

RISCURA

PRESENTS

UP
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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.

When we invest with care,
we invest in a better tomorrow.

Through every facet of our operation, we ensure that we not only provide the best results-driven investments, advice and tools, but we do it in a way that's delivered with care for the people whose savings and futures we're protecting and growing.

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

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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



Mohale Mashigo
Rest in Parys

Mohale Mashigo is the author of the University of Johannesburg, Debut Fiction, Prize winning novel *The Yearning*. Her latest offering is *Intruders*; speculative fiction short story compilation. Mohale was born and raised in Soweto, South Africa. She is a multi-disciplinary storyteller who loves exploring the unknown. In addition to being a writer, she is also an award winning singer songwriter, who performs under the name Black Porcelain. She is also author of a (Young Adult) novel adaptation of the film *Beyond the River* and she writes for the comic book series *Kwezi* (South Africa's first super hero). Mashigo was awarded the inaugural Philida Literary Award in 2020.

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REST IN PARYS

Mohale Mashigo

Summary

What do you do when the world has other plans for your retirement?

As we become healthier, we extend our lifespans. Which will then also mean our retirement age will extend itself. But what happens when you've already put in 35 years of service and working another twenty seems grossly unfair, even barbaric?

How can you escape this, especially when monitoring of citizens is fast becoming the pastime of governments and your fellow citizens?

Simple, you ask your daughter to kill you. The question is whether Cole and her parents will get away with it.

Investment Concepts

Longevity and the spectre of retiring at 80

There have been incredible advancements in longevity technology and medicine over the last decade. This has resulted in many predictions that, in the near future, many of us will be comfortably living to 115 years old.

This will have major implications on the way we work and how long we work for. If we keep the retirement age the same, the money we retire with at 65 might have to last up to 30 years longer than it currently needs to. The obvious path is to increase the retirement age to 80. However, retirement also creates space for new entrants into the workforce. And with the advent of the Fourth Industrial Revolution (4IR), jobs might be ever sparser, and people may actually need to retire earlier to make space for younger workers.

This is a contentious topic with strong counter arguments. But whichever way you look at it, how our retirement age and our pensions are approached needs to be thoroughly explored. Because with the current system, there is a strong chance we'll outlive our retirement savings by somewhere between 8-20 years. And then what we might need is less reliance on retirement savings, and more social capital where communities are shaped around looking after aging parents long into the future.

REST IN PARYS

“My mother is dead,” Cole muttered as she looked at her parents in the rear-view mirror. They had been on the road for fifteen minutes and already her father was snoring. Stop saying things like that, Cole. It’s bad luck.

Just three hours ago, she had attended her memorial service. “She wanted to be cremated,” she told the large gathering of family and friends. Her best friend, Vishan, mistook Cole’s fear for grief. “Do you want me to get more cupcakes from the back?” he asked, putting his hand on her shoulder. A small nod made him disappear into the back.

The aircon was working fine, but she was sweating. “Use your Vest Con,” her father suggested when he saw Cole wiping sweat off her brow. He had gotten botox injections in his armpits in case he had nervous sweats. The Vest Con was a gift from her mother, who often joked that she could have used something like it when hot flushes were one of her biggest annoyances. “You put a strap on your wrist and it controls the temperature of the vest. Not cheap line!” The vest came in handy when Cole was working in her bakery – standing in front of hot ovens didn’t get easier. It was usually on days when they baked wedding cakes that she regretted dumping her LLB.

Vishan reappeared with a giant tray of cupcakes and put them on a table nearby. “It was Mme Mapaseka’s favourite colour – Canary Yellow,” she overheard someone say about the icing.

Now, driving to her mother’s final resting place, Cole tried to make sense of the crazy movie her life had turned into.

A week ago, Cole had looked at her watch and converted ten minutes into 600 seconds. In 600 seconds, a private investigator would arrive to question her and her father about her mother’s

death. She didn't look dead, though. Joe, her father, was sipping tea and yelling at someone or something on TV. Mapaseka scolded her husband. "Joe, your wife is dead. Show some respect. Keep it down!" Cole's father shook his head and turned the television off.

After weeks of hiding out in Cole's apartment, Joe and Mapaseka were starting to make themselves at home. Their daughter sometimes wished they could all be found, and arrested. At least in her jail cell she would have some privacy.

"Where is that nice boy from Christmas?" her mother asked, knowing that Cole hadn't brought a nice boy home in two years. They were still hung up on Harrison, who, according to FindMeNow had been in Shanghai for nearly a year. Perhaps he didn't realise that she was still on his list of Seekers who could ping his location. She had given up wishing he would answer her calls. Maybe cheaters, like her, didn't deserve a fifty-eighth drunk dial to apologise profusely. Vishan made her delete Harrison's number, but she just retrieved it from her Ocular Cloud – a very crude addition to the chip's capabilities. It stored only a hundred images, selected by the user, from their visual memory. She had stored his number when they first met. So now she could download it to her phone whenever she was drunk and lacking in shame. It was still saved as Earring Weirido.

But now, tears needed to be summoned, and the shock had to match an Oscar-winning performance by vintage movie stars like Meryl Streep and Marsai Martin. Cole knew exactly what would happen, but that didn't make it less stressful. What they were doing was illegal: jail time was guaranteed if they got caught.

It was a simple story they had rehearsed for weeks: Her mother had gone to Bela-Bela for a week away; she often took short breaks by herself. "It's how I've managed to stay married for this long," she would tell disapproving family members. Joe was going to stay home with their dog, Shandis: "I'm going to take my good boy on long walks and eat junk for supper."

When Mapaseka hadn't called in two days, he called the B&B where she was meant to be staying.

"I'm so sorry sir," said the receptionist, "but she never arrived. We tried to call her, but the phone kept going to voicemail." That set the plan in motion, and the police started searching for Mapaseka, even though they knew it was difficult to find people with malfunctioning chips.

She called Vishan and heard herself say, "Vish, I think my mother is dead." Her best friend immediately offered to drop everything to be by her side. Cole used the rising cakes in the oven as an excuse to stop him coming over: "I need to finish up here. It's quiet enough for me to ugly-cry. Let's meet at Sgodi."

Sgodi was a small dingy bar two streets from Vishan's house. It was the quintessential hole in the wall, hence the name Sgodi (hole). It was too early for the denizens to have filled the place. The owner had a concealed room where people could smoke – probably one of the only places in the city where people dared to smoke in public. It was exactly this kind of pointless rebellion that drew Vishan and Cole to Sgodi – they could be and do whatever they wanted to do.

"Shall I score us a cigarette?" Vishan asked, eyeing a man sitting at the end of the bar.

"What if he's not a smoker?"

"Oh, then I'll ask him how his teeth and finger jaundice is doing."

"No. Let's just have a drink and forget about it."

"Whatever you want, loser. But you don't get to play the 'my mom's dead' card again. You wasted it."

The bartender looked over at them with mild disinterest. Vishan slapped his mouth shut with his hand. Then a giggle grew between them, eventually growing into a guffaw that overpowered the cheap Bluetooth speaker playing honky-tonk Norah Jones songs. There was another shot of tequila being poured for her. "To your sweet mother, my girl!"

When Cole eventually got home, Shandis was curled up on the sleeper couch, so she got into bed with her parents. “You stink like a bar and illegal substances,” her mother whispered as she moved over. Joe grumbled, “Cole, your bed is too small and you are too big for this.”

Mapaseka blamed her death on the Fourth Industrial Revolution with which the South African government had become obsessed during the years between 2019 and 2024. Government ministers proudly wore blazers with 4IR embroidered on the pockets. Who cared that nobody really understood what the Fourth Industrial Revolution was supposed to mean? It looked good in press releases about tablets being delivered to schools – even if the same schools didn’t have windows or enough seats for all the pupils.

Free wi-fi in public spaces was a bigger hit than tablets for schools. Replacing post office workers with drones was a hit. Making every citizen wear a Nano (tracking) Chip, inserted at birth, was a definite miss. There were some protests, but the Department of Safety and Security sang a harmonious tune about keeping citizens safe and tracking criminals. Banks provided a chorus about easy banking and avoiding crime by never carrying cash. Women, children, older people, tycoons and moguls didn’t hesitate to get their chips installed.

The chips, created by previously unemployed graduates, could be placed at three locations on the body. As with anything, once they reached the source of cool (young people in townships), they acquired all kinds of names. Shoulder Chips were known as Smoked Beef, chips inserted behind the ear were Salt & Vinegar, and wrist chips were fondly called Tomato Sauce. The names endured even after the technology evolved.

When she was little, Cole asked Joe why her chip was called Salt & Vinegar, and he laughingly explained that it was all about food and taste. “Imagine if someone licked the back of your ear; it would taste sour. Cut your wrist, and it bleeds like tomato sauce. And shoulders look like meat, don’t they?” None of it made sense to her

six-year-old mind. Her mother’s chip was one of those nicknamed Mdlwembe, after stray dogs in the township; it never really worked.

It was not uncommon for chips to malfunction in the early days. Sometimes people would be declared dead because their chips had been cloned. Bank accounts were mistakenly frozen: “I’m so sorry, ma’am, but it seems your chip is faulty. A consultant will get back to you within four business days.” Cheating husbands found ways to freeze their chips so their wives couldn’t track them. Government departments hardly ever used their own 4IR chips, and people still had to fax important documents: “The chip scanner is not working, my dear. Please bring your ID card next time. This counter is now closed.”

South Africans were caught up in 4IR pageantry and busy celebrating the fact that four of their national sports teams were winning matches regularly. It was during this period of Mandela-like euphoria that a few laws were passed while no one was paying attention. The Longevity Bill made eighty the legal retirement age for all able-bodied citizens: “because we are living longer, thanks to technology.” Just like that, the Proteas were the number one national team in the world, unemployment was down, the post office was mostly reliable (thanks to drone delivery) – and the legal retirement age was now eighty. “EIGHTY! They are forcing us to become investors in their damn revolution,” Joe grumbled. He was fifty-seven when the bill was passed.

A month ago, the family had been in their back yard celebrating Mapaseka’s sixtieth birthday. It was a small celebration compared to the one her colleagues had thrown. Cole noticed that her mother’s face had changed when they talked about Beijing becoming the world’s largest city within a forest.

“Surely it should be the largest forest within a city?” Joe asked.

"No, Dad, they're saying the trees make it look like the city was built around the trees."

"Don't they have some machines up there as well?"

"Yes, there are carbon dioxide extractors floating between the trees."

"I'd love to see it. We should go on a family holiday."

"But Mapaseka is a grumpy flier." They expected her to toss back a snarky comment, but she just sighed.

"The world has changed so much. It's all happening so quickly. I'm not going to wait another twenty years to enjoy what's left of my life."

Mapaseka met Joe when they were both twenty-something waitstaff at a restaurant on Vilakazi Street. It was always full; tourists visited Mandela House, and then walked down the street for "authentic South African cuisine". Joe often told friends that it was love at first laugh for him. "The funniest person I ever met. How could I not fall for her?"

Mapaseka always rolled her eyes at this. "This man doesn't have a sense of humour. He's a liar. I was the only person who actually spoke to him. It was love at first acknowledgement." That was how they were, from the moment they met until the day they decided to kill Mapaseka.

"We put you through school. You have your bakery ..."

At first, Cole was amused. All her life, Joe had impressed on her the importance of truth. "You know you're not just asking me to lie. You're asking me to help you do something very very illegal."

Her parents were expecting resistance. Mapaseka handed her daughter a slice of birthday cake. "Cole, I'm honestly tired of working. I can only retire in twenty years. They only let people who are really ill retire early."

Before Cole could ask how they would survive without jobs, Mapaseka went on: "We bought this house a long time ago. When I'm dead, Joe will sell it. And the Spouse Clause will keep us afloat."

This stated that if one's spouse died before turning eighty, the survivor was entitled to collect a death benefit covering the shortfall in earnings. Cole had seen a special report about people who were taking advantage of this loophole. This had led to a boom in private investigators being hired to find out if these deaths were legitimate.

Cole laughed nervously; it was clear that her parents had been thinking about the scheme for a long time.

It was no laughing matter once the deed had been done. Cole had a recurring nightmare of her mother's chip coming alive and initiating a small red flashing light on the South African Police Missing People's map. She had seen it on the news when the Minister of Police gave TV reporters a tour of the new SAPS headquarters. In a large room was a hologram of a map of South Africa, speckled with dots of all colours.

"The yellow lights are missing people," explained the PR minion. "Those whose chips come online become a red flashing light. A message is then dispatched to a police station nearest to the location. No other country on the continent has anything like this. Soon missing people will be a thing of the past."

A journalist standing at the back of the room shouted. "Missing

people with chips will be a thing of the past. What about the rest of us?”

In Cole’s nightmare, her mother’s Mdlwembe became a red flashing light at SAPS headquarters. A few seconds later, a police officer broke through her apartment door, found her sleeping on the couch and yelled at her to stand and put her hands in the air. The policeman looked exactly like Vishan. After every dream, she fought the impulse to call Vishan and tell him about her parents. But she didn’t want to entertain the possibility of Vishan ending up in jail because she turned him into an accessory after the fact. Whenever they had spoken about prison, he would joke it was the only thing stopping him from robbing all the comic book stores in the world.

The investigator, who introduced himself as Mandla, looked sombre when he arrived at Cole’s bakery. There were three cake pans in the oven and the room smelled of vanilla. Above the shop was her apartment, where her not-dead mother was doing her best impression of the dead – neither seen nor heard. Joe joined them and apologised for keeping them waiting. Mandla smiled and said it was no problem at all.

Cole and her father had already been through the process with the police. Her mother wasn’t dead, but she still found herself wishing the investigator would say she had been found. Mandla’s demeanour changed once he started reading information off his tablet. “So ... they found her car.” He began with the questions: how often did Mapaseka go away by herself? When did they start to worry about her? When did they call the police? Had they made any efforts to look for her in Bela-Bela?

They hadn’t gone to Bela-Bela, but Mapaseka had taken a bus back from Limpopo, meeting her husband and daughter at an Engen 1-stop, just outside a town that 4IR had forgotten. There were many places like that. In some villages, there were as few as ten people with chips, and most of them found themselves being thrust into leadership positions because they “understood” the new world. A small town in the Eastern Cape had unofficially appointed their local drunk as their mayor because he had had a chip inserted when he went for surgery at a hospital in a bigger town. People now consulted with him on personal matters, the education of their children, and even their prospective lovers.

Cole transported her parents in her delivery kombi, with tinted windows and ColeCakes in pink cursive writing on the outside. Her heart was an alien trying to burst out of her chest. The fear of being seen or stopped by police made her drive just under the speed limit. They arrived at her home in Yeoville in the dead of night and crept up the stairs.

Now Cole’s eyes kept darting to Mandla’s face. In turn, his hazel eyes were fixed on her hands. He spoke methodically: “The police suspect it was a robbery gone wrong. They took valuables and burned the car. No body was found, but there was blood nearby.”

Joe winced – even the mention of blood made him want to faint. Mandla apologised and made a few notes on his device. He went on, but Cole zoned out because she knew the rest. Despite all the lies, there were tears rolling down her face. Her father put his arm around her and asked the investigator if he had any more questions.

“No, but I will be looking into this case. Please try to understand that I’m not the bad guy. It’s just my job. I also lost my wife, so I know what you’re going through.”

Parys was about an hour and a half away from Johannesburg, quaint in the way that small towns often were. For the first few days it was charming to an outsider, then you stayed long enough to either hate or adore it.

How could Cole's parents possibly survive a place like this? They were city people who never once mentioned wanting to move to a place that got its name from Paris, but looked nothing like it at all.

"It's over here, take this left." The excitement in her mother's voice sounded strange to Cole; it was like a forgotten song. Right past the antique store, with creepy dolls displayed in the window, was a cluster of houses with a sprawling vineyard behind them. They drove into the complex of houses with thatched roofs. "It's the one right at the end." Joe had woken up.

The door of the canary-yellow house was open. Cole, still terrified that they would be found out, looked at her mother. Mapaseka smiled reassuringly. It occurred to her how little she knew of the rest of the plan. All she had had to do was report her mother missing, pick her up from a petrol station, let them take over her apartment until Mapaseka was declared dead, and then be a hearse. Her parents insisted on keeping her on a "need to know" basis.

Happy Death Day! There was a hologram banner hanging from the ceiling. There were at least twenty people in the dining room, who cheered when the family of three, plus Shandis, walked into the house. Cole's mouth fell open, fear making her scan the room. The people in the room seemed happy. Joe and Mapaseka hugged every single one of the people; a few had tears in their eyes.

Cole closed the door behind her and grabbed a snack; she had been having trouble eating for weeks, but now hunger forced her to pick up a samoosa. She lifted it to her nose to determine what the filling was when an older lady ambled over to her. "It's beef mince. A real favourite around here."

Cole stuffed it in her mouth to avoid having to talk. "We call ourselves the Dearly Departed. We are all officially dead but very much alive. Eighty is too far away. It is honestly too much to ask of anyone." Cole swallowed the samoosa and opened a bottle of water.

"We have a little self-sufficient community. We get to enjoy our early retirement and hang out with other outlaws." The old lady cackled and walked away.

Joe looked over to his daughter and smiled; it was a satisfied smile. One that made her put another samoosa in her mouth to stop herself from bursting into tears.

She was the only one who saw him. The window, facing the street where her pink van was parked, was open. Mandla, the investigator, was walking towards the door. He seemed to be pleased with himself.

He stood at the open door and waited for the room to grow quiet as people began to notice the presence of an intruder.

"I've never seen so many dead people at a party," he crowed. "One phone call and I'll be a hero." He walked over to the refreshments table and picked up a beer. Nobody moved or made a sound as he opened the bottle and took a big gulp. "Or. You could tell me how to join your little death club."

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

Imagining tomorrow, shapes it.

To create a future worth investing in requires us to look at what it might hold. It's why we've created an anthology of parables set in the near future. The themes in these stories were conceptualised by RisCura's investment experts. And then taken into rolling, human stories by a diverse group of authors from internationally acclaimed best-sellers to powerful new voices. All curated by international best-selling author Lauren Beukes.

They pose important questions about what could happen if we, as an investment industry, care or don't care about the investment decisions we make.

Because when we imagine what the future might hold, we can better define the upshot. And then take the necessary action to ensure the investments we care for are prepared for them. After all, this isn't only about money and numbers, it's about the lives and futures of all the people who are impacted.