# Safe bets:

* **Wearables will carry the weight of device innovation in 2015.**  Face it tablets, phablets, laptops, good old desktops and even phones have basically been “done”.  it’s all tweaking from here out.  Wearables are already in use and the big deal will be adding function and looks to make them really mass market.
* **Apple Watch** launches as jewelry with technology.  Lots of hooting but the high-class bling wins out over function.
* **Mobile Pay** is focus of use and hacking.  Smart Chip cards arrive en masse and Apple Pay/NFC wins the practical battle for pay format over private consortia with Walmart and others.
* **good, inexpensive DVR’s:**New frontier for cord cutters, devices that can take cable feeds and dig out the shows you want.  Hand the console back to Comcast/whoever and tell them to shove it where the moon don’t shine along with the monthly charges. Like Tivo without the monthly costs.
* FAA will lay down outline of some basic rules for Drone flights (e.g. licensing, regulating altitude, distance from airways, privacy etc.)  This will be a first step in a process that will take at least two years.
* **Bandwidth** will become a huge issue as demand for streaming increases exponentially. Slowdowns? Gating past a certain amount of data?
* **Effective Monopoly** will become a major public policy issue as Comcast prepares to swallow Time Warner with a silly shell game switcheroo that spins off a company called Great Lands Communications (“…the deal would give Comcast control over the pipes to at least [half of American homes](http://www.freepress.net/blog/2014/03/26/four-infographics-reveal-why-comcast-merger-bad-you).” Forbes )

## Microsoft

* **Windows 10** gets a favorable but tepid release.  Lots of movement from Win 8 to 10 with easy upgrade. People will slowly be convinced that it works a lot like the Win 7 but with more
* Possible launch of a single **Windows Phone OS** that will run phones and other mobile devices on a *single common OS*.
* **Microsoft will quietly lead the way with innovations** like *Skype Translator* branching out into other languages (Spanish only now) for automatic voice translation.
* **Microsoft phones will continue to grow market share around the world** (Latin America, Asia) well ahead of Apple but still far behind Android.

# Dark matter:

* First major **infrastructure hack** will take out a key service (water, electricity, communications) somewhere in the US