

## Base Rate

by Jaroni Lan

"Your Life Expectancy has increased by 3 months." The message on the watch screen was scrolling as he stepped off the treadmill.

It was a good session. He went off script a little today. It was supposed to be "Legs Day", but he just went for a full body workout. Two machines core, two machines legs, two machines push and two machines pull. Then a 2.4K run, which he completed in 12 minutes and 1 second, which was then computed as VO2 max of 49.00, which at his age was superior, and, which was actually considered good at any age. "Guess that's what's been at play here," he thought to himself. He was felling triumphant.

He met her near the locker.

"Got another message," he said, and smiled.

She did not seem happy. "3 months?" She asked.

"Yep," he said.

"I'm not sure I understand why you are so cheerful about it," she said and headed towards the door.

"I'm not sure I understand what you are so pissed about?" He said.

"I'm not pissed," she said.

He knew she was pissed, so he kept quiet.

"You've now added almost six years since we signed up," she said and increased her walking pace as they crossed the parking lot.

"You've added two," he said, catching up to her. "Your life expectancy is longer than mine. What's bothering you?"

You know what's bothering me," she said. "We are going the long way, I need steps," she added and turned right towards the wooded trail.

He knew what the problem was. "It's the retirement planning that's bothering you again, right?"

She kept walking and said nothing.

"And Emily's law school?" He added.

She looked at him.

"Rate went up again?" He asked.

She nodded and increased her pace as they briskly walked on the freshly dump trail.

His dad died of a heart attack in his late 50s. From what his doctor told him in his 40s, even based on family history alone, he was at risk of suffering the same fate. "I was indeed on the chubby side," he admitted to himself, and followed her down the path. But now, having lost weight, and with all the cardio data, family history was no longer the decisive factor, his risk of having a heart attack dropped dramatically and his life expectancy was rising.

Her grandma died of cancer, her grandpa just died of "old age" which basically means he was old enough for the health care system to sign off on him without digging further.

"She can't eliminate cancer risk with just exercise, and there sure isn't anything she can do to counter old age. I wish they would have dug further," he thought to himself.

He's been thinking about the life expectancy thing for a while now. Talked to people. Read some articles. He thought he got it figured out. He had a plan. The problem, as it always is, was how to present it correctly. "I think I know how to fix this," he said.

She glanced at him. She didn't say anything, but from the look she gave him he figured he should go on so he did. "They are lowering our projected annuity payments because the data they are getting tells them they'll have to pay them longer. They are increasing the rate on the student loan because they project our estate will be smaller when and if transferred to Emily. They are not trying to hurt us they just processing data."

She stopped. "I didn't say anyone is trying to hurt us" she said, and then resumed the march down the wet path.

He almost said "I didn't say you said someone is trying to hurt us," but didn't because by now he was wise enough to know that kind of exchange leads nowhere. Instead he said "I just need to feed them different data".

"You quitting?" She asked sarcastically.

"No, no, no obviously not, but you know Dana?" He asked.

"The tall lady from your work?" She asked in reply.

"Yes," he said.

She knew Dana.

"She is a member of Mountaineering club," he said.

She knew that too.

The path was heading downhill. "I talked to Dana the other day. They are planning a trip to Mount Everest Base Camp."

She glanced at him but said nothing.

She was walking briskly, so he took the opportunity to keep going. "I asked her if their goal is to summit, and she said that they don't plan to, but, and that's the interesting part, that I should not tell anyone about it".

"Why?" She asked, and seemed genuinely interested.

"That was indeed uncommon and required further explanation," he thought to himself, "usually anyone who does the trip to Everest Base Camp just can't stop talking about it."

"I asked her the same question" he said.

"And?" She asked.

"Dana said that they are trying to create the appearance that club members are planning to summit without actually doing so" he explained.

"Why?" She asked again.

He felt like she knew the answer and was just testing him, but he kept going anyway. "Well, Mountaineering is considered one of the highest risk activities one can engage in. Summitting Everest is literally deadly. Because a certain percentage of those going to Base Camp end up attempting to summit, and since a certain percentage of those attempting to summit die, anyone going to Everest Base Camp is significantly increasing their risk profile".

So?" She said.

"So they are lowering their life expectancy!" He exclaimed. The tone of his voice made him sound a little victorious.

She obviously didn't like it. The trail flattened.

"Going to Base Camp is lame" she muttered as a matter of fact, continuing her brisk march down.

He agreed. "It is a glorified commercialized hike, there are enough mountains around us to climb," he thought to himself as he tried catching up to her. "We are not going to Base Camp," he said.

"Obviously," she said, "and we are not doing any mountaineering stuff just to try and hack some numbers either," she added. "We already peak bagged all the peaks on the North Shore. I posted about those trips. Climbing mountains is already included in our risk profile. I don't see how's Dana's stuff is relevant to us," she said in a curt voice.

The trail turned the corner and her pace remained brisk. He clearly wasn't scoring points communicating his idea.

"That was long" he observed to himself. Bringing up relevant but not to the point information and arguments was a mistake he used to make quite a lot of times. "I'll need to tread carefully," he thought to himself as they kept walking at pace. There was silence and one could hear their sneakers squeak as they stepped in wet leaves. He waited till they were almost at the end of the long flat part before saying anything more.

"You know Jack?" He asked. She didn't, and she didn't say anything, so he took it as a sign to continue. "He is a member of a Base Jumping club," he said and the quickly added, "that is also an extremely dangerous activity. I can join."

"You're afraid of heights" she stated, again without missing a step.

She was right, obviously. He was terrified of heights, but he had a plan. "They jump on Saturdays. Friday night they have a planning session at the local brewery. I can join the club and then just grab a beer with them.

"You don't like to drink. Why would you do that?" She asked.

"It's just like with Base Camp," he said, "because I joined the club, my risk profile will rise, my life expectancy will decrease and everything will sort itself out!". He felt like he made a compelling argument. Victorious again.

They were out of the wooded trail and on to the sidewalk now. "You're just gonna grab a beer with the club?" She asked, and something in her tone made him doubt himself.

"Yes" he said hesitantly.

"Oh boy," she said, slowed down a little and added, "you really are clueless."

He had this slight sinking feeling, he's been thinking about his for a while now, planning it. Could he have missed something?. "Why?" He asked, and knew he sounded sheepishly.

"First," she said in a levelled voice, "you will not be traveling to Nepal, you are just going to a local brewery. You create no paper trail showing any intent to engage in anything remotely dangerous, other than, maybe, ordering nachos; second there exist at least one large scale cohort study that has shown that males who were modest drinkers actually gained almost a year in life expectancy over non-

drinkers, you'll tap your credit card for a beer, and your life expectancy will rise as direct result; and last, when you drink in a social setting you signal that you have friendships in your life which would also increase your life expectancy quite a bit.

Boom.

They have reached their house now. All the satisfaction of the great gym session has washed away. He wasn't feeling victorious or triumphant, he was defeated. "So what am I going to do?" He asked.

She opened the house door, but stopped and turned back towards him. For the first time today, she looked him in the eye, and as she did he realized that it was her who actually had it figured out. Her lips then curled into a little smile, she, leaned over, gave him a little kiss, and said quietly, "well honey, I guess you'll just have to jump." Then she turned around and walked into the house.