

HARMONY



NOVEMBER 2019



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OPENING
COMMENTS



MR ABIODUN OLALERU

Honorary Secretary /
Chairman, Publication Sub-Committee

It is with great pleasure that I introduce you to the maiden edition of **Harmony Magazine** under this administration.

The publication is a trifle late owing to the need to be painstaking, both in terms of the content and the overall quality of the magazine, knowing that our esteemed members deserve only the very best.

A lot of care has thus been taken to put together a rich production consisting of interesting write-ups on lifestyle, agriculture, business, health, ICT, among others.

You will read about and see pictures of the just concluded 81st Anniversary themed 'Building Family Values'. There is also a page on the Nigerian Cup 2019. You will also read about a very laudable development in the Club, which is the coming into operation of the e-library commissioned a few weeks back, the recent transition in the Trusteeship of the Club as well as some of the Club's charity activities. There is also a page on 'Know Your Club Rules' to familiarise you with some of the very significant aspects of the Club Rules, since ignorance is no defence in law.

In keeping with the tradition of the Club as Family focused, we have sections dedicated to our children in the Children's Corner, consisting of story time, game of sudoku, riddles, jokes and quotes of wisdom.

This edition of the magazine is a must-read and a must-have for all our esteemed members.

We do hope that you enjoy every minute of your time reading this!

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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GRAND SEND-OFF AS CLUB TRUSTEE

DICK KRAMER BOWS OUT



How often do we send off our Trustees? Rarely, you say? You guessed right.

So, when the Club recently rolled out the drums to celebrate one of its Trustees and top Club man, Mr. Dick Kramer, it was bound to evoke some excitement and mixed feelings.

Kramer, an American-born business man, joined Ikoyi Club in September 1979; and has served in different capacities including as Honorary Treasurer from 1986 to 1987, before his appointment as a Trustee in 1989. Until his send-off, Kramer, who had served the Club alongside four other eminent members on the Board of Trustees, had given over four decades of distinguished service to the Club.

Held on June 22, 2019, the event, brought together all the Trustees, past Chairmen, Office Bearers, General Committee and Members of the Club. It was a befitting climax for a man who has earned an admirable reputa-

tion for his relentless commitment to the values and mandate of Ikoyi Club 1938.

Amidst a generous cocktail and sumptuous dinner, hosted at the Table Tennis Bar, members were treated to cool and riveting jazz music. There was also a photo shoot for interested members on the red carpet.

The dinner session commenced immediately after the cocktail, with the Club Chairman, Mr Abayomi Orenuga, Vice Chairman, Mr. Tafa Zibiri Aliu and other members of the General Committee resplendently hosting Mr and Mrs Kramer. With various gifts presented to the honorees, it was a valued reminder that it pays to serve well.

Kramer came to Nigeria in 1978 to launch Arthur Andersen & Co. as Managing Partner after similar roles in Brussels and Buenos Aires. The two successor firms - KPMG Professional Services and Accenture - are today leading accounting, tax and consulting firms in Nigeria. He had trained in accountancy and earned an MBA from Harvard

Business School before joining Arthur Andersen in 1958. During his career, he worked in all areas of the firm's practice in the US, Latin America, Middle East, Europe and India, as well as Africa.

He is Chairman of African Capital Alliance (ACA) which has pioneered the management of private equity investments in high potential sectors of the Nigerian economy. ACA was founded in 1997 as an independent private equity firm focused on investing in Nigeria and the Gulf of Guinea. The firm has raised aggregate commitments of over US\$1.2 billion since its inception across five funds

Following retirement in 1994, Kramer continued in Nigeria to consult, invest and continue community service activities. He helped found Nigerian Economic Summit Group, the Harvard Business School Association of Nigeria, the Lagos Business School, and more recently the American Business Council. He was also head of the Technical Team and a Member of Vision 2010. He has also remained active in several other chambers, associations, professional activities and non-profit organizations.

In 2001, he was honoured with the national award of Officer of the Order of the Federal Republic - OFR, in 2003 with the Zik Prize in Leadership and, in 2007, Institute of Directors award for Entrepreneurship.

His wife, Wanda, worked to put Kramer through Harvard Business School and has followed her own career of teaching since graduation from Colorado University

(1960). She taught and consulted as testing coordinator at American International School, Lagos from 1976 to 2005. They recently celebrated their 67th wedding anniversary. They have two sons - Cliff and Kirk - and are blessed with 3 grandchildren.



The Club Chairman; Mr Abayomi Orenuga, Catering Advice, Princess Toun Kujore, Vice Chairman; Mr Tafa Zibiri Aliu, Entertainment Chairman, Mr Femi Onifade,



Former Chairmen: Mr Richard Giwa-Osagie, Dr Harrison Bolaji Adeniji and Chief Lanre Ladipo with the celebrants



The Vice Chairman; Mr Tafa Zibiri Aliu, Club Chairman; Mr Abayomi Orenuga, Former Chairman; Major Gen. Mufu Balogun (Rtd), Chief Lanre Ladipo, Trustees: Mr Alaba Okupe, R. Adm. Isaac Areola (Rtd), Mr Dick Kramer and wife; Mrs Wanda Kramer, Engr. Akin Laguda, Past Chairman; Mr Dele Adetiba, Dr. Harrison Bolaji Adeniji, Mr Richard Giwa-Osagie, Mr Adewale Doherty and Mr Akinbayo Adenubi



KNOW YOUR CLUB RULES

RULE 2.1, Page 5:

Any person over 25 years of age shall be eligible to become an Ordinary Member provided that:

- (a) He or she has been elected in accordance with Rule 3; or
- (b) He or she was on the first day of August 1938 an Ordinary Member of Ikoyi Club or the Lagos Golf Club.

RULE 2.2 SPOUSE AND LADY MEMBERS

(a) Any person over 21 years of age shall be eligible to become a Spouse or Lady Member provided that:

- (i) He or She is the spouse of an ordinary Member elected in accordance with Rule 3(h)
- (ii) She was on the 22nd day of August 1991 a Lady Member of the Club

(b) A person who becomes a member by virtue of Rule 2.2(a)

- (i) May elect to become an Ordinary Member with all the rights and privileges by complying with the provisions of Rule 3 of Ordinary Membership requirements.
- (ii) A Lady Member who was elected in accordance with Rule 3 (g) may elect to become an Ordinary Member of the Club with all the rights and privileges thereof, by paying the entrance Fee and the Annual Sub-

scriptions for an Ordinary Member and all levies.

- (c) A spouse or Lady Member who does not elect to become an Ordinary Member shall have no say in the Management of the Club.
- (d) Without prejudice to rules 2.1 (a-c) of these Rules, Spouse Membership shall continue to be enjoyed by a surviving Spouse who has registered as the Spouse, on demise of an ordinary member through whom he/she acquired Spouse Membership, provided, the deceased ordinary member and such Spouse were still married at the time of demise.

RULE 2.4 LIFE MEMBERS

On attaining the age of 65 years and being a paid up member for 25years without any break, an Ordinary member with the Spouse and children who are junior members shall be entitled to Life membership. Such members shall be exempted from paying Subscriptions or other fees payable including junior members fees in respect of the use of the Club facilities and shall also to all membership privileges.

JUNIOR MEMBERS

- (a) A Junior member is a child aged 12 to 25 years whose parents are Life, Honorary, Ordinary or Spouse /Lady members of the Club.
- (b) Junior members are eligible to

use the facilities of the Club provided that those under 12 years are accompanied by a member shall be subject to such restrictions as may be prescribed by the General Committee from time to time.

- (c) Junior members shall not be allowed into the Main Bar at any time.
- (d) All junior members shall leave the Club premises not later than 9:00pm, except on special occasions as may be prescribed by the General Committee.
- (e) A member shall not permit any child of his/her under the age of 12 years to be upon Club Premises unless accompanied by a member except a junior member.
- (f) A Junior member on attaining the age of 25 years or more but not more than 30 years and wishes to continue as Ordinary member shall be granted 50% rebate on the entrance fee provided such junior member satisfies the following:
 - i. The proposer must be a parent of the junior member
 - ii. His /Her Parent must have been financial members(s) for not less than 20 years broken.
 - iii. He /She must have been junior member for not less than 10 years unbroken.
 - iv. He /she must have passed through the screening of the membership Sub-Committee.

COMMISSIONING OF E-LIBRARY

The Ikoyi Club 1938 E-library was successfully commissioned on October 23, 2019 by the Club Chairman, Mr. Abayomi Orenuga amidst pageantry. Other dignitaries in attendance included Mr Tafa Zibri-Aliu (Vice Chairman) Mr. Abiodun Olaleru (Hon. Secretary) Mr. Olufemi George (Hon. Treasurer) Otunba Femi Dina (Library sub-committee chairman) Mr Omotoso (ICT sub-committee chairman) and Mrs Funke Opeke (MD/CEO MainOne Communication Networks), who provided free internet service and other executive and members of the Club. Also present was GM/CEO of the Club (Mr Babatunde Orungbeja) supported by other key management staff and several members of the various teams that supervised the installation of the facilities for the ancillary services.

The e-library is a project designed to connect members of the Club with the world electronically for information exchange and education in a comforting and easy ambience. It currently opens between 9a.m to 9p.m from Mondays through Fridays. It is available strictly to pre-subscribed members of the Library section.

Forty HP branded computers are already deployed and MainOne Communication Network Limited provided the internet connection at no charge through a commendable partnership with the Club.

The Library is now fully functional and rendering top class services to Ikoyi Club 1938 members and their families.



The Club Chairman, Mr Abayomi Orenuga commissioning the e-Library while the Vice Chairman, Mr Tafa Zibri-Aliu; Mrs Funke Opeke and other members look on



A sub section of the e-Library



The Honorary Secretary, Mr Abiodun Olaleru, Mr Edet Akpaso, Mr Bolanle Omotoso, Mrs Yemisi Olukoya, Vice Chairman; Mr Tafa Zibri-Aliu, Otunba Femi Dinah, Club Chairman; Mr Abayomi Orenuga, Mrs Funke Opeke, Mr John-Bede, GM; Mr Tunde Orungbeja, Mr Olukunle Oyewole and the Honorary Treasurer; Mr Femi George.

LIVING TRUST

AS AN INSTRUMENT OF WEALTH PLANNING

By: Ikechukwu Uwanna

They often teach this information to their children and pass on the family fortune to the generations that follow in form of corporations, trust and partnerships. They personally own little. Nothing is found in their names for tax purposes...They control the legal entities that own their assets. They spend a small fortune on solid professional advice not only to increase their wealth but also to protect their wealth from family, friends, law suits and the government. Even after they have departed this life, they are still controlling their wealth. These people are often called "Stewards of Money". Even after death, they continue to direct the fate of the money they created.

The trust device has been described as "the greatest and most distinctive achievement performed by the Englishman in the field of jurisprudence" This description was cited with approval by the Nigerian Court of Appeal in the case of National Bank of Nigeria vs. Savol West Africa Limited . Trust was however held to be "foreign and unknown to native law and custom" by the Federal Supreme Court of Nigeria.

Trust is a legal relationship whereby a person (the Settlor) gives property (the trust fund) to professional administrators (the Trustee(s)) to hold for the benefit of certain persons (the Beneficiaries) who may be individuals, companies, groups, charities, etc. Trust relationships may include another person, known as

the Protector, usually a trusted friend or adviser of the Settlor, (but may be a committee or company) who is sometimes appointed to ensure that the Settlor's wishes are honoured by the Trustees.

A trust fund, the property, subject matter of the trust will no longer be under the control of the Settlor and he may be unable to reclaim the said property. The Trust arrangement in Nigeria may be encapsulated in a written instrument known as the Trust Deed.

The Settlor is not excluded from being a beneficiary and a co-trustee of a Trust, but cannot be a sole beneficiary. A settler may indicate to the Trustees how the assets would have been handled had he/she maintained control of them, and a letter to this effect is known as the Letter of Wishes. The wishes in this letter, though not legally binding on the Trustees, are usually followed, except where a change of circumstances makes it clear that to do so would not be in the beneficiaries' best interest. The Trust Fund may be any property (cash, personal effects, real estate, securities, and other tangible and intangible assets)

Legally, Trustees have stringent duties imposed and are obliged to administer the Trust in such a way as to safeguard the best interests of the beneficiaries.

Historically, the Common Law ignored the rights of the beneficiary

as legal title passed from the Settlor to the Trustee. Property, under the auspices of the Common Law, could not be spilt: you either owned something, or you did not. But Equity championed Trusts and recognised the proprietary rights of both Trustees and Beneficiaries. Today, the Law of Trusts is a myriad of subcategories and divisions, each with their own distinct rules and exceptions.

Living Trust

A living trust (inter vivos trust) sets out instructions on how your wealth should be managed in your lifetime and distributed after your death. The instructions are contained in a document called a "Trust Deed." Your wealth is transferred to a person called the "Trustee" during your lifetime and is managed for the benefit of persons called "the Beneficiaries". In the book, *Leo on Living Trust*, Living Trust was defined as one of the most flexible estate planning tools available and can be the foundation on which an individual's financial and estate planning tools can be built. It is an efficient assurance of the future; a protection against the oppression of loved ones in the event of demise of the breadwinner, and a secure assurance at old age irrespective of any pension in place.

Purpose for the Creation of a Living Trust

A living trust may be used for a variety of personal, estate, financial, tax and business planning objectives. The British Broadcasting Corporation (BBC) on the 10th of January 2007 published a report of HM Revenue & Customs (HMRC) report establishes that avoidance of tax is only a secondary consideration for most people when setting up trusts. The primary motivation, the research revealed is the protection of assets.

The following are other considerations in creating trusts:

1. Privacy
2. Avoidance of forced heirship
3. Preservation of family wealth
4. Continuity of family business
5. Ownership of assets and investments
6. Establishment of pensions or employees stock option plans
7. Protection of lender in corporate financing transactions
8. Creating/making provision for Charities
9. Efficient and timely distribution of assets upon death
10. Tax planning

Benefits of a Living Trust

The trust property can be entrusted to investment Experts for optimal management. The investments experts would however, manage and invest assets in line with the stipulations in the Trust Deed for the benefit of named beneficiaries. Trust assets are invested to earn income (dividends, interest income, etc) and ensure capital appreciation.

Taxation

Taxation is a compulsory payment imposed on the income or wealth of individuals or corporations by government for the purpose of financing some governmentally estab-

lished functions.

When it comes to taxation of a trust, it may help to think of the trust as an individual person in its own right. If you have invested in properties abroad, it is pertinent to note that upon your demise, an inheritance tax may be levied against your Estate, before it devolves to your heirs. However, placing assets and property from an Estate into a Trust to avoid death or inheritance taxes call allow the Settlor's beneficiaries to benefit more fully from the assets' worth without excessive taxation being levied against their gains.

Probate

The trustee owns the assets of the trust. On the death of the Settlor, the trustee can distribute the assets to the trust beneficiary according to

financial distress.

Privacy

Nigerian Family Law does not apply to trusts and it is not an instrument lodged in the Probate Registry, so the contents are strictly confidential. This can be an important consideration in wealth planning as a spouse; child or dependant will not have any locus to commence an action in court to claim rights over the said property.

Again, a trust affords the opportunity of avoiding public disclosure of value, amount and the disposition of the trust fund.

The trust instrument is very effective, with far reaching implications. For instance, Michael Jackson, who passed on a year ago, employed this instrument. At the reading of his will, scavengers and meddlesome interlopers gathered, only to hear this:

"I give my entire Estate to the trustee or trustees then acting under that trustee or trustee which is called the Michael Jackson Trust, giving effect to my amendments thereto made prior to my death. All such assets shall be held, managed, and distributed as a part of said Trust according to its terms and not as a separate testamentary trust".

The absence of the much-anticipated details helped to dampen the tension that was already building up, and left the press to speculate about its contents and the value of his Estate.

The true mark of wealth is ensuring that your wealth endures beyond you, to your next generation. This is a task before every great man, needless to say, women inclusive.

Ikechukwu Uwan-na is a legal and tax practitioner with Tседаqah Attorneys.



The trust property can be entrusted to investment experts for optimal management.

the instructions in the Trust Deed. There is no need to go to the Probate Registry/ Court to obtain Probate or Letters of Administration and no probate fees have to be paid. In Nigeria, this is a tedious and circuitous process. In most cases, bureaucratic bottle-necks keep beneficiaries of a will waiting for months or even years to receive the assets bequeathed to them by their loved ones. This problem is even more painful when you consider the fees you have to pay in order to obtain Probate or Letters of Administration. However, a trust affords one the opportunity of saving his beneficiaries emotional and

“Relax!”,
 “Stay calm!!”,
 “Eyes on the ball”,
 “Keep focused!!!”

MASTERING *Self-Talk*

By David Korede

These words are familiar. I guess you can relate. Either from a coach, a spectator or as self-talk. Sometimes I wish I could accompany these words with a dirty slap or knock on my head whenever I make the wrong moves.

Research indicates that people, on average, speak to themselves at a rate of between 300 and 1,000 words per minute.

Self-talk, constant internal dialogue, is a powerful tool that affects us all, directing how we feel, which subsequently influences our behaviour and actions.

It is not difficult to realize that we have voices in our head. The real trick is figuring out what type of self-talk you have, how beneficial or destructive it is to your performance and then changing it, if needs be, to work to your advantage.

Self-talk is one of the main performance enhancement techniques athletes use to increase performance. It is also one of the easiest to understand but also the most difficult to incorporate and to maintain training. It has also been widely endorsed as a performance enhancement tool in the sport psychology literature. Implementing self-talk interventions successfully, however, requires some understanding of how, when, why, and for whom self-

talk interventions are likely to be effective.

Self-talk comes about when the mind is exposed to a particular situation and decides to voice its inner thoughts, whether positive or negative. Positive self-talk can increase adrenaline levels and refocus the mind. They increase confidence and reinforce self-belief while returning the state, mind, and body back your optimal performance level.

Mental training requires practise and as such, self-talk can only be effective if practised on a regular basis.

To train the mind to engage in positive talks looks straight forward on paper but requires techniques and practice. Our thoughts, our emotions, and our actions can be influenced if we practise and train this aspect of mental training.

Practice makes us determine the effectiveness of our own identified self-talk, also when and how it can be effectively applied to a different individual.

“Idiot!!”, “How can you?!!” What the hell was that? These words may seem negative to some people but effective for others.

For me, some of the phrases I use appear negative but they act as motivational cues for when I am extremely stressed. However, the timing of these phrases matters.

Self-talk can either be positive or negative. While positive thoughts will produce positive emotional reactions, such as excitement, determination, and relaxation, negative thoughts, on the other hand, will harvest negative emotional reactions like anxiety, sadness, and hopelessness.

Self-talk produces a physical response which results in physical reactions.



In conclusion, the way we address our phrases is important than the phrase itself.

For instance, imagine yourself playing in a high-profile match and screaming to yourself “Relax!”, “Stay calm!!”, and “Keep focused!!!” – even though these words are positive, the overall effect of your inner dialogue is negative.

The tone of your phrase is just as important as the actual words, so pay attention to both the phrase and the tone.

David Korede (K1291) is the Executive Director, Eliezer Group



DOING BUSINESS SIMPLIFIED:

WHY YOU NEED A SHAREHOLDERS AGREEMENT FOR YOUR COMPANY



By: Seun Timi-Koleolu

When starting a company, one of the crucial elements to consider are the terms upon which the relationship among the founders or shareholders will be built. A Shareholders Agreement is one such legal document that addresses this and binds the signatories (shareholders of the company) to the agreement. A Shareholders Agreement also governs the way in which the company will be run.

A. Why is a Shareholders Agreement necessary?

Although, the Companies and Allied Matters Act states that the Articles of Association of a company shall regulate its activities, most of these Articles are more or less standard templates and do not contain exhaustive terms that would better regulate the relationship between the shareholders.

Shareholders who do not want certain terms made public may opt for a Shareholders Agreement in addition to the Articles of Association since the former is a private document and not available to the public unlike the latter which can be made available to third parties.

It is also easier to draw up a Shareholders Agreement than go through the regulatory processes involved in altering the provisions of the Articles of Association.

B. What are the important clauses in a Shareholders Agreement?

Financial Contributions

A financial contribution or obligation clause states how capital required by the company will be raised and to what extent each shareholder will be responsible for contributing to the capital and any future funds the company may require.

Profit Sharing

A Shareholders Agreement should include a profit sharing ratio. This determines how profits (and losses) will be distributed. Profit sharing could be determined by the amount of shares each shareholder has in the company.

Restrictions on Transfer of Shares

Restrictions on who can become a shareholder is a very important aspect of a Shareholders Agreement. Most private companies require the prior approval of the directors before shares can be sold to parties outside the company.

Other restrictions on transfers can be included in a Shareholders Agreement such as an obligation for shareholders who intend to sell their shares to first offer them to other shareholders before offering them to external parties.

C. Is there a difference between a Shareholders Agreement and a Founders Agreement?

A Founders Agreement is as the name implies – between founders of a company. It contains some of the clauses seen in a Shareholders Agreement, although less detailed. A Founders Agreement is usually drawn up before a company is established and is a reference point on how the co-founders relationship will function and how the company will be structured amongst other basic considerations.



Seun Timi-Koleolu (K1240) is the Managing Partner of Pavestones and an active member of the Club.





CAN **MONEY** MAKE YOU **RICH & HAPPY?**

By **Olufemi Hassan**

Everyone desires to be happy. A lot of people want to live a comfortable life filled with good health and peace of mind. Money is an item that is generally used in paying for goods and services. Some people believe money answers all problems while some say money is the root of all evil. A lot of people look forward to winning big in the lottery so they can have a lot of money and deemed to be rich and happy. Can money make you happy?

What is the true source of riches or wealth? Is it only money that makes one rich? Does having a lot of money at hand or in the bank equate to being rich? This article aims to explain the concept of being 'rich' as against having a lot of money. It briefly describes what it means or entails to be rich and more importantly, the need to have a thorough understanding of God's direction on wealth and being truly rich.

"It is not the man who has too little, but the man who craves more, that is poor". - Seneca

Money: Means of Exchange or Means to Riches

Money as an item has little or no value; however, it is an item that has been sanctioned by the authority as a means of exchange. It can be a gold bar, cowry, coin, paper, and nowadays, virtual/digital currencies such as cryptocurrency. The item called money has evolved over the years.

A lot of money comes with a lot of responsibilities to personal, friends, family, etc. It is not very difficult to become rich, but it is very difficult to remain rich. If you want to become rich and remain rich you need financial intelligence and God's guidance. "When the 'money high' hits, people feel more intelligent, when in fact they are becoming more stupid. They think they own the world and immediately go out and start spending money like King Tut with tombs of gold." - Rich Dad. It is not uncommon to have seemingly rich people with bad spending habits, huge loans and several other liabilities. The major products of a wealthy and happy life include good health, good education, good family, vacation, independence, friendship, etc.

Who is richer? A man with US\$2million in Nigeria who relies on generators for steady supply of power, drives on bad roads and in heavy traffics, has numerous dependents who are lavishing in poverty or a man who lives in Vancouver with a business that generates just about \$100,000 dollars per annum in profit and with access to the basic amenities, good infrastructure, quality education for his children, good health services and a happy family? One has a lot of money but has a lot of unmet needs despite the huge money and

practically no time to himself or his family while the other has most of his needs met, has time for himself and for his family and still generates some money.

If you have time and utilize same well, you can make money and even recoup lost money but you can't buy back a lost time. This probably explains why Warren Buffet said, "the rich invest in time, the poor invest in money", and Jim Rohn said, "time is more valuable than money. You can get more money, but you cannot get more time."

The truth is that the most precious things in life are not bought with money; time, love, happiness, good family, etc. I have seen billionaires who do not have time for holidays or leisure. "My favorite things in life don't cost any money. It's really clear that the most precious resource we all have is time," says Steve Jobs.

Money is a means of exchange and with it you can buy almost everything. However, the more of it you have the more of it you want. Bob Dylan said, "All the money you made will never buy back your soul". This is because the more you want, the less satisfied you are, which makes you poor.

The understanding of money, the control of money and the use of money are part of the financial intelligence that leads to financial independence. It is hard to have these abilities without knowing God and understanding his teachings. When an individual is clear about God's principles about finances, he or she can take charge of money and wealth as against money controlling such person. This probably explains why Rockefeller, an American industrialist considered one of the richest men to ever live, said: "I believe the power to make money is a gift of God." The knowledge of the Almighty and His guidance on acquisition and use of money will help an individual prevent money from controlling him or her. In his words, the bestselling author Grant Cardone said, "Don't just make money, make a difference." Rockefeller sure made a difference to the world.

Health is wealth. Good health is derived from time well-spent with family and friends. Money may not bring you good health. "Invest in as much of yourself as you can, you are your own biggest asset by far", says Warren Buffett. The greatest thing we can do to ourselves is to keep developing ourselves. According to Erich Fromm, "Not he who has much is rich, but he who gives much."

Being rich or being poor is more of a mindset. You can have a lot of money and be rich, but you can also have a lot of money and yet not rich.

Remember, Benjamin Franklin once said: "Money has never made man happy, nor will it. There is nothing in its nature to produce happiness. The more of it one has, the more one wants".

Olufemi Hassan (H1127) is an accomplished Financial Analysts, Banker and strategists. He is the Principal Consultant at Hatytude Consulting.



QUOTES OF Wisdom

Success is no accident. It is hardworking, perseverance, learning, studying, sacrifice and most of all, love for what you are doing or learning to do.
-Pele

There are no secrets to success. It is the result of preparation, hard work and learning from failure.
-Colin Powell

At the end of the day, you are solely responsible for your success and your failure. And the sooner you realize that, you accept that, and integrate that into your work ethic, you will start being successful. As long as you blame others for the reason you aren't where you want to be, you will always be a failure.
-Eric Cummings

Success isn't measured by money or power or social rank. Success is measured by your discipline and inner peace.
-Mike Dikta

The future belongs to the competent. Get good, get better, be the best.
-Brian Tracy

You don't have to be great to start, but you have to start to be great.
-Zig Ziglar

There are no limits to what you can accomplish except the limit you place on your own thinking.
-Brian Tracy

What you lack in talent can be made up with desire, hustle and giving 110% all the time.
-Don Zimmer

Do what you can with all you have wherever you are.
-Theodore Roosevelt

He who has confidence in himself gains the confidence of others.
-Hasidic Proverb

Things work out best for those who make the best of how things work out.
-John Wooden

Today's accomplishments were yesterday's impossibilities.
-Robert H. Schuller

The only way to do great work is to love what you do. If you haven't found it yet, keep looking, don't settle.
-Steve Jobs

Never give up. Great things take time. Be patient.
-Anonymous

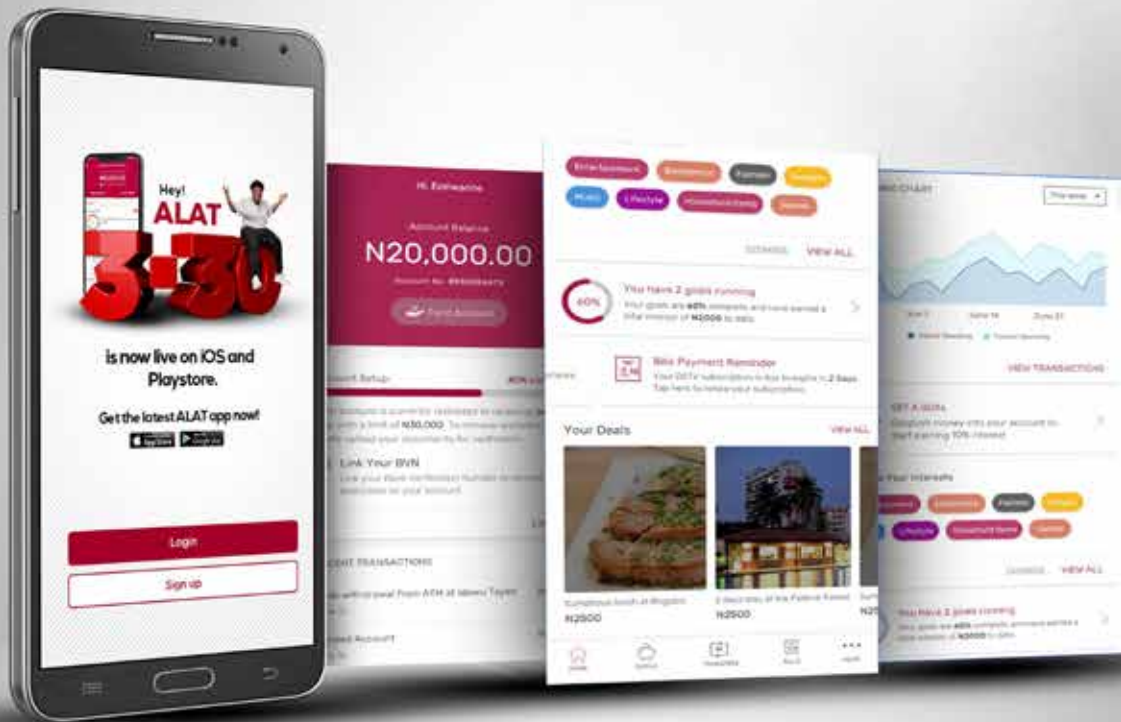
Pain is temporary. Quitting lasts forever.
-Anonymous

Look in the mirror, that's your competition.
-Anonymous



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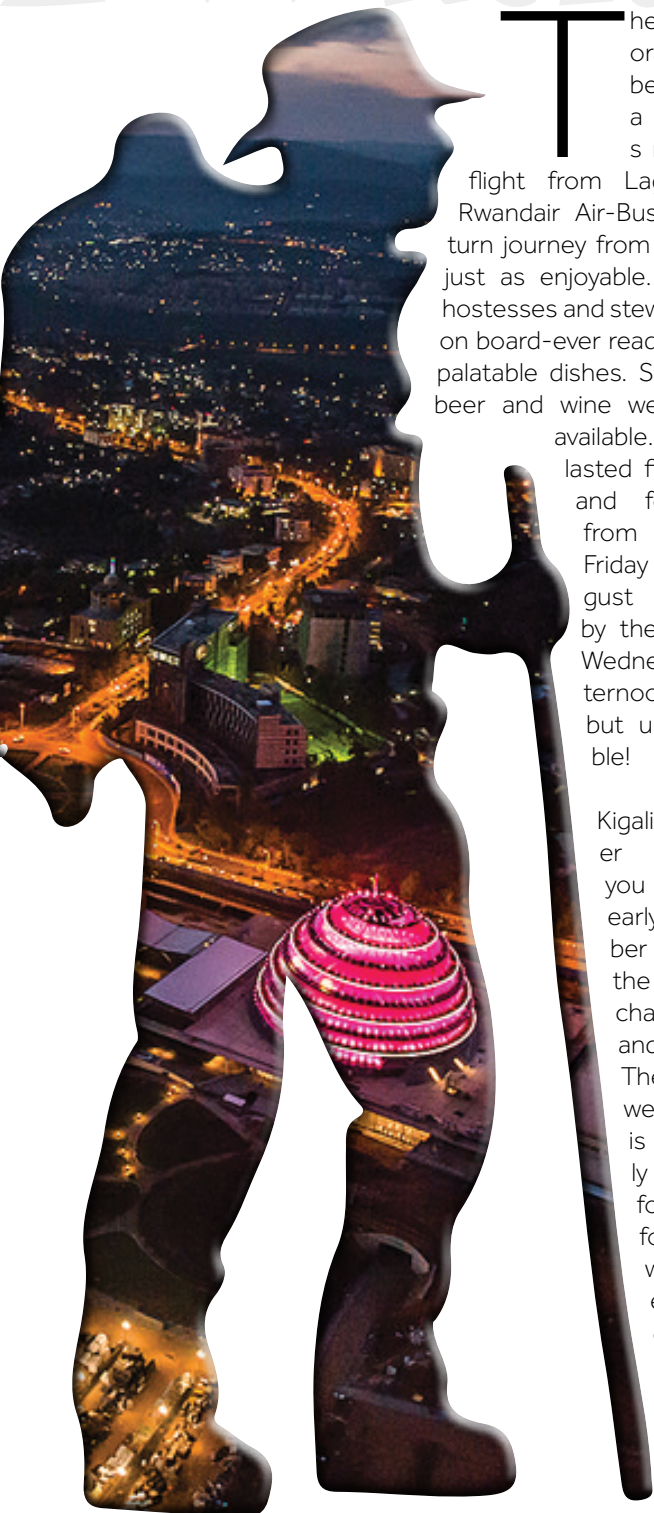
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FIVE DAYS IN Kigali

by: Akinbayo A. Adenubi, mni



The memorable trip began with a four-hour smooth flight from Lagos in a Rwandair Air-Bus. The return journey from Kigali was just as enjoyable. Polite air hostesses and stewards were on board-ever ready to serve palatable dishes. Soft drinks, beer and wine were readily available. The trip lasted five nights, and four days from the last Friday in August and back by the following Wednesday afternoon. Short but unforgettable!

Kigali's weather reminds you of Jos in early November before the climate change. Cool and friendly! The kind of weather that is specially created for golf. In four days, we experienced only one sunny day. As if to make up for the un-

comfortable, sweaty clime, it rained heavily that evening. The elderly car hire chauffeur who served us throughout our stay told us that Kigali is aptly described as a city with a thousand hills.

While driving through the major streets, you could not but have the feeling that you were going up and down the hills. Kigali is beautifully sited in a valley. You can have a panoramic view of the modern buildings sitting pretty on top of the hills. Kigali at night is quite a scene to behold!

A true tourist city, Kigali boasts of many top-rated hotels and restaurants. You can choose any one that suits your purse. The three couples - including yours truly - stayed in a Chinese managed hotel, and the adjacent building feature a Chinese supermarket and a Chinese restaurant. To confirm the noticeable presence of the Chinese, instructions in the hotel are written in English and Chinese.

We lodged throughout our stay in the Dmall Hotel. One will be generous to assign it with 3 stars. The rooms are just barely standard. A regular tourist will miss some key facilities usually associated with such big hotels. No swimming pool! No drinks/piano bar! No garden! No pictures/painting hung in the room! What made up in some way for these missing items was the ever willing-to-help posture of the front-office staff. And the food was delicious!

Kigali rightly has the reputation for being one of the most beautiful and green cities in Africa. Yes, Kigali is clean, very clean. No litter on the main roads or walkways! No empty cans or "pure water" cellophane bags or plastic bottles littering the city! On the major roads we plied throughout our stay, we did not pass over a single pot hole.



We did experience some minor power failure, though. Over a period of five nights, there were only two incidents of power failure which lasted for less than five minutes on each occasion. Guess you have to search every nook and cranny of the city to find the ubiquitous, noisy electricity generating sets which have been fully accepted as part of our every-day life in Nigeria!

Playing golf at the Kigali Golf Club was a delightful experience. A 9-hole course, it is very well-maintained; hilly and challenging! A beautiful scenery of the small but compact course could be appreciated from the Club House situated on top of a hill overlooking the valley. Streams which run through a part of the course provide, at appropriate points, serene, unobtrusive waterfalls. An artificial lake is sunk not too far from Hole 9. The tee boxes - smooth and properly trimmed - could be taken as greens in some of our courses. The greens, fast and expectedly tricky while putting, are beautifully shaped. The little border lines around the greens make life easy for the average golfer. Plenty of clean sand in the bunkers adds to the pleasure of the adventurous golfer. The bunks are often placed dangerously close to some of the greens.

The green fees are \$25 for 9 or 18 holes. And the course is worth every cent! The caddies were friendly and conversant with the local rules. Their handicaps were quite respectable (ranging from 4 to 13). If you ignore the lines they advise while about to putt, you would surely regret doing so.

We - 3 balls- played 3 times. Arrived Kigali on Friday evening. Played on Saturday, Monday and Tuesday. Left for home on Wednesday morning. Short, sweet and pleasurable.

Our short but memorable journey was not all about golf. We made a short trip to the local market and shopping areas. Someone coming from Lagos who might want

to do some light shopping, would be a bit disappointed. Kigali is not very big on commerce yet and the country (Rwanda) is making impressive efforts to attract foreign investors. A lover of books would not find big bookshops which cities such as London and Dubai are noted for.

One memorable spot for the first timer is the Kigali Memorial Genocide Centre - aptly dedicated to remembrance and learning. A museum, artistically designed, in memory of the over one million victims in 100 days of the genocidal war between the Hutus and Tutsi of Rwanda in 1994, will demand another full - length article to do adequate justice to the emotive lessons learnt.

The Kigali Golf Course Club House, still under construction, deserves a special mention. Ultra-modern facilities will be found in two exquisite buildings. The Main Club House has a reception, lounge and changing rooms on the ground floor. The top floor has offices and 4 rooms for paying guests. The adjacent building features a Health Club with a gym and other indoor games. Other sporting facilities provided include a Lawn Tennis Court, a Squash Rackets Court and a swimming pool. We could not have a comprehensive view of all the facilities as the new Club House was firmly locked. When the construction is completed in a few months' time, Kigali Golf Course Club will be a great delight.

Would I make another trip to Kigali? Yes! But would stay much longer - about ten days. Next time, top on the list of places would be the reserved wildlife parks for which Rwanda and her neighbours are famous. Would stay in one of the big, 5 -star hotels offering so many juicy attractions for the adventurous tourist.

Akinbayo Adenubi (A995) is a former Squash player, an occasional swimmer, a keen gardener, a golf enthusiast and a past chairman of Ikoyi Club 1938





NIGERIA CUP
2019
IKOYI CLUB 1938 GOLF SECTION
ANNUAL COMPETITION



The Nigeria Cup is Ikoyi Club 1938 Golf Section's major annual competition.

The Nigeria Cup 2019 started on Saturday, 21st September, 2019 with the children's tournament, while the Caddies tournament was on Monday 23rd September, 2019.

Tuesday 24th September was the Ladies Tournament. The Net Winner was Naisha Nandal with a net of 63 playing handicap 32. Sophia Makinde won the runner-up with a net score of 68 playing handicap 27, Pauline Onafowokan with handicap 24 came 3rd with net score of 69, and the 4th place was Maureen Reece with the net score of 71 playing handicap 19.

Evelyn Oyome won with 80 gross playing handicap 6 in the gross category, Fatumata Coker was the runner-up with 88 gross playing handicap 14. Olayemi Keri came 3rd with a gross score of 88 losing in count back to Fatumata Coker. The invited ladies guest winners are Lola Mamudu the winner with (73 net), Dr. Veronica Chaka the runner up with (74 net), Alaba Adetunji 3rd place with (74 net).

Wednesday 25th of September was the Independence Day kitty, while the PRO AM and handicap 0-9 had their competition on Thursday 26th September, 2019.

Friday, 27th was the Nigerian Cup

sponsors, veterans and guests from the veteran category tournament. S/Areaola emerged the winner with 66 net playing handicap 23. Olusola Adekanola was the runner-up with 68 net winning on count back with handicap 17, while S. Majoroh came the 3rd place with 68 net playing 17 handicap.

From the sponsors category, Mike Jaja won with net 76, Daisi Olotu was runner-up with 79 net and Umesh Amarnani with 79 net as 3rd place.

From the Guest category, winner was Chris Okoro Igwe with 70 net, 28 handicap, runner-up was Paul Ijasa with 71 net handicap 15, 3rd place was Bidemi Ojo with 72 net, 6 handicap while the 4th place winner was Charles Onwude with 74 net, playing handicap 25.

Saturday 28 was the Nigeria Cup 2019 final tournament.

The overall winner of the Nigeria Cup 2019 was Harald Zehl with 67 net playing handicap 19 with gross of 86. The runner-up was Tolu Martins with 70 net playing handicap 15. The 2nd runner-up was Femi Feyinde who shot 70 net winning on count back, but lost on the

count back to Tolu Martins. D.J Ezeoba was 4th with 70 net playing handicap 14. Sufiano Alhasan came 5th with the net score of 71 winning on count back playing handicap 19.

From the gross category, Joachim Ebegue Afe had the lowest gross of 76 with handicap 6. Tunji Adedayo was the runner-up with 78 gross, handicap 6. The 3rd place was Oluremi Olukoya with 79 gross playing handicap 4. Peter Eben-Spiff came 4th with 80 gross winning on countback with handicap 3. Ewi Akpata won the 5th place with gross of 80 playing handicap 5.



**ANNIVERSARY
EVENTS
REPORT**



This year's Club Anniversary, the 81st edition, certainly lived up to its billing - the event was both fun-filled and educative. With an apt theme, **"Building Family Values"**, the club was lit up everyday in very special ways. Harmony hereby presents a collage of events that made the week-long celebration memorable:

Saturday 21st Sept., 2019: The Anniversary began with a Charity Walk.

Monday, 23rd Sept.: A press conference was held to intimate the media about the strides being made by the Club and to showcase events lined up to celebrate the 81st Anniversary. There was a cocktail party in the evening to officially kick-start the week-long celebration.

Tuesday, 24th Sept.: The Music Night took place with DJ Music on hand to supply great music for the pleasure of all.

Wednesday, 25th Sept.: It was the Elders Day, and as usual, our delectable Club elders were treated to sumptuous meals, and light music from a Highlife Band and an Oldies DJ.

Thursday, 26th Sept.: The Anniversary Lecture, delivered by the inimitable legal mind, Mr. Babatunde Raji Fashola, Hon. Min. of Works & Housing. He spoke on the theme: Youth and Leadership in Nation Building. There was also a film show immediately after the lecture.

Friday, 27th Sept.: Talk of the magical Friday Night! It was the anniversary turn-up and pub night.

Saturday, 28th Sept.: The Family Fun Day... featured the children and adult Bazaar.

Sunday, 29th Sept.: The day featured awards presentations, raffle draw and presentation of plaques to sponsors. There was also good music to serenade members. While the men turned out in full swagger, the ladies didn't disappoint in their absolutely elegant and exquisite outfits. And it was on this very colourful note, the week-long celebration was declared a wrap!

Happy 81st Anniversary, Ikoyi Club 1938!

CHARITY WALK

On Saturday 21st Sept. 2019



Warm up section before the Charity walk



Mr Emiko Aruofor and son, Odeli Aruofor



Members of Ikoyi Club walking with Chairman Mr Abayomi Orenuga



Members of Ikoyi Club walking through Falomo Bridge



Members of Ikoyi Club after the Charity walk

PRESS CONFERENCE

On Monday 23th September, 2019



Cross section of the attendees



Mr Femi Shadamoro, Mrs Ingofuro Wakama, Mr Rufai Ladipo, Princess Adetoun Kujore, Mr Olufemi Onifade, Mr Tafa Zibiri Aliu, Mr Abayomi Orenuga, Mr Babatunde Johnson, Mr Babatunde Orungbeja and Mr Emiko Aruofor.

ELDER'S DAY

On Wednesday
25th September, 2019



Highlife Band serenading the Elders



Otunba Ogungbe and Mr Femi Shadamoro



Former Chairmen: Dr Harrison Bolaji Adeniji and Mr Yanju Scott



Veteran Actor and Actress, Mr Oludotun Jacobs and Mrs Ajoke Jacobs on the dance floor



Princess Toun Kujore, Mr Adenubi Akinbayo, Mr Tafa Zibiri Aliu, Mrs Omolola Orenuga, Mr Abayomi Orenuga, Dr Harrison Bolaji Adeniji, Mr Yanju Scott, R.Adm. Toye Sode (Rtd), Mr Adewale Doherty and Otunba Adewale Olufeko.



Mr Tafa Zibiri Aliu, Ms Deji Olumide and Mr Emiko Aruofor



The Club Chairman, Mr Abayomi Orenuga while giving a speech

81st Anniversary Lecture:

FASHOLA- TRUTHS ON YOUTHS AND LEADERSHIP IN NATION BUILDING

The flurry of feedback that greeted the lecture was enough evidence that the Lecturer had stirred the hornet's nest. Of course, to those familiar with his profundity, erudition and passion for governance, this was not unexpected. For BRF, as fondly called by his teeming fans, is one gifted speaker who could always be trusted to electrify even the most inactive audience with his unique insight and often controversial positions on matters.

Regardless of whatever misgivings any one might have against him, one thing is certain, Babatunde Raji Fashola, SAN, two time governor of Lagos State and current Minister of Works and Housing, is a man of deep convictions and arguably, one of Nigeria's brightest minds in the public service. So, with him as the Guest Lecturer, the 81st Anniversary Public Lecture was to be, expectedly, as exciting as introspective. The theme, The Youths and Leadership in Nation Building, was just as apt as the choice of Speaker.



Other events organised to celebrate the 81st Anniversary included Charity walk, a press conference, Music Night, Elders Day, Anniversary Turn Up and Pub Night, Family Fun Day which featured children and adult Bazaar, among others.

While welcoming members and guests to the lecture, which he described as the important part of the anniversary, the Club Chairman, Mr Abayomi Orenuga, had predicted that the audience was in for a good time. "It was not an accident that BRF was chosen. At the end of the lecture, we would all go home smiling", he said.

On his part, the Vice Chairman, Mr. Tafa Zibiri-Aliu, who is a long time friend of the Speaker, described him as a combination of knowledge, attitude and character. He thanked him for honouring the invitation.

An Exciting Homecoming

Fashola, also a Club member, noted how excited he was to be back to the Club. Although he only joined in 1994, his impression of the Club had been cast since 1980 when he used to visit with a friend of his.

He noted that at 81, Ikoyi Club's experience is intertwined with and illustrative of critical roles of youths in leadership. He said that being a family Club renowned for promoting family values and balanced development for children.

A widely known football lover and a fan of the UK-based Manchester United Football Club, Fashola drew copiously from football to underscore the importance of youths in societal development. For instance, he narrated how the Alex Ferguson-led Man U became notable because he chose to retire old legs and experimented

with a youthful side. He said that whereas the British press stridently criticized the coaching style of Ferguson by saying he could not 'win anything with kids', he said his insistence as evidenced in his historical comment of 'You can't win anything without kids', turned a defining factor that shot the team to the winning ways as one of the most successful Premiership clubs of all time.

Young People Have Defined the World

Fashola also drew from the recent history of the Club to drive home his point.

“Without young people, you wouldn't be sitting here. Blacks couldn't enter here at some point. It was young people who fought to recover the lands. It was young people who made that happen and took leadership very early in their lives. Young people have defined the world”.

He went further: “Look at the 1996 Olympics in Atlanta, for instance, it was the young people who did it, but the whole nation took the credit for it. The same thing was what happened during the Darman Miracle of 1989”.

He lamented that unfortunately, Nigeria has failed to build on that Spirit of excellence and patriotism not to give-up on deliberate nation-building, which he says is a never-ending exercise.

“Make no mistake about it. Young people are the leaders of the world. Think for instance about the battle of Normandy, known as the largest military operation in the history of the world. It was young people who took the battle to Adolf Hitler and defined the fate of the whole world”.

“We can also think of what young people have done with technology; talk of Facebook, Microsoft, Whatsapp and other technologies. It is young people who have changed the world by daring to do the impossible.”

“The exploits of young people aren't far away from us. It is happening right now under our nose. Think of what has happened in the banking sector. It was men like Fola Adeola, Tayo Aderinokun, Jim Ovia, Tony Elumelu and others in their youth who changed the narrative. The same for the cement industry, where we once had the cement Armada; but things are different today because Aliko Dangote refused to agree with the status quo”.

“Whether in the UK, US or anywhere, it is young people who have changed the world. Look at Jim Ovia, Wale Tinubu, they chose to act. This is how the world order has evolved. Are you ready to act or you are waiting for somebody to tell you what to do?”



Sense of Responsibility, Not Age Makes The Difference

The 1987-graduate of the University of Benin did not mince words in declaring that until Nigerian youths imbibe a sense of responsibility and do away with an entitlement mentality, the nation will not experience any radical change.

He said, "It has nothing to do with age, but a sense of responsibility. Every generation of young people must understand their duty, rise to it and fight for themselves and their generation. It is that sense of responsibility as different from the sense of rights and entitlement. Everybody has space to contribute something if we move from our sense of entitlement.

Fashola, who is a Senior Advocate of Nigeria, observed that since 1922, none of the nation's constitutions talked about duties of the citizens until the 1989 Constitution. Interestingly, in his bid to prove his hypothesis about citizens' apathy towards duties as enshrined in the constitution.

He asked members of the audience, many of whom were youths, to indicate by show of hands if they knew they had duties as stipulated by the Constitution.

Interestingly, only few hands were up to affirm that they were in the know of any prescribed duties. On the contrary, however, virtually all hands were up when he asked about their knowledge of rights.

In his response, BRF quipped that the seeming ignorance is accountable for the reasons many citizens have a sense of disappointment and why the civic space is saturated with more civil rights advocacy groups and less civic duty advocacy groups.

"It is this same sense of entitlement that makes us look for a messianic leader. Which leader have you liked until he has died?" he retorted.

Don't Take Good Governance for Granted

He challenged the audience to overcome the entrenched cynicism that makes an average Nigerian citizen never to see anything good in the country. He admonished that rather than condemn all actions of government; a better approach would be to applaud leaders for doing what is right as much as they are criticized for doing what is wrong.

"Don't take good governance for granted. The Club has its own share of taking good governance for granted and it has ended up in unsavory experiences like probes and court cases".

"We need more civic advocacies. We must eschew this habit of 'if it is not foreign, it is not good'. There is a lot of goodness here, but you can't see it unless you change your mind set. The camera doesn't see anything, but what the



“We need more civic advocacies. We must eschew this habit of ‘if it is not foreign, it is not good’. There is a lot of goodness here, but you can’t see it unless you change your mind set. The camera doesn’t see anything, but what the camera men chooses to see”.

camera men chooses to see”.

“It is the sense we perceive our country that it would give back to us. We have become so fragile mentally. We need to start thinking again and to resolve that we are better than this”.

The speaker lamented that rather than be committed to values that build, the nation has become a people that assign everything to miracles and prayers.

“We must not abdicate our responsibilities and shift them to prayers. Take charge of your home. Don't raise children who thank God instead of thanking their teachers when they do well during exams. We must take responsibility for our achievements”.

The Honourable Minister noted that, citizens must strive to obey duties as spelt out in Section 24 of the 1999 constitution. Speaking particularly on the proviso to cooperate with security agencies, he noted that all must accept the responsibility to keenly observe the immediate environment and share intelligence with security operatives, noting that research has shown that interaction with the law enforcement agent can be more positive than negative.

BRF condemned the obsession with selfie mentality promoted by the social media. He noted that rather than think about ourselves alone, citizens must be propelled

by a sense of duty.

“The mindset that places self above others is unhelpful for nation-building”.

“It falls on Nigerians to help Nigeria, but it rests squarely on the shoulders of youths. Don't miss what lies ahead. It is your turn. Old people would wish, but they can't. Don't wait to be invited into leadership; it is your sense of responsibility and duties that will take you there”.

During the Q&A session which was competently moderated by Mr. Yomi Badejo Okusanya of CMC Connect, one issue that came out pointedly from youths in attendance, is the temptation to jet out of the country in the face of existential challenges bedeviling the nation.

BRF responded, poignantly: “It is important that people realise that between policy, implementation and result, there is a distance to travel. While it is difficult for me to persuade people not to abandon Nigeria in search of greener pastures, we must also be ready to build a better nation. There are no elevators to the top in life, there are only steps”.

With a good mix of both old and young members and the members of the public in attendance, it would not be difficult for the lecture to go down as one of the most exciting public events ever held in the Club's history.



Cross section of the audience while the lecture is going on



Some guests at the lecture



The General Manager; Mr Babatunde Orungbeja, Premises Adviser; Dr Olatunji Olagunju, Honorary Secretary; Mr Abiodun Olaleru, Club Chairman, Mr Abayomi Orenuga, Honorable Minister of Works & Housing; Mr Babatunde Fashola, Vice Chairman; Mr Tafa Zibiri-Aliu, Honorary Treasurer; Mr Olufemi George, Catering Adviser; Princess Toun Kujore and Badminton Chairman; Mr Kassim Abdulrahman.

PUB NITE

On Friday 27th Sept, 2019



Dr Ben Aiherba, Mrs Dolapo Dada, Otunba Olufemi Oduntan, Mr Emiko Aruofor



Lanre Ladipo Jnr, Biodun Everett and Ani-Otoibhi Ihinosen Austin



Mr Rufai Ladipo, Mr Tayo Ajibulu and Engr. Ayorinde



Mr Ola Olawuyi, Ms Funmilola Adesola, Mr Saheed



Otunba Adewale Olufeko and Mr Femi Onifade

CHARITY VISIT

On Thursday 26th Sept., 2019



Miss Esther Oludipe, Officials of the Old People's Home, Chairman 81st Anniversary; Mr Tafa Zibiri-Aliu, Mr Dare Olude and the General Manager, Mr Babatunde Orungbeja



Mr Dare Olude, Mr Babatunde Orungbeja, Mr Tafa Zibiri-Aliu with Officials of the Old People's Home.



FAMILY Fun Day

On Friday 28th Sept. 2019



Children learning new dance skills



Children playing video game



Children at the toy section



Children having fun at the toy section

GRAND FINALE

On Sunday 29th Sept., 2019



Former Chairmen, Major Gen. Mufu Balogun (Rtd), Mr Richard Giwa Osagie, Club Chairman; Mr Abayomi Orenuga, Vice Chairman; Mr Tafa Zibiri-Aliu and Former Chairman, Mr Adewale Doherty



A cross section of members at the 81st Anniversary grand finale



The compere of the 81st Anniversary Grand Finale, Mr Adekunle Bamtefa



The Vice Chairman of Ikoyi Club and Chairman of 81st Anniversary Sub Committee; Mr Tafa Zibiri-Aliu giving his speech



Past Chairmen: Maj.Gen. Mufu Balogun (Rtd), Mr Richard Giwa-Osagie and R.Adm. Toye Sode (Rtd)



Some General Committee members cutting the anniversary cake



Former Chairmen; Mr Richard Giwa-Osagie, R.Adm. Toye Sode (Rtd), Mr Sola Badmus, Capt. Femi Pearse and Trustee; Mr Alaba Okupe



Mr Bisi Olatilo addressing the audience



Capt. Femi Pearse, one of the Club Trustees, Mr Alaba Okupe and former Chairman Mr Adewale Doherty



Raffle draw winner, Mr Demola Ali receiving his gift



Dr and Mrs Andy Oniha with Dr Pascal Ebhohimen



10 MUST-HAVE FASHION PIECES

By Esther Oludipe

Fashion statement pieces are wont to make a bold statement about fashion knowledge or draw attention. It could also be said as being fashionable in a bold way.

A Fashion statement could be made with any fashionable piece or accessory, just ensure it is bold and speaks out.

Here are some fashion pieces that could be used to make fashion statements:

1. Nice Jacket or blazers
2. White blouse or shirt
3. Bold Necklace
4. Classy Black dress
5. Silk scarf
6. Fashion Bag
7. Sun glasses
8. Well tailored pants
9. Classic stiletto
10. Pleated or A-line skirt

FASHION DON'Ts

- Don't over accessorize
- Don't wear too many colors at once
- Don't wear multitude of clashing prints and patterns at the same time.
- Don't pair digital watch with a dressy outfit. If you don't own a dress watch, you could go for a bracelet
- Never try to look like someone you are not, so act and dress your age
- Don't wear silver jewelry when your outfit has gold hardware, and vice versa
- Don't wear leggings or pants with big prints, they will make your legs look heavier
- Don't wear sky high heels or really tight skirts you cannot walk in

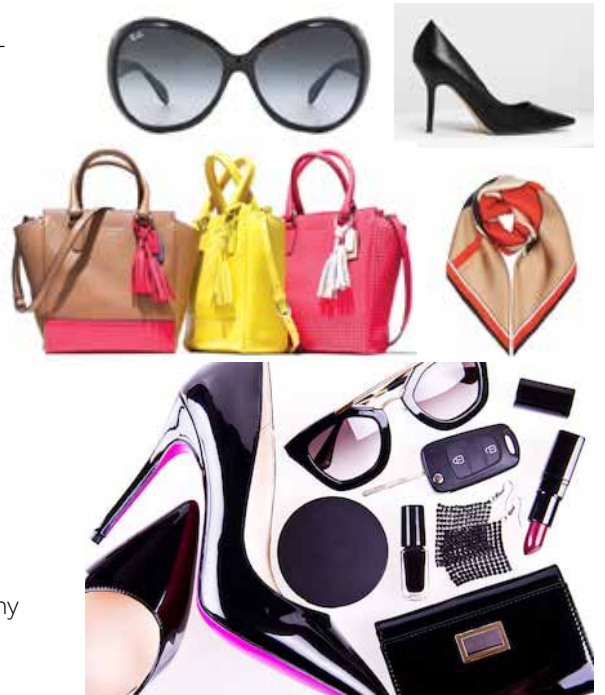
TIPS ON "NO MAKEUP", MAKEUP LOOK

- To achieve a no makeup look, start by applying a light quantity of concealer
- Define your brow, make it short and simple
- Apply powder, lightly
- Apply mascara
- Apply eye lashes (optional)

- Apply blush
- Apply wet lips or any neutral color of lipstick

FASHION QUOTES

- Life isn't perfect but your outfit can be



- Without saying a word, your clothes tell a story of who you are. Say something interesting
- You may never get a chance to explain why you dressed a certain way, always dress well
- You can have whatever you want if you dress for it.
- Style is not a display of wealth but an expression of imagination
- Each day is a page in your fashion story, write it well
- The way you dress determines the way people react to you, especially your shoes. Dress well
- Never underestimate the power of a good outfit on a bad day.

Esther Oludipe, amnpr, is the Membership Engagement Officer of Ikoyi Club 1938. She is a fashion and makeup enthusiast.



The Wedding Dress

DIDN'T MAKE THE MARRIAGE

By Otunba Abiodun Olufowobi (Pabiekun)

Jenny (as in the English baby name meaning "God has been gracious") was betrothed to a Nigeria-born US-based big boy, Gbolarami Amubikaun.

It was a perfect match of a Nigerian-American dreamer and his native-born American heartthrob. The wedding, for full effect, was scheduled to take place in Lagos, Nigeria when the folks in "the abroad" usually came back home. It was billed as the "Wedding-of-the-Century".

Marriage date picked, Jenny flew to London for a 2-week pre-wedding shopping spree. Her wedding dress was going to come from the prestigious boutique of Caroline Castiglione of Knightsbridge and the ring, from an antique jewelry shop. Gbolarami would join her from his Los Angeles, California base for the trip to Nigeria for the wedding.

Reliving the mythical Murphy's Quantum Law of "anything that can, could have, will go wrong, is going wrong, all at once", Jenny could still recall that, true to that law, the unexpected expectedly happened. On the London-Lagos flight, Jenny checked-in the exquisite wedding dress and many other haute couture dresses, shoes, perfumes and other fashion accessories. But when the flight landed in Lagos, the suitcase containing them was nowhere to be found. It has remained missing till date.

The good news however, was that the beautiful bride did not look any less elegant in her wedding dress, which was quickly commissioned and delivered to time by a seamstress in Lagos. A testimonial to the awesome talent of Nigerian clothiers.

The "new" wife put the loss of the Caroline Castiglione designer's wedding dress, one pair each of Christian Louboutin, Giuseppe Zanotti and Narciso Rodriguez shoes, two bottles of her favorite perfume - Eau d'hadrien by Annick Goutal and other wearing apparels in the lost bag conservatively at £35,000. She was also concerned and seeking relief for the inconvenience, embarrassment and trauma suffered because of the loss.

Airlines, however, generally do not accept any liability for inconvenience, stress or any consequential losses arising from the delay or loss of baggage. Except, of course, you are in the league of Victoria Beckham, the Spice Girls singer and wife of Star footballer, David Beckham, whose three £2,000 Louis Vuitton suitcases containing the star's clothing, song lyrics and other personal items were lost on a British Airways flight recently. The star was reportedly settled by the airline, to the tune of £100,000 as compensation.

In the case of Jenny, the airline offered to pay compensation for the lost bag as stipulated under the Montreal Convention. The Montreal Convention is a multilateral treaty adopted in 1999 by ICAO-Member States. Nigeria ratified the convention and adopted its provisions into national law by virtue of Section 48 of the Civil Aviation Act 2006, and it is binding for international and domestic flights.

Montreal Convention pegs compensation for lost baggage at 1,000 Special Drawing Rights (a special currency of the IMF - one SDR is equivalent to about \$1.50) which, as at date, will come to about \$1,500 max per passenger. In cold letters, Article 22(2) of the Montreal Convention provides:

"[i]n the carriage of baggage, the liability

“*Reliving the mythical Murphy's Quantum Law of "anything that can, could have, will go wrong, is going wrong, all at once", Jenny could still recall that, true to that law, the unexpected expectedly happened.*”

of the carrier in the case of destruction, loss, damage or delay is limited to 1,000 Special Drawing Rights for each passenger unless the passenger has made, at the time when the checked baggage was handed over to the carrier, a special declaration of interest in delivery at destination and has paid a supplementary sum if the case so requires." . Generally, if your bags don't turn up after 21 days, they are

considered lost.

In short, going by this Convention, all that Jenny could get as compensation would be \$1,500.

A more meaningful compensation could have been available to her if she had declared the value of the bag at check-in. However, that would have attracted a commensurate surcharge from the airline which would have also gone to place the declared risk with an insurer. In that case, the airline will be liable to pay a higher amount of compensation; unless it is proved that the declared amount is greater than the actual value of the baggage.

The other way she could break the Montreal Convention liability limit is for her to be able to prove to the satisfaction of a court that airline personnel either (i) intended to cause the loss, or (ii) acted recklessly with the subjective knowledge that the loss would probably result from their conduct. Tall one, any advocator will tell you.

The good news again is that in February 2019, the Nigerian Supreme Court sharply departed from the strictures of the Montreal Convention and set a new precedent regarding the application of the Convention in the country. Ruling in an appeal brought by one Miss Promise Mekwunye against Emirates Airline, the apex court held that denial of boarding is a repudiation of contract and a breach of the fundamental term of a contract which does not entitle an airline to rely on Montreal Convention which sets limit of claims in an action between the airline and its passenger. The decision may be construed to give hope to victims for out-of-class compensation in worthy cases of established breach of contract for loss of baggage in deserving cases.

So, when next you are checking-in your bag, be mindful of the acronyms NCV (No Custom Value) and NVD (No Value Declared), when inserted in your baggage tag. With NVD, the default Montreal Convention compensation will apply, in case of a loss, and if you do declare, because, like Jenny, you have expensive stuff, then consider engaging an independent insurance policy to cover the risk of loss.

Otunba Abiodun Olufowobi, a Legal Practitioner, was Honorary Secretary of the Club.



How Diabetes & Hypertension AFFECT YOUR EYES



By Ayo Harriman

Did you know that Diabetes and Hypertension can affect your eyes?

These are very common diseases; yet, their effect on the eyes can be very debilitating and result in permanent blindness.

A good number of people will find themselves being diagnosed with a condition referred to as Diabetes. The lay man says it is too much sugar in the blood or in the urine.

The Yoruba call it.... "Ito Sugar".
The Ibo call it..... "Oriashuga"
The Hausa call it... "Ciwon Sukari"

Whatever it is called, it is a condition in which food taken into the body, when broken down and absorbed into the blood stream, as glucose, 'sugar', cannot be utilized by the tissues and various organs. The body cannot regulate the amount of sugar within in it with the result that the circulating blood glucose levels are too high.

We have a chemical secreted by the body that helps the tissues and organs to take up and use the glucose. This chemical is called "Insulin". When it is inadequate, the glucose just stays in the blood and around the tissues and organs and causes a lot of trouble and negative changes in the various body organs.

The eye is referred to as the "window of the body", because when we look into the eye, we can see what is happening in the body. Most of the tissues in the body have similar representatives in the eye.

We will now focus on how diabetes affects the eye.

Did you know that it can cause blindness if left uncontrolled?

The earliest effect of diabetes on the eyes is cloudy vision. The person has difficulty in recognizing faces and even reading becomes difficult. This progressively worsens and if left untreated

ed can lead to permanent blindness.

It can cause dry eyes, unstable tear film, so that the cornea (the window of the eye) isn't well lubricated. Symptoms are blurry vision which clears up temporarily on blinking, sandy/gritty sensation as if there's something on the eye, pepperish or burning sensation and excessive watering. This can be relieved with the use of tear supplements.

Cataract (opacification of the lens of the eye) can develop. This may be transient but more permanent opacification can occur when the disease remains uncontrolled. Glasses initially may help but a more permanent solution will be surgery (operation). If the blood sugar is regulated, there is a reversal of the cataract, when it is in its very early stages.

Retinopathy (affectation of the retina). The retina is the light sensitive layer of the eye. It is like a thin layer of transparent nylon on the inside of the eye. It has blood vessels running in it. Diabetes causes changes in these blood vessels such that they become irregular and start leaking. It also causes growth of abnormal vessels which also leak and bleed easily. There may be bleeding into the vitreous gel, scar tissue formation, retinal detachment and subsequent blindness.



Fig.1 – Diabetic retinopathy

The good news is that there are various means of treating early to advanced Diabetic Eye Disease, but the quality of vision in the late stages may not significantly improve despite intervention.

Hypertension is a condition in which the blood pressure is high. The normal blood pressure is 120/80mmHg with a range to 130/90mmHg in an older individual. When uncontrolled,

it can result in kidney problems, heart problems, sudden heart attack, stroke, (Cerebrovascular accident) and sudden death.

In the eye, it can cause a sudden loss of vision as a result of a 'stroke of the eye'.

This is characterized initially, with fluctuating vision, then loss of half or the whole of the vision. There is sometimes lack of blood flow due to spasms of the blood vessels that supply the eye or bleeding may occur into the tissues of the eye. Hypertension may also be associated with high blood cholesterol. The danger here is that cholesterol plaques can block the small vessels of the heart, leading to a heart attack, as well as the small blood vessels in the eye, leading to poor blood supply to parts of the eye with affectation of the vision.

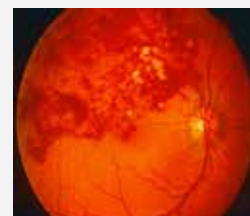


Fig.2 – Complications in the eye from Hypertension

As the eye is the window of the body, sometimes, hypertension is first diagnosed in an individual, from the hypertensive changes seen within the eye structures (retina).

Hypertension is best controlled with medication, stress management and dietary modification.

People with Diabetes and Hypertension are advised to see the eye doctor for a checkup at least once or at most twice a year.

See the eye doctor!



Dr Ayo Harriman, MBBS(Ibd) DO(Ire), MRCOphth(UK), MBA Consultant Ophthalmologist and Glaucoma Specialist

THE GAME OF SUDOKU

By: Titilope Fagade

Sudoku is a Japanese number puzzle that can be enjoyed by both children and adults. It is a problem-solving challenge that helps our math, logic, and critical thinking. The puzzles are available in different levels of difficulty but follow the same basic rules.

The Basic Rules of Sudoku:

- There is only one valid solution to each Sudoku puzzle.
- Puzzle is only considered solved when all 81 boxes contain numbers and the other Sudoku rules have been followed.
- Pre-filled cells cannot be changed in the course of the game.
- Each column/row/9-square box must contain all of the numbers 1 through 9 and no two numbers in the same column/row/9-square box of a Sudoku puzzle can be the same.
- Each block must contain all of the numbers 1 through 9 and no two numbers in the same block of a Sudoku puzzle can be the same.

How to play Sudoku:

Use Numbers 1-9

Typical Sudoku is played on a grid of 9 x 9 spaces. Within the rows and columns are

9 "squares" (made up of 3 x 3 spaces). Fill out each row, column and square (9 spaces each) without repeating any numbers within the row, column or square. Does it sound complicated? As you can see from the image below, each Sudoku grid comes with a few spaces already filled in; the more spaces filled in, the easier the game – the more difficult Sudoku puzzles have very few spaces already filled in.

Don't Repeat Any Numbers

7	2		4	9				
3		4		8	9	1		
8	1	9		6	2	5	4	
7		1				9	5	
9				2		7		
			8	7		1	2	
4	5			1	6	2		
2	3	7			5		1	
				2	5	7		

As you can see, in the upper left square (circled in blue), this square already has 7 out of the 9 spaces filled in. The only numbers missing from the square are 5 and 6. By identifying the missing numbers from each square, row, or column, we can figure out how to fill in the blank spaces.

In the upper left square, we know we need to add a 5 and a 6 to complete the square but based on the neighboring rows and squares we cannot clearly deduce which number goes in which space. So, we should ignore the upper left square for now and try to fill

in spaces in some other areas of the grid instead.

Don't Guess

Sudoku is a game of logic and reasoning, so you shouldn't have to guess. If you don't know what number to put in a certain space, keep scanning the other areas of the grid until you find an opportunity to place a number.

Use the Process of Elimination

What do we mean? It means you find out which spaces are available, which numbers are missing – and then deduce, based on the position of those numbers within the grid, which numbers fit into each space.

Here is an example. In this Sudoku grid (shown below), the far left-hand vertical column (circled in Blue) is missing only a few numbers: 1, 5 and 6.

Check to see which other numbers are already included within each square – since there can be no duplication of numbers 1-9 within each square (or row or column).

7	2		4	9				
3		4		8	9	1		
8	1	9		6	2	5	4	
7		1				9	5	
9				2		7		
			8	7		1	2	
4	5			1	6	2		
2	3	7			5		1	
				2	5	7		

In this case, we can quickly notice that there are already number 1s in the top left and center left squares of the grid. This means that there is only one space remaining (in the far left column) where a 1 could possibly go – circled in green.

I believe this write-up has cracked the mystery even for all those adults who have hitherto "jumped and passed" whenever they encountered a SUDOKU puzzle!

Enjoy the sample below. Happy Solving!

8		9	1	3	4			
	4			7	9		5	
	9		2		6			
6		3		5		7		
1	5		2		3		9	
3	7	8	9			5		
4	7	1						
	8		4	7	9		3	
9			3			6	4	

Solution

9	1	2	5	3	8	7	6	4
5	8	6	4	7	9	1	3	2
4	3	7	1	6	2	5	9	8
3	7	4	8	9	1	2	5	6
1	5	8	7	2	6	3	4	9
6	2	9	3	4	5	8	7	1
7	9	1	2	5	4	6	8	3
2	4	3	6	8	7	9	1	5
8	6	5	9	1	3	4	2	7

*** There are lots of free sudoku puzzles online and hard copy in bookshops everywhere!

INSIDER THREATS PART 1

By: Bolanle O. Omotoso

WHO CAN BE AN INSIDER THREAT?

So many organizations are afraid of external adversaries; they spend millions on technical security tools and controls to prevent, detect, stop, and track external enemies, at the expense of ignoring the internal enemies who have all it takes to ruin an Organization.

An insider threat is a malicious threat to an organization that comes from people within the organization, such as employees, former employees, contractors or business associates, who have inside information concerning the organization's security practices, data, and computer systems, and then use these privileged access rights and knowledge to harm the organisation.

SOME STATISTICS

According to a research work by Accenture, 69% of respondents said their organizations have experienced an attempted or successful threat or corruption of data in the last 12 months.

Also, a Ponemon report calculates \$8.76m as the average yearly cost of insider threats to organizations, but \$12.05M for financial institutions. The Association of Certified Fraud Examiners puts it at 7% of annual revenue of any organization. It takes an average of 72 days to contain an insider threat.

5 TYPES OF INSIDER THREATS COULD LEAD TO COSTLY DATA BREACHES

There are several factors that can lead to costly data breaches. Some of these are: ignorance, carelessness, intentional focus on financial gains, external influence to harm the organization, and some are due to focus on avenging a perceived wrongdoing by the organization (disgruntled insider).

Insider breaches caused by employees and leaders within an organization are among the costliest and hardest to detect. Two-thirds of total data records compromised in 2017 were the result of inadvertent insiders, according to the "2018 IBM X-Force Threat Intelligence Index," and are caused by insider threats. Meanwhile, misconfigured cloud servers and networked backup incidents caused by employee negligence collectively exposed over 2 billion records last year.



DANGERS AHEAD

While organizations focus significant resources on the mitigation of external threat actors, insider risks are likely to pose an even greater financial threat to the enterprise in the coming years. This is simply because the insiders have what it takes to compromise the organization such as physical access, logical access, knowledge on how to manipulate the systems, privileged access rights to make things happen, and unchecked activities for a prolonged period of time to plan, test, hatch, and clean the malicious tracks.

Two Major Classes of Insider Threats:

Malicious and Inadvertent

Common goals for the malicious class are:

- Sabotage
- Intellectual property (IP) theft
- Espionage
- Fraud (financial gain)

Common situations under inadvertent class are:

- Human error
- Bad judgment
- Phishing
- Malware
- Unintentional aiding and abetting
- Stolen credentials
- Convenience

YOUR POSSIBLE INSIDER THREATS?

Employees who are:

Privileged users, such as IT team members and Super-Users

Knowledge workers, such as System Analysts or Programmers, Database Administrators

Operational Staff, such as those managing sensitive applications

Resigned or terminated employees

Employees involved in a merger or acquisition

Threats can come from any level and from anyone with access to proprietary data.

Third Parties:

Vendors, contractors and partners.

SOME SAMPLED INSIDER THREATS AND INCIDENTS

1. Anthem: Employee Data Exfiltration

Anthem's massive 2014-2015 data breach rightfully took over news headlines following the initial incident. More recently, the firm was also hit with an insider theft that resulted in personal data of over 18,000

medicare members being stolen.

2. Target: Third-Party Credential Theft

Target's highly publicized 2013 credit card data breach was a result of a third-party vendor (another type of insider threat) taking critical systems credentials outside of an appropriate use-case. The leaked credential access assisted the hackers to attack the Company Payment Systems later.

3. RSA: Employees Fell for Phishing Attacks

Sometimes user negligence leads to the biggest insider threat incidents. In the case of RSA (the security arm of EMC), employees clicking on targeted phishing attacks led to a successful advanced persistent attack on the Company's 40 million employee records.

4. Sage: Unauthorized Employee Access

Sage is a UK-based accounting and HR software provider that, in 2016, was hit with an insider-caused data breach that compromised 280 of its business customers through a woman employee who used unauthorized access to steal private customer accounting information.

5. Boeing: The Nation-State Spy



One dramatic example is that of Greg Chung, who spied for China while employed at Rockwell and later Boeing, stealing hundreds of boxes worth of documents pertaining to military and spacecraft from 1979 to 2006, when he was finally caught.

You want to Reduce Insider Threats? Let us meet in part 2 of this subject in the next edition.

Bolanle O. Omotoso (CISSP-#51582) is a globally certified Cyber-Security Evangelist/Trainer, Consultant with >15 Years Information Security exposure, he is the Managing Consultant, Digital Assure Limited.





LEADING THE CONTEMPORARY ORGANIZATION THROUGH INFLUENCE, POWER, AND TEAMWORK

By Lambert Ofoegbu, Ph.D.

Introduction

Achieving organizational goals more coherently places leadership as the art of using the process of social influence to maximize the efforts of others towards setting and accomplishing objectives. Interplays of influence, power, and teamwork (IPT) with various leadership styles bring about the influence that eventually arrogates peer-derived power to the leader. Formal authority is invariably derived from the organization by the virtues of structure and role description of the leaders.

Greater reliance on organizational authority with disregard to peer-derived IPT is a growing problem in organizational leadership. Nevertheless, group empowerment towards leading an organization is becoming more relevant in this era of transformational flux. The essence of this discussion is to explore the need to bridge the gap between the leadership use of functional authority and group empowerment towards achieving organizational sustainability.

Organizational Structure and Formal Authority

Creating an organization involves the articulation of mission, goals, and objectives, which guide the strategic and operational direction. The embodiment of the corporate objectives usually dictates the staffing requirements, roles, responsibilities, communication lines, and formal authority to preside over resources in a particular structure that suits the corporation. Organizational structure is the arrangement for enabling the achievement of corporate objectives, as such, formal authority implies the right, that placement of a person within the organization gives. Depending on the organizational structure, types of au-

thority can be an assortment of line, staff, functional, and team.

The classical organizational structure involves utilizing hierarchical, mechanistic, and bureaucratic attributes to maintain management command and control of resources. The conventional authority comes from the notional dictates of the scalar chain, the span of control, centralization of authority, division of labor, and subordination. Though formal authority is the starting point, the parlance of leadership power and influence because of decision-making responsibility; influence and authority come with the position; it detracts innovation breakthroughs. Thus: leaders that strictly rely on formal authority are often limited in their ability to muster the necessary peer support for organizational achievements.

The Essence of Power and Influence

Influence is the ability to sway someone else's behaviors, opinions, attitudes, goals, needs, and values in a particular direction. An effective leader utilizes both formal and group's interpersonal attributes to inspire others towards supporting and implementing decisions that are organizational and group-oriented. The essence of power and influence in leadership strives on team empowerment and leadership personality traits, and its impact on followership towards achieving visionary and Innovative Leadership. The archetype of team-oriented behavior of leaders depicts

group accountability given the social identity perspective, suggesting that team-oriented behaviors for leaders are fundamental to increasing the trust and commitment of followers to remain practically valid in the parlance of leadership and organizational change.

leaders that strictly rely on formal authority are often limited in their ability to muster the necessary peer support for organizational achievements.



Hybrid of Pragmatism and Management Principles

Though associated with bureaucratic and classical management, the notion of pragmatism is rooted in scientific management principles of John Dewey. It involves being realistic as a strategic approach of managing the sustainability of leadership vision. Pragmatism, therefore, introduces the principle of Total Quality Management (TQM) in the parlance of innovation and leadership, through the iterative process of Observe, Orient, Decide, and Act (OODA). Pragmatism is an attribute of the multilevel theory of leadership, including charismatic and ideological leadership. More so, managerial leadership involves everyday leadership that uses the processes rather than an intention-driven activity to encourage proactively spontaneous reaction in exploiting the emerging positive events.

Conclusion

Organizations that strive by innovation dwell on the contingency structure, which recognizes organizational complexities relating to open systems, situational management of issues concerning the prevailing environment and circumstances. This type of organization set the structure that is non-static but dynamic and agile. The matrix nature of a contingent organizational structure allows for mixtures of work teams with appropriate authority to deal with emergent situations regardless of hierarchical undertones. Invariably, the type of corporate structuring and its associated formal authority towards reassuring the ability of corporations to transform into a contemporary status; with leadership attributes for accomplishing innovation, flux and transformation materialize to be the matrix organization.

hence, the importance of introducing leadership agility to organizations with a strong history of the bureaucratic and hierarchical system is becoming more glaring.

I agree that leadership comprises influence processes affecting the interpretation of events for followers in a variety of circumstances, including the choice of objectives for the group and the organization of work activities to accomplish the goals. Leadership encompasses the motivation of followers to achieve the objectives as well as maintaining the cooperative relationships and teamwork and, the enlistment of support from people outside the work team. Good leaders imbibe the precepts of pragmatism by drawing the line of best fit between the classical organizational authority and team empowerment to feat on innovation.

The matrix nature of a contingent organizational structure allows for mixtures of work teams with appropriate authority to deal with emergent situations regardless of hierarchical undertones.

I promote the notion of visionary leadership that provides a transformational means of increasing organizational efficiency by moving decision-making responsibility to the frontline employees, who achieve efficiency with minimal supervision. Hence, innovation cannot succeed in organizations without relative team empowerment of leaders. Visionary leadership revolves on transformational leadership and innovations are the most significant contributors to organizational performance. Ultimately, innovation leadership is very resourceful in adapting organizational systems to the complexities of the external environments to achieving strategic fit

by enhancing various economic, relationship, and product performance outcomes.

Dr. Ofoegbu is the current President, Project Management Institute (PMI) Nigeria Chapter.



AGRI BUSINESS



By: John-Bede Anthonio

In Nigeria of today, there are many business opportunities you can be engaged in, but you need to consider many variables such as:

Government policies, leadership policies, CBN policies, supply and demand, population, infrastructure etc.

By the time a starter wants to begin to think of all these challenges, he or she will give up on the first day.

I say, please dont give up. Business in Nigeria is challenging and the economic environment is brutish.

Solution is not to start alone. Find a partner or join a cooperative society to reduce your stress and reduce risk.

Medium term and long term is the AGRIC BUSINESS and thats what I want to discuss.

First, AGRIBUSINESS is not farming.

Agric business, includes lands, soil, seeds, farming, harvesting, storage, transportation, processing, packaging, shipping, sales and marketing, research etc.

Either you trade or broker land or produce, import seeds.

I recommend you look to investing after the farmer has harvested.

That is, transportation, storage or processing and packaging.

Best position is processing and packaging, because while farmer is making 20% return on the investment in one year, processing makes 50-100% ROI possible.

Raw cashew export price is \$1,200/MT while processed cashew is \$5,500/MT.

Thirdly, beware of bankers, especially your banker friends in Ikoyi club.

You can be drinking beer together, but the day your owe his bank and late in payment, he will read you yours rights like an American policeman.

Please start with equity from family and friends and borrow from them.

After testing the business for one year and need to scale up, begin to talk , only talk I say, to your banker friends.

Dont bother about Farmers Bank, BofA, there's no money left in the kitty.

You can visit BOI, which is Bank of Machines, they have plenty money. But, read the contract well before you sign any documents. Please shine your eyes.

Before you borrow money please find offtakers for your products and sign agreement.

In my business strategy, I look for the offtakers first and walk backwards.

Thanks for reading.

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



I recommend you look to investing after the farmer has harvested.



STORY TIME

Title

Ella the Rabbit

By: Titilope Fagade

There once was a rabbit named Ella. Ella was a gorgeous rabbit who was the perfect shade of white. She lived in a large rabbit city deep in a forest full of beautiful flowers and big trees. Ella and her family were the only rabbits who were white in color. Many other rabbits envied Ella's colour and her perfect rabbit ears, eyes, and nose. However, Ella did not consider herself pretty and often complained about her appearance. When she looked at herself in the mirror, she believed she saw ugly rabbit fur and sloppy ears that did not sit up straight. She didn't think she looked normal, or like any of the other rabbits in her city. Ella often told her friends her thoughts and they would all reassure her that she was indeed a pretty rabbit.

One day Ella was hopping around the forest during her morning exercise when she noticed a stream running beside her. She stopped at the stream and looked at her reflection. She sighed and wished that she could have a different colour fur. She didn't see herself as unique. Instead she saw herself as odd and unattractive. She wanted to be brown like most of the other rabbits that lived in her community. She decided that she was going to change her appearance.

As Ella finished her morning hop, she was thinking of the ways she could change herself. She had already cut her diet of carrots and lettuce greens in half, even though her mother told her to keep eating more. She also started extending her morning hop an extra thirty minutes in order to lose her rabbit fluff; still she still wasn't satisfied with her results. One day, she decided she was going to dye her white fur to brown. Ella believed that this would fix all her problems. She thought that if she dyed her hair, she would be more like the other rabbits in her city.

Ella went down to the local Bunny Fur salon to talk to a stylist named Sue. When Ella told Sue her plans, Sue advised Ella against it. She told her that bunnies with white fur were rare. Sue also explained to Ella, that often when white fur is dyed it becomes ruined. Ella didn't believe Sue so she decided not to follow Sue's advice. She was going dye her fur herself!

Ella stopped at the local bunny store and picked up a box of fur dye. At home she rubbed the brown dye all over herself, waited a little and then washed it out. She then quickly hopped over to the mirror to see her results. When she looked in the mirror, she screamed in horror - instead of brown fur she now had purple.

Ella quickly hopped down to Sue's shop, only to find out that Sue

couldn't help her. Sue explained that Ella's fur could not be dyed back to white. The only thing Ella could do was to wait until her fur grew out to have the purple-coloured fur trimmed off.

Ella was forced to grow out her fur and wait until the day she could cut it. At first, she hid in her room embarrassed about her appearance, but later she gained the courage to go outside and face her peers. She learned that no one cared what she looked like; that even though her fur was purple, her friends still talked to her and treated her just the same. They even commented on her fur, and how they thought it was unique.

Ella had to wait for about five months before she was able to cut the purple colour out of her fur. After that, she never tried to colour her fur again. She learned that she was unique in her own way - just like all the other bunnies in her city. Ella learned to accept who she was and to love herself.

Children, you are unique! You are beautifully and wonderfully made! Love yourself!

Titilope Fagade (F936) is an IT Specialist who loves to read, write, swim but hardly does! A member of the Publications sub-committee for several years.





RECRUITERS

SHOULD NOT LEAVE CANDIDATES HANGING, THEY SHOULD GRANT THEM CLOSURE

By: Adeogun Oluwakayode

I try as much as possible not to be too public with my life and about what I do. It is a personal choice. By the way, I'm a reserved but NOT shy person. With that said, I would like to use this platform to share a bitter experience I endured a few years ago.

In 2015, I came across a job opening in one of Nigeria's national dailies that resonated with me a great deal. While a lot of people may not agree with the fact that getting a job in Nigeria is through 'long leg', this is in my opinion, the sad reality that applies to a majority of the Nigerian workforce.

In Nigeria, it is mainly through 'man-know-man' that you can land a job interview. It is not by sending out numerous copies of your resumé. This means the youth are not necessarily the problem, the hiring process is!

Through a streak of sheer luck, I got a lead for open positions at a renowned company in Abuja that was hiring exactly my skill set. After email exchanges, I submitted my documents beforehand and then was to show up to an interview a week later. I should mention here that I paid for my flight ticket on my own, which was almost 20% of my current salary.

The interview went from 10am to 5pm (you can learn a lot about a company's values simply from observing their hiring process).

I was to write a 100 minute test and if I scored over 65%, I could proceed to the next 2 rounds. Alas, I did! Out of 25 people who wrote the test, I was one of the 5 who got above 65%.

I was first interviewed by the team, then by the team's manager, and then finally had to sit with an HR representative to conclude the rest of the offer details. (I am not mentioning wait times between the interviews).

The HR representative told me that I should wait for 2-3 weeks to hear about my offer letter.

After three weeks elapsed, I tried emailing to no response. When I tried calling, I was hung up on (after I said I was calling to inquire about my interview status) or told to send an email to

the same, dead email address.

A few days later, I decided to email my lead (which was my last resort, since the person isn't in the HR team) asking about the status. He however said I should be patient.

With this unpleasant experience, there are multiple questions that crossed my mind:

- If I never fulfilled the criteria anyway, this would have been evident on my resume which I submitted weeks before my interview. Why was I made to attend the interview then – isn't that giving someone false hope? This means my money, time and effort was wasted for something that was never going to materialize.
- If I did so well at the interviews and the team wanted me, does that count for nothing?
- If a company's policies are going to be so rigid that they stop it from hiring talent it needs, it proves they are hiring resumes and not people.
- Why does it take a month to say this to a candidate? And this, after my following up.
- Does an 'I'm sorry' absolve a person of the damage done, and mental trauma someone had to undergo?

I am still not sure whether to disclose the company name, because it is so large and powerful that my writing this article will do them absolutely no harm.

I thought HR policies were made to make hiring easier. Not impossible. After all, constitutions of countries

I tell you, these seemingly small actions can point to larger disconnects between their values and kind of company you want to work for."

are amended to this date. A rule book is not set in stone. Or else how would euthanasia be legal in some places?

To say the least, it is sickening to note that some HR policies don't seem to evolve, and nobody wants to change them either.

Once again, if you are a job seeker, you can learn a lot about a company's values by observing their hiring process.

Companies that prioritize an employee's overall life will be thoughtful about candidate experience.

Hence, ask yourself, was your interview schedule an exhausting all-day ordeal without food or breaks like mine? This is a warning that employee experience may not be a top priority.

Also, try to find out how many people are making the hiring decision and how long it takes. This will provide an insight into how their business decisions are made, which is especially important if your role will be spearheading new initiatives or trying to bring about organizational change. Consider if they might be prone to acting rashly or moving too slow.

And more importantly, make sure you understand when and how they will get back to you. Pay attention not just to the timing they give but the manner in which they communicate with you as a candidate.

Are they being thoughtful about the time you have already invested and how hard it is to wait for a decision? Do they care about how you might be feeling? Or are they using their power to make the process as easy and non-committal for themselves as possible?

Respect is a two-way street. Candidates invest so much time and effort and even finances into preparing for interviews. For crying out loud, candidates give of their time to be interviewed, hence they deserve feedback.

It is your responsibility as a recruiter or the HR Manager not to leave candidates hanging – grant them closure, please!

Adeogun Kayode is a creative content writer, a relationship therapist, a social media manager and public affairs analyst



Social Media

THE FOURTH REALM, SOCIAL REVOLUTION, HASHTAGS AND MEMES

By: Sammy Sage Hassan

Recently, I came across a post on one of the major social (or antisocial) media. The post was a boastful, increasingly-proven claim, that social media is the fourth arm of government.

A generation ago what we heard was the press was the fourth Estate of the realm. And it was. Back then, before the all seeing eye of television and news put a watch on erring government, the print media was the power house. Today, it's hard to imagine the flagging popularity of the newspaper. Now all one needs to 'own' the news is start a blog and rack-up followers.

I'm aware of a life coach or social teacher, a young man, barely 30, a retired monk, from an English-Indian descent, who has had over 3 billion views! He makes videos with enactments of his timely crucial wisdom and the youth of the world gobble his dish of knowledge like a starving child in a war-torn, third world country desperately trying to survive a famine.

I have also come across a number of social media influencers (as they are called) who make a living and a fortune, analyzing and critiquing as well as advertising to and advising the social media world on products like phones, computers, cars etc. Some of these experts have followers in the few to tens of millions. As much as these have not taken over from traditional advertising and marketing they have veritably established their role and who knows what's coming next.

Facebook has 2.45 billion users making it the most powerful force on earth next to religion. While it took religion a few thousand years to achieve this feat, the platform has done it in ten years!

I'm sure when the founders of the web created it they couldn't fully fathom the phenomenon they had unleashed.

The first and vital purpose of social media was for revolution. Social revolution. Change. Progress. A gener-

ation taking over their world.

Every revolution over time has created such drastic even if gradual change. The industrial revolution was most likely a larger and grander occurrence than the social media especially because it was material and physical. But how does one compare the creation of tangible change to one that's intangible, and atomic. Who knows the kind of change that social media represents in the collective soul of humanity!

But change it has; from language, to thought, to connection and relationship, to education and even the concept of money and growth have taken a direct hit like a junkie with a needle in his vein. We are high on the social media drug. Like a tsunami, the behemoth wave is sweeping every foreordained order in its way and leaving a mass of debris in its wake and pushes beyond the borders of man's understanding of his civilization. We are at the mercy of a generation of thinkers who take no prisoners. Like diehard suicide bombers,

they keep coming until they propagate the gospel of their revolution on us all.

A few years ago, a social media influencer hit pay dirt - the kind of pay dirt a whole industry would earn, she won in one fell swoop. Mark Zuckerberg, one of the richest men of his age and Elon Musk is making vehicles that will take man into the space age. In the 1960s, it took nations to leap to the moon; in this age it's taking a white South African dreamer with a will of steel and an imagination that knows no bounds. Young men are tackling industries and felling them. This is not David versus Goliath, this is more Jacob wrestling with angels and winning. While Jacob won with a limp, these cavalier nerds saunter across the global stage with a swagger and a chip on their shoulder.

It's the way of things. It's the brave new world. They first attacked the established way of things by creating dreams in apps and then they come swooping like hawks to take over the former and wield it to what they want to their glory and hopefully to the benefit of the world.

And so we watch as this new world unfolds, our children are foraging in the lot and some are making their mark and taking territory like warrior gods in bifocal lenses and sawed off jeans, khakis, ten dollar t-shirts and old tennis shoes.

Today, what is in the news is social media itself - the revolution of our time. From language to lifestyle, communication to information, values to behavior, religion to politics,

A few years ago a social media influencer hit pay dirt - the kind of pay dirt a whole industry would earn, she won in one fell swoop.

truth to untruths and to outright lies, nothing is sacred, nothing escapes the reach and wrath of a revolution that won't stop until it stops everything we've ever known and held dear, and starts a whole new world on its own terms and conditions. And the clincher, it has no terms and conditions other than the absolute annihilation of what terms and conditions stand for. All social media needs is numbers. As long as we are more and we agree to agree and disagree with anyone or thing that disagrees with us, we are well on our way.

Hashtag #nothing matters #memes (whatever that means); #ifyouwantittotrendhashtagit; #hashtag-somanyotherphrasesandterms because the more hashtag the more people would see it. And so the game of numbers is played - from people, to money to views, likes and what have you, revolution and change marches on, one person after another, one app after the other, from meme to meme, photo to photo, 140 characters of misspelled and misplaced intensity.

Long live social media. To hell with everything else.

Sammy Sage Hassan is a poet, author, life coach and consultant. He is Nigeria's premier spoken word poet.



IKOYI CLUB CHARITY SUPPORTS ESTHER WADA

Ikoyi Club 1938 part sponsored Esther Wada on a medical trip to India. Esther was diagnosed at the age of two months with recurrent episodes of acute urinary retention with failed urethral cauterization and had been in and out of hospital since then. Esther was successfully operated upon in a specialist hospital in India.

Esther visited the Club today with her parents and the Coordinator of Save Esther Wada's Life Campaign, Mrs Grace Sodunke, to express their gratitude to the Club for her support.

Esther Wada, who is now in SS2 has since returned to school.



The General Manager, Mr Babatunde Orungbeja, Catering Adviser; Princess Adetoun Kujore, Mr Wada; Club Chairman; Mr Abayomi Orenuga, Esther Wada and her mother; Mrs Wada



The Club Chairman Mr Abayomi Orenuga, Catering Adviser, Princess Adetoun Kujore and the management team of Ikoyi Club hosting Esther Wada and her parents



Esther Wada and her parents, Mr & Mrs Wada



Catering Adviser, Princess Adetoun Kujore, Mrs Amaka Adiuku, General Manager, Mr Babatunde Orungbeja, The Club Chairman Mr Abayomi Orenuga, Mr Wada, Miss Esther Oludipe, Esther Wada, Mrs Rashidat Jimoh; Mrs Wada, Mrs Christiana Eden Okoro, Mrs Grace Sodunke, Mr Abe Ajayi, Mrs Vivian Adikankwu, Mr Olaoluwa Kareem, Miss Uzuma Kalu and Mr Ayobami Adeyinka.

A Different Type of Clubbing



By Olaitan Emmanuella Soyingbe



Everybody is conversant with social clubs like Ikoyi Club 1938, Metropolitan Club, Ikeja Country Club and others. Lately, we hear of different kinds of club, which basically reflect what the group stands for; Names like Engineers' club, football club,

Google group- GDP, Professional SME business networking, Nigeria cyber security professionals and now, The Tax Clubs (TTC), are examples of these professional clubs.

The Tax Club in University of Lagos trail-blazed this new fad in 2005 at the instance of the then headship of Internal Revenue Service, who floated the idea and gathered students, together with lecturers from the Faculty of Law and some other faculties. Today, most of our tertiary institutions in Nigeria have tax clubs and the secondary institutions are not left behind. The following Institutions are notable for active Tax Clubs (TC): UnilagTC, O.A.U TC, Kwara State TC, U.I TC, TTC UNN, ABU, University of Benin, University of Ilorin TC, Ilorin, Kwara State, University of Maiduguri, Usman Dan-Fodio University, TTC University of Abuja, LASU TC, Babcock TC and others.

At the last "TAX180" conference held at the Obafemi Awolowo University, Ile Ife, it was muted that all tax clubs in Nigeria should come together and form a National Tax Club.

WHAT ABOUT TAX?

"I like to pay taxes. With it, I buy civilization"- Oliver Wendell Holmes Jnr.

"Nigeria has the lowest tax revenue to GDP Ratio in the African Region at 6% (2016)"

The country ranks 1st in Africa and 6th globally in the export of crude oil. The oil industry currently contributes to about

70% to government revenue and 90% to foreign exchange needs". Meanwhile, the United States is working on extracting Oil from shale deposits (shale oil) while the coming of electric cars and car using solar energy is gaining preeminence. (Source: Paper presentations at TAX 180, December, 2018 organized by the OAU Tax Club.

The statistics above and general global trends, point to the fact that Nigeria can no longer be dependent solely on oil revenue for sustenance. Hence an inward focus is urgently required to seek veritable sustainable sources of revenue, such as internally generated funds that emanates from taxes, charges, levies, among others. Government at the three tiers, should no more treat taxation with levity. They should give it the right attention, supported with the necessary human resources and backed by appropriate legislation.

Contemporary taxation now engages every fabric of the economy, from education to media enlightenment, stakeholders' fora, policy makers, lawyers and others. One can safely say that taxation is gradually being accorded prominence in the curricula of institutions both at the secondary and tertiary levels. This is necessary to



secure the cooperation of our young people as they grow to join taxable entities themselves in the future.

Brief History of Taxation in Nigeria

Pre colonization, taxation was informal in the Northern, Western and Eastern Regions of Nigeria and primarily imposed for developmental purposes and was in form of services, contribution of goods, money, labour, royalty to the rulers in the land. Formal taxation is traceable to the colonial era in the nineteenth century under the leadership of Lord Lugard. It began in Northern Nigeria with the introduction of community tax for developmental projects. Thereafter, several phases of taxation evolved till the emergence of the Direct Taxation Ordinance of 1940. The concept of taxing the income of individuals and incorporated entities in all regions was as a result of the Rainsman Fiscal Commission and the subsequent Declaration of Income Tax Management Act (I.T.M.A) of 1961.

By 1993 under the military, these statutes became Personal Income Tax Decree 104 and reverted back to an Act, as Personal Income Tax Act, Cap P8, LFN 2004, incorporating all necessary amendments.

Tax laws are constantly being changed because of the ever changing economic atmosphere and governmental needs. The changes are effected through government circulars and amendments. The current operating framework is guided by Personal/Company Income Tax Amendment Act (PITA & CIT) 2011. Taxation is guided by many statutes and legal frameworks such as Company Income Tax Act (CITA) 2004; PITA (Personal Income Tax Act) 1993 as amended; Value Added Tax Act (VATA) 2004 as amended; Petroleum Profit Tax Act (PPTA) 2004 as amended; Customs & Management Act (CEMA) 1958 as



Tax Clubs serve as arena where young people are able to express their knowledge, skills and initiatives in the propagation of the gospel of taxation within and outside their campuses.

amended, among others.

In May 6, 1987, the Chartered Institute of Taxation of Nigeria (CITN) was statutorily registered. It became chartered by the Federal Government of Nigeria as per the enabling Act No. 76 of 1992 (now CITN Act, CAP C10, Vol. 2, Laws of the Federation of Nigeria, 2004), being the professional body charged with the responsibility of regulating the tax profession and is statutorily empowered to advice government on fiscal policy regimes from time to time.

Join Us

The C.I.T.N VI- Lekki & District Society is about floating a Tax Club at the Departments of Law and Accounting, Pan Atlantic University. With these clubs, we are building a crop of seasoned tax professionals early in life and ready to impact effectively, in the event that they find themselves in the career.

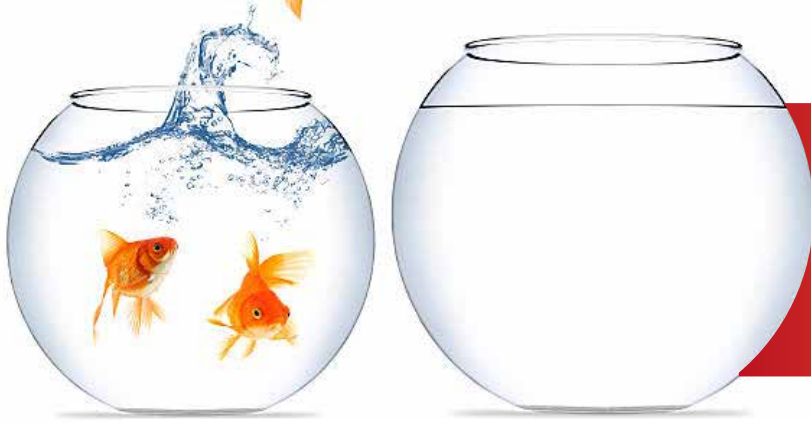
Tax Clubs serve as arena where young people are able to express their knowledge, skills and initiatives in the propagation of the gospel of taxation within and outside their campuses. They also engage in debates, quizzes,

organize competitions, and network with foreign tax clubs.

Their impact is felt on the national level through suggestions to government on national tax policies. These are projects that need support financially and morally and parents are enjoined to encourage their children in higher institutions to team up with Tax Clubs in their respective schools and colleges.

Olaitan Emmanuella Soyingbe, FCTI, is the Chairman, CITNV.I-Lekki & District Society. Membership # S1609





“Change or Die” -Thomas Edgley

THE TIME TO ACT & CHANGE

By: Taiwo Ojo

According to Professors Kathleen Patterson and Bruce Winston, in their book “Leading an African Renaissance: Opportunities & Challenges”, corruption is not the greatest problem bewildering our continent but simply the lack of selfless LOVE and EMPATHY for one another.

We put strong emphasis on our individual successes, and neglect collective goals. Too many people are chasing individual riches in the midst of abject poverty. Ultimately, this mindset makes everyone wretched. This is the time to build our country from within and make lives better for all.

Recently, I was privileged to be in Dubai for a C- Suite retreat (event held for very senior business officials) hosted by my mentor and coach- Dr. Sam Adeyemi featuring Dr. John C. Maxwell, where several issues affecting leaders from our culture were discussed. Issues such as envy, ego, family distortion, and leadership development. My simple take from this event is this: enough

The call for leadership development in this culture remains an urgent task, yet despite the urgency, it is important to remember that developing leaders takes time.

of the talking. It is time to take action and remodel the thinking of younger Africans who are losing hope daily.

Now, I want to share my personal takeaways from Dr. John C. Maxwell’s book- “LeaderShift”, which I believe will be beneficial to us as members of the prestigious Ikoyi Club 1938.

People need to learn leadership in order to be successful. The more nimble, adaptable, and flexible we are, the more quickly we can move and change. Good leaders adapt and shift but never conform. We must be comfortable with uncertainty and make those shifts consistently through intentionality.

Dr. John Maxwell listed these essential practices that will help us make our continent better:

- Continue to learn, unlearn and relearn
- Value yesterday but live in today
- Rely on speed and agility, but thrive on timing
- Set the big picture as the picture keeps getting bigger
- Live in today but think about tomorrow
- Move forward courageously in the midst of uncertainty
- Realize today’s best will not meet tomorrow’s challenges
- Overcome bias and prejudice
- Focus on adding value daily
- Willingly give without keeping score so motives stay pure
- Apply, change and think

He equally opined that you can get everything you want in life if you will just help other people get what they want, because the potential of a

group (collectivism) is always greater than that of an individual (individualism).

Our world is desperately in need of credible leaders. The greatest challenge in leadership today is the lack of credibility of many who occupy leadership positions in our country. Leaders must realize that trust is social capital. It is not acquired easily. Rather, it is built through consistency of character over a period of time.

Finally, leaders make a huge difference in people’s lives, leaders who engender trust as they value and build those they lead are needed across Africa now. The call for leadership development in this culture remains an urgent task, yet despite the urgency, it is important to remember that developing leaders takes time.

Since Africans are living in the most exciting era of their long and storied history, unprecedented opportunities abound despite opposing social, cultural and spiritual forces.

Africa needs to build her future through the virtue of self-love, and not live and focus too intently on the present.

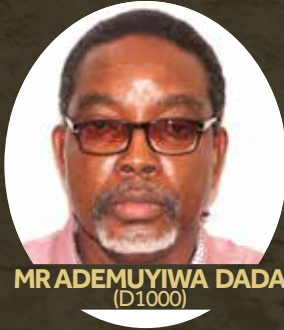
So, the stage is now set for an African renaissance. A renaissance where there is a need to find the African-centric models that will serve Africans in its entire leadership development process.

Dr. Taiwo Ojo (O4550) is the CEO of Kish Global Consultant. He is an author, scholar, futurist and organisational health consultant



LAST RESPECTS

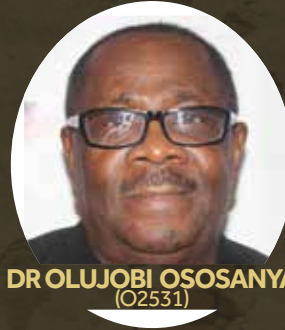
THE FEW MEMBERS WHO PASSED ON DURING THE YEAR



MR ADEMUYIWA DADA
(D1000)



MR AKIN OLAWORE
(EO3069)



DR OLUJOBI OSOSANYA
(O2531)



MR GANIYU BELLO
(B969)



MR LARISA UKWUOMA
(U451)



MR OLIVERENIOLA JOHNSON
(J125)



OTUNBA ADEMOLA KUKOYI
(K192)



MR OWOFE TEMITOPE
(O4153)



BRG. GEN. MOBOLAJI JOHNSON
(J32)



DR AKINLADE FALOMO
(F108)



HR HEZE GOSPEL N. UGWA
(U70)

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