

A Price on Peace of Mind

By Gerrit Feenstra, ASA, MAAA

The morning commute was becoming comical.

Paul squinted through the rain to investigate the fogged up windows of the D bus, barreling around the corner of Mercer Street. 7:35am and already, it was more stock trailer than public transit. The hulking mass lurched as it came to a stop, the weight of nearly seventy bodies clambering from side to side. Paul waited for the doors to scrape open then lunged from his shelter into the downpour. He took his phone from the inner pocket of his coat and pressed it to the magnetic scanner upon entry. With a small ding, he was once again cleared to board the overcrowded vessel. A strange and uncomfortable normalcy - every morning, the same squeeze.

By the time the bus began to crawl forward, Paul was a good dozen deep into the throng. Taking one careful step back after another, he ducked and dodged through an array of cables hanging loosely from the ceiling. *This is the real urban jungle*, he thought, picturing himself with a hatchet, cutting through every tangled obstacle. The thought digressed as he fumbled between bag and handrail to produce a similar white cable from his coat while still not losing his footing. He plugged one end into his phone and the other into one of the many outlets lining the ceiling. The phone lit up in his hand with a notification. *91% charged*, it read in cautionary, highlighter yellow. *Damn*, Paul thought to himself, *down nine percent in under an hour*. He'd have to get a new one soon. The disposability would be laughable if it weren't so depressing. All the technological advancements in the world, and still nothing to prevent you from needing to buy a new device every six months just to keep up with the bell curve.

The bus was lit only by the glow of eighty small screens, held closely to the faces of their recipients. Paul still remembered when they used to have overhead lights throughout the coach, but their futility had been realized years ago. After all, who in their right mind would chance even a moment of precious lithium battery time on the dreary view? No, they were a savvy, efficient people, both in utilization and expectation. *Well-managed*, Paul thought to himself with a chuckle, *no waste to be cut here*. No dilly-dallying aloof in the windows. No hyper-partisan gossip columns or grocery store romance novels. Pressed against each other in the steaming mass were eyes hungry for facts.

Another notification - a meeting invite from Richard for this afternoon at 4pm to discuss the rate filing. His client was another of many this year jumping into the Integrity business. Paul sighed. Richard was a bit too on the nose for his taste. It had been natural for him to seek Paul out for the filing. After all, Paul was one of only a few in the practice with multiple years of Integrity experience. But this was hardly the ideal start to a working relationship. Despite his friendly demeanor, Richard teetered on overbearing with every passing day. This "invitation" to a meeting was no exception.

If Richard had bothered to check the calendar, he would have seen that it directly conflicted with an hour of requested PTO at the end of the work day. Paul had promised Kathy

to help clean out the storage unit. It had been two months since his father died now, and Kathy was eager to begin de-cluttering her late husband's bad habit of hoarding newspapers. It was a neanderthal task - the medium was archaic by any modern standard. Pulpy material, decaying smell, the fact that it was partially comprised of human waste... Furthermore, who could possibly live with themselves in the modern world trusting whatever is printed and dropped on their doorstep? *The developed world is above that*, Paul thought. Even those content with the D bus had more self-respect than to trust a piece of paper.

Paul reached the office only half drenched. The elevator lobby was full of similarly waterlogged incumbents all probing their devices for one last inkling of anticipation before another day's worth of checklisting. Across the throngs, Paul saw Janelle, fumbling to stash a collapsible umbrella into a leather side bag. He took a breath and made his way through the crowd.

"You know", he mumbled, brushing a collection of water droplets off his coat, "they say the only people with umbrellas in Seattle are tourists". She met his glance; the joke wasn't received well.

"You check your email yet today, Paul?" she asked with irritation in her voice.

"Just a meeting invite for a project with Richard", he responded, turning the question over in his mind. He couldn't see how that had anything to do with her, and he felt like saying as much. Only two months a part of the Integrity practice and already she felt enough superiority to micro-manage before work hours. He'd heard as much from Tyler in P&C.

"Nothing else?" she continued with a chuckle, "well then cancel your plans - it looks like it's going to be an interesting day for both of us".

He swallowed, letting the wave of anxiety flood over him and then recede. "Care to divulge any of this tenuous information, Janelle?" He made no effort to hide the annoyance in his tone.

Janelle shrugged. "I wouldn't want to overstep." A muted hum emoted from the bag. She withdrew her phone and made a well timed segue out of the discourse.

Paul rummaged through his coat to find his phone. To what could this email possibly pertain? The Integrity practice wasn't all that big yet, simply due to the nature of the products their clients offered. Integrity insurance policies were only offered to individuals or individual equivalents. Furthermore, they were tedious to bill and costly to both insurer and claimant by design. With Richard, he did actual claim work, but with Simon and others he focused on research. Building the company's rate manual and management guidelines for the Integrity business - it was all still so new to most faces in the industry. There were even those around the corner from his desk who could only partially make out the types of studies he and Simon were putting forward. Janelle had been a part of one study on what they had come to refer to as the "face longevity" of different social media and news platforms, but that was weeks ago. Now, he really only worked with Janelle on...

The call-bell rang. Slowly, the crowd trudged through the small puddles on marble to the nearest open door to ascend the thirty stories above. Paul pored through his Inbox. The phone's

screen flickered with disdain. *Already down to 84%*, he thought, *and of course when it's needed the most*. There was Richard again, then Simon, then Lisa, then... there it was, Rhonda. Success at his fingertips, he looked up. The crowd had dispersed, rearranging inside the freight car in yet another daily sardine tin. Paul squeezed his way into the elevator car as the delay buzzer began to sound. He ignored it, wedging himself into the block. He hoped Janelle was back behind him somewhere, uncomfortable.

Here it was, the devious moment. On subject line alone, it was ominous: simply "RIP Integrity". If it were any other time, the poor choice of acronym would give Paul ample reason to snicker. But not today. This seemed too dire. He was the recipient, with Janelle CC'd along with Simon - Rhonda's usual suspects:

Paul,

Urgent request. Our client has finally found his match. We need to provide a claim-related analysis to Reputante Integrity Plan immediately. Come to my office as soon as you get in.

Rhonda
FSA, MAAA
Emerald PC&I Consulting

Our client, Paul thought, *at RIP?* Which one? Reputante barely had any claimants. They offered one of the most comprehensive Integrity plans Paul had ever seen, so comprehensive in fact that the plan attracted very few members willing to pay the expense. In turn, this limited the pool of the plan to a select few high dollar individuals, all of whom could no doubt see the tremendous value of the insurance, but who would also only choose to make a claim in the most dire of circumstances.

As the elevator stopped off at nearly every floor, Paul turned the possibilities over in his head. *Our client has found his match*, he thought, *who could it be?* Unlike a traditional insurance product, not much in the way of personally identifiable information was kept from him and the rest of the RIP consulting team. After all, in order for their models to stay informed, they had to make near-constant adjustments based on the evolving integrity profile of each individual. His "face longevity" study with Janelle had measured the average impact of different social media and news bytes on an individual's integrity profile in terms of time and risk. Their results found that even the most obscure and seemingly meaningless data points sometimes had sizable impact. A choice of adjective could unknowingly trigger feelings of resentment among onlookers. A favorable online review of Tom's Burger Bistro could increase integrity risk among vegans.

Most of RIP's clients Paul could discount without a second thought. The policy was only there for mental well being, a protection against content saboteurs - those with no respect for the civilized way of informing the people. Paul thought to Kathy and his father with their storage unit full of newspapers. It was people like these headline pirates that made the good people of this country suffer with endless bouts of doubt and denial.

Fake news, Paul reminisced, *what a hallmark of the mid-2010s*. And back then, it wasn't just the hyper-partisan news journals bent on condemning their enemies - it was politicians and public leaders, making bombastic and sweeping statements about whatever they felt like if it meant they'd be listened to. Congress pushed for tighter sanctions against libel and deliberate deceit on digital platforms - the only place where a valuable system of oversight could be applied. Many scoffed at this proposed action, calling it encroachment on freedom of speech. But careful policy-makers had spun it well. Securing freedom of speech upon viable and trustworthy sources - that was the *real* heart of democracy. And perhaps democracy was a greater freedom to protect than that to privacy.

Their solution: the Logarithmic Oversight Grid, or Log for short. A complete retroactive scrape of the Web and complex system of validity checks for any new information posted. The sweep wasn't limited to news, either - user content driven wiki sites were wiped clean of grey areas. Any misinformation was either handled or redacted, and penalties were put into place for intentional falsification.

There was a three-month warning period before penalties were enacted. Alerts were sent to the blogs and online journals flagged by the Log's criterion for revision. News journals with a slight bias revisited singular adjectives describing opponents in order to avoid future flagging. Other individuals chose to opt out of the Web altogether. Once the Log went live, any and every piece of digital information mentioning a name could be used as a weapon. Perception of public figures changed dramatically. Who wanted a few moments of pathos to sway them when an ageless data trail of flawless information was at their fingertips to help form an opinion?

Of course, no system of oversight is perfect. Even the most informed sources and artificial intelligence can be fooled by con artists. But not unlike undeserved parking violations and years old tax audits, the process of redacting false or nonrepresentative information from the Log was slow and laborious, and the costs of repeat inquiries could add up to a bundle for unsuspecting victims.

Integrity insurance naturally emerged from this new landscape.

Paul wracked his brain, trying his hardest not to seem agitated in the crowded elevator. *Who could it possibly be?* Headlines for most of RIP's insured were positive - hell, some of them were practically saints. "Tennyson donates another \$500,000 to Seattle Children's." "Gallant lobbies to keep historic park in Montlake area in face of new building projects." "Banks saves crippled terrier on freeway from near certain death." While other Integrity businesses were struggling under the weight of brash and bawdy personalities, most of RIP's members had relatively low Integrity risk. This was rare among people making headlines, as studies informing the Emerald rate manual had shown.

Paul ran the numbers in his head, but nothing came to mind. RIP's whole block of business had a lower risk score than the national average by a long shot. And it would be even lower if members like Tennyson and Banks weren't having to balance out...

Wait... Oh no.

As the elevator opened, Paul saw Simon standing in the lobby, mouth agape, staring at the same email, flickering in his hand. He hardly noticed Paul enter the room beside him.

"Simon?" Paul asked.

“My god”, Simon began, as if in another place entirely, “he’s finally done it...” Simon cleared his throat. It was evident from his tone and his demeanor that this determined action would be a first admittal both to himself and to Paul. He met Paul’s gaze and placed a hand firmly on his cold, damp shoulder.

“Marcus Mast has placed an integrity claim.”

Rhonda’s office was a graveyard; the news had dropped like a headstone. For effect, she repeated herself.

“Marcus Mast has requested a claim be filed”, she began. “As you are all well aware, Mr. Mast was one of the first members to join the Reputante plan in their new venture into Integrity, and he’s paid a pretty penny in terms of monthly premiums through the present day.”

“His integrity profile wasn’t exactly a clean slate when he started”, Simon threw in, “nor has it ever been”.

“Regardless”, Rhonda continued with a sigh, “he’s put up the money for the premiums until now with full knowledge that some day he’d make good on them. And we, ladies and gentlemen, have reached that day”.

“So let Reputante deal with it”, Paul interjected. He was determine to play this down to a reasonable scale. “They have reinsurance, don’t they? Plus, they’re prepared for this kind of thing. Isn’t that what we priced out for?”

Janelle snickered. “Our rate manual needs its own chapter on measuring the ‘face longevity’ of Marcus Mast.”

“What Reputante wants from us”, Rhonda returned, her voice elevated ever so slightly, “is a special analysis to see where we would assess the long-term cost of the claim.”

Simon looked perturbed. “We’ve delivered the rate model-”

“They don’t want us to use the rate model”, Rhonda continued, “they feel that in light of recent events, it would be better if we approached this thing from the ground up.”

Janelle frowned. “You don’t mean...”

“Yes”, Rhonda nodded, “I mean rebuild Marcus Mast’s integrity profile from the ground up and assess the ‘face longevity’ of last week’s events. Then, we should be able to give an informed estimate to Reputante by the end of the week.”

An audible groan erupted from the small band. The re-profiling would be arduous, and to do this with any confidence of correctness and any checking whatsoever would take a fortnight. The requested timeline was inconceivable. It would be a nightmare, and the whole group knew it. Silence was their only reasonable response, at least for the moment.

Marcus Mast, Paul thought, *business mogul, part-time celebrity, multi-millionaire*. The man was shrewd, possibly brilliant in some respect. But also so shameless. His integrity profile was a pox of little red dots, one incident after another. Yet never enough to merit any reaction on his part. In fact, for a high-profile citizen with so many integrity incidents, Mast’s “face longevity” was remarkably low - no news seemed to ever stick. He simply brushed one headline off to make room for another.

“Last week’s events”, Paul chuckled, trying to lighten the mood, “aren’t there ‘events’ with Mast practically every single day? What makes these so special?”

Rhonda pushed a newspaper headline across the table. “This is why.”

Print, Paul thought, what was she thinking? The whole aesthetic of the thing was so... The headline. Paul read it and his head swam.

Paul stared at the newspaper. His fingers felt grimy rubbing against the edges of the headline. “Marcus Mast expresses fascist sympathies, advocates for war crime amidst political discussion with Presidential cabinet.” The age-old idiom floated to the top of his thoughts. *I can’t believe my eyes.*

“You are positive this has been cross-checked?” Paul asked, tossing the paper aside on his desk.

Simon sat in the corner of his office, hunched over in a swivel chair, halfway to the fetal position. “Rhonda confirmed”, he mumbled, as if trying to physically distance himself from the situation.

“You know it’s foolproof if she’s confident”, Janelle added, “Rhonda is the last person on earth that wants to deal with Mast”.

Paul looked at the clock. A morning full of planning and yet no plan for action. He’d have to call Kathy and reschedule their trip to the storage unit. *Or*, he groaned to himself, *maybe we’ll find more fodder for Mast’s integrity profile.* Pre-Log newspapers were almost entirely comprised of headlines like this one - inflammatory, bombastic remarks, designed to catch the eye of the innocent passersby. Freedom of speech wasn’t a freedom as much as a form of artillery - whatever weapon it took to get the reader to cough up the change to buy the damn thing. But these days, the people had the basic right to know that what was printed was not hyperbole, but truth.

This, of course, made situations like the present particularly difficult. How had this made it past the Log? That is, if it was truly digital at all.

“What do we have to validate this?” Paul demanded. He punched the headline into a search engine on his phone and got nothing at all. *73% now*, he muttered to himself. All the information in the world at your fingertips for only a few hours a day. How did the manufacturers expect society to function apart from them? *Vertical integration and an inelastic market*, Paul thought, *that’s a scary combination.*

“Rhonda said we need to treat this as a typical data source”, Janelle continued, “going off her word for the time being.”

“Ah”, Paul laughed, “the printed word and now the spoken word. Tomorrow, we’ll be citing body language.”

“If you’d like to bring it up with her”, Janelle smiled, “then feel free.”

“But where do we draw the line? One print article, then another... and how far back are we going? Mast has only been in business for, oh, 35 years or so.”

“No one is asking you to dumpster dive”, Janelle retorted. “Reputante just wants to re-evaluate his Integrity profile with this source factored into the model.”

Paul snickered. "I can calculate the difference in risk from incorporating fake news for you right now. It's..." he pretended to scribble on the paper in front of him. "Oh right, it's zero."

Janelle rolled her eyes. "Why would Rhonda give us fake news? It doesn't make sense."

Silence. She was right - Paul knew it, too. But that didn't make the situation any less mind-boggling.

"So", Paul processed, "if we don't have it digitally..."

Simon raised a timid hand. "I can transcribe it."

Paul grimaced. "You mean like... use it as raw text?"

"As a start", said Janelle, "then we'll incorporate assumptions for source, author, publication type, perceived audience, and geography of impressions."

Paul picked up the paper again. "What do we have on this author?"

"I looked him up already", Janelle said, searching through her notes. "Canadian author - the paper is from Vancouver. No American publications post-Log."

Right, Paul thought, *no Log in Canada - just the information Wild West*. "Anything pre-Log?"

"In Emerald's internal backstock, a couple hyper-partisan pieces. Lots of uses of words like 'tremendous' and 'devastating'". Janelle frowned. "But obviously, we can't use those to inform the Integrity profile. Pre-Log materials exist outside of the rating spectrum."

"What about the newspaper at large?"

"It isn't printed in the States and it isn't subject to any US digital publishing sanctions."

Paul sighed. "So in the eyes of the law, it's hogwash."

"Right", Janelle nodded.

Simon perked up. "Well in that case, we'll just have to use standard assumptions for international authors writing about high profile US citizens. This is why we have the rate manual." Recovering from the bombshell, Simon seemed determined to do not make a mountain out of the mountain.

Janelle shrugged. "It's a start."

Paul let the thought settle on his mind. Treating this as standard procedure was a gross understatement. While the content itself would surely drive the impact, this wasn't an objective delivery of information, and couldn't possibly be treated that way. Doing so would contradict the exact principles the Log was in place to uphold.

Paul looked across the room at Simon, quivering in his chair. "Go ahead and get started", Paul motioned, "I'll check in with you if our state of information improves". Simon got up and left in a hurry.

As the door closed, Janelle sighed. "I can't imagine coming straight out of college into this rat's nest. That kid is tough, but there's only so much tough you can be before you get cynical."

"I don't know", Paul shrugged, "don't you think there's some value in having an analyst who has only ever had his information be objectively believable? He doesn't waste energy the way we do wondering whether or not something is a load of crap."

Janelle thought it over for a moment and then stood to leave. "I guess there's value to both sides."

"I guess so."

“Do you have five minutes?”

Paul felt the weight of the cliché leave his mouth through the crack in the door. Rhonda didn't seem terribly enthused about it.

“If any of your questions start with ‘why’”, she said without looking up from her screen, “then the answer is no”.

Paul let himself in and sat down across from her. “I'll word them carefully.”

Rhonda sighed and sat back in her chair. “Go ahead then.”

“First things first”, Paul started down on his list, “how is a claim of this nature covered in Reputante's policy? The source in question does not have an equivalent present under Log oversight. Furthermore, the author has a pre-Log history with hyper-partisan materials heavily flagged and redacted by the Log. Surely, Reputante has considered this in their choosing to honor Marcus Mast's claim.”

“It would seem that Reputante has not been altogether forthright with us about the stipulations of Mast's policy”, Rhonda sighed. “As you know, with the Integrity business still being fairly niche in the eyes of the law, there aren't many rating restrictions in place in terms of what considerations are made for pricing out a policy. Using our rating manual, we give Reputante a number every year for Mast's premium. Then, they promptly double it and send the bill to Mast citing a ‘discretionary adjustment’. This is their choice, and Mast puts up the cash.”

Paul nodded. “So, where's the catch?”

“We have been notified that part of Reputante's ‘discretionary adjustment’ has been the inclusion of an extra clause in Mast's policy, wherein he is essentially given the freedom to make a claim on whatever he deems worthy, within the Log or outside of it.”

Paul felt a knot form in his stomach. “But that means... all our analysis...”

“All out the window, except for the doubling part.”

A bomb went off in Paul's brain. “This is a massive liability. If we have to-”

“If it comes to it”, Rhonda stepped in, “we'll have to testify to no knowledge of the additional policy clause - that's only natural. Furthermore, we'll be testifying in regards to a document unsanctioned by Log standards, which in turn makes it hard material for a lawsuit. Don't overthink it, Paul”. She paused, letting the tension diffuse. Paul sat back in his chair and tried to let the intended relief roll over him. “For now”, Rhonda continued, “we have bigger fish to fry. Reputante assumed that this extra clause would go unused. In their mind, who would waste time on propaganda written by invalids? Big guns like Mast just like the idea of having more control, especially ones like him that are old enough to remember what things used to be like”.

Pre-Log news. Paul's thoughts went to his father. The headlines, the commotion, the stress... the stroke.

“Chaos”, he answered, “one witch hunt after another”.

Rhonda shifted in her chair, meeting Paul's gaze. “Under the Log, we don't think like that anymore. We have an intermediary - a guidepost to tell us with virtual certainty that the world is one way.” She repositioned, leaning forward across the table. All irritation in her demeanor had

ceased and turned to cold determination. "With this choice on Reputante's part to honor Mr. Mast's claim, I have no intention of returning to the dark ages for the sake of argument."

Paul clenched his jaw. *Did she really think this whole ordeal had that kind of power? To sway faith in the Log? Or even Integrity as a whole?*

"Second question", Paul gestured, steeling himself. "If Mast is taking serious interest in this source, despite its lack of corroboration within the Log, then this means one of two things must be true. Either Mast sees this as libel of the highest order and is determined to prove as much, or..." he chose his words carefully, "maybe there is some amount of truth to the headline that Mast is hoping to nullify before it has a more meaningful impact on his integrity profile".

Rhonda reeled at the accusation. "No, wait", Paul offered, "I'm not suggesting that the entirety of the statement is true. Rather, I'm asking, what information do we hold to supplant this? Has Mast offered any other account of this interaction with the Presidential cabinet? Surely, if this is a claim worth filing, there must be something".

Rhonda relaxed slightly, seeing through the motion. "As is his right in requesting the claim, Mr. Mast has not offered up any other narrative. Mast *did* meet with the Presidential cabinet last week, but no American publications cite details of the encounter. The only talking points seem to be Mast's creative suggestions for future handling of corporate tax breaks and further exaltation of his foundation staff. Supposedly, this year they gave ten million to charity, all anonymous of course."

All worthless, Paul sighed to himself. One downside about the Log, he had to admit, anything even remotely critical seemed to get flagged regularly. Society was yet to find a happy medium between the vitriol of newspaper headline mudslinging and the toothless drawl of the post-Log filler. He found it hard to believe it was the only news that younger analysts like Simon had ever really known.

"The newspaper highlights specific talking points", Paul continued. "Where did they acquire these quotes if not out of thin air. Surely, if no Log publication has ventured to include even a single sentence from the discourse, then how can we consider this to be reliable?"

"Reputante isn't as concerned with reliable as much as feasible", Rhonda countered. "Even if there isn't any corroboration elsewhere, they want to know the impact of this isolated incident. What does one outcry of political negligence do to a man of Mast's stature?"

Paul ran the "face longevity" study through his brain. "Well", he began, "our research on highly public individuals showed that a single byte without corroboration often is considered as a false positive among the public - a kind of overly ambitious litmus test for integrity risk that often results in no tangible loss of face. This doesn't hold as true among individuals with less camera time. After all, less total information to go off of, and suddenly, a false positive looks like pretty good odds."

"So you don't anticipate a material risk increase?" Rhonda proposed.

"Not if we really want to treat this as a flash in the pan", Paul said, "especially considering the international target audience and geographical limitations. But still... I can't shake the thought that this might be something more. If Mast himself considers it something to be suppressed, then why should we treat this as an everyday occurrence?"

Rhonda shrugged. "Under Log conditions, we have nothing to suggest otherwise." She sighed heavily, bringing her hands to her keyboard and bringing up a new window on her screen. "Would you mind closing the door, Paul?"

Paul felt the mood in the room shift. He stood and closed the door, taking a moment to keep his wits about him as he sat down again in the chair. Rhonda turned her screen to face Paul.

"One Log source suggested that Mast's interaction with the cabinet was taped. While the audio contents haven't been divulged from the taping, one source has delivered the video portion." Rhonda fast-forwarded through the video to a point she had memorized. The muted tape was blurry, but it was clear to Paul which member of the small gathering was Mast. He was speaking, standing at the far end of a long table, pacing erratically as he was known to do. He talked with his hands, as nervous people tend to do, and yet as Paul knew from watching him dozens of times on-screen, nothing about Marcus Mast came across as nervous. Rather, he was a testament to confidence, able to sell sawdust to a lumber mill. Paul thought back to the headline. *What was it that Rhonda wanted him to see?*

The realization came in slow motion. Mast's hands came halfway up his body as they tended to do in moments of expository speech, and yet the right arm continued to climb into an age old gesture, one familiarized in grainy black and white footage from the 1940s and yet seemed to send shivers down Paul's spine in the few times he'd seen it in color.

"Is that..." he began.

"I don't have any answers for you", Rhonda quickly shot back. "But you can make of this what you will."

The words echoed in Paul's brain. That kind of freedom and discernment - a plague of the pre-Log days. To make judgments based on limited information where two pieces might just line up to a whole if seen in the correct light. He felt a knot twist in his stomach, like an ancient guilt was about to catch up with him. He could barely hear his own thoughts over the roar of indecision. *It's this kind of thing that drives you insane.*

Paul continued to watch Mast's wild movements across the screen. "If this is what I think it is", he started slowly, "and it is available through some discrete Log sources, then that means that any digital publication choosing to point out the obvious in what can be seen here has been flagged for content."

Rhonda nodded. "That's as much as I've acquiesced."

"The missing audio would no doubt clear the air", Paul continued, "but when will it become available, if ever? And who removed it in the first place?"

"I have no idea", Rhonda sighed. "I've begun to look into it and reached out to Reputante for any information they might have, but it seems like a waste of time. Even the source I found describes the tape as 'unedited'".

Paul scratched his head. "But what does that mean? Does that mean the audio was cut after the video was posted?"

"It wouldn't be the strangest thing to have happened. Digital audio rights monitors have been muting tape for years."

"But this isn't a stolen pop song", Paul motioned, "this is privately acquired footage of a meeting that the press was invited to".

Rhonda shrugged. "The only other similar situation I can speculate on is when the Log has determined that a recording has been tampered with. Doctored footage is always flagged and considered libel."

"But..." Paul shook his head, "what if this isn't doctored? If Mast's dialogue was really representative of that headline, and the Log flagged it for content... then that means that this event was deemed too outrageous for... reality?"

The bell curve. Expectation. The dangers of an idea lodged safely in no man's land as an outlier, never a threat until deemed normative. Was that really all the Log had accomplished?

Paul felt a rattle from his pocket. He removed his phone and found a notification: five minute alarm for his meeting with Richard. Almost 4pm already, Paul thought, impossible. And already down to 13%. He wouldn't even make it home before the battery died. All the information in the world, there one moment and gone the next.

He looked up at Rhonda with mixed emotions. "Meeting with Richard", he mumbled, "we'll have to continue this discussion tomorrow".

Rhonda nodded. "I trust you have Janelle and Simon digging into this as best you can." She sighed and looked towards the window. "Let's just try and make this clean. No use in turning it into a fiasco."

That's what this is, Paul thought, *just the paperwork to have all ducks in a row for an informational travesty.* He got up to leave, not sure how to end the conversation if at all. This wasn't the end, really - just a timely segue. A clean break - no questions, just the queue and exit stage left.

Richard's office was just down the hall. His door was open when Paul got there. Furrowed brow poring over crystalline information on dual monitors. Every bit of it, true by design. A scale of goodness had left the lexicon - qualification was a waste of energy.

"Ah, Paul", Richard stuttered, surprised by the sudden entry, "is it really 4pm already? Time is really flying today".

Paul had no energy left to be cordial. "You have no idea."

"That business with Rhonda", Richard continued, "seems like the Reputante team had some kind of day today." Richard chuckled to himself. "Let me know what's going on so I can avoid it like the Plague."

Paul thought of Marcus Mast. He tried to imagine him in unequivocal light, without retouch or revisitation, exactly as he presented himself to the world. Would the Log accept this version of the truth, or would it be too raw, too forthright in its expression? Was even the most objection vision of the man too subjective for its taste? Was the false positive really so much more terrifying than the negative? It was too much, too much for the body to handle. He felt a surge through his system, slight and yet forceful. He thought of his father, crumpled newspaper in his balled fists, seized and doubled over in pain, victim to the anxiety and the stress of unknowing. And now his own body, in its own way, was choosing to revolt against the unknown and force him into subjection to the one way. He grimaced, fighting the urge. But he was no match for the temptation, the sweet escape of denial.

Richard frowned. "Paul, are you alright?"

Paul caught his breath. The pain subsided and he forced a smile. "Nothing you or anyone else needs to worry about."

Richard returned the smile, half his face lit by the crystal blue of his glowing monitors. "That's exactly what I want to hear." He sat back in his chair. "Piece of mind, Paul, that's our business. It's the business of all actuaries, really - piece of mind."