

Just Don't Look At It

A flock of turkeys had moved into David Frampton's yard overnight, which he knew was going to pose a problem. He had only two days left to complete his mandatory weekly outdoor activity, and unless they cleared out within the next day or so, it would be impossible to leave his townhouse. He didn't know if this was the same flock that attacked a woman across town last week and sent her to hospital, but it could be. They looked pretty angry.

Instead, he turned his focus to today's task, which was to prepare and record his latest lecture. David was employed by Mondiale University, one of about half a dozen international schools that exclusively handled post-secondary education for students around the world. In-class learning had gone by the wayside many years ago, thanks to the pandemics of 2020, 2027, and the double viruses of 2038. Even though science could now develop a vaccine within a couple of weeks, the work-from-home model had so thoroughly permeated business and academics that there was no going back. It was this fact that led to the establishment of the government-mandated outdoor activity quota. After discovering that countless citizens hadn't left their houses for years – with vitamin D deficiencies running rampant – it became commonplace for local governments to require that everyone be outside for a fixed number of hours each week. David's quota was ten. He had barely managed six so far.

He knew what to blame, and it wasn't entirely the turkeys. It was his own fault, for unwisely agreeing to teach four courses this semester. He thought he could handle it, but David had no idea that they would assign him a first-year statistics class that had over 31,000 students. The lectures themselves weren't that much effort; it was the student interaction that was overloading his schedule. Even though they had a very good artificial intelligence application that filtered most of the queries and answered them with a very lifelike computer-generated video of David himself, there were still several dozen questions each week that the algorithm couldn't handle; usually because they were too profound or too stupid – more often the latter. He was planning to introduce the concept of variance today. That was guaranteed to completely fly over the heads of at least a few thousand of them.

David poured himself a coffee, grabbed a cinnamon danish from the kitchen counter, and set to work. If he was lucky, he could complete his lecture in one take, plow through the forty or fifty questions he still had left over from earlier in the week, and maybe get done by four in the afternoon. With any luck, by then his yard would have cleared, and he could finally get out and not worry about having an Activity Enforcement Officer pay him a virtual visit over the weekend.

Of course, it didn't turn out that way. The turkeys looked like they hadn't moved; in fact, if he wasn't mistaken, even more had joined them. This had been a problem for several years now – not just for David, but for anyone that lived in an urban area. Advances in the development of plant-based food meant that there was no longer a need to consume animal products. Lab-developed substitutes for beef, chicken, pork, fish, seafood, and yes, turkeys had progressed to the point where they actually tasted better than the real thing, and could be produced for a fraction of the price. Eventually, it was decided that animals formerly raised for food could now be liberated from domestication and re-join the natural world.

What they didn't anticipate was how they would react to their newly found freedom. Rather than placidly rejoining nature, they banded together and began marauding the country, often attacking humans and causing general havoc. There were several theories as to why they turned violent – some suggested it was revenge for centuries of being eaten – but the bottom line was that they had become a dangerous nuisance. The city of Chicago has been under siege for several weeks by a huge herd of bulls, an irony not lost on basketball fans in the city. Earlier in the year, a massive passel of hogs – that was the correct terminology - nearly led to the cancellation of the SpaceX Super Bowl LXXXVIII in Florida. And now, David Frampton was contemplating whether he should risk walking out of his front door, not knowing whether or not he would be in mortal danger.

But maybe he did know. Being a naturally analytical type, David had discovered one thing that might provide some insight.

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One of the more interesting developments of the last few years – at least for that tiny segment of the population that actually understood calculus – was that personal finance had gone entirely continuous. There was no longer such a thing as discrete payments; no more bi-weekly pay cheques, no more monthly mortgage withdrawals. Instead, any income or expenses were converted into infinitely compounded forces that were applied to individual bank accounts. Even non-routine payments – such as new household appliances – were treated the same way, converted to microscopically small deductions. Banks loved it, since there were micro-lending opportunities with every single transaction, and millions of miniscule fees to collect. What they didn't enjoy was having to extend everything to eight decimal places, but that was a one-time transition that was now thankfully completed. The end result was that, if they weren't living beyond their means, individuals would see bank balances that were constantly increasing. Of course, if expenses exceeded income, it would run the other direction, but most financial institutions offered lines of credit that covered the gap, resulting in a bank balance that was constant. Mind you, there was a complementary loan balance that was gradually increasing elsewhere, but that was often conveniently out of sight.

David, though, was one of those rare individuals – maybe one in a thousand – that wanted to understand what went on behind the scenes. All the information was there, if you knew where to look and actually cared, which few people did. From his Apple watch (Series 123), he had access to all the various streams that fed in and out of his bank account. With a few simple voice commands, he could create all sorts of wonderful three-dimensional graphs that analyzed every imaginable nuance. (The holographic feature they added several years ago was a godsend.) These streams were referred to as “vectors”, for lack of a better term. David was fascinated by studying how they all interacted, accelerating and decelerating, all contributing to his current financial position.

Some were more active than others. His utility bills, for example, seemed to reflect not only current market rates, but also the prevailing weather on an ongoing basis. But it was his vector of personal insurance charges that proved to be the most compelling. It was constantly changing speed, presumably according to countless unknown factors that reflected the current state of the risks that he was exposed to.

Which brought him back to the turkeys. He noticed that, as they moved in overnight, his insurance vector distinctly began to accelerate. He thought it was too much to write off as coincidence;

somehow, his insurance carrier had picked up on the additional risk, and immediately adjusted his insurance charges accordingly. Was this actually possible? David thought so, but he needed confirmation.

Marcia Kelleher was a friend of his from his university days. She eventually went on to become an actuary, a profession of which David had only the faintest understanding. They kept in touch over the years, and she was very helpful in providing insights into the workings of the insurance world. That evening, he decided to give her a call.

It was evidently dinnertime when he reached her, as she appeared on screen with a large burrito in her hand. It looked like chicken, or more accurately, the latest incarnation of lab-grown plant-based chicken.

“I’m sorry. Am I interrupting supper?”

“No, no, no,” she replied, taking a bite before setting her burrito down on a plate. “It can wait. How are you doing? It’s been a few months.”

“Pretty good, except for the fact that I have a flock of turkeys in my yard.”

A look of horror crossed her face. “Oh no. Don’t go outside!”

“Don’t worry. I’m not. But I did notice that my insurance vector started to spike up as soon as they arrived.”

Marcia shook her head in disbelief. “You have got to be the only person I know that looks at those figures.”

“Maybe so. But am I on to something?”

“It’s not my specific area of practice, but it is certainly possible. Most insurers have fleets of drones and micro-cameras that watch for this sort of thing. If a major storm is moving into a neighbourhood, some of them will tweak their insurance charges to reflect the additional risk. It’s entirely possible that they’ve been following your flock and adjusting accordingly.”

“I thought so,” David replied, trying to hide a self-satisfied smile. “So I basically have a real-time indication of how much personal risk I’m facing.”

Marcia’s face suddenly turned grim. “David, I would be really careful with that. We face risks all the time. Watching them obsessively can end up doing more harm than good. There’s a psychological aspect there that you really should avoid.”

He was taken aback by her sudden seriousness. “Really?”

“Let’s put it this way – if you knew everything that affected your safety at any given time, it might be too much for you. My advice for your insurance vector? Just don’t look at it.”

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Despite Marcia’s advice, David couldn’t help himself. When the turkeys dissipated the following day, he instantly checked to see if his insurance vector reflected their departure. Sure enough, there it

was – it started to decelerate shortly after they left. It was amazing how this information could be instantly reflected, and most people didn't even know about it. Contrary to the advice he received from Marcia, this was something that he wanted to study even more closely.

But first, he needed to get outside. Once he had completed the next lecture for his sampling theory class, he headed out for what would need to be a four hour stroll around the city. He knew exactly where he wanted to go – about twenty minutes away was the entrance to Memorial Park in the centre of town. There was a good-sized lake situated right in the middle, surrounded by a well-maintained wooden walkway. Completing that circuit would take at least two and a half hours. Emerging on the far side, he planned to head through the North End, a small residential area, before emerging onto Fraser Street, the main thoroughfare heading through the downtown. If he was hungry, he would stop for a slice of pizza or, if he was feeling adventurous, some shawarma, before heading into the final stretch of his outing, a large swing through the Cherry Hills section of town, being careful to avoid some of the larger hills that were a bit too demanding to climb. From there, it was a short jaunt back home, where he could finally put his feet up, and start worrying about meeting next week's outdoor requirement.

He managed to return home just after nine, happy to see that his street was still unoccupied by turkeys or any other poultry. Settling onto the couch with a cold bottle of Budweiser in his hand, he was tempted to watch the baseball game – his beloved Cardinals were starting a three-game series in Osaka – but something was on his mind. He was once again thinking about the insurance vector he discussed with Marcia the day before. He wondered whether the response he saw was a one-time occurrence; in other words, did it pick up on other risks with the same efficiency? For example, did he face any elevated dangers during the walk he just completed? It would be easy enough to check – all his movements were recorded on GPS, so it would just be a matter of aligning them with his insurance vector and seeing if there were any patterns. It was too tempting to ignore.

It didn't take long for his intrigue to turn into discomfort. What he saw was unmistakable – as he walked through the North End, a quiet and unassuming neighbourhood, his insurance vector accelerated significantly. In fact, it seemed to peak as he walked by Morningdale Court, a street he knew nothing about, and which seemed to be completely unmemorable.

What was going on? Was there a gas leak, or something that elevated the danger level? A domestic dispute about to spill out on the street? What if it wasn't a one-time event? Against his better judgment, he decided to look at the last time he walked through the area, just about a week ago. Lining up the data points, he felt a chill when he saw the outcome – the exact same thing. His risk level had spiked again when he walked by Morningdale Court. What was it about that street? What was going on?

He didn't need any further affirmation, but he saw the same pattern going back several weeks. Each time he walked by that street, there was obviously something that put him at risk. But he had no conceivable clue what it could be.

David didn't sleep well that night, or the rest of the week for that matter. He imagined most people would simply take the information at face value, and without knowing the reason, just avoid the area. It was like walking along a dangerous mountain ledge – if you knew it wasn't safe, you just wouldn't do it. But David, and his cursed analytical mind, just couldn't let it go. He had to know what was going on.

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Saturday was normally spent taking care of the various tasks at home that had been ignored during the week, but this time he was going to change his routine. Against what would be considered common sense, he was heading over to Morningdale Court. Without going through the park, he could make it over there in just over half an hour. Watching his insurance vector on his watch, he could monitor his risk level in real time.

It started to accelerate when he was a block away. Switching to a graphical representation, he could see the thin green line on the screen start to climb. By the time he reached the entrance to Morningdale Court, it was rising at about a 60 degree angle. He carefully turned the corner, watching each step, checking the windows of the houses that lined the street, not knowing what he was looking for, but knowing that he needed to be careful.

Within minutes, the line was moving up so steeply it was almost vertical. David could feel his heart pounding in his chest, which stood in sharp contrast to the serene neighbourhood scene that surrounded him. Two teenage kids were playing basketball in a driveway to his right. Was it them? Were they going to throw the ball at his head? *Calm yourself, David*, he told himself. *You're becoming irrational.*

Then, unexpectedly, the green line peaked. As he continued to walk slowly, it began to trend downward. Had he just passed by the danger zone? He turned to re-trace his steps, and it headed up again. He then realized that, if he moved slowly enough, he could pinpoint the exact location that was the source. David hoped that no one was watching him, wondering why he was suspiciously moving back and forth, staring at his watch. Then, on the other hand, he really didn't care who saw him. Unless there was someone hiding behind a curtain with a rifle, or something like that.

Finally, after a few moments of calibration, through smaller and smaller steps, he found it. Here was the peak. He was staring directly at house number 354, a fairly normal looking bungalow with dark green shutters on the windows. Feeling almost paralyzed, he didn't know what to do. All indications were that there was some grave danger to him a few feet away. Part of him wanted to run; another part wanted to confront it once and for all. He split the difference, and walked slowly away, back towards home.

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The following week was becoming more and more unproductive. His thoughts were scattered. He had to stop and re-start the recordings of his lectures several times, creating an editing mess that he would need to sort out before uploading. And he was ignoring most of the student inquiries that were quickly filling up his in-basket. By Wednesday afternoon, he realized that this was now untenable. He needed to go to 354 Morningdale Court and, once and for all, figure out what was going on.

David arrived there just after four o'clock. He had momentarily considered bringing some sort of weaponry to protect himself, but couldn't decide what would be appropriate, and worried that it would antagonize someone, and thought of half a dozen other excuses. He didn't bother looking at his watch; he knew what it would show. Oddly enough, he felt somewhat at peace with his decision, as if this needed to be resolved one way or another.

As he reached house number 354, he paused to consider what to do next. Without realizing it, he found himself slowly walking to the door, drawn like a moth to a flame. It was almost like an out-of-body experience, as he saw his hand reach up for the doorbell, and press it once firmly. He felt like he momentarily stopped breathing.

When the door opened, David was greeted by thoroughly non-threatening sight. It was a young man, barely out of his teens, with unkempt dark hair and a feeble attempt to grow a beard. He wore a black t-shirt with the logo from Joy Division's *Unknown Pleasures* album. And the look on his face was one of fear.

"I'm sorry!" he blurted.

David was stunned. "Pardon?"

"I didn't mean it! We were just fooling around."

"Didn't mean what?"

The young man tried holding his hands close to his body, but they were visibly trembling. "I mean, I wasn't actually going to *do* anything to you. I was just blowing off steam. I was frustrated with the material. Did they send you all this way?"

David tried to hide the fact that he was thoroughly confused. He tried to assure the young man. "You're not in trouble. Just explain to me what you think is going on here." Because David certainly didn't know.

Before he could speak, there was a shout from somewhere in the house, a female voice. "Damien! Who is that?"

"It's my stats professor!"

"Well, invite him in, then!"

His mother? David assumed that was the case. Damien stared for a moment, seemingly not knowing what to say next. Eventually, he spoke. "Did you want to come in?"

They sat down in the front room, David on a couch backing against the bay window, Damien in a chair on the other side of the coffee table. A large pillow sat on the floor to the left, where a calico cat sat and stared at David. After a moment of awkward silence, Damien finally spoke.

"Why – why did they send you all the way here?"

"Well," David replied, "you probably don't know this, but I just live about half an hour away."

"Really? I thought you were from France or somewhere."

That made sense. His students would not have any clue where he was actually located. "Not at all. But why do you think I'm here?"

"OK, I'll tell you exactly what happened," Damien said. "You see, I have this study partner, his name is Rahul. He lives in Malaysia or someplace like that. Anyway, we both signed up for your stats class this semester and, I don't know, we were having a really hard time with it. I mean, I wasn't getting

it, he wasn't getting it, and we were both getting pretty fed up. And one night, it was kind of late – which I guess means it was early for him – I made a joke about what I would do if I ever met you in person.”

“Like we are now?” David asked.

“Yeah, yeah, but I wasn't serious. I made this joke about how I would hold you at gunpoint and make you give me an A. But I don't own a gun!” he quickly interjected.

“Understood.”

“And so it became kind of this running joke. Whenever we would be having a hard time, we started coming up with these ridiculous scenarios about what we'd do to you as, I don't know, some sort of revenge. And after last week's lecture on variance, it got even worse. But I had no idea, I mean, I didn't know you'd actually find out about it. And then come pay me a visit!”

It slowly began to dawn on David what had happened. Somehow, these messages had been intercepted and interpreted as a threat, leading some insurance algorithm to assume that represented an actual elevated risk. So whenever David was in proximity of this perceived threat, his insurance vector reacted accordingly. It all started to make sense. And he perfectly understood the situation. When he was back in school, there was an economics professor named Dr. Sanger who basically read the study notes in class and offered no additional instruction. David eventually escaped with a C+, but not until after he and several of his classmates devised an elaborate plot to kidnap Dr. Sanger, tie him up in a basement, and force him to actually teach something. Of course, they were never serious, but it was quite therapeutic. But now, he needed to come up with some explanation to put poor Damien at ease.

“I think you misunderstood the point of my visit,” he said, making up his story as he spoke. “You see, we are actually encouraged to provide in-person assistance to struggling students, if they happen to be in the same community.” It was a complete fabrication, but it was better than the actual truth. “So, given that you clearly have been having difficulties, I thought I would drop by.”

Damien seemed to visibly relax. “So it's not about those messages.”

“Not at all.”

“OK, OK, that's – that's really good, thanks. So we can arrange some time so I can get some extra help?”

David now realized that he had inadvertently committed himself to doing in-person tutoring. “Yes, definitely,” he replied, trying to sound supportive. “Let's do that.”

They eventually agreed that David would spend a couple of hours with Damien later in the week; a couple of hours that he really couldn't spare, but at this point, it felt like he had no choice. They said their goodbyes – Damien actually thanked him for coming by – and David began to head home.

And that damned insurance vector stayed sky high the whole time, only starting to drop as he walked away, oblivious to the fact that this was all a huge misunderstanding.

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So what did we learn here, David asked himself. For one thing, private communications actually weren't that private. And even the best artificial intelligence programs still had a difficult time differentiating between the serious and the facetious. But most importantly, David realized that Marcia was absolutely correct. By watching that horrid insurance vector, he became convinced that there was something threatening his safety, which had caused several days of worry, and cost him several nights of sleep. Her advice – just don't look at it – proved to be well-founded. We probably don't want to know all the risks that surround us in our day-to-day lives. It would drive us crazy. He vowed never to look at his insurance vector again.

And just as well, for when he arrived home, he went straight into the house and helped himself to another cold Budweiser, not even thinking to look down the street, where a flock of sheep had started gathering at the corner.