


This year's winner of the SOA's Actuarial Speculative Fiction contest is an eerily beautiful, moving, and utterly original evocation of something that happened two years ago on a bright September morning . . . .

# God's Actuary

By Alan Shulman



**T**HE ACTUARY SITS AT HIS DESK staring blankly at a 3-inch-thick mound of computer paper in a neatly folded pile that sits slightly askew on his keyboard. He exhales heavily yet with not quite enough energy to generate a sigh. It is early in the morning or at least it feels to him like morning as the oppressive weight of the work in front of him bespeaks the beginning of a long trek uphill. It is quiet save for the hum of the PCs and the ventilation system and whatever other remnants of white noise cling to the dregs of audible perception, remaining indistinguishable as individual sounds. The 94th floor is empty as it always seems to be lately, as if he were the first to arrive on a day when everyone else was off. There is a maze of cubicle walls that disguise the workday clutter strewn about the efficiently designed desks. ➤

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This stack must be the report he requested yesterday, or was it the day before, in a seemingly vain attempt to solve his problem. He was baffled by the results of his recent analyses and he felt compelled to explain the aberrant data. In fact, it felt like months, years, since he first noticed the spikes in the tables and he was unable to put this problem aside and get back to his regular work. Nothing in his past experience, no amount of sorting and grouping, no classifying or stratifying, no methods at his disposal shed light on the anomaly. How long has he been here? Minutes, hours, days? He cannot tell. When he thinks about it the answer seems to fade like the details of a dream, and he gives up as the process starts to become painful.

He thumbs aimlessly through the report on his desk, glancing at the numbers, but he is already subconsciously aware of the dead end this avenue of inquiry will turn out to be. The actuary stands, rolling the chair back on its wheels with the back of his knees and stretches his arms to each side, feeling a vague sense of relief from stress, if only for a few seconds. He glances down at the tiny clock on the lower right hand corner of his computer screen and sees that it's not even 9:00. Still, the need for a walk, maybe some coffee, compels him to head for the elevator.

The elevator door opens almost immediately after he presses the button. What a stroke of luck, he thinks, and hurries inside, not thinking long about the extraordinary event that has just taken place. He rides alone, the data still gnawing at his cortex like a termite.

"I've looked at gender, I've looked at age, place of residence, all sorts of risk factors. Yet there must be some explanation."

He is consumed with this thought. He can't put

the work down until Factor X falls into his lap. For a while he was convinced there was something about the time of year, something about the late summer, early fall, that caused the blip. He hated thinking about human life in terms so trivial. Blips, anomalies, spikes, these were the words he and others like him used as tools for warding off death, keeping it at bay, not looking it square in the face.

"I use numbers like a carpenter uses nails," he thinks. "The carpenter doesn't mourn the loss of a nail as he slams it permanently into place. The construction worker doesn't name all the rivets and girders that go into a skyscraper like this one. No, nothing would ever get done if that were true. I'm doing a job," he insists, if only to himself.

To put a human name—or worse, a face—to each integer would be to stare into an abyss. It would be like seeing through the floor of the elevator car and staring down at the never ending expanse of shaft beneath his feet. The mind reels at the sight and you lose your footing and plunge, floor after floor, to become one with the street below.

No, the beauty of numbers he learned in middle school algebra was their abstract quality, their ability to be divorced from concrete and sometimes unpleasant reality and to exist on a plane independent of physical, mortal constraints. It was the mathematician's privilege to visit this ethereal realm, and to momentarily shake off the bounds of gravity, the limits of wealth, and the strictures of society. The messiness of the real world, where people struggle for wealth and real estate in the great Darwinian Monopoly game, can be transcended and put into proper perspective.  $A^2 + B^2$  always equals  $C^2$  as far as tri-

angles are concerned, and all objects fall at 32 feet per second per second, from the smallest marble to the highest tower.

The actuary exits the elevator into an empty lobby. It is grand, though not in the way a gothic cathedral is grand but in the way the tall arching windows insinuate all that lies above. He strolls across the floor, the sound of his shoes echoing off the walls. The doors appear to be locked when he tries them, but he can see the regular activity of lower Manhattan off beyond the plaza. This time he lets out an audible sigh, turns around, and heads back upstairs.

When he returns to his cubicle, another thick report is sitting on his chair. He throws it on the floor and falls into his seat. His mind wanders.

“Why was I given this project in the first place? And who assigned it to me? What is the enlightening piece of information whose inaccessibility has left me stranded in limbo? My job is to distill fact from fiction, to extrapolate a pattern from a cacophony of data. I am constantly in danger of the lure of false leads and phantom scents that distract the mind from concrete reality and direct it toward self-serving illusion. I question and I question and when I get answers I question their supposed foundation. It is very difficult to put aside and reject what seems patently obvious at first. Is this my desk? I can feel it. I am sitting in a chair on a floor in a building that soars into the clouds. Is it really here? Does it exist? My senses tell me so, they scream out in confirmation, but why do the questions keep coming?”

He moves quietly and hesitantly to the window. He looks out upon the majestic city with a feeling of wonder and dread. The sky is clear blue, and there

is a sense of peace about the island as if the buildings have fallen into place like a layer of fresh snow. Still he finds a chill in his spine and his stomach revolting and is forced to turn quickly away from the picturesque landscape and stagger back to his desk.

“It’s like a natural catastrophe hit the city.”

Even as he thinks this he rejects the notion as earthquakes and tornadoes know better than to approach the mighty metropolis. And if they had he would certainly know about it, wouldn’t he? Yet it seems like the sort of mortality his data reveals can only be caused by an act of God. There is no precedent in his experience for man-made death on this scale.

“Fires, industrial accidents, soccer riots, nothing even comes close. War, well, that would certainly explain it, but let’s be serious here. This is Manhattan we’re talking about, not some war-torn country like Bosnia or Afghanistan.”

So he checks and rechecks the data, waiting for the answer to leap from the PC like a horse and rider escaping the mouth of hell. In fact he is surrounded by answers, over his head, under his feet, and out of his window. The answers approach from unseen directions at dizzying speeds. They hold him in place and root him to the ground. He is in this place for a purpose, to search for answers. He will continue his search, God’s actuary, seeking to explain the unexplainable, a mind struggling to know itself, sifting and sorting the data of the dead. ●

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