

Premium Day (Eve)

Andrew looked at the clock.

"20 minutes to go."

He purposely did not look at his watch to see the time because if he did that he would be tempted to check his score and that was the **one** thing he was trying not to do, at least not for the next twenty minutes. He didn't even want to **think** about his score. Which was funny, because normally all he did was dwell on his score. For the past eighteen months his score had been his life's focus. Now, for the next twenty minutes he was going to try and ignore his score, which in a way was a last ditch effort to manipulate his score.

In twenty minutes it would be midnight in Helsinki and all around the world everyone's score would lock for the year. Then he could relax. Maybe celebrate? Drink a beer at four in the afternoon? Hell, why not? It was New Year's Eve after all.

"No! Don't get cocky!" He didn't want to get his hopes up. One, it would hurt all the more if he wasn't the lowest this year. And two, he wasn't sure what the sudden surge in excitement would do to his biometrics. He ran a hand through his short cropped hair and decided a mild workout couldn't hurt. He went over to the tidy workout area he kept in the corner of his living room and got down into a plank.

After all these years of chasing the low score Andrew still wasn't exactly sure what moved one's score up or down. It seemed that no one truly did. Perhaps some of the initial programmers at Global Insuretek had when they first developed "The Algorithm" ten years ago. But supposedly now "Big AI" (as it was referred to in all the forums) was self-sufficient, learning constantly from the billions of data points it consumed at every moment.

Sure, some things were obvious. Don't smoke. Keep your cholesterol levels reasonable. Get a decent amount of exercise. All these things could be monitored by the tiny implant under your left arm, just above the ribcage. But there were other things. Like how did Big AI know if work was stressing you out? How did it know if you wore a seatbelt or not? (You could literally watch your score climb by riding in a car while not wearing one) And what was the deal with living on the West Coast? When Andrew had moved from Seattle to Oklahoma City three years ago his score had dropped from the low twenties to the single digits where it had remained since. He really hadn't changed any other behaviors. What was that about?

"Yeah, Seattle, Portland, Vancouver, the whole Pacific Northwest basically. Come to think of it California sucks too. Relatively."

Two summers ago Andrew had gone to his cousin Jan's wedding. At the reception, Jan sat all of her Aunts and Uncles at one table and all her cousins at two other tables. "You asked Jan to seat us at different tables to keep your blood pressure down, didn't you?" his mom had teased. Andrew had smiled and kept his comments to himself.

After dinner, most of the people at the table headed for the dance floor leaving Andrew with his cousin Will. Andrew had mentioned the mystery of the drop in his score after moving.

“Where you live should make *some* difference, but we see that West Coast penalty all the time. If you think about it, the score is really just a way to segment people for selling life and health insurance. If it was used for P&C I guess it would make sense with the greater risk of earthquakes and forest fires. The Algorithm seems to have found something, we just don’t know what. In any case, we tell people it’s not a big enough hit to move over.” Will took another sip of his drink. By the end of the night Andrew would start to wonder about Will’s drinking, but at this point of the evening he had still been lucid.

“What is it you do again”, Andrew asked.

“I’m an Actuary. The company I work for are Data Consultants.” Will replied. Andrew’s quizzical look cued Will to keep going. “Okay, you understand GI’s principle of data ownership?”

“Kinda...” Andrew remembered the term from the data privacy notice he received from Global Insuretek every year, but put on the spot he realized he wasn’t quite sure. “It means I own all the data this device collects?” He held up his wrist as he spoke.

“Okay, close.” Will hunched forward in his seat and set himself like he was about to give a speech he had made hundreds of times before. In fact, it was well over a thousand. “First of all, the watch is just an interface to let you see some of the data. It’s the implant that’s collecting everything and sending it off to GI. The watch is just skimming the top of the stream.”

Will took another sip. “You know Steve Jobs?”

Andrew shrugged but had noticed Will was starting to slur when he said Steve Jobs.

Will sighed. “Big time inventor-slash-visionary back at the turn of the century? He basically invented your watch and your phone. Well, reinvented. ANYWAY, Kloe Nieminen and Henry Chu were like the twin Steve Jobses, Jobseses...” Will shook his face and tried again. “They were like these two geniuses that happened to be at General Insuretek when it was barely a startup. I mean, there was another guy. Dr. Josef something, something. The implant was his deal. But Chu and Nieminen were the ones who got the Algorithm to work. They figured it out. They got the Algorithm to work so that it could calculate a rate that was “equivalent” for everybody. That is, if you and I live identical lives we’re paying the same premium and GI takes a little off the top to make a profit. Now, they also needed a ton of data to make that happen and they realized that very few people were going to let a company just constantly monitor them to save a few bucks on their insurance. So they came up with the concept of consumer data ownership. GI would be collecting the data, but they wouldn’t claim any ownership. In fact, they would pay you to use your data by lowering your insurance premiums. “

“That seems simple.” Andrew wasn’t buying anybody’s genius credentials yet.

“Simple, but it was the opposite of how every internet company was operating at the time. Everyone else was sucking up your data and then using it to try and suck money out of your pocket.” Will replied. He loudly sucked on the straw in his cocktail to emphasize his point. Andrew cringed.

“Still, what’s the hard part?” If Will had made a point, Andrew wasn’t seeing it.

“Well, if someone’s going to make this business model work, besides a ton of data you need a bunch of money for data security. Because one data breach and pffft!” Will swept his arms out to indicate the fleeing hypothetical customers, accidentally sending a coffee cup flying off the table. Will and Andrew glanced around, but the music was loud enough that no one had heard the cup smashing when it landed under a nearby table.

“Then if your rate setting is good enough, you can offer everyone a personalized rate. A rate lower than any other company out there. The profit they take from every individual is so small that no one else can compete head to head. Do that literally a billion times and...”

“But they couldn’t have started with a billion customers.” Andrew was thinking there had to be a hole in the story Will was spinning.

“No, but darn close. See, their genius wasn’t limited to the numbers and programming. They also came up with the idea of those devices being lifestyle choices. Pick the one that matches your personal brand! They had hundreds of styles with the identical internal workings. And they got lucky. They launched in Asia right when a real middle class was developing in so many countries. Literally billions of people with decent jobs and young families. The kinds of people that might be buying life insurance for the first time. So the watches were cool and fun and boom! They’ve got a million customers almost at launch. And then Boom! Now it’s a few hundred million! Now the Algorithm is really cooking. It’s slicing and dicing people into cohorts so thin. Everyone gets their own rating! Although it might be the same number as someone else, just for different reasons.” Will paused for a breath. “And now the premiums are so low no one else can match ‘em. All the other insurance companies are scrapping for the people that can’t bear the idea of an implant tracking everything they do. And there’s less and less of those people every year.”

“And they’ve never been hacked?” Andrew asked

“Nope!” Will shook his head emphatically. “Blockchain!” Will waved his hands in the air to indicate blockchain = magic.

Andrew smiled. “So what does a Data Consultant do?”

“Well, at first it was mostly lawsuits.” Will scrunched up his nose even though he had never set foot in a lawyer’s office, never mind a courtroom. “When GI finally came to the US five, six years ago, everyone wanted to launch the Holy Grail of class action suits. Prove that GI was discriminating against certain classes. A lot of D.A.s were thinking they were going to make their name on bringing them down. Problem is, apparently GI had a TON of money to go to trial. Every. Single. Time.” Will punctuated each word with his index finger on the table. “And they could query LIVE!”

This seemed important but Andrew just shrugged.

Now Will smiled. “That means, in every courtroom, in every deposition room, in every government office, they’d bring in their laptop and pull up whatever data they needed. ‘Oh, women are paying more than men?’ Nope. Here’s 100 men and 100 women with similar scores on these 10 variables, and oh look, all their scores fall in this small range. You want 1,000 people? 10,000 people? 20 variables? 200? Lawyers would ask for data in discovery and they would get these massive data files. They wouldn’t know where to start. A bunch of actuaries leapt into the game, thinking they were going to crack the

Algorithm, figure it all out. But they were used to a handful of variables: tobacco use, gender, age, etc. GI collects THOUSANDS of data points. Now these Actuaries are staring down things like years of average heart rate while sleeping. What the hell does that tell you? Is it important? Rate of movement. Okay, were you going slow in gridlock traffic or out for a run? I gotta cross index this with heart rate and breathing to figure it out. GI had a jump on everybody with the Algorithm and more data than anybody else. No one can ever catch them.”

“Why not?”

“Because the Algorithm has been self-learning for years. To catch up you need either a better leaping off program than the original Algorithm or more data and faster processes. It ain’t happening.” Will sat back in his chair.

“I still don’t know what you do.”

“Well at some point it became clear that owning all the data GI collects about yourself doesn’t have any value if you can’t interpret it. You weren’t just drinking from the firehose. You were drinking from Niagara Falls. So, Data Consultants were born. We don’t try and replicate the Algorithm to calculate your score. We sift through the data to answer specific questions. Usually it’s, “why did my score change?” In fact, that’s almost always the question.”

“And you can do that?” Andrew suddenly had a personal interest in the conversation.

“Yeah. You don’t hire us because your score went up 10 points. The big changes usually have obvious drivers. I mean everything’s there in the data, nicely labelled and sorted. The key is to not cast too wide a net. If a client comes in wanting to know why her score jumped last year, well first we just look at the score trend itself, see if it was truly steady in the past or does it fluctuate in a pattern longer than annually. Then we request more detail around the 24 months before the change. You obviously know your score fluctuates all the time right?”

Andrew nodded. Sometimes you could see it move during an extra strenuous workout, but more often he would just notice during the day that it had moved since the last time he checked it.

“When GI first rolled out they actually promoted “continuous pricing” for their insurance products. In theory you could lock in your score whenever you hit a new minimum. In practice, people hated it. Too confusing and the actual resets weren’t automated fast enough in people’s minds. So GI pivoted. They invented “Premium Day”. Whatever your score was at 12am on the 1st of the year would now lock in your annual premium. It doesn’t matter when your policy anniversary is. I tell you, they’re geniuses over there. People loved it, since it coincided with New Year’s celebrations. They’re already primed for countdowns and turning over a new leaf and everything. GI even has a big party at their HQ in Helsinki.”

“So it’s midnight in Helsinki when the score locks? Huh, I never put that together. I always wondered why it was in the middle of the day.” Andrew felt a little dumb admitting this.

“Well its part of the “fairness” illusion that everyone locks at the same time, but really they could pick any 365 day period for each individual. It wouldn’t make a huge difference. Anyway, lots of people don’t really pay that close attention to what their score is every day. So the bill comes for their renewal, say in August, and they’re stunned by the difference. This doesn’t happen much mind you, most people’s lifestyles don’t swing a whole lot over twelve months. But when it does, they come to us to

figure it out. And they're usually steaming mad. It takes a lot of tact to explain to someone that the "mistake" they've found is directly caused by their own actions." Will's smirk communicated that he was quite confident of his tactfulness.

"Like what, what do people do?" Andrew wondered if he should maybe take notes.

"Well sometimes it's obvious. They have a bad habit they slipped back into. It's amazing what spending one night vaping when you were too drunk to remember will do to your score. Although drinking until you can't remember things doesn't do much for your numbers either." Will looked at the glass in his hand. Then he took a swig and continued. "Often though it's more subtle. Salads for lunch five times a week slowly being replaced with french-fries will take a toll." Seeing Andrew's raised eyebrows he added, "We can't tell what the food is, but we can see the changes in consumption of fiber, sodium and fat, as well as cholesterol levels, blood pressure. A lot of time in the consultation we end up jogging people's memories to when they were doing the right things. Hopefully we motivate them to get back to it. There's always time to fix it for next year, we say"

"How can you figure this out without the algorithm?" Andrew wondered.

"Part of the consulting agreement is that we get a copy of the data requested. Completely anonymized of course. Which means deleting the location data unfortunately. That's why I can't really answer your question about leaving the West Coast. I've seen anecdotal cases but we haven't been able to data mine that variable just yet." Will crumpled his lips in irritation.

Andrew leaned forward in his seat. "I want to hire you."

Will sat back and actually looked a little sheepish. "I gotta tell you cuz, unless your number changed by double digits..."

"No. I want help lowering my score. I want to get THE low score. Can your company help me with that?" Andrew was very serious.

Will blew out through his lips. "Well *that*... that's actually a bit harder. I mean how far do you need to go? What's your score now?"

"Six."

"WHAT!" Will jumped out of his chair, "let me see that!" He gestured at Andrew's watch. Andrew held up the watch and triggered the display so that Will could see his current number. "You're kidding me! I've never seen anything below 20." Convinced, Will sat back down with a thump. He completely drained what was left in his glass, including the ice cubes which he proceeded to chew on.

"Okay," he said at last. "When I get back to New York next week I'll give you a call. We'll set up a meeting and see if we can lay out a plan."

Andrew got out of his plank and looked at the clock. *10 minutes*. Maybe some crunches? He got back down on his exercise mat and proceeded to reel off effortless crunches. His mind wandered back to those early discussions with Will and what eventually became "Team Andrew".

Will had been remorseful on their first call after the wedding. “Hey,” he had started, “I’m sorry if I said or did anything to offend you at the reception. I kind of got out of hand at the end there.”

“No worries,” Andrew was glad that at least Will possessed some self-awareness. “I don’t think you did anything too outrageous, give or take a broken coffee cup. Just promise to never call me *cuz* again.”

Will groaned and apologized again before they got down to business. It turned out that Will’s company loved the idea of trying to help someone go for the low score at year end. They would waive the consulting fees and Andrew agreed to appear in their promotional material in the ensuing months if he managed to “win”.

There wasn’t an actual prize for the low score. At some point people had realized that someone, somewhere, must have the lowest score at the end of the year. They began posting pictures online trying to find who had the lowest number. The following year, GI formalized the process by continuously showing the 10 lowest scores on the front page of their website. Of course, the scores were anonymous and GI only revealed the identity of the person with the lowest score after formally obtaining their permission. From there it had grown from a minor cult obsession within a subset of the fitness community to a worldwide spectacle.

The consulting firm was looking to expand their business scope, Will had explained. “Like I told you, a lot of our work now is explaining the past to clients. The vision is to provide guidance for the future.” Over time Andrew had realized Will’s talent wasn’t so much in crunching numbers but in relating data analysis in ways that Andrew could easily comprehend. The number crunching was done by Angelina, whose specialty was statistical analysis, and Juan, who was a computer programmer. “They do the heavy lifting,” Will confided to Andrew. Although to Andrew’s eye, Juan probably had never lifted anything heavier than a broom handle.

Will had explained that Angelina and Juan were Actuarial students, which actually confused Andrew more than anything. For students, they sure seemed like experts. Team Andrew had assembled physically a few times in the planning stages. Day 1 would be brainstorming and Day 2 would be results analysis. Andrew was always amazed at how the team could take a big stack of notes and turn it into a living presentation the next day.

At first a lot of the concepts discussed were obvious, at least at the surface level. “As a full-time physical trainer you have an inherent advantage in this effort,” Will admitted. This wasn’t news to Andrew. Nine of the past ten winners had all been people involved in some aspect of physical training as their profession. The other one was a nutritionist who had once made her country’s Olympic cross country skiing team.

“Why don’t more elite athletes win the contest?” Andrew had wondered on one of their conference calls. “Well,” Will began, “in a way all the winners were elite athletes. We’re talking about people whose physical fitness was likely in the top 1 or 2 percent in the whole world. What I think you really mean is; Why don’t more **famous** athletes win? If you think about it, there are increased pressures and stresses that come with being a top level athlete.”

“Okay sure,” Andrew had conceded, “maybe if I’m in the NFL or La Liga. But say the best 1500 meter runner in the world?”

“Is a huge star in their home country”, Will had added. “If your physical achievements are great enough to bring you a certain level of fame, you get to a tipping point where the mental and emotional offsets prevent your score from going any lower. We can see it in the data. These people still have great scores. They’re just not ever going to get the *best* score. And you can forget repeating after you win this thing next year. You’ll be too famous for that!” Will had taken to describing Andrew’s potential victory as a done deal. Some sort of visualization exercise Andrew assumed.

Andrew had a sudden suspicion about Will’s comments. “Wait, how do you see it in the data? I thought this was all anonymous?”

“It is in that we don’t have names or location data. But we can figure out a soccer game for instance by looking for 45 minutes of running, brief period of rest, 45 more minutes of running. Heart rate, distance run during the game, etc. tell us if you’re “elite”. Hours spent flying to and from soccer games tells us you’re professional. It can be done.”

Andrew had an ‘aha’ moment. “Wait, how do you tell if people are flying if you don’t have location data?”

“We’re pretty sure people can’t run 600mph for several hours at a time”, was Will’s deadpan reply. Andrew decided to maybe think through future ‘aha’ moments before sharing them out loud.

They had decided on a training regimen fairly quickly. In addition to his daily workouts, Andrew would train for a half marathon in March, a full triathlon in the summer and then a full marathon in October. He would not aim for personal bests in any of the races but “80% or so” as Will had put it. The thought was to keep building his body’s capacity, but not to test the limits of that capacity.

Other revelations had been more surprising. “You’re single right?” Will had asked one day. “Yeeehaaaah”, Andrew replied wondering what this had to do with anything.

“You’re going to have to forgo dating during the year.” Will had continued.

“How could you possibly come to that conclusion from your data?” Andrew wondered.

“We didn’t,” Will replied. “This is anecdotal. We’ve seen it hundreds of our clients. I’ve personally seen it dozens of times. Being in a steady relationship will actually drop your score, but ending a relationship plays havoc on your score. Even seeing someone new will cause fluctuations in the score. We can’t have you getting all butterflies in the stomach in December or something. Sorry.”

“What about, uh...” Andrew wasn’t sure how to handle his next question.

“Emotional release?” Will had expected where Andrew would go next.

“Um, yeah.”

“There’s other ways to take care of that. You do what you need to do.”

“Wait,” Andrew had had a thought. “When I moved from Seattle to Oklahoma it was because my girlfriend had got a new job. But then we broke up two months later. And yet my score still dropped. I thought being in a relationship was a good thing.”

“Well,” Will’s tone became careful. “I’m going to put this delicately. Would you have described that relationship as healthy?”

Andrew paused as if he had to think about it, but he knew the answer instantly. “No” he admitted.

Andrew shuddered a bit as some old memories bubbled up, but he shifted away from those thoughts by internally debating if he should check the clock again or not. He decided “for” and looked up. *Five minutes.* Andrew sighed. He was sure more time had passed. *“That was the problem with crunches,”* he thought. *“You can do them in your sleep.”* Andrew got up off the mat and went over to look out his apartment window. One way he had learned to keep his mind distracted during longer runs was to relive happy memories. His mind drifted back to the surprise that occurred in October...

Essentially, everything had changed that month. Andrew had entered a marathon as his last “big” training event of the year. But after the race he was devastated. He was sure he had messed everything up. He dreaded the follow up call with Will, but when his phone rang he figured he might as well get it over with.

“WHAT DID YOU DO?” Will screamed before Andrew could even say anything.

“Look, Will...” Andrew tried to start.

“Hang on, I’m going to record this,” Will interrupted. “Okay, step by step, walk me through everything that happened today.”

Andrew started again, “Okay, so first thing, I get off the shuttle bus and I start looking for my new friend.”

Angelina had been the one to come up with the “new friend” concept. Somehow she had noticed that people who completed the more taxing physical activities with someone they knew received more of a pick-up than those who completed them alone. Juan had found a way to pick through the anonymized data and determine what groups were doing an event together. He had tried explaining it to Andrew but when he got to the phrase “correlation matrices” Andrew’s eyes had glazed over.

While Andrew had a circle of friends and occasionally went on extended bike rides with a few of them, none of them were into distance running, much less triathlons. Angelina suggested trying to make connections at the event in order to get the “acquaintance bump” as she called it. *“Look, just try it” Will had insisted. “If we don’t see a pick up after the first event we can toss the idea. All you have to do is make a connection with someone before the race. Then hopefully you run into them again later to commiserate about your experience.”* At the first 10k of the year Will had introduced himself to a group of Australians who were staying in the same hotel the night before. Will actually ran the race with a couple of his “new friends” and afterwards went out to lunch with the entire group. In the end they hadn’t really seen anything in the data (*“Nothing statistically significant” Angelina had frowned*) but Andrew claimed he felt better than usual after the race and wanted to keep the experiment going. And so he had, including the marathon in October.

“So this was a smaller race,” Andrew continued, “and since I wasn’t in the “competitive” tier I was in the mass start with everyone else. First person I notice getting off the bus is this middle-aged looking lady who seems very anxious. I slip into physical trainer mode and go ask her if there’s anything I can do for her. Turns out it’s her first marathon and she’s having a bunch of self-doubts. She’s even thinking of getting back on one of the shuttles. I ask her to stretch with me and we start talking. Turns out she’s been training for over a year for this race.”

“What’s her name?” Will interjected.

“Ophelia. Ophelia White from Tulsa, Oklahoma. I’m like ‘Ophelia, you’re running this race. You’ll never be more ready than you are today. I’ll run the first couple miles with you if you want.’ So we start the race and we’re going at an easy pace. I tell her if she can talk and run then she’s probably doing okay. So we start sharing stories. Turns out her husband passed away a couple years ago from complications due to diabetes. She decided to get fit to avoid a similar fate. It turns out she’d shed over a hundred pounds since Henry died. Uh, Henry’s the husband.”

“Yeah, I gathered” Will responded. “You’re talking and running? She’s a first timer?”

“We were going at a really easy pace. I didn’t realize how easy until after the race. We crossed the finish line together. We took some pictures, she gave me a hug. I said I’d call her to check up on her. I didn’t even look at my time until I got back to my room here like ten minutes ago.” Andrew mumbled the last part.

“This isn’t making sense.” Will’s confusion was evident. “You must have been in the 2.5-3 hour range. I don’t get how you did that while having your little tea party with this lady.”

Now Andrew was confused. “What are you talking about? We took six hours to finish! Almost double my target time! I can’t even look at my score, I know I killed it. Isn’t that why you were just screaming at me a minute ago?”

There was complete silence for long enough that Andrew began to wonder if the call had been cut off before Will finally spoke. “Uh dude, you haven’t checked your score since the race ended?”

“No,” Will responded “I couldn’t make myself look after realizing I blew up my run.”

“Why don’t you check it now?” Will’s voice had a weird tension to it. Andrew figured that Will must be seething that the whole effort was shot. He lifted his wrist and toggled to the Global Insuretek app to make his score pop up. When it did, Andrew was confused by what he was looking at. Had his device broken during the race?

“It’s showing a big O,” he said to Will.

“Andrew... that’s a zero.”

“WHAT!”

Will had been holding himself back, but not for the reasons Andrew had expected, and now he completely lost it. “IT’S A ZERO!” he screamed. “I DON’T KNOW WHAT YOU DID BUDDY BUT YOU’VE JUST PUT UP THE LOWEST SCORE EVER POSTED!! IT’S REAL, IT’S ON GI’S TRACKING LIST!! YOU’RE #1!

YOU'RE #1!" Andrew had dropped onto the hotel room bed and was staring at the ceiling while Will continued to rant and rave on the phone.

Over the next few days, once everyone began to accept the score was real, the team began to dig into what had happened. Andrew's score was technically in the area of 0.4 as the device only displayed whole numbers. But not only did the GI website confirm the score but also showed that Andrew had a two point lead over the next best score in the world.

"That's almost insurmountable with less than 10 weeks to go," Juan had announced at the next team call. Andrew nodded. Early on, at one of the first team meetings, Will had explained that as the scores got lower they got increasingly harder to improve. "If we just keep following the schedule as originally planned you'll have this competition sewed up."

"Wait, wait," Will broke in, "we don't have any data from anyone who has ever been in this position before. I think we need to keep the mindset that we are still chasing the lead. No more talk about this contest being sewn up until January 1, okay?" This completely contradicted Will's "We're gonna win!" attitude from the prior year and a half, but everyone agreed to keep pushing forward rather than protecting the lead.

Eventually, they came to the conclusion that it was Andrew's altruistic actions that had somehow lowered his score. They just couldn't figure out how the Algorithm had made the adjustment.

"How did Big AI know I was throwing away my chance at a target time in order to help someone?" Andrew pestered Will during one of their calls.

"We don't know," Will answered resignedly.

"Or that I was enjoying myself while doing it?"

"Well, there's endorphin levels and stuff. But nothing out of the ordinary compared to your other races."

"What if this isn't the true reason?"

"We're going to test it," Will's voice seemed energized. "Through the end of the year we're going to find volunteer opportunities for you to attend. Hopefully the score either improves or at least stays level."

Unfortunately things got off to a rocky start when an afternoon at the local food shelf resulted in Andrew's score increasing by 0.1. The following week – volunteering at a sport camp for kids with various disabilities – dropped the score by 0.3.

"Forget the data", Will said. "What made one event a success and the other a disaster? Well, relatively speaking. I mean you still helped some hungry people."

After a half day brainstorming session the team settled on these rules for Andrew's charity work:

1. Face to face with the people you're helping.
2. Instruction/teaching.
3. Physical activity.

“Basically we think you, Andrew, get more out of showing a kid how to do a proper pull-up than stacking cans in the back of a warehouse,” Angelina summarized.

“The real key”, Will added, “is that you have to be truly doing it for others. Enjoying yourself helps, but it can’t just be about lowering the score.”

But two days later Will received a call from an anxious Andrew.

“We have to tell people, Will. We have to let everyone know that combining things you love to do with helping people will lower your score.” Andrew’s voice had a measure of guilt in it.

“We will tell ‘em” Will replied. “When you win this thing and everyone’s asking how you did it...”

“NO,” Andrew cut Will off. “I can’t win by holding back this information. If I can lower my score with a single action what does this mean to the typical guy with a score in the hundreds?”

“Actually, Angelina and Juan figure it could be 20-30 points in a year for the average person” Will confessed.

“Are you KIDDING ME? WE NEED TO TELL PEOPLE WILL!” Andrew’s voice had a tinge of outrage to it now.

“Okay,” Will finally said after a long pause. “Okay, we’ll tell people. We’ll tell everyone we know. Word of mouth. We don’t really have any proof beyond your example, so my company can’t officially endorse this. But if we personally post this online and it goes viral than what’s the harm? A bunch of charities get a few extra volunteers? Besides, the holidays are coming up. People are in more of a giving mood already. Let’s do it!”

When Andrew hung up he felt like a weight had been lifted of his shoulders. The next day he began to tell his family, friends, and others who knew about the grand experiment to achieve the low score for the year. How Team Andrew had stumbled across the apparent ancillary benefits of helping others. Soon, those people started to come back to him with their stories of the good they had done - and the surprising drop in their scores that came with it. Andrew’s spirits continued to soar, while his score continued to tick downwards.

Andrew smiled to himself. All those year’s trying to improve himself, trying to be the best simply to be the best, and in the end his victory was going to swing on spreading a message of helping others without a care for ones own self-interests. He looked up the clock.

One minute to go.