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I NO LONGER USE THE FLYING THROUGH SPACE SCREENSAVER, the one that made me feel like Captain Picard standing on the bridge of the starship Enterprise after he had just said, “Make it so,” to a “Shall we go to Warp 9?” suggestion. I’m staring at the screen and thinking that I’m on my way. But it’s like the end of an episode and I don’t know where I’m going. I’m just sitting and staring and wondering

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Nope, not any more. No more mesmerizing star fields flashing past and sucking all the thought and inspiration from my mind. I’m getting old. I can’t afford to waste any moment, not even moments of relaxation.

Think about it! If you’re going to make the effort, and succeed at emptying your mind of the everyday stress-causing, artery-clogging worry thoughts that made you who you are, you ought to take some steps to water an inspiration or two and encourage it to grow in the void. You must do this because an uncluttered, fertile mind is not only a prerequisite for an adventure of mental discovery, it’s an invitation to entropy. And, I’m sure you all know what happens to entropy let loose in a closed system.

I don’t want that to happen to my mind. So now if I’m ever immobile in front of my computer for 15 minutes or more (a not unlikely event), I’ve rigged the scrolling marquee to slog past with the words “Page 7 of 9.” A black screen with red letters spelling “Page 7 of 9” slowly rolls past from right to left whenever I leave my computer unattended for 15 minutes or longer.

OK, I can see a hint of a deep-space theme in “Page 7 of 9” too. But just enough of a hint to make it an interesting transition in my book of progress. For those of us who have managed to make a computer a part of our everyday life, the scrolling marquee is a way to leave ourselves a bookmark, a note, or a reminder of what’s important or necessary. And like the papers and pictures you used to (and may still) magnetize to your refrigerator, these notes leave an impression of yourself on others.

But, most important, if properly chosen, they stimulate thoughtful change. For me, “Page 7 of 9”

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works. For you, as for my wife, it will be something different. For her, every once in a while and, usually before the need becomes apparent to me, it would be “Get a Haircut!”

Almost everybody wants some sort of change. Either they want to change themselves or they want the world around them to change. Everybody with a complaint is unhappy with the status quo. The sum total of all the changes we make is called progress. The sum total of all the changes we just let happen is called evolution. Evolution is slow. Progress is fast. “Page 7 of 9” reminds me of that.

Now, when my mind slows down or wanders and my fingers stop clicking, “Page 7 of 9” reminds me that I have only a limited amount of time left to change the world. And I start thinking about things.

Like, what could possibly be more valuable and impressive than a titanium credit card? I was offered one, but I didn’t take it. I wasn’t sure that it was really going to be the end of the line, and I didn’t want to be just temporarily impressive. I think the order goes: regular, silver, gold, platinum, and now titanium.

So I’m thinking: it’s kind of silly. After all, any credit card is just plastic. All the metallic names really do is signify a color and sound important. It’s a psychological, customer-relationship-management kind of thing, I think. Titanium is just a dark gray. Platinum is a light gray. And silver is a shiny gray. They’re just all different shades of gray.

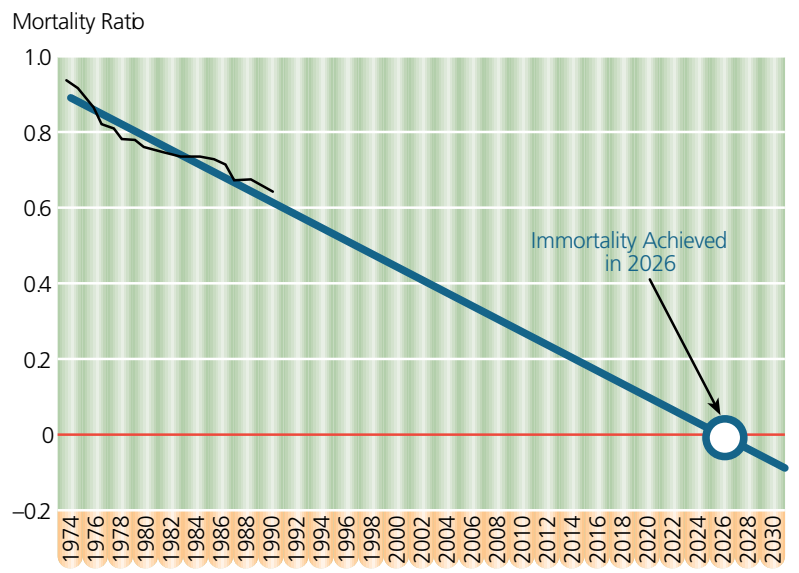
Right now, I’m sticking with my gold card.

FIGURE 1. Aggregate Mortality Ratios Based on 1965–70 Select Basic Tables

EXPOSURE YEAR	POLICY YEARS 1–15				POLICY YEARS 16 AND OVER
	MEDICAL	PARAMEDICAL	NONMEDICAL	COMBINED	
1973–74	88.0%	84.1%	99.1%	89.9%	93.4%
1974–75	85.1	85.5	94.9	87.8	87.1
1975–76	80.9	81.4	88.5	82.3	85.0
1976–77	75.5	78.0	87.9	77.9	82.0
1977–78	75.0	80.5	85.9	77.4	80.5
1978–79	68.7	74.5	84.9	72.1	77.0
1979–80	69.8	80.3	82.9	73.3	77.1
1980–81	69.5	70.1	79.8	71.0	75.2
1981–82	67.8	73.2	79.2	70.7	72.8
1982–83	68.0	69.9	74.2	69.6	73.2
1983–84	68.6(93.6)	68.8(92.2)	70.8(89.6)	69.1(92.4)	71.2(91.8)
1984–85	66.2(90.5)	69.9(94.3)	72.4(92.5)	68.5(91.9)	71.0(91.1)
1985–86	61.2(83.7)	67.9(91.8)	72.0(92.4)	65.5(88.0)	70.0(89.8)
1986–87	57.8(79.1)	68.0(91.9)	71.5(92.0)	64.2(86.3)	71.0(90.8)
1987–88	61.0(83.5)	64.3(87.2)	67.2(86.5)	63.6(85.6)	67.5(86.3)
1988–89	60.1(82.3)	59.5(80.9)	65.3(85.0)	61.3(82.6)	66.6(84.8)
1989–90	56.9(78.0)	58.4(79.3)	66.4(86.6)	59.8(80.7)	66.2(84.0)

Numbers in parentheses are mortality ratios based on the 1975–80 basic tables.

FIGURE 2. Mortality Outlook



What I think, as “Page 7 of 9” makes its 123rd transit, is that the most impressive type of credit card of all would be a clear one. There would be nothing on it at all, just clear plastic that you could see through. Well, maybe it would have a magnetic strip with all the identifying codes and stuff in it, but it would be a clear magnetic strip and it probably wouldn’t even need that.

I’m thinking that I wouldn’t really need to sign it and it wouldn’t need a card number because the clear card would be such an exclusive provider of status that I’d be the only person in the whole world with one. Everybody would know me. Neither the card nor my identity could be stolen. I’d hand merchants the “clear” card and they’d charge my account and make a big fuss over how important I was, which would draw a big crowd of people to watch. And those people would want to say they bought something at the same store the clear card was used at.

Wherever I went merchants would rake it in. I’d start getting a discount, then comped, then incentives, and finally outright payment to appear as a celebrity purchaser. Everything I bought with the clear card would be free.

Now that would be the kind of credit card to have.

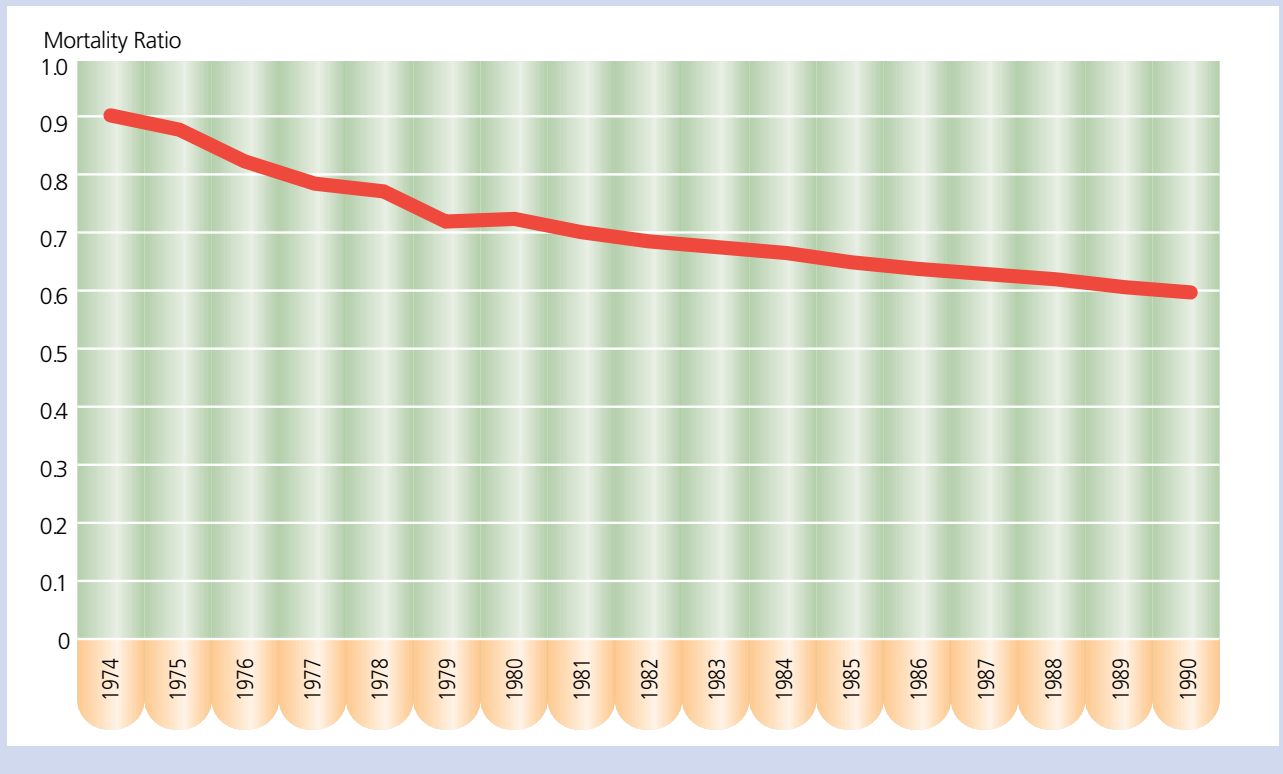
Of course I’d want to extend the benefit of this fantastic benefit to my family members by getting a clear card for each of them, too. And because the card is clear with no numbers or other identifying information on it, we’d have to distinguish them. But how?

Easy. I’d get the thick one, my wife would get the thin one. And since they’d never actually have to be put through any kind of machine, size and shape would be less relevant. Therefore, my son would get a square one and my daughter would get a round one. Or I’d let them switch—whatever they decided. Now, that’s something I’d be willing to spend a couple hundred dollars a year for.

Good News, Bad News

There’s so much to do and seemingly so

FIGURE 3. Mortality Ratio to 1967-70 Select Basic Table



little time. For instance, it could take years to figure out the alphabet. I haven't even started my research on that yet. There must be some reason for it being in the order it is in. Finding that reason is one of the things on my list of things to do.

Preliminarily, it gives merit to the concept that those of us who want to leave a mark on the world, and are more concerned with having had an impact than in getting credit for it, would do best if we stick to the simple but insightful approach. Like the Greek (probably) who gave an alphabetical order to our lives. But even more significant than that Greek is the guy who rearranged the alphabet for this keyboard I'm typing on. How about that for influence? Over 2,000 years of alphabetical order changed in a relative moment by just one man.

Part of what "Page 7 of 9" tells me, as it rolls across the screen, is that there's a beginning, there's a place where I am now, and there's an end. So I need to stay focused. But three years ago I revealed in the January/February 1998 issue of this magazine that immortality was a very distinct possibility.

One of the things the Society of Actuaries does is publish mortality studies. These studies show that the mortality experienced by life insurance companies on the policies they issue is getting better every year. What I did back then was take the mortality ratios of actual-to-expected experience, published by the SOA in its 1991-92 reports, and project them forward. I used a perfectly valid mathematical technique. I fit a straight line to the declining string of mortality ratios and projected that a mortality ratio of zero, meaning that actual mortality equaled zero and we would, therefore, be immortal, would be achieved in the year 2024.

Well, more data has come in during the three years since that work was done. It's kind of a mix of good news and bad news. The latest SOA mortality experience data contained in the 1995-96 reports shows continued improvement in mortality. But the rate of improvement isn't as great as it had been. Therefore, the slope of the mortality ratios isn't as steep as it once was.

The bottom line is that we're still head-

ed for immortality but it's going to take us two more years to get there. The latest projection shows that the actual-to-expected mortality ratio will reach zero in 2026, so immortality is now 25 years away. In the previous study in 1998 the projected year for immortality was 2024 or 26 years away. Taking off my actuarial hat for a moment, that sounds as if we made a 1-year improvement during the past 3 years.

I'm going to continue to look upon this as a good sign.

As before, this good news applies only to insured lives. So it provides a wonderful opportunity to sell life insurance so people can get themselves into the insured-life category in order to qualify for immortality.

I suspect this could be a complicated sale. It's like my "clear" credit card idea. A credit card that truly provides status, prestige, and awe would never need to be swiped. Its holder would never need credit.

Take my advice, the scrolling marquee is your ticket to a new way of thinking. But choose your words carefully. You never know where they'll lead. ●