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Friday Afternoon Quarterback

FOR MY SINS, and because a portion of my parental tuition dollars flow to the school in question, I am a fan of a college football team that just finished up the worst season in the history of the school (arguably, one of the worst seasons in the history of its division). My team wasn't just bad this year; it was agonizingly, excruciatingly, famously bad.

There were all sorts of reasons why this was the case—the graduation of a stellar class of seniors, an unseasoned quarterback, possibly a playbook in need of some fresh configurations. But the grumbling that surfaced in sports bars, around office coolers, and most virulently in the blogosphere (matched only by the outsized jubilation of delighted foes) made it seem like nobody was expecting this turn of events.

I'm a relatively new fan, so forgive me if I don't get it, but none of the problems the team experienced in the dismal season of 2007 should have come as a shock to anyone who was paying any attention in 2006.

This was a building year. The fans knew that going in. But perhaps we let the luster of past performance cloud our vision. Even the gloomiest of us didn't let ourselves imagine the season that we ended up enduring. Would the anemic offense, the bone-headed and unnecessary penalties, the squandered opportunities have been easier to tolerate if we suspected they all might happen in every game of a building year? I don't know. But I think possibly so.

As Jeffrey Harper, Dennis Martin, and Ben Wolzenski write in "Borrowing Trouble," there's a lot of percentage in creatively imagining the worst (or the best) and then planning for it. Actuaries have always known that, of course. It is, after all, what they do. But perhaps, our authors argue, actuaries need to expand their scope. Futurists don't limit their speculation to the analysis of past events. They broaden the scope and spend a little time creatively imagining what might be part of the future (all the ways that the blitz can come

and preparing for it (besides handing off the ball quickly or running like hell).

This is not to say that the past doesn't still play an important part in planning for the future. I am exquisitely aware of that as I take over from Steve Sullivan as the editor of *Contingencies*. Steve ran the magazine for 10 years and is a very hard act to follow. Fortunately for me, he hasn't left the building (or even his office) but simply has taken on a new role as the Academy's director of communications. He left me with a stockpile of interesting story ideas, a stable of willing writers, and most important, an overflowing reservoir of good will from the magazine's readers.

It's something I hope to build on, with Steve's continuing assistance. No big changes are planned, although there is one other new name on the masthead. Mark Danburg-Wyld is making his debut as the magazine's puzzle master (you may have already noticed this since I am told the puzzles are the first things that many *Contingencies* readers turn to in each issue). We're sorry to see Yan Fridman hang up his cleats after a talented three-year run, but judging from Mark's first effort, the puzzles are in good hands.

I hope the same might be said for my football team. The season ended on a brighter note than it began. In the last couple of games, the rookie quarterback was showing signs of settling into his position (and quicker thinking on the run as he avoided the sack). After a season of lopsided play, the team was finally pulling together on both offense and defense.

I'm no fool, but I have guarded hopes for 2008.

Linda Mallon