

Integrity

"You don't know what you've got 'til it's gone." – Joni Mitchell

It is in the spirit of Joni Mitchell's lyric that this short story is written.

*_*_*

Jacob was in shock. This was no way to start a Monday. His mind replayed the words his boss, Hudson, had just spoken: "We have a zero percent chance of getting any bonus this year."

Jacob was a statue as his mind ran through several scenarios trying to find one where this made any sense. He came up empty. There had to be a mistake. As if reading his mind, Hudson offered "I checked and rechecked the numbers. There is simply no way. I'm sorry."

The last two words sounded so half-hearted that they were more offensive than if they hadn't been offered at all.

"But you promised!" Jacob protested. "We discussed this in detail when I interviewed."

Hudson's faux apologetic posture disappeared instantly. In its place was a don't-screw-with-me attitude. "That's just stupid. Of course I didn't promise. Bonuses, by definition, are based on performance. Both yours and the company's. It makes no sense to promise anyone a bonus."

"Yeah, I know. So why did you do it?" Jacob said. To himself, not to Hudson.

Jacob wasn't wrong about the promise of a hefty bonus. It had been among his primary concerns when considering this position. He had inquired about it deliberately and had withheld his decision to come aboard until he was satisfied with the assurances.

Jacob had been working for the parent company, Haven Life & Security, a major life insurer, for seven years when this opportunity came along. He had spent his first 6 years within the safe confines of the actuarial department moving quickly through exams and obtaining his Fellowship in 4 years. With that completed, he had managed a small team for a couple of years and had

been on track for a very promising future in actuarial management when an enticing, but decidedly unsafe, alternative had been offered. The position in Haven's subsidiary GoodLife was supposed to broaden his horizons substantially, giving him experience managing operational areas like claims and service as well as keeping him close to the more technical side of things. It was outside of his comfort zone and therefore a risk, but he was assured that the breadth of experience had the potential to eventually put him on the short-list for CEO consideration even though GoodLife was one of Haven's more minor subsidiaries. While he was appreciative of that, it was intangible at the moment and his negotiations had quickly zeroed in on remuneration.

But this was about much more than money. Money wasn't the desire. But money was the very important means to a very important desire. Last night that desire had been in his hands.

*_*_*

Last night was the pinnacle of his 28 years of existence. He could not think of a close second place.

He and Sarah had dined at the Monterrey Bay Fish Grotto. Astoundingly beautiful and physically flawless, Sarah was not an easy person to impress. Her expectations always seemed to be so high. Maybe it came with the territory of being astoundingly beautiful. Life and all its minions just lined up to compliment you, serve you, adore you from the moment you were born, and anything less was unimaginable. Jacob had pulled it off though. The cuisine was superb, the wine complex, and the ring scandalous. The impressiveness of his proposal wasn't in any clever design or wording. It was simply the immensity of the diamond. Sarah was a prize. He communicated his estimate of her value through the ring.

Besides, he knew what moved her. Sarah had grown up in a home of very modest means. What many would call poor in their less gracious moments. As maturity turned little-girl Sarah into stunning-goddess Sarah, she found welcome mats at lots of doors. And like the compass point always swings north, Sarah always gravitated toward the wealthiest doors. Jacob didn't

think it was a conscious decision on her part. But it was no less real. Anything that communicated wealth and ease attracted her.

In the glare of the late-setting summer sun, the question was put forth, the ring released its magnetic charm, and Sarah's eyes glittered with reflection.

Jacob's hopes were set on a simple "yes", but Sarah's reaction was more erratic.

First, she beamed, eyes afire. Then out came "Oh my God, are we really getting married? It's stunning, Jacob, really! What about the honeymoon? Have you thought about that? What should we do?"

She paused a split second giving the impression that she wanted him to respond but immediately continued with "I know! We could buy a timeshare on Maui! Wouldn't that be great? Right on the beach. A living room with glass walls so we can enjoy the view day or night. I think Wailea is where . . . is the best! What do you say?"

Jacob was a bit stunned at having to answer instead of being answered. He guessed time-shares in Wailea ran six figures or more. But he had no objection to this proposal from her. Marilyn Monroe's character in *Gentlemen Prefer Blondes* said that a man being rich is like a girl being pretty. The comparison was apples to oranges, but Jacob knew that Sarah was far prettier than he was rich. He was solidly upper middle class. Her looks were in the billionaire realm. So after a brief moment he simply said "Yes, of course."

Her face beamed more brightly, and she erupted with, "Then, yes! Let's get married."

Had he not been high on his passion for her, his thoughts might have alerted him to the slightly strange sequence of the conversation: her agreement came only after a quick negotiation. But when he dropped her off that evening, she invited him in, a first. The remaining events of the night removed any chance of such a sordid thought spoiling the occasion.

*_*_*

The problem was that Jacob was broke after buying the ring, and the necessity of purchasing a time-share in paradise was now staring at him. He hated Hudson's message for jeopardizing his dreams.

To put it simply, Hudson was a dim-witted jerk. Jacob had known this when he accepted the position but had accepted the risk as a necessary component of gaining broader experience.

Officially, Hudson was President and CEO of GoodLife. That illustrious title belied the fact that his kingship was over a small and unimportant realm. Haven had grown through acquisition and GoodLife was one of many subsidiaries that had become a shell of its former self. GoodLife was now a closed block, and the old GoodLife agents sold new business through one of the three primary legal entities that made up the new "face" of Haven. GoodLife's in force business was in "run off" which meant that the company kept collecting premium, providing service of a sort, and paying claims but was free from the hassle of sales, marketing, underwriting, and the other particulars of new business which truly made up the life's blood of any life insurer. GoodLife's administration system was old, requiring frequent manual overrides, but it would never be upgraded.

In a sense, Hudson had been shoved into a corner. He had burned bridges with more than several executives and their solution was to banish him to an island. This had the benefit of giving Hudson a title and salary that appeased his ego while the executives who mattered were free from the headaches that he had habitually caused.

Hudson ran his little fiefdom with the autonomy of a lord, doing little damage to the broader organization despite a string of mediocre decisions and unexceptional talent management. His realm just wasn't big enough to matter.

Jacob often thought that Hudson probably preferred things this way. He could rule as monarch satisfying his ego's need to strut and swagger without much oversight or risk of reprimand. It was well known that he had perfected the art of the executive decision in his own little world.

One of those executive decisions was a complete revamp of the incentive structure for GoodLife management. Hudson had worked it so that the sole incentive metric was based on earnings. His plan had been to “sandbag” the target making it easy to achieve, guaranteeing himself and his management team hefty bonuses. But some additional claims, a combination of COVID, suicides, and drug overdoses, had eaten through what turned out to be a thin layer of cushion. To make matters worse, Hudson had not only adjusted the target but had also narrowed the range for minimum and maximum payout. The bonus program paid double if earnings came in at or above the maximum of Hudson’s range. It paid nothing if they came in below the minimum. If you spread the range wide enough, it was likely that everyone would get a bonus of close to 100% of their target. Hudson had taken the opposite approach. He had shrunk the range, making either a zero or double payout very likely. The thinking was that artificially lowering the target and shrinking the range for the maximum would make a 200% payout a virtual certainty. Hudson didn’t have the foresight to see that if something went awry, his plan made a 0% payout a virtual certainty as well.

With the tough-guy posturing over, Hudson next tried the “poor, pitiful me” approach. “Look, I’m in the same boat you are. No bonus for me either. I was hoping that having a bright actuary on my team would help me ensure solid financial performance. I see I was wrong about that.”

Jacob defended himself. “Actuaries aren’t magicians, Hudson. I can’t control interest rates. Expenses were already cut pretty far after the acquisition. There just aren’t many levers to pull.”

“And mortality? You didn’t mention claims.”

Jacob statted again trying to figure out what he meant, where he was going with this. “I . . . what do you mean? Surely, you don’t expect me to prevent people from dying.”

“My God, man! Of course not! I’m talking about finding a way not to pay the claim even if they DO die. You are supposed to be bright. Put your head to it. Figure it out. Now, get out.”

Jacob stumbled out. The last suggestion had shocked him more than the bonus announcement. Had he understood Hudson correctly? He knew Hudson had some issues, but actively trying to prevent beneficiaries from collecting on death claims required a level of gutsiness far beyond what Jacob would have given him credit for.

His mind offered him two solutions. The first was a mental solution. Assume the problem away. Assume that Hudson wasn’t serious. That he was frustrated at not getting his own bonus. In his anger he was shooting from the hip words that he barely comprehended and that tomorrow would be forgotten. The second was a real solution. Leave. Admit that taking this position was a mistake. Find another job in another city. He wasn’t sure how Sarah would feel about that, and he knew he wouldn’t leave without her. He’d do his best to find out Sunday night.

*_*_*

Jacob had high hopes for this date night. Despite all that the events of the work week had done to try to dampen his spirits, he was still riding high from last Sunday. He and Sarah had been trading texts throughout the week, some of them steamy. They usually hung out on Friday and Saturday, but it was often with friends and family. They always reserved Sunday nights as time alone for themselves. Sarah had dropped a suggestive hint about what the alone time might involve, and he couldn’t wait.

He peeked through the glass into the waiting area of the restaurant where several groups were waiting for tables. He saw Sarah, stunning as usual. Jacob had often felt the envious stares of other men stabbing into his back as he and Sarah walked through a restaurant. He loved that feeling. He felt like a winner, a champion that others wished they could be.

He walked through the doorway and went over to give Sarah a hug and a kiss. She hugged him back but not very warmly. The henpeck was probably appropriate for this setting so he brushed off his concerns. But when the chill hadn’t lifted by midway through the appetizers, he began to be more concerned. He knew that Sarah could be emotional, and he figured she had just had a rough day. Unwilling to embrace the thought that his high hopes

for the night were slipping away, he tried to keep the small talk going. After chatting as awkwardly as strangers on a first date for a while, he decided that he'd have to address the change outright. He hesitated, thinking that openly acknowledging the issue would make it more real somehow.

Finally, he blurted out the rather lame "Is something wrong?" Immediately, he wished he'd asked, "What's bothering you, sweetie?" because that would have signaled that he noticed and knew something was wrong, not that he wondered if something was wrong.

It didn't matter. Sarah's reply got right to the heart of the issue. "Jacob, are things going OK at work?"

It was an odd question. They didn't really talk about work much. Jacob was good at his job and Sarah knew it, but his work didn't really interest her. The timing was even more odd. Jacob had never had a worse week on the job. He couldn't figure out what would make her ask about it though. He stammered "Well, sort of. I mean, it wasn't a great week. But nothing major. I've got some things to work through. Some decisions to make." He gave a half smile, still wondering where this was coming from. "What made you ask that?"

"Something happened after church this morning." He nodded to show that he was listening. "My family went to lunch with Hudson Bryant's family after the service. I was in Junior High with his daughter and our families are still somewhat close." Jacob brow crinkled and he gave a slow, drawn out "O-kay" as he waited for more. Sarah hesitated, courageous enough to broach the subject but not quite brave enough to bring it home. "Well, . . . he mentioned you. Said he was worried about you. Hinted that maybe your future wasn't as bright as he once thought."

The pressure and internal temperature in Jacob's face rose immediately. "What specifically did he say, Sarah?" It came out more harshly than he intended.

"Something about you being naïve. Not understanding how the world really works." She reached forward and touched his hand in a placating manner. "He likes you. He said he'd cover for you all he can. But he can only go so far

if you're not delivering results. Also, that your performance was so bad this year that you would not get a bonus."

She paused long enough to notice the fury emanating from Jacob's face. He did his best to calm down and take control of the conversation. He would have liked to introduce this topic on his own terms, but that opportunity was gone. "Sarah, I've been thinking. What if I could get a promotion and a nice raise at another company? Another city. It would require us to move, but I think things would work out better."

The shock on her face told him he was an idiot for mentioning it. "Don't be silly! All my family is here. I don't want to move hours away from Mom and Dad. Besides, Kelly and Bryan are probably getting pregnant next year. I'll be an aunt. I don't want to miss all that. Besides, you can't just run away from problems every time you don't like some little thing that happens."

"Sarah, I'm not bailing out over a trivial issue. The stuff Hudson is asking me to do is unethical. Probably even illegal."

Again, a look from her that spoke a thousand words in an instant, mainly that she believed Hudson over Jacob's petty excuses. "Jacob, stop it! Hudson is a deacon. There is no way he's asking you to do something illegal.

"Oh, baby. I just want us to be happy. Please don't be mad at me. I just thought you should know. Please make whatever it is go away so we can . . ." She trailed off with a sigh.

The evening was over. He got a kiss on the cheek when he dropped her off that night.

*_*_*

On Monday morning, Hudson came into Jacob's office early. "How was your weekend?"

"Fine." He kept his answer intentionally cold and curt.

"Given any more thought to our conversation last week?"

Jacob shot daggers with his eyes. Hudson's hands came up. "Now, hang on. First, I'm sorry I came on so strong last week. I should never have suggested that you'd agree to anything out of bounds." He put the last three words in air quotes. "But if we found a way to reduce legitimate claims – all strictly legal of course -- you'd be on board, right?"

"Hudson, this conversation is pointless. Even if I wanted to be on board, I'd have no idea how to go about it. People die and we pay claims. It's that simple."

"I know. But IF. That's what I'm asking." Hudson's face and eyes left the question hanging, and he left before Jacob had a chance to respond.

In the emptiness that was left, Jacob felt dirty. Had he just agreed to something unethical? Had he agreed to anything at all? He wished he had responded more definitively. Even though he technically had done or said nothing wrong, he felt his silence had communicated some kind of agreement. Or at least a lack of opposition. A willingness to consider.

*_*_*

Jacob and Hudson avoided each other most of the week. Jacob found comfort in as many routine duties as he could. On Thursday afternoon, the uneasy truce was broken when Hudson came back into Jacob's office.

"Are you familiar with the efforts to use medical claims for life underwriting?"

Jacob nodded, relieved to be discussing a safe topic. He knew a lot about this since he'd been on the project team that implemented it. Life insurers had long used medical results from their own lab tests ordered at the time of application. They also acquired statements from the applicant's physician. Both of these were effective underwriting tools, but they were invasive and often took a long time. Using prescription drug data was faster, but one had to infer medical conditions from it. Often, a drug could be prescribed for conditions ranging from very mild to very serious, so it was hard to tell what malady the applicant really had. During the last couple of years, major medical providers had made great strides in making data from their medical

claims files available in electronic format. Using this data, life insurers could know what specific conditions applicants were dealing with nearly instantly.

"Yes, I'm familiar with it. The underwriters love it. Having that data can uncover some serious conditions. Prevents a lot of misrepresentation. Catches a lot of liars."

"Yep. I love all this data stuff. Allows companies to do lots of great things. If I could get you the electronic medical claims on all of our in-force policy holders, would you be able to tell who probably has a terminal diagnosis? With some of your fancy text mining techniques or something like that?"

"So much for safe topics," Jacob thought. Clearly, they were still on the topic of trying to lower claims payouts. Jacob tilted his head down, breathed in deeply, and rubbed his forehead summoning his courage for what to say next. "What exactly would you be trying to do with this data?"

"Jacob, I asked you a very specific question." Hudson's voice got louder. "If I was able to provide medical claims data on GoodLife's in force block, could you by means of a text mining exercise do a good job of telling me which policy holders are very likely terminally ill? That's the question. No more. No less."

"Well, it's not that simple though. There needs to be a business reason for doing this. I don't think you can even get that data without permission from the insured anyway."

"My God, man! Are you dense? Of course, there's a business reason. Don't you think it would be helpful for the treasury department to have an advanced view of what our cash outflows might be? Wouldn't knowing how many people are likely to die in the next three to six months help with that? What about more accurate reserving? IBNR? Couldn't we establish more accurate liabilities with this data? Just because you can't think of a business reason doesn't mean no one else can. That's why I'm having to break this down into bite sized pieces for you. Stop trying to think above your pay grade. Now. For the third time. If . . ." Hudson repeated the question slowly with emphasis on almost every word.

Hudson might be a jerk, but he wasn't totally stupid. He was providing Jacob with a thin veneer of plausibility for the request. Jacob didn't buy it. He knew the real reason had to be connected to the desire to lower claims. He couldn't figure out exactly how Hudson was going to do it, but he knew this had to be related. Still, the request as narrowly framed by Hudson wasn't illegal. It was an exercise that many data scientists would love to participate in.

He looked up at Hudson whose body language suggested impatience. Softly Jacob said, "Yes, I could do it."

"Good. I'll get you what you need."

*_*_*

The text-mining exercise to identify terminally ill policy holders had been complete for a few weeks now. Hudson had said no more about it, and Jacob didn't ask. He was hoping he'd be left out of whatever else was going on with this scheme.

Hudson had been very smiley lately with all the employees, especially the service team. His chummy gladhanding reminded Jacob of a politician. There was no sincerity in it. In a recent staff meeting, Hudson had mentioned the need to "stay close to the people." He'd been doing skip-down meetings with some of the service supervisors who reported to Jacob. When Jacob had asked about it, Hudson's explanation was that he didn't want to seem like he was in an ivory tower. "If I expect our service team to good work, I've got to show them that I know where they live." Again, Jacob didn't buy it, but he couldn't think of a reason to object.

Today, Jacob was attending a training session led by Claire, one of those supervisors. Claire's last performance review had indicated that she was dedicated and hardworking but needed to improve her presentation skills. Today's training session was her chance to showcase that improvement.

Jacob entered and sat at the table in the conference room where five other processors were already seated. Claire was to walk them through some of

the problem areas where service mistakes had been made, offering correction and instruction.

Claire really shone leading the meeting. She had a confidence he had never seen before. It was clear she'd taken the feedback on the performance review seriously and had prepared for this session. Jacob was glad. He thought highly of her and was hoping to give her a leading score next year.

About two-thirds of the way through the session, Claire began to give instruction on setting up Waiver of Premium benefits. If a policy holder became disabled, the premium waiver feature allowed the policy to remain in force with no premiums paid. Since GoodLife's administration system was older, the setup was a manual process requiring several steps. The processor had to manually change the status of the policy to 'W' and then navigate to another screen to make another change that would stop the billing. Once the second change was made, premium due bills would no longer be sent out.

Claire was emphasizing the need to make sure both steps were completed.

"Occasionally though, in certain situations we may need to stop the billing even if the policy isn't on waiver. In that case, you'd just do the second step."

Jacob ears perked up at the odd statement. "Uh, Claire. I can't think situations where we'd want to stop billing other than going on waiver."

"I don't know," Claire said. "Apparently, there are some."

"Like what? Can you give me an example? I don't want to risk shutting off billing to anyone."

"This is straight from the top, Jacob. Hudson said to make sure the team understands how to do this."

Jacob wanted to tell her that Hudson wasn't the top. He might be the top of the bottom. Or maybe even the bottom of the top. But he was definitely not the top. Jacob decided it wasn't worth ruining Claire's fine effort today. He could always go back and correct the teaching later. Anyway, maybe he was

missing something, and there was a scenario that called for it. He would take it up with Hudson later.

*_*_*

As the year drew near its end, things were looking up. GoodLife had caught a streak of several good claims months in a row. Jacob's bonus, even the 200% level, looked surprisingly attainable. Sarah had been warm and inviting for several weekends. He and Hudson still mostly avoided each other. Jacob had never followed up on the billing item like he had intended. He justified that by how busy he had gotten with other things telling himself that in the grand scheme of things, it was a nit anyway.

Today, he was headed to a meeting with the internal audit team. The topic was "reinstatements" which was broad enough to tell him nothing. Aaron, a low-level manager in the audit world, was already speaking when Jacob entered the room a few minutes late.

"Hey, Jacob. We were just talking about the medical claims data that GoodLife has been using. This first hit our radar because we knew that the program had been designed specifically for underwriting new policies. We knew GoodLife no longer sells new business, so . . ." He trailed off as if waiting for Jacob to fill in the blanks. Jacob kept looking at him. He had no idea what to say. His brain constructed and rejected several possible responses in a fraction of a second that seemed like an eternity.

Mercifully Aaron continued, "It seemed odd to us until Hudson explained that it was only being used to re-underwrite reinstatement applications." He sing-songed through the rest of the explanation. "Someone lapses due to non-payment, they request to be reinstated, we ask for a statement of good health and ping a few databases before we place their policy back in force."

Another pause from Aaron. Jacob nodded dumbly.

"What we need from you is help verifying the connection between a reinstatement request and the medical claims data. If you could provide us with three policies that have requested to be reinstated, we'll verify that

medical claims data was pulled for those policies." A small smile came from Aaron in which Jacob thought he detected just a hint of knowledge.

The moment of dawning comprehension came, and the full picture formed in Jacob's mind. Hudson had given the list that Jacob had compiled on the terminally ill policy holders to the service team who stopped the billing on those policies. With no billing notices going out the policy holders missed their premium payments, and GoodLife lapsed their policy. Most policy holders probably never noticed the missing bills. They were terminally ill after all and had more important things going on: hospital visits, chemo treatments, maybe even end of life preparations. If they did notice and ask to be reinstated, GoodLife would simply point out that their medical status had changed, and they were no longer eligible for reinstatement.

Audit scrutiny could blow the lid off the whole thing, exposing Hudson for the deviant that he was. But not the way Aaron was doing it. It was a certainty that three random policies that had requested reinstatement would find matches in the medical claims data -- because every policy in the company had its medical claims data pulled. The right way to do this is to start with three randomly pulled medical claims files and see if they had a matching reinstatement request. Only a very few would. Was Aaron really that stupid? Or was he playing along?

"So, are we good?" Aaron asked with eyebrows raised.

"Um, yeah. I'll get it to you."

Jacob rushed back to his office with the intention of confirming his theory. He hoped desperately that he was wrong. That the story his mind had written for him was a fiction.

He started with the list of terminally ill policy holders that he had provided to Hudson eight months ago. He grabbed a sizable policy from the list, a face amount of two million, and pulled it up on the admin system. Billing had stopped seven months ago. Status code "L" as of five months ago. Then he went to the image system and found requests for reinstatements starting about 8 weeks ago. He read enough of the correspondence from family members to see that the gentlemen had already passed away. The initial tone of their

letters was rage. But the later letters took on a more pleading tone. Jacob was ashamed.

As he traced through the breadcrumbs, Jacob realized that his fingerprints and those of his team were all over this. Jacob had done the work to compile the initial list himself. His team had stopped the billing. Hudson's influence was nowhere to be seen.

It was not a fiction. It was a horror. He sat there trying to think of a way to undo it all. Or at least to extricate himself.

Scott, a friend from his actuarial days, stuck his head in the door with a beaming smile. "Congratulations!" he offered with a voice beaming as much as his face. Jacob felt like the conflict between Scott's obvious joy and Jacob's inner angst was palpable, but Scott didn't seem to notice.

"Congratulations for what?" he answered trying to mask his emotions.

"Well, I know it's not official yet, but word starts to get around, you know?"

Jacob did not know, and he was sick of his mind being empty while others were talking about things that they assumed he would know about. He tried to fake it, but Scott caught the blank look.

"The innovation award, you idiot! You're going to be named the winner."

His mind still blank, Jacob faked a smile that felt totally hollow. "Oh yeah, thanks."

"I think it's because you oversaw the whole thing from beginning to end, you know? The deck you put together made that obvious. Lots of people can contribute an idea or do a small task, but yours was more of entire program."

Jacob decided he'd have to go fishing. "Mm-hmm. And which part of the entire program did you like best?"

"Just the idea in general. Everybody thinks of ways to use data for new business, but you thought to use it for in force. Reinstatements. Nice. I heard Hudson gave you all the credit, talked you up big. Said he had hardly anything

to do with it. Which surprised me. I've always thought he was kind of a glory hog but whatever. You deserve it."

Scott's happy face withdrew as quickly as it had appeared.

The deck that you put together? What was that? Jacob hadn't put together anything for a presentation. He navigated to the network folder where this kind of presentation might be stored. He found a subfolder called "Reinstatements" and inside it was a single PowerPoint presentation. He opened it and found 10 slides describing "his" vision for using medical claims data to prevent misrepresentation on reinstatement applications. It described a perfectly legitimate way to use the medical claim data, not at all the way that it had been used. The data had been used to identify ideal candidates for lapsation and practically force them into it, not simply verify their medical status after they lapsed.

Furious, Jacob leaped up from his chair and stormed into Hudson's office. Hudson stood, smiled broadly, and held out a stiff envelope. "I have good news for you. Here's your invitation to the Innovation Award luncheon tomorrow."

"You've got to be kidding me!" Jacob shouted in a protesting tone.

Hudson responded to the words but not the intonation with a happy "I am not kidding you! And you're welcome. I don't think I have to remind you that the winner – which can only be one employee in the entire company – receives double bonus for the year. And GoodLife is already on track for 200%, so for you that means . . . let's see two times two equals four. Four times your target. See I can do math and I'm not even an actuary."

"Hudson, this is wrong! It's just wrong on so many levels."

"Look, Jacob, we only lapsed policies that had a face of one million or more. It's basically rich people. Most of them probably have several other policies with other carriers anyway. They probably had five million or so in total coverage. They aren't going to miss our million."

Here again was Hudson offering a thin, very thin, veneer to make things seem not so bad. Jacob didn't buy it. A million dollars wasn't what it used to be. Middle class people bought million-dollar policies frequently.

"Take what I'm giving to you, man. It's an honor and a lot of money. You should be grateful."

Jacob couldn't stand to discuss it further, so he turned to walk out. As he reached the threshold, Hudson spoke to his back, "If anyone ever found out that you had been using this data in any way other than what was described in the presentation, I think things would go really bad for you. ABCD. Fired. Potentially prosecuted.

"So, I wouldn't go blabbing about any other aspects of this to anyone. I know you are uncomfortable with this, but it's a one-shot deal. After this, we'll be back to coloring inside the lines. Don't cause yourself a bunch of headaches over something so small. This company pays nearly a billion dollars of death claims annually. Shaving off a few million isn't going to wreck the world."

*_*_*

Jacob finally drifted into an uneasy sleep at 2:15 that night. He liked things so much better when he was in ignorance about what was going on. Now that he knew all the details, if he accepted the award, he'd be a true accomplice.

The alarm sounded much too early, but he hadn't been in a deep sleep anyway.

He skipped breakfast and went through the motions of dressing. When he got to work, he went into his office and shut the door wanting to be alone until lunch time. Should he plan a dramatic refusal? A theatrical revealing of the evil plot beneath it all?

Noon came. He went to the luncheon and sat with the other nominees. The CEO began to speak about the importance of innovation, thinking outside the box, blah, blah, blah.

As he was trying to focus, a text came through from Sarah. "I heard someone is a big stud today. I'm so proud of you. Can't wait to be with you again." An R-rated meme was included.

The CEO was finishing up, "and this year's award goes to Jacob Carson!" Applause sounded all around.

He walked up the steps, took the plaque from the CEO and said "Thanks. It's an honor."