

Prosperity

By Bonnie-Jeanne MacDonald

Jermaine Baker was a family man - or at least he thought so. His friends called him "Jin."

He waved to his wife and the baby one last time before ducking into the compuCab. Stating his destination, he laid back his head and got comfortable. This compuCab system was top-notch, with nearly immediate arrival, no emissions, and the new "forever hover" feature that avoided the need to ever touch down (even when passengers entered or exited). The compound where they lived had only just over 50,000 citizens, and there were nearly 10,000 compuCabs continually in circulation. That's much better than the compound where he had lived before his promotion. He again reminded himself not to use the word "compound," the correct term being "Planned Community."

After five minutes, he heard the pleasant voice of the compuCab: "Good morning Mr. Baker. I hope that you're having lovely and peaceful morning. I see that you've gotten a haircut and that baby Charlie can now wave - how sweet. Would you like to chat, or would you like to enjoy a message from Prosperity Life Assurance and receive 10% discount off this drive?"

Jin replied immediately, "Message please," and suddenly a cube appeared before him. In the cube, he saw hills and meadows and a handsome man riding a wild horse, never swaying as he expertly guided and controlled the beautiful beast over difficult terrain and in magnificent jumps. Then came a deep, liquid voice resonating: "Stability." Suddenly the scene changes, and a toddler is walking across a garden of flowers. But oh! The little girl catches her foot and begins to fall! Suddenly, big loving arms enter the cube and catch the little girl just before she hits the ground, and the same voice intones, "Dependability." The last scene shows golden sunshine and magnificent clouds, and again the same, resonant voice is heard: "For over 50 years, Prosperity Life Assurance has meant stability and dependability to its shareholders and clients. Enter the cube to find out more."

With its artificial sunshine and fresh cool air, Jin enjoyed entering the cube (which was as easy as moving the holographic image and placing it over his head like a hat). But he decided not to enter today. Instead he sat back, rested his eyes, and thought fondly about Prosperity Life Assurance, who was, in fact, his employer. He'd been with them for nearly nine years now, and he felt warm and comforted when he reflected on the commercial. It was all true - Prosperity Life Assurance had always been the name for stability and dependability in the industry. On his first day of work as an actuarial student, his supervisor had explained that the stability of the company came from the fact that its actuaries could predict the premiums to such perfection that they almost seamlessly matched the money paid out in life insurance benefits. This stability had led to a healthy and dependable company, whose clients were never surprised by higher premiums and whose investors received a generous

return with almost no risk. His supervisor had explained that the accuracy of the actuaries' calculations came from their highly sophisticated and confidential compuLife system, which was vaguely described as using data directly provided by all policyholders combined with extremely technical and comprehensive computer simulations. This last part wasn't quite true, but he didn't need to think about that right now. He returned his thoughts to the stability of the company, and how his company shares would steadily grow and one day provide a comfortable retirement for him and his wife. He was jolted out of his reverie when the compuCab announced, "We will arrive, Mr. Baker, in 2 minutes. Can I help you with your bag?"

Jin replied shortly, "No thanks" and exited the compuCab. How odd to be "going" to work, where work was a single place. He was still getting accustomed to the idea. For the past nine years, he had worked wherever he'd felt like working, whether it was in his home office, the local Office Café, or the park. But, since his promotion, he needed to come to a fixed building, where he went to the same desk every day and had to use an archaic machine from the 1990s called a "desktop computer." This working arrangement was necessary for his new position, since these "disconnected" machines removed the possibility of being penetrated or any other information leaks, while also enabling him to do his job in an environment that the company could closely monitor. Nevertheless, having rigidly to keep the same position for hours, day after day, gave his legs and back cramps. His old position had allowed him to use the latest technology. He could examine his data and run his numbers on any surface, or even in the air. To communicate data, he could touch numbers projected in holograms before him, speak the numbers, or use the "deliberate think" feature that recorded his thoughts so long as he held the tip of his tongue pressed against his teeth. His favorite working position had always been lying on his back in the nearby park, where he would use his hands and fingers to manipulate the data in the air above his face and he would make use of "deliberate think" when his arms tired.

But that was no longer possible after his promotion. A little discomfort and travel time were worth it, however. For one thing, his salary had doubled. The extra money had meant a big jump in lifestyle for his family – living in a more highly ranked Planned Community, a nicer house, better education opportunities for the baby, and so on. More than that, he was now making an important contribution to the company's reputation for stability and dependability. He wasn't a cog in a wheel, but was at the heart of it all. This is what really made it all worthwhile. The key to Prosperity Life Assurance's success was that it had always predicted the number of policyholders who would die with nearly perfect accuracy, and Jin was the very person who ensured this success. More than ever before, he was bringing so much happiness to all those investors and making the premiums of the policyholders predictable and the benefits dependable. He was doing his part for the stability and dependability of Prosperity Life Assurance.

He passed quickly through the security DNA checkpoint and made his way to his desk. The top of his desk was, of course, empty, but it wouldn't be for long. From

the drawer, he took a small solid beige cube, whose heavy weight always surprised him, and placed it on his desk. He then cupped his hands around it and blew on it softly, much like starting a fire during one of his family's annual camping trips. Having initiated the "build" process, he went to the restroom. After five minutes, he was back at his desk - the desktop computer build process was complete, and before him was a replica of a 1995 desktop computer. He sat down and flipped the "on" switch.

For the next five hours, Jin worked tirelessly at his task, reviewing data and trying to reconcile his numbers. He began by scanning the policyholder data, looking for possible candidates for "forced life-expectancy", then compared his candidates with this year's projections of life insurance benefits payouts, trying to make the two match. Nearly a dozen times he thought he was close, only to discover that his numbers still would not reconcile, and he would need to start from the beginning, reviewing the data, performing his calculations and cross-referencing the results. Again and again he went through the same circular process. Some days, his work could keep him there till midnight, but most days he was able to come to a solution within a few hours. Finally, he knew that he was close. Just one more tweak and he would be done - and he was. With a sigh of relief, he hit the print button, and out came the lists of policy numbers and the corresponding prescription and dosage drug codes.

With the print-offs in hand, he flipped the "unbuild" switch, and immediately the computer began to dissolve into its original form. Seeing that process successfully underway, he took his print-offs to the Communiqué Sink and laid them at its base. When he turned on the tap, the water dissolved the paper and carried the information into the water system, ensuring the most secure and confidential means of transmitting information. For Jin's purposes, however, the critical feature was that the origins of the information were untraceable. He returned to his desk and confirmed that the computer was now reduced to the original tiny plastic cube of raw material, with no way of divulging what it had previously been used for.

Letting out a big yawn, a feeling of doubt began to creep over him. When he first started this position, this doubt nagged him almost constantly. Fortunately, he was now able to manage it quite efficiently, and he quickly pushed those feelings aside and again began to think fondly of the stability of Prosperity Life Assurance, and his small, but no doubt important, role in its success in bringing so much happiness - or should he say "prosperity" - to so many. He knew that he was essentially sentencing some people to death, but it was a sacrifice that he was willing to make for the benefit of the company. And weren't those people already ill, and likely going to pass soon anyway? And what about those policyholders who were being given the "special" medication? Sure, the new drug wasn't yet approved, and some of the side effects weren't ideal, but the scientists did know for certain that it extended a user's life. The stability of the company was everything for so many people, and he, Jin Baker, was the very person ensuring that stability. Never again would the actuaries be wrong. Never again would the uncertainty of the mortality of its policyholders

ruin the company's stability. Sure, sometimes there needs to be a sacrifice along the way, but he was heroically willing to take on that responsibility for the sake of the company and the people who depended on it. With hard work and diligence, he would do his very best for Prosperity Life Assurance to bring so much happiness to so many people. He left the building, got into a compuCab, and wistfully returned home.

Five minutes later, in a nearby city, a Communiqué Sink turned on and out poured water, filling print onto a pile of blank papers at its base. "The hospital has sent a long list today," thought the technician. Once the papers had absorbed the information, she picked up the list of drug prescriptions and brought it to the pharmacist on duty, to be filled and dispensed.

Author's note:

This story is intended to inspire actuaries regarding the power and importance of their moral sense. Despite how technologically sophisticated our profession can and will become, it will always be up to the individual to avoid the human habit of inwardly justifying immoral decisions that lead to financial gains.

"Nothing that you do in science is guaranteed to result in benefits for mankind. Any discovery, I believe, is morally neutral and it can be turned either to constructive ends or destructive ends. That's not the fault of science."

— Arthur W. Galston

"As soon as questions of will or decision or reason or choice of action arise, human science is at a loss."

— Avram Noam Chomsky

Dedicated to Ru.