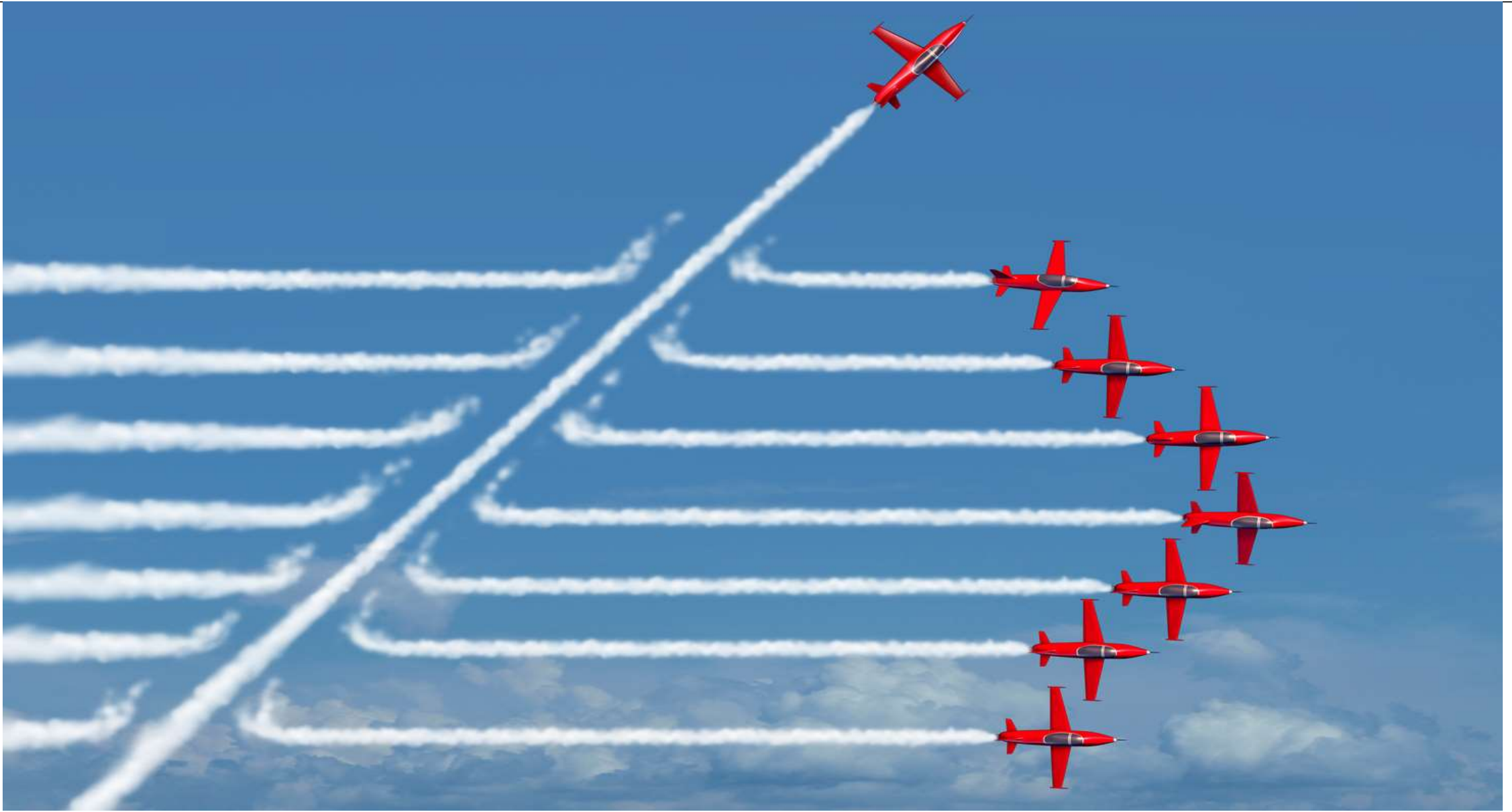


# Special Edition of UMA Town Hall

## Market Disruptions (part 1)

Elizabeth Kamalakis,  
Chair, UMA Education Committee



# POPULATION REPLACEMENT RATE

Overall global  
fertility rate:  
**2.4**



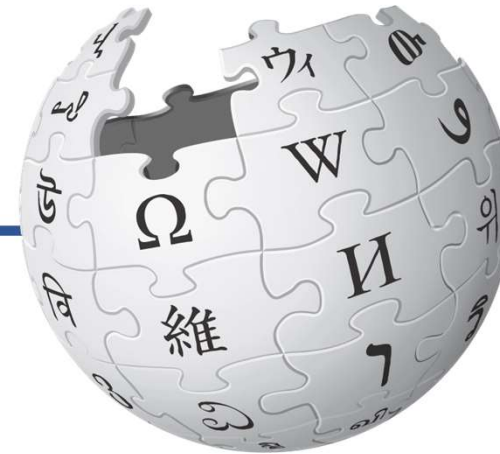
(Source: World Bank 2021)


IN ORDER TO MAKE AN APPOINTMENT, HE  
FIRST HAD TO UPDATE HIS OPERATING  
SYSTEM, DOWNLOAD AN APP, GET A  
USERNAME, CHOOSE A PASSWORD, LOG IN  
TO A HEALTH PORTAL, NAVIGATE TO  
MESSAGES AND WRITE HIS DOCTOR...BY  
THEN IT WAS TOO LATE.



United Motorcoach Association

**NETFLIX**



 **slack**  
**Uber**



**Google**



**WIKIPEDIA**  
The Free Encyclopedia

  
**PATREON**

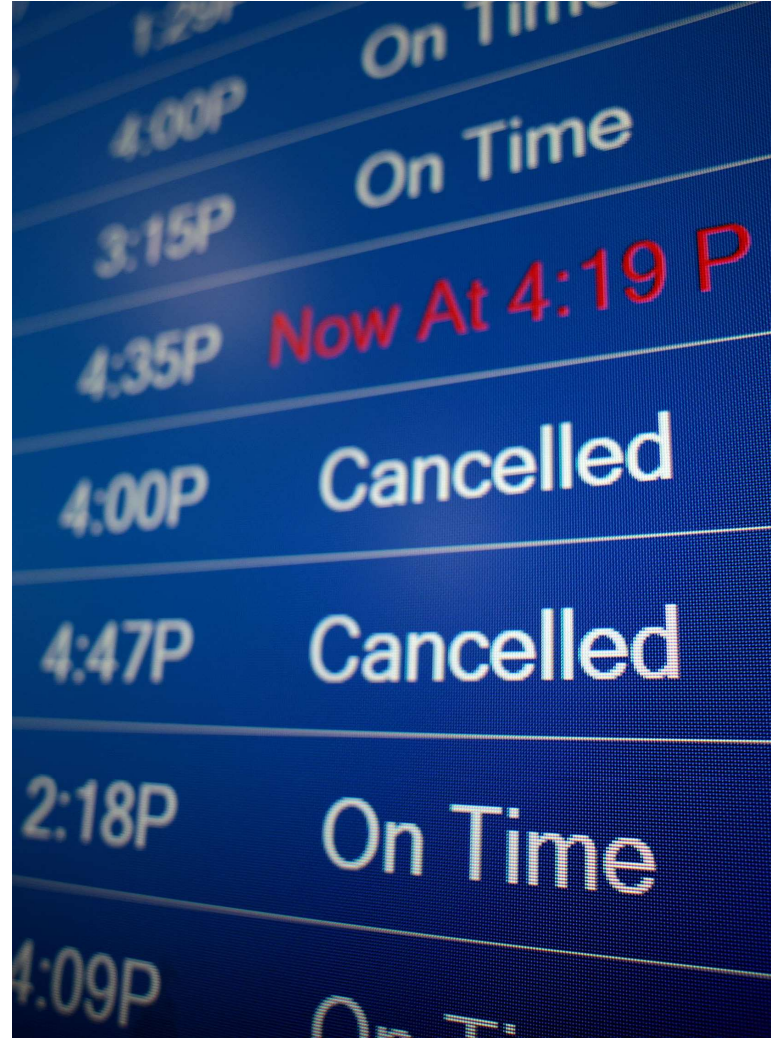


**INNOVATION**

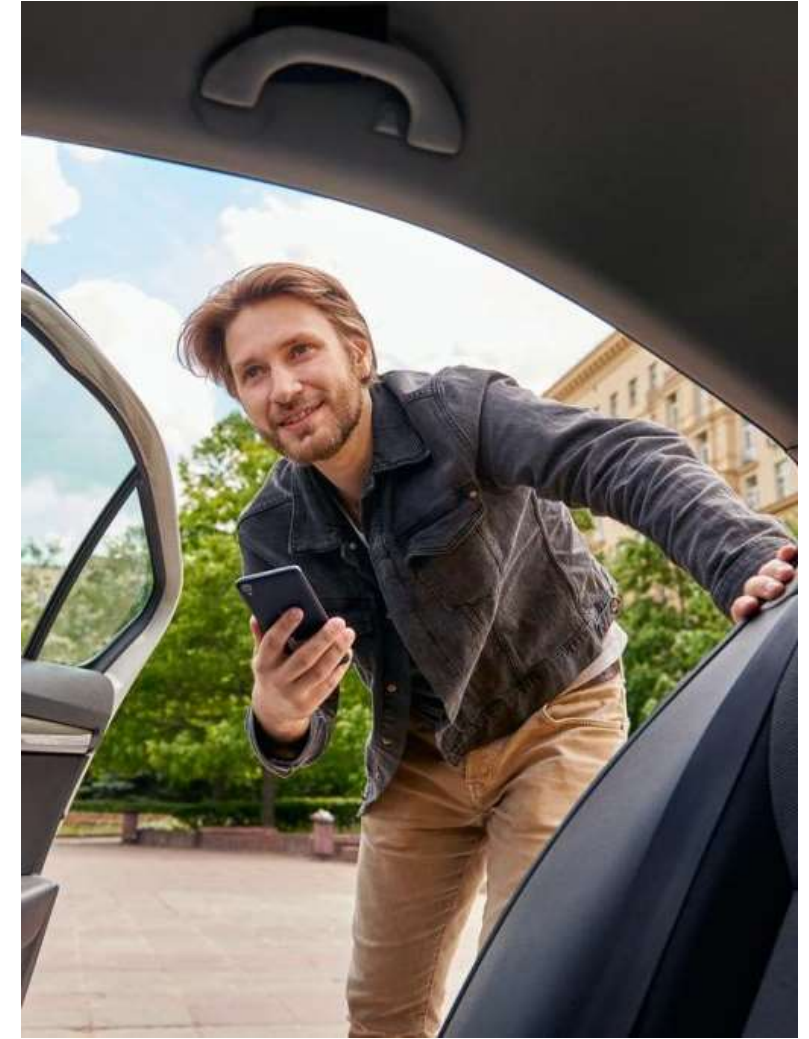
## Real Estate



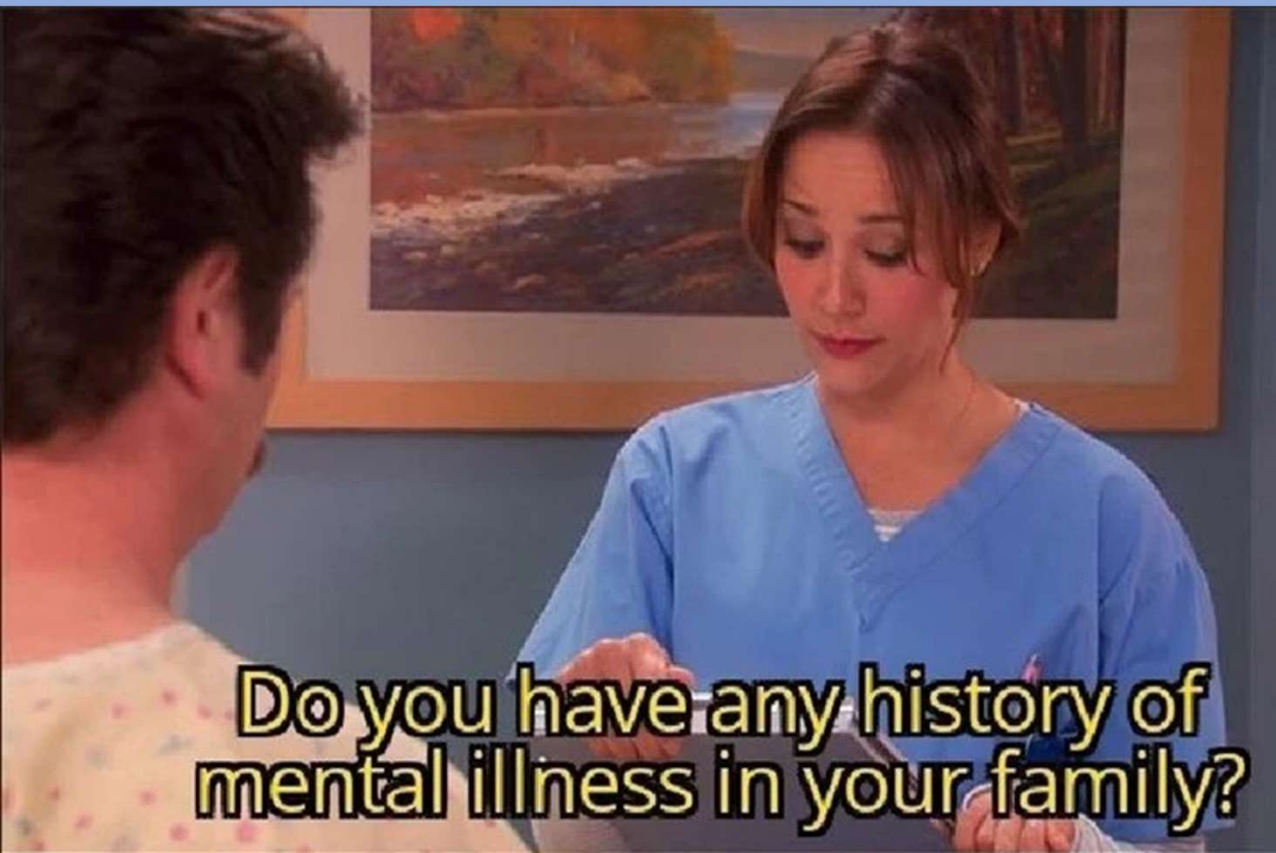
## Airlines



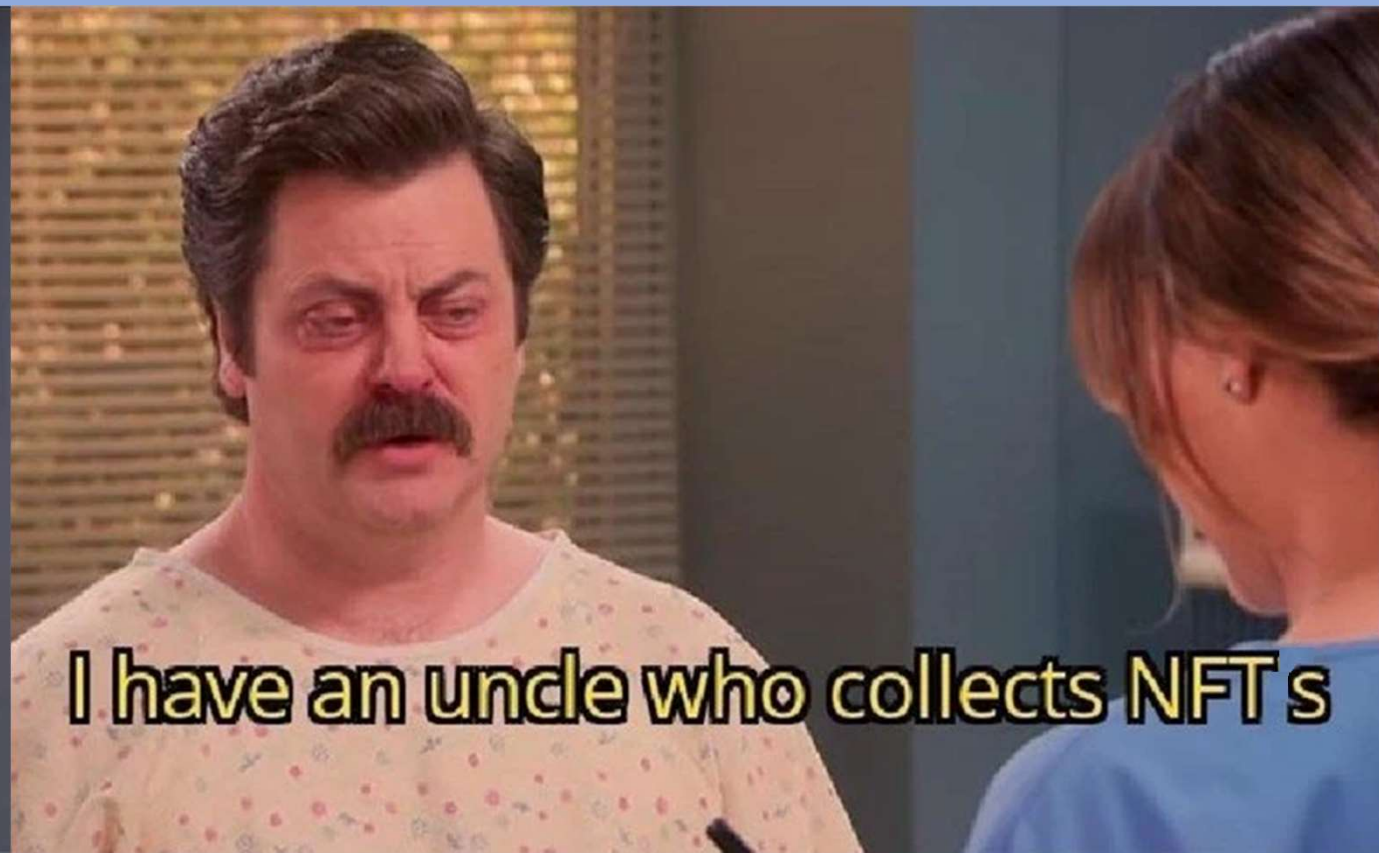
## Rideshares







Do you have any history of  
mental illness in your family?



I have an uncle who collects NFT's

A man wearing a pink jacket and a grey hat is sitting cross-legged on a yellow platform. He is holding a small, colorful object in his hands. The background is a vibrant, stylized digital landscape with large, colorful hearts, mountains, and a bright sun. The overall aesthetic is reminiscent of a video game or a digital art installation.

# THE METAVERSE

**WHERE YOU'LL OWN NOTHING AND  
YOU'LL BE HAPPY**

BESTFUNNYMEMES.COM



# **MOTORCOACH INDUSTRY DISRUPTION**

