

CASE 1638 • SHORT FICTION

Optimal Timing

The Case 1638 stories

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Section I: The Calculator

Margaret Chen received her first Social Security benefits calculation on a Tuesday. The estimate arrived via mail, phone call, and email simultaneously—three different amounts, each marked *Official Projection*.

She called the local office.

“There seems to be an error,” she told the representative. “I have three different benefit amounts.”

“That’s correct, ma’am. Different filing strategies produce different outcomes. Would you like to schedule an appointment to discuss optimization?”

“I just want to know what I’ll receive.”

“That depends on when you file, how long you live, and what the market does to your spouse’s benefits. We’ll need to run projections.”

The appointment was scheduled for the following week. Case number: **1638**.

Section II: Life Expectancy Assessment

The Social Security benefits calculator occupied an entire floor of the federal building. Margaret arrived at 9 AM to find seventeen other people staring at computer screens, each running different scenarios.

Her assigned specialist, Carol, explained the process: “We input your earnings history, then project benefits based on filing age. But the optimal strategy depends on variables we can’t know in advance.”

Carol opened the software. “Let’s start with early filing at sixty-two.”

The screen displayed: \$1,847/month. Total lifetime benefits: *Depends on death date*.

“Now let’s try full retirement age.”

\$2,312/month. Total lifetime benefits: *Depends on death date*.

“And delayed filing at seventy.”

\$3,068/month. Total lifetime benefits: *Depends on death date*.

Margaret stared at the screen. “How do I decide?”

“We run actuarial projections based on your health assessment, family history, and lifestyle factors. The system will recommend optimal timing.”

Carol clicked *Generate Recommendation*. The screen loaded for thirty-seven seconds, then displayed:

Optimal strategy requires life expectancy calculation. Please complete Form 1638-LIFE.

Form 1638-LIFE contained 847 questions. Margaret began:

Question 1: How long do you expect to live?

Question 2: On what basis do you make this expectation?

Question 3: If your expectation changes, will you notify us?

The questions became increasingly specific:

Question 23: Rate your confidence in your longevity estimate (1–10 scale).

Question 24: If you rated below 8, should we discount your other responses?

Question 67: Do you believe actuarial tables apply to you personally?

Question 68: If not, on what basis do you claim exemption from statistical reality?

Question 112: Please describe your anticipated cause of death, and whether it will occur on a weekday or weekend.

Question 147: Do you expect to predecease your pet(s)? If yes, please provide succession plan.

Question 211: If offered immortality through actuarial adjustment, would you accept?

Question 479: In the event of cryogenic preservation, should benefits be suspended or continue at adjusted nominal value?

Question 563: Please indicate the soundtrack you expect to accompany your final moments.

Question 664: If reincarnated, should benefits reset, continue, or compound with interest?

Question 777: If you die during an actuarial audit, should your audit be considered complete?

Margaret completed the form and submitted it. Within minutes, she received a response:

Life expectancy assessment requires income projections to determine stress factors, healthcare access, and lifestyle maintenance. Please complete benefits calculation before proceeding.

“But I need the life expectancy to complete the benefits calculation,” Margaret told Carol.

“Correct. And you need the benefits calculation to complete the life expectancy assessment.”

“So how do I proceed?”

“We estimate both simultaneously using iterative approximation.”

Section III: Iterative Approximation

The iterative process began at 10:15 AM. Margaret sat while Carol input estimates:

Iteration 1:

Assumed life expectancy: 84

Optimal filing age: 67

Monthly benefit: \$2,641

Life expectancy adjusted for income: 85.2

Recalculating...

Iteration 2:

Assumed life expectancy: 85.2

Optimal filing age: 68

Monthly benefit: \$2,789

Life expectancy adjusted for income: 85.7

Recalculating...

Iteration 12:

Assumed life expectancy: 86.31

Optimal filing age: 69.2

Monthly benefit: \$2,967

Life expectancy adjusted for income: 86.35

Recalculating...

Carol looked encouraged. "It's converging," she said.

Iteration 99:

Assumed life expectancy: 86.327

Optimal filing age: 69.173

Monthly benefit: \$2,964.12

Adjustment: 86.328

Recalculating...

Iteration 404:

Assumed life expectancy: File Not Found

Optimal filing age: Undefined

Monthly benefit: Does Not Exist

Recalculating...

Iteration 847:

Assumed life expectancy: 86.3284119

Optimal filing age: 69.174

Monthly benefit: \$2,964.33

Life expectancy adjusted: 86.3284121

Recalculating...

"There's a problem," Carol said. "The system isn't stabilizing. It keeps adjusting by tiny amounts."

Margaret looked at the screen. The numbers flickered: 86.3284119, 86.3284121, 86.3284119, 86.3284121.

"What does this mean?"

"It means your optimal filing strategy oscillates between two states. The system can't decide."

Section IV: Escalation

Carol's supervisor, Dennis, reviewed the case. "This happens sometimes. We'll need to file a Form 1638-PARADOX for manual resolution."

Margaret asked: "How long does that take?"

"Depends on the Actuarial Review Board. They meet monthly to resolve optimization paradoxes."

Three weeks later Margaret attended the hearing. The board consisted of five actuaries, each with calculators producing different results for the same inputs.

"The problem," explained Chair Williams, "is that your optimal strategy depends on how long you live, but how long you live partially depends on your financial security, which depends on your filing strategy."

Board Member Rodriguez recommended *split-timing*: "File for partial benefits now, then file for additional benefits later based on health updates."

"That's not how Social Security works," objected Board Member Kim.

Board Member Patel suggested the *Quantum Approach*: "File at all ages simultaneously until observation collapses the waveform."

"That's definitely not how Social Security works."

Board Member Lopez added: "We could implement Schrödinger Filing. Until your envelope is opened, you are both collecting and not collecting."

Board Member Singh proposed Infinite Regression: "Every filing strategy generates a sub-strategy requiring resolution. We continue until the last sub-strategy collapses into nonexistence."

Board Member Huang suggested a Lottery Method: "Randomize monthly payments to simulate both certainty and surprise."

Board Member Alvarez proposed Retroactive Forecasting: "Assume she has already lived and died, then calculate backwards."

Board Member Stone concluded: "We should table this until Margaret produces a notarized certificate of future death."

The hearing adjourned without resolution.

Section V: The Department of Optimization

Margaret's case was transferred to the Department of Optimization, a division she hadn't known existed. Their office was located in Basement Level 7, accessible only by completing Form 1638-ACCESS.

The Department head, Dr. Sarah Martinez, explained: "We've developed a solution for optimization paradoxes. Instead of finding the optimal strategy, we optimize your acceptance of suboptimal outcomes."

"I don't understand."

"Classical optimization assumes you want the best result. But what if wanting the best result prevents you from achieving any result? Our Contentment Algorithm adjusts your expectations until satisfaction becomes mathematically guaranteed."

Margaret completed the Contentment Assessment. The algorithm recommended reducing her financial expectations by 23%, her longevity expectations by 12%, and her requirement for logical consistency by 78%.

"With these adjustments," Dr. Martinez announced, "any filing strategy becomes optimal!"

Section VI: Implementation

Margaret filed for benefits at age 66, having spent four months determining that the timing didn't matter because she had been algorithmically adjusted to find any outcome acceptable.

Her monthly benefit: \$2,312.

"Is this the right amount?" she asked.

"Define 'right,'" replied the payment specialist.

The first check arrived with a note: *Amount subject to revision based on ongoing optimization research.*

Section VII: Ongoing Optimization

Six months later, Margaret received Form 1638-REVIEW: Annual Optimization Assessment Required.

The form asked whether her circumstances had changed, whether her life expectancy estimates remained accurate, and whether she wanted to reconsider her filing strategy based on new data.

“But I’m already receiving benefits,” she told the review specialist.

“Benefits can be optimized retroactively. If we determine you filed suboptimally, we can adjust your entire payment history.”

“Can you adjust it upward?”

“In theory.”

Margaret declined the review. Her case was flagged for Optimization Resistance and transferred to the Department of Voluntary Compliance.

Section VIII: The Archive

Margaret’s case file now contains 2,847 pages of calculations, projections, assessments, and optimization attempts. The file is stored in the Social Security Administration’s *Archive of Unresolved Optimizations*, maintained by the Department of Perpetual Review.

Every year, the Department sends Margaret a notice: *Your optimization case remains under review. New calculation methods may alter your optimal filing strategy retroactively.*

She files these notices in a folder labeled *Ignored Governmental Communications*.

Her benefits continue arriving monthly: \$2,312, marked *Amount Provisional Pending Final Optimization*.

Section IX: The Proliferation

Other cases began referencing Margaret’s file. Anyone with similar earnings history, health factors, or life expectancy estimates received notices: *Your optimization may be affected by Case 1638. Please report for reassessment.*

The Department of Optimization expanded to three floors. A new division, the Office of Meta-Optimization, was created to optimize the optimization process itself.

Their first report concluded: *Current optimization procedures require optimization.*

Section X: Resolution

Margaret turns seventy-four this month. She has received \$2,312 monthly for eight years without interruption. The Department of Optimization continues sending annual notices about potential retroactive improvements to her filing strategy.

She has stopped reading them.

In the SSA database, Case 1638 remains marked: *Optimization in Progress. Subject continues receiving suboptimal benefits pending completion of optimal strategy determination.*

The case file grows monthly. New forms are added: assessments of her continued existence, projections of her continued need for income, evaluations of whether optimization itself affects the variables being optimized.

Margaret cashes her checks and ignores the correspondence. She has discovered the ultimate optimization: **not optimizing.**

This realization cannot be documented without generating new forms about documenting optimization resistance.

The system continues optimizing her refusal to be optimized.

Filed and preserved as **Case 1638: Optimal Timing.** Indexed under Perpetual Review, alongside paradoxes awaiting resolution. Annual reviews continue, archived, reclassified, circulated. Each notice repeats: *Resolution Pending.*

Case 1638 remains open, circulating between offices, its optimal resolution forever deferred to the next review cycle.

Each deferral generates further paperwork, which in turn requires its own deferral, compounding indefinitely.

The file expands without bound, a record of time resisting its own optimization.

Optimization complete... continuing... optimal.

ERROR: Resubmit Form 1638.