

Third of May

By Gregory A. Dreher, FSA, MAAA

Nobody walks in L.A., the old song goes. And with self-driving cars, nobody drives in L.A., either. Traffic moves faster, and you're free to do something useful while the car does the work. Many use the time to work or play on their phones. Others enjoy the scenery.

Me? I prefer to listen to music.

I started my car. "Plot a course along Highway 101 for 100 miles," I said.

The map on the dashboard shifted. "Please identify your destination," the pleasant computerized voice asked. It's been more than ten years, and they still haven't made a self-driving car that understands how to drive for pleasure. I selected a park on the map for my destination.

It was the third of May, my birthday, which called for a certain musical selection. I popped a CD into my car's stereo and let it play. A stereo that could still play CDs was the hardest thing to find last time I shopped for a new car. Like most people, I mostly use streaming services, or access my downloaded music at home. But for some albums, I definitely wanted a physical copy, albums like Third of May's *Beyond Days*.

Third of May is my band.

I pulled the booklet out of the jewel case and read the credits for the thousandth time.

Third of May is:

Susan Bertrand – Lead Vocals, Bass, Synthesizer

Scott Linwood – Guitar, Backing Vocals

Allen Burns – Drums, Percussion, Backing Vocals

Produced by Eric Klemp.

Recorded at Sunset Sound, September-November 2032.

All tracks written by Bertrand/Linwood/Burns. Published by Sweet 53 Music (BMI).

I smiled. Our second album, and first released on our current label, an indie label with a distribution deal with one of the majors. We spend last summer on a grueling road trip, playing clubs

across the United States. Album sales were around 60,000, with respectable streaming and download numbers, but we've enjoyed steady revenue since the release. Our tour led to a lot of favorable press from trendsetters and a few showcases during the year, including a slot at SXSW.

Third of May has an interesting history. We've known each other since high school. Susan, Scott, and I are actually quite different. I was the jock, Scott was a skater, and Susan was the artistic and brainy type. What brought us together was an unusual coincidence: we were all born on May 3, 2006.

The best part is, almost everyone thinks that part of the band's history is made up. To be honest, it does sound like the kind of fake bio that's created to attract attention. Maybe it got us a second look somewhere along the way, but it doesn't compare to the work we've done to get where we are.

Susan is a talented singer with a powerful presence, but it was Scott who first got us attention. He made videos of his skating and used our music, which attracted our first group of fans. Once we recorded our first album, Susan's older sister dropped our name. She ran a spa popular with the entertainment community, and that helped us get a few syncs on Internet series.

I haven't done anything like that, but I have focused on the business end. I'm the one reading the contracts, setting up our publishing company, and monitoring the music industry trade magazines, as we try to maximize our revenue from an increasingly fractured media marketplace.

But no amount of work will replace the big radio hit in making our band a success. The album we've almost finished recording could be our breakthrough, but we're missing that hit. We know it. Our manager knows it. Our label knows it. And we feel we can write that song, but it's just not coming. We've hit a wall.

It's frustrating. And for that reason, I was alone on the third of May, for the first time since we started our band. After our last two sessions featured more tiffs than riffs, we all agreed we needed some time to ourselves. But time is ticking, and we only have a week before our album has to be finalized.

As my car drove, I lost myself in our music, remembering laying down the drum tracks, playing off each other's musical cues, fitting lyrics to the melodies. But sadly, new inspiration didn't come to me.

My car came to a stop as I arrived at the entrance to the park. I engaged manual mode and pulled into a parking spot.

I glanced at the clock. I had about fifteen minutes to enjoy the park before I needed to get back on the road.

Following a brief stroll, I started the car again. "Applebee's," I announced.

Of course, the computer found the closest restaurant location. "Applebee's in Lakewood," I corrected myself.

As my car made the return trip, I thought back to another third of May, seven years ago. We were just beginning to try to make this band work, playing any venue that would have us. Back then, a good crowd was one that reached three digits, and we were lucky to make enough to cover the cost of gas. That day, before the show, we decided to treat ourselves to a nice dinner. I don't remember if it was actually an Applebee's, but it was one of those kinds of restaurants. We let the hostess know it was our birthday, all of us; I do recall them not believing it, until we pulled out our driver's licenses.

The dinner was nothing special, but at the time, given our normal road fare, it felt like dining at a Michelin three star restaurant. But what we remembered most was the birthday greeting. The staff brought out a piece of cake with a single candle and sang their silly birthday song. And then they did it two more times. We could feel every eye in the restaurant on us by the time they were done. It was embarrassing, but by the next night, we were laughing at the memory. At that time, we vowed to go out to eat on each future birthday.

And we all agreed that only one of us would mention having a birthday.

When I arrived at the restaurant, Susan and Scott were already waiting. We nodded to each other. Then Scott raised his hand. "Rock-Paper-Scissors-Spock-Lizard?" Our favorite method of resolving disputes.

Silently, Susan and I raised our hands. We knew the stakes. If there was one winner, he or she would choose the "birthday child". If there was one loser, he or she would be the birthday child.

I briefly considered my strategy. Susan preferred the traditional throws, and Scott was more likely to choose Spock or Lizard. That didn't actually help me, though.

I opened my hand, revealing Paper. The others were both smiling; Susan's two fingers for Scissors and Scott's curled hand for Lizard mocked me.

I sighed and approached the host stand. "Reservation for six o'clock under the name Bertrand," I said. "And it's my birthday."

We took our seat and looked at the menus. As we did, conversation turned to what we had been doing in the four days we had been apart. Scott spent time at the beach and skate park; no

surprise there. Susan spent a day at her sister's spa and caught up on some reading. I talked about getting in some solid workouts at the gym and driving up the coast.

Really, we didn't need to ask how we had spent our time. We did what we always did when we were apart. But for tonight, we had an unspoken agreement to enjoy dinner as friends, not band mates.

We were just finishing up our entrees when Susan turned the conversation to her visit with her sister. "Of course, the first thing Raquel asked me is if I had someone special in my life," she said.

"I keep telling you, you have two potential fake boyfriends right here!" Scott quipped.

"You know she'll never buy that. You're too much like family, and she knows it," she replied. She shook her head. "Relationships are nearly impossible to maintain when we're on the road so much."

"I'm sure she just wants what's best for you," I said.

"She always says she wants me to be happy," Susan said. "But constantly getting relationship advice from my thrice-divorced sister is probably not the key to my happiness."

"You just have to convince her that, for now, you find happiness in loneliness," I replied.

Susan nodded. It looked like she was about to respond, when I saw her eyes widen. She reached into her purse and pulled out her tablet, and then put on headphones. She moved her fingers over the surface of the tablet, and a holographic keyboard appeared in the air. Setting the tablet down, she started playing.

Susan never went without her tablet, and that was the reason. When inspiration struck her, she used this app to make a basic recording. We knew it was best to let her work. Our table fell mostly quiet. Only Susan could hear the chords she was playing, and the lyrics she was singing, mostly nonsense syllables, could barely be heard over the din of the restaurant.

I saw a group of waiters approaching our table, and hurriedly got up to intercept them. I spoke to the one carrying the cake and motioned to our table. "We have a creative type in the throes of inspiration, and I don't want to interrupt her. Could I ask you to just leave the cake on the table?"

"Okay," the waiter said. I think I saw a hint of relief on the waiters' faces.

The larger group of waiters departed, and I quietly accepted my birthday cake. Scott glared at me; last year's birthday boy wasn't happy that I had evaded our annual embarrassment.

I simply smiled back, relishing my little victory.

We finished up our meal and left as soon as we could. Susan was still mouthing lyrics as we walked out the door and to our cars. Our three cars formed a perfect line, precisely spaced, as we drove to Susan's house, where she had her home studio.

I took my seat behind the drum kit and Scott quickly tuned his guitar while Susan fiddled with her tablet, transferring her work to her computer. Once she was done, we listened to her demo, with a rough structure for the verses and a melody for the chorus. Over the chorus, she sang syllables, with only the two phrases filled in: "my happiness" and "my loneliness".

Susan picked up her bass guitar and we began working on the rhythm to the song. Scott worked on his guitar part separately. We brought them together and ran through the song, Susan focusing on refining the melody for the lyrics. After a few rehearsals, Scott introduced a key change on the third verse, and our reaction was instantaneous. Susan sang with greater power in her voice, and I kicked up the intensity of the drums. We looked at each other and smiled; this was what the song needed.

We turned to the lyrics next. This part was always done by hand. Susan pulled out the spiral ring notebook she always carried; she had filled notebooks just like this with lyrics ever since high school, and probably earlier. We listened to the recording of our last run-through of the song, and Susan scratched marks on the page to note the melody and syllable structure we had worked out. She then told us how she was seeing the song in her head, a story of a woman who had been alone for so long, she realized she was only happy when she was alone. On the left page of the notebook, she started writing lyrical snippets that had come to mind.

Right away, we were back to our creative free-for-all. We shouted lyrics and ideas, and Susan wrote them down, often scratching out some words and replacing them with others, making the lyrics more poetic and, frankly, better. Once the left page was covered with words, Susan moved them to the right page. She asked our opinion of each verse, but we couldn't make any objections. She was that good.

I'll be honest. I've written songs on my own, but I'd be embarrassed to sing my own lyrics.

The chorus was finished last. With each line, Susan sang it, to make sure it was as good as it looked on paper. Once satisfied, she sang through the whole thing, and we decided where harmony vocals made the most sense.

The song now complete, we rehearsed it, recording a dozen takes. Even though we'd have to repeat this work once we got to the studio proper, Susan wasn't going to let us do less than our best, even for a demo.

It was 2:00 AM by the time we finished the recording. I collapsed onto the couch, physically exhausted but too excited to fall asleep. Susan was still in the studio, adding synthesizer parts and mixing the song.

Scott came back from the kitchen, a bucket of beers in hand. We toasted the completion of our greatest song yet.

*I hold you close but I still look away
My heart broken, I don't know what to say
To be with you, it wasn't the way
To my happiness*

*Another night and I'm left feeling blue
I close my eyes, I don't know what to do
In the end it all comes back to you
My loneliness*

The next afternoon, we stood in the office of our manager, Charles (never Chuck) Simmons, watching as he listened to the demo of our song. Hearing Susan's final mix in the morning, we all felt it was our strongest work yet. But in the end, our opinion didn't matter as much as that of our manager, and our label.

"I love it, guys! This is what we've been waiting to hear!" he exclaimed.

Before we could even respond, Simmons was on the computer, setting up a conference with Eric Klemp, our producer, and Mr. Fleming, the A&R guy at the label. It only took a few minutes before they both connected.

"Wait until you hear this!" Simmons said. He pressed play.

I craned my head to see the images of the other two as they heard our song for the first time. Klemp was nodding his head, apparently digging the music, but Fleming appeared unmoved. He was notoriously hard to read. But when we hit the third verse, Fleming smiled. Right then, I knew we had a hit.

“This is a song we can work with,” Fleming said. “Get back in the studio with Klemp, and get me a final mix ASAP.”

“How long is it going to take you to get back from Utah?” Susan asked Klemp.

Klemp laughed. “I never went to Utah. I just needed you three to relax, to not worry about wasting studio time, so I made you think you couldn’t even go to the studio if you wanted. I’ve been home the whole time, waiting for you to be ready. And you’re ready.”

“Then, tonight?” Susan asked.

“I have the studio reserved starting at 8:00 PM,” Klemp replied.

“Great!” Simmons said.

Susan and Scott were beaming, relieved at the positive reaction. I was relieved, too, but there was one remaining worry. We might have created a hit song that borrowed too much from another composition. “We still need to check the song,” I said.

There have been a lot of plagiarism cases that have gone to court over the years—the Chiffons and George Harrison over My Sweet Lord, Huey Lewis and the News and Ray Parker Jr. over Ghostbusters, the Isley Brothers and Michael Bolton over Love Is a Wonderful Thing, Miley Cyrus and Jonah Gold over Apple Tree—but it was the lawsuit between Marvin Gaye and Robin Thicke over the song Blurred Lines that set the precedent that put fear into the heart of every musician. Even being too similar in style to another composition could result in a valid copyright claim.

Simmons pulled up a program on his computer, one I recognized. There are a lot of programs out there that can analyze a song and compare it to other compositions, using the methods first used in apps like Shazam, but all the professionals use Banner Music Analytics. It’s said to be able to compare a song to every song in history copyrighted anywhere in the world. Suffice to say, the Banner software isn’t available as a free download.

We waited in silence as the program worked. The Banner software comes up with a numerical value for a comparison between two songs, a percentage that indicated the approximate similarity between the two, further split along several musical axes. The songs that have led to lawsuits over the years compare at around 60% overall, normally with a spike above 80% on one of the axes.

After two minutes, the program beeped. “You’re clear. Nothing above the 20s,” Simmons said.

We all let out a cheer.

“We’ve got a few hours to kill before going to the studio,” Scott said. “What do you say we get an early start on happy hour?”

“Maybe we can get a certain old man out from behind his desk?” Susan said, looking at Simmons.

“What the heck? I don’t have anything on my calendar,” he replied.

And just then, Simmons’ computer chimed; it was an Outlook reminder.

“Scratch that,” Simmons said. He pulled up the appointment. His brow furrowed.

“What is it?” I asked.

“For the life of me, I can’t remember what this meeting is about,” he said. “Normally, I put details into the appointment itself.”

Simmons’ phone buzzed. “I have Thomas Banner here for your 2:45 appointment,” the receptionist at the front door said. “Shall I send him in?”

“Yes, go ahead.”

“We’ll text you,” Scott said.

We got up to leave just as the door was opened by a tall, muscular man. He was wearing a polo shirt and khakis and carrying a tablet computer, looking more like an office drone than the typical person working in the business side of music. He smiled at us. “Ah. Ms. Bertrand. Mr. Linwood. Mr. Burns. Just the band I was looking for.”

The four of us looked at each other in confusion. Simmons was the first to speak. “Thomas Banner?”

“Yes, that’s me.”

“My apologies. I’m drawing a blank on what this meeting is about.”

“Perfectly understandable, since you didn’t set up the meeting,” Banner replied. “I put it on your calendar when you ran the song *My Loneliness* through my software.”

“What? How?”

“It’s one of the features of the program. You did read the whole licensing agreement, right?”

"Of course not," Simmons retorted.

"Yes, yes. No worries at that. My reason for being here is to discuss an important business proposition with the band Third of May."

"Excuse me," I interrupted. "How did you manage to get here when we checked our song less than five minutes ago?"

"Well, time is a relatively immaterial matter when one is a time traveler," Banner replied.

The room fell quiet as we all stared at him.

"Of course, this isn't my first sale, so I will state that I come bearing contemporaneous recordings of every live television broadcast and every sporting event from May 4, 2034 as proof of my claims. What would you like to see?"

Simmons was the first to recover. "The Angels have a day game today," he said flatly.

Banner set his tablet down on Simmons' desk. "Replay, ESPN, relative five minutes forward," he announced.

The tablet lit up, and the room was filled with the holographic image of a baseball game broadcast, clearly the ESPN broadcast, given the reproduced graphics. This wasn't the rudimentary hologram of the keyboard program on Susan's tablet. It was more like the images created by one of those twenty thousand dollar home hologram theaters, but even then, this image was a hundred times better. It lacked the shimmer that marked the images from our current technology as clearly holographic.

"Palmer steps back into the box," the announcer said. "Count is one and two. Jackson throws. Palmer hits; it's a short hop to shortstop. Martinez bobbles the ball. Throw is late to Cooper."

"And five minutes from now, that is what you'll see," Banner said. "I kindly ask you not to request game results for the purpose of wagering, of course."

Simmons brought up the ESPN broadcast on his computer. Sure enough, we saw the same error broadcast five minutes later. I even noted the speed of Jackson's pitch shown on the screen was the same.

"Okay, I'm intrigued enough to not call security," Simmons said to Banner.

"That's all I ask," Banner replied.

“But you still haven’t said what business an alleged time traveler has with us.”

“As I said, an important business opportunity. You’ve wisely protected yourself from contemporaneous litigation risk by checking your song with the gold standard of music analysis software, Banner Music Analytics. Now, it is time to protect your catalog from past and future risk by investing in TimeLock Insurance.

“Time... lock?” Susan said.

“Allow me to explain, from one music fan to another,” Banner continued. “From the perspective of my native time, it is a dreadful age to be a musician. Long ago, though still far in your future, artificial intelligence programs essentially composed every possible song in every genre of music known to man. The first artificially composed song to hit number one was a milestone, but soon others saw an opportunity for profit, composing and copyrighting songs before humans could write them. Thus, in my time, musicians have three options. They can play the classics, they can restrict their creativity to lyrical content, or they can compose atonal music that people claim to like, but no one really does.

“There is a fourth option, highly illegal, of course: travel back in time to a period where it was still possible to create music. And if all you want to do is live the life of a musician, no one will notice you. The problem comes when the time traveler gets greedy, and claims a song yet to be written as his or her own. You know that you are the writers of My Loneliness. I know that you are the writers of My Loneliness. But a court wouldn’t know that if someone presents a similar song with an earlier copyright date, and that’s a risk that can lead to a multi-million dollar judgment. You wouldn’t want this to happen, would you?”

Banner looked to his tablet. “Show Jersey Beat,” he spoke.

The hologram activated again, this time showing an old black and white program. It reminded me of the clip of the Beatles on the Ed Sullivan Show; it may even have been the Ed Sullivan Show. But the date superimposed on the clip, September 1960, was earlier than that historic show. And when this band, introduced as the Jersey Beat, started playing She Loves You, I saw what Banner meant by risk.

“Now, the four people from the year 3214 who called themselves the Jersey Beat made a big mistake, by stealing from a historically significant band like the Beatles. That’s enough of a change to attract the attention of Time Control. Wiser souls would target a band that is financially successful without being considered one of the greatest bands in history, and record songs that are very similar to that band’s songs, not identical versions.”

By implication, he meant us. If what he said was true, then... it was disheartening to be told we might never be a band that makes the Rock and Roll Hall of Fame, but being told we would be successful, that all our hard work was going to pay off, more than made up for it.

“Time Control lacks the resources to be everywhere and everywhen, so it falls to independent contractors to repair the damage caused by time travelers in cases of less concern. TimeLock Insurance will cover all expenses involved in stopping temporal manipulation regarding your entire catalog of intellectual property, in perpetuity.”

“Wait. Doesn’t this all create paradoxes, or alternate timelines, or something?” Susan asked.

Banner laughed. “Oh, that. I give science fiction writers of the past credit for their many accurate predictions, but boy, did they get time travel wrong.” He pulled a thin strip of rubber from his pocket and stretched it. “Picture time as this piece of rubber, stretching from the start of time to the end of time. When someone travels back in time, it creates a vibration in the band. The bigger the change, the bigger the vibration, but the impact fades as you move forward through time, and doesn’t change the ultimate course of the universe. Some say this demonstrates a divine hand in the universe, but that’s a subject better left to the philosophers. Suffice to say, the universe will always end up in the same place, no matter what happens to you.”

“So if this is insurance, how do we, you know, file a claim?” Scott asked.

“The best part of TimeLock Insurance is it requires no action on your part. When a temporal anomaly is detected, we hire agents and pull the criminals back to their own time, removing their changes to the timeline.”

“Detect? How?” Susan asked.

“These are concepts that are difficult to explain, given the current level of human knowledge, but I’ll try. Alexandria, the secure repository of all human knowledge, is protected from the elements, from physical harm, and from changes in the timeline. It becomes a matter of comparing public record against Alexandria, and when discrepancies are discovered, tracing the time energy signatures. That’s how we know where, and when, to act. From your perspective, it’s like nothing happened, but we will send action reports annually, or at whatever frequency you prefer, through Banner Music Analytics.”

“Action reports?” I said.

“TimeLock Insurance has thousands of clients, past and future. Name your favorite band, and there’s a good chance they’re protected by a TimeLock policy, and if they are, my computer can show you an example of my company’s services in action.”

“Lady Gaga,” Susan suggested.

The tablet projected a folio of papers. I touched the image, finding I could page through them. There were dozens of articles from major print media sources like *Rolling Stone*, *Billboard*, and the *New York Times*, all about a copyright infringement case from someone named Jessica Smiley surrounding the song Paparazzi. The articles proceeded chronologically, going through the court case, the \$4.6 million judgment against the artist and her co-writer, and the unsuccessful appeal. The final page expanded into a futuristic news report highlighting the capture of Smiley, whose real name was something that didn't sound like a name at all.

I moved my hands, shifting the perspective of this video, looking at this scene from some unspecified future date. The people were uniformly tall and attractive, but wearing the most unattractive coveralls I'd ever seen. And the building they were in looked ghastly. I saw materials beyond my imagination, forced into some drab, utilitarian setting.

I backed away from the image. I searched my memory for a more obscure band, but one that had a song that still played on the radio today. "Mazzy Star," I said.

The image changed to something similar, with the articles this time concerning a lawsuit over the song Fade Into You. There weren't as many articles, expected for a band that didn't have quite the same commercial impact, but the result was the same: lawsuit, judgment, and apprehension of the time traveler.

"Justin Bieber," Scott said.

The tablet projected nothing. Banner chuckled. "This one I know," he said. "No one in the history of time has wanted to claim Justin Bieber's music as his own."

Simmons interrupted the demonstration. "You said this was a business opportunity, Mr. Banner, but you haven't stated a price for your services."

"Ah, that. I have an easy price structure for TimeLock Insurance. It takes one signature, and you're covered for all time. The price is a simple 0.5% share of the royalties for a single song in your repertoire, in this case, My Loneliness. You can find a contract ready to sign in your Banner Music Analytics software, by going to the Help menu and selecting Documents, Other, Lock, and then entering the song name in the pop-up box."

Simmons followed Banner's instructions, and sure enough, there was a contract. It looked similar to some of the licensing agreements we've signed for our songs, except it involved royalty payments. Plus, there was the whole addendum, which resembled an insurance policy.

Simmons addressed us. "As your manager, I can't recommend you sign something like this."

“Each purchase of TimeLock Insurance comes with a complimentary lifetime license for Banner Music Analytics,” Banner said.

Simmons’ eyes widened. I knew how much the license for the software cost. It was well more than we had earned in royalties for any of our songs.

“Let me step out of the office to give you a chance to discuss this offer. The insurance offer remains good until rumors of legal action first surface,” Banner said. “Take your time; as I said before, when you’re a time traveler, time is a relatively immaterial matter.”

Banner stepped out of the room, closing the door behind him. We stared at each other.

“Well, that was something,” Scott said.

“I almost feel like we have to sign this, for you” I said to Simmons. “The only way we lose on this transaction is if this song earns millions.”

“Look, as much as I’d love to not pay for the damn license for that Banner software, as your manager, I still can’t recommend you sign this contract.”

“Have you ever heard of this before? Rumors, even?” Scott asked.

Simmons shook his head. “Never. Of course, none of the bands I’ve managed have been as successful as Lady Gaga, or even Mazzy Star. Honestly, you guys are the best prospect I’ve ever managed.”

“Maybe ask around?” I said.

“How the heck do you broach this subject in casual conversation? The best case scenario is it’s all revealed to be a prank. I mean, that’s what it has to be, right? This is just unbelievable.”

“I believe him,” Susan said.

We all looked at her.

“Think about it. There is no way anyone could have known the name of this song. None of you talked about it, right?”

Scott and I shook our heads.

“Right. And when I called you, Charles, I only said we had a great new song to share. That moment in the office was the first time anyone besides us heard the song. And we wrote it less than 24 hours ago. How could he have called our new song by name?”

“I don’t know,” Scott said.

“And how could there be that contract built into the software on Charles’s computer? And most of all, did you see what he was wearing?”

“A polo shirt?” I said.

Susan harrumphed. “A polo shirt, made by someone who had never before seen how a polo shirt was constructed, maybe. It was obvious, if you know what to look for. The shirt’s probably made of some futuristic shapeshifting material.”

“I suppose we could call him back, ask him to take off his shirt,” Scott said.

Susan smacked Scott. “That’s not what I meant. Look, it’s what Allen said. We can’t lose. Even if the time travel thing is bunk, we’re just paying an unknown price for a software license that costs....”

“If memory serves, \$4,999 a year,” I said. Simmons nodded.

“Let’s read the contract and treat it as such. And for the unbelievable part? It’s nothing more than insurance. We have a liability insurance policy for just this reason, protection from some multimillion dollar judgment against us. This is just a weird form of insurance. I don’t think there’s an exam that covers it, though.”

“Exam?” I said.

“Actuarial exam. I was studying math in college. If we didn’t make it as a band, I was looking to a career as an actuary.”

“Ugh. Can you imagine?” Scott said.

“We can’t all be bums like you,” Susan quipped.

“Let’s focus,” Simmons interrupted. “Assume this is true. What does Banner get out of the deal?”

“The software isn’t going to be worth five thousand dollars a year forever,” I said. “And if I had to guess, based on what he said, there’s never going to be another song entering the public domain, not like we know it today. How much will a hit song earn over one thousand years? He’d have an idea.”

“Sure beats going back in time to put a dollar in the bank, and let the interest build,” Scott said.

“That totally ignores the time value of money anyway, not to mention fees,” Susan noted. “But Allen’s right. The price is reasonable, cheap even, but with all the historical data, it wouldn’t be hard to price an insurance product like this. He knows his costs, and he knows the average revenue from a 0.5% share of a hit song.”

“So are you going to go through with this?” Simmons asked. “Ultimately, it’s your call.”

“We’ll talk about it,” I said. “We haven’t even copyrighted the song yet. Let’s finish the song and album first, and then seriously look at this.”

I looked to my band mates. No words were exchanged, but we knew it was time to go. We all needed that drink, more than ever. Maybe that would make the idea of insurance protecting us from time travelers make sense.

And as crazy as the idea was, I think we would buy the insurance policy. One thing was certain. By the next third of May, we’d either laugh at selling away royalties that turned out to be worthless, or we’d be so successful that we wouldn’t even notice the loss. And if we did make it, and found ourselves at one of those big award shows, maybe we could ask around, and see if any other musician bought an insurance policy from one Thomas Banner.