. I often must be silent still, because the threat of violence to myself and others like myself is very real and ever-present.

I luckily have what trans-people call "passing privilege" but many do not. Many people of color, including Jews, Chinese, Poles, Indians, many other "people of difference" also speak of "passing privilege".

The black people who I grew up playing music with knew all about "passing", but most could not and would not. Thus, I chose to go through the back doors and service kitchens of concerts and clubs with the great Philly Joe Jones, not using my white female privilege, because he, as a black man along with others in the band, were not allowed to enter through the front door. It was late 1976. I felt that this was an outrage, so I also joined the black local in Philadelphia rather than the white one. I always did what I thought was right, not what was easy.

To compound these proceedings further, I am a Matrilineal Jew. My mother was a Jew. I know many things about prejudice. I have fought it all of my life and will continue to fight it until I pass from this Universe into the next.

However, all is not darkness. After I "came out", I felt better about everything. It was good just to write words that others might read. I started letting go of all the fear and anger I carried. I still have some stuck to me, but it's been a long trail.

I hope to soon play concerts again in all parts of the world. And if it is asked of me, I will speak about the issues faced by trans-people and those of any perceived "difference". The inhuman treatment I have endured in my 68 years on this planet as a person of difference would have been difficult for me to carry alone.

Fortunately, my dear husband has been my rock for the last 29 years. He shares my pain and he listens patiently as I work things out. Sometimes at night I talk and talk and he's sound asleep. Our love has been a wellspring of happiness for me. After I wrote this, I asked him to read it. I was not sure I should post it. But he is a very courageous man, very clear about what is right and what is wrong. Very brave. He used to be a police officer and he has that steadiness about him, a quiet power that only good cops have. He had watched me go through every disappointment, every sorrow, every heartbreak. He said, "Good. Post it."

That was all the permission I needed.

I speak up now because to do otherwise would lead to my "giving up" — and I never have and never will give up.

If asked, I will just play my music and not speak of what many think of as only *political* issues. My music will remain the main focus in those situations where speaking about "delicate" matters is inappropriate. Respect for others is a

huge priority to me.

But the evasion of truth will not protect our children from their own truths. Their Path should never be blocked by the prejudices of the past. That is why I speak up now. We are the adults. We must be good role models for the children.

My story is one of survival under harsh conditions, with many broken bones in my hands, back, and feet, many scars, many nightmares to remind me of the dark things humans are capable of.

My story is also one of determination, intransigence, and often indescribable joy — the walking of a Path not easily traveled. I would not change anything, because it has led me finally to a place of stillness and peace. I have long sought mindfulness, awareness, and self-acceptance. I believe that I am finding it now.

It is just as Ip Man said, "Everyone must choose the Path they will walk."

I believe that we are who we allow ourselves to become, and that we become real by living our truth and learning humility and courage through interactions with others. We are closer than we've ever been to positive social change. People are starting to see through the veil. Many people now know who the real enemies of life are. Patience, courage, and a good attitude will get us much farther than fighting perceived threats. Quietness of mind is necessary now. We have many friends.

My future probably will include a book, so that people will stop badgering me to write one. I have been told by friends that my story will inspire, enlighten, and educate. I hope they are right.

My own Path will define itself as I walk it, and those who wish to accompany me are welcome, regardless of age, color, beliefs, politics — we all need free, open, loving people around us.

Too many of us have felt alone for too long.

Peacelove

[Jessica Williams](#), May 8, 2016

~~~~~  
Postscript: I am autistic, which can kick up dust when I am under extreme stress. I never shared this with anyone either, so here it all is in a big bundle

Let's see. I'm a Matrilineal Jewess. I'm trans, I'm autistic, I have synesthesia. I was also born with a wide assortment of unusual internal traits, but they cause me problems that I have come to consider minor . . . a weak immune system. Deafness to sounds over 3000 HkZ. Endocrine disorders. Hypothyroidism. Very occasional seizures. And the most difficult disorder of all: the ability to feel other's pains. I am, I suppose, an empath. But I suspect that under the veneer, we all are. I have great hopes for our future.

In my writings, my biggest obstacle is my autism, which causes me to jumble words, sentences, and messages. Often my writing rambles or meanders. This I regret. I work very hard to conceal it, but it is better to admit to it. Then you can say, "She might be autistic, but she writes well." We must remember that not too long ago, the autistic were considered mentally and physically incompetent. Things change slowly.

Thank you for reading this. As one of my favorite authors, Sara Pritchard, writes at the conclusion of her emails to me:

Happy Trials!  
(Freudian slip? Freudian underpants?)

<http://www.jessicawilliams.com/>

 Jazz Piano, Civil Rights, Healthcare



Written by  
**Jessica Williams**

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Popular 



**Naomi Ceder** 1st

Senior Manager, Business Systems Lead at Grainger

<3

Like Reply(1) 3 days ago



**Naomi Ceder** 1st

Senior Manager, Business Systems Lead at Grainger

Jessica it's a heart (on it's side). :-) <3 :-)

Unlike(1) 1 day ago

You



**Laurie Verchomin** 2nd

Owner / Care Manager at Graceful Living In Home Care

Thank you for your heartfelt truth telling! It warms my heart to hear of your spiritual success. I am sorry to hear you do not have a piano. This tragedy must be corrected. Are you still in San Francisco? I met you at the Keystone Korner when Bill played there summer of 1980. There are many fine pianos collecting dust. Even Bill's beloved Chickering is in storage.

Like(1) Reply 1 day ago

Donna Rose



**David Viger** 1st

President at David N. Viger & Assoc., LLC and Exec VP Sandbags LLC

You are God's beloved child. Mortality, a path we once chose and welcomed, no matter the challenges it might impose, is all about us dealing with a myriad of challenges. Through each of these we grow, we perfect, we serve, and we thank, and we love.

When we move from this mortal realm, we pass through a thin veil into immortality and joy, are reunited with loved ones gone before us, are instantly healed from all our physical imperfections, and take with us all that we have learned, every talent we developed, and in your case, there will always be a perfectly turned Steinway at your side and musicians standing in line to accompany you!

Thanks so much for sharing your life's challenges and amazing and courageous works not only of music and fabulous improvisations, but the character to persevere and triumph and inspire everyone you come in contact with!

Find a nearby university loaded with pianos, and play there! You are one of the best in the world! If you live anywhere near Las Vegas, we will welcome you to [UNLV Institute Of Jazz Studies](#)

Keep me posted.

[David Viger](#)

Like(1) Reply 1 day ago

Jim Sparkman



**Larry Dunn** 1st

Contributing Editor at I CARE IF YOU LISTEN; Blogger at International Contemporary Ensemble; Honcho at Acornometrics

Bravo Jessica, you are one of the world's great treasures.

Like Reply(1) 2 days ago



**Jessica Williams** AUTHOR YOU

Pianist and Composer

You are way too kind. I just love the piano so much! Now I must try to find work. Please let me know if anything pops up. And I wish you good fortune with your on-line presence, I Care If You Listen. Without listeners, where would musicians be? I send my best wishes for your future.

Like(1) 2 days ago

Larry Dunn



**Grace Stevens** 1st

Author | Speaker | Trainer | Counselor

Jessica Williams, I am so proud of you for sharing this with the world, and I know how hard it has been for you. I suspect that there is that bit of humbleness in you as you listed so many of your "identities" you left off the one, that I will add - genius. One must find a quiet corner and listen to the amazing music that this lady has both created and played. You are making a difference to many in many ways.. Glad to call you my friend.

Like Reply(1) 3 days ago



**Jessica Williams** AUTHOR YOU

Pianist and Composer

I am deeply honored by your comment, Grace, and so grateful to be your friend. Stay well and be happy. We will talk soon. Thank you for helping me so much by example.

Like 3 days ago



**Lois Simmons** 1st

sole proprietor

Jessica Williams The part of your post about sending PDF's of your medical situation to others and how it didn't make a difference was very important for me to read. I have had some people in my life who are otherwise supportive who want me to look into whether I have any Intersex conditions that might help explain my transgender identity to others. I now have something which to answer them. If I chose to look into this, all that matters is that I consider it to be important to me.

Like Reply(1) 3 days ago



**Jessica Williams** AUTHOR YOU

Pianist and Composer

I have a friend who also talks about genetic screening as a way to prove that she was born the way she is. It is good to do whatever helps you, but in the end we personally must accept that we are who we have the courage to become. We don't need permission to be our selves. Once that became clear to me, I felt a lot better about everything. I forgave everyone, including my self. Now it is just a matter of doing the right thing. I just connected with you, and I hope we become friends. We should never judge others, and our lives become better when we share our true, personal stories with each other. Love, Jessica

Like 2 days ago



**Kurt Boudreaux** 1st

Pianist & Teacher

Jessica, Naomi's symbol is a little, sideways heart. <3

Like Reply(1) 3 days ago



**Jessica Williams** AUTHOR YOU

Pianist and Composer

Thanks, Kurt!

Like 2 days ago



**Kurt Boudreaux** 1st

Pianist & Teacher

BTW: I was enthralled by this piece. Thanks for giving us some insight into your situation. It's a crime that you don't have a nice instrument. I'll pray, or send some specific vibrations out into the universe for that lack to be filled. Hugs...

Like Reply(1) 3 days ago



**Jessica Williams** AUTHOR YOU

Pianist and Composer

Prayers are never wasted! Thank you, my friend. You are a wonderful person to have in my corner. It's been a rough ride but all of us have troubles from time to time. I try to smile. It helps. Love, Jessica

Like 2 days ago



**Gail Marten** 1st

Owner at Jazz Palette

I wish we could have done that recording together. It would have been monumental!

Like Reply(1) 1 day ago



**Jessica Williams** AUTHOR YOU

Pianist and Composer

Has one of us died? Nothing is impossible with hard work. Happy to see you, Gail.

Like 1 day ago



**David Janesh (PMP)** 1st

Business Development Executive at Bridges Consulting

Thank you for your incredible gift to the world. I hope and pray that you will soon be in concert again, I will surely endeavour to be at one of your concerts. :)

Like Reply(2) 3 days ago



**Jessica Williams** AUTHOR YOU

Pianist and Composer

Deal! Get me a concert lined up and I will play! Serious here.

Peacelove, [Jessica](#)

Like 15 hours ago



**Jessica Williams** AUTHOR YOU

Pianist and Composer

Thank you, David. I cherish your friendship. I will make something happen. Let me know when you see me. We will seal our friendship with hugs.

Like 3 days ago



**Frank Speciale** 1st

President at CIGAR-ette City Inc/Independent Music Professional/ Music Contractor

Hi Jessica,

I am in the music business in Md. I work with many great musicians whom I bet you may remember. Norm Seifert(Guitar & Vocals), Johnny Krause, Keys, Timmy Tamassia, Keys, Joey Adams(Sax) who just passed away. I am a percussionist. Do Broadway shows and worked with Big & little bands.

Take care,

Frank SPECIALE

Percussion/Music Contractor

[www..cigar-ette city.com](http://www..cigar-ette city.com)

[franks39@verizon.net](mailto:franks39@verizon.net)

Like Reply(2) 1 day ago



**Jessica Williams** AUTHOR YOU

Pianist and Composer

and yes I remember Norm!

Like 15 hours ago



**Jessica Williams** AUTHOR YOU

Pianist and Composer

I don't remember that much as I was pretty sick. But thank you for writing, Frank. Great to hear from you!

Like 1 day ago



**Ronald W. Kenyon** 1st

Writer, Trainer, French-English Interpreter

Dear Jessica,

You know that I have been a fan of your music for several decades [you're the only pianist I know who can play "in the key of Monk" without sounding like Monk], but you also know that I have admired you for being one of the very first pioneering musicians to dare to create and curate your own website and sell your music on the Internet with no intermediaries. You have brought me and untold others incalculable hours of beauty through you music, and now your truthfulness will certainly bring solace and comfort to untold others. Your bravery and your honesty match your artistry. You are a national treasure.

Like Reply(1) 18 hours ago

**Jessica Williams** AUTHOR YOU



Pianist and Composer

Bless you, Ron. People like you are so valuable to my life. Thank you. I am writing a lot of music but no concerts yet! 5 years without a concert. I am not taking it personally . . . it is tough for artists and musicians. And poets! The poets and writers always have trouble! Ron, I want to write a book (another big \$\$\$ scheme!) If you or anyone you know wishes to try to help in any way, just let me know. I need real community now, and emails are not enough. I am just going to start doing this: 509.426.2981. Never hold on to life so tightly that you don't live! Thanks again, Ron. I will save this response. It is so beautiful. It is very hard to live up to the ideals expressed. Those of us that know the value of life, we always try. Take good care -Jessica (2 new CDs soon from me. Totally different)

Like 15 hours ago



**Peter McConnell** 2nd

Communications Director

Dear Jessica:

Followers of Jazz Stage on Facebook think very highly of you as demonstrated by the responses to your story, including a tip on how to get a piano.

via Isaako Amisone Si'uleo:

As a fan of many years, I came to know Ms Williams through her music. I enjoyed the little I heard her speak on the radio, where she showed herself to be a deep, talented and loving spirit. It's difficult to describe the mixture of emotions this produces in me - admiration, sympathy, anger and grief. When someone comes out to you in such an honest and humble way, you want to hug them, protect them and reassure them. Thank you to Ms Williams for sharing her talent and courage. And to all who struggle - you are not alone! Aloha, my friends!

Michael Jewett: I love her work. Those two discs on Max Jazz are superb. I hope she finds her way back to active music making.

Sue Trupin: Brilliant writing, a magnificent life. Drummer Eddie Marshall, my late husband, adored you.. We hung out a few times but I remember the gig in Seattle best. The music of course was wonderful but it was your friendship , the stories, the laughter, the warmth between you. Bravo, Jessica, for your whole extraordinary being.

Ollie Dudek: Craigslist.com look under free section. They give away free pianos all the time.

Eduardo Orellana Quiroga: Simply incredible.....It is a must to do something to resolve her problem

Wishing you the best of luck.

Like Reply 6 hours ago

# Central Banks and the Rise of Extremism



Danielle DiMartino Booth

President at Money Strong, LLC; Former Advisor, Federal Reserve Bank of Dallas

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## Central Banks and the Rise of Extremism

May 11, 2016 | 13,413 views | 106 Likes | 24 Comments | [in](#) [f](#) [t](#)

“Those who honor me I will honor.” So read the scripture on a piece of paper slipped into the hand of 1924 gold medal runner Eric Liddell. Liddell’s refusal to run on the Sabbath catapulted him into a jeering hall of athletic infamy. That gut wrenching scene is memorably and painfully recreated in [Chariots of Fire](#), winner of 1981’s Oscar for Best Picture. But ultimately, it was the ideal of so gifted an athlete standing unflinchingly before his stunned country to defend his principles and the appeal of his unwavering faith that earned Liddell the Champion of Conviction Crown.

On a recent trip to England, that classic film and its not so distant period setting of a Britain deeply divided across class and religions lines were both brought to mind. Portrayed against this backdrop, Liddell’s Chariot co-protagonist, Harold Abrahams found himself continually confronting the scourge of anti-Semitism so readily apparent in his fellow countrymen’s thinly-veiled bigotry and snobbery. Time and ability saw these two real-to-life athletes prevail. The country under whose flag they ran was not to enjoy such a storied fate.

Britain and its superpower counterparts are chronicled in Liaquat Ahamed’s “Lords of Finance.” It is this more than any other written work that so clearly captures the era depicted in Chariots, one in which the increasingly speculative

financial markets were fonts of brewing instability. Booms were followed by busts in a seemingly perpetual cycle. Geopolitical tensions were at a generational peak. And the world's all powerful central bankers were driven blindly to cleave, come what may, to an orthodoxy that was to prove fatally flawed. Now, if only the past could be placed squarely in the past.

Ahamed's book also recalls a time when the world suffered from a leadership vacuum. It is this parallel in particular that, combined with today's equally myopic monetary philosophy, makes one shudder to contemplate what the future holds. If there was one takeaway from traveling abroad, it was that the anger emanating from the U.S. populace is matched and then some overseas.

It is no longer as simple as squabbling about Greek debt or fretting over the possibility of a Brexit. The very fate of the euro hangs in the balance as the migrant crisis bleeds into economies and feeds nationalistic leanings. Look no further than Germany itself and its announcement that it would begin to rebuild its armed forces for the first time since the Cold War. The acknowledgement that conflicts will rise, not fall, is in and of itself a validation of the growing menace of extremism.

It is increasingly a simpler task to tally the countries within the Eurozone that are not expressing their outrage at the deteriorating landscape. The ouster of Turkey's prime minister greatly decreases the probability that a controversial deal the EU struck with the Turks will reduce terrorism in that country. Hungary's parliament has voted to hold a referendum challenging the EU's migrant redistribution quotas. Meanwhile, voters in Austria, Denmark, the Netherlands, Poland, Slovakia, Sweden and even France are backing anti-immigration efforts in one shape or another.

Of course, the migrant crisis is a relatively new phenomenon to these countries, but one country, Italy, has struggled and been entrenched in this crisis for the better part of a generation. And, while all eyes may now be on Great Britain and its upcoming vote, some suggest that Italy's September constitutional referendum poses the greater near term threat. The hypothetical dominoes could line up as such: Prime Minister Matteo Renzi quits in protest to the referendum failing and Mario Draghi comes to the rescue of his embattled country, leaving his post at the ECB before his term ends in 2019. Germany easily gathers the necessary consensus to replace Draghi with a hawk from its own country who then

reestablishes monetary order.

If this scenario seems far-fetched, consider the tie that binds the yesteryear of the 1920s to today; that is, debt. According to figures compiled by the International Monetary Fund (IMF), public debt as a percentage of global gross domestic product (GDP) reached its nadir in 1914, at 23 percent. The onset of World War I would alter that landscape for generations to come. Global debt peaked at nearly 150 percent in 1946 following the Great Depression and World War II.

By all appearances, the global economy has come full circle, without the World War part, that is. In a March 2011 report, the IMF made the following observation as the world crawled its way out of the darkest moments of the financial crisis:

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*“While the impact on growth of the recent crisis is less dramatic than that of the Great Depression, the implications for public debt appear to be graver. That’s because the advanced economies were weaker at the outset of the current episode – with debt ratios 20 percentage points of GDP higher in G-20 economies in 2007 than in 1928. In addition, the sharp drop in revenues (due to the collapse in economic activity, asset prices and financial sector profits) and the cost of providing stimulus and financial sector support hit debt ratios harder during the recent crisis than during the Depression.”*

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How sweet it would be to report that since 2007 the tide of debt has turned. But, instead, an early 2015 [McKinsey report](#) documented that global debt had ballooned with none of the world’s major economies taking positive steps towards reducing their debt levels. Such is the disastrous bent of modern day central banking thinking, and its belief that the only way to alleviate the problem of over-indebtedness is with ever increasing debt.

In all, according to McKinsey’s math, global debt increased by \$57 trillion in the seven years ending 2014. The gold medal winners among creditors were the sovereigns: at 9.3-percent growth, government debt swelled to \$58 trillion from a starting point of \$33 trillion. Corporations came in second place with their debt levels rising by 5.9 percent to \$56 trillion from \$38 trillion. The onus was clearly

on these two competitors to offset the relatively weaker growth of financial and household debt which was no doubt dragged down by the collapse in U.S. mortgage availability and the recapitalization of (some) lenders.

Where does that leave us? Apparently angry. Very, very angry.

Refer back to the IMF's warning about the critical importance of the starting point for indebted countries' economies. Then flash forward to the reality that the world economy today is that much more indebted. As for its economies, they are on ever weaker footing.

Maybe the anger stems from the injustice of it all, and the knowledge that future growth has been sacrificed for little more than yet another run for a place in the history books of rampant speculative fervors. Though the average man on the street might not be able to put their finger on it, they do know it's impossible to put food on the table with the ethereal proceeds from a share buyback that does nothing more than prop up a stock price.

As [\*The Credit Strategist's Michael Lewitt\*](#) recently noted, "Debt drains away vital resources from economic growth. Fighting a debt crisis with more debt is doomed to failure, yet that is not only what global central banks did during the crisis but long after markets stabilized (though the crisis never truly ended, just slowed). This was an epic policy failure that continues today."

Failure or not, odds are that today's central bankers will double down on their failed philosophy. If you don't believe me, ask any German life insurer buckling under the strain of running their business. It's no wonder regulators estimate that insurers will begin to fail after 2018 due to the impossibility of operating in a negative interest environment with over 80 percent of said insurers' investments in fixed income. These dire circumstances almost make U.S. pensions' plight pale in comparison as managers come to grips with the fact that there can be no Brexit, as in a Puerto Rican exit. The haircuts on the damaged bond holdings will be withstood.

The real tragedy is that the smoke and mirrors perpetuating the veneer of calm in world markets can continue for a while longer. The U.S. consumer remains the world economy's mightiest source of growth. Cheerleading economists were no doubt levitated by news that U.S. household borrowing exploded in March at a

breakneck speed that hasn't been clocked since 2001. The \$29.7 billion one-month gain works out to a 10-percent annualized pace.

The usual suspects of the current recovery remained hard at work – student debt and auto loans continued their journey into the stratosphere. But the most record smashing category was credit card debt, which spiked by \$11.1 billion, or at a blistering 14-percent pace.

In all, household debt rose at a 6.4-percent pace in the first quarter, just shy of three times the pace at which average hourly earnings grew. Looked at through a slightly different prism, personal income grew by \$57.4 billion in March, the same month in which American households tacked on about half that in fresh debt. This is good news how?

The very absence of a full scale global conflict is without a doubt a huge blessing. At this juncture, it's difficult to fathom how the world's super-creditors could finance a war. History, however, suggests that times exactly such as the ones in which we find ourselves are fraught with risks. Unprecedented levels of income inequality combined with profoundly threatened developed world pensions make for a frightening recipe for social unrest that can and has been known to boil over into something grave on the world stage.

It is therefore of little surprise that voters worldwide are protesting at their ballot boxes. Debt spirals upwards even as the masses struggle to get by on less and less knowing there will be a dearer price yet to pay.

On June 28, 1914 Archduke Franz Ferdinand was infamously assassinated marking the beginning of a time in world history rife with bloody conflict. Though extremism in Austria today is clearly on the rise, history never repeats itself to a tee. Though impossible to know, history may mark May 9, 2016 a turning point of a different sort, the day a Slovak border guard fired the first shot at a car of migrants crossing into his country.

The migrant crisis promises to exact its own costs, at first political and inevitably economic. It is then that the past 30 years' bad habit of borrowing from Peter to pay Paul will be tested. What happens, one must ask, when Peter himself runs out of money?

Perhaps the world will have to wait it out to finally be graced with leaders who are willing to stand by their convictions and make hard, maybe even unpopular, choices. Such leaders might have to risk sacrificing everything political to be crowned the next true champions of conviction, giving us all a shot at a once again storied fate.

*For a full archive of my writing, please visit my website Money Strong LLC at [www.DiMartinoBooth.com](http://www.DiMartinoBooth.com)*

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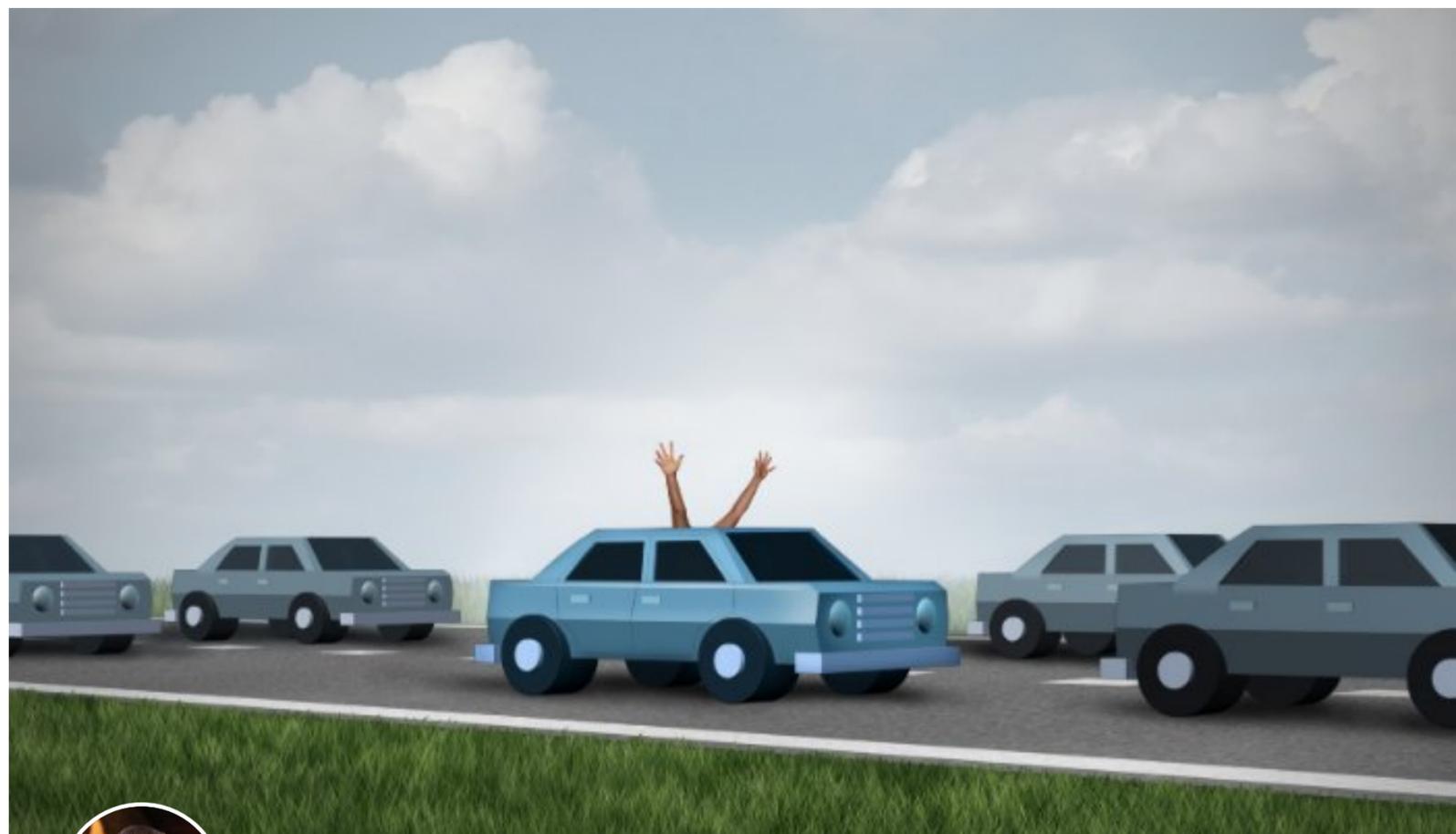
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Written by  
**Danielle DiMartino Booth**

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CEO at Metromile

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**Driverless cars are becoming a reality. What does**

# this actually mean for drivers?

May 11, 2016 | 33,351 views  280 Likes  93 Comments |   

*In this series, professionals at [Shoptalk](#) discuss the most pressing issues facing their industries today. Write your own [#Shoptalk16](#) post [here](#).*

Years ago, if someone asked me to picture myself behind the (hands-free) wheel of a self-driving car, I probably would have replied: “maybe if I worked for Google X.” But today, my response is different. There have been a myriad of major breakthroughs recently, including [Tesla’s Autopilot technology](#) and [GM’s investment in Lyft](#) for autonomous car research. The once intangible concept of a driverless car is now becoming a reality, and connectivity is already an essential standard for many new car models. So what does this mean for the consumer? There are an abundance of new opportunities that arise from the mass adoption of connected car technology, and early players are seeing strong success from venturing into this new terrain. In fact, the connected car industry, including apps specifically designed for cars and enhanced navigation, is [estimated to grow](#) to nearly \$290 billion by 2020. Consumers are hungry for anything that make their lives easier, and more efficient transportation is poised to satiate their appetite.

## **Convenience is a strong driver of consumerism.**

In 2015, Microsoft, Google and Apple all announced [plans for proprietary connected car platforms](#), bringing mobile phone functionality to your car’s console. The buy-in from some of the biggest tech players signifies that the concept of a “dashboard OS” will likely become the norm very soon. Just as software companies are already finding ways to adapt their apps to watchOS and Android Wear, it will soon be imperative to adapt to the car’s operating system as well. In the very near future, cars should be able to seamlessly interact with the world around us without having to struggle with multiple touch points. Beyond the obvious use cases like native navigational apps and text message alerts, we could pull up to a parking meter or garage and our car could automatically process payment. This aspiration could become a reality in the very near future as [Visa, Honda and ParkWhiz are already working together](#) to test a mobile payment system that enables consumers to pay for parking and gas without leaving the car.

There is an abundance of ways that connected car technology can make driving

seamless and easy. Gone are the days where you had to struggle with a clicker to open your garage, now the door can [automatically open upon your arrival](#). Or, simply [throw on some shades to reveal driving directions](#) directly in front of you. Find a way to make a consumer's life easier with connectivity, and you've likely uncovered viable business opportunity.

### **New advancements are accelerating the introduction of self-driving cars.**

Connected car technology is already impacting our driving habits, but the consumer adoption of self-driving cars could bring the most significant change to the automotive industry since its inception. While the concept might seem far off, early advancements indicate this could become our reality sooner than we think. GM recently [invested a large chunk of money in Lyft](#), primarily to fuel an “autonomous on-demand network” partnership. Uber is also clear in their [intentions to utilize driverless cars](#), and is working with Carnegie Mellon's robotics program to accelerate the inevitable.

There have also been quite a few developments in safety technology, as [Tesla's Autopilot software](#) uses sensors to keep the car within a lane, maintain a safe distance between cars and even change lanes. Volvo is also developing their own [autonomous technology](#), and their latest car models already use semi-autonomous technology to alert of danger and assist with steering and braking. While the driver's hands are still required to be on the wheel, as the efficacy of these innovations is proven, a hands-free future is imminent.

### **Technology can be utilized for more efficient pricing models.**

Along with connected car technology and the introduction of self-driving cars comes the need for more efficient and flexible insurance pricing models. Data can now be extracted from a car simply by plugging a device into the OBD-II port, the same port a mechanic uses to measure car health. At Metromile, we use an OBD-II device to accurately measure mileage to offer an insurance pricing model that is primarily based on miles driven. If someone doesn't drive much, they are less likely to be in an accident and therefore will pay a lower premium each month. Other insurance companies like Progressive and Allstate are also utilizing the OBD-II device, yet in a different manner as they assess behavior to offer discounts to drivers with safe driving habits.

Utilizing the OBD-II port also gives way to additional benefits, such as remotely checking car health diagnostics or locating a missing car. In the very near future, we might not even need to plug anything into our cars to utilize these features, as the percentage of new cars with embedded telematics is [estimated to soar to 80%](#) by 2018. The bottom line? Whether it's minimizing the pain of parking or providing a more efficient commute, consumers crave convenience. Now, connectivity makes the hassle of car ownership a thing of the past.

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