

A Harmonic Passage

3 of 4 tapes from the final recordings of Benedict “Ben” Krapp, FSA, MAAA

Tape 1: (Old Desk Lamp, Tired Eyes)

(A tape recorder clicks on. The rustle of an old man settling in a chair. A slight cough. A moment’s pause as if rummaging through memories.)

BEN (muttering):

Yes, yes... recording. Testing. Four... Three... Two... Alright.

Sighs.

My name is Benedict Krapp. Sixty-eight years, eight months, and a handful of days. Twenty-odd years of that spent as the lead actuary at Barnaby & Blythe. Then consultancy. Then... well, I suppose “retirement” is the official word. *Snorts.* Retirement. As if you can retire from your own head.

Spent decades of my life charting mortality curves, discount rates, and risk margins. I used to take comfort in the numbers. Probabilities of living to 70, 80, 90. So neat on the page. A million tiny predictions culminating in final claims. But the real question: what do they predict for me?

And—here’s the heart of it—why have I spent so many nights awake, haunted by a notion that our real existence might be more than these finite lines of data? I once worshiped those columns of numbers. Yet of late, I’ve begun scribbling in notebooks about... well, something intangible. Something about what lies beyond.

One day I found an old textbook with references to signal processing, wave theory, a thing called the Fourier transform. A tool to convert what you see in time into what exists in frequency. Next day, I started whispering to colleagues: “What if, at death, we shift from the time domain to the frequency domain?” They laughed or side-eyed me. But I couldn’t let it go.

Now, here I am, an old man at a battered desk, recording these final impressions... because I want to see if there’s sense in my nonsense. If the numbers I worshiped for decades might lead me somewhere new. I can almost smell the dust on the spool of tape, tangling between the reels. The memory of me will spool and spool until it snaps, right? Unless... *pause* ... unless we keep going in some form we cannot measure.

(A long silence. Then a resigned click.)

Tape 2: (Old Actuarial Tables, A Vision of Waves)

(Recorder clicks. A throat clearing. Papers shuffle.)

BEN (softly):

Second spool. Right. I used to talk to my interns about the “temporal corridor” of life. Show them how mortality rates climb with age, how the corridor narrows. Everything seemed so obvious, so tidy. We measure a life by increments—birth to retirement, retirement to the final breath. We price annuities, value liabilities, weigh risk.

But it always felt incomplete. Because if you get quiet enough—like on the morning of your 65th birthday, or after your best friend’s funeral—you sense a melody humming beneath it all. Something grander.

(He picks up a notebook, reading aloud.)

“It’s as though each life is a waveform, resonating across the decades. Our joys, pains, regrets—these form crescendos and decrescendos. Then, at the last breath, does the wave end? Or does it shift into a cosmic reservoir of frequencies, blending with everything that ever was?”

I wrote that after losing my wife, Meribel. The day after her funeral, I found a half-finished knitting project of hers. It felt... suspended in time. The memory of her lingered in every stitch. If that ephemeral presence is an echo, a wave, maybe it’s not gone but transposed. In the same way that mathematicians transform a signal from time-based data into frequency-based data, maybe death is that pivot from the personal “time domain” to a boundless “frequency domain.”

I recall thinking: as an actuary, I can quantify the probable years a person might live, but what of the *quality* and *essence* that can’t be teased out of a spreadsheet? Could it be that upon death, our subtle “waveform of consciousness” merges with all the other waveforms that have ever existed, like instruments unifying in a cosmic orchestra?

(He pauses, as though hearing a distant tune. Then, quietly.)

That’s not exactly what my old professor taught me about hazard rates, but it’s an idea that’s... begun to grant me a curious comfort. Because if it’s true, none of us really vanish. We become part of the final equation, the grand sum of frequencies, beyond the predictive tables.

(He sighs. Another shuffle of pages. Then the tape stops.)

Tape 3: (The Voice of an Old Man, Freed)

(Recorder whirs back to life. A faint rasp as Ben exhales.)

BEN:

Third spool. I’m leaving the fourth blank—for now. That’s the funniest part: even after all these years, I can’t keep from planning for contingencies. Maybe after I’m gone, someone will find these tapes. Or maybe no one will. Probability analysis on that is... well, uncertain.

Yet I can't help imagining the next step. I recall reading Beckett's words—echoing emptiness, a lonely spool of tape. But I can also sense a kind of resonance in the silence. Isn't that the mystery of life? Under everything, a hum that never stops.

I spent decades building models—sorting out premiums, writing disclaimers, calculating reserves. Always so rational. But the most rational conclusion, ironically, might be that we are more than just a line on a mortality table. We are waveforms. We flow through time, yes, but the intangible part of us... might exist outside it. That intangible part is the difference between analyzing data points and hearing a *symphony*.

Now, how might an actuary, of all people, cling to such a notion? Because ironically, creativity helps us see beyond the immediate risk. Elizabeth Walsh wrote it well: "Creativity helps actuaries stay relevant and prepares them for the future." We are the watchers of possibilities, the seers of uncertain paths. If anything, we should be best prepared to accept that the unknown might be as big as the known. This frequency-domain "theory of everything" might be a sign that what we can't measure is as real as what we can.

(He coughs, takes a long breath.)

So... if you're listening, if you're here with me, I'll say this: perhaps our biggest risk is ignoring the music within the math. The biggest loss ratio might be the life we never realize extends beyond the final mortal claim. So, let's talk about life as a wave, death as a transform—time domain to frequency domain. And in that shimmering realm, we unite with every consciousness. *Laughs softly.* "All together now," as they say.

I can imagine Meribel's wave out there, ready to greet mine. Maybe we'll form a chord that resonates in that cosmic ledger. Not a final cost, but an eternal note.

(He clears his throat. Another click—this time, the spool stops for good. The final part is unsaid, but perhaps it resonates anyway.)

Attribution:

Stefanos Orfanos, FSA, provided the ideas and GPT-o1 wrote the script. For more information on prompts used, see: <https://chatgpt.com/share/67966166-e248-800d-85d9-32c6baabebf8>