

PRESENTS



### STORIES OF FINANCIAL FUTURES

Curated by Lauren Beukes

This book is dedicated to You.

May future You be proud and inherit from You stories worth telling.

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### **RISCURA**

### Foreword

Other animals dream, some apes play pretend, but as far as we know, humans are the only animals that tell stories.

There are evolutionary reasons for that, of course: stories are for passing on knowledge, communicating ethical values, of trying to understand the world and who we are in it. Stories see a way through, they allow us to imagine, to play, to connect with big ideas and other people. They provide a different perspective. They're an empathy engine, a way of connecting to other lives, other experiences, other minds. The best stories engage and surprise us. They carry us away, and we in turn carry them inside us.

Stories allow us to be more than we are.

We're living in unpredictable and uncertain times. Our whole lives right now are "what if". It feels like we need stories more than ever, as an escape and entertainment, but also as a way of engaging with big ideas and the real, human issues that affect us most.

A year ago, RisCura approached me to curate a collection of original short stories that imagined possible financial futures or alternate realities.

I picked some of the best writers I know, whose work is bold and imaginative, deeply human, and also has something to say about who we are in the real world. They range from award-winning novelists and best-sellers to fierce new voices.

We workshopped seeds of ideas with RisCura's team, based on their philosophy of care and recognising that rational investment decisions are underpinned by emotions when it comes to people and money. Some of the ideas were based on present day concerns like how to pay for your child's education; others explored "what ifs" like what would happen if the retirement age was raised, or what if credit scores were public knowledge;

and yet others looked to the future, exploring the blue economy around oceans or how universal basic income grants might play out.

The storytellers grew those seeds into what-if worlds that are a little different from our own, and in some cases, very much so.

They range from Angela Makholwa's rollicking pension schemer wheeler dealer with space bikes to Sam Beckbessinger's blue-economy love story set in the kelp forests, and an Artificial Intelligence advisor that wants to make life decisions for you, to Mohale Mashigo's would-be retirees faking their own deaths, Bongani Kona's moving debt slavery reality TV show, Tade Thompson's nuanced take on a universal basic income experiment in Nigeria, and every parent's nightmare in Charlie Human's kid-repossession story.

They're highly entertaining and often startling and maybe they'll provide a new perspective on our current world, a way of thinking differently.

I hope you'll enjoy reading them as much as I have.

### Lauren Beukes Curator

Lauren Beukes is the award-winning best-selling author of five novels, including *Zoo City*, which won the Arthur C. Clarke Award, *The Shining Girls*, soon to be a major Apple TV series starring Elizabeth Moss and the newly released *Afterland*, which Stephen King describes as a classic neo-noir chase novel across America. Her books have been translated into 24 languages and she's been honoured in South Africa's parliament. Her work uses high concepts to explore real issues.

### Author



Tade Thompson Elegba's Valley

Tade is a Yoruba writer of novels, short stories and screenplays who lives and works in the United Kingdom. His background is in medicine, social anthropology and psychiatry. His novel Rosewater won the Arthur C. Clarke Award and his Wormwood Trilogy was a Hugo Award finalist. He is a multiple winner of the Nommo Award and has also won The Prix Julia Verlanger and the Kitschies Golden Tentacle Award. In addition he has been a finalist for The Shirley Jackson Award, the Theodore Sturgeon Memorial Award, the British Science Fiction Association award, and the John W. Campbell award. His work has been optioned for the screen, most notably The Murders of Molly Southbourne, The Apologists and Making Wolf.

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### Summary

What happens if universal income falls into the 'wrong' hands?

Universal basic income is considered one of the world's great levellers. A financial concept that is being trialled throughout the developed world and brought to the fore during the Covid-19 pandemic. The question is whether it'll work in the developing world? Particularly in a place so spectacularly divided in its population as Nigeria.

How will the 'right people' respond to it? And, more importantly, what happens when one of the 'wrong people' are given access to everything they need without having to fight for it, for the first time in their lives.

Elegba's Valley explores a world of deceptive processes and people, and what we believe might be good for the world.

### **Investment Concepts**

#### Universal basic income

What if governments paid their citizens a basic level of income regardless of their means or employment status? Universal basic income (UBI) has and is being tested in places as varied as India and Canada. It offers the hope of the eradication of child poverty, breaking the cycle of dependency for the disadvantaged, education for those who can't afford it and a burgeoning middle class to drive more economic activity. Its detractors see it as too expensive for most countries to afford, a nightmare to administer, a honeypot for corruption or an excuse for citizens to 'get lazy'.

More recently, the COVID-19 pandemic sparked a resurgence in interest and a number of programmes have been implemented most notably in parts of the US and in Spain. But these are short-term knee jerk responses. In the longer term the rise of robotics and technology raise the spectre of higher unemployment and poverty. Could UBI provide a solution?

### **ELEGBA'S VALLEY**

They were new, these rubber gloves.

They smelled fresh and Stephen felt the powdery stuff manufacturers left inside so hands could slide in smoothly.

"You like?" said Gani, identical gloves on his hands.

Stephen nodded, but then thought Gani couldn't see him in the gloom. "Yes," he said. "Yes, o!"

Probably stolen. No way would Gani pay for equipment, though he was always a fan of new toys.

The work at hand, the reason Stephen needed the thick, elbow-length rubber gloves, was cabling. Uncabling. Not theirs; Nigeria's. They usually stole from the site of Chinese-financed infrastructure, but that source was spent. They had to go back to the old ways. The Chinese were gone, their Renminbi with them. Tonight, Steve and Gani had dug a one-metre trench around the lines, live cables. Stephen picked up the industrial cutters at one end of the trench, Gani at the other.

"I'll count," said Gani. "Three, two, one ..."

The lines severed at the same time. An explosion of lime-green sparks lit the darkness for seconds, but there were no convulsions, burns or screams. A good day.

"Jesu, o seun." Thank you, Jesus.

They bowed, not to worship, but to harvest the nervous system of the country.

Stephen relaxed into the routine of the operation, until he and Gani found their truck surrounded by fully armed soldiers with smooth, lampblack-smeared faces.

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"I couldn't have known," said Gani. He spoke like there were marbles in his mouth. Probably broken teeth from rifle butts.

"How could you not? You surveyed the area. How did you not see the big, red glow of the military school on the map?"

Stephen's tongue was swollen, so even though he wanted to berate Gani, it hurt to talk. Not only had they been in the wrong place, they had timed it exactly to the minute to coincide with night-time manoeuvres for the school. Cutting the cables had caused a power outage at the barracks, one that could not be repaired until the next day. The cadets had amused themselves by taking turns beating Stephen and Gani. At dawn they dropped them off at the nearest police station. Literally. Plopped from a height of about two or three feet. They were so badly assaulted, the police thought they might die in custody, so they took Gani and Stephen to LUTH to get patched up, then to Kirikiri to "awaiting trial". "Awaiting trial" was a de facto life sentence.

They got separated in the prison yard, and Stephen was taken upstairs. When he got to the door of the cell, he said, "Who is the president?"

The second newest prisoner, an older guy wearing thin-frame glasses, handed Stephen a fan.

"Whatever you do, do not hit him with the fan. I'm Moyo, and this is no longer my problem."

So began the job of keeping mosquitoes off the cell president. There were some detainees in brown-grey clothes, all looking similarly emaciated and vengeful. Stephen knew what was expected; he had been to prison before. He had an idea of how to fast-track himself up the hierarchy. He couldn't fight because of what the soldier boys had done to him, but he could strategise, improve his lot.

At least that was his plan, but Moyo dropped dead just before dawn.

"I know how this goes," muttered Stephen. All the cellmates,

still sleeping, would be questioned and tortured until someone confessed to killing Moyo. Best to be elsewhere when that happened. He snatched one of the buckets and headed out of the cell to the water well.

On his way back, one of the warders ordered him to the office. Officers waiting there doused him with the bucket of water he was holding, then sprayed a chemical all over him. Stephen put on the overalls they gave him. They told him to open his mouth and sniffed. Stephen accepted the chewing stick and cleaned his teeth. Nobody said a word. They shoved him into a jeep and started driving. He was not worried. If they had wanted to summarily execute him, they would have done it in Kirikiri. He thought it might be some kind of work detail.

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It wasn't a work detail.

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The truck stopped and the driver forced him out. Where was he? Trees, red earth, gully erosion, deep furrows in the land, distant low hills – could be anywhere in Nigeria. Without a word, the driver screeched away in a cloud of red dust on which Stephen choked. While Stephen coughed, a drone descended from the tree tops and circled him. He thought it might be photographing him. His head itched where he had been shaved in case of lice.

"Come with me," said a voice behind him.

Stephen let out a yelp. The soldier shimmered with camo gear.

"Sir," said the soldier. "Close your eyes. The transition can be disorienting the first time."

Sir?

Stephen did as he was told.

"Open your eyes, please," said the soldier, her hand at his back. "Welcome to Elegba Valley."

Stephen felt woozy, light-headed like at the end of a malaria bout.

Streets, all paved, all clean, regular, properly planned. Houses, near uniform, but not quite, all bungalows. No electricity poles, so they must be wired underground. Stephen knew wiring, of course. The air seemed cleaner, and that may have been what was making him dizzy. People moved about at a relaxed pace, not like Lagos where everybody frowned and hurried. The soldiers were more serious, marching with purpose.

Why am I here?

He turned to the soldier. "What am I doing here?"

"The bosses wanted you here, you're here. I'm taking you to them now."

An autonomous garbage truck trundled past them, and a few quadbots loped here and there. The pedestrians were all well dressed, but they didn't look at him. Looking back the way he came, he could not see the red earth or the forest. It was all blurry; the best he could make out was some hills and the daylight. He had passed through a barrier or shield to get here.

The soldier took Stephen to a waiting room and left him. He stretched, aching from the long ride. He was hungry and mildly curious, but unafraid.

The door opened and two people came in, a man and a woman, in mid-conversation.

A smile died on the woman's lips when she saw Stephen, and she said, "You're not Moyo."

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His Excellency only kept them waiting for twenty minutes. Folake was almost disappointed as she had expected to use the time to catch up on her emails. She elbowed Ronke, her partner in this particular crime. Ronke woke with a snort.

"You got the green light on everything," said the secretary, a solid-looking man called Ade.

"Everything?" asked Folake.

"Fully funded," said Ade. "Only one condition."

"Are you deliberately keeping us in suspense?" asked Ronke.

"It has to work. It must succeed."

"We can't guarantee that," said Ronke.

Folake stamped on her colleague's foot.

"We can absolutely guarantee that," said Ronke.

"When do we leave?" said Ade.

"What?" asked Folake. "'We'?"

"You didn't think His Excellency would hand you this kind of money without supervision, did you?"

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Through one-way glass, Folake, Ronke and Ade watched Stephen eat the food they had laid out for him. Fast, with his bare hands, and eyes darting all over the place like he expected someone to snatch his meal.

"Ahh, look at his stubby fingers and his hunched shoulders," said Ronke. "He's so full of bones, you just want to feed him."

"He's not a pet," said Folake. "I'm supposed to have Professor Ignatius Moyo, expert in microeconomics. Instead, I have ... who is this, again?"

Ade piped up. "Stephen Feso, also known as Steve Fesojaiye, Stevo, Stephen Jaiyesinmi and other sobriquets. He's a petty

criminal, acquisitional, nothing violent. Been in prison a few times." Ade carried an Alsatian puppy around in his meaty hand. He did not explain this to anybody.

"He's eating the orange with the pips," said Ronke, hands on the glass.

"Why is he here?" asked Folake.

Ade shrugged and stroked the dog. "Moyo was in Kirikiri only for about forty-eight hours. At your request, his charges were being quashed and he was due to be released today. Early this morning, he died."

"Died or 'died'?" Folake was horrified that such a great mind had been lost.

"Unclear. But no obvious foul play. They thought he was this Stephen Feso, so they sent him instead. Honest mistake." Ade studied the Alsatian's teeth and shook his head.

Folake exhaled. "Well, I have no use for a thief. I'll get one of the alternative candidates."

Ade nodded and turned to the door. "I'll tell one of the soldiers to shoot him."

"Shoot him?" said Folake. Ronke seemed too stunned to say anything.

Ade turned and walked back to them, voice low. "Ladies. What do you think we are doing here? You think this is some academic study that you can just skip along and write a report at the end? It's chaos out there in the real world. His Excellency just gave you a lot of resources that could have gone to hospitals, schools, the military, energy development, or his mistress. That information cannot get out or he'll be out of a job, and I can't let that happen, do you understand? I'm here to protect him. That means no leaks, and that little turd in there cannot be trusted to keep his mouth shut if you use a standard Non-Disclosure Agreement."

"We can use him," said Ronke.

"How?" said Folake. "He won't fit in."

Ronke removed her hands from the glass while Stephen slurped a fizzy drink. "He'll fit in perfectly. We just have to interview him, then rewrite the proposal, run the sums. I'll take responsibility."

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Stephen ran his tongue over his teeth, trying to get the flecks of food out, although he didn't take his eyes off the two women in front of him. The leader had a fervid air about her, as if she might burst into flame any minute. Tall, precise in her dressing, assured, like she had been right too many times to ever consider being wrong. The one behind her had softer curves and smiled easily.

"You're not supposed to be here," said the tall one. "My name is Folake Lewis and I'm in charge."

"I'm-"

"I know your name," said Folake. She pointed behind her. "That's Ronke Onisuru. She's my partner on this project."

"Good afternoon, and thank you for the food," said Stephen. "If you drop me off somewhere, I'll be fine."

Ronke said, "We want to offer you something."

Folake said, "If you don't like it, you can go back to prison and be wretched."

"Prison isn't so bad," said Stephen. "You just need to know how to live in it. I know how. I've had to adapt to new places all my life."

He leaned back in his chair. He sensed they wanted something from him, which meant this conversation was a negotiation, one he planned to milk as long as he could for as much as he could before returning to Kirikiri. Prison wasn't so bad, but it wasn't good either.

"Let me tell you about Elegba Valley," said Folake. "You see, the economy is bad. The interest rate median yield—"

"Oh, god, stop. Jeez." Ronke shifted her chair forward. "Stephen, we are a group of concerned experts. After Chinese investment fell, nobody could save the naira, which means it's been difficult to put food on the table or clothes on the back."

"I know," said Stephen. "I've noticed."

"Okay. Elegba Valley is a test. We want to see what happens if everybody starts equal. We provide housing, health, baseline income, and then watch what happens." Ronke spread out her arms like a magician at the end of a trick.

"You are communists?" asked Stephen.

"No," said Folake. "We're just giving a different baseline than in the real world so we can see what happens, where it goes."

"How many people?" asked Stephen.

"We used regression analysis to—"

"Five thousand," said Ronke. "Including you. If you join us."

"For how long?"

"One year," said Ronke.

"But you can leave whenever you want," said Folake.

"You have to attend town hall meetings once a month," said Ronke.

"And there are a few one-on-one interviews to check your progress," said Folake.

Crunch time. This was the moment for Stephen to get something. "Wetin una go pay me?"

The women said in unison, "Fifty thousand dollars, US."

Stephen fell off his chair.

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The houses in Elegba Valley were the same with minor variations, and the escort told Stephen he could make whatever

modifications he felt necessary. They had two rooms, a yard, and basic furnishings, which was more than Stephen had ever had before. In one of the rooms there was a computer set-up he had yet to explore.

He had signed all the papers they put in front of him, and had not negotiated because who negotiates fifty kay? If it was legitimate. If not, what foul? He would get a few hot meals and a place to live that wasn't prison or in a dank room in Ajegunle. They took blood, hair, urine, stool and spit samples. They injected him a number of times, but he didn't even ask what with or for because he didn't care.

He laughed to the empty room.

"I have never owned a computer," he said.

Then he sat down for four hours straight.

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"What's he doing?" asked Ronke.

She and Folake were collating information in the monitoring sub-station at the centre of Elegba Valley. Ade was in the comms room, but his little Alsatian roamed free, leaving piss puddles everywhere.

"Studying," said Folake.

"Studying what?"

"Crop rotation. Mandarin. How to cook edikaikong. Some MBA modules. All kinds of stuff."

"Why?"

"I don't know. I ... he started by looking up nude pictures, like anybody, but he quickly segued into this."

"Is he trying to learn ... skills?"

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He was.

It was odd, though. A family down the street from him did nothing all day. They had the occasional party, and from time to time Stephen would hear arguments when going on his daily walk, but mostly he'd see the parents on deck chairs watching the wind blow.

At one of the town hall meetings, a woman called Bukola chatted with him when no one else would.

"The place reminds me of Satellite Town, back in the 1970s," said Bukola, offering him sparkling water.

"You were alive in the 70s?" said Stephen.

"No, but I have photographs from my grandmother. You can see the gradual decay through the decades. What a shame."

"You think this place is going to decay?"

Bukola smiled and said nothing. She joined other conversations and didn't swing back.

Stephen kept to himself for the rest of that meeting. Poverty had left too many marks on his mannerisms, and the others didn't want to catch it.

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Stephen's first business attempt was a disaster. A course he took told him to lean into things he already knew, so he became a locksmith. In a community with a crime rate of zero, this was useful only when one or two people locked themselves out of their habitats. Not enough patronage to justify his time. To be fair, the business adviser did warn him, but Stephen had discovered within himself a stubborn streak.

He packed away his tools and spent hours lying in the dark, thinking. Walking the ordered, clean streets of Elegba's Valley, learning.

He brewed alcohol based on hooch he had learned to make during one stint in prison. He called it "Elegba's Breath" and paid an artist to design the label.

This was both welcomed by the people of the Valley, and moderately successful. A steady, dependable income. He paid taxes. When the regularity bored him, he hired a kid to peddle the booze and went into deep thought again.

At the town meetings, people made references that he found cryptic.

"Ahh, trying to become that Great Depression Millionaire, eh?" What? What does that even mean?

Stephen went back to his computer and did more research.

He looked at other businesses in the Valley, and decided he needed to be intertwined with the successes. Sticking with the alcohol theme, he began to manufacture industrial solvents. He made connections easily, lubricating any social friction with Elegba's Breath. He focused on purity of his product and dependability. He hired more people, he built, he paid taxes, he grew.

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Folake came into the office and sat down without being asked.

"You wanted to see me?"

Ade didn't look at her. He fed his ridiculous puppy with all his focus.

"It's been two months," he said. "Tell me about your Universal Basic Income thing."

"That's not what it is," said Folake.

"Just give me a progress report."

"It's too early for—"

"Give me what you have."

"People are settling in. Most withdrawals from the seed money have been for living expenses. A few convenience stores have popped up already. Ten, fifteen per cent of people splurged, and that's lower than our model suggested, by the way. Thirty-five business proposals have been approved."

"You can't end poverty with UBI."

"Again, that's not what this is, but why can't you end poverty this way?"

He looked at her then. "It's never worked anywhere it's been done in the real world, it encourages unemployment, and it increases child poverty."

"Alaska."

"What?"

"The worst are full of passionate intensity'. The Alaska Permanent Fund, tied to oil revenues, gives at least a thousand pounds to each citizen every year. Since 1982. It did not increase child poverty and did not encourage unemployment. Hmm. Which other country has oil revenues? I can't quite put my finger on it. It's in West Africa, and Swiss banks are full of siphoned wealth from it."

"Alaska has the highest rate of unemployment in the US. And the findings of the Seattle-Denver Income Maintenance experiment were lower average earnings and higher likelihood of disability applications. Giving people money doesn't work."

"Seattle-Denver wasn't a UBI experiment," said Folake, hackles up. "Apples and oranges."

"Calm down. You're frightening my puppy."

"Then stop asking me  $\dots$  basic questions and leave me to do my thing."

Stephen was taking a walk when he heard his name. He turned

to find Ronke sprinting to catch up.

"Can I walk with you?" she asked.

"Of course." She was the one who was friendly and supportive. Stephen liked her.

"You're doing well," she said. "I've seen the data."

"Thank you."

"The psych evaluations don't ... well, you don't say anything personal."

"I'm a private person," said Stephen.

"It would help us to know where you're from," said Ronke. "If you would talk about childhood. Parents. Former lovers. That kind of thing."

Stephen pictured his father lying supine on the kitchen floor, a knife handle in his chest, standing at attention. Surprisingly little blood. His mother in handcuffs. A series of short stays with relatives, then a remand school as the first of many quasi-incarcerative placements.

"I'd rather not," said Stephen.

"All right," said Ronke. "But come with me. I have something to show you."

She led him back to the central sub-station, up the stairs, past the comms room, into an empty conference room.

"What's this?" asked Stephen.

"This is the only blind spot in Elegba's Valley. No cameras or microphones in here," said Ronke.

She kissed him.

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After his monthly one-on-one session, Stephen dallied in his seat.

"Is there a problem?" asked Folake.

"Yes. I'm not sure I understand the purpose of this  $\dots$  all this, the Valley."

"If I told you it might affect the outcome. You're part of the experiment. You have to be blind. Sorry."

Once he had left the room, Ronke sat on the desk with a frown.

"What is your problem?" Folake raised an eyebrow.

"What are we trying to achieve? Apart from the felon who just left the room, you're giving money to people who are not poor."

"We wrote the proposal together!"

"No, you wrote the first draft. I tweaked it so that any idiot could understand what you were saying. All I know is we're gathering technocrats and paying them for a year of their time. Half the time you don't realise that what you say sounds like gibberish to the average person. I'm here as your translator."

Folake exhaled. "All right. Poverty affects the brain for generations. You take a person who has grown up in poverty, they think differently, their cognition has been altered by privation."

Ronke waved a hand. "Fewer stimulating activities, fewer social advancement opportunities, more psychological trauma. I know. Go on."

"Also a decline in cognitive functioning compared with controls. So you can't throw money at people and expect they'll use it productively regardless of their background."

"I'm with you."

"You understand behaviour modelling?"

"Yeah, social learning. People learning by watching other people."

"So imagine the Valley as a seed. Imagine several of them in different municipalities, especially adjacent to deprived areas."

"Interesting. So you put those who know how to use the basic

income—"

"Don't call it that."

"Whatever. You put them among the poor as examples to copy, then you give to the poor."

Folake nodded.

"Smart move, boss."

"I need a kind of Proof of Concept. Real world application will be tricky."

"It always is." Ronke leaps off the desk, leaving perfume in her wake. "I need to make a phone call."

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" ... then you give to the poor," said Ronke. "In the real world it will be difficult, of course."

Stephen considered this.

"It's ambitious, right?"

"Growing up poor ... and I'm not saying we thought of ourselves as poor ... but it certainly changes what you think you deserve."

"What do you mean?"

He gestured vaguely at the room.

"Do you deserve this?" She put his hand on her secret places.

"Let's see what it's like in the real world."

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Nine months into the Elegba's Valley experiment.

Town hall meeting.

Stephen struggled to stay awake, but these were his neighbours and his customers and his downstream business partners. Falling

asleep would be disrespectful.

When he had no ... portfolio the others shunned him, as if they could smell the privation. Folake was up there, the architect, smiling, talking about how there were three more months for the pilot study, but the preliminary figures were encouraging, at which point she suppressed a smile. Behind her, Ronke, the assistant or partner, or whatever, staring at Stephen.

"If this continues," said Folake, "Elegba's Valley will be self-sufficient in five years. And that's due to the hard work of everybody in this room. Eku ise!"

Applause.

Stephen did not know what they were clapping for, so he refrained.

Which is when the alarm went off.

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The guards hustled people to their homes and investigated. They would not say what kind of emergency it was, except to rule out environmental disaster.

Stephen followed instructions, locking his door and windows. The quiet in his living room contrasted with the chaos of military boots on gravel and shouted commands outside.

"My man, I don't even recognise you."

Stephen jumped and cried out at the sudden voice, familiar but unexpected. His head whipped from side-to-side, but he could not tell the origin of the sound.

"Gani? Is that you?"

Blurry shimmering lines on the west wall, like smoke that would not rise. It became man-shaped. "Stevo! How now?"

"Omo, what are you wearing?"

Augmentation, of course. Camo gear, pangolin-style armour plates, filter goggles, and other items beyond Stephen's ken or Gani's pocket. Stolen, no doubt.

Gani nodded. "I have a few new toys. Come on. Time to go."

"What?"

"I'm here to rescue you," said Gani.

Unlikely. Gani was as close to a friend as Stephen had, but that wasn't saying much. Gani was a stealing friend and a boozing friend, but not a friend Stephen would avenge if someone shot him in the face.

"Why?"

"I missed you. Seeing your face makes my knees go weak. Why the fuck do you care? Come with me. This room is monitored. They'll be here any minute." Gani gestured towards the door, frantic.

"You shouldn't have come, Gani." Stephen could hear the footfalls now, better organised, closer. "I'm grateful, but I'm fine. Wait a few months, I'll be in touch, but now you have to go."

Insistent knocking at the door.

Gani did not seem afraid of the guards. "Fine. I'll see you later, Insha Allah."

"Don't hurt them," said Stephen, worried about the look in Gani's eye.

"Just a little," said Gani.

"Gani."

"Okay, fine, I won't."

But he did.

Gani slipped into his camo form and disappeared without another word, but Stephen heard shouts, gunshots, and what sounded like electrical discharges.

Then silence.

Stephen felt sure someone was going to call on him for interrogation, but nobody came. Perhaps Gani covered his tracks well enough?

That aside, where did he get all that gear from? He must have trained as well, to know how to use it. Both of them were new men.

When nothing happened, Stephen went off to inspect his business concerns.

He returned home to find Ronke waiting.

Later, she showed him images of the injured guards. At least there were no fatalities.

As she dressed to leave, she said she had wiped the feed of Gani and Stephen talking. Casual, like.

She didn't ask who Gani was.

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Drama aside, things had changed for Stephen. Nobody shunned him any more, people bought him drinks, and stopped to talk to him when he passed them on the street. They invited him to parties and celebrations. He accepted everything.

For tomorrow we die.

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With one month to go, a tense atmosphere settled over the Valley, like a thick fog. Fights broke out, greetings were terse, joie de vivre scarce. Town hall meetings became so rowdy that Folake cancelled the final one. Stephen observed this with mild amusement. Coming from nothing made one immune to such anxieties. No matter what happened, he would be ahead if he wasn't in jail.

Production was down, but only marginally. Stephen knew it was uncertainty about their destiny after this break from normal living. On average, they were in the black, which meant the Valley made money, even though there were peaks and troughs, smoothed out by Gaussian transformations. They had enough data; they could stop before heads started to explode.

But they didn't stop.

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This time they met in the conference room.

While Stephen was still sweating, Ronke left to get some water.

When his breathing had slowed and the air conditioner dried his sweat, he wondered. Thirty minutes. He went looking.

The door of the comms room, usually locked, was ajar. He felt his hands go cold, just the tips of the fingers, almost painful. He pushed the door open and was not entirely surprised to see a big man in a swivel chair, head thrown back, mouth open, skull ventilated with a bullet hole. The blood trickled down the left side of his forehead, passed behind his ear, soaked his hair, then dripped into a puddle on the floor. Or did it? The puddle was congealed. A puppy stood uncertain, smeared in blood. Some of the blood on the man's head flaked in its dryness. This guy had been dead for a while, maybe even while Stephen was having sex in the room next door.

Stephen barely noticed the alarm that went off.

He went quietly when they came for him.

They, in turn, cuffed him gently.

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Folake swallowed. "Ronke had planned this all along. I was going to send you back to Kirikiri. She insisted we take you on."

Stephen sucked his teeth. "What if Moyo had turned up as he was meant to?"

"She'd have found someone else. She needed a scapegoat to cover her disappearance."

Which is probably why she tried to have Gani kidnap Stephen, but he didn't say that.

Folake seemed less together than before, clothes not so immaculate, make up non-existent. The events clearly perturbed her, but Stephen was the one in handcuffs, so her pain did not mean much from way over there across the table. No touching between visitors and prisoners.

"Ronke was working to discredit the Valley. She stole all the data, then formatted the hard drives. We used a closed system to prevent leaks, so no online backup." She fiddled with her fingers. Courses Stephen had taken would have advised going into the meeting with a legitimate object like a notebook. It would give her something to touch, make her less fidgety.

"And the dead man? You know I didn't kill him."

"You were the last to see him alive."

"No, I have never seen him alive."

"It doesn't matter. That's what they, the police, think, and Ronke isn't here to be a suspect."

"But you know—"

"Yes, I've told them, I've written a letter."

"You've written a letter."

"It's strongly worded."

"I see." Stephen squeezed his eyes shut and opened them again, hoping she would be gone. She wasn't. "Whose idea was it to call the place "Elegba's Valley?"

"Mine."

"Why?"

She shrugged. "After Oju Elegba, in Lagos."

"You know, 'Elegba' is another name for 'Eshu'."

"Satan?"

"No, but a god of good and evil. Eshu's messengers, the ajaogun, provide all good things in life, but also all evil things. You have to appease him with sacrifice to avoid the latter."

Folake narrowed her eyes. "Well, we did not get round to appeasement."

"Obviously."

\*\*\*

Stephen did get out, eventually. He started a business and found moderate success in a country that burned with riots and an economy that seemed to embrace chaos.

He bumped into Gani, who told him about the woman who gave him new equipment and told him precisely how to get into the Valley. "She said you were miserable there, and she paid well."

He never saw or heard from Ronke again, but one time, a news broadcast from a new presidential candidate said his advisers had studied a new way to run the country and fix the economy.

Among those standing behind him was a woman who looked strikingly familiar.

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