

## STICKY WICKET

## Corona XIV – insurance

Mole

Original artwork by Pete Jeffs – [www.peterjeffsart.com](http://www.peterjeffsart.com)

O frabjous day! Callooh! Callay! I am chortling in my joy. You see, yesterday (my yesterday, since it will be some time before you will read this, of course) the entire country of New Zealand announced that they were ‘corona free.’ No, really. Congratulations, New Zealand. I just did an All Blacks Haka war dance! This is really good. Congrats, too, to China, who seem to be doing a great job, as is Italy. Really, congratulations to everyone who is beating this thing. I apologize, sincerely (and infuriatingly) on behalf of those of us who are not. I need some ‘tea.’

Which puts me in mind of a story I heard decades ago from the science historian James Burke. No, I don’t know him (but if, by some chance, you do, please tell him how much Mole admires him). Apologies in advance if I get some of this wrong but, hey, it’s just a story. It starts with the concept of insurance and Edward Lloyd, namesake of Lloyd’s of London. Of course, insurance had been around since the Babylonians, recorded in the Code of Hammurabi, c. 1750 BC. But if you were in London in the 17th century, and shipping items of value by sea, you would go to Lloyd’s Coffee House to find marine insurers. As with any insurance, you would pay insurers a fee such that, if a calamity occurred, they would pay you the money you had lost. Of course, if no such calamity occurred, they would keep the payment. In effect, an insurer is gambling with you, setting the odds such that, if enough people took him up on the deal, he would make money. And make money he certainly did. But since it was his game, he could rig it however he wished.

By the time that Lloyd’s Coffee House became the Society of Lloyd’s in the 18th century (Lloyd’s of London would not be

established until the late 19th century), one such ‘rig’ was that Lloyd’s required that any ship to be insured have its hull coated with tar. This was because shipworms, bivalve molluscs of the family Teredinidae, frequently bore into the wooden hulls, weakening them and increasing the risks of catastrophe. Lloyd’s insurance was so popular that everyone did, indeed, tar their ships, and quickly the available tar in England ran out. But shipping was big business, and the tar pits of Africa provided the needed material. But, of course, there was malaria. This was not a huge impediment, however, since Jesuits had introduced the bark of the South American Cinchona tree to Europeans as a treatment for malaria in the 17th century. The African workers readily imbibed the bitter Cinchona infusions to ward off this terrible ailment, but the English managers resisted, as the taste offended their sensibilities. We do not know who first suggested adding sugar, lime and gin to the mixture but we do know that many years later, Winston Churchill declared that “The gin and tonic drink has saved more Englishmen’s lives, and minds, than all the doctors in the Empire.”

I suspect that the story of the invention of the G&T is apocryphal, since most place the invention in the early 19th century in India, not Africa, and it is quite possible (likely) that I have misremembered James Burke’s story. As I said, it was decades ago. But I don’t care, really. The point is that inventions can come about in unexpected ways from other endeavors. And we are certainly seeing that happen as we furiously explore the features and treatments of this Terrible Pandemic (TP). We are learning a great deal, and not all of it relates directly to the virus.

But that isn't why I told the story. An alert reader recently noticed, after reading one of these missives on the TP that I described the 'quarantini' without providing details of its manufacture and made a suggestion. First, to be clear, I did not invent the quarantini, (I wish that I had! But no, I only heard about it, and thought it was funny). Our reader's suggestion was that this 'tea' must be a strange combination of martini and G&T. But I suggest that, since we have time on our hands, we obtain a quantity of Cinchona bark (I obtained mine online), brew it up, and use it in our preparation. I'll let you know how it goes. Hey, it might even stave off the 'fevers.' Back in a bit.

Okay, I tried it. Pretty horrible. I need to mess around with it a bit. But if it finally produces something palatable, then you, my friends, are present at the dawn of a new cocktail. See, something good might come from all of this after all. (Okay, I'm *kidding*. I most sincerely hope that something better than this comes from our efforts).

Of course, quinine is not the root of quarantine, the latter derives from the Italian *quaranta giorni*, literally meaning the "space of

forty days" a ship suspected of carrying disease was required to remain in the harbor before docking. The word appears in the 1660s, but the practice harks back to a Venetian policy first enforced in 1377. Still, quinine/quarantini works for me!

All of which gets me back to insurance. This social distancing we are doing, this wearing of masks, staying at home (or working in the lab just a couple of folks at a time) and all of these Kazoom meetings, these are the only insurance we have that we can keep this awful virus away. To stay negative. We know that insurance is, in effect, a gamble, but one in which we are rigging the odds in our favor. That said, and I've said this before, "rigged games are the easiest ones to beat." Actually, Neil Gaimen's Mr. Wednesday said that, and not about viral infection. And viruses do seem to be good at beating our attempts to stifle them. But stifle it we must, and if we can emulate New Zealand, I think we will. Some day.

Now, if I can only get this 'tea' right. I suspect there will be a *lot* of trials. Good luck with yours! And cheers!