

Expected Value
By: Kate Ferenchick

Georgia Willis was a normal woman by all means. She was around 5'5", had strawberry blonde hair, and freckles covering most of her face. She was a sales person for a prediction market app (gambling app to put it simply), went home to her husband and three kids, and played solitaire every Thursday with five friends. She didn't find much satisfaction in her job, but she knew it paid the bills.

On a sunny Wednesday, Georgia went to her coffee shop for one vanilla latte and a half-smushed croissant. Giving her credit card to the barista, she looked down at her orange, chipped nails and made a mental note to get them done. While waiting, a man approached her. A tall, handsome man in an ironed suit.

"How do you do?" he asked with a smile.

"Good, and yourself?"

"I am doing great. My name is William Montgomery, a philanthropist."

"I'm Georgia, a saleswoman." She replies.

"Have a good day!" He says as he grabs his coffee and leaves.

William Montgomery was around 6'0" with black, slicked-back hair who held himself in a specific way. He had confidence and charm, easily able to win over anyone. He just didn't want to win over Georgia. He, as said, was a philanthropist with no further explanation. William went on exotic trips with famous people all over the world. He made it a mission to analyze everyone he crossed paths with. Through his small conversation he understood Georgia: She was a mediocre human. He knew she lived life, but didn't experience it, that she had love, but didn't give it, and that she worked but didn't acknowledge her impact on society.

Georgia went on through her day promoting her app, promising money and riches. She knew the risks of gambling and the dangers it held over the population, but money was money, and she needed it badly. She emphasized the freedom one could get from gambling, and that the market has grown and one could now gamble money, clothes, and even their university degrees away for a chance of success.

She returned home at 1600 hours to her family, ate dinner, and went straight to bed. She lived an uneventful life, William's analysis was correct.

Georgia lived the same life for the next week. She ran into William each day at the coffee shop, telling him a bit more about herself, but nothing of importance. He knew what college she went

to, her family, and her solitaire group. William now knew her lack of interests, passions, and goals. Georgia then went to work, returned home to her husband's cooked meal, and fell asleep.

It was October 5th. The sky was sunny and full of promise. Georgia rolled out of bed, put on her business casual, and drove to her coffee shop. She was humming to 2000s pop music while driving, swerving to avoid a large pothole. She bought her vanilla latte and croissant, but did not see William.

At work, her ID card did not scan. Before being able to argue with the security guard, William approached her with an insincere look of sorrow in his eye.

"I am sorry," he mustered.

Georgia's eyes lit up in terror. Not due to William's words, but due to the unknown reasons for the apology.

Georgia could have been the most ambitious person in the world. In a different life, Georgia was a scientist with a PhD that worked at a prestigious lab, studying the possible solution to rare diseases. She would go home to a loving family who filled her with adventure and spontaneity, making sure she was happy. She had different friends who would grab mimosas with her, tell her if there was food in her teeth, and cherish her existence beyond her skills at solitaire. She could have felt complete.

But that didn't matter.

William Montgomery had money and power in this society. Real money and power. He used connections to work his way up to fame. William had relations with powerful figures across the world and used them regularly for his own benefit. William was born to a modest family in Columbus, Ohio, went to a mid-tier college, and while there volunteered as a tutor for children.

William's life beyond college does not matter, except for his view on humans. As he worked his way up in society and gained more money than his fellow peers, he forgot his humanity. No longer were humans something to empathize with, but to be used. We were not of the same blood anymore. He had no shame in ruining a life full of prosper if that helped him develop his business and goals. William got into an array of activities that were risky. Not to him, but to others.

And he just gambled on Georgia's life.