

Off-Balance-Sheet Inheritance

Jack picked up a nickel in the store parking lot. He thought it is \$7.20 an hour to pick up one-cent coins and that makes it \$36 an hour to pick up a nickel. On the other hand, it is just a nickel.

At home Jack stared at the letter from the mailbox. A relative had previously left a message that Jack's Uncle Allen had died and gave the details of the service. This letter was about the will reading. Jack was already about to start the drive to the service in another city. "Why would a law firm be telling me when to show up for a will-reading unless I was somehow inheriting something? Or maybe a bench warrant exists on me for some reason and this is some elaborate police sting operation?". Uncle Allen had no children, but he had sisters and brothers still living and several children from each of them. Jack was the son of Uncle Allen's older brother.

Jack attended the service, where the urn containing the ashes was presented to him to spread the ashes at his choice. Uncle Allen liked stories from the sea and that seemed like the best place to scatter his ashes. "At least a piece of land would not be wasted in perpetuity for his remains."

At the will reading George, the longtime family lawyer, started the proceedings. They were the only people present. Jack asked, "Shouldn't there be other people attending the will-reading?" George said, "No, Uncle Allen left most of his estate to several charities, but he wanted to also leave something for you. What do you remember of him?"

"Decades ago, our family spent part of summer vacation in the same city as Uncle Allen. I was somewhere in the range of 9-12 years old. I would spend hours a day looking at antiques in his antique shop. One that particularly fascinated me was the camera lucida used by artists sometimes to assist in drawing landscapes with all the proportions correct using the device. He had one that was about 150 years old and still completely functional. He let me borrow it for a couple of days to draw a landscape. I would ask about all the antiques in the shop and where they came from, why and with what they were made, and how important they were when they were made. I remember most of the time he had gloves on to take special care of all the objects. I must have pestered him with questions, but he always took the time to talk about the antiques in between customers in the shop. After several years, our family moved away, and it was too difficult to visit. Eventually he retired completely and sold the shop. I was through university and taking actuarial exams as a 'walk-on' actuarial student. We kept in touch a little but not very much."

George said, "According to Uncle Allen's last will and testament you are to receive \$250,000, you are responsible for scattering his ashes you already have in the urn from the service, and you are to receive this box. Before he died, he left some specific instructions about the ashes, which you should read before deciding. It is an all or nothing deal."

Jack said, "The \$250,000 will go straight to the investment portfolio. Ashes will not be that difficult to deal with and the box does not appear to be too heavy or large. The box must just contain some personal possessions he wanted me to have. I'd have thought someone else in the family would be closer to him than I was."

While handing a letter to Jack, George said, “You are to read the specific instructions about the ashes before you decide. I was specifically told to not read them.”

Disposition of My Cremains

You have been chosen to receive the urn containing my ashes. The ashes were ground extra fine to make the process as easy as possible. You are to follow these instructions as soon as possible after you receive my cremains and certainly within 12 hours.

- 1. You are to set aside one measuring cup of ashes in some kind of glass for later.*
- 2. You are to bathe in the rest of the ashes in a tub without water for at least 30 minutes and you may after this time run water to wash yourself off and the ashes down the drain. You need to rub the ashes over as much of your body as possible.*
- 3. You are to ingest the cup of ashes you set aside earlier and may add only non-carbonated water or fruit juice to drink the ashes.*

Jack had two thoughts, “Is Uncle Allen some kind of Beowulf fan with ashes instead of dragon blood? Isn’t this completely sacrilegious?”

George noticed the quizzical look and said, “It is all or nothing”.

Jack thought for a minute and realized about an hour of his time would net him \$250,000. Entertain an obviously eccentric person’s bizarre last wish - it would be over soon enough. Even Beowulf did not have to drink the slain dragon’s blood. He missed one spot bathing and look what happened to him. This procedure does save an ash-scattering trip to a distant ocean. Jack thought he could just deal with any psychological trauma from being covered in someone’s ashes.

Jack asked George, “I’m in. When I tell people I scattered the ashes, where should I say I did?” He was testing whether George actually knew the instructions.

George thought for a moment, “Probably best to not tell them what really happened. Just say you scattered them at a local body of water. If you are really worried about it scoop up as much of the ash as you can and scatter it later. Here is my card if you want to contact me later.” Jack noticed George knew even though he said he had not read the letter. He thought maybe there was a desire for plausible deniability for some reason.

Jack loaded the check, the urn, and the box into his car. Back in the home city he deposited the check into his credit union checking account with a plan to send the money to a discount brokerage account in a day or two. At home he unloaded the urn and box and carried them into his living quarters.

“Just an hour for \$250,000, let’s get this over with” he thought saving the cup of ashes for the drink, saving an extra ¼ cup to include in a bannock just for good measure and taking the urn to the tub. He disrobed and dutifully got into the tub with the urn and proceeded to pour the ash over himself and then essentially rub it onto his skin. “At least George isn’t demanding photographic proof.” He bathed in the ashes for the requested 30 minutes and feeling oddly

relaxed, kept going another 15 minutes. The beginning was strange but by the end he was mentally reminiscing in detail about the time spent with Uncle Allen all those years earlier.

After the ash-bathing was done, he turned to ingesting ashes. The bannock turned quickly from a mixture of the flour, ash, water, baking powder, and salt to dough and cooked in a skillet in a little oil. About 20 minutes later he ate the ash-infused bannock and drank ash-infused orange juice. “Just a little extra flavor and pulp”, he thought, “Best ashes I have ever eaten or drank! Cheers, Uncle Allen!” All in, it was just over an hour for \$250,000. Not a bad deal after all and enough excitement for one day.

Jack finished a work project the next day. The small gig Jack had signed up for was to estimate how long Seven Oceans Aquatic Park would be able to display orcas after they announced they would stop capturing, importing, and breeding them a couple of years ago. Canada had subsequently made illegal the capture, import, and breeding of all cetaceans, including orcas, which may have driven the US-based park to want to know to how long they would still have their marine cash cows. Jack had access to all the records, imperfect and non-credible as they were along with industry data on the cetacean website and concluded the park has approximately 42 years remaining before their last captive orca dies. The estimate assumes the park does not send any to a sanctuary before the last few die in tiny pools. A sanctuary for orcas does not yet exist, though organizations are trying to establish one.

The park was paying \$10,000 for the estimate and wanted it for strategic planning. There just was not enough credible orca mortality information to write anything fine-tuned with males living a shorter lifetime than females as is normal for orcas, thus the last ones remaining in captivity would likely be all females. \$10,000 for a week of work. Not bad. The park also has other cetaceans and did not ask anything about their mortality.

A couple of days later Jack opened the box. Uncle Allen left a note on top of the contents that was the first thing he saw. It read, ‘*Handle the objects individually when you are alone at home and have at least four continuous hours to devote to the contents the first time.*’ Jack thought, “I’m not sure Uncle Allen is done being eccentric.”

When he had the time, Jack opened the box. The box had a number of objects that seemed to be numbered. Object #1 was a letter, which read:

I willed you the ability of “Object Origin” which I received as an inheritance from my mother, your grandmother. Some abilities can be willed rather than passed by genetics or some sort of repeat of a peculiar event like exposure to radioactivity or chemicals or bites other methods. You are receiving this ability due to all the time spent and curiosity expressed in my antique shop many years ago. No one else in the entire family asked anything more than polite, simple, and basic questions about the antiques and most of the family thought I was peddling junk. You were the only one who asked deep questions about the items. The contents of this box to you to demonstrate to you how “Object Origin” works and help you understand the ability.

Object #2 is the same camera lucida that you admired so much in the shop. I had decided to give it to you instead of selling it after you had borrowed it to make a passable landscape drawing even though you are no artist (your picture is included).

The rest of the items are to help you understand Object Origin fully. Be sure to not wear gloves when handling these objects. Hold them in both hands even if a particular object is small enough to hold in one hand. You need both for the ability to work. Be sitting down comfortably when handling objects so as not to drop anything or hurt yourself. When you are using the ability, you will look like you are unresponsive if anyone sees you. You know the ability has arrived when you start to see in your mind who made the object and how it was made. You will remember afterwards. For many of the objects I wrote out a description of what I saw. You can compare that to what you see to know if the ability is working. You might have less ability, same ability or more ability compared to me. Start with these objects and go in order so that by the time you are through all the objects in the box you will know what to expect from almost anything you pick up later.

Object #3 was a baby blanket. Jack saw a pregnant woman lovingly stitching the edges of the baby blanket with the father nearby in a middle-class home that looked like it was in the 1960's or 1970's. It was a first child, and both were nervous about taking care of a baby. Jack could feel the love between the couple and the love for the future baby. Very pleasant. Just to be sure he read the description, and it just said it was a mother making a baby blanket for her child. "I saw quite a bit more than the written description."

Object #4 was a small stylized wooden carving of a bison that was about four inches tall. Jack saw a native American man in plains tribal clothing carving this horse in front of a crackling fire on a spring evening while thinking of his small son sleeping in the family lodging, with his wife nearby. He was talking with the other men around the fire while carving. He had so much hope for his son. The description just said it was a man carving a bison for his son. "I wish there were subtitles to understand better the language and tribe. Curious that I am seeing more than the written description."

Object #5 was a lead musket ball. Jack saw soldiers melting lead and pouring it into steel molds to make musket balls in early colonial clothing. The lead was carefully poured into each mold to make nearly perfectly round lead musket balls. Someone said, "Rogers needs all the musket balls we can make. We'll keep going all night or until we run out of lead". The description just said it was musket balls being poured sometime during the French and Indian War. Jack knew Rogers as the British Officer who provided the inspiration for the US Rangers, who still memorize "Roger's Rules of Ranging" to this day. "This time the description knew the specific time period better than I did, though I got the main character and the importance in history".

Object #6 was a wooden dowel. Jack saw weary English sailors in poor condition rowing very tiredly in a small boat in what looked like it might be the Pacific Ocean. The piece was a thole pin used to hold an oar in place while rowing. There was nothing unique in its construction. Jack only knew of one long ocean voyage in a small boat in the Pacific Ocean men might be rowing for a long period of time and that was HMS Bounty's Lieutenant Bligh, where he and

most of the loyal part of the crew were put in an open launch and eventually travelled 3,500 nautical miles to Coupang, Timor. From there they travelled by ship back to England to bring the mutineers to justice. The description just said it was a thole pin from a small rowboat. This could not possibly be a thole pin from the boat of that boat? Could it? How was anyone able to locate such an item?"

Object #7 was an artwork. Jack saw a 15-year-old Japanese girl looking out at a 10-foot-tall, barbed wire fence and, ignoring the fence in her line of sight, drew what was outside. Behind the artist he saw the barracks where the Japanese American family was forced to stay and felt extreme sadness from the total loss of their home and all their possessions when forced into the internment camp. The description just said it was a Japanese girl drawing a landscape. "Interesting that I see the barbed wire even though it is not in the artwork itself, seeing what is there even though it wasn't drawn. It is just too coincidental for all these descriptions to be less specific when Uncle Allen had to know some of these items were unique and difficult to obtain."

Object #8 was a jagged piece of metal. Jack saw a large number of prisoners in striped and ragged clothes working to assemble rockets underground. They were barely moving and obviously being starved. No one said anything, yet it was obvious the prisoners were trying to survive to the next day with a few each day not surviving. There were distant blasts possibly from bombs exploding in the area at ground level. The description just said it was prisoners assembling German rockets during WWII. "Uncle Allen would have had to track this one down for sure and deliberately include it. He seems to be showing me a range of positive to negative so I would understand what I could see with this object origin."

The last object #9, was a short note from Uncle Allen: *All the objects are created, not strictly biological. As a limitation the ability does not work on purely biological items. Any made objects will give a view into that creator's mind at the most important times of that object's life. Use this ability wisely.*

Jack looked at the time and nearly four hours had passed. He was exhausted. A flood of emotions had come through Jack feeling the object origin of these items during and after working through all the objects. "No wonder he frequently had gloves on so he could control when the ability was working or not. He must have used this ability on objects for sale when the shop was closed for the day. That was why he could tell me so much about them. Even later when I went to other antique dealers thinking they could tell me about their items, they knew almost nothing about what they were selling." The remaining mysteries about this would have to wait for another day.

Jack put the box away and left the concept alone for eight weeks. He had regular work to do dealing with the optimizing prison labor for Central Holding that he had as a client for several years after inventing the actuarial practice area of "Correctional Actuary". In fact, most of his livelihood as an actuary was from this one client, though there were others, and he was always searching for, and occasionally finding, more on the consulting gig website.

Jack quickly realized that, with all the items manufactured by Central Holding prison labor he could use Object Origin to know more than what is visible in the end product. He decided to buy

items he knew were made by prison labor because they were advertised accordingly. He was not sure what he would find, but it was worth understanding at least whether those items are generally positive, neutral, or negative. Positive or at least neutral would be preferred over negative. Jack decided if there was a clear and consistent picture from these items might be a good indicator.

The items arrived and, one by one, he used the ability on each.

First was a metal fire ring. Jack saw mostly the machinery that was part of the manufacturing process in making the fire ring, but he could see the individual prisoners performing some of the polishing, coating, and finishing work. While it seemed more neutral than negative, the extremely low pay for prisoners was a negative aspect of this. One of the prisoners were dreaming of being able to make a 5-minute phone call to family with a couple of days pay since that was about what a phone call cost.

Second was a carved wooden plaque. This was made by a prisoner at least partly trained as a carpenter and having some talent for it and was more positive. He put some effort into making sure it was carved by the machine properly as he did the sanding and staining after the machine carving was done. There was some pride of work in the plaque. The prisoner was thinking about whether he could ever get out after a non-violent drug conviction 25 years ago.

Third was a comforter. This was mostly machine-stitched, but there was some design and machine maintenance and some care in choosing materials from the prisoner who made it. She was making sure everything lined up correctly for the machine-stitching and handling the quality control and packaging. Mostly neutral, but she was thinking about when she could see someone from her family again for a prison visit and then be released with only 5 years left on her sentence.

Not quite the consistent sign Jack was looking for as the objects were in a range of slightly positive to negative. The aspect consistently noticeable was the prisoners were not paid anything remotely close to a fair wage for the work. This even after Jack had tried to work on pay and expense issues with Central Holding to improve conditions at least a little for prisoners. Apparently, it was nowhere near enough.

“Now that I know this both from regular observation and from this ability, what should I do? Should I quit and they will hire the next actuary who will gladly take the money and potentially figure out how to exploit prisoners even more than currently? Should I stay and try to help raise prisoner incomes or lower their expenses at least a little?”

He called George. “Did Uncle Allen ever talk to you about anything related to Object Origin?”

George said, “Your uncle struggled a lot with Object Origin and whether it is an ability that helps or hurts, is useful or detrimental. He kept finding that most people prefer blissful ignorance to actually understanding what is happening in the world. Someone with Object Origin does not have that luxury. Most people with this ability don’t ever tell anyone.”

Jack said, “Wait, there are a number of people with this ability?”

George said, “There is an internet group for everything these days. Just be sure it is a group with people who actually have the ability and are not delusional or wannabes. I was the contingent beneficiary in your uncle’s will. The ability did not come to me, so I knew you received it.”

Jack said, “Was the whole ash-bathing and ingesting because the ability was somehow hovering with the ashes waiting for a new host? Did it have to recycle or regenerate and if there was not a qualified beneficiary taking all the steps would it have randomly found someone else?”

George said, “The simplest explanation seems to be that it exists in more dimensions than we live in, therefore it effectively appears wherever it wants. When you did what you did you were inviting it into you as a host, you were not summoning it. It still had to choose you. You have it for life. Unknown as to how many people have this ability. What is known is the ability merges with knowledge you already have, thus you will be stronger in some areas compared to someone else with the same ability and weaker in other areas as the ability resonates with knowledge you might otherwise have on any given object.”

Jack pondered the ability and used it on a variety of objects over the next few months. He frequently used gloves to turn off the ability when he did not want to use it. Yet he was still taking a lot of his income from Central Holding and that was supported completely by prison labor. A new U.S. President had been elected who vowed to end private prisons, but that did not mean the end of extremely low pay for prison labor. The eventual fulfillment of that vow meant Jack would have to find other work as government-owned prisons would never pay anyone to optimize prison labor profitability.

After his prison labor optimization gig ended, in between lining up other work, Jack further understood the problems of the 13th Amendment and the fact prisoners in 2021 can be sentenced to slavery and/or involuntary servitude according to constitutional language. Twenty states have the problem in their state constitutions: (*Slavery or involuntary servitude*) Arkansas, Indiana, Kentucky, Minnesota, Mississippi, Nevada, North Dakota, Oregon, Tennessee, Wisconsin; (*Involuntary Servitude Only*) Alabama, California, Georgia, Iowa, Kansas, Louisiana, Michigan, North Carolina, Ohio; (*Other Provision*) Vermont. He thought with a concentrated effort this piece of the problem could be fixed in less than two decades, a blink of an eye in the longevity of a country. He started working on this as an avocation with like-minded people. Jack also found other ways to use Object Origin effectively to try to make the world a better place.

A year after Uncle Allen died Jack finally made it to near an ocean for an actuarial education event. He had in fact put as much of the ash back in the urn after the ash-bathing as possible. He went out on a jetty and slowly poured the ashes from the urn into the water and said a silent prayer.

The next evening after the educational sessions were over, he was walking on a beach and saw something odd he picked up. The ability kicked in. It was a wig made originally from a Uyghur women’s hair. Her hair had been forceably cut off as the very least of the abuses she suffered. Jack saw her, along with many other women and men, suffering horrific abuses in forced labor and re-education camps. The wig came out of a shipping container that fell overboard. It had

just enough “created” content for it not to be a biological item. Jack nearly collapsed seeing the images.

Jack thought, “The problem isn’t that there is little forced labor or prison labor here and there in the economy, it is more widespread in far more products and supply chains than people believe, especially if they stop deliberately looking the other way.” A little shaken and yet slightly recovered he walked along spotting a quarter someone had dropped on the beach. On the one hand that is \$180 an hour, on the other hand, it is just twenty-five cents.