

HARMONY



APRIL/MAY 2022

Published by: PUBLICATIONS & COMMUNICATIONS SUB-COMMITTEE



My Club & I

ADEMOLA LAWAL MUMUNEY

05

Know Your Club Rules

07

Ikoyi Club 1938 Celebrates 83rd Anniversary

27

Why It Is Unwise To Die Without A Will

36

Virtue of Authentic Living

WATER HEATERS Made In Germany By Stiebel Eltron



HAND DRYER (HTE4)
HIGH SPEED



SHO AC 1000 (1000LITRES)
CENTRAL WATER HEATER



SHO AC 600 (600LITRES)
CENTRAL WATER HEATER



SHW 300S - (300 LITERS)
CENTRAL WATER HEATER



DHC 6 INSTANTANEOUS
WATER HEATER
(6 KILOWATTS)



EVS (Vertical)
50 litres
Water Heater



PSH 200 TREND
(200 LITRES)
CENTRAL WATER HEATER



HEAT PUMP SHP-A
300 PLUS
(300 LITRES)
CENTRAL WATER HEATER
(HIGHLY ENERGY SAVING)



HEAT PUMP
WWK 302 (300 LITRES)
CENTRAL WATER HEATER
(HIGHLY ENERGY SAVING)



SHW 400S - (400 LITERS)
CENTRAL WATER HEATER



EHS (Horizontal) 50 litres Water Heater

VISIT OUR SHOWROOM

Plot No. 1, UDCO-Medical Road, Off Chevron Drive, By Chevron Traffic Lights, Lekki-Peninsula, Eti-Osa LGA, Lagos, Nigeria.

CONTACT US

Working Hours: 8am - 6pm Mon. - Fri. | 9am - 4pm Sat.

Email: sales@cappaholdingsng.com, info@cappaholdingsng.com

Website: www.cappaholdingsng.com

Tel: 08161868896, 09080836799, 08034044422

SOLE AGENT

STIEBEL ELTRON

Simply the Best

CONTENTS

APRIL/MAY 2022

My Club & I

ADEMOLA LAWAL MUMUNEY



ISSN: 597-1902

(c) Copyright 2019 Magazine

PUBLICATIONS & COMMUNICATION SUB-COMMITTEE

Chairman

Mr. Bamidele Ibronke, Esq.

Members

Mr. Rufai Ladipo,
Ms. Elo Iyayi,
Mr. Abayomi Benson,
Mr. Taiwo Agboola,
Mr. Charles Ajiboye,
Prakash Sharma,
Mr. Olumayowa Idowu
Mr. Emiko Aruofor

Public Relations Officer

Eniola Afolayan

Secretary

Justina Ekpa

Contributors

Gbenga Salu
Charles Ajiboye
Olufemi Hassan
Otunba Abiodun Olufowobi
Victor Udoh
Adeyemi Adesanya
Akinbayo A. Adenubi
Dr. Lambert Ofoegbu
Olaitan Emmanuella Soyngbe
Elo Iyayi
Dr. Taiwo Ojo
Dr. Ayo Harriman

Designed & Printed

in Nigeria by
HD-64Xpression
08060445275



ADDRESS

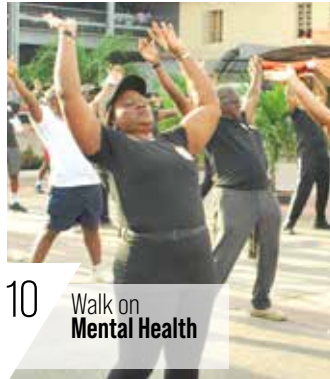
6, Ikoyi Club 1938 Road
Ikoyi, Lagos, Nigeria.

CONTACT

membershipservices@ikoyiclub1938.net
Tel: +234 708 370 9076
www.ikoyiclub1938.net



10 Governor Babajide Sanwo-Olu Lecture



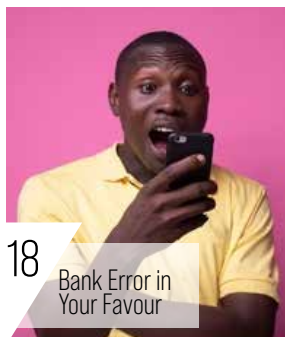
10 Walk on Mental Health



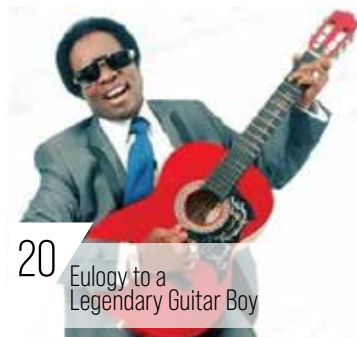
11 Children's Party

- 4 Editorial
- 5 Know Your Club Rules
- 6 General Committee
- 7 83rd Anniversary
- 12 Interview With The Club Chairman
- 15 Tributes - Last Respect To Members Who Passed On
- 16 FMCG: Leveraging On Market Size And Economies Of Scale
- 24 What Does Ikoyi Club 1938 Mean To Me
- 26 Living A Big Lie
- 27 Why It Is Unwise To Die Without A Will

- 28 Playing Four Golf Courses
- 30 The Essences Of Transactional And Transformation Leadership
- 32 Abridgment Finance Act 20
- 33 The Sixth Commandment
- 36 Virtue Of Authentic Living
- 38 The Club's Sectional Report
- 41 New Members' Night
- 42 Travel: Do Not Walk Into Work Trap
- 44 Help! There's An Ant In My Eye!
- 45 Success Quote
- 46 Puzzle - Speak Up



18 Bank Error in Your Favour



20 Eulogy to a Legendary Guitar Boy



22 EYE ON QATAR



40 Ikoyi Club 1938 Donates



37 Chairman's Staff Party



35 Successful Advocacy Campaign



Selfless Service

TO A SUI GENERIS CLUB

Bamidele Ibironke, Esq. // Honorary Secretary

Esteemed members, please permit me to introduce to you our first edition of Harmony Magazine, regrettably being published on the occasion of our second term in office.

I take the blame for the delayed publication in its entirety. The publication should have served as a medium to have you updated on our plans, activities and achievements thus far.

My inability to ensure that the publication came out in good time is borne out of the continued effect of Covid-19 on our Club and the entire world from 2019 till date. It was a situation which took a large chunk of our time at the general committee and relegated the need for publication of Harmony Magazine to the background. After all, only the living can read.

I must sincerely confess that being your elected Honorary Secretary has improved me as a person by way of adding to my tolerance level which I used to think was one of the best. It has also allowed me to take in my stride uncomplimentary comments, while sincere words of encouragement have been uplifting. Now, I can adequately resonate with the saying that 'uneasy lies the head that wears the crown'. I must however be quick to state that being your Secretary has exposed me to meeting a lot of dignitaries and personalities who I may not have met had it not been by virtue of my office.

That said, Ikoyi Club is still a microcosm of Nigeria. Because I do not have the

Ikoyi Club 1938 is indeed a great Club where we have people of high caliber, integrity; impeccable character and high profile individuals who are high fliers and achievers in Nigeria and all over the world. That said, Ikoyi Club is still a microscopy of Nigeria.

benefit of space, I will beg to highlight some of the challenges I have had in Ikoyi Club and some few points I will implore us to ponder on as a Club.

- i. The syndrome of "Do you know who I am?": Unfortunately, I am only guided by the rule book which I swore to defend and protect. I have resisted the members in that category and because my allegiance is first to the Club by virtue of the oath of office I solemnly took.
- ii. Unnecessary bureaucracy. It takes time to have things changed for the better as you are often met with this "this is the way we have always been doing it" roadblock.
- iii. Absence of feedback from members. Some members prefer to discuss issues amongst themselves instead of escalating it for action.
- iv. Noise level: There is a need to regulate the noise level within Ikoyi Club 1938.
- v. The need for a scanning machine at the entrance of the Club before guests are allowed into the club. This is because of the current insecurity in the country.
- vi. The need to increase subscription fee so as to be able to afford the wage bill of quality and better trained staff. Ikoyi Club is definitely in a class of its own and its members deserve top notch services.

Our achievements/ activities amongst others:

- a. We have been able to complete the power plant project which was started by the outgone General Committee
- b. We have been able to achieve prompt payment of subscription fee in the Club.
- c. Adherence to the Rule Book.

My foreword will not be complete if I fail to thank you for giving us your mandate to be in charge of the Club. We are in charge, not because we are the best, but because you decided to put us there to represent your interest. Please feel free to correct us and offer suggestions towards the betterment of the Club.

Our target:

We are currently auditing the number of members vis a vis our facilities and space so as to be able to deliver better services.

This publication would have been impossible if not for the support of my committee members who strived so hard to make it happen despite all odds.

The Publications Subcommittee members have put together articles from members of the club and events of the club for the year 2021. There is also a page on "Know Your Club Rules" to familiarize members with some of the significant aspects of the Club Rules. You will also read the interview with the Club Chairman on how he will introduce the KYC Meaning 'Know Your Club' in all section.

We appreciate members who have contributed articles towards the publication of Harmony Magazine.

We sincerely hope you enjoy every minute of your reading time.

Thank you all.





RULE #9: DISCIPLINE

- (a) No member of the club shall be suspended, expelled or sanctioned in any other way under this Rule unless the provisions of Rules 9(b), 9(c), 9(d), 9(e), 9(f), 9(g) in respect of appearance, investigations and recommendations by the Disciplinary Sub-Committee are complied with.
- (b) The General Committee shall not delegate its powers to discipline or sanction any member of the Club to any person or body.
- (c) Where an allegation of conduct injurious to the character or interest of the Club has been made to the General Committee, the General Committee shall refer such allegation to the Disciplinary Sub-Committee for investigation and recommendation.
- (d) (i) Such member as envisaged in 9c above shall by a letter sent by a registered courier service to his or her last known address, be given two weeks notification within which to appear before a meeting of the Disciplinary Sub-Committee.
- (ii) That all letters and notices required to be served on any member under this rule, shall be sent by a registered courier service to the last known address indicated on the records of the member at the Club's registry, and proof of delivery issued by the courier service shall be sufficient evidence of delivery.
- (e) The letter referred to in 9d herein shall inform such member of the
 - (i) nature of the complaint against him or her, so as to afford such member an opportunity of offering his or her explanation;
 - (ii) time and place of the meeting.
- (f) At such a meeting or any adjournment thereof, such Member shall be allowed to offer an explanation of his or her conduct verbally or in writing.

- (g) A member invited to a meeting of the said Sub-Committee for the purpose of such rule 9(c) of the Rule shall not absent himself or herself for more than two occasions from such meetings.
- (h) Where such member is absent, on a third occasion the Sub-Committee shall recommend to the General Committee the suspension of the member for a period not exceeding three months for non- appearance.
- (i) A member suspended under sub rule 9(h) of this Rule shall:
 - (i) Still have to face the Disciplinary Sub-Committee in respect of the allegation made against such member at the expiration of such suspension.
 - (ii) remain suspended pending when such member from such a member faces the Disciplinary Sub-Committee.
 - (iii) Not be entitled to use the Club during the period of suspension with his spouse and family or be introduced as a guest.
 - (iv) Have his photograph displayed on the Club's Notice Board during the period of the suspension.
- (j) The names and photographs of suspended and expelled members shall only be displayed on the Notice Boards of the Club in line with Rule 18.1(c) except for member who failed to present himself/ herself to the Disciplinary Sub-Committee as per Rule 9(g) & (h)
- (k) The display of names and photographs of suspended members shall be for the period of suspension while that of expelled members shall be for a period of three years.
- (l) Any member so expelled or being called upon to resign shall cease to be a member of the club from the date of expulsion or (as the case may be) the date of resignation or 7 days from the date of being called upon to re-

sign whichever is earlier and shall forfeit any entrance fee paid, and his or her subscription and shall not thereafter be eligible for re-election for a period of 3years.

- (m) A member shall be answerable for the conduct of his or her Spouse, each of his or her children under the age of 25years, his or her maids, drivers, his or her guests, his or her guest's maids and drivers whilst on the Club Premises and may be subject to disciplinary action in respect of each and every one of them
- (n) Where a member holding office in the Club by virtue of an election, selection and or appointment is under investigation for an allegation of misconduct and or abuse of office, such member shall be suspended forthwith from the performance of the duties of such office during the period of such investigation. This is also applicable to Trustees investigation under Rule 18.2.
- (o) Where a member issues a Cheque in favour of the Club and the same is returned unpaid, a letter shall be written to such member requesting such member to replace such returned Cheque with a Draft or Bank Cheque the sum of which shall include the interest and charges occasioned by the returned Cheque.
- (p) A list of such members shall be displayed on the Club's Notice Boards.
- (q) Where after 1 (one) month from the date of the letter referred to in sub-rule 9(o) such Cheque is not replaced, provisions of sections 4(h) and 4(i) shall apply.
- (r) The letter in respect of sub-rule 9(o) shall be written once only. Where such member absents himself/herself from such a meeting, such member shall be suspended for a period of not less than 6(six) months, and if after the period of such suspension such member fails and/ or neglects and/ or refuses to replace the returned Cheque as required under sub rule 9(o) & (q), such member shall be expelled under Rule 9.
- (s) Any member who is suspended shall continue to pay his or her subscription and levies during the period of suspension failing which such member shall be deemed to have resigned his or her membership of the Club.
- (t) Any serving officer who is suspended for any offence shall vacate his office and be barred from holding any office for 3 (three) years.
- (u) A black book shall be maintained for all offenders in the Club.

THE GENERAL COMMITTEE



ADEMOLA MUMUNEY
CLUB CHAIRMAN



AKINWUMI AKINTOLA
VICE CHAIRMAN



BAMIDELE IBIRONKE
HONONARY SECRETARY



ABIODUN A. AKINJAYEJU
TREASURER



DR. ANTHONY OBOH
GOLF CAPTAIN



OLAOMOJU LAWAL
SQUASH CHAIRMAN



ADENIJI OLAKUNLE
SWIMMING CHAIRMAN



MAZI NWANKWO
BADMINTON CHAIRMAN



AKEEM MUSTAFA
LAWN TENNIS CHAIRMAN



JIDE BABAFEMI OLANLOKUN
SNOOKER & BILLIARDS CHAIRMAN



OLUSOJI ALADESURU
TABLE TENNIS CHAIRMAN



OLUWASESAN DADA
ENTERTAINMENT CHAIRMAN



ADEMOLA ADEGBUSI
AEROBIC / OTHER SPORTS CHAIRMAN



OLUWATOSIN DAVID
CATERING ADVISER



OLUGBEMIGA SOWEMIMO
BAR ADVISER



FEMI YOUNG
PREMISES ADVISER



ORUNGBEJA BABATUNDE. O
GENERAL MANAGER



Mr Akinwunmi Akintola, Mr Ademola Mumuney, and Mr Ibronke Bamidele.

Press Conference

This is the event that preceded the Ikoyi Club 83rd celebration with the purpose of creating awareness to the member of the public.

It was held on Monday, 27th Sept. This conference press was held in the club Rotunda. The chairman welcomed everyone present at the press conference and informed members of the program of the events and urged them to make themselves available to celebrate the 83rd Anniversary.

The event highlighted the complete order of event for the anniversary week with a speech of encouragement to all the members for attendance.



Cross section of the attendees



Mr Gbemiga Sowemimo, Mr Ashish Gajjar, Mr Akinwunmi Akintola, Mr Ademola Mumuney, and Mr Ibronke Bamidele, Mr Adeniji Olakunle, Ms Oluwatosin David.



Ikoyi Club 1938...

83 YEARS OF REMARKABLE ACHIEVEMENTS, INNOVATION

By Gbenga Salau

The building housing Ikoyi Club 1938 distinctly bears the aura of those constructed during the colonial era or the early years of the birth of Nigeria, although the gatehouse is a huge contrast, as it exhibits a touch of modernity, undoubtedly, it is this ability to blend the old and modern that has kept the club going through the years, enabling it to remain vibrant and relevant.

So, it was not surprising, when the club recently rolled out the drums to celebrate its 83rd anniversary with the theme of the commemoration being: 'Ikoyi Club 1938: Past, Present and Future.' Apparently, the club is not resting on its oars; the improvement continues, despite the remarkable achievements recorded over the years.

To rejoice with the association, as it marked this important milestone, were dignitaries from all walks of life, who joined in the festivities and programmes, including lectures, presentations, charity walk and parties. One of the highlights of the event was an insight into its past, a documentary on the club's trajectory, which was relayed on day two of the commemoration. This was shown after the producer, Mr. Lanre Idowu, provided a detailed evolution of the club through the eight decades and three years of its existence.

Taking guests down memory lane, Idowu explained that the club was born from the union of old European Club and the Lagos Golf Club on the eve of World War II. At that time, it held its own in the comity of clubs, catering to members' recreational needs.

He said: "It remains a sturdy oak. Majestic in carriage, protective in the spread of its luxuriant leaves, and illustrious in origins, our club proudly bears the scars of its rich history, and is positioned to remain a reference point in best practices.

"Ikoyi Club 1938 may have started as a colonial outpost, designed to provide recreational relief for members that are drawn from one privileged



“Taught by the lessons of history, Ikoyi Club 1938 has recreated itself as a melting pot of elite privilege, united in the love for recreation as a binding cord of global harmony. Our club is a reminder of what was rich about the past, what is good about the present, and what is promising about the future.”

race. It may have shut its doors at a point against the owners of the land, but it has reinvented itself into a cherished institution that remains the clear leader in ennobling values of corporate governance and positive practices.

“Taught by the lessons of history, Ikoyi Club 1938 has recreated itself as a melting pot of elite privilege, united in the love for recreation as a binding cord of global harmony. Our club is a reminder of what was rich about the past, what is good about the present, and what is promising about the future.”

To Idowu, the fact that the club has existed for 83 years in a country where the average lifespan is 60, is no mean feat.

“In human terms, an 83-year-old

is an octogenarian, who, everything being equal, is experienced, wise, and accomplished. Such a person has survived World War II, witnessed Nigeria's struggle for, and attainment of political independence. Such a person has lived through the Nigerian Civil War, eight military administrations, (Irons, Gowon, Mohammed, Obasanjo, Buhari, Babangida, Abacha, and Abubakar.) Such a person has also witnessed seven civilian administrations (Balewa/Azikiwe, Shagari, Sonekan, Obasanjo, Yar'Adua, Jonathan and Buhari).

"In short, such a person has been a witness to the rich, but troubled history of the place in creation known as Nigeria. As an institution, Ikoyi Club 1938 has lived through all the challenges enumerated earlier and has survived them. As an institution, our club is older than Nigeria as a country. Our club can boast of a more stable governance structure than that of the country. "Perhaps, if we had more of our members making their services available in the political arena, Nigeria would have benefitted from their experience to understand better, the relationship between the centre and the states, as we have done between the Main House and the sections, guided by the moderating influence of our trustees."

Idowu disclosed that as a sports and recreational club, Ikoyi Club 1938 occupies a place of honour in Nigeria and, indeed, Africa. "Before the Island Club and the Lagos Country Club were established in 1943 and 1949 respectively, Ikoyi Club 1938 was. But before Ikoyi Club 1938 was founded, there had been

Lagos Lawn Tennis Club (1895), Apa-pa Club (1912), and Yoruba Tennis Club (1926)."

Aptly titling his anniversary lecture: 'The past, the present and the future: The Lagos Experience,' Lagos State Governor, Mr. Babajide Sanwo-Olu, thanked the Chairman of Ikoyi Club 1938, Mr. Ademola Lawal Mumuney, for the invitation to be the chief host and special guest of honour.

The Governor disclosed that his lecture was "about the 'Time' value chain and concepts that feel so familiar, yet can be so challenging to put into concrete terms."

He said: "We are all familiar with the past, the present and the future. They are part and parcel of our lives and our existence on earth. If there is one thing we all share in common, it is that we have a past, are currently participating in the present, and all look forward to a future that is better than today.

"Time is a universal concept, across all human cultures, languages and contexts. It is one of the most important measures of our lives. One of the first things any child learns is that we live by the measurement of time: hours, days, weeks, months, years, and so on. Time is actually one of the concepts most philosophised about, through the ages. Many of these sayings and proverbs and quotes I am about to share will sound very familiar."

Reminding guests that time waits for no one, just as time is money and procrastination is the thief of time, Sanwo-Olu

stated that those who look only to the past or present are certain to miss the future.

"Study the past, if you would define the future," he said. "Those who cannot remember the past are condemned to repeat it. We need not destroy the past. It is gone. The best way to predict the future is to create it. Always remember that the future comes one day at a time. Understand your past, live this moment, and dream your future. The past is never dead, it's not even past.

"Let's for a moment put the spotlight on Ikoyi Club, the centre of today's celebrations, and briefly examine its relation to the past, present and future. From very humble beginnings, it has grown and flourished. It has been 83 years of being one of the most important social institutions in Lagos and Nigeria. The past was not always something to be proud about, as we all know the battle that Nigerians fought to be seen as equals in this club."

Noting that many great persons have passed through the club, Sanwo-Olu appreciated and acknowledged their contribution, saying, "They have strived and laboured, and we are inheritors of their legacy. We owe it a duty to pick up from where they stopped and carry on."

On his part, Mumuney reiterated that the club remains incontrovertibly the prime choice among many seekers of recreation and the sporting centre for multi-racial harmony, outstanding facilities, serene ambience, as well as governance that works peacefully and effectively. He pledged that the club would readily deliver on the expectations of members and the society.

He said: "Even though our celebration this year is low-key, we cannot but appreciate the mercies of God upon us to witness this year's event. As your general committee, we have very much relied on God's strength and wisdom to deliver on the expectations of our members. We trust Him to endow us continually with the ability to uplift our dear club to greater heights," he said.

Mumuney stated that the club has come a long way from 1938, when members were predominantly foreigners to the present when it has quite a number of Nigerians. He explained that the club is re-engineering to make it attractive to young minds and correct the notion that it was meant for old people or retirees.

The anniversary celebration was rounded off with a charity walk to create awareness on mental health. There were also parties for the elders and children.



GOVERNOR BABAJIDE SANWO-OLU'S LECTURE DURING THE ANNIVERSARY



His Excellency, Babajide Sanwo-Olu giving Lecture during Ikoyi Club 83rd Anniversary.



Mr Ademola Mumuney presenting painting to His Excellency Babajide Sanwo-Olu, Mr Akinwunmi Akintola



The Governor's visit to the squash section after his speech



Mrs Anne Mumuney, Mr Ademola Mumuney, His Excellency Babajide Sanwo-Olu, Mr Akinwunmi Akintola



Members at the Anniversary lecture

4/5KM WALK ON MENTAL HEALTH



Warm up session before the Charity Walk



Members of Ikoyi Club after the Charity Walk



Staffs of Ikoyi Club after the Charity Walk

CHILDREN'S PARTY



ELDERS' PARTY



Mr. Femi Onifade, Mr. Bolaji Martins and Mr. Tokunbo Rufai



Mr. Bolaji Martins, Mr. Ademola Mumuney and Mr. Akin Semowo

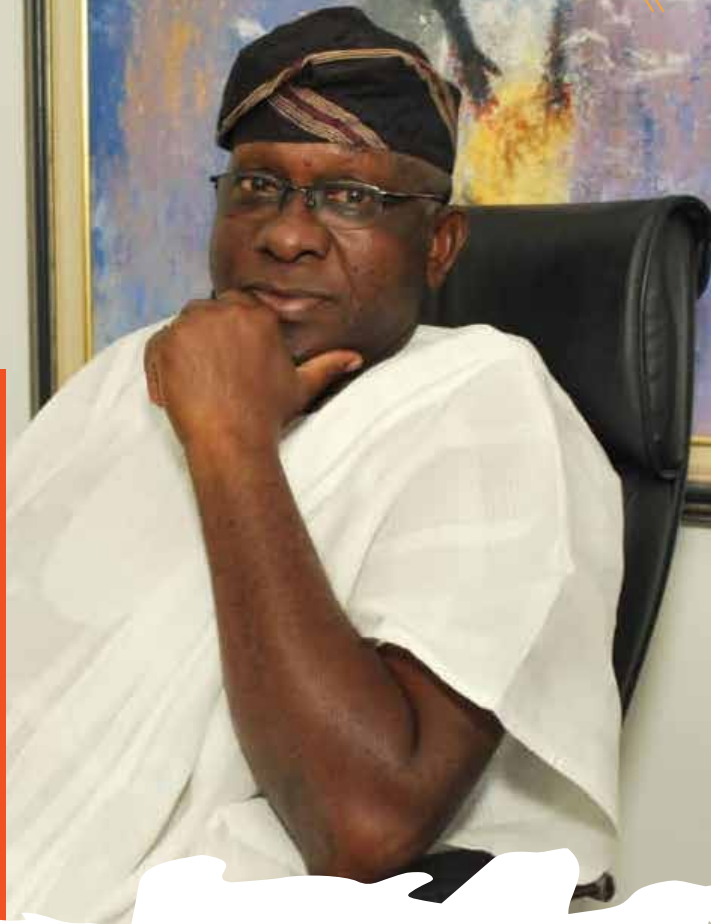


Mr. Tokunbo Rufai, Mr. Bamidele Ibrinke, Mr. Richard Giwa-Osagie, Mr. Akinbayo Adenubi, Mr. Ademola Mumuney, Mr. Adeniji Harrison, Rtd. Admiral Sode Toye, Mr. Tafa Zibiri-Aliu and Mr Bolaji Martins.

MUMUNEY ADEMOLA

INTERVIEW
WITH THE
CLUB CHAIRMAN

By **Charles Ajiboye**, ESQ, FICMC, FCAI, ACIS
& **Elo Iyayi**, rpa M.IoD



H

ow has it been generally since you took office?

It has been quite interesting and a bit hectic too. Too many things to be done at the same time. The Club is run by the management team with elected officials assisting them, but the elected officials have found themselves in the actual running of the Club. There are a lot of issues I met on ground before resuming office, but I am trying to correct them in order to put the Club on a good footing.

Do you think your vision to come into this position was well-thought-out or do you think you missed out on something or have you discovered new things even as you got started?

Well, there are several things I said at the time of the election. We came in to meet a lot of projects on ground, which in the nature of continuity we are bound to ensure that they continue until completion.

We have been working to improve the services. Ikoyi Club is a recreational centre

where people want to come, want to be served well with food, drinks and to relax. I will not blame the administration for problems with the services, but I believe that together as a team, the wrongs will be corrected, most especially in the payment system area.

The staff also need training. When my administration came in, staff were switched from one department to another without adequate training.

Plans are underway when the HR section is properly set up to bring in consultants to facilitate the required change in the section.

I am also currently in talks with other hospitality businesses like the Southern Sun to foster a relationship with them. Emphasis will be laid on the training of lower and middle staff more than the top management because the lower and middle staff mingle with members to carry out services and other important roles.

The IPP issue which my administration met on ground has been resolved after the initial problems and it awaits commissioning. The project is presently in the testing stage and when functional it will help eliminate the huge cost spent on diesel by the Club.

What do you consider as your strongest motivation to take this office and what do you want to be remembered for?

My strongest motivation is service. I have been a member of this Club since 1994, I was the Golf Captain in 2019. I believed I could contribute more to the Club; I grew up in the Club, I used to come with my Uncle who was a member of the Club. I knew how the Club was then, how it was when I came in, and how



My administration is also working on bringing a rooftop bar, which will be located at the car park with open and closed sections,



the Club is now. We might not be able to go back to how things were but some of the features we had then should be brought back and taken up.

What will you like to be remembered for after all this?

I want a situation where people will say when Ademola Mumuney was the Chairman, he was able to bring back those old things the Club used to do, not only for the elderly but also for the 25-40 years that feel left out. This age group feels the Club is not for the young ones, this is different from what was obtainable in the past. I remember coming to the Club in the company of my friends to sit and have a few drinks before going to parties elsewhere, which is the Club experience I am trying to return the Club back to.

Do you think that the changing tide like social media and other things may have an impact on the age bracket's (25-40) interest to socialize physically?

In time past, about three years ago, these young ones didn't want to play Golf and be active in other sections, but the case is different now, going to those sections you will now see this age group getting involved actively, I don't know what caused it, probably Tiger Woods and others.

My administration is also working on bringing a Rooftop Bar, which will be located at the car park with open and closed sections, this type of setting is where these age groups would want to go. Whenever they are done playing Golf or Snooker, they can go to the Rooftop Bar instead of going outside the Club. Other age brackets like myself are not even exempted from going to the Rooftop Bar.

If we are to flashback, 20 years ago, what can we say Ikoyi Club looked like or used to be?

Back then, the membership population was not much, the country was quite different in terms of morals, values e.t.c but everything has changed, I might not be able to take the Club back there entirely but at least we can achieve some form of it.

Back then, Ikoyi Club is where you can come in to relax, meet people and enjoy good food plus lovely service. The Chapman drink had its origin from the Club, the Club used to have a lovely Salad that goes on around a big tray for members to choose their Salad choice from, this is the reason why this administration wants to resuscitate the restaurant where the Double-Four was situated, the Club will outsource the kitchen to achieve this feat because that is the only way.

There is this saying that before you can get anything done in the Ikoyi Club there is so much bureaucracy. Sir, is this true?

It is true. It is damning. We are trying to change that. When I resumed office, I asked the management for the processes from point A when a vendor comes into the Club to the last point of payment to work on it and see if the General Committee could remove this bureaucracy. The process ought to be 14 days but it ends up to be a month. We are succeeding. There are a lot of vendors that have stopped dealing with the Club because of this dragging process.

I believe the staff efficiency issues are caused by the movement of staff from one department to another without proper training. For example, a waiter that becomes a duty manager still feels like a waiter and can't seem to be

able to control his former co-waiters. Training is needed to change such a staff's mindset which the Club lacks. Very soon things will be stepped up regarding the training of staff in the Club.

Commitment is also needed, the management team is lacking in this regardless of what the Club has been doing for them in terms of additional

benefits, apart from salary being paid on time.

Until the inter-department transfer is done and new hands employed, these staff will be treated fairly in order to encourage them to do what is needed to be done.

How are you ensuring that information gets to every member of the Club?

We have done so much with the ICT by taking off manual communication and bringing in Telegram? We have also created links to make it easy for members to update their data.

Updating member's details will ensure that messages sent to them via emails and telephone from the membership department of the Club are duly received by members and their payment confirmation and enquiries will be promptly attended to.

With email, when messages are sent it does not get to them because of change of email and phone numbers.

The ICT has also made it easier for members to pay for their services online and to get their bills too, which is one of the major achievements of the ICT department.

The Club had to remove about two to three thousand members recently. Those that have not paid up for up to 10years.

Sir, tell us about KYC?

'KYC' stands for Know Your Club.

Before I was elected as the Chairman, I did not know much about the Main House. I was always at the Golf section

and that is what happens to all the sections. Members just come into the Club with their bags and go straight to their sections.

The COVID pandemic brought us together, when the lawn was opened for sitting, members came from different sections to sit there.

The KYC will enable members to know more about the Club and not only their sections. It will allow members to ask me and other GC members questions about the Club as we discuss, merry and get to know each other better. The 1st episode was held at the Aerobics and Other Sports section.

You have spent one year in office as the Chairman, what has been the major thing you are proud of as an achievement during this one year?

One thing I am happy about is the ambulance acquisition. When I was the Golf Captain in 2009, Rear Admiral Toye Sode (Rtd) was the Club Chairman, I raised the need to acquire an ambulance because members die from unnecessary things which were avoidable, this was shut down at the GC with driver's salary and the vehicle maintenance costs as some of the reasons given.

The Club does go out to hire a bus that looks like an ambulance but lacks the basic features of an ambulance. This caused the death of members in various sections.

With the assistance of my sister-in-law who works with First Bank and the efforts of the medical Sub-Committee, a request was made to First Bank Plc., This request was made during the Bank's 60th-anniversary of golf sponsorship celebration. The necessary application was put through and the rest is now history. This vision took nine years to become a reality.

My other achievements will be made known at the forthcoming AGM, where a spreadsheet presentation of what I promised when coming to office will be displayed so that a progress report on each project will be given to members.

Why do you think a census is necessary in the Club and has work started in that regard?

We discovered that many members are not paying for subscriptions but are still on the Club's database. Some are even dead. If the Club has more people admitted than what amenities can cater for, then there will be a problem.

Ikoyi Club happens to be one of the few places where people could go and relax without fear, which is one of the reasons why more people want to be members of the Club. This will put pressure on the amenities in the Club. The Club is putting stricter admission criteria on membership to prevent this from happening.

There is a lot of pressure on the amenities. We have more people coming into the Club. We have stopped the sale of White Forms because we have a backlog of both the green and white forms.

As regards the total population of members in the Club, we quickly want to clear the backlog then we will know what our actual size is. We will still let some members go. If these set of people feel disenfranchised, they can write the Club Secretary for re-admittance into the Club according to the Rule Book.

The last administration brought a penalty sum as re-admittance fee which most of them went ahead and paid. This shows that they still believe in the Club. Re-admittance into the Club is determined by the membership Sub-Committee.

Is there a cap on the number of members the Club could have?

New member's induction which is done every month will now be performed quarterly and sales of forms will also be pegged at a particular number so that the facilities will not be overstretched.

Whoever buys a form now will not be a member in six months because we are going to regulate the number brought in at each time. Previously, it was 80 new members and their spouse meaning 160 members were admitted every month to the Club.

Is it true that sales of membership forms were suspended because the Club wants to raise the standard or do they want to increase the price?

It is true because the sale of forms is presently on hold sales will resume after backlogs have been cleared.

There is a notion that people could get quality food at the least prices possible in Ikoyi Club, is this still true?

Generally, the quality of the food in the Club has gone down but it is gradually returning to what it used to be. That is why we are going to outsource to a big restaurant at a minimal cost so that it will be reflective of the quality. The Club will also monitor the restaurant's activities.

More power to your elbow Sir, I think raising the overall standard of the Club is welcome, from the quality of food to the quality of people admitted as members.

We will also close the kitchen temporarily anytime soon for renovation. When the renovation is done, we will equip it with new equipment and thereafter outsource the kitchen services to a competent organisation.

Is the Spa a Club project?

The vendor came up with a proposal that they want to spend some amount of money to renovate and upgrade the place. When they were done with the upgrade, the Club reduced their rent a bit because of the money already spent on setting up the place. Although they increased their fees, it is the Club that gains from their presence, the charge increment is necessary because the service is similar to what is obtainable in other spas outside the club. They have a better atmosphere too.

Any other major thing you want to inform members and friends of the club about?

The access control for the Main House and Tennis entrances are functional and the Golf access control will be fixed soon.

The CCTV is functional in all areas of the Club, kudos to the ICT Sub-Committee.

Looking at the remaining one year, what do you wish to achieve?

Completing our process of putting the Club back on the right footing.

We will also embark on projects that will last, projects that will continue after our tenure in office. I will also do everything to make sure that the service level goes up and stays up, making sure training is done as needed.

About setting up structures, the Club is already over clogged because you go to some places in the Club and wonder why such a structure is there, but I will certainly think of something to make sure this is not a limitation to the Club's physical development.

Thank you for your time

You are welcome.

TRIBUTES

LAST RESPECT TO MEMBERS WHO PASSED ON



ABDULAZIZ CHIBUZOR

Membership No. U160
(1940 - 2021)



CHIEF FESTUS EDMOBI

Membership No. G30
(1941 - 2021)



CHIKE OLISA OKWESA

Membership No. O1396
(1951 - 2021)



SOMUYIWA OLUGBENGA

Membership No. S2064
(1962 - 2021)



RTD. ISAAC SUNDAY AREOLA

Membership No. A1860
(1947 - 2021)



OLUMEGBON ABIOYE

Membership No. O946
(1953 - 2021)



CHRISTOPHER ALAO AKALA

Membership No. A1828
(1950 - 2022)



MR MUSA DUZE

Membership No. D642
(1953 - 2022)



VENERABLE OLUMUYIWA OYEWOLE

Membership No. O837
(1948 - 2022)



MR. OLUSEUN ODUYEMI

Membership No. O2883
(1965-2022)



ENGR. BEN ATSEYINKU

Membership No. A1259
(1940-2022)



MR. DICK KRAMER

Membership No. K415
(1934-2022)



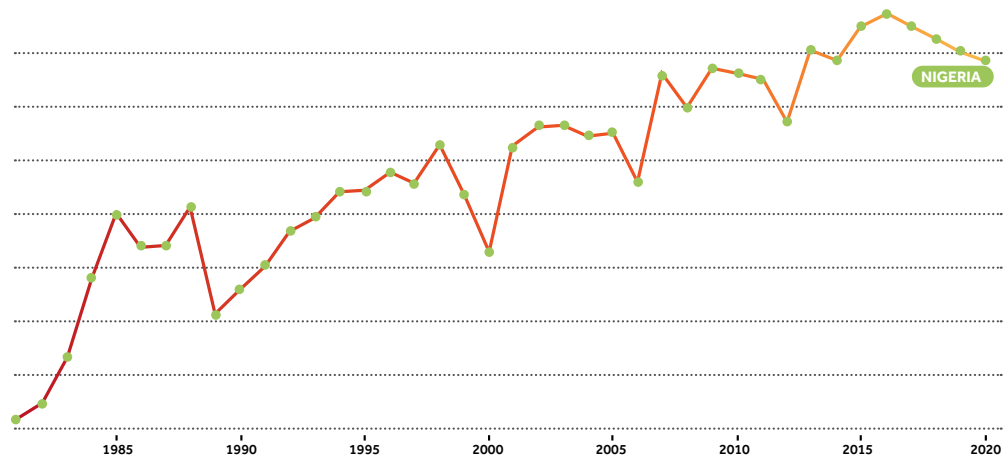
FAST MOVING CONSUMER GOODS INDUSTRY: LEVERAGING ON MARKET SIZE AND ECONOMIES OF SCALE

Africa has been regarded as the next frontier for global manufacturing, taunted to take the position of Asia as the home of surplus and low-cost labor.

The prospect of the African market in this regard is driven largely by the Nigerian market which cannot be ignored. Nigeria, the largest economy in Africa, has over the last decade consistently displayed the characteristics and influence associated with a leading economy although with its numerous challenges.

However, despite the flaws of the Nigerian economy, most of which are apparent enough to an outsider, the economy has continued to show significant positive

13.7% year-on-year; while the total population grew by about 2.58% over the same period. The consistent growth of consumer spending while trailing population growth from 1995 to 2020 can be seen as displayed in the chart shown below.



prospects for the future. The potentials of the Nigerian economy can be said to hinge on its teeming youthful population that is very resourceful and creative. The country, whose current population is about 200 million, accounting for 18.3% of the Sub-Saharan African population has been estimated to reach 300 million by 2030 and 400 million by 2050, making it the 3rd most populated country globally.

The simple and obvious paradox is that the more the population grows, the higher the country's consumption rate. This hypothesis was proven to be true by the research carried out by STATISTA showing that Nigeria had a household consumption of ₦54.84 trillion in the first half of 2021, as opposed to ₦48.22 trillion during the corresponding period in 2020, indicating a growth of

Fast-moving consumer goods are always favored by large population sizes. This class of goods is classified as regular and essential commodities that survive within a competitive market. They are considered low-cost products with high demand. But even with this, higher income levels have a higher probability of increasing the industry's profitability due to the ability of her consumers to purchase in greater volumes.



For example, in 2020, about 70% of Nigeria's GDP was a result of private spending and this became interesting when we understand that this was during a period when economic activities were at a standstill due to the Covid-19 pandemic. Most of the country's economic activities were at a standstill, but private consumption did not diminish. On a further positive note, the country's youth population is currently 70% of its total population, putting it as 6th on the list of countries with the largest number of youths globally. This implies that the country's private consumption spending is expected to continue to increase as the income of its young population steadily increases; increasing private spending across the country.

There are several other factors that can assert a positive influence on the expansion of the FMCG industry, most of which are derivatives of population growth. For example, the geometric growth of Nigeria's population has created an employment gap, leading to extreme migration from the rural regions of the country to urban regions. A similar dilemma is also being experienced across the entire Sub-Saharan Africa. According to a African study, by 2050, 60% of Sub-Saharan Africa residents will live in urban areas and of course, a larger portion of this figure will come from Nigeria.

The benefit of this will be accessibility for rural dwellers migrating to the city and more visibility and sales for FMCG companies.

It even becomes more interesting when we consider the fact that over 80% of the trading done in Nigeria occurs in informal markets, inferring that there is an extremely large amount of consumer trading and spending undocumented; this, therefore, lays the background for understanding the reason for the intense rivalry and competition within this market. The discerning conglomerates understand the potentials in the sector and the value that can be derived from this huge market despite the slim margins.

In terms of local growth, the quest for continuous profitability has propelled the industry into rapid growth within the last two decades. Though there are over 40 companies currently active within the market and about 21 of them being listed on the Nigeria Stock Exchange, there are still salient opportunities for growth.

Even with the intensity of the industry, foreigners have been major players taking advantage of these opportunities. Of unique interest is the number of active companies within this sector that are owned and controlled by Asians. The Asians have been important players within the Nigerian Con-

sumer Goods industry for several decades. Some of these are companies that penetrated the market while their chances of profitability were still low, but were dogged enough to play the game right and stayed relevant.

Most of these companies are not within the class of multinationals, at least not at the point of penetrating the Nigerian market. However, they have persevered through the country's continuous unstable economic policies and built well-structured manufacturing and distribution systems. This valuable FMCG companies mostly owned by Asians operating large and sophisticated manufacturing and packaging plants with decent profitability are here to stay. While the economy may seem challenged, this is one area that will continue to attract investments from investors with the right temperament and resilience provided the investors do not approach this with a short term mind set. It also begs the question; what potentials do some foreigners (mostly Asians) see in Nigeria that most Nigerian investors do not see? I am sure there will be long debate if this discussion is mooted. However, I will leave it to us to ponder on.

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



BANK ERROR IN YOUR FAVOUR

DO NOT GO TO

JAIL

By Otunba Abiodun Olufowobi
(Pabiekun)

A popular UK bank will not forget Christmas 2021 in a hurry. During the last working days of the season of goodwill, some 75,000 payment transactions, at an average of £1,733 each, were wrongly credited twice to 2,000 individuals and businesses who were set up to receive either a one-off or regular payments, but which were credited twice with the second payment coming directly from the bank's own reserves. Thus tens of thousands of people woke up on Christmas Day to doubled wages and a higher-than-expected bank balance after Santander made the costly error, depositing £130 million (\$176 million) into accounts held by its UK customers.

The courts in England have recognised that a person who pays money to another whilst labouring under a mistake of fact is entitled to claim this money back under the law of restitution. Restitution is a remedy which seeks to reverse the unjust enrichment of the defendant

by restoring the relevant benefit or enrichment to the claimant. The justification behind this doctrine is that it would be unfair to allow a party that has received a payment in error to keep it. It is illegal for customers to keep wrongly credited money, and if they spend it, they face being charged with 'retaining wrongful credit' under the Theft law which may also attract a maximum sentence of 10 years in prison.

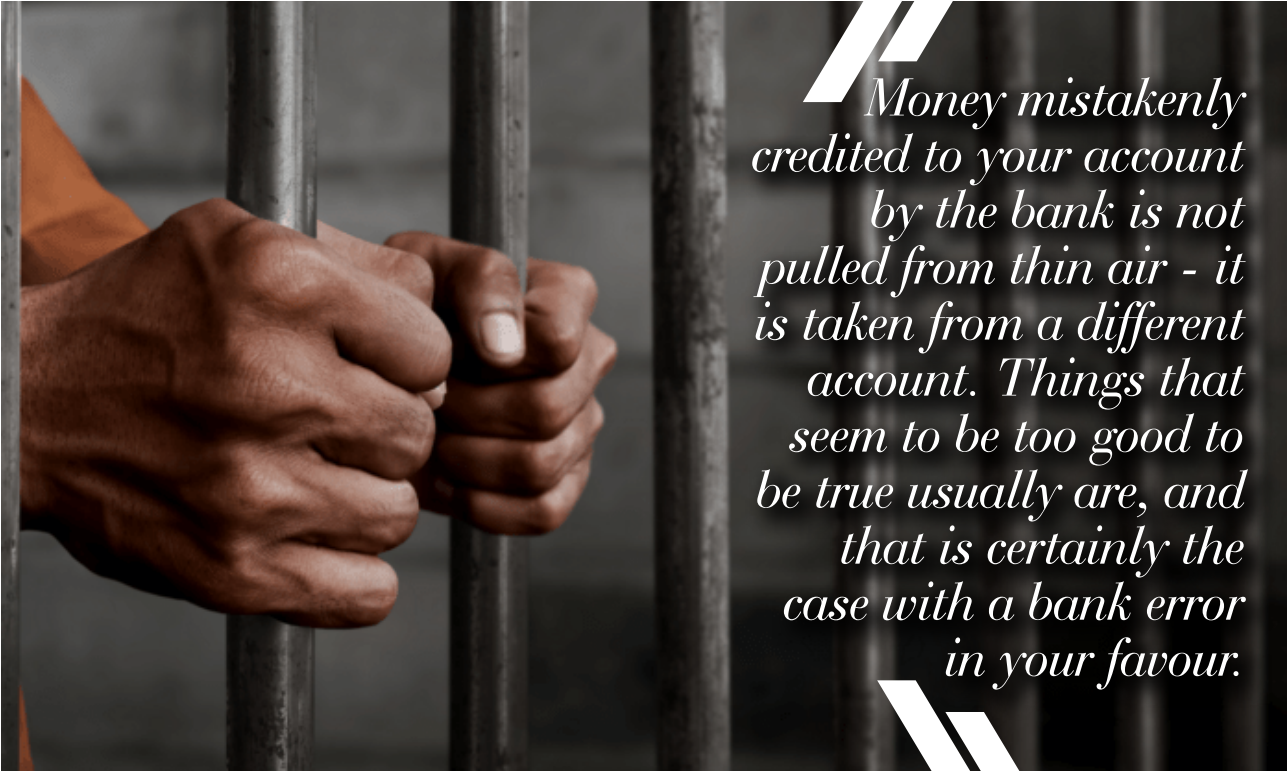
Truth is: If you had not done any transaction or expect a payment (gift or whatever) from someone, perish the thought that God in His infinite mercy may bless you with the proverbial Manna from heaven through your bank account. If you go ahead and spend such money without ascertaining the source – perhaps a glitch from your bank or a bank error, you may just get to regret the decision and may be convicted for stealing and jailed. That's not a moral judgment on my part – it is the law.

Now then, S. 383 (1) of the Criminal Code states: A person who fraud-

ulently takes anything capable of being stolen, or fraudulently converts to his own use or to the use of any other person anything capable of being stolen, is said to steal that thing.

Recently, a 45-year-old driver, ADETUNJI TUNDE OLUWASEGUN, who spent N2m which was erroneously credited to his GTBank account between July and August 2020, was sentenced to two years' imprisonment by Justice Sikiru Oyinloye of the Kwara State High Court, Ilorin, after he pleaded guilty to stealing, contrary to Section 286 of the Penal Code and punishable under Section 287 of the same Penal Code. He was also ordered to repay Sherifat Omolara Sanni, who had erroneously transferred the sum to his account, before he finished serving his jail term. In addition, he was to pay a fine of N200,000.

Money mistakenly credited to your account by the bank is not pulled from thin air—it is taken from a different account. Things that seem to be too good to be true usually are,



Money mistakenly credited to your account by the bank is not pulled from thin air - it is taken from a different account. Things that seem to be too good to be true usually are, and that is certainly the case with a bank error in your favour.

and that is certainly the case with a bank error in your favour. There is a reason it's called an error and not a gift - and someone will eventually discover the mistake. You are better off doing the right thing as soon as you notice the extra cash, so you avoid overdraft fees, a black mark on your bank record, and a potential criminal charge.

The only time you can keep money that is deposited into your account is when the deposit was intended to be made into your account.

If you discover a large bank error in your favour, immediately let your financial institution know. Leave the money in your account, because you do not want to be overdrawn when the bank corrects the error. Do not be tempted to move the money to another account, because that could be perceived as evidence of criminal intent.

Transferred Money to Wrong Bank Account by Mistake? **How to get it back**

There has been a retirement of the cumbersome practice of queuing up at the banking halls for transactions since the introduction of time-saving and innovative banking technologies and money transfer options.

However, with the advancement and innovation comes the heavier risk of criminality and mistakes in banking transactions. Thus while one will agree that online banking is mostly a safe and secure solution, mistakes can always happen.

What to do to recover money mistakenly paid into an account different from the one they intended:

STEP 1

Pay a visit IMMEDIATELY to the bank in whose account the money was transferred into to make a formal complaint. Remember, time is of essence.

STEP 2

Where the bank is unable to effect a reversal on the wrong account upon receiving your complaint, especially where you are not a customer, you may need to quickly seek the help of a lawyer to approach a competent court for necessary orders to preserve the funds and possibly reverse the said money to the account of transferor. The bank upon obtaining a verified copy of the court order would effect a reversal to the account of the transferor.

However, sometimes the process

may get cumbersome and complex especially in the following situations:

- i. Where the transferor and the wrong account holder, do not operate accounts at the same bank.
- ii. Where the wrong account holder refused to reverse money to the transferor when contacted.
- iii. The wrong account holder has moved money to a different account.
- iv. The wrong account holder has withdrawn the money.

STEP 3

Where the wrong account holder refuses to transfer the money back, or where he has removed or dissipated the money, the court can still grant orders for all his accounts to be traced and frozen. You can also pursue your rights against such a fellow with criminal prosecution and other available reliefs as may be advised by your lawyer.

Otunba Abiodun Olufowobi (Pabiekun) a lawyer and blogger was a Hon. Secretary of the club.



Eulogy to a LEGENDARY Guitar Boy

By Victor
Udoh

Saturday, 28th of August, 2021 after a game of tennis at the club, I got home in the evening and drooped in front of the television: breaking news: "legendary singer, Sir Victor Uwaifo dies at 80".

The Guitar Boy, as he was fondly called, sometime in 1966 had an encounter with mammy water, a mermaid, at a Lagos beach. He was the first professional musician to be awarded Member of the Order of the Niger (MON) in 1983 by President Shehu Shagari. He was, a few years after, 1990, appointed and sworn in as Justice of the Peace (JP). And in 2015, he won the Silverbird Man of the Year.

I first met Sir Victor Efosa Uwaifo in the mid-70s then as a Form 1 student of Methodist Boys' High School, Oron (one of the oldest secondary schools in Nigeria founded in 1905) in SESCOT hall, Oron (a small beautiful coastal city located in Southern Nigeria, in Akwa Ibom State). SESCOT was the transport company of the then South Eastern State, later Cross River State (now Cross River State and Akwa Ibom State), for the movement of passengers and personal effects by sea and land across the state and beyond.

I had left my mother in the main waiting hall, as we were awaiting the arrival of our ferry, MV "Eket" for a short sea voyage of circa 1 hour from Oron to Calabar, and I rambled through security, undetected into the VIP lounge.

I had a very faint idea, hardly perceptible, who Sir Victor Uwaifo was as I was only 11 years old then. He was seated,

reading The Nigerian Chronicles, a daily newspaper published by the then Cross River State Newspaper Corporation, in Calabar). I walked close to him, stood at his back. I read the newspaper along with him. What an intrepid boldness, an audacious small boy! He turned, saw me and asked: "how are you?" And before I could answer, he put his hand in his inner jacket pocket, brought out 5 Kobo (a small beautiful coin, silver in colour) and gave to me, "go and buy yourself some newspapers and read comfortably" he said.

I dashed out from the VIP lounge like a thunderbolt to where my mother was seated in the main hall to show her (the good boy that I was, and I never knew that my deed has perilously landed me in a pot of hot soup! That soup definitely was not afang or edikang ikong). My mum grabbed me by the collar of my shirt thus making my escape inevitable, and gave me a thorough beating of my life and this was in public, in the main hall of SESCOT (a no nonsense mother – may God bless her soul!). "Victor, you want to kill me? What were you taught Victor? Were you not taught never to collect things from strangers?" She was screaming hysterically in her native dialect of Oro and beating me mercilessly and unsparingly. No one came to my rescue until she was satisfied. My father would have reacted differently. He would have waited; not a word or any form of expression, until we have gotten home, the next morning at 4AM he will wake you up for a discourse. And after that, the punish-

ment would be prescribed, either 6 or 12 strokes of the cane depending on the vastitude of the offence (I miss my father who passed away in July 2019 at 100 years old).

Following that occurrence, 14 years later, to be precise, 1993 that is about 28 years ago as a post graduate student in the University of Benin, Benin City, I ran into Sir Victor Uwaifo (in Ekenwan campus where he was an undergraduate student). I approached him where he was making a sculpture, "good afternoon Sir", I greeted him. He stopped, looked at me and responded pleasantly to my greeting. I introduced myself to him and continued thus: "Sir, I have a story to tell you". He asked me to go ahead with great expectation.

I narrated to him what happened in 1977 when we first met in SESCOT hall in Oron. Sir Victor Uwaifo laughed and laughed, really uncontrollably. I was happy. Because I knew that I made him happy the way he laughed. And upon recovery, he asked: "how about your mother?" "She passed away in 1987



exactly 10 years after that incident in 1977", I answered. He expressed his condolences with several taps on my shoulder and said: "that was a good mother". Once again, he put his hand in his shirt pocket beneath his apron and brought out 5 notes of Twenty Naira (One Hundred Naira) and gave to me. Sweet Jesus! One Hundred Naira? That was my monthly upkeep as a graduate student in 1993! Two years earlier, Fifty Naira was my NYSC monthly allowance. "Victor, who is beating you today?" he asked. Sir Victor Uwaifo never knew the impact that money had on me, I almost froze! "Beating me? I am now a big boy. And I have learnt over the years to keep some information private" I answered him.

He asked me to always look out for him for which I did, of course! And during that period, for my program of 18 months, I ended up spending 3 years in UNIBEN while he spent 5 years for a course of 4 years. Because we lost 6 months to ASSU's strike during the regime of General Ibrahim Babangida (rtd.) and another 6 months of ASSU's strike during the regime of the late General Sani Abacha.

Sir Victor Uwaifo who was born on the 1st of March, 1941 in Benin City, obtained his secondary school education in Western Boys High School, Benin City and St. Gregory's College, Lagos. He started playing guitar when he was 12 years old. At the age of 22, he graduated from Yaba College of Technology in 1963. He partnered with a few notable artists and in 1965, he formed the Melody Maestro and released his major hit: "Joromi".

He obtained a Bachelor's degree in Fine Arts with first class honors at age 54 in 1995 from the University of Benin and was the valedictorian. He proceeded for his Master's degree in the same school and graduated at age 56 in 1997 where he majored in Sculpture. He was later to obtain a PhD in Architectural Sculpture still from UNIBEN at the age of 77 thus recognized as the most educated performing music legend, instrumentalist, inventor, and artist the world over. In addition, he was a writer, sculptor, university lecturer, and the first Honourable Commissioner for Arts, Culture, and Tourism in Nigeria (as appointed by Lucky Igbinedion, the then governor of Edo State).

Victor Uwaifo was the Chairman of Joromi Organization, a multi-track recording and television studio in Benin City He ran an art gallery and the Victor Uwaifo Hall of Fame. He loved swimming, body building, reading and writing.

The Governor of Edo State, Godwin Obaseki, who led some top government functionaries on a condolence visit to the family, described Sir Victor Uwaifo as one of Nigeria's finest national asset.

Victor Uwaifo, such a wonderful man, has long been interred in his palatial residence at Victor Uwaifo Avenue in Benin City after a funeral mass at Samuel Ogbemudia Stadium in the capital city of Edo State.

Adieu Sir Victor Uwaifo, you are now resting in peace after so much positive impact in the lives of so many, home and abroad, and for the few times we have met, which I never took for granted, your example is my inspiration. You are now free from bad governance: insecurity, unstable exchange rates, incessant doctors and lecturers' strikes, poor water supply, if any at all, poor electricity supply, poor state of our roads and other critical infrastruc-

tures. Our existential problems proliferate because our political leaders do not read, and if they do, it does not translate to getting things that are impactful to the citizens done, they do not love those they govern and above all, they do not love God. If they do, Nigerians will not be reduced to this level of underdevelopment in all facets, reason why we should have Nigerians with your disposition and propensity in government.



Victor Udoh is Director, Project/Ship Agency KSP Shipping and Logistics, Lagos.



EYE ON QATAR

Who would have thought that a time would come when the biggest sporting event in the world would shift from the Summer months to the Winter months; bang in the middle of the European Football Season.

In broadcasting we have a saying "the show must go on"; that has been the case of this year's FIFA World cup which has been slated for Qatar in November. In an unusual twist, due to projected record high temperatures; FIFA amid plenty of controversy and blowback has had to make adjustments to cater for the offerings of mother nature.

In Qatar, temperatures reach peaks of over 40 degrees in the summer months; which would be a huge hindrance to delivering a quality tournament on the football pitch. The host on the other hand are looking to deliver a World cup that seeks to embrace the best of technology and the most advanced architectural designs the

world has ever seen.

This World Cup has not been free from controversy as is with every World Cup; from the bidding to the eventual award to the treatment of migrant workers and of course the change in dates as well as the accusation of mass corruption at all levels. The people of Qatar cannot wait to get the show on the road and to finally showcase what they have as a country, in terms of culture, tourism, and hospitality.

To the activities on the pitch itself; qualification is at the final stages; twenty-nine countries have booked their tickets to the showpiece event; while eight countries need to navigate two-legged affairs to secure the last

three places at the first World Cup on Arab land and the second on the continent of Asia.

The various continents would be represented as follows:

- **Africa:** Five representatives
- **Asia:** Four or five representatives (not including host nation)
- **Europe:** Thirteen representatives
- **North, Central America and Caribbean:** Three or four representatives
- **Oceania:** 0 or 1 (Qualifier goes through a playoff with the fourth-placed team from North America)
- **South America:** Four or five representatives

Africa

On the African scene, the five countries that successfully bagged their tickets to represent the continent went through grueling contests to confirm their place. They are as follows:

- Ghana
- Cameroon
- Senegal
- Morocco
- Tunisia

Can an African country pass the quarter final stage this time around? November is around the corner.

Oceania

The Pandemic has hindered the organization of a qualification series

for the region; however, a tournament is scheduled for Qatar later this month to determine Oceania's representatives to the final playoff round. As usual, New Zealand grabbed the lone ticket for the region and will face Costa Rica in the play offs.

Asia

In Asia, the usual suspects are on their way to the Mundial with Iran and South Korea leading the way with Saudi Arabia and Japan in toll for another appearance at the World Cup. There's one more place for grabs for the InterContinental playoff which Australia and the United Arab Emirates will go head to head for.

North, Central America, and the Caribbean

CONCACAF has been keenly contested with Canada leading the way; the United States and Mexico occupy the top three positions. Panama and Costa Rica contended for the final slot for the playoffs. Costa Rica will then play New Zealand (Oceania qualifier) in June to earn a slot via the Intercontinental playoffs.

South America

As with every World Cup qualification series, Brazil and Argentina lead the way and have booked their place in Qatar; along with Uruguay. Ecuador is the surprise team to scale through, as Peru snatched the play off place ahead of Chile and Colombia.

Peru will now face the winner of the

Asian playoff between Australia and United Arab Emirates for a slot at the Qatar showpiece.

Europe

The European nations know their main qualifiers led by Germany, England, Switzerland, Spain, France as some of the leading lights; Belgium, Croatia, Netherlands, Serbia, and Denmark have also punched their ticket for Qatar.

Interestingly; the reigning European Champions and their predecessors were on the same side of the draw for the playoffs; however, Italy received a huge shock at the hands of North Macedonia; who won by a lone goal in Palermo to set up a meeting with Portugal. The Portuguese made light work of the men from North Macedonia to book their ticket for Qatar; Wales got past Austria only to wait for a date to take on the winner of the postponed, Scotland v Ukraine playoff.

Of course, there's the small matter of Russia, who were billed to take on Poland in the first phase of the playoffs but the Poles advanced due to Russia's suspension due to the invasion of Ukraine.

As with every World Cup, Brazil are always favourites but teams like Germany, Spain and France along with Argentina always have a say in who eventually gets crowned Champions of the World for the first time in Arabia.

Adeyemi Adesanya
@YemiTM442



What does IKOYI CLUB 1938 mean to me ?



Ikoyi Club is another home away from home. Having been a member

for well over thirty years, I find comfort being here amongst long time friends that share the same passion with me. I have seen my children enjoy the facilities at the Club and now my grandchildren are doing the same – enjoying the same improved facilities at the Club. For me, it is a place where anyone can feel at home with no airs at all. From the Reception area to any Section, you belong to, you get this feeling of camaraderie. I have and I am still enjoying the Club and its facilities and hope to do so for years to come. Kudos to everyone and I hope the standard does not drop.

Adeniyi Sowemimo - S1622



The club to me is a place for socialising and networking with the right set of people.

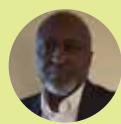
Mr. Ehiz Uwague (U706)



A place to maintain my physical health, emotional health and to get plenty of friends. To be a child

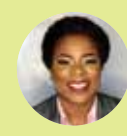
at least for some part of the day. I just love it and cannot imagine a life without playing Badminton.

Prakash Chand Sharma - S2301



Ikoyi club 1938 to me is a global community with diverse people from different countries, with different ethnic backgrounds, and cultural values. Also, it is a family Club where you meet families through recreation or Entertainment Functions. Personally, Ikoyi Club 1938 has afforded me the opportunity to Network and improve on my daily recreation/ Exercises.

Barr. Bamidele Ayileka - A4874



Ikoyi club is Chapman and Suya. I get to meet friends at badminton section who discuss

the woes of Nigeria, Ikoyi Club is family club and fun, cheering and supporting each other on football clubs, our goals, and our ambitions, celebrating our triumphs and commiserating on our failures, Ikoyi Club is life.

Ms. Rotola Williams - W861





A place of and for family relaxation, socialising, networking and building friendships.
Mr. Aromolaran Adeniyi - A4424



Ikoyi club is like a second home to me. I have been here for over 30years and I am still loving it.
Mr. Kunle Bamtefa - B1379



A place for complete relaxation mentally and physically.
Mrs. Aderonke Fetuga - F992



Ikoyi Club is my ultimate place of relaxation and stress release.
Mr. Ejiro Aghomi - A4515



Ikoyi Club is truly a home away from home. A place not only where you recreate but also a place where you let down your hair. A family club which wife, children and grandchildren love so dearly.
Mr. Akinbayo Adenubi - A995



Ikoyi club 1938 is a recreational centre, a friendship arena, a meeting point, a networking center, a reference point, and a landmark.
Dr. Augustin Irabor - I1058



A place to relax, bond with friends and family. A place to recharge and re-strategize.
Mr. Akinola, Ayodeji - A4303



Ikoyi Club has been a blessing to me and my family since I joined in 2008. Apart from the invisible benefits such as usage of the gym and library, other sporting activities such as playing Lawn Tennis and Swimming for our boys are those things not to be taken for granted. Recreation and Work-Life balance are some of the pleasures of Ikoyi Club.

In summary, as a leadership expert, researcher and scholar, Life needs to be balanced spiritually, emotionally and socially. Our Ikoyi Club 1938 fits that space, especially as a birthday mate every 29 September. What a global harmony through recreation and empathetic culture.
Mr. Taiwo Ojo, PhD - O4550



Ikoyi Club 1938 means a family recreational and swimming place for me and my family. Every member of my family learnt how to swim at Ikoyi Club. The Club holds fond memories of Saturday swimming sessions followed by lunch during which we bonded as a family when our children were young. Over the years, swimming at Ikoyi Club has remained a refreshing experience.
Dr Nkechi Eke Nwankwo - N589



It is a wonderful place to be.
Mr John Akingbade - A4613



It is a place of relaxation, it is a place where one sees that things are working, it is a place where people obey the rules of the club, (we are law abiding citizens of Ikoyi Club 1938), and security is top notch.
Mr. Taiwo Obileye - O1151



It's a family club, it's a place for networking and the sporting facilities are top notch.
Engr Olatunde Ojo - O5127



Ikoyi club 1938 means so much to me. It is a place where I relax and meet wonderful people of like mind. I am very proud to be a member of this unique club.
Mr. Ola Abiose - A4713



Ikoyi Club means fun place for me to network sporting and meet like minds.
Ms. Daisy Mac-Jaja - M2108



Ikoyi Club has always been an avenue for strengthening both my personal and professional relationships. From enjoying wonderful moments with my family and friends, to meeting business colleagues and partners, the club has continued to evolve as a recreational center. Over the decades, being a part of such a community has awarded me enormous benefits.
Mrs Ajibike Philips - P743





LIVING A BIG LIE

BY AKINBAYO A. ADENUBI, MNI

The title "Living a Big Lie" suggests that we could also live a small lie. We should ask, 'why lie at all – whether in a big or small way'. This write-up is not concerned in any way with lies or untruths that may save a mischievous school lad or lass from scolding or other punishment for any misdemeanor.

Living beyond our means has been of great concern to several commentators. What readily comes to mind is the disturbing habit of those who are less endowed materially copying well-to-do families who stage elaborate and flamboyant wedding ceremonies.

We have perhaps noticed that there is hardly any difference between the lavish manner displayed at the traditional wedding/family introduction ceremony and the wedding proper. We won't dwell here on the exorbitant prices which 'aso-ebi' attracts these days. Perhaps, those parents who provide classy, take-away presents for guests at these events have found convenient ways for compensating for the outrageous 'aso-ebi' prices.

Our focus here is on a much larger dimension when a lie becomes a ponderous way of life. A lie that gives someone a false personality which they have to contend with throughout their entire lives. Is it because of society's unkind expectations, that someone who is incapable of fathering a child tells lies to his close associates that his wife lives abroad with his children? And such a big lie is sustained at all costs until when the poor fellow has answered nature's call. The stark truth would gradually unfold during the funeral ceremony to the consternation of friends and acquaintances.

Another form of this big lie is the victim of our society's assumption that every male must marry. The guy, in his early 30's, may be a university product with an attractive

job which enables him to run a brand new car and live in a 2 bedroom apartment located in a GRA (Government Reserved Area). Everyone- parents, siblings, children, pastor – puts pressure on him to get married. Deliberately, everyone ignores the blunt fact that the guy has not gone out with a lady in so many years. Time, as it is often acknowledged, waits for no one. Now in his late 40's, the pressure on the eligible bachelor has not abated!

We are going to dip our feet slightly into the complicated waters of lesbians and homosexuals. Before the Nigerian Government passed a law making homosexuality a crime against the State, a Nigerian lady living abroad was going to get married to another lady in faraway "obodo" land. Her family members took an advert space (about a quarter page) in a national newspaper disowning her as a member of their family. This is just one unique case of someone who did not want to live a big lie and her family won't let her be.

We need to take another look at the draconian attitude against homosexuality. While we are not advocating the extremely liberal approach of the western world and its allies where homosexuality is openly celebrated, certainly our prisons (or correctional centres as they have been recently renamed) are the last places homosexuals should be dispatched to religious organizations with facilities for revamping the correctional centers have regaled those willing to listen with horrid homosexual activities in these places.

Our society must be encouraged to show understanding to those willing to humbly accept any anomalies in their private lives. Culture, after all is dynamic.

Last Will

you are gone.

People with detailed Wills are often remembered well. Memories of them are treasured and they are often admired even more in death. There is so much uncertainty in life, living, and after death that the least one could do is to live ready.

When should I write a will?

I have put it succinctly. Once you have anything of value or a responsibility or duty you want to outlive you. That will probably mean you should get a lawyer and write your will now.

What do you do when you acquire more assets after you have written a will? Make it a yearly duty to write a Codicil. In simple terms, an addendum or amendment to your will.

It is only a wise and responsible person who ensures that he or she provides direction in life, and in death. It is a duty you owe to those you leave behind. It sets out your wishes regarding the distribution of your property and the care of your minor children. You may choose to use it to make a confession or clear the air about an issue that lingers while you are alive. You can also pass comments or share secrets you hold dear to your heart while you are alive. You also get to appoint people you trust as executors and trustees who will manage your assets and ensure things go the way you want. If you die without a Will, your true wishes may not be carried out.

I have seen deceased person's properties languish simply because they were not declared, and known to the members of their family. I have seen daughters in Court against their mother. I have seen sons at war against their father. Siblings have been torn apart, who grew up in love together, simply because someone did not do the needful.

Writing a Will is not an exercise to be deferred. Do you have one?

Charles Olawale Ajiboye, Esq., FICMC, FCAI, ACIS (A5515) is the Executive Partner of The Penthouse Solicitors (A full service law firm in Victoria Island, Lagos) and Chairman, Penthouse Gardens Ltd. (A Real Estate Management Company)

WHY IT IS UNWISE TO DIE WITHOUT A WILL

A Letter to the Living

Death is a sure occurrence. The only uncertainty is the timing and the manner in which it will happen. The manner in which death will take place is one that cannot be foreseen or predicted.

It is amazing that the most guilty of not writing wills are elites. Even the uneducated are wiser and more organized in planning for what happens afterwards.

I remember very well, as a young boy, when my uneducated aged Grandmother, a successful distributor of Yams in Mushin, Lagos State organised a family party, inviting all her children, grandchildren and close relatives. She invited photographers and people to do a video coverage. Towards the end of the party, she took to the centre stage, sat down and introduced a lawyer she had engaged to write her Will.

She then asked him to read it openly. It was so detailed that she even described vividly how she wanted to be buried, and the first steps to be taken once she was confirmed dead. She lived for more than a decade after that. What a wise woman Alhaja was.

For most people, if they knew when exactly and how they would die, they would take some steps and act quite differently. Some people think that only the very wealthy or those with complicated assets and family, need wills. Truth is that only wise and responsible people need to write their will.

It is irrelevant if you are young, old, aged, married, unmarried, single, divorced, widower, widow, polygamist, monogamist, Christian, Muslim, with single or multiple children. All that matters is that you are wise enough to prepare and provide directions for a time you will be no more.

Simply put, a will is a legal and formal document that speaks of how and what you would want done after you are gone. It provides for how your assets will be handled as well as various other responsibilities.

In your will, you can state all the many responsibilities you currently handle; school fees, house rents, and other charity/support/projects/programs you handle in your lifetime that you would love to continue after you are gone. You can determine who handles what and ensure that there is continuity after



PLAYING FOUR GOLF COURSES

IN FOUR WEEKS
IN A FOREIGN LAND;
MEMORABLE MOMENTS

By Akinbayo Adenubi

I will identify the golf courses later by their names. Canada is the foreign land I am writing about and the Ontario region is the exact location of all the four courses I played between July and August last year. The cool alluring weather (with only occasional slight rain showers) is what makes the golfing adventure so unforgettable.

This narration will 'tee off' by highlighting the features which all the four courses have in common and a few comments on my personal experiences. One feature which strikes a first timer immediately is the glaring fact that the courses are very well-maintained. Both the old and fairly new courses have well-trimmed fairways and well-kept roughs. The fairways are so smooth that there is absolutely no need for preferred lines. You are reminded of the IBB Golf Course in its early years and the pristine Ibom Golf Course.

To yours sincerely, playing without a caddy locating the whereabouts of your golf balls- gave some headaches in addition to the usual painful challenges of playing a golf course for the first time. If one chooses not to use the cart most times, dragging

...playing without a caddy locating the whereabouts of your golf balls- gave some headaches in addition to the usual painful challenges of playing a golf course for the first time.

one's golf bag was like a self-inflicted punishment. With the kind assistance of one's hosts, one was able to locate one's balls without much trouble.

Until recently, there were only 3 markers on most Nigerian Tee boxes- white, yellow and red. The blue marker is the new comer for Senior citizens. On all the four courses, there are five markers- the fifth (green or silver) is for the use of very senior golfers (70 and above). And to make golfing enticing for this class of veterans, their marker is placed after the red (Ladies) marker- often about 80 metres away from the white markers. Colours for the veterans' markers may change from one club to another, the principle remains the same.

In all the courses visited, casual dressing was the norm. Round neck sports shirts are permitted while no-one makes any fuss whether the male golfers tuck in their shirts or not.

What, in a nutshell, are the distinguishing features of these Golf courses?

1. Cardinal Lakes Golf Course, Welland, Ontario

As its name denotes, there are more than eight serene man-made lakes on this course. And the lakes are a beauty to behold! It is most striking that the lakes are not presented as hazard. You have to play very wild shots before you can lose your balls in the lakes. It is only on the very last hole that you have to play across water to reach the green

2. Beechwood Golf and Social Club, Thorold Townline Rd, Niagara Falls

The clubhouse, furnished in a unique 5-star fashion, is a magnificent sight. The ambience gives the apparent impression that apart from this being a golf club, it also prides itself in the high quality of social activities it offers. A notice was spotted about a forthcoming monthly Dinner Dance Party.

Like Achimota Golf Course in Accra, Ghana, golfers playing 18 holes are obliged to go across a narrow street to another part of the Course. At Beechwood, you would cross two streets before you finish a round of 18 holes.

On a signature dog-leg hole, as you would be teeing off from the top of a hill into a valley, you are expected to ring a bell tied on a high scaffold just before the green to announce to those coming behind you that the course is now free!

3. Lakeview Golf Course, Toronto

Expectedly, there are quite a number of artificial lakes scattered all over the course but they don't serve as any obstacles as you hardly need to play across any of the lakes in the course of your game.

The public course, diligently maintained by a Local Government, is over 100 years old. A matured course like Ikoyi Club Golf Course but much more challenging. Though I had a choice of walking the course, I am glad I took the sensible option of riding in a cart. There are designated jungles and bushes where balls disappear into with little hope of recovery.

What makes this course stand out among the others is the Signature Hole 12. You tee off from the top of a hill into the fairway surrounded by bushes in a valley. From the valley, you would now play into a green delicately located on top of a hill. That is one intriguing hole you won't forget for a long time after playing it for the first time.

4. Garden City Golf Course, St. Catherine's City, Ontario

The 14-hole-course with only 60 pars right in the centre of the city, was designed for the busy executive golfer. Front 9: Par 30; Back 9: Par 30. The course boasts of a beautiful fountain in a lake- tucked away from the course of play.

Understandably, a round of golf here is so leisurely that you will book the course for another day as soon as you finish your first.

CONCLUDING REMARKS

CAMARADERIE AS ICING OF THE CAKE

For some amateur golfers who play often but not too well (and I surely belong to this class of golfers), we tend to emphasize the fellowship, company, camaraderie and all that this complex game offers as compensation.

The various rounds of golf I played on the above identified courses provided a lot of fun. Played seven Nigerians who relocated to Canada in the last decade. As there was no Hole 19 due to observation of COVID-19 pandemic protocols, we chatted mainly about seemingly intractable challenges being faced at home during the car-rides to and from the golf-course. Out of the seven Nigerians, six of them are Ikoyi Club 1938 members and they spoiled me more than a little. One of them came to pick me from Toronto- a one way trip of 90 minutes- and brought me back home after a thoroughly enjoyable round of 18 holes. Two of them drove to my neighbourhood where we played on courses just a few minutes ride away.

Those of us who are closely attached to Ikoyi Club 1938 have always advised that if you went on holidays to any part of the world, where you couldn't find any Ikoyi Club 1938 member about one or two hours away from where you lodge, it will be in your best interest not to stay too long in that location.

I had a round of golf with three Filipino-Canadians introduced to me by my son-in-law. All of them in their late 40's playing low handicaps. They treated me with great courtesies. I got a lot of help in locating my balls which went astray often. One of them, an associate of my son-in-law, sent me a jacket, a cap and a set of nine fairly used golf clubs.

The kind courtesies extended to me by all I encountered in my golf rounds made my five-week trip most pleasant, enjoyable and unforgettable.





THE ESSENCES OF TRANSACTIONAL AND TRANSFORMATIONAL LEADERSHIP

IN ACHIEVING THE PROTEAN ORGANIZATION

By: Lambert Ofoegbu, Ph.D.

Introduction

Leadership presupposes the art of using the process of social influence to maximize the efforts of others towards accomplishing objectives, which invariably directs the organization in a way that achieves a goal to be more coherent. The emerging perspectives of the new face of leadership underscore the essence of attaining protean status for organizations. Interestingly, the notion of protean organization portrays the contemporary organization that utilizes technology to evolve into shape-shifting status by constantly reshuffling themselves towards adapting to changing circumstances and new opportunities. Therefore, flux and transformation arising from the dictates of the evanescent situations on the market environment ushers in the era of innovative technologies that vagrantly and overwhelmingly

disrupt subsisting market offerings. The current and emerging dispensations of globalization and innovation breakthroughs, which give rise to the virtual teams phenomena, expose the new dimensions of leadership in view of providing the sustainability consciousness and the desired direction for contemporary organizations.

Transactional Leadership

Many scholars posited transactional leadership (TL) styles to involve chains of command, control, and compliance processes. In an organization, transactional leaders control behavior and reward followers that comply with the prescribed behavior and the leader's vision and goals. Invariably, TL tends towards using arrogated organizational authority to ensure rationality and adherence to applicable standards. The main advantages of TL include rewarding employees who deliver results as well as setting a clear-cut *modus operandi* by defining rewards and

punishments. More so, it helps leaders achieve short-term goals quickly in a productive and orderly manner. Transactional leadership is used mainly by middle management levels in large organizations. Under this leadership theory, the successful completion of agreed tasks results in material rewards such as compensation, job security, promotion, etc., or intangible rewards such as recognition and praise.

Transformational Leadership

Transformational leadership (TFL) focuses on supporting and influencing the employees' attitudes and values, enabling them to be consistent with the organizational vision and strategic focus. TFL, therefore, involves supporting, encouraging, and stimulating the thinking of the followers. Transformational leadership enlists a high degree of follower confidence, trust, and admiration, usually achieved by fluxes of visionary and strategic changes that distinguish the organization from



the competition. Transformational leaders use bilateral communication to achieve the required 'leadership-followership' feedbacks, which fosters trust and respect of the followers. TFL is a style that encourages change in individuals and social systems. It creates valuable and positive change in the followers with the end goal of developing followers into leaders.

Juxtapositions in Favor of the Protean

For leaders who want to remain relevant and transcend the 21st Century that is bemused with the vagrant fluxes, Transactional Leadership becomes the starting frame that must usher in Transformational Leadership (TFL). Some of the prevailing attributes of TFL, among others, include being visionary and charismatic. Being visionary is the ability of transformational leaders to energize and inspire people to work toward this future goal. They can clearly and vividly communicate what the future holds and provide a strong direction for the path ahead and give a well-defined rationale for how the decisions of the present relate to the vision of the future. Charisma is the presence of illusion-



ary, seductive, and exciting qualities of a leadership sense of purpose, self-confidence, and contentment, which comes from inside and radiates outward, permeating the gestures of extraordinary, superior, and mysterious personality.

Conclusion

Leadership in organizations has changed from traditional to change-oriented leadership models and practices. Researchers have found that leadership encompasses various models and practices that need to be explored. Researchers have also realized that leadership focuses not only on the leader but also on the followers. In the con-

text of the enterprise environment changes, the concept of leadership has opened up an arena of models, designs, and procedures that leaders could use to enhance employee and organization effectiveness. With vast amounts of research on leadership, it is essential to understand the relationships between transactional and transformational leadership to combine the two to achieve the ever-desired protean status by changing sustainably with the changing world.

Lambert Ofoegbu, Ph.D.

Dr. Lambert Ofoegbu is the Immediate-Past President, Project Management Institute (PMI) Nigeria.

ABRIDGMENT OF THE FINANCE ACT 20

By Olaitan Emmanuella Soyingbe. Fcti. M.Sc. J.P

The much-talked about new Finance Act became effective January 1st 2021.

1. As a traveler, air ticket fares will nose dive, ceteris paribus because the 7.5% VAT charge has been lifted.
2. Cost of acquiring landed properties & houses will abate, with the nullification of VAT on land building, rent.
3. Employees on salaries of N360,000 / year or lower, enjoy tax free emoluments.
4. One of the obvious turntables is the attention & energy being given to agriculture. The 35% hitherto import duty on tractors has been reduced to 5%, which translates to lower operating cost.
5. The high cost of imported cars will certainly drop remarkably because the import levy payable on imported vehicles has been brought down to 5% from 30%
6. In these days of locked-down businesses, any compensation following a loss of job and consequent compensation of N10m & below attract zero tax.
7. Donations including attendant costs are tax exempt, especially in respect of pandemic.
8. An aggregation of dormant bank balances & unclaimed dividends shall be transferred to the newly created 'unclaimed funds trust fund' managed by DMO.
9. All SMES into agriculture crop production, livestock forestry fisheries are to enjoy pioneer status, first for the first four years of production and further two years thereafter.
10. Telecommunication services will now attract excise duty which portends higher calls & data tariffs.
11. Tax assessment notices & objections can be done electronically, while TAT can conduct proceedings virtually.
12. Small companies exempted from paying tertiary education tax of 2%
13. Interests on foreign & agric. loans are now subject to tax after 12-months grace period & not 18 months as before.
14. SMEs are no longer required to submit audited reports to FIRS when making yearly returns.
15. Non residents now to pay taxes. A redress can be sought under the mutual agreement procedure, in cases where double taxation treaty exist between the two countries concerned.

Olaitan E. Soyingbe. (S1609)
Immediate past chairman C.I.T.N
vi-lekki & district society

August 31, 2021

THE SIXTH COMMANDMENT

- Ejigbadero, The Chairman

“On the night of the murder, I was at home, asleep. The characters in my dream can vouch for me.” -Jarod Kintz, author

T

here lived in Lagos, in the 60's – 70's, a social juggernaut called Chief Jimoh Ishola (“Ejigbadero” - Kiniun Baba Moradeun) a.k.a Eji

-the Chairman. He was the Chief Executive of Jimsol Nigeria Limited, manufacturers of nails at Matori Road, Mushin, one of Lagos's high density neighborhoods.

Eji, the Chairman, had a huge social presence; he was the toast of Yoruba musicians who all waxed LP records in his honour. Two of these records lingers - one by Yusuf Olatunji (Ejigbadero O Ejigbadero – bi ere bi ere o di Chairman o a Ejigbadero Baba) and Ebenezer Obey (Kole ye won rarara ko le ye won bi Gbadero se nlogba... asiri eko ko

nitu loju ewe....).

Eji was originally from Ibadan, Oyo State, but he lived in Papa-Ajao, also in Mushin, where he attained notoriety as a land speculator, vicious enforcer and a mob leader in the cut of Al Capone. Eji's word was law in land matters and he was a lord unto himself. No thanks to the unregistered land tenure system in the “new” Lagos cities of Agege, Mushin, Isolo and Alimosho. There were no documented records of land ownership and it was mainly what could be made out of oral history in the line of “our great-great-grandfather had been on the land from time immemorial” and at the end of the day, the wealthy ones who could hire the biggest lawyers usually had their way.

However, there also existed a land grabbing cabal using strongmen and enforcers to arm-twist innocent land owners to sell (at paltry and below- the- market rates) or lose the land entirely. They give land owners the option of a low value sale or total loss by way of vi et armis (by force and arms) and muscle any opposition to the ground (or death).

The wise ones unlawfully challenged by the cabal and who may have rightly bought from genuine land owners / families would quietly pay the sale price the second time over

to stave violence or total loss of the land.

That was the regime that threw up Chief Jimoh Ishola (Eji the Chairman) the foremost land speculator. News of his use of threats, maiming and killings in respect of land matters in the axis were usually whispered but he was never caught by the law as he was always one step ahead and was guaranteed by his larger-than-life social standing and a rich network of VIP friends including many high caliber friends in the Judiciary, Bar, Bench and law enforcement. He was simply untouchable, so it seemed.

Circa August 1975, Eji added the last drop to his already overfilled cup. Ejigbadero had approached one Raji Oba to sell a portion of his land (Raji Oba Street, Alimosho, site the 1st Mega church of the Winners Chapel/Living Faith Church.) to him, but the poor man was obstinate over his heritage and the natural reaction of Ejigbadero was to hatch a plan to take out Raji Oba. The plan to eliminate Oba was grandiose and would fit the bill of a James Hadley Chase thriller.

Ejigbadero's plot to eliminate Oba was hatched on the day he had the christening of his child. At about 8pm. on 22 August, 1975, while the child naming party went on in

his house with Chief Commander Ebenezer Obey on the bandstand, Ejigbadero arranged six of his thugs, who joined him in his Peugeot 504 station wagon and proceeded straight to Alimosho.

Ejigbadero, who led the team, wore a French Safari suit and tucked a gun in his pocket. Believing that nobody was lurking around, he quickly shot Oba who was relaxing in front of his house and fled the scene. As he fled, the deceased's wife, Sabitu Raji Oba who was coming back to the village, and though she did not see Ejigbadero shoot the husband, heard the gun shot and saw Ejigbadero running away from the village. She recognised him as the man who had been pestering her husband to sell his land.

The woman raised the alarm that Ejigbadero had killed her husband, thereby attracting neighbours in the village. Ejigbadero who had since gone to join the party in his house was subsequently arrested by the police and later brought to trial for the murder on a two-count charge of conspiring with other unknown persons to murder Oba.

At least 24 prosecution witnesses including Oba's wife testified against Ejigbadero at the trial. The court was highly impressed by her evidence and her consistency in recounting how her husband was killed.

The second Prosecution Witness (PW2), one Nimota Kelani, also testified that after the deceased's wife raised alarm, she also saw Ejigbadero running towards the bush with a gun. She said there was moonlight and she was able to identify him although she had only a fleeting glimpse of him from the back.

However, the game changer was the testimony of the 18th PW, Kehinde Yekini, a guard in Ejigbadero's Mushin factory, who said about three weeks after his employment, Ejigbadero, in company of four others, had told him that he intended to kill Raji Oba. Yekini was to be part of the operation but he refused to follow his boss to carry out the satanic

task.

At the trial, the Lion of Mushin (Kiniun baba Moradeun) was confident of himself. His defence was as solid as a rock. His alibi was incontrovertible. He had judges, lawyers, police officers and journalists as his witnesses. What more could he want? He retained Chief Sobo Sowemimo, a highly experienced advocate, as his counsel. His case was good. He knew. On the other side was the Lagos State Director of Public Prosecution, Mr. Omotunde Ilori.

Ejigbadero's defense was straightforward. He was at home in Mushin on 22 August. He didn't step out of his house. He had witnesses who were eminent people in the society. He called on Bashiru Ajape, a police officer; Jacob Oyelakin, a manager with Leventis Motors; and Emmanuel George, a lawyer. They all testified that they were with Baba Moradeun at his baby's naming ceremony that day.

However, the court considered the evidence of these eminent personalities and found each of them to be "miserably untruthful in the evidence they gave".

Tried as much as he could, Ejigbadero could not disprove the testimonies of the prosecution witnesses and the trial judge, Justice Ishola Oluwa minced no words in concluding that there was no mistake by any of the witnesses as to the identity of the person they recognised, by the moonlight, holding a gun and running away from the crime scene.

Ejigbadero was therefore found guilty as charged with the offences of conspiracy and murder of Raji Oba. He was subsequently convicted and sentenced to death. The judge was emphatic that he must hang as his punishment. When Ishola Oluwa J. pronounced the



sentence, it was widely reported that Ejigbadero asked his Counsel Chief Sobo Sowemimo in Yoruba: "Emi ni won nwi?" meaning "what is the court's verdict?".

On appeal against the judgment of the high court, the Federal Court of Appeal comprising Justices Mammam Nasir, Adetunji Ogunkeye and Ijeoma Aseme affirmed Ejigbadero's conviction for murder and dismissed his appeal. Further appeal to the Supreme Court of Justices Darnley Alexander, Atanda Fatayi-Williams, Ayo Irikefe, Mohammed Bello and Chukwunweike Idigbe dismissed Ejigbadero's appeal on 22 September 22, 1978.

Thus in 1979, Chief Jimoh Ishola (Alias Ejigbadero) was hung at the gallows in fulfillment of the terms of his conviction for murder.

Vanity of vanities, saith the Preacher; vanity of vanities, all is vanity.

Otunba Abiodun Olufowobi, a lawyer was Honorary Secretary of the club

TIPS TO PLAN A SUCCESSFUL ADVOCACY CAMPAIGN



It has become more and more important to connect, and stay connected to your audience in the most authentic and organic way. People are quite aware of happenings around them and are ever more opinionated.

Organisations need to put their full imaginative arsenal to use in order to come up with ways to pass on their message, or rally people around a cause.

To do this successfully, you must first and foremost determine what you would like to accomplish with your advocacy campaign. Your campaign may be part of a broader objective, but as a communication specialist, you must dimension and distil to the single most important thing to say at every given point, while keeping an eye on the broader organisational objective.

It will also serve you well to have your objective well-articulated. A well-written goal, objective or brief will help shape your communication, which will have the end goal of mobilizing people to take action! Remember SMART? Specific, Measurable, Achievable, Relevant, and Time-bound.

A SMART goal will help you write a clear, compelling message that unifies and draws people to your campaign.

A SMART goal will help you write a clear, compelling message that unifies and draws people to your campaign.

So, what is an advocacy campaign?

According to Investopedia, an advocacy campaign is the use of marketing to support a particular message or cause. Governments and organisations can use advocacy campaigns to cause a shift in behaviour. An effective advocacy campaign can help you set the agenda for positive change.

Do you desire real-time, measurable change around a specific cause, policy, or position? Do you seek to raise awareness, change or influence opinion to bring about social change? Or you'd simply like to mobilize the public to take a specific action? Then an advocacy campaign should be the right cause of action.

Whatever strategy you decide to deploy; it will do you well to engage your audience truthfully.

ELO IYAYI is a business communicator and advertising practitioner based in Lagos. She is currently Managing Director, ADTRADERS MEDIA LIMITED.



What's the most prevalent social issues in our world today? Identity and refusal to stick to humble self.

My mentor and coach; Dr. Sam Ad-eyemi once said that the more you know the original, the easier it is for you to spot the fake. Hence, the arrival of the original is the burial of the fake. Unfortunately, human nature tends to focus more on the negative rather than the positive. So, who are you at the core?

This connotes vulnerability in your weakest moments. Your core is who you are without a title, position, recognition or money. It is who you are when everything has been stripped off. The components of your authentic identity are:



Values: These are psychological constructs that are internal to a person since the value of a person shapes his or her organizational behaviour based on ethics and morals. It is what you see as most valuable in life and your priorities. Values represent the supporting factor that drives our world, organizations, and families. So, tuning our motive for the right thing, our personal values and moral codes become the path for which we choose to live our life upon. Values could be instrumental or terminal.

Beliefs: This is the truth and assumptions about your life. Core are your beliefs that are shaped in your youthful years within a social unit called 'family'. It could be lost to flawed identity that is rampaging most of our youths nowadays.

Wisdom: This is how you see life. Your philosophy.



Passion: This is what drives you. You get fulfillment in it with or without transactions.



Examples of values that often drive our motives are self-discipline, humility, tolerance, courage, love, loyalty, tact, obedience, competence, diplomacy, ethics, harmony, truth, justice, peace, morality, credibility, diversity, mentoring, merit, forgiveness, longsuffering, joy, patience and recognition.

According to C. S Lewis, who said that moral law is not any one instinct or set of instincts but it is something that makes a kind of tune (the tune we call goodness or right conduct) and direct our instincts. Therefore, a virtue is a habit to act, think, or feel in a way that disposes a person to its proper end. Those habits that make us truly human, and help us live our lives in the proper human way.

Virtues could be cardinal or theological. Examples of cardinal virtues are prudence, temperance, justice and courage while theological virtues are hope, faith and love. Without them, your life could be without a transcendent meaning.

To live a worthy life of authenticity, you must understand that the antidotes of virtues are vices since no vice is found but rather comes from the shadow of some virtue. However, the virtuous life is a practiced life that enhances the beneficial lives of others. So, if we fail to understand virtues and the acquisition of them, then we are prone to frustrations and failures.

The foundation of your core lies in

your beliefs, wisdom, passion and values. You can model the virtues of authentic living if you intentionally:

1. Value human lives with dignity
2. Have a compelling vision of change
3. Have respect for others
4. Demonstrate practicable love through giving
5. Do not look down on people
6. Stay humble and vulnerable
7. Imbibe patriotism about your Nation
8. Live a real identity
9. Stand by the truth
10. Trust in God.

Nowadays, people are losing their souls just because of the lack of value system. Hence, we urgently need to focus on the family system where good or bad values are nurtured to get our country back on track.

Thus, the pursuit of virtue leads to the pursuit of human goodness and the desire to serve others. While ethics and values shape culture, we must inculcate and bequeath those godly values into our children from home and strive to overcome vices such as pride, envy, sloth, lust, and greed which are spiritual cancers that kill souls.

Children only do what they see their parents do especially fathers. Authentic living is not simply about the destructive self but ONLY genuinely serving others with good motives through LOVE.

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

Chairman's Staff Party



The Club Chairman's staff party committee members



Staff having fun



The Chairman, Mr Ademola Mumuney, presenting the long-service award to Mr. Yinka Oladosu



Mrs Afusat Amoo receiving the Long-Service Award presented by the Chairman, Mr Ademola Mumuney,

BADMINTON

INDOMIE CHILDREN'S CLINIC

From the 16th to the 28th of August, 2021, Dufil, makers of Indomie Instant Noodles sponsored the 2021 Badminton Children's Clinic. The Clinic which was open to Members' Children between ages 5-18years had approximately 100 children in attendance.

During the Clinic, participants were taught skills and techniques of the game which included how to hold a racket, the need to exercise before playing a game, foot work, smashing, clearing and drop shots by top notch Badminton Coaches and Nigerian Olympians who participated in the last Olympic game. The grand finale was attended by parents, GC members and Badminton enthusiasts.



INDO-NIGERIA BADMINTON FRIENDLY

Each year, the Indo-Nigeria Badminton Friendly is organized. This friendly tournament fosters unity between the Indian and Nigerian communities. Highlights of this year's event was a good display of professional skills of Badminton and winners emerged from the categories played: – (1) Men's Double (2) Groups A and B Men's Doubles (3) Mixed Doubles, (4) Veterans Doubles and (5) Women's Doubles

The event ended with a prize-giving ceremony, raffle draws and cutting of the cake by October Birthday celebrants. Prizes won include Television, Microwave, Air-conditioners, Water Dispensers and other Household gadgets. The occasion had a grand attendance featuring the Indian High Commission, the Chairman of Ikoyi Club 1938 accompanied by other GC members and Sponsors.



L-R Ademola Mumuney (Club Chairman), Bonny Orizu, Devon Moorjani, Ayo Salisu, Saboo Siddarth, Kishor Kumar, Sam Chacko, Mazi J. C Nwankwo (Chairman Badminton Section), Rachit Rawat (Head of Chancery, Office of the High Commission of India)



L-R Lanre Ozulua, Mazi J.C Nwankwo (Chairman Badminton Section), Kaliash Gaggar, Goodwill Iyamu, Sharma Prakash



SQUASH

In August, the section hosted and supported the Nigerian Squash Federation (NSF) Elite training program. The NSF had their 2-weeks elite training of 20 people including players and coaches from 9th -19th August 2021 while the children's clinic (Squashtival), an annual 3-week event also took place from 16th August – 3rd September 2021.

In September, the section had its club's 83rd anniversary tournament from 22nd – 24th September 2021. His Excellency, Governor Babjide Sanwoolu visited the section with other dignitaries during the club's 83rd anniversary. He also had a quick session with one of the coaches.

In October, the section had a Rumble & Karaoke night on 29th October 2021, sponsored by the section and Captain Akinsope Roberts. It was fun and entertaining for the older and younger members alike.

In December, the section had a 6-day tournament from 6th -11th December 2021, sponsored by Prime Atlantic. On the final day, gift items and prizes were given to winners and runners up. Also there was a presentation of award/ plaques. The tournament ended in grand style with an end of the year party event. It was fun and entertaining.

AEROBICS AND OTHER SPORTS

The Aerobics and Other Sports Section is located behind the Swimming and Tennis Section of the Club. It is the Section that Parades the largest number of Games and Sports.

The members of AOSS are renowned as the happiest and most fun loving people in the Club. There is so much bond and camaraderie at the Section.

The Aerobics at the Section is awesome. It is designed to be intense for the Young and Energetic, whilst it is structured to be effective and appropriate for the Older members. A dance class is tactfully interwoven into it to create fun and ensure that every member of the Section is an admirable dancer and can't be caught missing out on fun.

Some of the Sections regular activities are listed below:

Monday: Aerobics - 7pm - 8:30pm

Tuesday: Yoga - 7pm - 8pm
BasketBall - 7pm -9pm

Wednesday: Aerobics - 7pm - 8:30pm

Thursday: Indoor Soccer - 7pm -9pm

Friday: Aerobics - 7pm -

8:00pm
Yoga - 8pm - 9pm

Board Games (Ludo, Darts, Scrabble, Chess, Monopoly, Ayo E.t.c)

Available all day on request

Some of the Special Programs for the current period are listed below and are available for Sponsorship/ Partnership

1. Games Night
2. 3 Aside Football Tournament : April
3. Tombola Game: April
4. Karaoke & Dance Night : May
5. Basketball Competition: Thursday, 26th May
6. Half Year Birthday Celebrants Bash: June
7. Games Night: July
8. FITCATION : August
9. Tombola Game Night: September
10. 3 Aside Football Tournament : October
11. Basketball Competition : October
12. Half Year Birthday Celebrants Bash : November
13. End of year party : December
14. Fitness Challenge (3km Walk and Open air aerobics): January 2023
15. Karaoke & Dance(Love Edition): Friday, February 2023



TENNIS

The section has been active in the last half year. The Zenith Bank Grand-slam Championship was held in August 30th – September 4th, 2021 which attracted over 90 participants. The finale of the tournament was between Chiwetele Njokama versus Destiny Da-Silva.

Chiwetele emerged the WINNER of the tournament in a keenly contested match. The closing ceremony witnessed a high turn-out of members and top Zenith bank dignitaries.

G8 American Tennis Tournament is a one-day tennis tournament sponsored by a group of 8 friends of the section, it was held on October 1st 2021 to mark the Independence Day in the section. The event witnessed a turnout of over 50 participants, with lots of families socializing. It is a blind tennis doubles tournament and lots of fantastic prizes were won by the participants.

AllCO Insurance team tennis championship sponsored by AllCO Insurance, was held from the 6th-11th December, 2021.

The tournament was played as a team event. Participants were grouped into eight different teams named after AllCO insurance products. The finale was between AllCO ANNUITY INSURANCE TEAM AND EDUCATIONAL SHIELD INSURANCE TEAM. AllCO ANNUITY emerged the overall winning team.

IKOYI CLUB 1938 DONATES

FOOD ITEMS TO PACELLI SCHOOL FOR THE BLIND AND PARTIALLY SIGHTED CHILDREN

Ikoyi Club 1938 donated food items to Pacelli School for the blind and partially sighted children Surulere-Lagos, on the 15th December 2021, as part of her contribution to the school's end of the year party.

The food items (two bags of beans, two and half bags of garri, sixteen cartons of indomie, three kegs of palm oil, two kegs of groundnut oil, three packs of spaghetti, two bags of semovita, three cartons of tomato puree and five bags of rice) were delivered to the school by Mr. Yinka Oladosu and Miss Eniola Afolayan (the Club's Public Relations Officer). Sister Jane Onyeneri, who received the gifts with joy on behalf of the school authority, appreciated the Club for her generous contribution and prayed for more blessings on the Club. The pupils also expressed their gratitude to the Club for the generous contribution.



IKOYI CLUB DONATES ONE MILLION, FIVE HUNDRED THOUSAND NAIRA TO MISS ESTHER AJIBONA – A 3 YEAR OLD CHILD WITH A HEART DEFECT

Ikoyi Club 1938 made a charity donation of one million, five hundred thousand Naira (N1.5M) to Miss Esther Ajibona, a three year old child suffering a heart defect.

Esther was born healthy on the 31st of July 2018, until she had a seizure and was rushed to the hospital where she was placed on a medication for 12 months, at age 2. She was later diagnosed with Tetralogy of Fallot (a heart defect).

A sum of N5.6M is required for her treatment (rehabilitation inclusive) at Babcock University Teaching Hospital, Ogun state.

The cheque of N1.5M was presented by the Chairman of the Club, Mr. Ademola Mumuney (in the company of Mr Tokunbo Rufai; Chairman of Aerobics & Other Sports Section and Mr. Babatunde Orungbeja; GM/CEO of the Club) to the parents of Miss Esther Ajibona in his office on the 12th of January, 2022.

The parents of Miss Esther, Mr & Mrs Ajibona, expressed their gratitude to Ikoyi Club for the generous donation and prayed for more blessings on the Club.



NEW MEMBERS' NIGHT



Mr & Mrs Ajisomo (AMB) Babatunde Olanrewaju



Mr & Mrs Folorunsho Kayode Oluyinka



Ms. Uzoigwe Veronica



Mr. Devadasan Sachin



Mr Ovbiebo Ndubuisi



Mr Adoghe Leo-Andrew



Mr & Mrs Olowookere Ayodele



Gen. Jimoh Moshood Olanrewaju



Mr & Mrs Arigbodi Richardson



TRAVEL: DO NOT WALK INTO WORK TRAP

by Otunba Abiodun Olufowobi

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

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

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

Just before a few distance or so of getting to the “Meet

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

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

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

Officer: What is this?

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

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

Officer: What do you intend to do with these?

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

Officer: You make hair for work?

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

Officer: Wonderful.

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

So, what went wrong for Mojisola on this trip?

Paragraph 6 of the UK Immigration Rules states:

“Employment” unless the contrary intention appears, includes paid and unpaid employment, paid and unpaid work placements undertaken as part of a course or period of study, self-employment and engag-

ing in business or any professional activity”

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

Mojisola was found with some articles of trade and she inadvertently confirmed the intention to use the article of trade for work. She claimed the “work” was for family members but she had inadvertently triggered

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

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

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

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

It is often said that ignorance of the law is no excuse. It does not ring truer than in immigration matters





HELP



THERE'S AN ANT IN MY EYE!

By Ayo Harriman

O

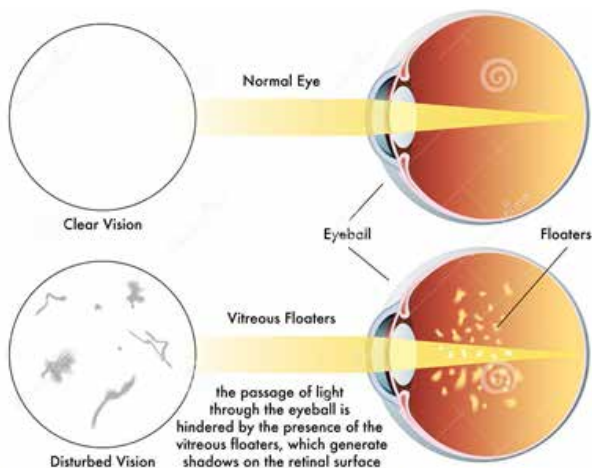
ne day you're getting on with life, minding your own business and all of a sudden, this 'ant' or 'mosquito' gets in front of you and just wouldn't go away. You try to ignore it but then it persists in being a nuisance in your field of vision. You finally decide to deal with it; but it moves. After a few attempts you realize that you can't catch it and it moves with your eye movement.

Panic! Panic! What you have is called a Floater. This fairly common condition occurs as a result of the vitreous gel undergoing some aging changes. It is usually benign but can be the beginning of a more serious eye condition.

The vitreous gel is the thick fluid that is almost the colour of uncooked egg white that fills the center of the eyeball. Some of us can recognize this semi thick gel when we eat the eye of cow, goat, chicken or fish!

What happens is that this gel begins to liquefy and the fine thread-like strands that make up its structure, break into smaller bits, curl up or just clump together; because they are suspended in this gel, they float around like a piece of plastic on water. Light that gets into the eye, casts a shadow of this floater on the retina, which is the light sensitive inner layer of the eye. That's why we see it floating, hence its name "floater".

Fig 1 Floaters (<https://stringfixer.com/files/23034841.jpg>)



So, what does all this mean? – As mentioned earlier, seeing an 'ant', cobwebs or dots can be a sign of a more serious eye disease. Some of these could be bleeding into the eye, retinal detachment, inflammation or just benign (simple) degeneration of the vitreous gel.

Bleeding into the eye can result from a separation of the vitreous gel from its attachments to the retina. As the gel begins to separate from the retina, one of the blood vessels on the surface of the retina may tear and blood leaks out into the gel. People with Advanced Diabetic Eye disease, Sickle Cell Retinopathy (affectation of retina from sickle cell disease), previous injury, High Myopia (shortsightedness) are at risk.

Sustained uncontrolled diabetes eventually leads to affection of the retina, the inner light sensitive layer of the eye. The retinal blood vessels become irregular and other abnormal ones grow; these are leaky and bleed easily. There's bleeding into the vitreous gel, followed by scar tissue formation, retinal detachment and subsequent blindness.

In Sickle Cell Retinopathy, abnormal vessels also grow in the peripheral (distant) retina and these tend to break and leak into the vitreous gel causing a sudden reduction in vision

Inflammation of the retina and the choroid (the middle coat of the eye which

lies adjacent to the retina), can result in inflammatory cells in the vitreous gel.

A very important complaint which should not be overlooked is flashes of light. This may mean an imminent retinal detachment, a very serious condition in which the retina is separated from its normal position. This is an emergency!

So, what can one do when we see floaters? It is advisable to see an eye care specialist – who will check your vision, dilate your pupils and have a thorough check of your vitreous and retina to determine the cause of the floaters and/or flashes of light. Treatment by observation only, eye drops, laser or surgery can be administered, so that vision is preserved.

Do floaters disappear? – Some do, depending on the cause. Others don't – but we may adjust to their presence such that we are not conscious of them except when we're looking at a light background or if we 'look for them' by juggling our eyes.

Have you had a recent eye check? Please see your eye care specialist – Ophthalmologist or Optometrist.

Ps. World Glaucoma week is 6-12th March 2022 - have your eyes checked!

QUOTES

Success seems to be connected with action. Successful people keep moving. They make mistakes but they don't quit.

- Conrad Hilton

Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful.

- Herman Cain

Success is not final, failure is not fatal. It is the courage to continue that counts.

- Winston Churchill

Success means having the courage, the determination and the will to become the person you believe you were meant to be

- George Sheehan

Success is adding value to the world through your unique gifts

- Lewis Howes

Success will be within your reach only when you start reaching out for it

- Stephen Richard

Do not judge me by my successes, judge me by how many times I fell down and got back up again

- Nelson Mandela

It's better to hang out with people better than you. Pick out associates whose behavior is better than yours and you will drift in that direction.

- Warren Buffet

What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others

- Pericles

We cannot solve our problems with same level of thinking that created them

- Albert Einstein

In the end, it's not the years in your life that count. It's the life in your years.

- Abraham Lincoln

Without continual growth and progress, such words as improvement, achievement and success have no meaning.

- Benjamin Franklin

Do not stop when you are tired stop when you are done.

- Wesley Snipes

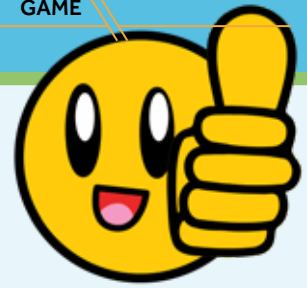
Success is no accident. Its hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing or learning to do

- Unknown

Success is liking yourself, liking what you do, and liking how you do it.

- Maya Angelou





SPEAKUP

- | | |
|------------|-----------|
| ADDRESS | ORATE |
| ANNOUNCE | PRAISE |
| ARGUE | PRATTLE |
| ARTICULATE | PREACH |
| ASSERT | PRONOUNCE |
| CHATTER | RECITE |
| COMMENT | RELATE |
| CONVERSE | REMARK |
| DRAWL | REPEAT |
| EXCLAIM | RETORT |
| EXPLAIN | SPEAK |
| EXPRESS | TALK |
| EXTOL | TELL |
| LECTURE | UTTER |
| MUMBLE | VOICE |
| MUTTER | WHISPER |
| NARRATE | |

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

Across

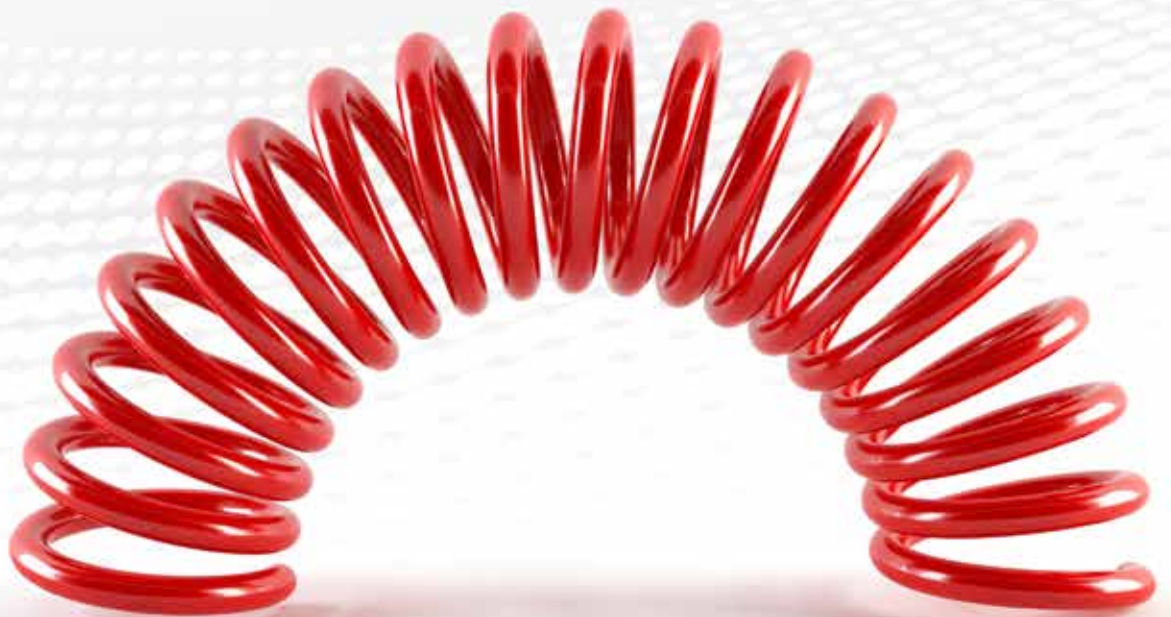
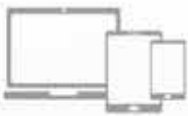
- On time (8)
- Royal residence (6)
- Tenpin ball (4)
- Burial VALUT (5)
- Sliver_ _ _ , David Soul hit (4)
- Combine (5)
- Unknowing (8)
- Capital City (6)
- Middle (6)
- Interment (6)
- Lean (7)
- Small (6)
- Muslim veli (7)
- Tidings (4)
- Gary_ _ _ , golfer (6)
- Wander (4)
- Milestone (8)
- Printing fluid
- Excited (4)
- Spiral (4)
- Attire (4)
- Dilapidated (8)

1			2		3		4		5			6		
7					8									
9		10		11										
						12		13		14				
15			16		17								18	
							19		20					
21									22					
23					24									

Built **Flexible** For Your Business

Great as a standalone, and even better when paired with your enterprise systems; **SterlingPro** is built to be the perfect complementary solution for your business

Visit sterling.ng/pro to learn more



Just The Way Mummy **Cares...**



...We also care for and cover your risks, keeping you Happy always

Get Anchor Insurance services today!

SERVICES

Special Risk/Oil & Gas
Energy & Telecommunication
Property Insurance
Liability Insurance
Bond/Sureteeship
General Insurance Business
Loss of Employment Insurance
Scheme
Agriculture Insurance
Travel Insurance

OTHER SERVICES

Risk Management Advisory
Investment & Financial Advisory
Private Funds Management

ANCHOR
INSURANCE
Company Limited

RIC: 005 RC: 132269

...where insurance works.

NAICOM/CA/ADV/2014/1208

📍 Plot 21, Ahmed Onibudo Street, Victoria Island, Lagos 📞 +234 1 342 5908, +234 1 454 0100

🌐 www.anchorinsuranceng.com ✉ info@anchorinsuranceng.com 🌐 anchor.insuranceng 🐦 @anchorgng 🌐 anchorinsuranceng