

July 2016

RELAXNOMIKS



***“Drums please, summer, summer, summertime
Time to sit back and unwind”- Will Smith***



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Dear Reader,

Welcome to the **Summer Edition** of the **Relaxnomiks!**

Our last edition was published in March, at a time of a major contraction in economic activities (Q1 GDP - 0.36%), high inflation and declining oil revenues. It could be summarized as an era of blues and woe. Ever since, there has been a profound shift in policy and reversal of fortunes for the better.



The naira is now a near convertible currency, tending towards a unified exchange rate. Airlines have resumed naira ticketing and discount fares, while investors are taking another look at Nigeria.

These are welcome developments after an extended period of economic misery, despair and frustration. For our readers who have been in pain, waiting for the early signs of an economic recovery, we say congrats! This point of inflection confirms that economic phenomena are based on cyclicity of the business environment. It also attests to the fact that what goes down will surely come back up.

We at FDC believe that after all the stress associated with the economic endurance test of 2015/16, you need to unwind, loosen up and go wild this summer. We offer you a few tips on how to relax without sailing too close to the wind.

Enjoy the special edition of a summer of hope!

As always, your readership is very much appreciated.

Yours faithfully,

Bismarck J. Rewane

(For and behalf of the publisher)



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RE-START YOUR 2016 RESOLUTIONS

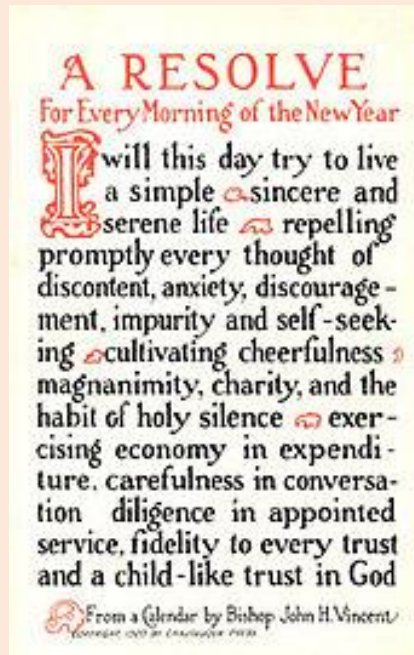
It's that time again when you realize that somewhere between a yawn and a blink, six months of the year flew by, leaving you with a list of resolutions that are far from being achieved. At this point, many have abandoned their resolutions with the hope of starting over next year, while others have resorted to the belief that resolutions are self-defeating. But before we delve into the reasons why resolutions often don't go any further than ink on paper, we need to understand what resolutions are and how they came to be.

A resolution is a firm decision to pursue a particular goal with tenacity. It has always been a common religious practice for people to make resolutions at the start of every year. In early centuries, Babylonians and Romans made promises to their gods at the beginning of their calendar years. More recently, Christians gathered to reflect on the previous year and pray into the New Year in what is now known as watch night service. This gained even more popularity as New Year celebrations became bigger and more widespread.

Since resolutions are often made to a higher being or deity, it's easy for many

to excuse themselves if they do not follow through. But resolutions are far from a futile promise if they are supported by a detailed plan and a strong will to execute.

There are typical reasons why people fall short of their resolutions. If you fix these, you will come a thousand steps closer to ticking off each resolution one by one.



Change Your Perspective

Most people place high hopes on January 1st. It's as if all the flaws, personality or habits they wish to change will disappear as soon as the clock strikes midnight. A resolution is an opportunity for a clean slate, a time for reflection of what has been accomplished and what is yet to be done. It is not a sprint; it's a marathon that never ends because self improvement is a lifetime journey. A couple of setbacks or a momentary lapse does not mean failure. Additionally, resolutions you set should be of value to a future ambition/accomplishment. This gives meaning and direction to the goals you aim to achieve. So for example 'learn French' will only be a viable resolution if you aim to work in a French speaking country or anywhere where the ability to speak the foreign language is possible or a preferred advantage.

Plan

A resolution without a plan is just a bucket list that stays in the bucket. The beauty of a plan is that it organizes the goal in such a way that it becomes achievable. It breaks down a complex goal into smaller bits, easing the pressure on you. Make your own personal calendar if you can, breaking down the overall target into daily goals. This shouldn't be too tedious or time costly, but small and manageable, that way it

becomes part of your daily routine. So if you desire to 'learn French', taking online French classes for as little as 30 minutes every day will go a long way.

No Journal No Progress

Self examination is very important. Without frequent checks, you cannot accurately track your progress. A journal is the easiest way to do this. Write anything and everything in this journal. Your mistakes, your achievements, your bad habits, good work, everything! Continuing from the French example, if you find that television distracts you from committing to daily thirty minutes language lessons, you should



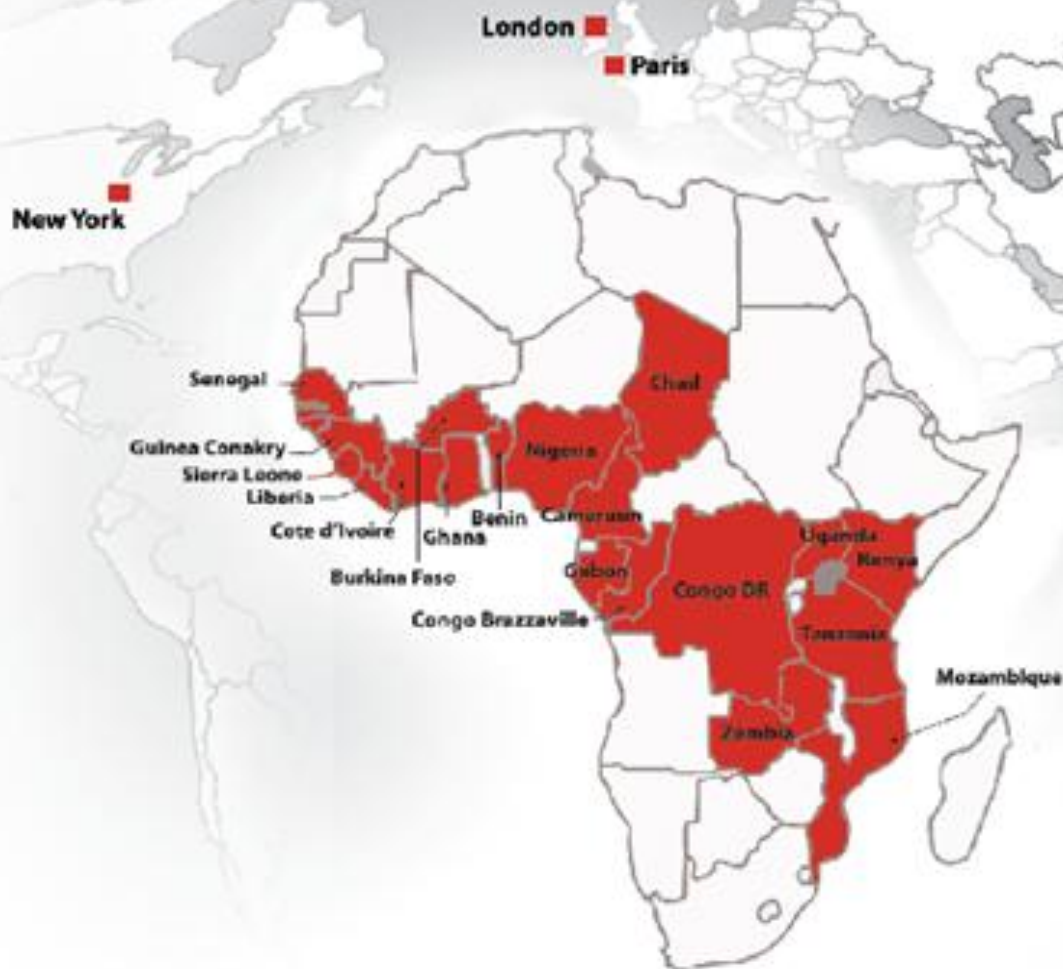
write this down in your journal alongside a possible solution. The next point of action is reflection. Reflect frequently- daily, weekly, biweekly. The more frequently the better. Reflection keeps the resolution at the top of the mind all year.

Get an Accountability Partner

Pick a friend, a close family member or spouse, to share your goals and aspirations with. Set a timeline for them to check up on your progress. You should take a step further and set a timetable for them to check your progress. This could be a weekly or monthly update. If you have to explain to somebody why you did/didn't do something, you will be more careful with your actions.

In summary, resolutions should not be bound to the New Year period. They are part of a self improvement journey that lasts as long as you live. There will always be room for improvement, resolutions should simply prepare you for future accomplishments. They give meaning and help to ensure the desire to accomplish goals, is sustained. With this mind, how about we give those resolutions another go?

Africa... United by One Bank



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REASONS WHY ADULTS SHOULD LOVE SUMMER TOO

Remember those days when summer was everything? It meant sleeping over at grandparents, and eating food until you couldn't move. It meant no more homework, no more deadlines, no more angry teachers, no more bedtime... it was just you, the sun and endless days. The night was your morning and the morning was your night.

It's different now in this time we call adulthood. Summer means seven days of rain and pondering how you are going to commute as the roads turn to pools. It's a reminder that the year is almost half gone and you are no where close to getting back the body of your youth like you said you would on January 1st.

Because your daily routine does not change, and the weather is just as hot as it usually is, it might as well be mid-January and the peak of harmattan. Before you wallow away reminiscing forgotten days, we thought we'd remind you of the privileges that come with summer- all of which are only available to adults.

Summer Means Weddings, Weddings and More Weddings: In Nigeria, Summer is a peak period for weddings. Weddings = Parties = Fun = De-stress = A Happy You!. Nigerian weddings are notorious for their flamboyance and flashiness. This includes pre- and post- wedding celebrations which have recently expanded to include introduction ceremonies and after-reception parties. Needless to say, we sure know how to throw a good party. The music, the company and of course the food, is enough to keep you smiling for days. But while you party and get your shoki on, keep an eye on your wallet that tends to lose weight after the wedding season. There is no need to spend thousands for every wedding/engagement aso-ebi or gele. Do yourself (and your wallet) a favor and reuse last year's pieces. Otherwise, be

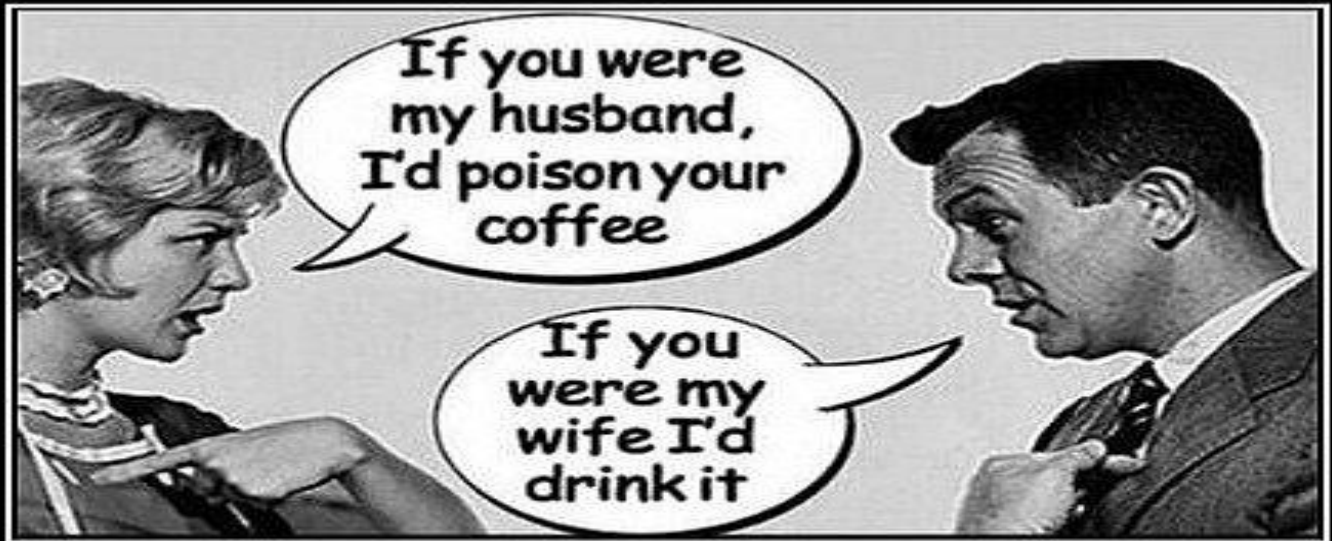


prepared to earn that money on the dance floor as soon as spray dancing begins!

Summer Means Time with the Kids: School's out! This means that you can see more of your children. This presents an opportunity to create fun memories and deepen the relationships in your family. You can take time off work to go for holiday abroad (check out the article on tourist destinations in Africa). Plus, the school holiday season means that there will be less traffic on the road, as each Lagos household churns out one less car each day. So you can get away with a few more minutes of sleep in the morning.

Summer means holiday!!: As a kid, your movements were dependent on the moods of your parents. No sleep overs because 'mummy had a dream' and no lunch parties with friends because 'there's rice at home'. Remember that summer when your parents believed that the 70% you got in mathematics was a reflection of your lack of focus. They lectured you with the usual: 'After all your mates who got 90% do not have two heads', 'If only you loved books as much as you love sleep and food'. So they drew up a timetable with only two hours of television and five hours of maths lesson and you watched the summer unfold into a nightmare of shattered dreams. Well, now you're the boss of your own life and can do as you please (well almost). Do something out of the ordinary. Host a barbecue or games night, take a spontaneous weekend trip. After all, summer is a reminder of the sweet freedom that comes with age!





MARRIAGE

the only war where you sleep with the enemy

DIVORCE IN NIGERIA: RINGS FALL APART - CULLED FROM THE ECONOMIST

Official statistics vastly understate Nigeria's divorce rate.

JOSEPH ADUWO reckons he is well shot of his spouse. "My wife...fought with nine persons in a day on our street, wearing only bra and underpants. She is a shameless streetfighter," he told a Lagos court. It duly dissolved their union.

Official statistics suggest that divorce is exceedingly uncommon in Nigeria. Just 0.2% of men and 0.3% of women have legally untied the knot, according to the National Bureau of Statistics. And well under 1% of couples admit to being separated. Yet such counts exclude the vast majority of Nigerians, whose traditional marriage ceremonies are not governed by modern law, says Chief Robert Clarke, a barrister.

In the mostly Muslim north of the country, men may take up to four wives (so long as they obey the Koranic injunction to treat all equally). Often the younger wives are not yet 18. When a husband wants to trade one of his spouses for a younger model, he need only repeat the words "I divorce you" three times to be freed. In 2008 one pensioner split from 82 of his 86 partners to put himself back on the right side of Islamic law.

Regardless of what the Koran says, politicians in Kano, the north's biggest city, think divorce is breeding "vices in society". One former governor came up with an innovative solution. In 2013 he married off 1,111 widows and divorcees in a public ceremony costing just under \$1m. Another 2,000 brides were lined up by the state government for marriage late last year.

Couples also marry young farther south, but women there tend to be a little more empowered. Olayinka Akanle, a professor of sociology at the University of Ibadan, reckons that when things fall apart they demand separations more readily than in the north. For instance, one Lagos wife had her marriage dissolved on the basis that her drunken husband confused their cooking pots with the toilet. Another woman complained that her banker spouse spent too long stuck in traffic (hardly his fault, he might reasonably claim; Lagos jams are awful).



Other deal-breakers include a wife's failure to bring cooking utensils from her father's house. "How will a woman get married without a grinding stone?" her husband lamented. One woman filed for divorce having found her husband to be rather too well endowed. And a trader complained that his wife was not as buxom as he had thought. "I detest those small-size boobs," he said after a disappointing three months. "It is better to end the marriage."

FOR LEASE

MARIYA COURT

Location: 2B, Probyn Close, Ikoyi, Lagos

Amenities:

1. All rooms fitted with new air conditioners
2. Intercom system
3. Equipped kitchen with electrical cooker/oven, fridge, deep freezer and washing/drying machine.

Other Facilities:

1. Gym, squash court, steam bath, sauna, swimming pool with bar and barbecue stand
2. 24hrs power supply
3. 24hrs security/CCTV/Alarm system
4. 24hrs Technician on duty
5. Fully equipped play area for children



RHAMA GARDEN

Location: 28, Gerard Road, Ikoyi, Lagos

Amenities:

1. All rooms fitted with new air conditioners
2. Intercom system
3. Equipped kitchen with electrical cooker/oven, fridge, deep freezer and washing/drying machine.

Other Facilities:

1. Gym, squash court, steam bath, sauna, swimming pool with bar and barbecue stand
2. 24hrs power supply
3. 24hrs security/CCTV/Alarm system
4. 24hrs Technician on duty
5. Fully equipped play area for children



HOW WELL DO YOU KNOW YOUR WORLD?

From the seven wonders of the world, to the millions of variety of flora and fauna, we truly live in a vastly wonderful world. As humans, we've made tremendous strides towards understanding the mechanisms behind the things we see and experience. Yet, scientists estimate that at least 86% of land animals and plants are yet to be discovered, and at least 10 islands remain uninhabited. Do you consider yourself to be a geography genius with unmatched knowledge about the world that we live in? Well, let the quiz below test that. No cheating! (Answers are on page 31)

1. What country has the most ethnically diverse population?

- a) Nigeria b) Kenya c) Australia d) Uganda

2. What continent has the most countries?

- a) Asia b) South America c) Africa d) Europe

3. Starting from the first, rank these cities in the order in which they will enter 2017 (i.e. in order of time zones)

- a) Lagos, Nigeria b) Beijing, China c) Los Angeles, USA d) Lusaka, Zambia

4. Which of the following statements are true?

- a) Plateau state is bordered by Taraba on the west and by Zamfara on the east
- b) Kogi is bordered by Ekiti on the west and by Benue on the east
- c) Zamfara is bordered on the east by Katsina and on the west by Niger

5. Rank these mountains according to height from the sea level (tallest-shortest).

- a) K2 b) Everest c) Cho Oyu d) Lhotse


6. Where is Comoros?


- a) On the southern hemisphere of Tibet
- b) Off the East Coast of Africa
- c) Adjacent to the capital of Angola
- d) Around the mediterranean port of Marseille, France

7. Which country is not rightly matched to its national flag?

a) New Zealand 

b) South Africa 

c) Belgium 

d) Thailand 

8. Which Nigerian State produces the least amount of oil per annum?

- a) Rivers
- b) Bayelsa
- c) Cross-River
- d) Akwa-Ibom

9. Which of the following is not a breed of dog?

- a) Lorikeet
- b) Bolognese
- c) Water Spaniel
- d) Chinook

10. Which African country was not colonized by the Portugese?

- a) Mozambique
- b) Equatorial Guinea
- c) Angola
- d) Togo

DEALING WITH HIGHER TOMATO PRICES

To the average Nigerian, rice without red stew is like bread with no butter—boring, plain and un-natural. But after the tomato production crisis in April/May, Nigerians were forced to wean their tongues off what now seems to be a luxury. The 'tuta' disease affected the supply of tomatoes leading to a 100% increase in the price. Essentially, a few months back you could cook a sizable pot of red, flavourful stew with N1500 worth of tomatoes. But now, that would cost you nothing less than N3000. To make it worse, you are battling price hikes on multiple fronts including fuel, electricity, staple foods etc.



Well, what if you were told that there are ways to make stew without purchasing actual tomatoes? Or that you can actually eat rice (and other staples) with various types of stews that do not contain tomatoes? Amazing, right? Such good news and it's not even Christmas!

Alternatives for Fresh Tomatoes

Alternative 1: Canned Tomato (Chopped or whole)

Ingredients

- 2 tablespoons olive oil
- 1 large onion, peeled, halved and sliced
- 4 stalks celery, chopped
- 2 cloves garlic, chopped or pressed
- 120ml chicken stock



4 teaspoons of beef bouillon granules/cubes (i.e. 2 packs of Magi, Knorr etc)

1 (400g) tin chopped tomatoes

2 tablespoons tomato puree

Seasonings (salt, ground pepper, thyme, curry etc) to taste

Directions

- 1) Heat oil in a heavy pan over high heat.
- 2) Add onion, celery, carrots and garlic. Move them around the pan before adding the beef cubes and the chicken stock.
- 3) Turn down the heat; add the canned tomatoes, tomato puree, salt and pepper. Stir. Cover and simmer on a low heat for 20 - 30 minutes (the longer the better).
- 4) Season to taste with your preferred spices.
- 5) Simmer for another 2 minutes before serving.

Alternative 2: Tomato Paste

Ingredients

1 kg of beef cut into large chunks

3 cups of warm water

1 cup of chicken stock

2 packs of beef bouillon cubes

1 medium onion, sliced

3 table spoons of olive oil



1 cup of tomato paste

Directions

1. Pour the oil into a large sauce pan over medium heat
2. Once oil is hot, add sliced onions
3. Add the beef chunks (cooked separately) to the oil and brown for about 10 minutes
4. Add the cups of chicken stock and clean warm water
5. Cover and simmer on medium-low heat for 5 minutes
6. Add tomato paste, stirring well
7. Add beef bouillon cubes and all other ingredients
8. Cover again and simmer for about 15 minutes

Alternatives for Red Stew

Carrot and Beef Stew

Ingredients

3 Tablespoons all-purpose flour

1 ½ -2 lbs. lean beef (cubed round or your preferred cut)

2 -3 tablespoons cooking oil

3 ½ cups beef broth (or 3 cups beef broth plus 1/2 cup dry red wine)

1 medium onion, sliced

2 garlic cloves, minced



1/2 teaspoon dried basil, crushed

1/2 teaspoon dried thyme, crushed

2 1/4 cups peeled cubed potatoes

2 cups carrots, sliced thickly

1 cup sliced celery (optional)

2 cups sliced green beans (OR 1 1/2 cups peas)

Salt and pepper to taste

Directions

- 1) Place flour in a plastic bag, add a few pieces of beef at a time, shaking well to coat
- 2) Heat oil in a large saucepan
- 3) Add meat and onions, brown meat well
- 4) Add beef broth (and optional wine), garlic, basil and thyme.
- 5) Bring all to a boil, reduce heat, cover and simmer for 1 1/4- 1 1/2 hours (or until meat is tender).
- 6) Add potatoes, carrots and celery, cover pot, and simmer for about 20-30 minutes (or until potatoes are almost done).
- 7) Add green beans (or peas) and simmer 10-15 minutes more.
- 8) Add salt and pepper (and your preferred seasonings) to taste.

Fried Pepper Sauce

Ingredients

- Ata rodo (about 20-25) "scotch bonnets"
- 2 large red bell pepper
- 1 large onion
- 3 cups oil of choice (groundnut or palm oil)
- Salt and Maggi cube – to taste



Directions

- 1) Blend peppers and onion. Process into a coarse texture.
- 2) Pour processed peppers into a strainer, set aside to drain out excess liquid
- 3) Set a large pot on medium-high heat. Heat the oil up and then add in the processed pepper, salt and Maggi. Cover the pot and leave to cook for 45min-1hr. Stir occasionally so the sauce does not burn.
- 4) You know your sauce is ready when the oil floats to the top and the sauce changes to a darker red. Skim off any excess oil.



AFRICAN TOURIST GUIDE 101

One of the main reasons why the tourism industry in Africa is still very much at a standstill is because Africans DO NOT vacation in Africa. We would rather spend double the funds, to go double the distance to a place we can barely call home. The fact is, the natural scenery and habitats that have managed to stay untouched by humans, make Africa an amazing place to holiday. Plus, with the current value of the naira against the dollar, no one needs to tell you to think twice before booking that holiday to the US (for the sixth summer in a row). Here are four great African cities that provide excellent spots for vacation, leisure and ultimate relaxation.

Ballito, South Africa

Whether you want a wild time surfing the tides of the Indian Ocean, or prefer to laze about on the golden brown sand, this small town in the south-east of South Africa is ideal for you. Ballito's position on the coastal shores of the ocean means that you're never too far from a beach, and the turtles and dolphins that regularly visit the shores. You can take a microlight flight to get an



aerial view of the coastline and landscape. Art galleries, craft stores, theaters, golf courses and beauty parlours provide a mix of modern and contemporary holiday experiences. There are hotels and restaurants that serve all kinds of cuisine; the Ballito Shopping Mall and Lifestyle Centre is guaranteed to meet all your shopping desires (an added treat given the depreciation of the rand). The city doesn't fall short of natural entertainment, with animal farms and natural parks that cater particularly to younger children. The tourist town is 30-45 minutes away from the vibrant metropolis of Durban.

Nungwi, Tanzania

Even the name of this city sounds appealing, like something that should be eaten with oha soup garnished with assorted meat. Nungwi is a settlement in the north of Zanzibar, Tanzania. The white sand beaches are lined with tall palm trees and its clear calm ocean is blue at the coast and turquoise towards the middle. According to CNN



travel, it was the 4th best beach in Africa and 43rd in the world in 2012 and 2013 respectively. The best thing about this little ocean-side village is its serenity and laid-back environment, which creates a perfect opportunity for reflection and rest. For those days when you desire busier surroundings with more activity, you can go to Zanzibar town (56 km / 30 minutes away). There you can visit nature parks, museums, local street markets with the exotic art pieces, and engage in water activities including swimming with dolphins, snorkelling, jet skiing. etc

Jinja, Uganda

Known as the adrenaline capital of East Africa, Jinja is the hotspot for adventure. This city sits on the northern shores of Lake Victoria in the eastern part of Uganda. It

holds the confluence of rivers where a body of water parts, from Lake Victoria to form the White Nile and eventually, the Nile, the world's longest river. This creates streaks of waterfalls across the city that provides great venues for water rafting, kayaking, bird watching and picnics.



Calabar, Nigeria

This city, located in the south of the People's Paradise State, in the eastern part of Nigeria, is too great not to make the list. It provides a balance of natural attractions and modern entertainment. The city houses one of the largest primate conservation centers in Africa. The Tinapa Lakeside Resort hosts a water park, an arcade, a casino, restaurants and a vibrant night life. All in all, Calabar is simply the best for a quick getaway!





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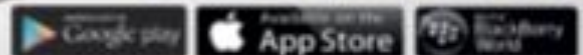
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BANGKOK- CULLED FROM THE BUSINESS TRAVELLER

Plot through the modern-day mayhem of the Thai capital.

Wat Arun

Also known as the Temple of the Dawn. This small but fascinating complex is the only major tourist attraction on the Chao Phraya River's western bank, accessed via a short cross-river public ferry ride from Tha Tien pier near the Grand Palace. A curious, almost gaudy temple covered in flowers and other decorative motifs that use unusual materials like china plates. Hindu gods are depicted on top of three-headed elephants, while round the base Chinese statues stand next to the buildings filled with Buddhist relics. Among this cultural mix pass, is an even greater jumble of cultures and nationalities, tourists and local Thais, all appreciating Wat Arun's relaxed ambience. Open daily 8:30 AM – 5:30 PM; admission THB50 (\$1.40).



Jim Thompson's House

Catch the ferry back to the left bank, the jump into a tuk-tuk – those bastions of Bangkok street travel – for a THB100 (\$2.80) blast through the vehicular chaos and within half an hour you're in a small soi, or side street, that runs north from Rama I Road. Hidden away in this "backwater" of the city center is Jim Thompson's House, actually a collection of teak houses built alongside a small klong, or canal, in the traditional central Thai fashion. Thompson was a New York architect who spent World War II in Thailand working for the OSS (which became the CIA). He fell in love with the country and stayed on after the war, reviving and developing Thailand's now famous silk industry.

A 30-minute guided tour through the main house – which is made entirely from golden teak and other tropical hard-woods, and filled with an exquisite collection of Khmer sculpture, Chinese porcelain, Burmese carvings and Thai scroll paintings – is a wonderful antidote to the noisy bedlam of the 21st century outside. At the entrance of a large shop, sells all manner of splendid silk products from the Jim Thompson Company, and there is now a bar and restaurant on site to serve the thirsty and hungry as well.

Soi Kasemsan 2 (opposite the National Stadium Skytrain terminus); open daily 9:00 AM – 6:00 PM; entry THB150 (\$4.20); jimthompsonhouse.com.

Siam Shopping and Erawan Shrine

Back on Rama I Road, walk east and within a few minutes you'll find yourself in Bangkok's busiest shopping district. Huge shopping centers sell a bewildering array of souvenirs, jewelry, books, clothes, etc. running the gamut from budget to luxury products. While Siam Center is a warren of funky local brands, next door the prices soar in Siam Paragon, a vast seven-story mall boasting for outlets for Chanel, Cartier, Givenchy and the like on one floor, and Zara, Gap and H&M on another. Downstairs is a food of gargantuan proportions, catering to practically any gastronomic whim.

Farther down Rama I is Centralworld – almost as big as Siam Paragon – but once you arrive at the intersection with Ratchadamri Road, cross to the opposite corner where you'll find the tiny but ever-busy Erawan shrine. Overshadowed by the sweeping concrete viaducts of two Skytrain lines, this incongruous Hindu shrine houses a small golden statue of Phra Phrom – the Thai representation of the Hindu god Brahma. It is worshiped by both Buddhists and Hindus, who stop by all through the day to light incense sticks and pray; though this was the site of a lethal bomb attack last year, it has not stopped the crowds, and is a wonderful place to people-watch.



Siam Paragon and Centralworld are open 10:00 AM – 10:00 PM but Siam Center closes at 9:00 PM; access to the Erawan Shrine is free and is open 6:00 AM to midnight; siam-center.co.th centerworld.co.th/en and siamparagon.co.th.

Lumpini Park

A ten-minute walk south down Ratchadmri Road brings you to “the lungs of Bangkok” for some respite from the traffic and noise. Named after the birthplace of the Lord Buddha in modern-day Nepal, Lumpini Park is a refreshing expanse of greenery in the heart of the city. One of the city's most peaceful locations, it encompasses nearly 125 acres of lawns, indigenous flora, a forest park, boating lakes and leisure facilities, including a well-used, meandering jogging track, tennis courts and workout areas. Locals love to come here in the late afternoon and evening to relax, reconnect with nature and escape the city's stress. Admission is free, open daily 4:30 AM – 9:00 PM.

Sundowners at the Dome at Lebua

At the end of the day it's time to head for a sundowner drink – and nowhere has a better panorama for this than the Dome at Lebua, located on top of the State Tower at the river end of Silom Road. A three-stop Skytrain (THB28/\$0.80) from Sala Daeng station to Saphan Taksin, followed by a five-minute walk, will get you there. Then it's a long elevator to the



63rd floor and out onto an incredible terrace with stupendous views of the city. You can choose from new champagne bar Flute, a Perrier Jouet Bar, or the iconic Sky Bar – the world's highest alfresco bar. There's little to match sipping a cocktail around its chameleon-like circular bar (constantly changing color) while gazing down on the urban sprawl 820 feet below, as millions of light turn Bangkok into a glittering nightscape. State Tower, 1055 Silom Road; open daily 6:00 AM – 1:00 AM

3 TRANSPORT APPS YOU NEED

For those who don't have an SUV fully suited with a 24 hour driver, transportation in Nigeria can be a real hassle. Let's even ignore the old and grimy conditions of public buses; the roads, spotted with potholes, present an added hazard. Then there are the public drivers who are just in a class of their own. Really!!! If recklessness and ill-judgement had a baby, it would look something like the typical public bus driver.

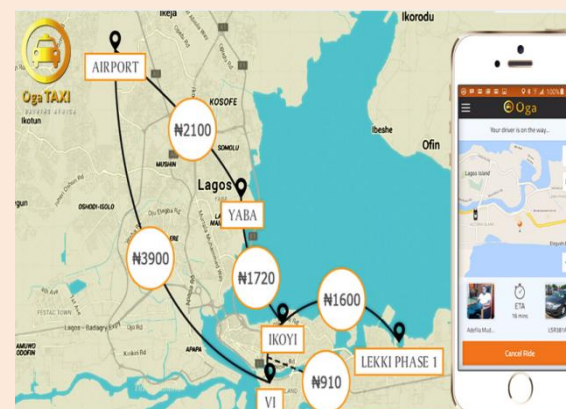
Air transportation is barely better. Sure, it wins points for the clean conditions of aircrafts, but overall they lose when it comes to reliability and customer service.

But thank goodness, technology has come to the rescue! The ubiquity of smartphones and tablets, have given rise to apps and other technologies which try to simplify our lives, making it more pleasurable and stress free. Here are three apps that make transportation in Nigeria a lot easier.

Oga Taxi: The fact that the National Driving handbook lists 'the animal' as a fellow user of the road, implies the extra and unique strain of driving in Nigeria. The solution? Let someone else do the driving!

An indigeneous alternative to Uber, this lagos-based company provides taxi services primarily through its mobile app. Users book a ride with just a click and drivers locate them via GPS map. Fares are pro-rated and based on distance travelled. Customers can pay with cash or direct debit. Additionally, fares also vary with the type of vehicle selected. Standard vehicles are the cheapest option and are typically older vehicle models. The

'Deluxe' option provides transport in newer models, while 'executive' offers high-end luxury vehicles. The app also gives the public an opportunity to rent their cars (and drivers) to the platform, and earn a percentage of the revenue. Not only does the app provide convenience and flexibility, it's the perfect product for your inner 'made-in-Nigeria' supporter.



Jetseta: The best app for those who love the convenience of luxury travel. This upscale start-up, based in Abuja, focuses on improving the travel experiences of its customers through a bespoke 24 hour private jet and helicopter shuttle service.

The Jetseta app gives customers the luxury of booking a flight from the comfort of a smart phone. Travelers can pay for a single seat or choose to charter an entire aircraft. The high-end service is billed at a starting price of \$4,500 per hour- a competitive alternative to first class fares.

Sixt: This German rental company, with presence in over 105 countries worldwide, was introduced in Nigeria in 2013. The mobile app allows users to reserve a car to rent on a smartphone. The service is only available in Lagos, Port Harcourt and Abuja; pick up locations are typically in international airports. For a starting price of \$117 per day, customers can rent a selection of compact cars, sedans, sports cars and convertibles, SUVs and vans. Some car options also come with private drivers. This is especially useful for frequent flyers and business travellers, as it offers you the luxury of a personal vehicle while you are in another city!



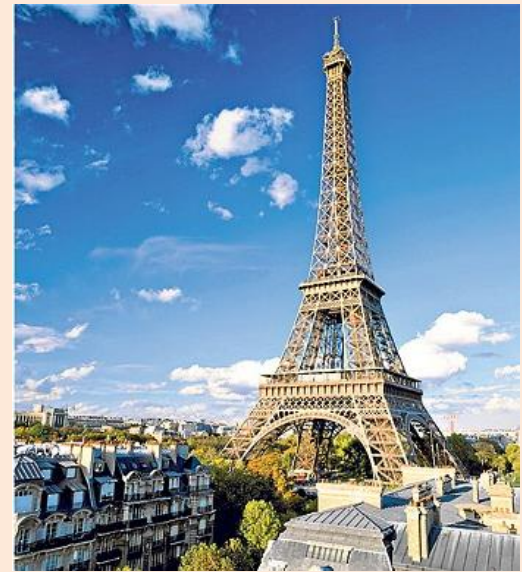
23 FUN FACTS ABOUT SUMMER¹



1. The Dog Days of Summer refers to the weeks between July 3rd and August 11th. They are named after the Dog Star (Sirius) in the constellation of Canis Major.
2. Ancient Romans and Greeks blamed Sirius for the extreme temperatures, drought, sickness, and discomfort that came in late summer.
3. The Summer Olympics take place every four years. They were held for the first time in Greece more than two thousand years ago.
4. The modern Summer Olympics was revived in 1896.
5. Mosquitoes, summer's pest, have been around for over 30 million years.
6. Watermelon is summer's most popular vegetable. It is part of the cucumber, pumpkin, and squash family. The average American eats 15 pounds of watermelon a year and these juicy favourites are 92 percent water.
7. July is National Ice Cream Month. More Americans buy ice cream in July than any other month.
8. Summers spent throwing a Frisbee back and forth owe their game to a pie maker named Mr. Frisbee.
9. The first bathing suit for women was created in the 1800s. It was long sleeved with woollen bloomers.
10. June is named after the Roman goddess Juno (Hera).

¹ Culled from: <<http://www.thea-blast.org/in-depth/2013/06/07/summer-fun-facts/>> and <<http://facts.randomhistory.com/summer-facts.html>>

11. Romans began the summer wedding tradition, choosing June for Juno's blessing. The tradition stuck.
12. August is the busiest month for travel and tourism.
13. Outdoor water parks open for the summer months and theme parks all over the nation are busy during the summer.
14. Summer movie season is considered the most popular time for audiences to watch films.
15. Summer television used to be repeats only as Americans were typically outdoors during the summer. New programming was added to summer television line-ups beginning with 90210's special summer season of 1991, a network first.
16. In the summer heat, the iron in France's Eiffel Tower expands, making the tower grow more than 6 inches
17. Marc Antony named the month of July, in honour of Julius Caesar.
18. Both "equinox" and "solstice" refer to the path of the sun throughout the year. During a solstice, the sun is either at its northernmost point (Tropic of Cancer) or it is at its southernmost point (Tropic of Capricorn). An equinox is either of the two days each year when the sun crosses the equator and both day and night are equally long.
19. Suicides actually increase during the summer months. Research suggests several reasons, including increased interaction with other people and seasonal hormonal changes.
20. Studies show that men are more likely to cheat during the summer months.
21. Contrary to popular belief, crime rates do not increase during the summer. However, the types of crimes change as the seasons change. For example, during the summer, bike thefts and items stolen from cars increase. During the winter, criminals are more likely to steal cars and Christmas presents left in cars
22. Children are more likely to gain weight over the summer because they are less active, are more likely to have an inconsistent sleep schedule, and tend to eat more junk food
23. Before the Civil War, schools did not have summer vacation. In rural communities, kids had school off during the spring planting and fall harvest while urban schools were essentially year-round. The long summer holiday didn't come about until the early 20th century.



Who We Are



Avant-garde Academia Limited (AAL) is an education advisory and counseling service organization that was incorporated in July of 2013. AAL was incorporated as an educational aggregator in grooming candidates to be potential global citizens who will reinvest their acquired skills in Nigeria in future. It is positioned to provide support, assistance and guidance to potential candidates and entrants to Ivy League, Elite and premium academic institutions in America. Our target market comprises parents of children in identified elite Nigerian secondary schools and/or top executives in the business community, who have a strong need for our services.

The market also extends to Nigerians resident in Diaspora, and expatriates resident in Nigeria. In Partnership with Ascent Education Advisors, a reputable Education Advisory Services firm, we have designed a range of admissions solutions to cater for children in different stages of secondary school education.

OUR STRATEGIC PARTNER – ASCENT EDUCATION ADVISORS

A reputable education advisory service firm, the lead consultant Ms. Peggy Hanefors has over 10 years experience in admissions; including a position as the Assistant Director of International and Transfer Admissions at the University of Pennsylvania. She was first reader and evaluator of about 3,000 applications for students from across the globe.

What We Offer

- Information and advice about the American University System and its application process.
- Evaluation of student's record prior to application.
- Assistance in selecting curriculum and summer activities that will match the student's desired course of study and also highlight his/her personality and interests.
- Development of personal application timeline, that includes standardized testing, college visits, application deadlines, etc.
- Help in selecting teachers for recommendations
- Guidance in presenting extracurricular record
- Guidance in putting together an overall great college application that highlights the unique attributes of the applicant
 - Essay topic brainstorming
 - Editing
 - Proof-reading
- Guidance in choosing the most suitable college among acceptances.
- Interview preparation

Our Packages

Package 1: 8th to 10th Grade (Final 3-5 Years)

This package is a program designed for candidates from as early as the 8th grade (Junior Secondary School - JSS 2) of high school. This is a full package with the benefits of all the services we offer in addition to education and assistance with entire college admission process, including an unlimited number of applications.

Package 2: 11th and 12th Grade (Final 1-2 Years)

This package is similar to Package 1 but is designed for students in the final two years of high school.

Package 3: (Per Application)

Unlike packages 1 and 2, package 3 only provides unlimited assistance with applications to pre-determined universities.

We host a Parents Admission Support Forum in Lagos bi-annually with the aim of giving parents the information they need to ensure their child(ren)/wards gain admission into reputable universities in United States of America.

To attend one of our events, kindly contact or visit us at 9a Idejo Street, Victoria Island Lagos.

For more information about Avant- Garde Academia Limited please go to our website: www.avant-gardeacademia.com

For enquiries or consultation E-mail us: info@avant-gardeacademia.com Or call Chinyere Ubani 08039238138 | Tope Vincent 08034017603

THE VALUE OF AN IVY LEAGUE EDUCATION

At first, "Ivy League" referenced an athletic conference where university and college sports teams in the North-Eastern parts of the United States competed athletically as well as academically. Today, the Ivy League refers to the top eight private, prominent universities distinguished for offering an outstanding education and for their historical significance in the United States of America. The Ivy League is made up of: Harvard University, Princeton University, Yale University, Columbia University, University of Pennsylvania, Cornell University, Brown University and Dartmouth University. Many renowned political and business leaders attended one



of these Harvard. Barack Obama attended Columbia University, Jeffery Robert, CEO of General Electric attended Dartmouth University and, Meg Whitman CEO of HP attended Princeton University.

Ivy League schools maintain a high standard of admission that attracts exceptional students from various parts of the world. Competition into Ivy League Schools is fierce and acceptance is based on a number of factors including test grades, GPA and community involvement.

An Ivy League education has several irrefutable benefits. The teaching faculties include Nobel prize-winning professors and tutors. During your time in an Ivy League institution, you will be surrounded by intellectual peers who will provide motivation for hard work, excellent grades, and skill development.

Recruiters will be drawn to your resume and potential employers will naturally imagine you to be an exceptional performer. Your application will be moved to the top of the pile, even before you've had an interview. A degree from an Ivy League university is a calling card, opening doors in the global workplace.

Through your graduation from an Ivy League school, you will establish a social and alumni network that will offer you priceless contacts when it comes to your career.

The associate cost of an Ivy League education is an investment that will be x at a rate of return that is priceless. Ivy League graduates quickly recover the cost of their education when they go into the working world. This is because Ivy League graduates get paid relatively more than graduates from other universities. In addition, Ivy League schools usually have huge endowments which mean an Ivy League education can be significantly subsidized. They give out large financial aid packages to students every year.



Finally, the value of an Ivy League education cannot be overemphasized. It has a high reputation, known throughout the world for its quality. It enriches beyond the degree that is attained. It will open doors to a positive, self-confident, and successful life.

However, it is important to note that quality education is not excluded to Ivy League schools. There are many great institutions in and out of the U.S. that will equally meet your social and academic needs.

ANSWERS TO “HOW WELL DO YOU KNOW YOUR WORLD?”

Question 1

Answer: d) Uganda ²

Fun Fact: This was a trick question. Although Kenya and Nigeria have more distinct ethnic groups, numbering over 40 and 250 respectively, majority of the population is not ethnically fractionalized. In essence, this means that if you select two people at random in Kenya, Nigeria and Uganda and ask them what ethnic group they belong to, the chances that you will get different answers are higher in Uganda than in Nigeria or Kenya.

Question 2

Answer: c) Africa

Fun fact: Africa has 53 recognised countries followed by Europe with 50, Asia with 48. North America has 23 countries, Australia (Oceania) and South America come last with 14 and 12 countries respectively.

Question 3

Answer: b) Beijing d) Lusaka a) Lagos c) Los Angeles

Fun fact: It takes 26 hours for all of the earth to enter a New Year. On December 31st, when it is still 5pm in Lagos, 6pm in Lusaka and 8am in Los Angeles, clocks in Beijing would have already struck midnight.

² According to 2002 paper by Harvard Institute of Economic Research. Available at http://papers.ssrn.com/sol3/papers.cfm?abstract_id=319762

Question 4

Answer: d) Kogi is bordered by Ekiti on the west and by Benue on the East

Fun fact: Kogi is the most surrounded state in Nigeria. It shares borders with 10 other states.

Question 5

Answer: b) Everest a) K2 d) Lhotse c) Cho Oyu

Fun Fact: Mount Everest is the tallest mountain standing at 29,035 feet above seal level. Located on the border of Nepal, the mountain is believed to have been formed by the movement of tectonic plates 60 million years ago. It is named after the British surveyor Sir George Everest, who was the first westerner to discover it in 1841. The youngest person to climb the mountain was 13 year old Jordan Romero (in 2010), while the oldest was 80 year old Miura Yiuichiro (in 2013).

Question 6

Answer: b) Off the East Coast of Africa

Fun fact: Comoros is an island on the Indian ocean between Mozambique and Madagascar. Most spoken languages are French and Arabic. The country with a population of less than 1 million, gained independence from France in 1975.

Question 7

Answer: New Zealand

Fun fact: The flags of Australia and New Zealand are almost identical. Although both flags feature the Union Jack at the top right, the Australian flag has 5 white

stars (four with seven points, one with five points), New Zealand has 4 red stars (with five points). The New Zealand flag has been in use since 1902. The country held a referendum in March 2016, where 56.6% of voters chose to keep the flag with its strong ties to its British colonial history.

Question 8

Answer: c) Cross-River State

Fun fact: 80% of Nigeria's crude oil production comes from Akwa-Ibom, Bayelsa, Delta and Rivers. Smaller-scale producers include Imo, Abia and Ondo.

Question 9

Answer: a) Lorikeet

Fun fact: Lorikeet is a specie of parrot with long tapering tails. As of 2014, there were 340 breeds of dogs.

Question 10

Answer: d) Togo

Fun fact: The Portugese colonised 6 countries in Africa: Angola, Equatorial Guinea, Guinea-Bissau, Sao Tome and Principe, Mozambique, and Cape Verde. Togo was colonized by the German until 1914, when British and french forces invaded the country at the outbreak of World War 1. After World War 2, British Togoland became part of Ghana in 1957 and French Togoland became the republic of Togo in 1959.