

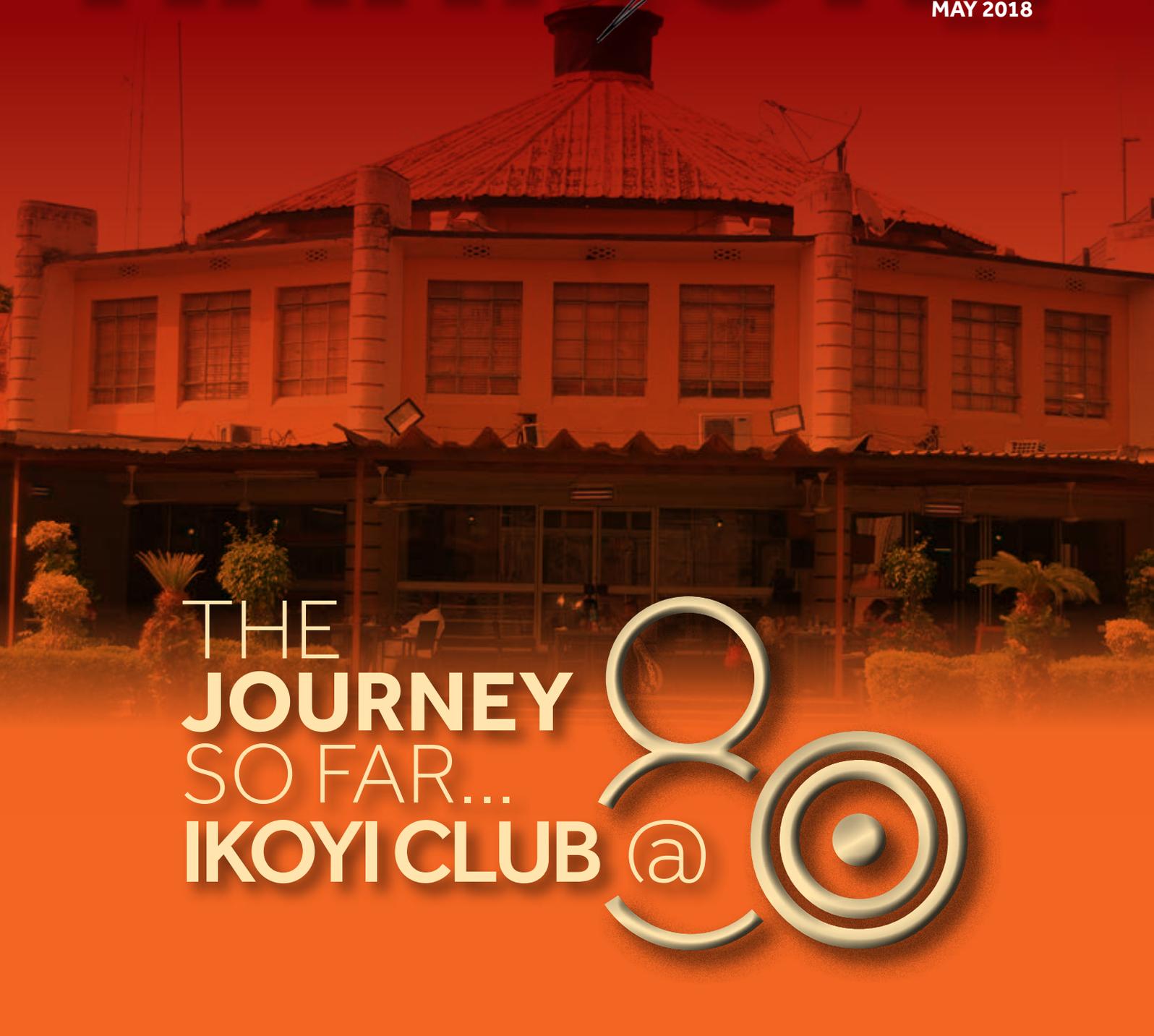
THE IKOYI CLUB 1938 MAGAZINE

ISSN: 597-1902

HARMONY



MAY 2018



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**SHORT
HISTORY OF
IKOYI CLUB**

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IS NOT GOOD
ENOUGH**

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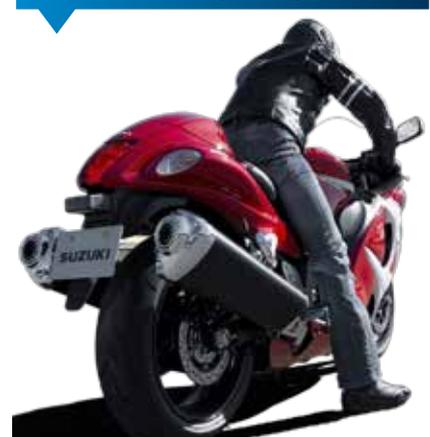
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SECRETARY'S TAKE



STEP IN...

Olukunle Oyewole Esq.
Honorary Secretary



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Welcome to another exciting edition of Harmony Magazine of Ikoyi Club 1938

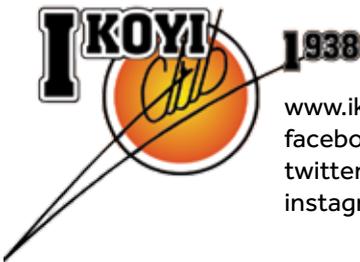
This magazine promises to be a collector's item as it comprises different interesting articles from prolific writers within and outside the Club. The articles range from business, social, exports and other human angle stories.

In the spirit of the Club's oncoming 80th Anniversary, we interviewed an elder statesman and old club member in order to get a glint into the past

This edition will also reveal to you the Club's preparation for the 80th Anniversary in some month's time as all concerned Sub-Committees have been inaugurated to kick-start the deliberations and preparations for the greatly anticipated event. The celebration promises to be one of a kind.

As usual, a segment for 'Know Your Club Rules' is included to further familiarize members with the rules of the Club.

We do hope you enjoy this insightful magazine. You can be a part of the next edition by sending in articles on any area of human interest. Cheers!



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Ikoyi Club 1938 is a private member family Club and it occupies an enviable area of approximately 456 acres of land and provides first class facilities for about 10, 000 members. On September 29, 1938, Ikoyi Club 1938 officially came into being through the merger of the European Club and Lagos Golf Club.

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THE SIX FRESHERS

of the seventeen members of the General Committee, six are first timers, they are:



Olufemi George

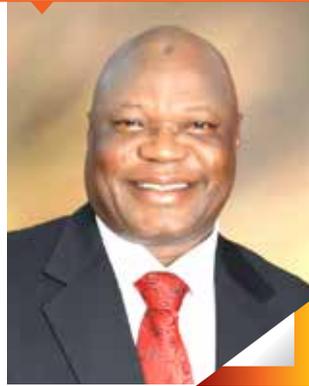
Honourary Treasurer



Olufemi George, Chartered Accountant and Chartered Marketer, started his working life at Guinness Nigeria after attending such schools as St. Finbarrs' College, Akoka, Federal polytechnic, Ilaro and Yaba College of Technology and Olabisi Onabanjo University, Ago-Iwoye.

Brig. Gen. MAO Amolegbe (Rtd.)

Golf Captain



General MAO Amolegbe is a retired General of the Nigerian Army after 35 years of meritorious Service to the Country. He was enlisted into the Nigerian Defence Academy in 1979 and commissioned 2nd Lieutenant in 1982. He retired voluntarily in April 2014 from the Nigerian Army

He loves to travel, a die-hard Arsenal Fan, who has passion for the game of Golf.

Abimbola O. Okubena

Tennis Section Chairman



Abimbola O. Okubena is an Innovative Entrepreneur with developed leadership skills and a comprehensive background in marketing profession. He is the Executive Director of Health Forever Products Limited, Lagos, Nigeria.

Omobayode Abe

Billiards, Pool & Snooker Section Chairman



Omobayode Abe, an experienced sales leader in the information and communication technology space, has gathered experience working for a few blue chip multinational corporations. He has served the Club at various level.

Theophilus Madu

Other Sports Section Chairman



Theophilus Madu, a member of Nigerian Society of Engineers, NSE and also a member of Society of Petroleum Engineers, SPE, is a Drilling Consultant with Techmann Energy Ltd.

He has worked with Nepa for 4 years and Shell for 23 years. He has served the Club at various stages

Olufemi Onifade

Entertainment Chairman



Olufemi Onifade, Executive Chairman of FEMONI International Ltd. holds HND in Architecture from Yaba College of Technology, Yaba. He has served the Club as a member of the 2012 Anniversary Sub-Committee. He is married with kids.

SHORT HISTORY OF IKOYI CLUB 1938



By Yanju Scott



Many stories have been heard and written about the History of Ikoyi Club 1938. Some have been based on hearsay others on 'first hand' information and 'impeccable' sources. However the correct and authoritative history is contained in various deeds and documents in the vaults of the Club's Bank here in Nigeria. I have been privileged to have access to these documents during my tenure as Chairman of the Club.

On Friday 23rd February 1990, there was a general strike by all members of staff of the Club. The reason for the strike was the demand by the union for the removal of the then Personnel Manager. As members of the new General Committee were elected the previous night we were unaware of the ultimatum given for the removal of the Personnel Manager. Our appeal to staff to return to work fell on deaf ears.

The running of the Club was left to the few management staff and the Committee Members of the Club performed credibly by manning all the bars and providing services of their domestic servants to maintain and clean the Club premises. The strike was successfully broken.

In the course of helping to run the Club, we accidentally came across a receipt for a bank deposit box. Nobody knew what it was and no one had

requested for it before. We eventually did and got the box, which contained all the titled documents of the Club. The story is briefly this:

Before 1938 there were two separate Clubs with separate and distinct identities:

- (a) The Ikoyi Club and
- (b) The Lagos Golf Club

Both Clubs were in Lagos in the colony of Nigeria

THE IKOYI CLUB

Ikoyi Club was by deed dated Monday 30th March 1925 between Sir Hugh Charles Clifford, Governor and Commander in Chief of Nigeria on behalf of the Government of Nigeria and registered Trustees of the Club granted an area of 31.943 acres which this Club then occupied (including disused prison buildings) for a term of forty years with option to renew for another forty years.

Part of the covenants was that Polo and Tennis grounds would be laid out and maintained.

THE LAGOS GOLF CLUB

By deed dated Thursday 7th of April 1927, Sir Graeme Thompson, then Governor and Commander in Chief of Nigeria on behalf of the Government of Nigeria granted to the Trustees of Lagos Golf Club a total area of 38,70 acres for 40 years to be used for golf (but game of bowls may be played)

IKOYI CLUB 1938

Then in 1939 by deed dated 1st of April 1939 both Clubs surrendered their leases to the government following agreed merger between the two Clubs. In the deeds were recitals relative to the joining together of Ikoyi Club and Lagos Golf Club and the establishment of a Club with the name and style Ikoyi Club 1938.

By deed dated the same date-Saturday 1st April 1939, Sir Bernard Henry Bourdillion, the Governor and Commander in Chief of Nigeria granted the Trustees of Ikoyi Club 1938 a fresh lease. Total area granted was approximately 206.6 acres- additional land given.

By deed dated Monday 27th of February 1950, Sir John Stuart Macpherson, the Governor and Commander in Chief of Nigeria granted a lease of approximately 192.543 acres to the Trustees of Ikoyi Club 1938 for 90 years with effect from 1st April, 1949. The government later requisitioned part of this land which is now the site of the Federal Secretariat at Ikoyi.

The Board of Trustees saddled with the administrative management of the Club in 1938 are: Sir Donald King-

don, who was Judge/Justice in Lagos, Henry Stewart and David Duncan Gibb. These three were the original members of the board of Trustees for Ikoyi Club when it came into existence. Other Trustees since inception include Dr. O.B Alakija, Mr J.P Srecbik, Mr Alfred Ehren, Mr Justice Fatayi-Williams, Chief C.S Sankey, Mr C.R Harding, Hon. Justice Candide-Johnson, Mr Richard Kramer, Mr Kayode Jibowu, Mr Alaba Okupe, Engr. Akin Laguda, Mr Bode Augusto and Rear Admiral (Rtd) Isaac Areola.

Yanju Scott (S352), a Honorary Member, Vice Chairman (1987/89) and Chairman (1990/1992) of Ikoyi Club 1938. He is a Lawyer and Chartered Insurer.

LADIES AND GENTLEMEN,

Ikoyi Club has metamorphosed from its Europe-an-only Membership into one of the best examples of multi-racial Clubs in the world with membership drawn worldwide spanning over ninety seven (97) nationalities currently. Through careful nurturing and the break-down of artificial boundaries of segregation, the Club, which started as an assembly of largely expatriates civil servants and members of the business community, has blossomed into a study in inter-racial and inter-ethnic relations.

Today, Nigerians of various ethnic origins, nationals of various nations and people of diverse callings in top echelons of their organizations make up the membership of the Club. The modern-day Ikoyi Club 1938 is a story of multi-cultural success. It is a member-only Club situated in Ikoyi and occupies an enviable area of approximately 456 acres of land and provides first-class facilities for about 20,000 members.

Come September 2018, Ikoyi Club 1938 will celebrate 80 years of fostering Global Harmony through Recreation. It is certain this will be a befitting celebration for a Club that towers high among all others as unarguably the most prestigious elite club in the country.

The 80th Anniversary Sub-Committee, which is headed by the Vice Chairman of the Club, Dr Adekunle Wright, is to plan and prepare for the 80th Anniversary of Ikoyi Club. Members of the Sub Committee are : Mr Olukayo-de Ogunleye, Mr Wole Awe, Hajia Rakiya Zubairu, Mr Tolu Aderibigbe, Mr Tade Adekunle, Mr Funmi Onabolu, Mr Oare Ojeikere, Mr Kunle Odedina, Mr Pekun Sowole, Mr Doyin Ashiru, Mr Lanre Idowu, Mr Segun Bankole, Mr Sunkanmi Iyiola, Mr Femi Onifade, Mrs Alero Edu, Mr Toyedayo Osilaja, Mrs Chris Erim- Onongha, Mr Leo Olagbaie, Mr Rotimi Ishola, Mr Diran Olojo, Mr Bimbo Okubena, Mr Niyi Agiri, Mr Tunji Okesola, Mr Osaze Ebueku, Mr Abul- Hakeem Olasewere, Mr Chijioke Agu

We all look forward to a glorious celebration!

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EXPORTING IS EASY AS ABC

By John- Bede Antonio



There are several opportunities in the Export Sector. It is not only huge; it is growing by leaps and bounds daily as the world population grows. The export market is bigger than the Nigerian economy; so why are we not exploring this sector?

There are different types of Exporters

1. The Export Broker
2. The Armchair Exporter
3. The Part time Exporter
4. The Full Time Exporter

The Broker

The Broker needs little or no capital but a good smart phone and wide contact. He must love to meet people, travel and research for information. The Broker usually knows a local or international buyer of a product and connects them to a reliable supplier. What he earns is called a finder's fee.

The Armchair Exporter

This person has money or good contacts, such that he can supply an overseas demand. He may buy the product and transport to air or sea port for a forwarding agent to take over and deliver to buyer.

Part Time Exporter

This person is in an employment other than exporting. He only does exporting to earn additional income, while waiting for the right time to go full scale. He earns a good fee by connecting international buyers to local suppliers.

Full Time Exporter

This is a professional who has an export license and is registered with the Nigerian Export Promotion Council. He is involved in Export planning, contracting, sourcing, financing, documentation, warehouse, and transporta-

tion to the airport or seaport.

He may contract for FOB or CIF the goods to the overseas buyer depending on the agreement.

Export may look difficult and complicated, but many people have done it. There are professionals who can guide and assist.

My vision is to have a million exporters with the next five year such that non oil export is ten times the value of oil export. I believe this is possible if we deploy the enormous resources available to us the right way.

There are various products and services that can be considered for export. These are divided into three Main Categories;

1. General Goods
2. Creative Arts
3. Service Sector

General Goods include foods such as palm oil, vegetables, fresh or dry, melons, yam, plantain, bitter cola, spices, and many others. General Goods can also be subdivided into four. They are: General export, Manufactured Goods, Agro Commodities and Solid Minerals. Examples of manufactured goods are yam flour, cassava flour, cocoa powder, etc. Agro Commodities are sesame seeds, ginger, sorghum, soy beans, tiger nuts, etc.

In the creative art sector, there are opportunities in Nollywood movies, fashion, visual arts, arts and antiquities, advertising, performing arts like WAKA, etc. A Creative Economy can be built around this sector for export.

For the service sector, we need to master it and take it to the next level. These include the following: information and communication technology, financial services, knowledge-based activities and tourism which would include events, festivals and locations of interest.

John Bede Antonio (A2121) is a social Entrepreneur and a minister of the Gospel, Member of Gideons International and Full Gospel Business Men's Fellowship

COUNSELS FOR NEW BUSINESS

START UP

by Taiwo Ojo (PhD)



Launching a new business start-up is certainly not an easy task. This is even more so in Nigeria where many business struggle due to the turbulent economic climate and issues bothering on inconsistent policies of the government. For many start-ups, the sequence is predictable enough: write a business plan, look for investors, choose a team, introduce a new product and start selling as soon as you can. And somewhere in this sequence of events, you will probably suffer a setback. That is one risk associated with every start-up. Harvard Business School's Shikhar Ghosh once asserted that over 75% of all start-ups fail. A probable example in Nigeria in this direction is the uninspiring tales of some beneficiaries of the you-win entrepreneurship programme of the President Goodluck Jonathan-led administration. Although there are several factors that account for why businesses fail, one factor that I have found to be quite germane is the place of data in business management.

Since a start-up is an organisation formed to search for a scalable and repeatable business model, then possessing deep understanding of the requisite knowledge of lean analytics with practical and detail research, advice and guidance can help you succeed faster in a start-up.

By failing to deploy appropriate data in their quest for growth, many start-up entrepreneurs only short-change themselves. Some even ignorantly choose their gut ahead of proven data. Data-driven learning represents the cornerstone of success in start-ups. We are not suggesting that gut instinct is a bad thing though. As a matter of fact, you will need to listen to your gut and rely on it throughout the entire start-up journey. However, guts alone should not run your business. Instincts are

experiments while data is a proof.

In any start-up enterprise, learning doesn't just happen accidentally. It is an integral part of the leaning process. It is important that entrepreneurs particularly learn to evaluate their businesses against the backdrop of obtainable data in their industry. This is management is a lot easier when tasks and results are measurable. Unfortunately, many businesses in our country hardly ever measure due to the absence of credible data and metrics.

Really, analytics is about tracking the metrics that are critical to your business. The purpose of analytics is to find your way to the right product and the profitable market.

So, how do you overcome the challenges associated with a start-up business?

Bill Gates recently observed that "the world of business is going to change in the next ten years than it has in the last fifty years due to technology and social media." The implication of this cannot be overstated. Hence, overcoming numerous challenges that start-up businesses face is critical. Some of these challenges are:

- Developing the vision and business idea
- Raising capital for your start up
- Assembling a business team. According to Sam Walton who said "individuals don't win business, teams do."
- Finding the right business location
- Finding good employees
- Finding good customers



one. Every potential start-up entrepreneurs must

1. Build an analytical culture everywhere in their organisation: Don't eliminate your gut, ensure transparency, ask good questions and start small.
2. Avoid being delusional, always search for the truth.
3. Set a move-on date through strong commitment.
4. Don't personalize your victory or losses.
5. Give up your need to win: Be bold, take calculated risks and let the chips fall where they may.

- Dealing with competition
- Unforeseen business challenges and expenses
- Keeping up with industrial changes and trends
- Exiting the business.

If all goes well, you eventually stop being a start-up. Your start-up has succeeded when it becomes sustainable business that can generate a return to its founders and investors. Most investors look for these four major things: momentum, management team, market size and money/capital in a start-up.

One of the critical differences is that while existing companies execute a business model, start-ups look for

6. Feed your intrinsically motivated ideas by focusing less on the end result but more on things within your control.

7. Sharpen your mental sword by embracing continuous learning of data and analytics.

Finally, start-up entrepreneurs don't need to guess but should know where to focus. They must instil a culture of data in their company by making their organization more data-centric. So, where are you today? What will it take to move forward?

Dr Taiwo Ojo (O4550) is the CEO of Kish Global Consultant. He is an Author, Scholar, Futurist and Organisational Health Consultant



LEMONADE



IS THERE AN

AGE LIMIT

FOR ENTREPRENEURSHIP?

by Ifeanyi Maduka



The Lekki-Ikoyi Link Bridge has to be the safest, most calming and most re-energizing place to exercise in Lagos outside a gym. Yes, it's better than the beaches and it's certainly better than the National stadium. If nothing else, you're not assaulted by the used 'protection' from the previous night's naughtiness.

And so here I am on the bridge walking. It's a steady pace, you don't want to put too much strain on 40 something-year-old knees. And anyway, the sights are much better-appreciated walking head up, than going full pelt missing out on God's finer creations as they saunter and shake along.

Coming down the top of the bridge, there's a young fellow doing his warm-up exercises. It's all rather elaborate, almost as if he's seeking attention to his colorful outfit. Said outfit is complete with tight knee-length shorts which look quite capable of putting an end to his lineage. As he sets off, I catch up to him with ease. I instinctively pull back my shoulders, hold my head up high and kick up a little dust as I pass.

Staying power, pacing, and focus come to the fore

Now, these concepts are completely lost on these young chaps, yet crucial to success in just about any human endeavor. With a huge grin, I pop my earphones back in and settle to appreciate quality music on Classic FM.

And then it happened. I felt it before I actually saw him. It was Johnny Bravo in his tight shorts bearing down on me at a rather impressive pace. This was a confrontation. He was clearly vexed by the manner in which I had breezed past him, and he wanted to challenge his elder. But by now he was running. I could feel the eyes of the aforementioned finer creations waiting for my move as the young Turk sprang away prancing like a gazelle.

So I moved. With a quick apology to my aging knees, I took Boy Wonder's challenge and set after him. And at first, I seemed to be closing the gap. Or was I? What was certain was that I was starting to struggle. How were his heels coming up so high behind him? His back was ramrod straight and he seemed to be pulling away effortlessly. I, on the other hand, was breathing through flared nostrils and with my mouth wide open. It had been all of 800 meters but it felt like miles.

This chap had not read the script. Guys don't do this to each other in public

How do you humiliate a gentleman whose only problem was his bad knee? But for that it would have been a more even contest, I lied to myself. And as is typical of most men, I couldn't help but equate the situation to sex. From the brief encounter that had just transpired, it was painfully easy to imagine how much more satisfactory his solid performance would be elsewhere, com-

pared to the limp struggles of a middle-aged guy.

It didn't matter how hard I tried, I was simply not going to outrun Mister show-off.

This episode is played out in slightly different variations in many other life settings – dancing, use of and adaptability to IT, software applications, driving, sports of course, and even just basic everyday bravado. And don't even dare think about software coding after 40. Some things are just easier for younger people.

And so the question has to be asked: are younger men and women also better suited to entrepreneurship? Are their skill sets more adaptable to the rigors of self-employment?

Is there an age limit to set out as an entrepreneur?

Sadly, the short answer is yes. And the first reason is this – younger people, the men especially, are mostly fearless. They are not shackled by life's lessons, or by other life concerns like family – wife, and children. And so, they can take risks, an integral ingredient for success as an entrepreneur. Their youth allows them grasp technical and even business concepts easier. They are not set in their ways just yet, and can, therefore, learn new tricks.

It gets worse: younger men have more stamina. They simply have more energy and can take the insults that come with self-employment. They keep their pride at bay, assuming they even have any yet. Where the aging entrepreneur sees disrespect and disregard, the younger man sees but a minor distraction. A small 'dis' which will soon be overcome by his charm, his exuberance, and radiant energy. And he believes this completely.

Stories abound of retired workers from oil companies like Shell and Chevron who venture into business after retirement and die within months. Their minds are simply unable to adapt to the world of self-employment after keeping within the safe confines of salaried work.

If most employers aren't ready to take on new entrants after the age of 30, why should the streets accept a newbie at 40?

So is it all doom and gloom for the mature startup? Is it curtains for the actor who was never allowed to grace center stage? No. It's not. Yes, it is more difficult for the person in his late 30s to early 40s to suddenly jump into the murky waters of entrepreneurship and survive, let alone thrive.

But thankfully, we have 2 things going for us that the younger men and women typically don't and cannot have:

experience and empathy. Relevant experience trumps youthful exuberance. In fact, in many instances, experience garnered in early life is a plus for self-management and self-regulation. Experience usually also means patience. And where you have to wait several weeks to see a decision maker, patience can truly be a virtue for the self-starter.

So what about empathy then? Decision makers are not typically young and unmarried. The biggest spenders in Lagos today might be young, but they usually have parents and guardians funding their lifestyles. And it is these people who typically sit across office desks listening to the entrepreneur pitch his case.

These people understand what it means to run a family. They know what it means to pay school fees, maintain a home, cater for wards and dependents. These decision makers will 9 out of 10 times choose to work with a seemingly responsible vendor, all things being equal. Empathy, or rather the search for it, is why small business owners want to let on quickly that they are family men and women. That they are religious and God-fearing.

"Most of the people in the world are poor; so if we knew the economics of being poor we would know much of the economics that really matters"

(Theodore W. Shultz, on accepting the Nobel Prize in Economics, 1979).

What they are doing in effect is signaling...

...that they are in many ways like the decision makers and would appreciate the opportunity to work with a like-minded adult.

And so like the tortoise who beats the rabbit to the tape, it seems the old slower moving entrepreneurs have rallied in the end. The deep thinking, patient and calculated 40-year old has won the heart of the dainty damsel with his tales of war and woe. His quiet confidence and his ability to see things through have helped him ride the rough waters and come out on top. If there's anything aging warriors know, it is that regardless of the situation, "it will come, and it will pass". Whatever 'it' is.

Aging business owners stay the course, even if it means doing an easy shuffle as opposed to the shaku-shaku. Doing it right beats doing it fast. And after all, grey is sexy. Apparently. Combined with a little money, grey cuts quite a figure.

So, all that's needed now is a little more stamina in as many spheres of life as required. And if experience can work in one area, it can certainly make the difference in others. We still have to show the young ones how it's done. Whatever 'it' is

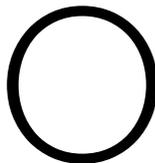
Ifeanyi Maduka (M1846) is an Economic Analyst and Communications Expert. He is the Chairman of Squash Section, Ikoyi Club 1938

TALENT

IS NOT ENOUGH



By Bayo Olugbemi



One of the greatest mistakes of life is to think that talent alone is enough to be great and become a high achiever. I

can't tell you how many times I have seen talented people fail at their various stations in life. Some have, despite their good grades in school never risen to management position in their organizations or become authorities in their professions. Some, despite their intelligence have never succeeded in business while the individual with less ability rises to become CEO or a successful businessman in life.

Believe me when I say that the world out there is harsh and competitive. It is a world where the education that you have acquired and your innate talents will not be enough.

What distinguishes you from the rest of the pack in your respective units, organizations, professions, and endeavours are the quantum of choices that you make on a second by second basis, 24 / 7 a week & 365 days a year for the rest of your life. One of the Contemporary Management Experts of our time, John C Maxwell couldn't have better captured these choices which if internalized, will set you up for continued success in all of life's endeavours.

Choices

You will find talented people in every profession, vocation and business but not all of them ever reach their true potentials because they simply lack the necessary traits that distinguish the successful from the unsuccessful.

Those who fail to make the right choices that will release and maximize their talent, continually underperform, while those who make the right choices consistently win and exceed expectations.

None of these choices require talent but they sure enhance it. Choices as mundane as punctuality at meetings, display of patience and unselfishness, show of effort etc. These choices and exhibition of characteristics will not only enhance one's talent but allow for advancement in our chosen careers, businesses and endeavours.

1. Belief Lifts Your Talent

You must believe in the talent that God has deposited in you. You must believe in the skills that you have acquired over time. Belief will give you confidence to take risks, embark upon uncharted waters and stretch yourself as you climb the ladder of success.

2. Passion Energizes Your Talent

"Death isn't the greatest loss in life. The greatest loss is what dies inside of us while we live." – Norman Cousins

The richest place in the universe is the graveyard - huge potentials and talents buried without use. You must be passionate about what you do. Passion is like a lubricant that fuels your desire to succeed. It makes you want to be the best at what you do. It will allow you position yourself for career and business success. Passion is also infectious as people around you buy into your dreams and visions once they observe how energized you are.

3. Initiative Activates Your Talent

When it comes to initiative, there are four kinds of peo-

ple – people who do the right thing without being told; people who do the right thing when told; people who do the right thing when told more than once and; people who never do the right thing, no matter what.

Whether as an employer or employee the use of initiative goes a long way in setting you apart. It makes you proactive rather than reactive. Every employer is looking for employees who exhibit a significant degree of initiative. Talent aided by initiative makes you climb the ladder of success faster by God's grace. As a business, the use of initiative is seen when you offer excellent value added service delivery to customers with the result of repeat customers and capture of market share. For an individual, it is evidenced with rapid promotion in your place of work.

4. Focus Directs Your Talent

"If you want to be successful, you must focus on what you can do, not on what you can't". Five types of people you are likely to encounter in life – Refreshers, they inspire your dreams and energize your talents; Refiners, they sharpen your ideas and clarify your vision; Reflectors, they mirror your energy, neither adding nor subtracting from it; Reducers, they try to reduce your vision and efforts to their comfort level and; Rejecters, they deny your talent, hinder your efforts, and impede your vision.

5. Preparation Positions Your Talent

Henry Martin once said "Success always comes when preparation meets opportunity". You must therefore position yourself for that breakthrough in your business and that chance to showcase your skills set at work or even for that business opportunity. Prior proper preparations prevent poor performance.

6. Practice Sharpens Your Talent

Practice they say makes perfect. You must never get complacent. You must update yourself with current trends and practices in your career or profession. Where applicable, read books on your area of profession. For football lovers, Ronaldo was once quoted as saying he waited behind to practice two hours after every training session after his team mates have left. Someone once said that if you read a book every month on your area of specialization you would have read 12 books in a year and 60 books in 5 years. This will be enough for you to become an expert in your area of specialization. A reader is a leader, when you learn very well, you earn very well.

7. Perseverance Sustains Your Talent

Perseverance means succeeding because you are determined to, not destined to. Perseverance recognizes life is not a long race, but many short ones in succession. Perseverance is needed to release most of life's rewards. Perseverance draws sweetness out of adversity.

8. Courage Tests Your Talent

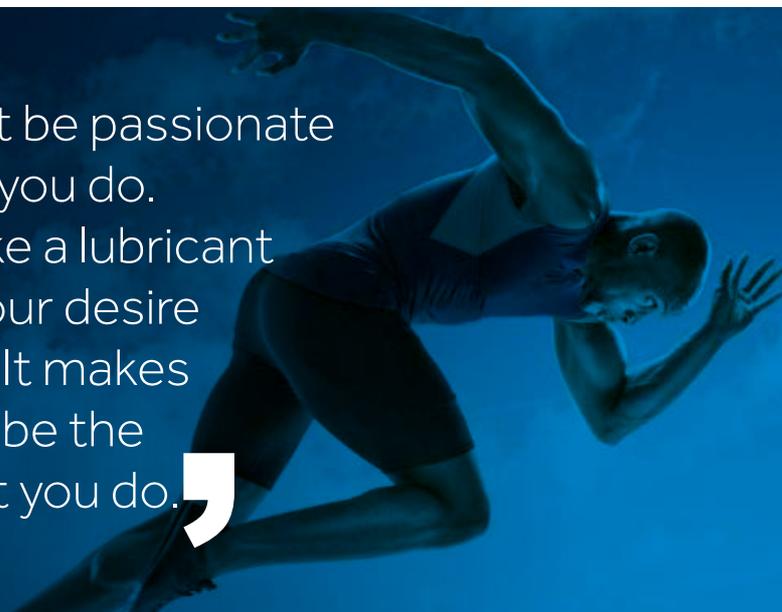
Look for courage inside, not outside, yourself; grow in courage by doing the right thing instead of the expedient thing. Take small steps of courage to prepare you for greater ones to come.

In the words of Meg Cabot in the Princess Diaries: "Courage is not the absence of fear, but rather the assessment that something else is more important than fear; The brave may not live forever but the cautious do not live at all." Recognize that leadership position won't give you courage but courage can make you a leader.

9. Character Protects Your Talent

Talent without character will take you nowhere. Attributes such as honesty, trustworthiness, respect, fairness etc. are critical ingredients in cultivating mutu-

“ You must be passionate about what you do. Passion is like a lubricant that fuels your desire to succeed. It makes you want to be the best at what you do.”



ally beneficial relationships with customers, colleagues and superiors. They will take you far in life. What qualifications and recommendations give you, lack of good character can take from you.

10. Teamwork Multiplies Your Talent

Teamwork divides the effort and multiplies the effect; talent wins games, but teamwork wins championships. The importance of teamwork cannot be overemphasized. More gets done where two or more people are involved. You leverage upon the experiences, skills and ideas of others when you work as a team. If you want to go fast, go alone, but if you want to go far, go with others. T.E.A.M means: Together Everyone Achieves Much.

In his Book 'Never Eat Alone', Keith Ferrazzi said and I quote "To achieve your goals in life, I realize, it matters less how smart you are, how much innate talent you're born with, or even, most eye opening to me, where you come from and how much you started out with. Sure, all these are important, but they mean little if you don't understand one thing: You can't get there alone. In fact, you can't get very far at all".

11. Relationships Influence Your Talent

The importance of networking in translating talent to success cannot be repeated too often. Remember, your life cannot be better than the quality of your association. Social and business networks are critical in attaining both business and career success. The advantages are numerous, principal of which are the doors and opportunities that they open on your way towards success. 'But ask accomplished CEOs or entrepreneurs or professionals how they achieved success, and I guarantee you'll hear very little business jargon. What you will mostly hear about are the people who helped pave their way, if they are being honest and are not too caught up in their own success' -Keith Ferrazzi.

For example, you can gain access to relevant information before your competition or other colleagues get them. 'Relationships are all there is. Everything in the universe only exists because it is in relationship to everything else. Nothing exists in isolation. We have to stop pretending we are individuals that can go it alone' - Margaret Wheatley.

Also, by developing mentorship relationships with senior colleagues, you can get advice that can lead to your rapid rise in your profession. In your professional career as in business, nothing came close to the impact of mentors. At every stage in my own personal career, I sought out the most successful people around me and asked for their help and guidance.

12. Teachability Expands Your Talent

The problem with pride is that it closes your mind to new ideas and feedbacks, prevents us from admitting mistakes and keeps us from making changes. You must be open to correction and to new insights. You must be receptive to new things and ideas. You learn and become better by demonstrating this trait. Never feel that you are too talented to be receptive to the inputs of others. You must be FAT (Faithful, Available and Teachable) to be successful in your chosen field of endeavor. Like the 21st Century Futurist, Alvin Toffler said "The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn."

13. Responsibility Strengthens Your Talent

Responsibility provides the foundation for success, leads to more responsibility, maximises ability and opportunity and builds a solid reputation over time. The true meaning of adulthood is responsibility -your responsive ability to issues, people and circumstances around you.

We are all talented at something, but if we stop there it will more than likely end a disaster. Strive on a daily basis to develop and make the aforementioned choices and traits. Also, do something every day, even if a little, to develop and nurture your talent and there is the guarantee that success is inevitable.

I leave you with this quote by John C Maxwell: "If you want your life to be a magnificent story, then realize that you are its author. Every day you have the chance to write a new page in that story. I want to encourage you to fill those pages with responsibility to others and yourself. If you do, in the end you will not be disappointed."

Bayo Olugbemi is the MD/CEO, First Registrars & Investors Service Limited and a Pastor of the Redeemed Christian Church of God.



TALKING Crypto



By Demola Oyewole

The acceptability of the paper/polymer is what makes it money. Otherwise it's just currency.

If you look up the words "currency" and "money" in a thesaurus, each word will probably be listed as a suitable linguistic substitution for the other; however, their economic function is almost completely opposite. Understanding the difference between currency and money is critical to making smart decisions about preserving your wealth.

For the majority of people, currency – more specifically fiat currency – is "cold hard cash." They are the Naira notes in your wallet or purse. Currencies serve the function of being a country's primary medium of exchange, in the form of coins or paper. Countries moved from precious metals to currency as a way to facilitate exchange among people. Gold, silver, etc were typically cumbersome

and hard to transport. There was a need for an alternative that served the same function and, most importantly, was backed by these metals - Banknotes were once a type of currency backed by gold and silver. Today, these notes are not backed by metals anymore but we operate a fiat currency system backed by nothing but the trust in the government and general acceptability of the currency.

Money or "commodity money" on the other hand can literally be any type of commodity, from seashells to stones, which can serve as a me-

diatum of exchange for goods, services, and payment of debts. Unlike government decreed and issued fiat currency, commodities like gold and silver have an intrinsic or "use value." The value of precious metals is inherent in their scarcity. Unlike fiat currency, which can be printed at the government's whim, gold and silver exist in a finite amount. There is only so much to be mined and sold. Also, unlike fiat currencies and their economic systems, gold is immutable, and just like Gold, this cryptocurrencies are.

If you take away all the noise around cryptocurrencies and reduce it to a simple definition, you find it to be just limited entries in a database no one can change without fulfilling specific conditions. Just like money in our bank accounts entries in a database that can only be changed under specific conditions, that you physically own the coins and notes. Satoshi Nakamoto, the unknown (no one actually knows who he is) inventor of Bitcoin, the first and still most important



cryptocurrency, said he developed "A Peer-to-Peer Electronic Cash System." There are several types of cryptocurrencies such as Bitcoin, Litecoin, Ethereum, Zcash, Dash, Ripple etc. For this piece, I would be using bitcoins and Crypto currency interchangeably.

Where do bitcoins come from? With paper money, a government decides when to print and distribute money. Bitcoin doesn't have a central government. With Bitcoin, miners use special software to solve math problems and are issued a certain number of bitcoins in exchange. This provides a smart way to issue the currency and also creates an incentive for more people to mine. So, why is it called mining? Because it's similar to gold mining in that the bitcoins exist in the protocol's design (just as the gold exists underground), but they haven't been brought out into the light yet (just as the gold hasn't yet been dug up). The bitcoin protocol stipulates that 21 million bitcoins will exist at some point. What "miners" do is bring them out into the light, a few at a time. They get to do this as a reward for creating blocks of validated transactions and including them in the block chain. At the time of writing, the reward is 12.5 bitcoins, which at time of writing is worth almost 72 million Naira. There are a lot of mining nodes competing for that reward, and it is a question of luck and computing power (the more guessing calculations you can perform, the luckier you are). These miners are those who further distribute the bitcoins.

How does the transaction work? Simply put, If I want to send some of my bitcoin to you, I publish my intention and the nodes scan the entire bitcoin network to validate that I have the bitcoin that I want to send, and haven't already sent it to someone else. Once that information is confirmed, my transaction gets included in a "block" which gets attached to the previous block - hence the term "blockchain." Transactions can't be undone or tampered with, because it would mean re-doing all the blocks that came after. Everyone owns bitcoin address, which keeps a

record of all of their transactions, and therefore of their balance. This address - a long string of 34 letters and numbers - is also known as the "public key." Each address/public key has a corresponding "private key" of 64 letters and numbers. This is private, and it's crucial that I keep it secret and safe. The two keys are related, but there's no way that you can figure out my private key from my public key. That's important, because any transaction I issue from my bitcoin address needs to be "signed" with my private key. To do that, I put both my private key and the transaction details (how many bitcoins I want to send, and to whom) into the bitcoin software on my computer or smartphone. With this information, the program spits out a digital signature, which gets sent out to the network for validation. This transaction can

be validated - that is, it can be confirmed that I own the bitcoin that I am transferring to you, and that I haven't already sent it to someone else - by plugging the signature and my public key (which everyone knows) into the bitcoin program. This is one of the genius parts of bitcoin: if the signature was made with the private key that corresponds to that public key, the program will validate the transaction, without knowing what the private key is.

The network then confirms that I haven't previously spent the bitcoin by running through my address history, which it can do because it knows my address i.e. my public key), and because all transactions are public on the bitcoin ledger.

“Where do bitcoins come from? With paper money, a government decides when to print and distribute money. Bitcoin doesn't have a central government. With Bitcoin, miners use special software to solve math problems and are issued a certain number of bitcoins in exchange.”



Characteristics

It is Irreversible: After confirmation, a transaction can't be reversed. By anybody. And nobody means nobody. Not you, not your bank, not the president of the United States, not Satoshi, not your miner. Nobody. If you send money, you send it. Period. No one can help you, if you sent your funds to a scammer or if a hacker stole them from your computer. There is no safety net.

It uses Pseudonymous: Neither transactions nor accounts are connected to real-world identities. You receive Bitcoins on so-called addresses, which are random seeming chains of around 30 characters. While it is usually possible to analyze the transaction flow, it is not necessarily possible to connect the real world identity of users with those addresses.

It's fast and global: Transactions are propagated nearly instantly in the network and are confirmed in a couple of minutes. Since they happen in a global network of computers they are completely indifferent of your physical location. It doesn't matter if I send Bitcoin to my neighbour or to someone on the other side of the world.

Its permissionless: You don't have to

ask anybody to use cryptocurrency. It's just a software that everybody can download for free. After you install it, you can receive and send Bitcoins or other cryptocurrencies. No one can prevent you. There is no gatekeeper.

It's money because?

Controlled supply: Most cryptocurrencies limit the supply of the tokens. In Bitcoin, the supply decreases in time and will reach its final number around 2140. All cryptocurrencies control the supply of the token by a schedule written in the code. This means the monetary supply of a cryptocurrency in every given moment in the future can roughly be calculated today. There is no surprise.

2.) **No debt but bearer:** The fiat-money on your bank account is created by debt, and the numbers, you see on your ledger represent nothing but debts. It's a system of IOU. Cryptocurrencies don't represent debts. They just represent themselves. They are money as hard as coins of gold.

To understand the revolutionary impact of cryptocurrencies, you need to consider both properties. Bitcoin as a permissionless, irreversible and pseudonymous means of payment is an attack on the control of banks and governments over the monetary transactions of their citizens. You can't hinder someone to use Bitcoin, you can't prohibit someone to accept a payment, you can't undo a transaction.

As money with a limited, controlled supply that is not changeable by a government, a bank or any other central institution, cryptocurrencies attack the scope of the monetary policy. They take away the control central banks have over inflation or deflation by manipulating the monetary supply.

3) Its acceptable as a medium of exchange in selected places.



Yay/Nay?

The market of cryptocurrencies is fast and wild. Nearly every day new cryptocurrencies emerge, old die, early adopters get wealthy and investors lose money. Every cryptocurrency comes with a promise, mostly a big story to turn the world around. Few survive the first months, and most are pumped and dumped by speculators and live on as zombie coins until the last bagholder loses hope ever to see a return on his investment. Markets are dirty. But this doesn't change the fact that cryptocurrencies are here to stay – and here to change the world. This is already happening. People all over the world buy Bitcoin to protect themselves against the devaluation of their national currency. Mostly in Asia, a vivid market for Bitcoin remittance has

emerged, and the Bitcoin using darknets of cyber-crime are flourishing.

Personally, I think if the trend continues, the average person will not be able to afford to purchase one whole bitcoin in 2 years. As global economies inflate and markets exhibit signs of recession, the world will turn to Bitcoin as a hedge against fiat turmoil and an escape against capital controls. Bitcoin might be the way out, because we can be sure that cryptocurrency as a whole is never going away, it's going to grow in use and acceptance as it matures."

Demola Oyewole is a freelance economic, research and data analysis consultant. He also lectures economics and management.

A TAX DERIVATIVE CALLED WITHHOLDING TAX (WHT)



By Olaitan Emmanuella Soyingbe



From my experience as a tax consultant of over three decades, I have observed that many people find it difficult to understand what a Withholding Tax is all about. As a matter of fact, many taxable adults often regard tax officials who request it as extortionists. I have attempted to provide some education on the tax derivative called Withholding Tax (WHT) in this piece.

First, WHT is NOT a form of tax; it is just a mechanism of facilitating tax collection. Unlike the common forms such as Pay As You Earn or Corporate Tax, WHT is constitutionally an authentic method of payment nationwide.

As the name implies, the word with-hold means to keep-back something. In taxation, it is an advanced payment of taxation for some certain taxpayers who operate on 'complete-and-pay' basis. Withholding tax per se is an administrative tool adopted by tax administrators to glean taxes in advance from relevant taxable entities.

Why withhold? Most people, not only Nigerians, ordinarily do not like to pay taxes and where unavoidable, they would rather pay less. Now, there are certain categories of legitimate business activities potential taxpayers do that can easily be hidden from the purview of tax officials. For instance, those who work as contractors and consultant who get paid immediately their work is done may choose not pay their taxes. Ideally, those who do these kinds of activities should honestly declare their various sources of income to Tax Authorities. However, experiences have shown that this norm is unattainable, or uncommon.

Position of the Law

The Federal Republic of Nigeria via its Statutes

- i. Other Taxes & Levies-Approved List for Collection Act, Cap.T2 LFN As Amended
- ii. The law specify rates applicable to various business activities, carried out by individuals and/ or corporate bodies.
- iii. Sections 69 to 72 of P.I.T.A (Personal Income Tax Act, 2011;
- iv. Sections 78 to 81 of C.I.T.A (Company Income Tax Act 2004 as amended;
- v. Others

Qualifying activities

- i. Professional services/ consultancy/ Retainerships;
- ii. Contracts, Supply;
- iii. Directors' sittings;
- iv. Building, construction & allied activities;
- v. Rent;
- vi. Bank interests on deposits of value =N=50, 000 &

“ You are expected to pay
Failure to do so, either in form
of tax avoidance or evasion
attracts penalties...



above;

- vii. Shares acquisition;
- viii. etc.

Agents for collection

- i. FIRS offices nationwide
- ii. IRS-internal revenue offices in every State of the Federation
- iii. Designated collecting tax agents, as required by law, to make the deductions and render remittances to government within a time frame.

Means of payment

Payments, in whatever form are made to the tax authorities through designated collecting banks and on customized deposit forms with appropriate with codes. The bank officials know these codes or one can seek assistance from the Relevant Tax Authority. These payments are ratified with issuance of Tax Credit Note or an official receipt.

Why must I/ we pay?

You are expected to pay because the 1999 Constitution of The Federal Republic of Nigeria specifically ordered that any individual who makes his income from Nigeria must honestly declare it and meet his tax obligations to government promptly. Failure to do so, either in form of tax avoidance or evasion attracts penalties as spelt out under sections 74 & 82 of P.I.T.A & C.I.T.A respectively.

Paybacks of WHT

- i. The upfront nature reduces the burden of total tax liability to be paid by the taxpayer, thereby impacting cash flow planning positively.
- ii. WHT can be used as 'tax credit' on future liabilities.
- iii. The money involved is affordable because it is a fixed percentage of the pay-out.
- iv. Ease of payment- an agent, who doubles as the taxpayer's customer, does the deduction and makes payment on behalf of the taxpayer.
- v. For tax officials, WHT helps in budgeting because it is a steady and predictive source of revenue.
- vi. Several other reasons exist.

Applicable rates:

The statutory rates are determined by the Joint Tax Board, an organ of government, working under the auspices of Federal Ministry of Finance.

Exemptions:

There are Institutions, individuals and commercial activities that are exempted from being laden with this payment. For instance all government organs, ecclesiastic bodies, public places- libraries, FGB bonds/debentures, income of diplomatic corps, sales in ordinary course of business/in open markets, individual's foreign income brought in through authorized channels as CBN.

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WHY IS IT THAT THE UNEMPLOYED & UNDEREMPLOYED FIND IT DIFFICULT TO GET THE JOBS THEY NEED SO BADLY

By Akinbayo Adenubi, mni



This article is the outcome of the disturbing experience this writer has had during recent recruitment assignments conducted for clients. A chat with some Human Resources colleagues confirms the dismal profile which those searching for jobs present to their prospective employers.

Now that our Nation is being faced with the frightening and ever-growing numbers of unemployed and under-employed university and polytechnic graduates, we have observed the reluctance of our university and polytechnic products to take up mundane jobs such as clerical and security operatives. The big problem here is the absence of meaningful pay system. Grossly under-employed graduates are often paid pitiable wages. Take-home pay-packets which can hardly get them home!

What we intend to focus on in this write-up are issues, if well-handled, can brighten the chances of those looking for jobs. The first issue is how to respond to on-line vacancies. Because of the convenience on-line job vacancies provide, little or no preparation is made before CVs are carelessly submitted as responses. No effort is made to study the requirements clearly stated by prospective employers.

In a response to an on-line job vacancy for a Sales Executive, over 1,000 responses were received in less than 48 hours. And in this particular instance, adequate information was given on the total pay package, yet over 60% of these applicants were already earning more than the advertised pay package. Over 30% had no relevant qualification or experience for the job on offer.

The second issue is the need to prepare simple, easy-to-read, attractive CVs which make no false claims or hide

basic information on schooling or work experience. Where the prospective employer has given indication of the age-bracket for the candidate, no attempt should be made to give a false age which may be embarrassing at the interview. Such obvious lies are often and rightly regarded as a dent on the candidate's integrity.

Some recent attempts at being creative in the presentation of CVs are ludicrous. Vision statements and career objectives, which add little or no value to a CV, are made by most candidates we have interviewed for prospective employers. After going through about 200 randomly selected CVs, you would notice that the so-called career objectives have been copied over time without any attempt to understand if they have any impact or relevance to the positions the candidates are applying for.

It would be difficult to spell out in details, within the available space for this write-up, the characteristics of an inspiring CV. We come across very few CVs that we would consider as being specifically written to tally with the job requirements carefully spelt out in the advertised vacancies. Problems could start with identifying the candidates' surnames when all names are written in capital letters. What we find reprehensible is when there are glaring spelling mistakes in the names of institutions attended. If spelling checks in the laptops used to produce sub-standard CVs are malfunctioning, why not request a mentor, or a former teacher, or a highly-placed relation to assist in proof-reading, so as to get rid of some of the irritating but avoidable errors. To avoid the candidates carrying about poorly prepared CVs, we have had cause to point out at interviews obvious lapses in spelling and basic grammar. Why send to recruiting firms poor photocopies of poorly presented credentials?

A third issue - appearance - must be given a special attention. One is completely at a loss to understand why someone going for a job interview would not take the trouble to look good. No, we are not suggesting that a candidate for a job should turn up at an interview all dressed up like a painted doll. Presentable is all we are asking for. Our recent experience gave the impression that some candidates had left home before they got an SMS inviting them for an interview! Or else, how can we explain the shoddy dresses which some candidates wear to some interviews?

An example of the type of dressing required will suffice here. Someone who has applied for the post of an Administrative Manager would be expected to dress up as if they know the kind of personality suited for that position. If a gentleman is not very fond of wearing a tie, a jacket would be an integral part of his dress. We might safely submit that men are more likely to be guilty of shabby dressing on occasions of this nature. It hardly needs repetition that there is no second chance of giving a first impression!

We suspect that one of the reasons for not taking adequate care in the candidates' appearance may be their tendency to apply for all jobs that may be available irrespective of their being suited for such jobs. Perhaps, if the search for jobs is selective, proper care would be taken about appearance at job interviews.



The fourth issue, communication, is one that presents a very big challenge to those candidates shortlisted for interviews. When job applications have been carefully screened and candidates are invited to face-to-face oral interview, their performance at this point is so abysmal and distressing that you have every cause to doubt if those flawless written applications were produced by the same candidates who find it extremely difficult to express themselves when asked simple, straightforward questions. We will not hasten to conjecture that this sad state of affairs is to be attributed entirely to what many egg-heads have described as the fallen standard of education.

Adequate preparation for oral interviews would help even

those whose command of the English language is very high. Such preparation would boost the morale of candidates who make a fair attempt to convince their interviewer that they know their onions. Happily on the internet and in well-stocked reputable bookshops, there are very good books on job applications, interviews and related issues.

Mock-interview is one topic which job applicants will find in any of these books and write-ups. Interview candidates are encouraged to think ahead about the possible questions they would be asked. It is sad to recount our experience of some candidates who hardly knew anything about their prospective employers inspite of the fact that many of the companies have robust websites on the internet. We can safely assert that candidates who take the trouble to anticipate probable questions at oral interviews have a very good chance of making lasting impressions on their prospective employers.

Finally, serious job applicants need to keep accurate records of jobs they have applied for. Our experience confirms that some candidates apply for more than 10 jobs in one month, irrespective of whether they have required qualifications, skills and experience for these jobs. The anxiety to secure appointments has reached such a dizzy peak that friends and relations apply for jobs on-line on behalf of candidates without taking the trouble to pass on sufficient information to those they were trying to help. You can, therefore, imagine the embarrassment such candidates face when interview panel members ask them basic information on why they think they are the best candidates for the advertised job.

This writer does not intend to dispute the fact that Nigeria as a Nation has not provided sufficient avenues and opportunities for the hoards of university and polytechnic graduates looking for meaningful and challenging jobs. The point being made here is that for the few jobs available, candidates who are fortunate enough to pass written tests and are invited to face-to-face interviews need to take great care to present themselves as employable.

Those who have successfully completed their tertiary education should top-up their academic qualifications with relevant professional affiliations and qualifications. It is indisputable that such professional exposure would further brighten their chances of securing attractive jobs. Not too long ago when advertisements hint that possession of a higher degree would be an advantage, recruitment agencies and corporate Human Resource Departments ended up shortlisting for interviews exclusively only those with higher degrees. Need we postulate on the trite force of demand and supply?

We must strongly advise, before gullible men and women rush to pick up application forms for numerous phoney professional bodies which spring up in our daily newspapers and on the internet that they should take the necessary precaution to find out from experienced friends, relations and mentors about the status of these professional bodies. We have often come across professional certificates from home and abroad that are not worth the glossy papers on which they are printed!

Akinbayo Adenubi (A995) is a former squash player, an occasional swimmer, a keen gardener, a golf enthusiast and a past Chairman, Ikoyi Club 1938.

THE LION GUARD

LESSONS FOR YOUR BUSINESS

by Adebolaji Baiyewu



The Lion Guard is an American animated television series developed by Ford Riley and based on Disney's 1994 film *The Lion King*. I watched 'The Lion Guard: Return of the Roar' with my boys and as I went about other business later, I reflected on the particular episode I had watched. Here, Kion, the prince of the Pride Lands and the son of King Simba was appointed the leader of the Lion Guard. The goals of the Lion Guard were to protect the Pride Lands and defend the Circle of Life. However, Kion did not have a team. So, Simba gave instructions to Kion to form a team that was made up of the fiercest, bravest, strongest, fastest and keenest of sight. Now, you would have thought Kion would gather a pride of lions that fitted this description right, especially as the team was to be called 'The Lion Guard'? But no, he had other ideas. The animals he knew that fitted that description were:

1. A honey badger – the bravest
2. A hippopotamus – the strongest
3. A cheetah – the fastest
4. An egret – the keenest of sight
5. And of course Kion himself (the only Lion in the team!) - the fiercest



As far as Simba was concerned, his son was plain irresponsible. How do you populate the Lion Guard with non-Lions?! He rejected the team as constituted by his son. But, when the teams saved Kion's sister from a herd of stampeding gazelles and in addition to defeating their enemies, the hyenas, Simba realized that the team can actually protect the Pride Lands and defend the Circle of life. They earned his respect and he gave them his full support.

...And then I had a 'light bulb moment'. I thought to myself: 'oh wow this has so many lessons for today's corporate world...'

And so I thought to share...

Goals, Performance and KPIs

- Articulate and communicate goals clearly: 'Protect the Pride Lands and defend the Circle of Life'
- Focus on the goals: Let the goals be the basis upon which decisions are made
- Define key performance indicators (KPIs) that align with the goals: fiercest, bravest, stron-



- Be willing to let go: When things change, change with it otherwise you (your business) will lose relevance. The Lion Guard had always been made up of lions. However, for the Lion Guard to remain relevant today, its membership had to change to allow the influx of a fresh perspective, new talent and the most merit worthy in all the Pride Land.

- Lion Guard today, Pride Guard tomorrow (?): As a business owner/founder, your aim is for your business to grow. As it does this and more investors are brought in, your ownership is diluted. At some point in the future, your Board / stakeholders might vote for a change in strategic direction, operations, brand name or identity of your business. How willing are you to let go and trust other capable hands to run

gest, fastest, keenest of sight

- Be performance and merit driven: Populate the team with those who can fulfill the KPIs (even if they are not all Lions!)

Talent Selection

- Cast your net very wide (Kion considered all the animal groups in the Pride Land) when looking for the best and beware of biases
- Your selection criteria must take into consideration the KPIs: For experienced hires especially, look for track record/evidence that it has been done before and can be done again. Kion had seen the selected animals in action and he was convinced they could deliver.

Diversity and Change

- Be at ease with diversity, be open minded and un-biased: The team was made up of different animals with nothing in common except their willingness to use their skills for the good of the Pride Land.
- Welcome the unusual, think outside the norm: King Simba had to undergo a paradigm shift before he could accept the Lion Guard as constituted.

the show?

Communication

- Define what success looks like: Express your thoughts fully in order to avoid assumptions and do not fail to test your/the other party's understanding. King Simba assumed that Kion understood (and agreed) that the Lion Guard was to be made up of Lions!

Team work and Chemistry

- Be of one mind, one purpose: The 5 animals, though different, had a positive relationship; they collaborated with and were loyal to each other and to the Pride Land. They had the same goals and worked together seamlessly.

The Lion Guard continues to be a favourite with my children and I still watch the television series with them, looking out for new lessons. I do hope you have found these thoughts of mine useful.

Adebolaji Baiyewu (B2095) is a Human Resources Specialist who focuses on transforming businesses through leadership building and performance management



CAUTION FEE

By David Korede



Consciously or unconsciously, we engage in several little acts every minute. These acts are the determinant of our public image or perception of people about us.

In as much as we all want to take right decisions and control our actions, the probability of keeping them 100% positive is unrealistic, as we have not seen any perfect being till date.

However, we can keep most of our actions positive by setting guards within our environment. Permit me to call these guards "caution fee".

What is a caution fee? A caution fee is money deposited as security for good conduct. Caution fee is mostly paid when getting a new apartment and in some cases by college students. Paying caution fee says if by the end of my tenancy contract, any of the property met in good condition is damaged, the money should not be returned. Therefore, in order to get your 'caution fee' deposit back, you need to ensure that whatever it is you are using on contract has to be left in good condition.

What is the implication of 'caution fee' on public perception? Technically speaking, we pay caution fee to keep us on our guards, and to ensure that properties are left undamaged. Especially in cases where the caution fee is exceptionally expensive, one would usually do all to ensure that one gets the money deposited back. Isn't this true? In the same way, in life, you can set 'cautions' all around you to keep you in check. I like to call these caution 'Guards' or 'Protectors'. Let me give an example before we go into what the 'Guards' are.

I had a boss who told me this story. He said after he became the Managing Director of the company where he works presently, he realised that there was the sudden tendency to be laid back, especially as regards punctuality to work. What did he do? He hired the outgoing CEO's driver. He understood that by doing this, he was putting himself on his toes. How? The CEO's driver and the CEO himself were good friends, they talk a lot and sometimes, the CEO gets his feedback from his driver. By hiring the CEO's driver, it meant, the CEO has direct information on his activities whenever he needed them and whenever feedback are required from this young man, the young man would have nothing short of positive remarks to give. In order words, the CEO's driver was one of his caution or his guard in this case.

What are some of the guards you can set for yourself to keep you at optimum performance? People. Yes, people are the most popular and reliable caution that can be put in place. People who regard you i.e. people who look up to you and you do not want to disappoint them.

In essence, by surrounding yourself with people you can be accountable to or are accountable to you, you put yourself in a position where you are constantly aware of your actions and inaction and how they impact the people around you and their perception of you.

Decide today to place some guards around you that help you check your excesses or are always there to call you to order when required.

David Korede (K1219) is an Executive Director and Chief Operating Officer of Eliezer Group of Companies.

EXPLORING GREENHOUSE FARMING



by Antti Ritvonen

Greenhouse farming is fast becoming the preferred investment option amongst investors and

farmers. This is because of its huge return on investment at a very short payback period. Greenhouse is essentially a technology that allows farmers to grow quality vegetables, such as tomatoes, peppers, sweet-melons, cucumbers etc., all year round. The technology, which is being deployed by Dizengoff across Nigeria, is a complete managed greenhouse.

What is unique about the greenhouse concept, otherwise known as the Dizengoff Farmers Kit, is that it comes as a complete package. With it, farmers get all they need to start the greenhouse farming: the greenhouse structure, quality drip irrigation system, quality high-breed seeds, different grains of fertilizers, sprayer, protective clothing (PPE), 1 year insurance cover on the structure, training and free installation.

Additionally, buying a minimum of five greenhouses qualifies you to get the services of a trained agronomist from Dizengoff for 10 months to provide technical support to the farmhands, as well as support in the area of production. As a company, Dizengoff constantly invests more effort in training customers before they start operations. This accounts for the success being recorded by customers in form of good yields from their greenhouses. Again, the fact that a lot of customers keep coming back to us that they want to expand their businesses, is one of the proof that our customers have



been successful.

Maximally, investors can recoup up to 30 times their investment when it is on hectare basis. What is equally good is the fact that with this technology, farmers can be in production at any time they choose to in order to satisfy the market. Rather than produce when everybody is producing and having surplus farm yields, the technology enables them to go at their own pace. This certainly prevents wastage, as it is the experience of many farmers today. On the other hand, those who produce for a ready market may not even need a storage facility, because once produce is harvested, it can be taken to the market directly.

You can start the greenhouse farming with minimum resources. You can start from one small greenhouse or start with a bigger one. You are sure to recoup your investment maximum of two years' time or less.

Antti Ritvonen, Chief Executive Officer, Dizengoff Nigeria

COCOA PRODUCTION AND PROCESSING IN NIGERIA: NEED FOR A STIMULUS.



By Ade Adefeko

The obroma Cocoa better known as Cocoa is a crop that has been in the consciousness of Nigerians long before independence and one that is capable of stimulating Agricultural growth if we remove politics and look at it strictly from the prism of economics.

We need to establish and agree as a first step the production figures we bandy around year in year out and thereafter chart a proper course to encourage production and processing as well as Cocoa Beans trading and exports.

As a background, it is important to situate Nigeria's ranking in the Cocoa Comity Of Nations in Africa. The number one producer on the continent is Cote d'ivoire with 1, 980 million tons, followed by Ghana which is about 950 thousand tons, Cameroon and Nigeria respectively with 240 and 220 thousand tons respectively come a distant 3rd and 4th. All these figures are for the 2016/2017 season. One other important point to note here is that in the last 5 years Nigeria's production has been yoyo like- 2012/13 - 225, 2013/14 - 248, 2014/15 - 195 and of course as earlier stated for 2016/17 - 220; the question you are wont to ask is what is responsible for this unsavory development.

I would say a plethora of reasons. A cursory look at the Cocoa industry reveals that despite Nigerian Cocoa farmers getting one of the highest prices for cocoa in the world, Nigeria has not been able to maintain its erstwhile dominance in the world cocoa market on account of numerous challenges some of which are listed below. With regards to domestic production, Nigeria is plagued with stagnant

crop size- old cocoa trees, old and ageing farmers, not many new plantations, lower yields per hectare, as well as lack of awareness of good practices by farmers and non-availability of good quality inputs (fertilizer/ chemical). Also worthy of note is inconsistent quality of beans, high interest rate and operating costs occasioned by relative lack of investment in cocoa sustainability initiatives by the chocolate industry mainly due to insecurity perception.

On the cocoa processing segment of the value chain, the following challenges are prevalent. Inconsistent availability of power (PHCN) - High cost of fuel - High Cost Structure; Spare parts - Non availability, shortage of domain expertise, high local interest rate, lack of currency hedging options, no economy of scale, very high security costs, inconsistent application of Export expansion grant (EEG) Policy and lack of coordination between regulatory authorities. Presently, NDCC Certificates discount rate has shot up from 7-8% to 40%, there is no liquidity for NDCCs leading to capital constraints and higher interest cost.

Limited markets is also an issue. Other flash-points are the inability to target US Butter Markets due to pesticide residue issues, logistics costs also makes it difficult to compete against Malaysian / Indonesian manufacturers in the Far East Markets. Uncompetitive Duty Regime in

Europe is a bane as Nigerian cocoa products attract a differential import duty in Europe of 6.1% for Cake and Powder 4.2% Cocoa Butter attracts around 300 USD PMT duty for Nigerian Butter / Cake Vs Cote d'ivoire/ Ghana products. This has led to the current sorry state of cocoa processing in Nigeria which is hampered by two major factors:





No Economy of Scale-Nigerian cocoa processing factories operate at very small scale as compared to their other West African and global counterparts which leads to zero economies of scale which most non Nigerian factories enjoy. Global competitiveness is low.

Low Operating Capacity- Nigerian processing industry operates at about 40% which is much lower than ideal capacity of 85% and above whilst CIV processes about 492,000 of its 1.980 million metric tons, Nigeria is struggling with lack of beans to process optimally.

Vision for Nigeria Cocoa:

There is need to allow companies that are global and have scale and expertise to set up and operate state of the art processing facilities with global competitiveness, thus bringing the Nigerian processing industry to the forefront of the global map. Nigeria needs to meet consumer demand in Europe/America & Asia with high quality products. Develop local products consumption and most critically support processing operations through plantations in specialized Staple Crop Production/Processing Zones (SCPZs) in this case for Cocoa. I am an apostle of production first before processing as you can only process what you produce enough of. This Large scale manufacturing set up to give economies of scale and global competitiveness adds to direct employment and improves the economy of the country. For this to happen, Federal government and Subnational (State governments) support & assistance is needed to achieve this objective.

In addition, the below is a sine qua non for us to deepen the sector.

License to export Cocoa Beans should be given mainly to Cocoa Processors who have up to two times based on

the bean equivalent export production quantity over the last three years.

Non Processors of cocoa beans be given licence for up to 5000 MT of Cocoa Beans with export tax of 15%.

New Manufacturing plant set up by any investor or the capacity improvement to be given to only two or three organizations with minimum incremental investment of not less than \$ 75 Million dollars and minimum investment in plantation of not less than 5,000 hectares

First right of refusal of beans for processing. Fiscal Benefit / Duty / Local Duties / Registration Cost and waivers to be provided on fresh investment, free land for factory and plantation, input and research support from government agencies. Sustainability efforts should be supported with funding in the range of \$10 Million dollars thereabout. Financial support from govt. basis export earnings to compensate for operational disadvantages. Agri-Fund or other intervention funds be provided at a concessional rate of @4% for about 20 years. Moratorium on interest on loans for the period of 10 years.

The government already knows the major players and large behemoths and as such encouragement and policy enablement is all that is needed and only then can they strive to take their rightful place in the global cocoa production and processing ecosystem. We must put a stop to political statements and rhetoric and put our money where our mouth is. Talk is cheap and Capital will always be mobile.

Ade Adefeko (A3353) is the Vice President Corporate & Government Relations and also in charge of External Communications and Stakeholder Management at Olam Nigeria.



THERE IS A REASON FOR EVERYTHING

By Gbeminiyi Holloway



I rolled out of my hotel at Ijapo Akure at 9.15am that Sunday

I stopped at the Mobil at the Airport Road / Ijapo roundabout to fill my tank.

Bantered with the 'high yello' salesgirl who had filled my tank up at the same gas station yesterday on my way to Idanre. She was excited to see me again as she had been the one who got an 'Okada chap' to lead me to Idanre road the day before. I had arrived Akure on Friday and as it's always the case, when I tour I spend my Saturday sightseeing. It was the peaks of Idanre and the sublime biking road leading to it a road with gradients and bends to please the soul.

Tank filled at around 9.25am, my new fan bade me a safe trip, I hit the starter button, but no joy.

My bike did not fire up (this never happened before). I got a push from another member of the fan club (a jester who I had also met the previous day on my fuel stop en route Idanre) so as to 'yòsè fún' (jump start the bike). No joy...Nothing.

Couple of okada chaps roll up and one, Mr. Dele told us of a 'Pawa bike' mechanic somewhere in town.

He didn't think he'd be there being a Sunday but we were optimistic that we ought to be able to get his phone number from someone.

We ended up at the area office of the NURTW where a bunch of stoned and half inebriated enforcers informed us that the 'Pawa bike' rewire (auto electrician) was somewhere in the inner recesses of the shed that is the NURTW office sleeping off a drunken binge. He apparently is the other half of the bike repair team.

Woke him up and we went back the 3 or 4 kilometers of inner city roads to Mobil where my bike was.

Of course the union boys insisted in a rough jocular manner that I was not moving an inch with 'Baba wà without me adding to their drunken state.

With N600 worth of Gordon's Gin, we set off in a party of 4, Baba Rewire, Baba Èlèràn who chauffeured him on his bike, my own guardian okada man and my humble self.

We took different routes with the result that we arrived back at Mobil before they did although they had set off first leaving me as I negotiated the acceptable amount of gin I considered proper for a Sunday morning with the 'boys'.

Anyway, I got back to my bike, inserted the key just to give it another shot before the Calvary arrived... lo and behold, she fired up at first try .

I of course spread some joy round my rescue team even though I ended up not needing their aid and rolled out of town at precisely 10.40 am.

Through it all I was relaxed and unfazed. The primary reason for me not being worried was that one of the gas station attendants who had drooled over the bike the day before wondered out loud: "Shèbi kèkè ti gbógbó wà n wó ni anàà niyin, àó mó nti Óluwà fi shè". ("To think that this was the bike we all were admiring yesterday, who knows why God made this happen").

These are philosophical and poignant words which made me so chill with the situation.

Now the upside, I had one rather rapid ride all the way to Ibadan - the sort that occurs when you are in the zone and you and the machine become one, shaving off about minutes off usual timing.

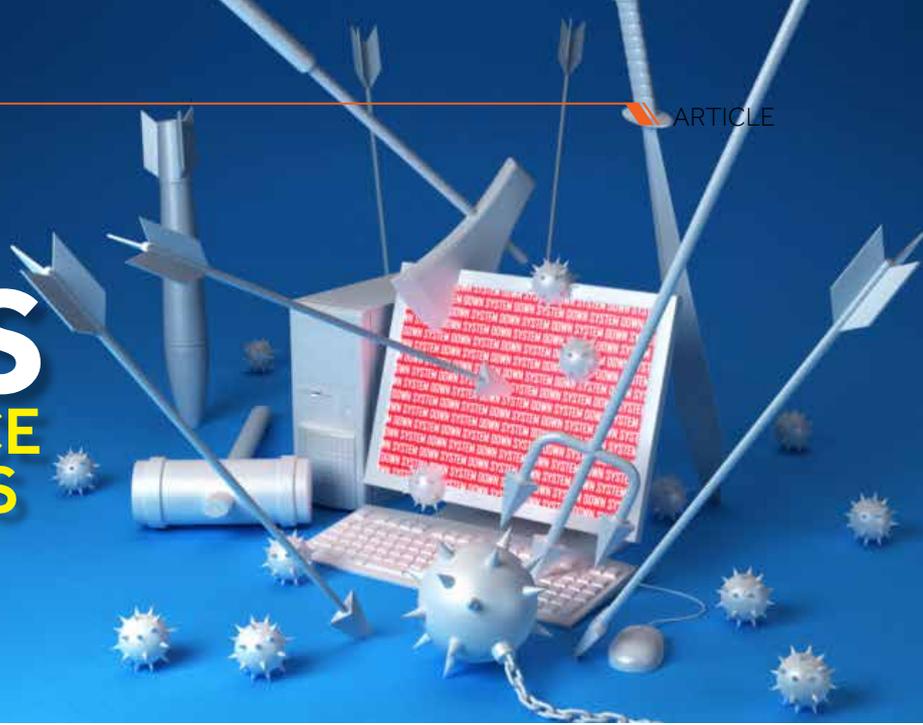
Now, this is the icing on the cake: Not a drop of rain between Akure and Ibadan, and the sun stayed away all through; making for a cool and comfy ride.

Gbeminiyi Holloway, a Lawyer, Biker and an amateur Chef.

CYBER ATTACKS

NO HIDING PLACE FROM CRIMINALS

by Bolanle Omotoso



This may sound bizarre, but as I write this piece, someone's identity is stolen every 3 seconds. Cyber-criminals impersonate victims, either living or dead, to fraudulently transfer the victims' assets to new beneficiaries.

Cyber-criminals are interested in your data, identity, business records and intellectual properties. They may also want to access the victim's computer system with a view to locking up the machine. Unlocking the machine will attract some payments; this is called Ransom Ware Attack. When planning an attack, the cyber-criminals are very patient, more like vultures.

According to Europol, cybercrimes surpassed illegal drug trafficking as a criminal money-maker since 2013, and has remained the biggest and fastest growing industry till today. When planning an attack the cyber-criminal are very patience, more like vulture.

Who Can Be Affected?

As long as you hold an internet-enabled device, you are a good candidate for a cyber-attack.

In cyber-security parlance, we believe that there are three types of Internet Users: Those already under attack but are unaware. Those currently under attack and aware and those waiting to be attacked.

Nobody is safe, whether dead or alive. Similarly, no organisation is immune from being a victim. As a matter of fact, you may be under an UNDETECTED attack as we speak. The Central Bank of Bangladesh unknowingly harbored some cyber criminals for a whole year on her networks.



The Bank eventually lost when detected, about \$81M to the criminals.

Anatomy of a Cyber-Attack

Every attack begins with either an email or a simple browsing activity. An email is a ready-made weapon in the hands of the criminals. More than 205 billion mails are globally exchanged in a day. 59.33% of these are unsolicited (spam/junk) mails, with 156 million phishing mails (mails to deceitfully harvest the victims' data) are sent out daily by cyber criminals. It is estimated that a total of 15.6 million phishing mails (10%) will escape security filters and land in the mailbox of innocent internet users. Out of these, 8 million phishing mails are usually opened by the ignorant, untrained and careless users. Unfortunately, that is all the attackers need to compromise any victim. 800,000 of the opened mail will lure the victim to access a phishing link. At the end of the day, about 80,000 victims will end up providing their own confidential information to the criminals.

On the other hand, a simple browsing activity can lead to an infected web site, which will send some malwares/viruses to the victim's computer system. This will either lock up the computer system, or initiate a connection between the infected computer system and an advanced cyber criminal based anywhere in the world. When the attempt to connect an unsuspecting user's account succeeds, the attacker technically takes over the computer system, quietly waiting for processes and users' privileged accounts. This may take ages, but the wait is usually worth the while, before the criminals finally take over the entire organization. To succeed, the cyber-criminals NEED just ONE careless/ignorant/untrained user.

Growing Sophistication

The attackers are getting smarter unlike in the past when one needed to be an ICT expert to develop a virus. These days, cyber attacks are now being offered as a service that can be purchased on the dark web. An attacker can purchase a service that will shut-down a victim's website for a whole week at a cost of \$150 only. This implies that competitors can buy an attack against one another. In the past criminals only develop attack techniques for fun, fame and were driven by youthful exuberance. Today, the attention has shifted to financial rewards, and that is why the number of attacks are increasing on a daily basis, simply because the yield is high and makes no noise.

Way Forward

In closing, the internet is dangerous for everyone. However, there are ground rules you can observe to keep you safe on the net:

1. There is nothing like: "I can never be attacked".
2. There is nothing like 100% security and silver-bullet protection.

3. Everyone must seek up-to-date knowledge in order to be at par with the criminals.
4. Everyone must be on guard, must be cautious and must be nibble-footed when online.
5. Everyone must deploy protection, detection, and response solutions and strategies.
6. Everyone must make provision for critical data backup, so as to escape ransoms.
7. Passwords to access e-mails and other personal accounts must be very strong.
8. Never use free WiFi when in transit, hackers are always waiting to harvest your data.
9. Never blindly share information online. If in doubt, make a call.
10. Ensure you open only extremely vetted mails from known sources.

We will delve into some serious security tips and strategies in the next edition.

Bolanle O. Omotoso (B2102), CISSP, is an Information Security Consultant/ Trainer, with 26 years Information Security exposure, he is the founder/ CEO, Data Recovery Specialist Limited

KNOW YOUR CLUB RULES

Rule 4 (I,j,k) of the 2014 Amended Constitution of Ikoyi Club 1938

- (i) A spouse member with financial membership at the time of death of the ordinary member where notice of death is given, shall be exempted for two subscription cycles, from being deleted from the list of members.
- (j) Where any member fails to pay his or her subscription within one month of its becoming due, the Secretary shall report such non-payment to the General Committee who may cause such member's name to be posted on the Club's Notice Boards.
- (k) Where a member fails to pay his or her subscription two months after the date of such posting, his or her name may be deleted from the list of members by order of the General Committee and thereupon he or she shall cease to be a member of the Club



Rule 5(i,ii,iii) of the 2014 Amended Constitution of Ikoyi Club 1938

- (i) An Ordinary Member or a Lady Member or Spouse Member may suspend his or her membership for a period not exceeding two years subject to a written notification to the Honorary Secretary.
- (ii) Such notification shall be by completion of the form approved by the Honorary Secretary, who will then issue a letter of approval
- (iii) During the period of suspension of membership, the member shall be liable to pay 50% of the subscription for House in advance




IKOYI CLUB 1938 WILL SOAR HIGHER

Harmony magazine recently caught up with Mr. Sunny Ugboma, a life member of the Club, for a chat. Having associated with the Club for over five decades, Ugboma, fondly called Baba Sunny, is certainly qualified to share informed perspectives on the Club at 80. Excerpts:

So, who is Baba Sunny?

They call me Baba Sunny, but it's Sunny Ugboma. Actually, one easy going fellow who is at peace with himself and everybody.

How did you get lured to Ikoyi Club 1938?

As a young boy in St Gregory's College, Obalende, in the 50s, I used to caddy for Ikoyi Club members. The white of course. By 6pm we were all asked to leave the Club and this included the cooks, stewards and all black personnel.

I was intrigued by this and by curiosity, I was very interested in knowing



what was there for the blacks after 6pm. Sometime in 1972, then I was in the Central Bank of Nigeria, I met a friend of mine, Late Tunde Fajuke, who was then the Chief Accountant with Nigerian Hotels, he introduced me to the Club. The entry fee then was Fifteen Pounds (£15) or thereabout and that was it.

Those were the days when after 7pm you must wear a tie and if you had none, you would hire one at the entrance. It was quite fun- a lively and matured place to be.

What would you really say attracted you to the Club?

Like I said earlier, curiosity to know



Ikoyi Club is strictly guided by the green book

what was there for blacks after 6pm and moreover, by 1972, I was matured enough to join one out of the Clubs in Lagos. I chose Ikoyi Club because of its nature – all nationalities and tribes, and lots of Whites. The others were predominantly Nigerians, Blacks

You did say there were three Clubs. Let me ask you, what made Ikoyi Club stand out?

Ikoyi Club stood out from other Clubs – Yoruba and Island Clubs because of its mixed membership, all colors and race.

What was Ikoyi Club like then?

The atmosphere was serene, and strictly guided by the Green Book – Rule Book. It was zero tolerance for misbehavior. Mind you, it still is today though there is room for improvement.

The Club was run by expatriates and whites like Mrs Robins as Secretary and Mr Bowman – General Manager at different times.

Then you joined as a member of Ikoyi Club full and could walk into any of the Sporting Sections – Tennis, Swimming e.t.c. The Other Sports came much more later.

There has been gradual growth in Membership and with such growth comes some lowering of standards but this was quickly addressed by application of the rules. At times you hear words like " the Club is a microcosm of Nigeria". To me, this is escapist, for every organization is based on rules which must be obeyed by members. With all that is negative in us here as Nigerians, we behave well in Britain and Europe because of their rules of which there are penalties for any breach. In the same vein, you drop your negative Nigerian at the gate of the Club and go by the rules while you are inside and when you leave the Club, you can continue with your Nigerianess.

What are the specific issues you think the club should be addressing today?

First – continue to observe the rules strictly in order to maintain sanity and sanctity.

Secondly, the quality of service must be improved and this is where every member should be involved. Members should be able to correct staff when they fall short of desired standards and also fellow members.

Are there other areas you expect the Club management to be looking at?



Continual training of our service staff. The current committee wants to achieve a five Star Club. Yes, it is quite achievable, thanks to the caliber of members we have.

Your passion is quite infectious. Why have you not bothered running for an office in the Club?

I never gave it a thought. Would rather stay and offer guidance and advice.

Looking at the social life of the club now, how does it feel today?

The social life is good, quite good, I must say. The club, despite some hiccups here and there, is peaceful.

Compared to the past, what do you think about the Club's social life now?

When I joined the Club, we were fewer. It was okay because you come in and meet people, and even do business. There was not much of bickering. Maybe there were

some disagreements, but it was certainly negligible. Now, I must say there is improvement in the social life, with parties here and there, and you could even walk into anyone uninvited. The General Committees over the years have done a lot to improve on the Club's social life.

What is the most memorable experience you have had in the Club so far?

The most memorable was the struggle in 2005 to maintain sanity in the Club. That was a time people were acting with utter impunity. A few men, on their own initiative, said things couldn't continue that way. They sensitized members, including those who don't come regularly that things had to change for better. We had this meeting at the Rotunda and the whole place was filled up. There was near anarchy until these young men decided that they had had enough of the impunity. Eventually, reason prevailed.

Let's take a peep into the future. The current Com-

mittee is working towards birthing a Five Star Club, some other members are talking about generational shift, and others are talking about the possibility for expansion, among other issues. What are your thoughts on all these?

I support the vision of the Five Star Club. However, like I said earlier, a Five Star Club must be run by Five Star People because character is the most important thing. I believe whatever you have been endowed with by your maker should be used for the good of your environment. Talking about expansion, I don't support that. I would rather suggest that we cap membership, because once you go outside this place, it is no longer Ikoyi Club 1938.

What does the Ikoyi Club of your dream look like?

Right now it is okay, but there is still room for improvement if we have the right people in leadership. We have been doing well, not minding the hiccups here and there. I have no problem with young people taking over, but if you are picking from the younger generation, make sure you are picking people with the right focus, not because they are young alone. Let it be that they have the character to push this place to greater height. And there are many of them around. I remember a meeting we had

recently; it was one young chap who made a rousing speech. I was thrilled. I believe that there are many more like him. It is just for us to be able to identify them. The beauty of this place is that, if you don't behave well, you will be thrown out.

The Club is 80 this year. What is your message to fellow members?

Please, obey the rules of the Club. They are enough. The rules of the club bring decency, discipline and orderliness. Let us build a better place than we have met it. That is the only way to progress.

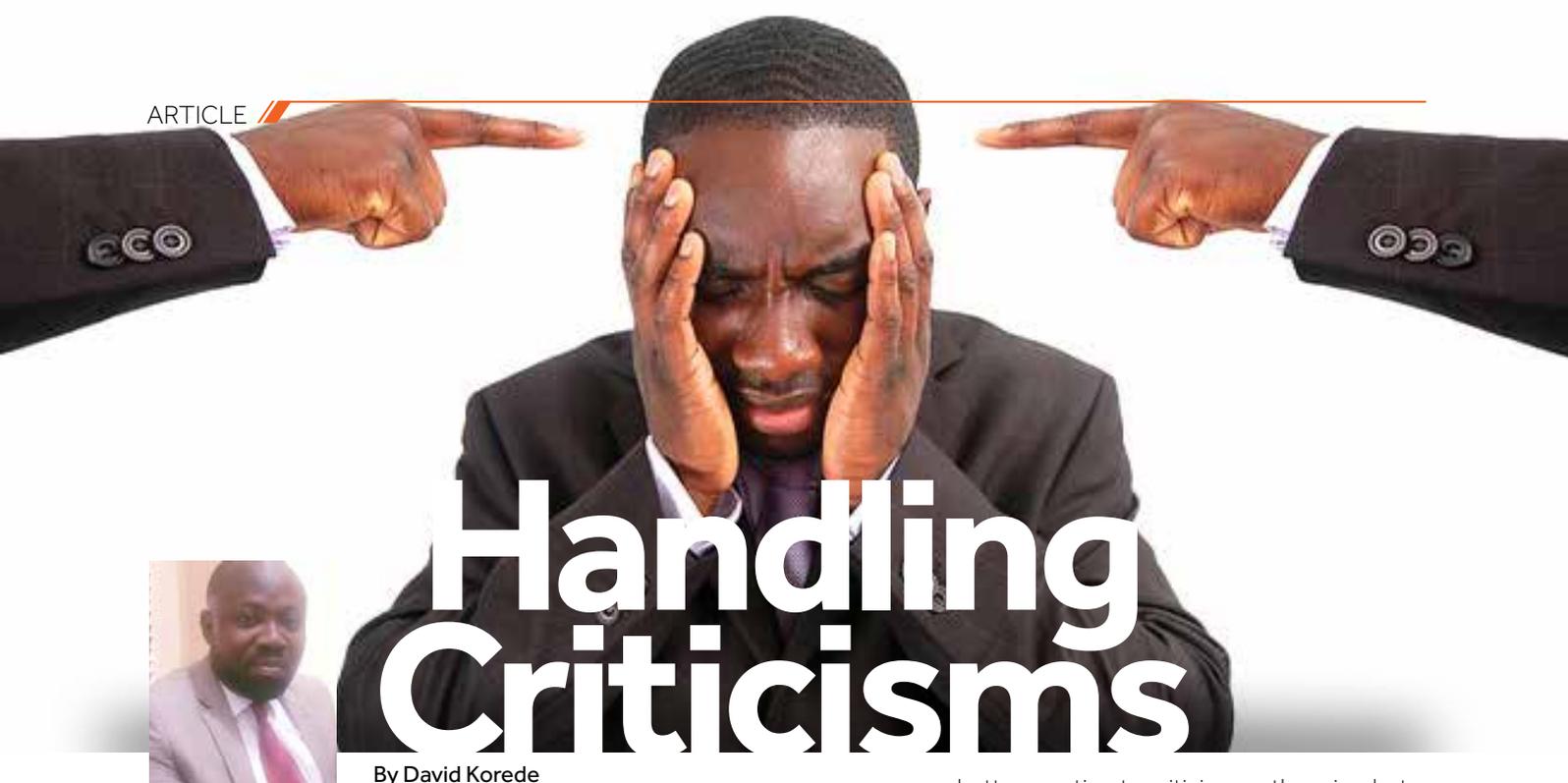
At 80, the club will soar to greater height. We have the right people. When I look around, I just thank God for bringing me here.

There is one thing I have also canvassed for, which is in the rule book. Many don't appreciate why those who wrote the Rule Book put it there. It is the fact that you don't campaign, either by media or whatever means. It is in Rule 13b, I wish the Club would enforce that rule, because it has given us an atmosphere of serenity. In other clubs, people carry their security guards to campaign, cook food and all that. We must not allow the club to degenerate to that level. We are more civilized than that.

It has been a pleasure talking to you Sir.

It is my pleasure.

The current committee wants to achieve a five Star Club. Yes, it is quite achievable, thanks to the caliber of members we have.



By David Korede

As a member of the high school football team, when we go for away matches in other schools, one of the factors that determines winning or losing was the crowd support. We hear the cheers from the crowd - with some motivating us (usually from our small team of supporters), and others booing us (mostly from the opponent's side). Along with our own preparedness, whichever one we choose to react to mostly determines the outcome of the game. When we listened to the 'boos' and reacted to it, we started to have poor outcome, but when we listened to the small voices of cheers in the crowd, we were motivated and encouraged to do better. Even when we made mistakes and our team of supporters booed, reacting to that too also altered the level of confidence we might have had to win the game.

Moving on in my career path, I have realised how the experience of the football team translate into every other aspect of our lives especially at work. I have seen employee performance decline greatly because of criticism and negative feedbacks, and I have also seen employee output increased greatly in spite of criticism and negative feedbacks. This brought me finally to one conclusion, that it was not merely the criticism and or praises that affects your performance, it is how you respond to it that does.

Your response can change everything. It can mean worrying less about negative feedbacks and critics; it can mean integrating yourself to receiving praises/criticisms and filtering it through the eyes of your expectations and preferences. It can mean greater productivity because you see the areas you need to improve on through the eyes of other people. But, just waiting on praises and criticism as a way forward is not a good sign of emotional intelligence.

Balancing Criticism and Praise

It is expected that when an employer constantly praises and commends his/her employee's work, output should increase, however, latest research indicates that "Rewarding people with praise isn't going to make them perform any better..." Charles S. Jacobs (Management Rewired). Neither will criticism, as a matter of fact, criticism results in a much stronger emotion than praises, that is, continuous criticism will produce unmotivated staff and a higher turnover. However the timeliness of the feedback is very important, when you learn to give praises at appropriate times and often, it

encourages a better reaction to criticism as there is a better understanding of such criticism.

More often than not, our society makes us dependent on praise and avoidance of criticism. It's seen as though the praise in itself is an approval and a sign that whatever it is you're up to is absolutely wonderful. In reality, this is not the case. Feedbacks have their place in the professional scene, whether it's praise or reproach.

Praises makes us see how good we have done, criticism makes us see how good we need to do. It all depends on how you look at it.

The receiving end: how you chose to respond affects everything

It can be difficult receiving negative feedbacks, it doesn't matter who is now giving it, there is a strong tendency to think of the person as the enemy and take the feedback as an attack on our personality, and that is why emotional intelligence is very importance.

Here are some of the best tips on how to respond differently:

Think before you say anything: Our first response is to be defensive and to find an excuse when we are criticised, or to be easily entreated when we are praised. In both situations, think and evaluate what is being said before reacting.

Focus on the message and not the messenger: When we recognise that we can learn from feedback, it changes our perspective of the feedback as a means of improvement and not as a personal attack

Determine the motive: Some people want to give feedback without your best interest. They do so either to receive favours or as a result of deception. Sit back and analyse the feedback you just got, what is it saying? How is it being said? Some feedbacks are merely opinions and is not worth another minute, some feedbacks are aimed at your improvement and some feedbacks are said to spite you. Determine the motive and respond appropriately, but with courtesy.

David Korede (K1291) is an Executive Director and Chief Operating Officer of Eliezer group of Companies,

ANNUAL GENERAL MEETING

Ikoyi Club 1938 had her Annual General Meeting on Thursday 22nd February, 2018 at 7pm at the Rotunda after which the General Committee members were sworn into office by the Trustees.

Following the AGM, fifteen Sub-Committees were inaugurated by the Club Chairman, Mr Babatunde Akinleye. Here are some pictures of the AGM and Inaugural Meetings.

AGM PICTURES



The Board of Trustees of Ikoyi Club 1938 swearing in the General Committee Members of Ikoyi Club



The Vice Chairman of Ikoyi Club, Dr Adekunle Wright; the Chairman of Ikoyi Club, Mr Babatunde Akinleye and the Honorary Secretary, Mr Olu-kunle Oyewole, while reading the Minutes of the last AGM'



A sub section of members at the AGM

PICTURES OF INAUGURAL MEETINGS



80th Anniversary Sub-Committee Inaugural meeting.



Inaugural meeting of Bar Sub-Committee.



Inaugural Meeting of Premises Sub Committee



TRAVEL: DO NOT WALK INTO WORK TRAP

by Otunba Abiodun Olufowobi

Mojisola frequently travels to China and the United States of America, to source for skin-lightening (“Yellow Fever”) creams and products, which a staggering 77 per cent of Nigerian women, according to a World Health Organization study, regularly use. She also travels to the United Kingdom twice a year as a tourist. She loves to go and rest in London, and to be with her London-resident sister and her two well-behaved young daughters. For her, it is therapeutic.



“Meet & Greet” area which usually signifies the “Welcome to London” point, a Customs officer suddenly appeared and called Mojisola to come over with her trolley.

After an exchange of pleasantries, with Mojisola sounding like a native English speaker, the officer politely asked to check her bags, inquiring if she had anything considered offensive by law in them. A confident Mojisola allowed him.

On holiday, in the summer of 2017, Mojisola decided to go to London with a handful of hair “attachment” for use on her young nieces. She flew business class to London; which earned her a Fast-Track pass to avoid the lengthy Immigration Control line, especially for Nigerians and other non-nationals.

A few minutes later, the officer brought out the hair attachments, and this conversation ensued.

Officer: What is this?

Mojisola: Oh, hair attachment.... that you join to the hair to make beautiful styles.

The officer looked up the face of Mojisola and it was obvious she needed no hair attachment because of her low-cut hair style.

Nothing was different for Mojisola, a frequent visitor to the UK, on this eventful day as she passed through the Immigration Desk in less than 10 minutes. She then proceeded to the appropriate baggage carousel for her checked-in bags. She did not wait for more than five minutes before she picked up her bags and made for the Nothing to Declare exit gate.

Officer: What do you intend to do with these?

Mojisola: To make beautiful hair for my nieces during my stay in their home. They can’t wait to have their hair done for them.

Officer: You make hair for work?

Just before the last 10 feet or so of getting to the

Mojisola: Yes. I run a big cosmetics company in Lagos and we have a salon where we make women beautiful with all sorts and styles of hair braiding and attachments.

Officer: Wonderful.

The officer excused himself and went to confer with his superior officer. After what seemed to be a debate for about 10 minutes, officer returned and handed a slip of paper to Mojisola – She had just been denied the privilege of "leave to enter the UK".

So, what went wrong for Mojisola on this trip?

Paragraph 6 of the UK Immigration Rules states:

"Employment" unless the contrary intention appears, includes paid and unpaid employment, paid and unpaid work placements undertaken as part of a course or period of study, self-employment and engaging in business or any professional activity"

It does not matter whether the work is paid or unpaid. One of the most enforced conditions of the UK Visit/Tourist visa is the absolute prohibition of work – whether paid or unpaid. Even to do volunteer work, permission must be sought and obtained from the Home Office department. Further, it has been decided by the UK Immigration tribunal that acts such as use of the National Health Service, doing paid or unpaid work and living in the UK for long periods of time through frequent visits constituted "such a change of circumstances" that must be interpreted to mean a change of such a nature as to remove the basis of the holder of the visit visas claim to admission into the UK.

Mojisola was found with some articles of trade and she inadvertently confirmed the intention to use the article



It is often said that ignorance of the law is no excuse.

of trade for work. She claimed the "work" was for family members but she had inadvertently triggered the red-flag about the possibility of work for which she had come prepared with the hair attachments. If she could use it for family members, she could also extend the use to other members of the public. That presumption existed by her own showing - she did not rebut it and unfortunately, the Immigration officer did not afford her the benefit of the doubt.

Thus, Mojisola's holiday came to an end before it started as she was returned to Lagos Nigeria by the flight she took to London.

It is often said that ignorance of the law is no excuse. It does not ring truer than in immigration matters where the burden of immigration control has turned the enforcement of immigration law into a devouring monster who spares no one who crosses the red line.

Otunba Abiodun Olufowobi (O3370) is a lawyer, a blogger and a past Honorary Secretary of Ikoyi Club 1938. He works at LAW TEAM NIGERIA



EASTER *Children's Party*

The Easter Children's Party took place on Monday 2nd of April at the Club Lawn while the Teenagers' Party was at the Car-park Restaurant. Here are some of the pictures of the day



Children dancing at the party



Teenagers having a nice time at the party



Kids having a nice time at the toy arena



Teenagers playing game at the teenagers' arena

PUBLIC RELATIONS:

PRACTICE IS BECOMING MORE SCIENTIFIC THAN ART



by Yomi Badejo-Okusanya

Public Relation (PR), according to The Mexican Statement "It is the art & social science of analyzing trends, predicting their consequences, counseling organizational leaders & implementing programmes of action which will serve both the organization's and the public interest". With the advent of technology, there is a paradigm shift in the practice of PR as digital media has now become a key channel of communicating with the public.

As organizations continue to ask questions on how they can measure PR impact and evaluate situations, the practice has consequently become more of a science than art. Though there is still a lot of art in PR in terms of creativity and content development, research and impact assessment have made the profession more scientific. Part of the reason our relevance has been so low is because we are unable to empirically deliver or communicate our value. What we bring to the table for now is still guess work and a lot more is expected for our value to be appreciated.

Clients now request more value for their money as the nation gradually recovers from recession. Naturally, people are demanding for empirical results, so when a particular amount of money is spent, what does it give to them? Furthermore, there is the emergence of measurement and evaluation as a key aspect of Public relations which wasn't there before.

Before now, AVE (Advertising Value Equivalent) is used to assess the impact of Public Relations, which is outdated. We now have modern ways which are scientific in arriving at the value that a PR exercise has delivered to a project or an organization. For instance, to get publicity, stakeholders think it is appropriate to engage journalists, after all, that's the same person PR Practitioners engage for the same course; but most people don't think of the strategy involved, as Media in itself is just a tool.

A lot of times, people mix PR with Media, some people don't know the difference between PR and advertising profession; some even misconstrue totally the work we do, they call us bribe takers or bribe givers or facilitators; some people even mix our work with protocol, with a notion that the realm of human management is called PR. Definitely, there is a great misconception of our profession.

PR in Africa had hitherto been largely media-centric because the pioneers of the profession were journalists and broadcasters. But over time, its further application in solving marketing and brand challenges, has led to the deepening of the profession across board. Such tools include Strategy, Corporate Social Responsibility (CSR), content development & manage-

ment, reputation management and creativity.

To expatiate on the future of PR Business specialization and consulting, "The business itself is growing and it's widening, to say you want to know the beginning to the end of PR, is like you want to try to hug an elephant, you can only hold a part that you see or you are able to embrace. Definitely, as the economy grows, we are going to have people who will transmit from being generalists to specialists, because they take an aspect of PR and they've been able to own their skills in that aspect. These people are legendary, there is Brands and corporate, there is public affairs, some people do just government relations, there is LPR (Legal PR), food PR, technology PR and so on and so forth. I strongly see that the way to go to deepen the profession would be to go into specialization.



We need to emphasize on the role of Public Relations in club management. Every organization has to interact or communicate with various publics. The way they interact or communicate and their impact on the various publics have to be well defined and structured. I believe that's one of the biggest things PR can do for organizations.

For instance, Ikoyi Club is a club for the elites, but how do we measure the effect, how are we affecting the environment and in what way are we doing it? A strong club like Ikoyi Club would define the policies of government, because of the people who are in it. So, for me, I know it's non-political, but the truth of the matter is that the club has potential to impact, not just on governance, but on the quality of life. I am not asking the club to be political but we can influence if we take an aggregate of the members of the Ikoyi Club, in terms of financial portfolio, it would be very significant, I wouldn't be surprised if the entire net worth of the membership of the Ikoyi club represent at least 15 per cent of GDP of Lagos State.

Now, that's a block. Should they have a voice in improving the level of government? Yes, should they have a voice in shaping polity and policy? Should they have a voice in impacting their immediate environment and extended environment? But, who can help to harness all of these, if not Public Relations. Because PR is an end-to-end management function, i.e. we have research, planning, implementation, strategy, review and measurement. PR starts and can finish it, taking it from idea to impact assessment. So definitely it has its significant role to play in associations, in clubs, in bodies, in organizations and groups.

Yomi Badejo- Okusanya (B1876) is a Fellow of the Nigerian Institute of Public Relations is a PR expert and the Managing Director of CMC Connect Limited

A HISTORY OF

Biking



By Femi Segun



This bit is for Bike lovers who would be interested in knowing where the current fad for Superbikes started. To know that, we would have to leave Lagos and go to Ife, ancestral home to the "Powerbike" Culture, which was spawned in the maw of the University of Ife. Sentinel to the home of the "Source" of Yoruba land. The "Source" is also the origin of Powerbikes in Nigeria.

What are commonly called Powerbikes in Nigeria are actually called Motorbikes, Superbikes or Bikes for short by the countries in which they were made. There is a growing Bike Culture in major Nigerian Capitals now. Initially, the big bikes were restricted to the young Bikers Clubs like Easy Riders and Wheelers in Lagos and the Abuja 09 Club. More recently, more and more young and middle-aged executive are turning to biking as a means for getting to work. And these are the people that can afford to buy the more expensive

bikes, so there is a whole flurry of astounding looking Superbikes in Lagos especially, with imagination defying accelerations and incredible top speeds.

For the uninitiated, let me put things in proper perspective. The Okadas are small bikes with an engine capacity of 100cc to 150 cc. They have a top speed of between 80kph to 100kph! Now imagine the power and speed of a Bike with an engine ten times as big! The first five fastest production Street-legal superbikes in the world are in ascending order:

5. Suzuki GSX 1300 R Hayabusa 186 mph (297kph)
4. Kawasaki ZX-12R Ninja 189 mph (302kph)
3. MV Agusta F4 1000 MT Tamburini 191 mph. (305kph)
2. MV Agusta F4 1100 CC 196 mph. (313kph)
1. Ducati Desmosedici RR 200mph (320kph)

I have seen the famous Hayabusa at a Jazz Bar on Admiralty Way, and the Ninja parked at The Palms Mall both in Lekki, Lagos. I paid them both the awesome respect they deserve.



I happen to own a Suzuki 750GSX-F and use it regularly. I do not know its top speed, I'm too old for all

Biking for me started with Uncle Olusanya in the early 70s. He used to visit us on a Moped, one of those motorized bicycles that are now extinct. It had an engine mounted just above the front wheel and it started when you pedaled fast and released the ignition lever.

that now. I just use it to get from point A to B. Why did I buy it? I lived then in an area whose access was being renovated and causing huge traffic jams. Consequently, one had to leave home at 5.30 am to get to work just before 9. I am over a distance of less than four kilometers! The frustration was enervating and the stress debilitating. One evening while struggling in one of the unending traffic jams, a motorbike roared past me and I had a "Eureka" moment, "why not buy one?", after all I used to ride on campus and have ridden once or twice since then. It's been 30 years since I rode regularly but it is a skill you don't forget. It'll save me all this stress.

And with that thought to salve my conscience, I was able to go out and buy the machine I had faltered at buying at least five times over the years. I almost bought a Yamaha YZF R1 but knew that I was not ready for a top speed of 177mph and 0 - 60mph in less than three seconds.

I broke the news gently to my wife, with Madam initially being told I had borrowed the bike until she had calmed down several days later, enough for me to tell her I actually bought it! It's called emotional intelligence not lying. Besides, I'm entitled to my Mid-life crisis toys aren't I? And the Fully-Kitted Darth Vader look is really cool too!

Biking for me started with Uncle Olusanya in the early 70s. He used to visit us on a Moped, one of those motorized bicycles that are now extinct. It had an engine mounted just above the front wheel and it started when you pedaled fast and released the ignition lever. I was just twelve years old then and it was a real thrill speeding up and down the deserted Lanes of Yaba on that mechanical contraption. I looked forward to his visits and generous disposition. It was better than riding my Chopper Bicycle any day!

The next time was during an excursion by the Form Three French class of Igbobi College, 1970 Set to the College Pere Aupied in Cotonou, Benin Republic. My dear friend, Arc. Oyebamijo Odotola-Doherty and I evaded the watchful eye of my Aunt and French Teacher, Chief Mrs. J.A. Aluko one afternoon and played truant taking turns riding a "Mobylette" Scooter up and down an empty Boulevard near the school. Despite our truancy, God still used Mrs. Aluko and I was able to pass the School Certificate exam and went on to study French at the University among other Languages.

My real introduction to biking came when I got admission in 1975 to study French/German at the then university of Ife. We were the last set to do entrance exams to the University. JAMB exams started the next year. Ife Campus was very modern but the town itself was far from cosmopolitan. Thus there were no big and fancy cars brought in by Sugar daddies that upped the bar for "posing" as it did in UNILAG. The great distances between the Hostels and the Lecture Halls were crossed on foot, in the campus shuttle buses, and if you were fortunate, on a motorbike provided by caring parents. Very rarely, Parents gave a child a car in the Prelim year. Many of the cars owned by students were found amongst the Postgraduate group.

In 1975, I was in room 123 Fajuyi Hall, sandwiched between my cousin, Bola Segun's (Bobby) room, 124 and Room 122 which hosted an interesting group of friends. There were Arobo Kalango, Tunde Adegboye (Tunde O'), Animashaun, (Animash) Sunkanmi and Dapo Agbaje (Matiro Chopper). Bobby had a roommate called Lucky,

who had a Kawasaki 100, and that "Bike" was what Bola and I used to learn and perfect our motor biking skills.

By the next year we graduated to larger bikes. Bobby bought a gleaming Silver brand-new Suzuki GT 185 and I had a second hand Kawasaki 250-S1, the model before the makers put a speed limiter on the spunky little Engine. I bought it from Sam Cooney in Lagos. That Bike could top 170Kph, which was the speed I was at when I hit a car in an accident and almost lost my life earning myself the nickname, "Kamikaze", but that is a story I have told elsewhere.

The Kawasaki 250 was about the biggest bike then and it left the other bikes including the Yamaha 200 Electrics choking in its dust and deafened by the roar of its three silencers. Electronic starts were rare then and you had to kick start practically all bikes. It was a macho move and we did not mind. It was great fun and a heavy pull on the fine gals.

About late 1977, several humongous bikes by those days standard came on campus, and started the craze for SuperBikes. Dr. Peter, a Naval Officer in Post Graduate Medicine brought in a gleaming new Kawasaki 1000 as did David Afolabi with a Kawasaki 900, while Ibrahim Abdullahi had a Kawasaki 900 with a "4 into 1 Silencer" that silenced nothing! It tore up the road with its boom and shrill acceleration and burred speed. You never could focus on that bike when it was moved especially by the legendary Bole-ro' (Dele Oredugba).

Ibrahim later sold the Kawasaki and brought the Campus into the glory of the Icon of American Biking with the Harley-Davidson 1200 Police Special. He also had a Harley 1100 Electra Glide as he was a Marketing Agent for the Relmint Ltd. Harley Davidson Franchise in Lagos owned by Omo-Oba Oladele Odimayo. The thumping engine sound of the American Icon did not appeal to Campus Bikers as we preferred the adrenaline-pumping caterwauling of the Japanese Superbikes.

The 1976 to 1978 period saw the rapid growth of the Biking Culture. A few of us bought the smaller model Harleys, the 125s and 175s. These included Sam Okagbue, Dr. Sola Adeaga, Dele Odelola, Charlie Atuona, Tunde Taiwo, Tony Agbamuche, Ladi Farinde and Fola Awosanya (Worker). Bode Elemide and Bola Opere had Suzuki GT 185s. Bode Oyewole had a Kawasaki S250. Deji Sashegbon (SAN), Ladi Williams, Ayo Akinola (Risky), Donatus Akatakpo (Kpist) and Wale Adewoyin (Big Wale) all had Kawasaki KH 250s. Wale later on bought a Kawasaki Z1000. Monu Ogbe had a Kawasaki S350, Wande Ojehomon (Mr. Wande) had a Yamaha 200 Electric, Dapo Oyewunmi almost killed himself with a Suzuki 400. Pastor Mike Omawunmi Efueye (Moving) had a Honda 400. Dr. (now Senator) Leke Mamora, Dr. Deji Makanjuola, Tunde Odanye (Omoluabi), Dapo Agbaje (Matiro) Bayo Adeniji-Fashola and Arobo Kalango all settled for Kawa-

saki 100s. Deji later upgraded to a KH 250. Lanre Oyetunji (Laredo) had a Yamaha 175 Trailbike which threw him off as regularly as Lookay's (Luke Emejulu) Suzuki 100. Ebong Udoma (Roadblock) had a Honda 125. Later comers like Drs. Gbenga Adebayo (Soupie) and Femi Ogunlusi (Crash Carter) had Suzuki GT 185s. Crash's Biking skills always failed him when he tried drag racing down Road One and the bike roared off and left him behind, hence the nickname.

Soupie once took me on his pillion on a hair-raising "banking" stunt around the Central caf  bend, a bend you took fast at 60kph. He had told me he could take it at 100kph. I argued with him and told him to prove it. We started off from the Awolowo Hall end and he shouted, "look, hundred" as he pointed at the speedometer just as we hit the curve. I confirmed over his shoulder very quickly and settled down to follow his lean. And lean we did. We went into that curve almost parallel to the ground! Pedals were scraping the road and we came out into the oncoming lane at 100kph! Thank God there was no oncoming vehicle! The things we did as youths. You would not imagine looking at the venerable looking Dr Adebayo today that he ever did such things!

The Students of the University of Ibadan quickly caught on and soon we were hearing the exploits of Bankole Aluko SAN, Deji Oyewole, Yinka Adenle, and Pastor Tony Rapu of This Present House. We in Ife never really reckoned with them. We had a full Biking Culture going on. We looked on the Ibadan Bikers as "Wannabes".

Back in Lagos then in the 70s there were no Okadas. The only place in which you saw Motorcycles being used as public transportation was in Cotonou in next door Benin Republic. In Lagos, the most common two wheel contraption then, was the Vespa 125 Motor Scooter which was mostly ridden by Hausas because of their Babanriga. The Ibos and Calabars chose the Honda CB175 Roadmaster and loved to ride it with their legs wide open and almost at Right-angles to the Bike. It was a comical sight but they loved that style. The Honda CB200 of the U-Roy fame never really was popular in Lagos. It can still be found in Ilaro, Ogun state. It was more common in Calabar and was the main means of transportation. It was called Okada there, a name which was brought to Lagos and used to describe all Public Transport motorcycles. Incidentally, these axre ridden mostly by Hausa riders whose fatalistic approach to religion shows in their recklessness.

There, you have the history of 'Power biking' in Nigeria.

Late Femi Segun was, amongst other things, a passionate biker. May His soul rest in peace.

YOU ARE WELCOME

NEW MEMBERS' NIGHT



A cross section of New Members and their Sponsors



The Chairman of Ikoyi Club, Mr Babatunde Akinleye, presenting a plaque of honour to Mr and Mrs Adedayo as Life Members

The last New Members' Night as on the 8th of May, 2018 at the Rotunda, Twenty-five (25) New Members were inducted and eleven (11) Life Members were recognised.



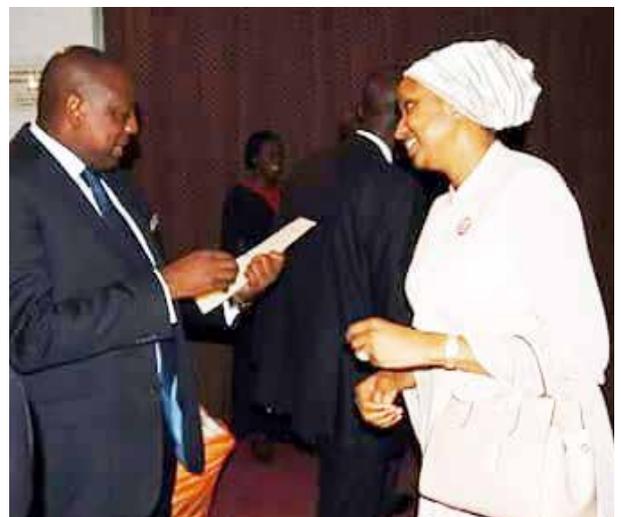
Newly inducted Mr and Mrs Yussuf with their mother, Mrs Yusuf



Senator Olugbenga Ashafa with his son and spouse, Mr and Mrs Basheer Ashafa at the New Members Night



Former Chairman of Ikoyi Club, Rear Admiral Toye Sode with a new member he proposed, Mr Oladejo Olayinka



The Vice Chairman of Ikoyi Club, Dr Adekunle Wright, scrutinising the green form of Mrs Bala Usman Hadiza

Mother's Day



by Noma Sodipo

Yes, it's that time of the year when we take time out to specially appreciate our mothers.

Yes, this can be any time other than the 11th of March or, as it is in some other countries like the United States of America, the 13th of May, this year.

Yes, it can be to someone other than your biological mum. Unfortunately, some mums are no longer around; you can also show appreciation to someone who plays close to that role in your life.

A MOTHERS' LOVE

A mother's love is EVERGREEN. It stays fresh always. Mummy can love you whether you're naughty or nice.

She loves you whether you've made your bed or not, even when she rightly scolds you for not doing so!

Mums have a way of staying with you through thick and thin. When exam grades are up, she loves you. When they are down she loves you. A mother's love always encourages you to do your best!

A mother's love is EVER CARING. Mother never fails to put food on your table, making sure you eat your vegetables. She clothes you with warm clothes when you are cold, and when you're hot, she makes sure you are cool enough. Mothers! She even sees to it that your room is comfortable enough – the right colours, sprays the room to make sure there are no mosquitoes, and countless other things.

A mother's love is NEVER-ENDING. It reminds me of God's love, which is all of the above. God broods over us like a mother hen over her chicks, protecting us from predators. Predators can come in all forms and sizes. Mother never stops praying for us, to ensure that we do not fall into the hands of such people, who may come in the form of kidnappers, child-abusers or any other form of predators. She teaches you to pray and read God's word. A friend may stop loving you; a teacher may stop noticing you, but a mother never stops loving you!

Let's celebrate our mothers today!

Yes, I know some mothers are not always there. And yes, I know some mums may not always be the best; but one thing I know, a mother's role is always precious.

Make a special gift for that special mother today... Make a special card... Say a special prayer... Give a special hug...



Or Sing a special song!

And remember to treat mum special all year round!

Can you think of some other ways to appreciate Mum?

Some Ideas for A Gift

- Make a lolly stick flower: Simply do this by cutting out a coloured circle shape (using a safe pair of scissors) and smaller circle shapes to make the petals. Stick the petals to the larger circle and stick on to a lolly stick. Cut out two green oval shapes (or colour some paper green) for the leaves and stick on either side of the base of your lolly stalk. Your flower is ready to be stuck on to white card paper on which you can write a love note to mum!
- Make a hand printed tree art: Place your palms on a flat paint tray, spread out your fingers and press on to the upper half of a piece of paper to make the branches of a tree. Below this, add a tree trunk using a long thin rectangular piece of brown paper. Place some grass around the base of the tree trunk using torn out pieces of green tissue paper, or from paper coloured green. You could add some fruit to your tree art, using your finger dipped in colourful paint. Allow to dry. And there's a picture your mum will treasure and probably want to frame!

Some other things to do around Mothers' Day

- Pray for any child you know whose mother has died. You could talk about this with your mum and decide how you could make that child feel special and loved.
- Learn more about children in Motherless babies homes and possibly plan a visit sometime. You could take a gift or make something for them too.
- You could lovingly discuss the above at your school or place of worship too.
- If you are that one in need of a mother's love, remember YOU ARE LOVED by your heavenly Father, who cares for you like a mother hen broods over her chicks.
- Never stop showing love to others!

I love you!

Noma Sodipo (S20360) is a trained Optometrist and an educational content creator for children. She writes for children, produces TV programmes and anchors storytelling in many Countries

QUOTABLE QUOTES

"Never give up on what you really want to do. The person with big dreams is more powerful than one with all the facts."

– Albert Einstein

"Winning doesn't always mean being first. Winning means you're doing better than you've done before."

– Bonnie Blair

"You're braver than you believe, and stronger than you seem, and smarter than you think."

– A.A. Milne/Christopher Robin

"Nothing is particularly hard if you break it down into small jobs."

– Henry Ford

"Mistakes are part of the dues one pays for a full life."

– Sophia Loren

"When you do the common things in life in an uncommon way, you will command the attention of the world."

– George Washington Carver

"A positive attitude can really make dreams come true – it did for me."

– David Bailey

"You must be the change you wish to see in the world."

– Mahatma Gandhi

"Learn from yesterday, live for today, hope for tomorrow."

– Albert Einstein

"It always seems impossible until it is done."

– Nelson Mandela

R	C	B	Y	T	E	N	F	Y	F	T	P
R	I	C	H	A	K	W	E	L	O	W	L
G	Z	A	R	L	D	L	Y	N	A	O	A
T	O	R	A	P	L	S	E	E	L	H	C
F	O	W	O	O	G	V	E	L	N	B	E
T	R	H	W	N	E	R	A	U	L	O	C
R	S	E	I	S	U	C	S	U	T	A	M
A	N	K	E	N	W	F	E	S	T	O	P

PLACE, RICH, RUN, SEVEN, SHOP, STOP, SUN, TEN, TUESDAY, TWO, WALK, YELLOW ZOO

DIGIPUZLE
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