

RISCURA
PRESENTS

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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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we invest in a better tomorrow.

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We provide investment decision support to clients with combined assets of more than \$200 billion across both developed and emerging countries.

Our approach is trusted by institutional investors and investment managers from around the world who come to us for investment advice, management and insights. From investment analytics, alternative investment services and institutional platform services; to investment advisory, investment research and discretionary investment management, we've taken a blank-sheet-of-paper approach in designing all our solutions.

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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



Charlie Human
Pre-Loved

Charlie Human is a writer from South Africa. His novels have been published in nine countries, including the US, UK, Japan and Germany. Two of his novels have been optioned for film and his short stories have been published in several anthologies. He was on the Mail & Guardian list of 200 South Africans shaping the future, he has worked with the Shuttleworth Foundation to write mobile-friendly novels for young readers in rural areas, and with Project Isizwe to develop content distributed on free wifi networks. His areas of interest include urban mythology, alternative history and technology.

UPSHOT



PRE-LOVED

Charlie Human

Summary

If your child was your greatest investment, what would you do to hold onto them?

Ask any parent, and they'll tell you that their children are their greatest investment. But what they often don't tell you is that they're usually also their most expensive one. What happens when the cost of bringing a child into the world and then giving them the best becomes more than a parent can afford? What is the answer?

Well, if children, in the right hands, are an investment with almost unlimited potential, then surely there are investors willing to fund them. 'Pre-Loved' explores what happens when things don't go quite as planned. And the lengths a family will go to in order to hold onto their 'greatest investment'.

Listen to the audiobook at riscura.com/upshot

Investment Concepts

Are our children our greatest investment?

Education is an investment in human capital. Higher levels of education increase the chance of earning a comparable wage and reduce the time required to find employment. Many people globally believe that saving for education is more important than saving for retirement. For parents, a lack of decent education for their children has direct financial implications – unemployed children depend on you for longer, possibly well into your retirement. This is certainly not part of anyone's retirement plan so it could be argued that ensuring your child has a good education, and therefore making them employable, is in many ways part of a holistic retirement strategy.

Who should provide education and who pays?

Although governments have traditionally been responsible for education, the rising cost of education has taken larger portions of their budgets over the years. Education should be seen as a public good, but the need to fill in the gap left in public education has led to a global increase in for-profit educational institutions at all levels from primary to tertiary. While not all for-profit institutions are bad actors, the sector is rife with predatory and fraudulent practices, making it easier for unscrupulous education corporations to take advantage of students. Predatory for-profits tend to go after potential students who are disadvantaged or have less economic security.

The costs of education can be very high, and often parents or students need to take out loans to pay the full cost of education. It is important to carefully consider how the money received is used, as mismanaged money could have a profound impact on your life. It is a sad fact when you consider that many students are financially inexperienced, and many take out more money than they need. It's important to match your loan to your expenses and borrow as little as possible.

PRE-LOVED

It's like a funeral procession. The family lined up on their drive in their best clothes, faces locked in a kind of rigor mortis. Fear and desperation. People react differently to Transfers. Some cry and clutch, some fight, some just try to get it over quick – rip it off and hope it heals.

She touches the curtains as she watches through the window, wondering how she would react. Would she be a crier or a fighter?

In the corner of her vision, she notices the crayon marks on the wallpaper beneath the window, bright swirls of colour on the light magnolia. A crawling anxiety beneath her skin. She has to get Astrid to stop doing that.

Outside, the crimson-jacketed men and women from CIS are leading the boy down the drive, past the Halloween pumpkins. What was his name again? Callen? Callum? Something like that. Astrid had never warmed to him, he shouted too much, he hogged toys, so they hadn't seen much of him except when he went through that maddening phase of skating up and down their road. She'd see him through the window, an endlessly looping gif. Up and down. Up and down.

Now, she watches from the same window as those crimson jackets lead him away. Watches because she feels she has to bear witness. Because after today, everyone will do their best to wipe the memory of the Transfer from existence.

"Oh, stop being morbid," Olivia calls from the couch.

Frances turns from the window to look at her friend perched on the edge of the green velvet, her mug cupped between her hands. Olivia has always been pretty in that quirky, pixieish way that never seems to go out of fashion but she's been looking tired since she

welcomed little Noah into their family. Biblical names are making another comeback.

Olivia gives her a tight smile. “You’ve always loved a bit of drama, haven’t you?”

“No,” Frances says as she leaves the window and its tragedy.

She curls her feet under herself as she sits in front of the glass coffee table. On it, the latest Parent magazine is open to a recipe for fairy cupcakes. Astrid’s birthday is months away, but she is already insistent about what she wants.

Frances absently touches the page and feels the glossy paper beneath her fingertips.

“Do they remember?” she says. “After they’re transferred?”

A cloud of disgust passes over Olivia’s face. “Remember? What, before? No, of course not. Noah doesn’t.”

“You welcomed him when he was young,” Frances says, rubbing the paper of the magazine so that it starts to tear. “What about when they’re older?”

“A Pre-Loved isn’t any different,” Olivia says curtly. “What do you tell Astrid about before she was born? That she was in heaven? That she was living on a rainbow? It’s all just stories, isn’t it?”

“Of course,” Frances says. “I didn’t mean anything about Noah. I just—”

“Are you worried about something?” Olivia says, sliding down from the couch to sit next to Frances on the floor. “Is Astrid doing okay at school?”

“All fine,” Frances says with a quick smile. “She’s fine.”

“Good,” says Olivia, putting her hand into her friend’s. “You won’t believe what Noah said the other day. He said he’s going to marry Astrid. Isn’t that the cutest thing you’ve ever heard?”

“Cute,” Frances says. “So cute.”

All fine. All fine. All fine. Later that evening she sits at the kitchen table with her phone in her hand, tracing the finger pattern to unlock it and then letting it relock. Tracing and relocking. Tracing and relocking.

Eventually she unlocks it and touches her finger to the little tree symbol. The school app. Over the past few months that little tree has grown from a hopeful seedling into a wide, oppressive canopy that constantly hangs over her head.

She thumbs her way through the usual school notification bullshit and finds the Milestones tab. Click. Astrid’s realtime report – a full analytics package that measures things like desk time, engagement and peer sentiment, with filters for subject, mood and goals.

Most of the metrics are in green, some are in orange, but there’s one number that’s a bloody, crimson red. Numeracy. Beneath it a frowning face icon. She can barely look at that psychotic little frown. It terrifies her.

From the other room, she hears the scritch-scratching of wax on wallpaper, and something brittle snaps inside of her. She pushes her chair away so forcefully it rattles the table.

Phone in hand she marches into the lounge and sees her child perched on her favourite unicorn suitcase in front of the wall. Astrid. Dark-haired – like Jack’s mom – her body small but sturdy.

Her heart-shaped face is screwed up in concentration as she uses the half-dozen colours sticking out through her pudgy little fingers to sketch out bright shapes on the wallpaper.

“Astrid!” Her voice is so sharp that the child starts and drops some of her crayons. Frances grabs her arms and forces the rest of the crayons from her hand. “What are you doing?”

Astrid starts to thrash, but Frances’s grip is like steel. “What have I told you? This is ridiculous. Totally ridiculous.”

The child looks at her and there’s a moment where her lip trembles. The tremble is quickly shut down and fortified with a

sharp defiance.

Frances sighs and all the anger drains from her. She recognises that look. It's the same look her own face wears under stress.

She takes her daughter's cheeks between her hands and presses their foreheads together. "You can't do this, darling, okay?" she says. "Why don't you work on your numbers instead?"

"I don't like numbers," Astrid says and turns her eyes to her colourful world on the walls.

Frances lets her go and retrieves a box of wooden numbers from its place next to the couch. She places it in front of Astrid reverently, like she's doing some kind of arcane ritual, and opens it.

The wooden numbers inside have different textures. Rough, smooth, furry. Sensory-motor learning, that's what the school calls it. If Astrid feels the numbers, they'll stick a little bit better in her memory. That's the theory, at least.

"Let's have a go," Frances says softly. "Maybe you can learn to like them. When I was little I didn't like reading, and now I love it."

Astrid leans down and picks a garishly coloured number four. "This one is my favourite," she says, feeling it with her hands.

"Good!" Frances says. "Do you know what number that is?"

Astrid looks at it absently and then drops it back into the box. "I want to draw."

"I know," Frances says, her hastily woven strands of calm starting to fray. "But I really need you to try."

"I. DON'T. WANT. TO!" Astrid shouts.

Frances takes her by the elbows. "You love Mommy and Daddy, don't you?" she says, hearing the edge of desperation creep into her voice.

"Not today," Astrid says, trying to wriggle away.

"OK," Frances says, her voice rising. "What if you had a different Mommy and Daddy, then? What if they looked after you?"

Astrid's eyes widen and fill with tears. There's real panic there too and Frances immediately regrets saying such a horrible thing.

"I don't want a different Mommy and Daddy," her daughter chokes. "I want to stay with you."

Frances pulls her into a crushing hug. "You'll always stay with me and Daddy, darling. Always."

After Astrid has gone to bed, Frances finds herself back at the kitchen table. Staring at her phone. Locking and unlocking. She unlocks her phone yet again, scrolls through her contacts and finds the number, presses the call button. It rings twice, and then there's a sharp click as the call is answered.

"Welcome to Child Investment Services," the sing-song voice says. "Helping your family to finance the future. To apply for new child finance, press one. For repayment queries, press two. To speak to a Milestone consultant, press three. For—"

Frances presses three and cuts the sing-song voice short. There's a short pause and then the voice starts again. "Thank you for your selection. Due to high demand there will be a short delay. Our next available Milestone consultant will attend to your call shortly."

'Fortunate Son' by Creedence Clearwater Revival begins to play as she is put on hold. She sighs, clicks the speakerphone icon, and places her phone at the centre of the table.

Over the tinny music from the phone she hears the familiar sound of the front door opening, shoes on the wooden floor of the hallway, the sigh and the struggle with an unco-operative jacket as it's pulled off and placed on the coat rack.

Jack enters the kitchen and gives her a small smile that turns to a grimace as he sees her sitting and watching the phone. He puts a hand on her shoulder. "The little monkey?"

"In bed," she says. "Make sure she's brushed her teeth."

He nods and pads toward the bedroom. She can see the weariness emanating from his body like an aura. That job is slowly killing him, and she can see it. It's like watching someone drown in slow motion and not being able to do anything about it. Because she's drowning too.

She telecommutes daily, making sure she's online for the morning sales meeting by eight with all the other sales agents. Then on to the mundane brutality of cold calling. She hates it. It's like being spat on by strangers for six hours a day, but she doesn't stop for a second until Astrid gets home from school.

Numbers. It's all about the numbers. Sales targets, bank balances and the little garish wooden blocks that Astrid hates. Those numbers. The ones and twos and threes have taken on a sinister aspect in her mind, like little insects scuttling all over her, biting and stinging.

Sometimes she has dreams where Astrid suddenly gets it – adding and subtracting with an ease that takes Frances's breath away. It's like watching her daughter win at the Olympics. But when she wakes up and walks through to the lounge, she sees those strange, intricate wax drawings on the walls.

Jack comes back into the kitchen and she raises a questioning eyebrow.

"Asleep," he says with a smile. "Two repeats of Julian is a Mermaid and she was out."

"Did you do the voices?"

He laughs. "Do I have a choice?"

"Your grandma voice is coming along nicely."

"Why, thank you. I try."

He grabs an apple from the fruit bowl, rummages around in a drawer, and pulls out a pair of neon-coloured chef's knives in their matching sheaths. He uses one of them to slice the apple into four

perfect pieces, and hands her one.

They chew silently together, watching the phone as it pipes out the last bars of 'Fortunate Son' and moves on to 'Free Bird' by Lynyrd Skynyrd.

"I see we've got new artworks in the lounge," Jack says.

"I try to stop her," Frances says with a sigh that comes from her bones. "I really do."

Jack nods slowly. "I kinda like them."

"Jack," she says desperately. "What if they—"

"Child Investment Services," a calm voice says from the phone. "This is Milestone assessor Franklin Hardy speaking. How can I assist you?"

Frances stops mid-chew and looks at Jack across the table. An assessor. They'd never actually gotten through to an assessor before. Always they'd been passed from consultant to consultant, endlessly circling a maze with nothing but a breadcrumb trail of reference numbers to help them find their way. But never an assessor.

"Hello?" the voice says.

"Um, hi!" Frances says, spitting out the remnants of the apple piece.

Jack gives her a wild look and she shrugs.

"Hi," the voice says. "How can I help you?"

"It's about our daughter, Astrid," Frances says. "We, well, she was—"

"Can you key in her account number, ma'am?" the voice says. "Then I'll ask you a series of questions for verification purposes."

Frances taps her phone to bring up the keypad and types in the eight-digit account number from memory. Numbers. Some are etched into her brain.

"Thank you, Ms Walker," the voice says. "Please answer

these questions to the best of your ability. What hospital was your daughter born in and how would you describe the birth?"

"MediPlus Maternity and Children's Hospital," Frances replies without hesitation. "The birth was ... difficult. I was in labour for nineteen hours."

"Child Investment Services recommended an elective Caesarean," the voice says. "What was your reason for ignoring that recommendation?"

"I wanted to ... I just wanted to try. I was never in any danger. You can ask our doctor. She will—"

"Ma'am, I'm not making any judgements," the voice says patiently. "I'm just verifying your identity."

"Right," Frances says. "Sorry."

"Your account is currently under review for Milestone under-performance. Can you tell me in which area your account is under-performing?"

"Numbers," Frances says croakily. "My daughter is not good with numbers."

"Numeracy," the voice says.

"Yes," Frances replies.

"Right, thank you, Ms Walker," the voice says. "You have been verified. What can I help you with today?"

"We recently received an app notification regarding Astrid's Milestones," Frances says. She gestures desperately at Jack and he fishes his phone out of his pocket and clicks on the tree app with a flick of his thumb. The frowning face notification stares up at them. "She is under review," Frances admits. There's a pause and Frances can hear the sound of fingers hitting keys. "Correct, ma'am," the voice says. "Your child is under review for a Milestone speedbump."

A speedbump. That's what they call it.

"The thing is, she's trying," Frances says. "She really is. She's getting better."

"CIS is pleased to hear that," the voice says brightly. "We look forward to her next evaluation to confirm this."

"Well, really, what we were wondering. Perhaps she could have an extension?" Frances says, trying to sound nonchalant. "To make sure she is fully prepared."

"Ma'am," the voice says. "Milestones are exactly that – markers of progress. Extending them would undermine the algorithm that determines the progress of your child. Without the algorithm, we cannot accurately assess progress."

Her face curls in a snarl and Jack quickly puts a hand on her shoulder. She looks up at him, and he mimics taking a deep breath and letting it go. She ignores him.

"What about me?" Frances says, spitting the words at the phone on the table.

"I'm sorry, ma'am. I'm not sure I understand the question."

"Why can't I determine the best course of action? I'm her mother. She is my child," Frances says.

"I'm afraid she is not, Ms Walker," the voice says. "According to the contract that you and your husband signed, she is a ward of Child Investment Services."

"I gave birth to her," Frances hisses. "I breastfed her."

"I understand that, ma'am," the voice says with a tone of infinite patience. He's dealt with a thousand cases like this. He has a prepared script. "But you lacked the finances. The fertility drugs, obstetrician, the hospital, the school. These are massive expenses that CIS has incurred on your behalf. Do you know how much your child will cost until she's an adult?"

"Yes," Frances says. Numbers. Astrid might not know them, but she does.

"Your daughter will have cost in excess of three hundred thousand dollars by the time she's eighteen," the voice says.

"I know that," Frances says wearily. "And we had savings,"

Frances says. "But my husband's mother got sick. We had to ... we couldn't just leave her to die."

"That's why CIS exists, ma'am," the voice says. "To help in cases like this."

"We pay you your blood money every month," Frances says. "Just leave us alone."

"CIS appreciates your monthly repayments. But it does not change the nature of the contract, ma'am. I refer you to Clause 18.5 under the Nurture section. Your daughter is required to hit her agreed-upon developmental milestones until the age of twenty-one. After that she will work for a CIS company business for a period of not less than four calendar years."

"I know what the contract says," Frances spits. "I'm asking if there's anything we can do to avoid a ..." The word sticks in her throat and she has to swallow before she says it. "... Transfer."

There's a pause. "Well, if your child has any special gifts or talents, then she could be put on a special track," the voice says. "That would change the weighting of the numeracy evaluation."

"She's five," Frances says, and grasps for something else to say.

There's an even longer pause on the other side of the line.

"You could trigger a holistic assessment," the voice says slowly. "This is a comprehensive assessment that considers the child as a whole."

Frances looks at Jack. "That sounds great," she says brightly. "She really is a great kid, she just needs—"

"Ma'am," the voice says carefully, and for the first time Frances can hear a hint of humanity there. He's going off script. "Triggering the holistic assessment clause doesn't always result in the desired outcome. If your account has behavioural issues or any other deviations from the standard, then it can result in an immediate Transfer. Do you understand what I'm saying?"

"Yes," Frances says. "I understand. You will take my child away

and give her to someone else."

"That's not what we do, ma'am," the voice says. "We transfer under-performing accounts to a more suitable—"

"I want to trigger the assessment," Frances says.

"Jesus, Fran," Jack says.

They're sitting at the kitchen table, still staring at the phone even though the voice is long since gone.

"Triggering that assessment clause is like entering the nuclear launch codes," he says. He runs his hands through his thinning, sandy hair. "If she fails, they'll take her. If they take her, then our premiums for everything will go up. We won't be able to pay for the house, for the car ..."

Frances stares at him. "They're threatening to take our daughter away and you're worrying about the fucking bills?"

He stops, hand clutching his hair like he's lifting up his own head. "No, of course not, it's just everything, Jesus, I ... don't know what to do." "She's my daughter," Frances says viciously.

"We could go on the run, Jack. We could take Astrid with us and run. Remember that couple a few years back? They were going to lose their child, so they just put him in a car and drove—"

"They died in a shoot-out with CIS," Jack says wearily. "The child died, too."

"OK," Frances says. "OK. But we'll do it better than them. We'll be smarter."

"I'm not an outlaw," Jack says sadly, looking down at his soft desk-job body. "I write software, Fran. I'd screw it up. I know I would. You know I would."

She can't sleep. The worst part is not that she'll be tired tomorrow. The worst part is that she can't escape from herself. There's no reprieve from the relentless waterfall of her thoughts.

She gets up and walks through to the lounge and gets the little box of wooden numbers. She pours herself a mug full of water, then chucks it into the sink, opens the fridge, grabs a half-empty bottle of wine and pours it into the mug.

The chef's knives are on the table. Damn it, Jack. The man has an allergy to putting things back in their place. She pulls the neon orange knife from the sheath. Someone had given them the little pair, neon orange and neon green, as an anniversary gift. She'd thought it was a weird gift at the time – but those little knives had been very useful. You don't know what a difference a good knife makes until you've tried one.

She places the little orange knife in the centre of the table and opens up the box of numbers. Carefully, she places the numbers around the circumference as if she's creating a giant clock with the knife as a hand to tell the time.

She takes a glug of wine and looks at the numbers. Astrid, what's so difficult about them?

If the Transfer happens, they'll take her and give her to a new family. Pre-Loved, that's what they call them. Children, like Olivia's son Noah, who were previously born into another family. They're cheaper to finance, although no one likes to talk about that.

Children taken away because of Milestone under-performance will be placed in families that are strong in the area of under-performance. They'd take her and take all her "collateral", a CIS term for all the products of her childhood: drawings, paintings, photographs. With baby photographs, they often digitally superimposed the new family to create a seamless hijacking of memories. Many children don't even remember their original families.

She imagines Astrid going to some family of maths geniuses.

Tears come from somewhere deep and terrible. Maybe Astrid would be better off. She reaches across and spins the knife in the centre of the numbers. It twirls in the centre of the table like a spinning top. Around and around until it slows down and stops with the blade pointing at the number four. Astrid's number.

No, she's not letting them do it. Never. She takes the knife and touches the tip of the blade. These things are sharp. Blood trickles from her finger and she watches it, sobbing. She slides the knife back into the sheath and sticks it inside her high-waisted jeans. She's both a crier and a fighter.

The assessment hurtles towards them. She collects all of Astrid's collateral and puts it in the large CIS portfolio case that comes in the post. In go the Mother's Day cards, the lumpy pieces of pottery dotted with plastic gems, the family portraits. Each piece that goes in makes the knife press harder against her hip.

Jack takes off work the day of the assessment, and spends the morning scrubbing the wallpaper with sugar soap. Astrid's curling designs, the intricate faces, the colourful but eerie landscapes disappear beneath the brush.

"You've checked everywhere?" Frances says. "All of her scribbles are gone?"

"I've checked everywhere," Jack says, brushing away the hair stuck to his forehead with sweat. "They're gone."

"Maybe I'll do one more sweep," she says cheerily. "Just to be sure."

He reaches out and takes her hand. "I've checked," he says.

Frances has prepared Astrid as much as she can. Be yourself, but not too much. Be polite but don't fawn. Be confident but not bossy. Numbers, numbers, numbers.

Frances is thankful when the doorbell finally rings because it's no longer something to be feared. It's happening. She answers the doorbell with Astrid standing in front of her like a show dog. Bark, Astrid! Roll over!

The man in the crimson jacket is younger than she expected. He's slightly built, with a nice enough face marred by a deep frown line between his eyes. When he speaks, she recognises the voice from the phone.

"Franklin Hardy, ma'am," he says, extending his hand. "The assessor."

"Frances Walker," she says. "Fran."

She shakes his hand, trying to project as much confidence into her grip as possible. I'm in control of the situation. I'm a good mother. I have a good child.

The man kneels down in front of Astrid and holds out his hand. "Franklin," he says.

"Astrid," the little girl says, solemnly taking his hand and moving it up and down.

"Why don't you go to your room and play while I speak to your parents?" he says.

Astrid shrugs and slouches away, instantly dropping the air of solemnity and slipping into her usual air of spontaneous chaos. Frances wills her to stand up straight as she meanders her way down the hall.

They sit in the lounge – Frances and Jack on the green velvet couch and the assessor on the other. His eyes seem to rove everywhere, and Frances can't help but suddenly see the splotches of oatmeal on the armrest and the glitter on a throw cushion. She feels the couch press the knife into her back.

"This assessment is to determine whether Astrid has reached the minimum required Milestones in order to stay under your care," the assessor says. "If it is determined that these Milestones have not been achieved, then the child will be placed under immediate

care of Child Investment Services. Do you understand?"

Jack must have felt her body tense because he threads his fingers through hers and squeezes. "Yes," he says. "We understand."

"Because the speedbump lies within the area of numeracy, it seems prudent to start there. Would you object to me taking Astrid through a brief worksheet?"

Jack squeezes again. "No," he replies.

Frances leads him to Astrid's room and stops in front of the door. She had tried to remove most of Astrid's sparkly touches and she hopes the assessor doesn't see marks left from glue and glitter on the door.

"Is there anything you want to ask before I take her through the sheet?" he says.

Frances looks down at the small tablet screen that he's pulled from his bag. It's filled with numbers and simple equations. She instantly knows that Astrid will not be able to complete it.

"I ..." Fran starts and then stops. Starts again. "I just want you to remember that that's a little girl in there," she says. "Not an account. She's like my spine, the thing that holds me up. Take her away from me and you'll be ripping that out ..." She stops. "I'm sorry. You couldn't understand that."

The assessor looks at her. Young eyes bright, and that frown line like a canyon in his forehead.

"I understand," he says softly.

"How?" Frances says. "How could you possibly know?"

There's a pause and Frances can sense him going off script again. "I'm a Pre-Loved child," the assessor says slowly. His frown line deepens and there's a desperate sadness there. "I was transferred when I was the same age as Astrid."

Fran stares at him. "Do you remember?" she asks. "Do you remember your other family? The one that raised you?"

"I need to do the worksheet, ma'am," he says. "Do you have any

other questions?”

Frances and Jack meet in the kitchen while the assessor is in Astrid’s room.

Frances takes the knife from the sheath in her waistband and squeezes it in her fist.

“What are you doing?” Jack hisses, grabbing her hand.

“He’s not taking her,” Fran says, pulling her hand from his grip. “He’s not.”

“Think about her. Even if they take her, it’s better than being on the run with murderers, isn’t it? Fran, we can’t murder someone for doing his job.”

“Why not? They can take our child away for having trouble doing sums,” she says.

When the assessor returns she can see it on his face. Astrid failed. Jack can see it too. It’s in the way he looks at them, in his mannerisms, everything is tinged with regret.

“I need to see the rest of your house to complete the assessment,” the assessor says softly. “If you could gather your account’s collateral ...”

She nods and follows him as he begins his tour of the house, walking with him from room to room as he taps on his tablet screen. Stalking him like a predator. She looks up and sees Jack standing at the entrance to the kitchen, the neon green chef’s knife stuck into the waistband of his pants. His face is haunted. He gives her a nod.

When they reach the lounge, she puts a hand behind her, closing her fist around the pink handle of her knife. The assessor is kneeling down next to the window.

“Are these Astrid’s?” he says. His fingers brush over a swathe of bright swirls and faces on the wallpaper.

“Yes,” Frances croaks. “She loves to draw.”

Jack comes to stand next to her. In that moment, Frances feels like they’re two wild animals protecting their young. It’s the law of

the jungle. It’s normal.

“These lines, the details,” the assessor says, tracing his fingers over Astrid’s fantastical imaginings. “This is far beyond the norm for her age.” He raises his tablet and takes several photos of the drawings.

He stands and looks at the two parents, his frown line easing a little. “I’m pleased to inform you that based on these drawings, Astrid’s account can be entered into an artistic track. She will have to work on her numeracy, but that will no longer be considered a speedbump.”

He walks to the door and puts a hand on the doorknob. His crimson jacket is bright against the pale wallpaper. He turns to Frances, looks at her standing with one hand behind her back.

“You asked if I remember my other family,” he says. “The ones that raised me?”

“Yes,” Frances says softly.

“I remember,” Franklin says. “I remember my mother. They replaced her face on all the photos, but I remember her. She fought for me.”

He opens the door and Frances watches his crimson jacket go down the driveway. There’s a buzz in her pocket. She retrieves her phone and taps on the little tree icon.

The background of the page is decorated with various light gray geometric shapes, including vertical lines, semi-circles, and rectangular blocks of different sizes, some of which are partially cut off by the edges of the page.

Imagining tomorrow, shapes it.

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