

**Humberto Contreras**



**The  
Preponderant  
Factor**

living dangerously in utopia

# **The Preponderant Factor**

## **living dangerously in utopia**

The world has left behind the tumultuous 21<sup>st</sup> century; everyone is living in utopia. The wealthy are immensely wealthy; the poor are only wealthy.

Nobody has to work for a living; a generous stipend, Basic Income, provided to all, is enough to live at a high standard of living. Technology has advanced to the point where manufacturing everyday items is costless. Nano-manufacturing borrows from biology and produces clothes, gadgets and almost any item from carbon-dioxide, common chemicals and trace elements.

This is a place of beauty and pleasure. Medical advances have eradicated aging and everyone looks young. Beautiful young people mingle in real and virtual places, where sexual pleasures are prevalent.

In this ideal world, Teo Noedi is a financial consultant that works to add to his BI. He is ambitious. He finds a way to skim from investors by means of a Trojan. He amasses a vast fortune, and this places him in conflict with the law and investors. His stunning girlfriend Gia and an intelligent machine that he named Anita, help him in this quest.

This is their story of daring and perilous adventure that takes place in this splendid world and in its fantastic virtual worlds.

Books by Humberto Contreras

living dangerously in utopia

**The War of the Classes**

**The Preponderant Factor**

**It is all in the Mind**

**The Restlessness**

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This is a work of fiction. All the characters, organizations, and events portrayed in this novel are either products of the author's imagination or are used fictitiously.

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To my wife Gloria; my only passionate love.

To Cleopatra; my ideal daughter.

To my sons and daughters; my unconditional love.

To my adorable grandchildren; this series.

# 1

## Teo

**G**ia is lying on my side, still sleeping. I kiss her lightly, get up and unexpectedly I feel tired. How can I be tired with my iMed balancing my biochemistry? Must be that I am still worried about yesterday's Trojan operation. In a slick venture, lasting eighteen milliseconds, I had a net profit of almost five million GWtt.

Now I can take it easy. Maybe I'll even morph into an rPotato. I won't ever work. I'll live on BI alone. Living well, but without too many luxuries.

The difference is that I do have enough Wtt to afford all the luxuries in the world. But I got my Wtt illegally, thus I must keep it under wraps, at least for a while. Not a problem, as I can afford more than enough luxuries with my small consulting fees.

My consulting work is legit. I have superb eCredentials and I am effective. I work because I like to have more Wtt.

I was not born into wealth, my father Ben and my mother Kristina work occasionally to augment their BI, but

not too much. I don't know where I, Teo Noedi, got my ambitions from.

The short story of how I gained this fortune is simple. Some time ago, I found a way to divert small amounts of investors' funds into another account and I designed a Trojan Horse to implement this diversion.

Then, six years ago, using my savings I anonymously bought a small financial consulting company and put my scheme to work. I hired myself as a consultant and was able to get more than a hundred and fifty thousand GWtt funneled into a numbered account that I had previously set up. I was surprised at how smoothly it went. However, I let it rest for a while to allay any suspicions.

A couple of years later, while on vacation in Argentina, I incorporated *Brujería Financiera SA* en Buenos Aires and through this company I bought a quite powerful Artificial Intelligence, better known as AI, that I called Anita. Along with a top-of-the-line vEntanglement implanted interface for myself.

Anita is an AI of the ruizhì class. They don't run in a computer, they operate in their own quantum stratum. I paid more than one-hundred thousand GWtt for full ownership. I didn't want just a share of her computing time. I hate the time-share crap.

At *Brujería Financiera* I am only a financial consultant. Though I own it outright, my only official contact with Brujeria Financiera is as a financial consultant. This way, I can use its facilities without raising questions from anyone, including Anita, who is the CEO of the company. She doesn't know, but she helps me in my unsavory tasks.



This gave me the tools needed to start larger operations. I acquired an investment firm and found some clients. For a while, I allowed this company to follow regular investment principles. After a few months, Anita took over operations. Anita is very intelligent. Normally this type of AI is overqualified for these small operations, which is why I procured Anita. To have an edge.

It's surprising the amount of Wtt that people own and invest. Almost a hundred years ago, after the failure of the economic system based on currencies without intrinsic value, a worldwide currency called Wtt was introduced. Its value backed by the amount of energy generated. This equivalence has been overlooked. The amount of Wtt in circulation has increased way beyond the total energy generated.

Taking advantage of this enormous investment activity, in just 27 milliseconds my Trojan Horse scammed almost nine-hundred thousand GWtt. Considering that Basic Income is currently 50 GWtt per month, that is a huge amount. Nobody noticed anything.

Emboldened by these successes, I started setting up an even larger operation. Three years passed, and then with Anita's help and eleven more corporations involved in the deal, I did it again yesterday. I hope I will not have to regret any consequences. Anyway, I am sure that this is it. I quit.

I now have more than enough Wtt to consider myself rich enough, I am delighted! However, in this era of happiness, some of us figure out that we could maybe be happier with more Wtt, or a nobler girlfriend, or being taken in a higher esteem by our friends, or by changing our facial appearance. There always seems to be a way to be happier. It's an elusive goal.

Me, I don't know why I want more Wtt of which I am sure I have more than enough. Perhaps I am attracted to the danger or perhaps what motivates me is the feeling of superiority and triumph that I get by deceiving people that have too much Wtt and use it only to have more.

I am confident that everything will be all right because all these investments take place in vWorlds. In general, virtual environments are safe enough from government and police snooping. Artificial Intelligences control the virtual worlds and the system has become too complex. How exactly these AIs exercise that control is difficult to understand and nobody knows which AI controls what. Accordingly, vWorlds are extremely challenging for governments to police and regulate.

On the other hand, the real world is exceedingly policed. There are cameras and sensors everywhere and of course, robo-cops, which although barred from interacting with humans, can still see you, hear you, smell you, identify you, and follow you. They 'think' your thoughts and predict you all the time. Your human bodily functions betray you.

Even worse; personal AIs are spies, no one trusts them. Last century they were setup with numerous backdoors, through them corporations and governments knew everything about everybody. I had Anita modify Lupita, my personal AI, she is now leak-proof, but only when operating in vQuantum virtual environments; as in my office, which is operated by Anita.

It is impossible to swindle anybody in real life. Though, it's not impossible in virtual worlds.

Illicit operations are possible in financial and investment vWorlds. My Trojan to scam the investors together with corporations to hide the Wtt, is just one way

of many. Investment corporations handle so many GWtt, that anything less than a billion GWtt passes through unnoticed. If a corporation pays the universal 70% profit tax, everything is ok.

There are many different virtual worlds, with as many different attributes. The vast majority of vWorlds are fun places. Their fundamental reason of existence is to have safe sex, without great consequences. In these worlds cheating on wives or girlfriends and having sex with best friends is normal. You can have sex of all kinds; the options are limitless.

You appear in them via an avatar, which you can design, or you can choose from a catalog, or even hire a designer to create one. Anyway, there is one limitation; to enjoy sexual experiences your avatars must be of your same sex, otherwise the sensations aren't there.

People are carefree in vWorlds. They have sex with every Jill, Tom, Jane, Dick, and Harry. They know that it's safe and that whatever happens in virtual doesn't affect real life.

Virtual worlds are run by computers, where life is naturally accelerated, this produces the effect of a high, which is a much better option than drugs. Anyway, iMed implants preclude the use of drugs by immediately rendering them innocuous. Alcohol is tolerated because it is a usual ingredient in the blood.

Some people become so addicted that they have only a vLife; these are called vDicts. Most people divide their time sensibly, keeping themselves free from addictions. Three or four hours a day is considered ok, up to eight is still acceptable. I prefer real, I consider virtual to be work. Still, to have friends you have to go virtual.

Speaking of friends, I have many, but they don't know anything about my subsidiary activities. Not even Gia has any idea of what I have done or that I have so many Wtt. I have to be very careful. The penalties for amassing Wtt illicitly are harsh, as it's one of the two crimes that can put you in jail or worse. The other crime is to physically hurt a real person.

These two crimes are handled by the justice system. Private AI moderators resolve all other rLife conflicts. It helps that so much evidence is available, since it allows the AI moderating the case to have comprehensive knowledge of the facts. Decisions are expeditious and final. The moderator gets ten-percent of disputed assets or equivalent, as estimated by the moderator if they are not tangible. People try to stay away from these moderating companies. Thereby, most problems are solved rather easily.

vWorlds settle conflicts in-house; each has its own set of rules. All based on standardized legal and liability packets.

Five years ago, Gia and I met at vJiádié, which is in my opinion, the best of the vQuantum class. In this remarkable fantasy world, she posed as a blue haired fairy of exquisite beauty. She made quite an impression on me. However, in most cases there is always some sort of disenchantment when you meet the real person, if it ever happens. In her case, it was the other way around. She turned out to be much better in real life than her avatar, there is always a first time. Her long massive black hair, her innocent looking sultry face and her lean while sumptuous body with a feline carriage are incomparable.

Our relationship became passionate even before we met in person. We now live together in a penthouse

overlooking Lago di Garda, in the mountains above Castelletto di Brenzone.

Gia Sen seldom works, but when she does, it is as an antiques locator. She finds special items, like furniture, a car, a boat or jewelry that a very-rich person desperately has to have. She makes more Wtt in these transactions than anyone would think. She was born in Istanbul. I think her mother came from Lebanon.

By the way, I am many years older than she is. Although these days you can't tell anybody's age just by looking at them. Nano-medicine works quite well. Aging is kept at bay, unless you get one of the few bad diseases that are still difficult to cure. In real life, everybody is beautiful, and thanks to modern medicine people appear to be always young, and with so many non-intrusive means of adjusting aspects of the face and body, ugliness has disappeared. Yet there are some that have modified themselves in such a way that they appear like characters of some delusional vWorld; maybe in disagreement with so much beauty.

I take a shower and after breakfast continue with my consulting work, to keep up with the outward show.

I settle into my vLounge and order Lupita, '*Hi, please take me to work,*' and immediately my mind becomes immersed and I am at work. In my office, Lupita, all my AIs are feminine, shows me the work she has done. There are no surprises and as always, she has done better than I alone would have. I work because I must continue with my routine. I cannot afford to raise any suspicions.

My avatar at work looks like me in real life. I work wearing a swimming suit in a tropical setting, which has a sandy beach, palm trees and a little airy cabin that serves as my office. Client, friends and regularly, Gia, visit me here. Sometimes I go to my clients' offices and then I dress up in

a business suit. I would prefer to work in real, but there is no way to do any work in the real world; things happen so slowly. In my office, I can handle several clients simultaneously. Lupita takes care of keeping me aware of any specifics that require my attention. After two hours of hard work, I am ready for lunch.

Before I am done for the day, I have to ask Anita to help me with some delicate stuff. Connecting from this vQuantum environment is safe as the connection is through quantum-entanglement. In the real world and other types of vWorlds, communication channels are via landlines and wireless links, all tapped.

I open a channel with Anita. **“Hi Anita, anything important?”**

Before I finish, Anita shows me a visual field with icons and pictures, and tells me, **“Your vID @&kirsten.092735.9182.xxx was mentioned by policewoman Ivette Ebrard, in the course of an ongoing vGang investigation.”**

**“Where?”**

**“In London, today April 26, 2148 at 8:37.”**

**“How did you find out about this?”**

**“From WikiCopLeaksSection29.”**

I know that one; it’s an expensive subscription service that, within the European Union, forwards real-time transcripts of conversations and messages between police officers.

**“Thank you. Please inform me immediately of any similar actions, use only the code word ‘Tango’ and I’ll get back to you.”**

I am distUrbid, that’s the vID that I used yesterday. Anita did the right thing by not calling me. Maybe she knows more than I credit her for?

Why would the police take note of my vID? I have to investigate this a little bit further. I'll ask Carlita, she is also an AI and my unofficial assistant. She is owned and operated by *OldMoneyCapital, Inc*, another of my companies, located in Melbourne. **“Hola Carlita, por favor trace police and financial activities in Europe, and anything that has to do with my IDs. Don't call me, I'll call you.”** Let's see what she can find. In the meantime I'll just keep on with my old routine.

I ponder, 'If I have to go virtual, then what should I tell Gia?'

**“Anita, disconnect me please.”**

I wake up and immediately order my iMed to balance my adrenaline. It's normal to be a little excited when coming back from virtual, but I have to be very careful, I wouldn't be surprised if I am already under direct surveillance.

## 2

## Gia

**W**aking up, I look around for my Teo, he isn't around, I call out, "Teo, are you still here?" No answer, I phone him, he answers, *'Buenos días mí hermosa Gia, I am at work, in my beach.'*

I get up, run downstairs and give him a kiss, as he is immersed he doesn't even notice; but I do. I go upstairs and order some breakfast. The usual; labne, figs and very strong coffee with some milk and no sugar. As an afterthought, I order a couple of buñuelos.

I am in the middle of a call when I see Teo coming up the stairs; I say, *'I have to go,'* and hang up. "Hi honey, how was work?" He looks tired. That isn't normal, "You look tired."

He stops and looks at me, and says seriously, "Hermosa, I have been thinking that you have to get a better interface. I'll order it for you, if you want? The best, of course."

I am surprised, "Why now?"



“Why not, I have had it on my mind for some time,” he says.

I have nothing against it, only that these things are very expensive, but we have plenty of extra Wtt. “Ok.”

He seems to be pleased. I like that.

“Why don’t we go somewhere for lunch?” Teo now seems to be normal and relaxed.

“Where do you want to go now?”

“Let’s go to Milano, do you want anyplace in particular?”

“Ok. You know I like casual, how about Trattoria Milanese?”

Teo nods in agreement, “Get ready, I’ll make reservations.”

I dress with a simple light brown very short dress, sandals and use the hair-coiff to arrange my hair the way Teo likes, soft, straight and fluffy. I think I look ok.

“Hermosisisima!” says my Teo in a resounding voice. “Let’s go.”

We go up to the roof garage where our red Ferrari model fF2048 is parked. The doors open and we enter the car, the doors close.

Teo orders, “To Trattoria Milanese” and the car, light as a feather, lifts on air pressure produced by cloak-dynamics aided by its four nozzles, and in no time at all we are flying at its speed limit of five-hundred kilometers per hour in the flyway towards Milano. The view is, as always, awesome, we kiss and hug for a while and then, before we arrive, I have to do some touchups. The Ferrari lands in Piazza San Sepolcro, and we prefer to walk two blocks to the trattoria. As always, many people stare at the Ferrari, but many more look at me. I love Italia.

Italian food is always good, especially in Italia. In this place, they have live waiters, and fresh food prepared by real chefs. We order zampono with lentils, risotto Milanese, Mondeghili and foiole and for dessert zabaglione. We know that it is too much.

Teo eats liberally so we decide to walk a little. We end up in Piazza Cordusio, where we ask our Ferrari to pick us up.

I feel romantic and ask Teo if he wants to visit vJiádié, the place where we met for the first time. He agrees, so we settle in a comfortable position in the plush seats of the Ferrari, tell the car to take us home, vBond to look after each other and thus immerse to enter the vWorld.

Fantastic, incredible, outrageous. These words and more pop up in my mind every time I walk into one of these scenarios. Especially this one and others of similar quality.

I suggest to Teo. "Let's just see what's going on." He gestures in agreement.

This is a place that obeys the laws of physics; thus, we can walk hand-in-hand. It is jam-packed, surprising after so many years in operation. It has changed since the last time we were here. Now you can show whatever you want to tell others about yourself, we opt not to, but it's interesting to see how people, in this case their avatars, describe themselves. From their descriptions, you would think that this is heaven and the saints and the devils are all together at last.

Clothing is scant, the atmosphere is cloudy; tendrils of fog and light rays surge from nowhere. Avatars appear suddenly and disappear even faster. Music is personalized and varies as you move around. Jumping up gets you to a

higher level; from there, many watch the action below. We jump up.

It is a game where devils chase angels; the challenge is to know who is what. It is not violent; this is not one of those places, but it's chaotic. After a while, you start making sense of the pattern. As we are only visiting as a couple without any desire to add players to our relationship, it is nice. The ambiance is beautiful and our memories complement it.

Suddenly I hear my name. I look down and there is Alia, I recognize her face and she knows my avatar 'the blue haired fairy'. What else would I choose for this reencounter with Teo? She jumps up, a group of tall black gods from Olympus surrounds us, she is part of this group. Her face is the same as always, only this time in black. It's good that in this place the avatars are just normal people, most of them gorgeous, like Teo, me and Alia.

We start walking with Alia's group, when suddenly one of them disappears, then another and Alia exclaims, "Follow us!"

I drag Teo and we are now in a different virtual, or so I think. This place is dark. The avatars however have a light of their own. Surprisingly, we keep our appearances; this must also be a vQuantum class world.

A man in Alia's group tells us, "Welcome to vTeVoyAJoder."

Now I know for sure that we are in a different world and I don't like the name at all. Only the fact that I am with Teo makes me stay.

The place is scary but seems to be civilized. Alia tells us, "In this place, women, and men, that go around alone, are in peril of being raped."

We witness several rapes. Though, maybe they are all playing a role. Normally there is a need for a minimum of consent. Overall, that is the norm in almost all vWorlds.

I think, ‘The avatars that come here and want to be alone must be more or less willing. Otherwise they wouldn’t be walking alone.’

Several of the group distance themselves from us, I ask Alia. “Do you want to go alone?”

She says. “Maybe later, after I get a better feel for the risks.”

I laugh, and answer. “I didn’t know you liked it.”

She responds, with a picaresque grimace. “Who knows, I have not been raped before.”

No kidding, even though avatars are the ones that perform the sexual acts, the feeling is quite real. I have been there. However, the emotional shock of rape, even in virtual, could be damaging, I don’t know and don’t want to know if it is. As Teo and I are in an exclusive relationship, virtual and real, it’s a moot question.

We hang out with the rest of the group for a while, then Teo makes a let’s go gesture, I tell Alia, “We must go now. Good luck!”

I laugh. Still laughing we go back to vJiádié, which seems mild in comparison. Sexual acts happen here, but there are special nooks and places with a modicum of privacy and in this place, sex is always between consenting partners. However, it’s not only sex that brings people here, it’s a hangout coven with multiple places of extraordinary beauty and coziness.

I want to have sex here again with Teo. I lead the way to a secluded alcove and think away my clothes. Teo has already done the same. We embrace and we both fall under the spell of the evening and enjoy avatar sex, that in this

case is as good or better than real. I'll have to check it out later tonight.



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Humberto Contreras is a Civil Engineer with a Masters in Structural Engineering and a Doctorate in Earthquake Engineering. As an expert in probabilistic and stochastic systems, he implemented solutions involving risk analysis and safety of Nuclear Power Plants and Nuclear Waste. He has also been a computer software consultant for major corporations. He currently writes books and lives in New England and the Riviera Maya.

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