

Actuarial Year

by Mel Windham

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MONTH #1

I should have paid attention to the horns honking, but I was lost in my own world—working out LDFs in my head and contemplating how to adjust anomalous data.

The light was green when I went through the intersection, but that didn't stop the drunken bastard. He ran his light and broadsided me. He died on the spot.

The next thing I knew, I was on the side of the road next to my overturned car. Several uniformed personnel prodded me and put cold things on my chest. They said I had no broken bones. Yet, I had a terrible headache. When they lifted me to a stretcher, the world spun, and I blacked out.

In the hospital, a doctor asked me a lot of questions—something about my job as an actuary. I supposed he was testing my ability to think, but I wasn't really all there. It was all a blur.

Then they rolled me into the claustrophobic cylinder of an MRI machine. There was this high pitch noise and then so much pain. My head split in two.

When I emerged from that episode, the doctor—the same one who asked me all the questions—sat next to my hospital bed, sporting four days' growth on his face. He explained that I had been in a coma for two months. At first, I wanted to call my boss about the reserves I had been working on, but then realized, "Two months!" Whatever I had been doing before, it was too late to worry about it anymore.

The next few days in the hospital room were terribly lonely. Now that I had no work to keep me occupied, I realized how empty my life had become. I had no girlfriends, or even any *friend* friends. I didn't care about anybody, and nobody cared about me.

All the actuaries in the Reserving Department came to see me. They all came at once. They left the token flowers, and we stared at each others' shoes. Then in fifteen minutes, they were gone. No one else stopped by.

Having nothing else to do, I flipped on the TV, and you would never guess what I found. A *Good Times* marathon! Growing up, I was a little partial to the show, because my name is John Johnson and I related to J. J. "Dyn-O-Mite!" I was surprised that anyone else remembered the show, but it served to be the perfect distraction.

When the hospital kicked me out, they gave me orders to rest at home for two weeks.

The apartment was exactly as I left it, except for the rancid smell that blasted my nose when I opened the front door. I spent that first day cleaning everything out and restocking at the grocery store.

You'd never guess what I saw at the store. Chocolate banana cheesecake ice cream! It was as if some genius had taken my favorite three flavors and combined them into one glorious quart of creamy goodness. That really hit the spot and cheered me up.

The second day, the landlord stopped by. He wanted back pay for the last two months. I wrote him a check on the spot. It was nice to see that *someone* actually cared that I was gone.

The third day I realized that the loneliness was more extreme at home, because here, there weren't any doctors or nurses checking up on me. I resorted to watching TV again. I was usually too busy to watch, but now I had nothing else to do.

You'd never guess what I found. A *Buck Rogers* marathon! That was one of my favorite sci-fi shows growing up. I recorded and watched all thirty-two episodes over the next three days. The show was so cheesy; I was surprised anyone would have thought to bring it back to life. I didn't complain, as it was the perfect distraction.

MONTH #3

I couldn't take the loneliness anymore. After only a week at home, I had to go back to work. I didn't care what the doctor ordered. Work was my passion. Solving problems and finding solutions were my true friends.

My staff brought me up to speed in no time. They were working on a new set of rates. I looked over the math and agreed with their assessment. We had to raise the rates.

I went into the Interdepartmental Rates Meeting (IRM) armed with dozens of exhibits and three of my own crew ready to back up stats should the need arise. My presentation was only fifteen minutes. Sam Wilkerson, the Chief Actuary, smiled the whole time and nodded his head in approval.

The Head of Marketing stood up after me, and I prepared for the nonsense that would spew from his mouth. Just one time I wanted to see him shut up, sit down and let us raise the rates. You'd never guess what he said.

"We agree with these recommendations. We must raise rates or we'll lose money."

My actuarial colleagues looked at me in surprise. Where was the fight? Where were the arguments of "we need to be competitive" and "our competitors won't raise their rates"?

The CFO said, "Okay, it appears that we have agreement. Meeting's adjourned."

The next day we learned that our prime competitor was also raising their rates to the same levels—a strange coincidence.

Then the next day, we received a call from the Department of Insurance. Not knowing about our planned rate increases, they expressed concern that our rates were too low and suggested that we raise our rates to help protect our solvency. Wouldn't you know it? We obtained immediate verbal approval to increase our rates!

That prompted us to fast-track our filings. It only took a week to put everything together and to send it out to all the states. Within another week, every single state had approved—even New York! There were no challenges, no questions, nor calls for clarification.

Then, several consumer protection agencies put out a statement concerning all of the insurance companies raising rates across the country. At first I thought, "Finally! Some pushback!" But I was wrong. Each of these agencies independently published statements lauding the insurance companies and explaining how they believed this was a good thing for consumers—how this would lower the number of insolvencies and protect consumers from financial loss in the long run.

I couldn't believe what was going on. What was the catch? Why was everyone doing the "right" thing? Whatever was going on, it didn't stop there.

One Thursday when I was at home watching a marathon of the original *Battlestar Galactica*, a Breaking News Flash interrupted. The newscast announced that the Senate had passed the latest House attempt to repeal Obamacare. What the ...?

Obama, himself, gave a live statement. He said, "Um, ... I realize that some of you are surprised at what happened in the Senate today, but, ... ah ... I assure you that this is for the best. Last night, Harry Reid and I ... um ... did some talking and decided that some renovations were in order. Tonight, I will sign this bill to repeal Obamacare, and next week ... um ... we will work together with Republicans to put together a more ... ah ... actuarially sound program."

What? Did the President just say, "actuarially sound?"

As a Republican and an actuary, I was giddier than a guppy in a sea of fish food. Could there possibly be any greater news?

Whatever it was didn't stop there. Over the next month, my life just kept getting better and better.

The CFO serendipitously authorized raises for all the actuaries.

The cable company called to say they were lowering my monthly rates, and that they were going to waive the stupid monthly rental fees for their digital box.

A couple of hot girls approached me and asked me out on dates, and then they both called *me* the next day. They weren't exactly my type, so I had to let them down gently.

The cars on the road seem to drive nicer around me.

All the TV channels continued with their recent kick of showing old TV shows and anime I used to like growing up.

My neighbor actually let me touch his cats without screaming at me.

Fast food joints started handing out "fry sauce," one of my favorite guilty pleasures, usually only available out West.

It wasn't just my life getting better. Stocks were booming all over the world, enticing everyone to invest more.

Fighting stopped in the Middle East. Crazy, right?

The CAS announced that they were going to split Exam 6 into two smaller exams, as there was just too much material to cover, and good thing, too. That was the exam I had failed multiple times.

Congress finally passed a balanced budget.

State governments announced the abolishment of property taxes in lieu of higher income and sales taxes.

Everyone was doing whatever I would have done if I were running the show, and for once in my life, I had an optimistic view of the world. Everyone did, and this positive energy kept the good times rolling.

MONTH #4

It was almost two months after I had emerged from the coma, and I had gone from the loneliest person to the happiest person in the world. I even had guys tell me they wanted to be friends. I wasn't exactly sure how that worked, but it was great to be wanted. It was very easy for me to accept what was going on in the world.

That is, until one night I caught a special on one of the major networks. They were about to crown the Overall Best Supermodel ever. I yawned, mainly because I didn't recognize any of the girls on the stage—young girls wearing skimpy clothes, and not one of them my type. Whatever happened to

the really sexy girls I grew up with? Like Christie Brinkley? When I was in high school, that's who I had taped up all over my room. I mean, she was hot in *Vacation*, wasn't she? However, she had become too old and forgotten, replaced by these young wannabes. You don't have to be young to be beautiful, right?

The winner emerged from a giant door on the stage. They announced her name the very second I saw her. Christie! No way! What the ...? Nobody looked surprised. Even the young wannabes clapped earnestly in support of their superior.

No, no, no! Stop! It was too good to be real. Way too specific to my tastes! Something was *not* right in the world. Oh, it all felt right, but it couldn't be. It was impossible!

Then it hit me. It wasn't just *some* things going my way. The whole world was revolving around *me*!

It wasn't just my favorite ice cream flavors appearing as if out of nowhere, but other flavors were disappearing—like coffee. I despised that flavor. Everyone around me was adopting my tastes. Peace in the Middle East? It's what I wanted. Congress doing the sensible things? They were only doing exactly what I thought would be the right choices.

And now Christie Brinkley?

It had to be the coma! I was still under, wasn't I? Was I dead and having some last few-seconds-in-my-brain experience where I thought I was living out the rest of my life, but I really wasn't?

Yet, everything was so real. I felt it when I pinched myself. Even though the whole world had somehow developed my tastes, I was still alone. If I were living in some dream world, wouldn't I have imagined a much more fortuitous series of events for myself? Like what about a girl who looked like Brinkley? Where was she?

I saw the ER doctor the next day—the same one who had questioned me before and had watched over me. His name was Dr. Robert Garrett, and he was overly excited to see me, and possibly even a little nervous. "What brings you back here?" he asked. "Are you experiencing migraines? Any pains at the base of your neck?"

"It's nothing like that. Well, it's a little strange ... I, um."

"You can go ahead and tell me. We're behind closed doors, and I won't tell anyone."

I felt stupid for even coming, but I couldn't back down now. I asked, "How can you tell if you're still in a coma?"

He looked a little surprised ... almost as if he expected me to say something else. "That's a new one. What makes you think you're still in a coma?"

"It's just my life over the last couple of months. It's way too ... perfect. I mean, peace in the Middle East? Really? And girls will actually go out with me? My life wasn't like this *before* the coma."

He smiled. "I see. I believe I can explain the phenomenon you're experiencing. It was bound to happen eventually."

"Great! Now you're going to tell me that it's all in my head?"

"The day you came into the ER, we had a long discussion. What do you remember from that?"

"It's fuzzy, but something about my job ... about being an actuary."

Dr. Garrett frowned as if considering what to tell me next. "You were pretty angry about the drunk driver who hit you."

"Who wouldn't be angry?"

"You kept on going on about how irresponsible he was. That if you ever got drunk at a party, you'd always call a cab or have someone drive you home. You wished that he could have been more like you."

"Hmmm, I almost remember saying that."

"Then we talked about your job. You told me what an actuary was and bragged about how smart you and your colleagues were, and about how you solve problems all day long. You wished the drunk driver could have been an actuary, and then he wouldn't have wrecked into you."

"Then you expounded and imagined what it would be like if everyone was an actuary. People all around the world would settle their differences. Problems would be solved. Everyone would be happy."

"Wow!" I said. "You must have thought I was psycho, or an egomaniac! Wait ... oh no ... I see what you're trying to tell me. That's what I was talking about prior to my coma. That's why I'm living out this dream. It was already in my head when I went under, and I really am still in there, right?"

"No, no, no." He shook his head. "I was interviewing you—leading you to talk about everyone being an actuary. I had to be sure you were the ideal candidate."

"What?"

"I borrowed your brain patterns. When you had your MRI done, I grabbed a map of your brain at the same time ... thanks to a few modifications I made to the machine. I flipped a switch, and then I had a full map."

"Wait. That MRI hurt like someone stabbing a knife up there!"

He didn't seem to enjoy my sudden confrontation. "Well, I knew there might be side effects, but I had no idea it would go that far. At least I knew exactly what it would take to bring you back."

"Seriously? All this so you could skim my brain? How much did you get for it? What did you even do with it?"

The doctor pulled out his wallet and showed me a picture of an elaborate laboratory and a large gun-like thing pointed upward. "I used this," he said, "to transmit your brain patterns to the whole world. It acts like a magnet, aligning everyone's brain patterns to match yours."

"The whole world. I'm supposed to believe that? You're turning everyone into ... *me*?"

"And it worked! Look at what's happening in the world. You said everyone would solve problems. So, yes! Now we really do have peace in the Middle East, and though the world doesn't know it, they have you and me to thank."

"You're pulling my chain."

"*Biddy ... biddy ... biddy ... biddy*," he said while bobbing awkwardly left and right on stiff legs.

"How did you know ...?" I assumed he was trying to imitate the robot on "Buck Rogers."

"The whole world likes what you like. Can you think of any other explanation for your predicament?"

I laughed. "I could still be in a coma, and I'm just dreaming what I want you to say to me."

"That is kind of funny. I suppose I can't convince you, then? Have you noticed the most recent fashion statements? Blond men are dying their hair to your color and donning fake glasses. That's what girls are into these days. And girls are bleaching their hair to look more like your Christie Brinkley. Funny, though. I used to like her, too. Now, thanks to you she's enjoying a midlife comeback."

"What about you?" I asked. "You haven't dyed your hair brown."

"Well, I'm certainly much better at math, now. In fact, I've signed up to take one of your actuarial exams in a couple of weeks. I had a hard time locking down a testing appointment, as they're experiencing record turnouts. They even had to extend the testing window a month in order to get more candidates in."

"Great! Now everyone wants to become an actuary? Listen! You have to turn on that gun of yours and reverse this. You can't have a world full of me's! You don't know how annoying I can get."

"Impossible. I have destroyed the gun and have burned all my research. Imagine what would happen if this technology fell into the wrong hands."

"Wrong hands? Really? So, we're all stuck like this?"

He smiled again, stroking the four-day growth on his face. "It'll wear off. It'll peak in two months, and everyone will return back to their normal selves in another six."

"You're insane! Do you realize how many people this could hurt? It's bad enough that you put my life in danger when you skimmed my brain. Look, what if some dude leaves his wife because she's not a blond, and then when things turn back to normal he remembers that he likes brunettes, but it's too late to get back together? What about someone who gets a job as an actuary and then learns in a few months that he can't do math anymore? What about the people who produce coffee flavored ice cream? Are they going to be out of a job?"

"Coffee flavored ice cream?"

"You can't change the way people are without drastic consequences. Economies are going to change. Businesses that used to be strong will fail overnight. If everyone hates cooking as much as I do, who's going to go after all the cooking jobs? Who's going to farm? This is going to be a disaster."

"Look out there!" The doctor gestured outside. "The world is a better place now, because of your inherent peacefulness. That's why I picked you. You're a problem solver and you enjoy fixing things. You're intelligent and you have great ideas. Once everyone returns back to their old selves, they will remember this year of peace and prosperity, and they won't want to go back to the wars and governmental gridlock. This is my contribution—to make the world a better place."

"I ought to turn you in and tell the people what you did."

"Who'd believe you? If you push it, you'll be committed. You're also too forgiving. I could tell when I interviewed you that I'd be safe. You see, in a couple of months, several of my colleagues will piece things together and figure it all out. You, yourself, came to me today. You had the wrong idea, but you still had this unconscious suspicion that I was responsible. By the time I'm exposed, everyone will be so much 'you' that they'll all forgive me. They'll see how much good has arisen from this exercise. They'll praise us both for our accomplishments."

"You really think it's going to work out like that?"

He was right about one thing. I couldn't get myself to turn him in. Who could I tell? Plus, for once, I was really enjoying life. I didn't want to return to being that lonely actuary with no friends. After all, it was just temporary.

MONTH #5

More and more, my tastes solidified in the world. Reality TV took a dive, and good riddance. Cerebral high-tech movies and shows were now the new rage. Mathematicians were becoming more

revered and understood. My music was playing on all radio stations. How could I complain about a world that was exactly what I wanted it to be?

Yet, something in the back of my head knew what was coming next.

Dr. Garrett passed his actuarial exam. So did thousands of others who took that same first test.

Two weeks after the news spread, I was called into my boss's office.

"How's it going, Sam?" I said, suppressing a laugh after noticing he had dyed his hair brown.

"Sit down, John," he said. "I want to talk about our new hire, Lucy. Have you met her, yet?"

"No. Haven't had a chance. Today's her first day."

"She's pretty sharp. A few months ago, she was flipping burgers, and then decided one day she wanted a change. She looked up math jobs on the internet, and came across our profession. Signed up for the first exam, crammed, and passed with a perfect score. Now that shows some gumption. Dyn-O-Mite! Know what I mean?"

"It sounds like a lot of that's going around."

Sam stuck a pencil in his mouth, his proxy for smoking in the office. "Tell me about it. Do you know how much we're paying her? \$21,000."

"What? Why so low? Wait. Are you allowed to tell me this?"

"\$21,000. She was happy to take it, because it's more than she was making at the hamburger shack."

"Wait. You hired her as an actuarial student. Right? Wouldn't she be worth more than that?"

"A year ago, yes. But look at this." He threw a manila envelope stuffed with papers that thumped loudly on the desk. "This is how many résumés and applications we received. Each one of these shares the same story. They were working some dead-end job, and they proved themselves by passing the first exam with perfect scores."

"Hmmm," I said. "Maybe it was a really easy test this time."

"You know it's the same questions year after year, randomly rotated by the computer. I don't know what got into all these applicants, but if you have all these equally qualified people willing to work for less ... well ... they're going to get paid less."

I was a little confused. "So, why are you telling me all this? Are you asking me to train the new girl?"

Mr. Wilkerson took the pencil out of his mouth, bounced it between his first two fingers, and he stared at me in silence. He had difficulty maintaining eye contact.

Then it hit me—the message he was trying to deliver.

"Oh, crap!" I said.

"Look, you know how much I like you."

"You can't do this to me. I'm the only other FCAS at this company. Who's going to run the Reserving Department?"

"I didn't ask for this," he said. "When the CFO saw these numbers I just showed you, ... I tried to talk him out of it, but you see the trends. If this new batch of incoming actuaries is as good as the old ..."

"Who else is getting canned?" I asked.

"You're the first. You get paid the most. Once we're adapted to your absence, we'll let more go. We'll have to suppress raises, as now everyone makes too much. Eventually, even my job will be up for grabs."

"I've worked here for ten years. I thought you were grooming me to be the next chief actuary."

"I'm sorry," he said. He looked genuinely sorry. "It's all about the math. If you were in my shoes, I'm certain you'd make the same decision."

That last one was a knife through my chest, because I knew he was right. Thanks to my good old doctor friend, Sam AND the CFO were practically me.

I cleared out my desk. My stuff all fit in one box. Then two brown-haired and bespectacled security guards escorted me out. Everyone who saw me carrying that box knew what was going on—even the strangers on the streets. "Look at that poor fellow who just got sacked."

When I got home, I slammed the box on the floor, and my stuff flew this way and that. "I WAS HERE FIRST!" I yelled. Ousted from my job by cheap imitations of myself! And they still didn't know what was really happening to them. If only that stupid doctor were in the room with me!

There was a knock at my door. It was the landlord. When he looked down and saw the mess I had made, he said, "Oh. You lost your job?"

"Is there anybody who doesn't know that already?"

He said, "You should be able to find another job, and you better do it fast. Rent's due in a week." He closed the door behind him.

I looked around my apartment at all the expensive toys I had bought for myself over the past few years. I had *some* money saved, but not much. A lot went into the new car I had to buy. It never occurred to me that I might actually lose my source of income. Now I only had two months of cash left. My landlord was right. I had to find a job immediately.

I applied everywhere in the US. I used all my contacts, but couldn't even get to the phone interview stage. The story was the same everywhere. Each employer was all gaga about the incredible new batch of actuaries. Because I already made too much, I never had a chance.

I finally found a job after a month of looking. The hamburger shack where Lucy worked was happy to take me. My entire monthly wages would go into rent and food. Eventually I would have to find a smaller apartment.

For a few weeks, I worked that hamburger job, and it wore on me. More and more, everyone acted like me—telling my jokes—talking *Buck Rogers*—praising Christie Brinkley. It was more than annoying, but at least I learned how to make friends at the hamburger shack.

MONTH #7

Then during the peak month, something strange happened. Everyone started questioning how they got the way they were. It was all over the news and the talk shows. Scientists came up with several theories, the prominent theory being that the emergent fashion of simplicity had resulted in phenomenal social cooperation. At least they acknowledged that something had affected the entire world.

In the middle of this worldwide debate, Dr. Garrett had been found out. Obama broke the news to the world. He explained everything, actually getting every detail correct. He even mentioned me by name and posted a picture of me on a screen. Great!

Obama continued—explaining that the effects would be temporary and that in six months we'd all return to normal. He urged everyone not to make any drastic life changes while under the influence of the "actuarial ray gun." Yes, that's what they called the doctor's contraption.

Further, it was decided not to press any charges against Dr. Garrett, especially considering the relatively better state of the world.

I was famous overnight—not that I deserved any of it. My ideas may have been crap, but they tended to work ... only because everyone agreed to try them out, and in most cases, any solution was better than the status quo. Even though everyone now understood what had happened to them, it didn't stop them from liking me.

Sam called me the next morning, saying I could have my job back. Other insurance companies called as well. They said I didn't have to interview because they already knew me. They all offered me generous packages, but you were me once, and you know which offer I would choose. I went back to my old company, and got a big raise out of it.

That night, I made the mistake of going to the bar to celebrate. As soon as I walked through the door, there was silence. Not even five minutes passed, and all these blondes were fighting over me. Chairs were flying. Bottles breaking. I left without getting a drop to drink.

The next morning, when I stopped for breakfast, everyone in the deli stared at me. I gave a general, "Hi" and they all clapped for me in unison. Then they asked for a speech. I said something stupid about how when you work together, the world becomes a better place. Then they clapped again. I believe that's when I realized I could run for President of the US if I wanted to.

I grabbed my breakfast and ran out of there. Someone yelled after me, "We love you!"

Was I really that creepy toward people that I admired? I looked inward and realized, oh ... probably. Wow!

When I got to work, even my colleagues looked at me funny, as if to say, "I can't believe that I work with THE guy." I tried my best to stay in my cubicle the rest of the day.

Another week passed and David Letterman called me to do an interview. Yes—a free trip to New York! Then came the calls to do commercials and/or endorsements. At first, I lived it up and agreed to do a couple, but then my conscious got the better of me.

Why was I taking advantage of the world? I never knew how narcissistic I really was, and everyone was vulnerable because of it. In a few months, when everything turned back to normal, I was sure everyone would ask for comeuppance. Then I would be a lonely nobody again.

For the first time over the past half of a year, I did the right thing. I turned down all subsequent offers and chose to live the quiet life. I stopped taking advantage of everyone, and they seemed to understand.

MONTH #9

I thought that the world would enter into a wild panic, or go all *Flowers for Algernon* with people trying to find a way to extend their limited time of intelligence. But there was none of that—no panic or mass suicides, or expressions of despair or protest. Instead, they seemed to be handling it quite well.

Lucy, our new actuary, explained it to me as I ate lunch with her one day. Even though she expected to lose the inclinations to be a math genius, she still wanted to keep trying the actuarial path. The knowledge she gained would remain with her. Now that she understood some basic mathematical principles, she hoped that it would help her pass more exams in the future. She was willing to give it a try, and if it didn't work out, she could always go back to flipping burgers.

That was everyone's general attitude—do the best with what was dealt to you. If a person was better off before the change, they would simply go back to what they were before. If they were better off now, they at least had the ability to analyze their position and determine exactly what it was that made them happier, and over the next few months, they could prepare to take advantage of the best from both worlds.

MONTH #11

When the Year of Me was almost up, the worldwide attitude changed, and it hurt. When people were more them than me, there was this big "Get Out of My Head" campaign. They were just tired of their year of thinking like me. Marathons of *Good Times* and *Buck Rogers* were banned. Coffee ice cream came back into the stores, and my new favorite, chocolate banana cheesecake, was nowhere to be found. I could understand their motivations, but I wanted to yell, "Wait! I still like these things!"

When they were able to think more independently, the general population said, "Wait just a minute. Are we really going to let Dr. Garrett get away with what he did with us?" They weren't as forgiving as I would have been. They put Dr. Garrett on trial and eventually committed him to an asylum for the criminally insane.

I thought I would be next to receive my lumps, but that never happened. The people knew it really wasn't my fault, and they still seemed to like me.

MONTH #13 and Beyond

Everyone celebrated when my brain patterns were finally declared purged from their heads. I would have never guessed what would happen next. Those lucrative offers started coming again. I had some tell me, "Yes, you declined us before because you thought you were taking advantage of us, but look! We're normal again, and now you know that we really want you to do this for us." I gave in, of course.

One day, there was a soft knock on my apartment door. I answered, and it was Christie Brinkley! She stood there, looking all shy and cute. She was actually concerned that I'd reject her because of her older age, but that she'd still really like to go on a date with me, because she thought I was so sweet.

We went on that date, and now we're happily married.

Lucy still works for our insurance company, and she's passing exams. Good for her. When Sam retired, I was next in line to be the chief actuary, but I turned down the offer.

There remained peace in the Middle East for years, and all over the world, governmental gridlock became a relic of the past.

Every now and then, I visit Dr. Garrett in the asylum. After all, I did owe my strange successes to him and his crazy plan. He doesn't make sense, anymore. I can't tell if it's an act, but he just repeats the same gibberish about there being another ... something. I have no idea what he's talking about.

And running for President? I hardly had to run a campaign, but as you know, the rest is history.