

Relaxnomiks

Christmas 2018 Edition



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A NOTE FROM THE PUBLISHER

Welcome to this Christmas 2018 edition of the Relaxnomiks!

In like a lion and out like a lamb. We started strong and we are closing with a whimper. It was 10 years ago that the global financial crisis wreaked havoc across most nations. As 2018 is coming to an end we are beginning to see symptoms of a possible recession in the U.S in 2020.

Speaking of recession, in a bid to fully insulate Nigeria from this dark cloud of economic instability, voters would be looking to make full use of their PVC to empower candidates in February. However, it may be a hard choice to pick between Nigeria's political 5th & 6th eleven. In spite of this, we all need to get more rest and relaxation in this season.

This special Christmas edition of Relaxnomiks is filled with seasonal inspirations for everyone to close 2018 in style and kick off the New Year with vigour. The pages are packed with essential budgetary tips, amazing tourist destinations (Naira stretchers), insights into new music and movies to entertain everyone across the age spectrum.

We've scoured far and wide to bring the very best in this year's fashion and fabulous tips for party confidence even if you're constantly on the go this season.

Whether you're running off to an exclusive island to have a reclusive Christmas or traveling home to the motherland to see family after a long time away, the contents of this edition will feed your mind and take it on a trip to mental paradise.

For those who do not have the good fortune of being let off work to enjoy this season, ensure your Relaxnomiks issue is within reach, let it be your guide through an action-stuffed...or should I say, tummy-filling holiday!

Merry Christmas to all our readers,

And a Happy New Year!



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The Ideal C-H-R-I-S-T-M-A-S

Christmas, the most wonderful time of the year, means different things to different people. To some it is a time to travel to their hometowns to see grandparents; to others it is a time characterized by parties and concerts (especially in Lagos), and a time to reflect on the outgoing year. Whatever Christmas means to you, the season is universally known to bring good cheer and happiness to families around the world.

Allow us to give you our spin on the ideal Christmas:

Care for your parents

We are so busy figuring out this thing called life that we sometimes forget that our parents are growing older. December (and every other month of the year) is perfect for showing them that they are loved. Send them a random text of appreciation or a thoughtful gift that they can show off to all their friends.

Happiness

It is easy to be sucked into making everyone else but yourself happy during the festive season. It is important to consciously set out to make yourself happy and peaceful this December. Whatever makes you happy this season, do it!

Rest and relaxation with a turkey

If your office closes for the year it is not solely to give you time to paint the town red. It is also a time to get the much-needed rest you deserve. Be deliberate about your outings and prioritize your 'me time' above everything. Remember, it is okay to say no to Christmas parties or family outings.



Invest

Yes, we said it! Investing in December hardly happens but you can be the person to take the road less traveled, which could make all the difference to your financial success. Try investing in fixed income securities such as treasury bills, mutual funds or even equities. This can help you curb over-spending during the festive season. That way January will not seem like three months packed into one.

Show love to a stranger

The Christmas season is the best time to show love to a stranger. Moreover, you do not necessarily have to spend a dime! It could be something as simple as smiling at a security guard or being polite to the waiter at the restaurant. If you are feeling generous with your cash, try paying for the toll fee of the car behind you or the meal of a stranger at a restaurant.

Treat yourself

What a year it has been! Through the good, the bad and the ugly, you survived. Who says you should not give yourself a well-deserved pat on the back? So go ahead, use your 13th month pay to buy yourself something special for Christmas. You deserve it.

Moderation

With Christmas comes the tendency to overdo everything. It is easy to be carried away with the everyday concerts in Lagos, the end of year parties and the family gatherings. However, it is important to remember not to over-do it. Top three things to avoid (otherwise you will regret it later) are over-spending, over-eating and over-drinking.

Act Now

2018 is almost over and you are probably sulking about unachieved goals. Do not call for a pity party just yet. First, be thankful for the goals you met. Second, it is okay to rollover the unachieved goals to next year but with a different approach to accomplishing them. Might we suggest less procrastination in 2019? The time to start knocking those goals out is from January 1.

Share

Tis the season to share with relatives, neighbors and friends. Beyond monetary gifts, you can also share your talents. For example, your church Christmas choir can use that lovely voice of yours or your writing skills. In addition, non-profit organizations can use your used clothing to give to the less privileged during the festive season.



Box Office Smashers for the New Year



Dumbo

The upcoming Disney movie expands on the classic children's story of a newborn elephant that gets teased for his oversized ears in a struggling circus. Dumbo is set to hit theatres on March 29, 2019.



Captain Marvel

Comic book fans will be anticipating the first installment of Captain Marvel, which is set in the 1990s. The movie introduces the world to Carol Danvers (Brie Larson), the Air Force pilot who receives superpowers from an alien planet. You will also see a digitally de-aged Samuel L Jackson.



Lion King

2019 is setting up to be the year of classic Disney remakes. This cult classic features a formidable cast of Donald Glover as Simba and Beyoncé Knowles as Nala and might just be the most anticipated movie of 2019. The trailer was viewed a whopping 224.6 million times in its first 24 hours of release.



Avengers: Endgame

After the breathtaking end of Infinity War, the last installment of the Avengers series promises to bring a resolution of the war between the Earth's mightiest superheroes and the ominous Thanos. It is likely to smash box-office records like its predecessor.





Ford v. Ferrari

Fans of period pieces will enjoy this one. Christian Bale stars in this sports drama about American motor company Ford's efforts to build a raceworthy car to rival the Ferrari team at the 1966 24 Hours of Le Mans race.



Wicked

Arguably the most hotly anticipated Broadway adaptation of the last 20 years, this Wizard of Oz prequel will be helmed by director Stephen Daldry. The movie is due for release in December 2019.



Aladdin

Based on the Disney story of Aladdin and the magical lamp, the live-action remake promises to be another fan favorite. Will Smith, Naomi Scott and Mena Massoud are all featuring in the film.

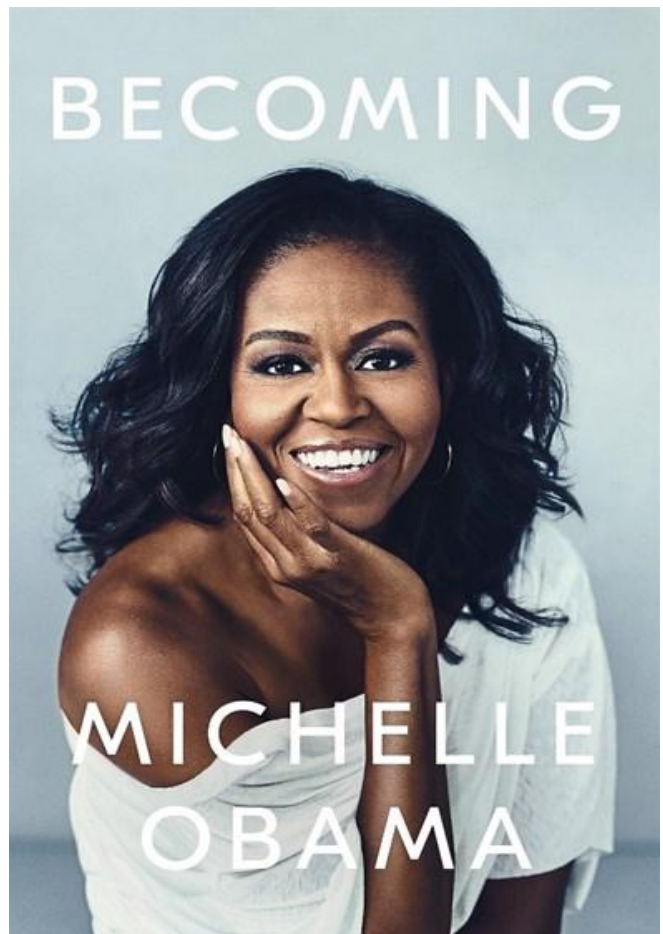


Is Michelle Obama taking a cue from Hillary Clinton? (Culled from Essence)

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ince leaving the White House 23 months ago, Michelle Obama has been keeping a well-earned and relatively low profile: spending time at home in D.C. with the family, vacationing with friends, catching up on novels and writing the story of her life- little Black girl from the South Side of Chicago grows up and becomes the first African-American first lady of the United States. But now, things are about to change big time. With the release of her much anticipated memoir, *Becoming*, Mrs. Obama, 54, is stepping back into the spotlight to share her truth.

In finally telling her story, Obama is doing several things with this book. She is taking the country by the hand on an intimate tour of everyday African-American life and ambition, while recounting her rise from modest origins to the closest this country has to nobility. She's meditating on the tensions women face in a world that speaks of gender equality but in which women still bear the greater burdens of balancing career and family, even with a forward-thinking husband like Barack Obama. And she is reminding readers that African-Americans, like any other group, experience the heartbreak of infertility, as she describes the challenges she and her husband confronted in order to become parents. The book is a Chicago coming-of-age story; a love story of a pair of opposites; and a political saga by a woman who was skeptical, if not outright disdainful, of politics, who tried to apply the brakes where she could, and who ultimately transcended her worries to become one of the most popular first ladies in history. As a measure of the public's adoration, her memoir has hit a major sales milestone with the news that the book has now sold 3 million copies since being published on November 13.





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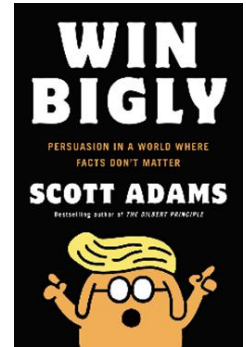


Recommended Books of the Year - Just In Time for Christmas *(Culled from Forbes)*

Win Bigly by Scott Adams

Recommended by Alex Dunsdon, cofounder, The Bakery

“How does a man from nowhere become the most powerful man in the world? Whatever you think of Donald Trump, he is a master persuader who sees everything through the lens of ‘how do I influence people?’. The book takes you through practical steps as to how to do likewise.”

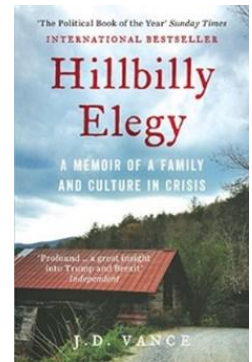


Hillbilly Elegy by J. D. Vance

Recommended by Amy Fuller, Chief Marketing and Communications Officer, Accenture

“In the glorious imperative to build diverse and inclusive workplaces, J.D. Vance gave me an unforgettable anecdote about socio-economic barriers. After growing up in Appalachia and making it to Yale Law School, Vance found himself hiding in the bathroom of an upscale restaurant, calling his girlfriend for help in deciphering the nine knives/forks/spoons place setting at a law firm recruitment dinner.

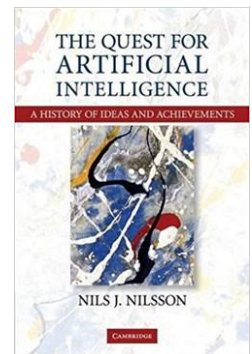
“Even silverware can terrify people who find themselves in a new environment.”



The Quest for Artificial Intelligence by Nils Nilsson

Recommend by Cassie Kozyrkov, Chief Decision Scientist, Google

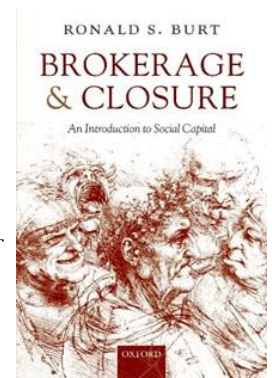
“When pioneering the future, a firm grasp of the past is a useful perspective for leaders.”



Brokerage and Closure by Ronald S. Burt

Recommended by Ben Brabyn, Head of Level39

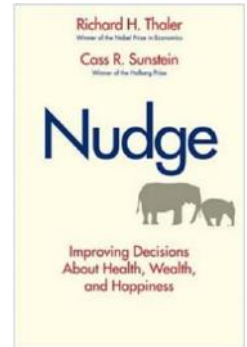
“This book explores the development of trust and reputations among colleagues and companies. It applies the tools of network analysis to several case studies and equips the reader with a clearer understanding of how reputations and brands are built and destroyed. “It has helped us improve how Level39's member companies become closer to customers, investors, talented hires and brilliant mentors. I encouraged my team to think of the role of indirect relationships and influencers in building our client pipeline and in adding value to our existing clients.”



Nudge: Improving Decisions about Health, Wealth, and Happiness by Cass Sunstein and Richard Thaler

Recommended by Carlton Cummins, CTO and cofounder, Aceleron

“One of the more thought-provoking books I've been exposed to this year was Nudge. It was a fascinating exploration of behavioural science and how it can be utilised to improve decision-making. I've always been intrigued by how simple understanding of our day-to-day thought process can change outcomes on a large scale, from business to politics.”



This is going to Hurt: Secret Diaries of a Junior Doctor, by Adam Kay

Recommended by Euan Blair, cofounder and CEO, WhiteHat

“It's a brilliantly written, funny, and hugely emotional book. It helps you realise that however tough you think life is as an entrepreneur, junior doctors likely have it harder. It certainly helps put things in perspective!”

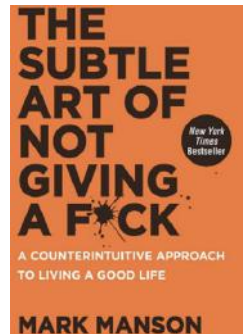


*The Subtle Art of Not Giving a F*ck by Mark Manson*

Recommended by Hadeel Ayoub, founder and CEO, BrightSign

“I found that particularly earlier on in my personal journey, transitioning from an academic leader to one in the business world, the book aided me in better defining and ordering my priorities - of course, all the while maintaining a family life.

“The book helped me to remain objective and judge incoming situations with a clear and unclouded mind.”

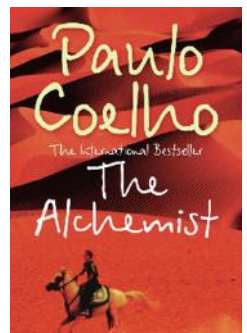


The Alchemist by Paulo Coelho

Recommended by Laura Turkington, Global Innovation and Business Development Senior Manager, Vodafone

“A book that offers up a world of wisdom in describing the tale of a shepherd boy on a journey to realise his dreams. One of my favourite lessons proffered is the belief that exciting, new, innovative things happen with a mindset that ignores the impossible and challenges the status quo.

“Dream big and don't be afraid to trip up along the way is something that helps me day-to-day.”

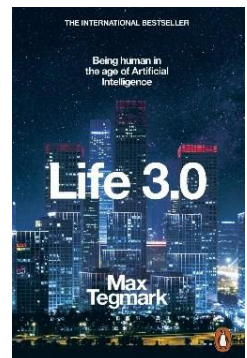


Life 3.0 by Max Tegmark

Recommended by Phoebe Hugh, CEO and founder, Brolly

“This is the book I've recommended most this year, given that artificial intelligence will be the best or worst thing for the future of humanity. I'm a huge believer in the power of technology to help humankind but also that eventually, robots will be able to do almost everything better and faster than humans.

“We're so focused on advancing robotics, that we're in danger of forgetting to look up and figure out what we want our future to look like.”



Smooth Tunes to Groove to this Holiday



Take Off

On November 2nd, Migos' Takeoff released his 12-track debut solo album titled *The Last Rocket*. The album, surprisingly, features only two people, yet it remains impressive. The album proves what many have suspected, that Takeoff is the most underrated and best rapper among the Migos Trio (Quavo, Offset and Take Off). Takeoff has a talent for rap that can't be ignored. The album's lyrics are authentic and well written. Takeoff's record reveals a lot of his personality through powerfully rapped songs. He meets your expectations of a good rapper keeping you engaged in his original and unique flair. The production has been highly commended for good reason; it's full of trap bangers. So, if you're looking for heavy trap beats to light up your Christmas, Takeoff's *The Last Rocket* might just be the album for you.

Anderson Paak

After the success of his previous album *Malibu*, Anderson Paak, with his new album *Oxnard*, explores the demerits of being famous, while retaining the character that initially made us love him. It's hard to dislike Anderson Paak or his latest collection of silky smooth, funk-washed bops dedicated to his sleepy hometown. On the first listen, you may dislike *Oxnard*'s soulful style; you may dislike how Anderson exhumes fresh caverns of meditative grooves. Eventually, the talented singer/rapper/drummer will break you down with his soul-soaked, sun-bleached, retro-futuristic boogies. It's only a matter of time. *Oxnard*'s soulful and funk style of music is a recommendation to those who desire a calm and relaxing Christmas experience.



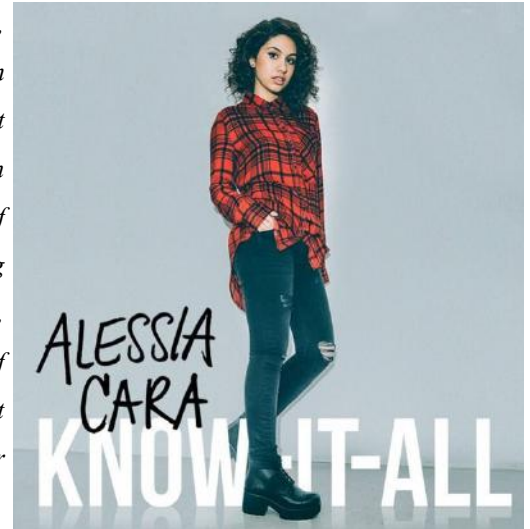
Rita Ora

Six years after her 2012 debut album *Ora*, Rita Ora finally put out her second studio album on November 23rd "It's been a journey! Sadly, it's not really been positive" she said. "I've just had to fight so hard for this album in so many ways!" A breakdown in her relationship with Calvin Harris in 2014 reportedly led to all the songs he had produced for the project being pulled. Then Rita entered a court battle with Roc Nation (her record label at the time). *Phoenix* was released under her new label, Atlantic Records, who she signed her in 2016. Rita's absence from music has made many believe that her musical ability has decayed. However, *Phoenix* proves that she hasn't lost her touch and is still very relevant in the music game. Resilient and luminous, *Phoenix* beams with EDM-lite beats and Ora's powerful vocals. The pleasant, polished and well-constructed dance-pop release will certainly be a good addition to your Christmas playlist.



Alessia Cara

Alessia Cara rose from a famous YouTuber to pop star in 2015. Her debut album, *Know It All*, went platinum the same year it was released. The 22-year-old recorded an Oscar-nominated Disney song in 2016 and very casually won the Best New Artist Grammy in January 2018. Now she tackles her inevitable struggle of growing up with her 15-track album, *The Pains of Growing*. Cara says that the album was a way of conveying her awkward transition to adulthood. “It’s an artistic way of symbolizing the idea of growing up,” she says. “Sometimes you kind of feel like you’re drowning, and you feel like you’re not ready for the roles life throws at you, so this was my way of symbolizing it in an artistic way”. Featuring the singles “Growing Pains” and “Trust My Lonely”, the critically-acclaimed Canadian released her 2nd album on November 30th. Her music can certainly keep you mellow through the Christmas period.



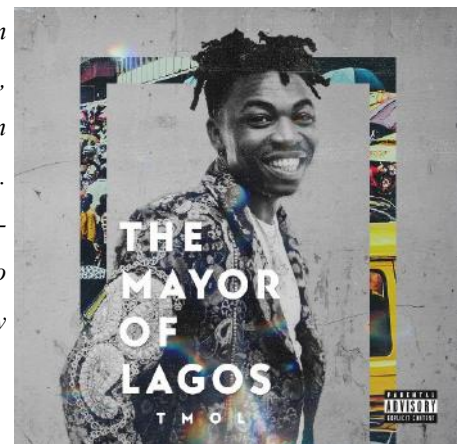
Clean Bandit

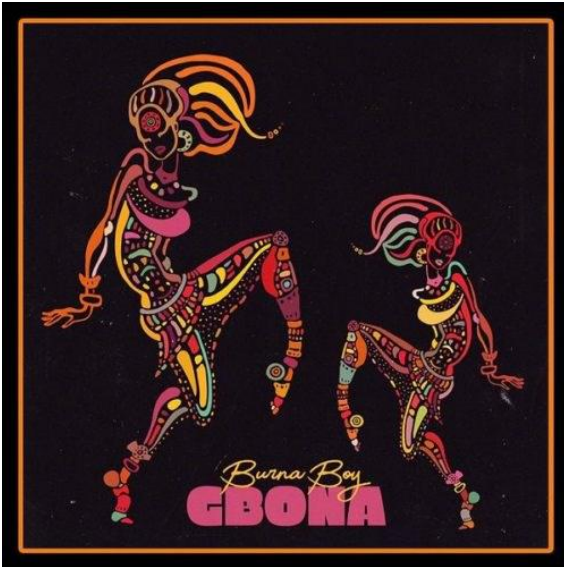


It’s been over four years since *New Eyes*, Clean Bandit’s debut album was released. However, their sophomore has been released! The trio, made up of Grace Chatto, Jack Patterson and Luke Patterson, released their new album *What Is Love?* on November 30th. “*What Is Love?*” features a star-studded line-up of guest vocalists ranging from reputable artists such as Ellie Goulding, Rita Ora and Craig David, to upcoming stars including ALMA and Stefflon Don. The album also includes Clean Bandit’s smash hit singles: ‘Rockabye’ featuring Anne-Marie and Sean Paul, ‘Symphony’ featuring Zara Larsson, ‘I Miss You’ featuring Julia Michaels, ‘Tears’ featuring Louisa, and ‘Solo’ featuring Demi Lovato. Clean Bandit’s previous album was well received and acclaimed. This one will be a good addition to your Christmas playlist.

Mayorkun

This 14-track, Afro-Pop album by Mayorkun has been long awaited. Mayorkun has been touted to be one of the best upcoming talents in Lagos. From the Intro of his debut album, Mayorkun gives insight into some internal struggles he has faced. He lets his listeners in on times he put up a façade to deceive listeners into thinking he was truly internally happy. There are some amazing infusions of pure afro-beat (given this genre truly exists) and modern rap mixed with some indigenous African mother tongue from Sarkodie. There are also tracks featuring legendary collaborations, the likes of D’banj, Patoranking and most notably the CEO of the music label Mayorkun is signed to, Davido.



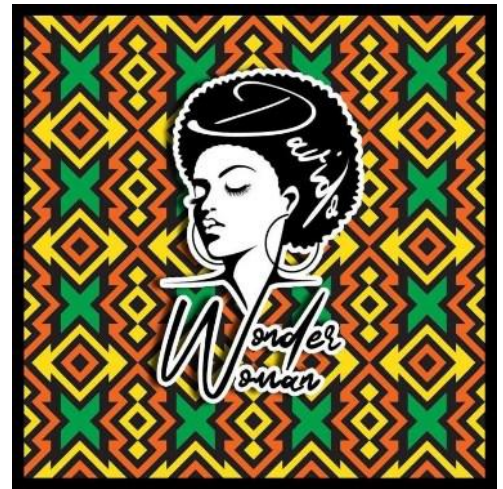


Burna Boy

After his widely appreciated album, “Outside”, that was full of hit songs like “Ye”, “Heaven’s Gate”, “PH City Vibration”, etc., Burna Boy has given us yet another joyful and quality hit song, Gbona. Gbona is a smash hit and a politically conscious track. He delicately addresses the direct relationship of a person’s wealth to their respectability and opportunity. He also reminds listeners to ensure they get the best fun out of life but reminds them to “Jeun soke” which means always stay sharp and ready to grab the opportunity when it presents itself. With a popular phrase of his, Burna Boy doesn’t forget to pay tribute to Fela. Directed by Clarence Peters, the video, is a visual masterpiece which awakens our minds and empowers our souls because it works with Gbona’s lyrics in reinforcing beauty, strength, and resilience.

Davido

Davido is closing what has been an outstanding year with another hit song dedicated to his girlfriend Chioma Avril Rowland and other successful Nigerian women in their respective endeavours, including the mothers of his two daughters. 'Wonder Woman' joins a plethora of hot singles Davido has released in 2018 like Assurance, Nwa Baby and featured in songs like Aje, Kpa and Mind. Davido has indeed had a very successful year. Wonder Woman is a relaxed and groovy pop record that underscores his love for the woman who he constantly shows off and loves regardless of public opinion.



Meek Mill

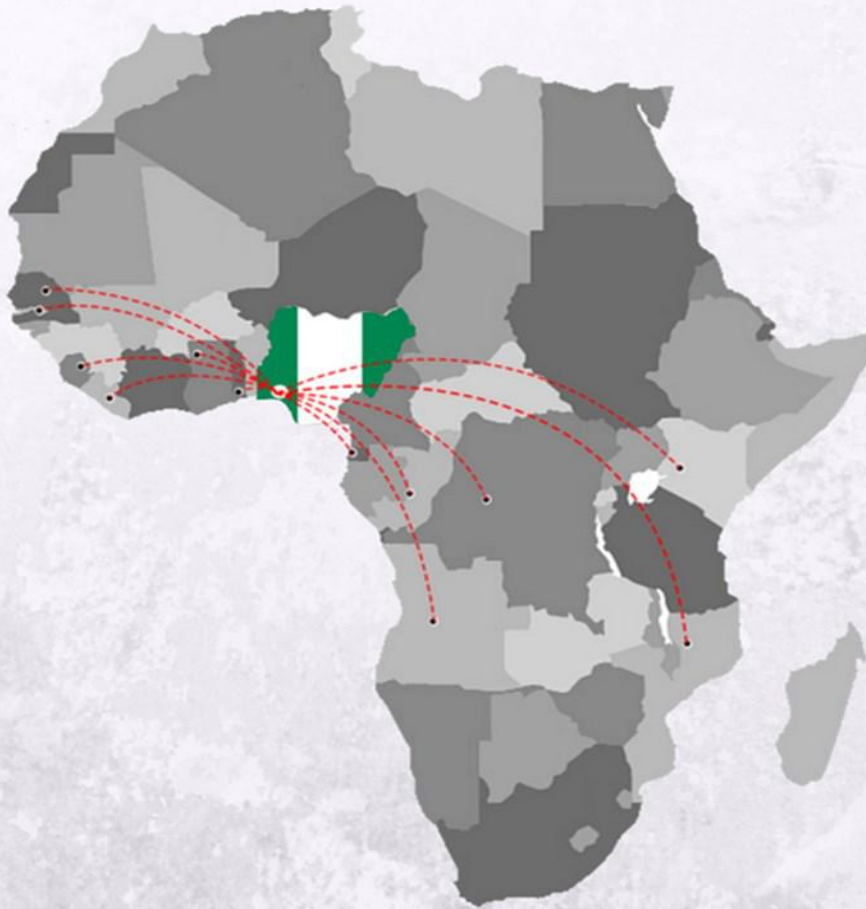
After the Pennsylvania Supreme Court reversed Meek Mill’s sentence, the rapper has used his freedom to advocate in the media and his music for criminal justice reform since getting out of prison. He formed the “Reform Now Foundation” just for his new self-appointed mission. The Philadelphia rapper celebrated his wins with a brand-new album, *Championships*. His new album, released on November 30th, explores Meek Mill’s activism and passion to advocate for criminal justice reform in the US. The Philly rapper has shared two new singles from the project, “Oodles O’ Noodles Babies” and “Uptown Vibes,” the latter of which features Fabolous and Anuel AA. *Championship* is his fourth studio album release since his 2017 album, *Wins & Losses*.

Travel Suits

THERE ARE PLENTY OF smart travel suits now available –crease– resistant, they can cut down on paying for pressing at the hotel – but Boss has upped the tailoring game with a washable suit made of a highly twisted yarn that, as well as increasing elasticity, ensures that the wool fibres don't shrink or become misshapen during washing. The jacket has a deconstructed shoulder – not just for design flair, it also lends itself to machine–washing, as does the fact that the pieces are mostly unlined, making them more breathable and lightweight. Other carefully considered features are the lightweight poly–blend lining in the sleeves – selected for its tear and abrasion – resistant properties. Jacket and trousers are sold separately allowing you to mix and match different designs. The blazer is £449 and trousers £169.



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DIY Christmas Decoration tips

Christmas is around the corner again - that special period when we gather to celebrate with friends and families. Houses, as well as offices, are usually decorated during this period. A Christmas celebration without any decoration is incomplete, one of the most important is the Christmas tree. Many may be wondering how to get this done especially when there is a limited budget. The good news is that you can still decorate your houses with homemade decorations. While this is economical, it is also fun-filled.

Making an upholstered Christmas tree

You will need:

2 pieces of plywood	Fabric (different patterns)
Craft paper/card board	Staple gun
Upholstery tack hammer	Jigsaw
Scissors	Permanent marker

Direction:

- Mark the center line and draw one of the sides of the tree on the cardboard.
- Fold the paper along the center line and trace out the shape.
- Place the trimmed cardboard on the plywood and mark the shape.
- Repeat this on the second plywood.
- Then cut out the tree shape using a jigsaw.
- Along the center of each tree, make a 1-inch-wide notch on the top of one board and the bottom of the other board. The length of the cut on both the top and bottom of the trees is dependent on the height of the tree. For example, if the length of the tree is 12 inches, the top notch could be three inches while the bottom notch of the other tree would be nine inches. This is to ensure that the boards fit together.
- Spray the surface of the boards with adhesives and cover with batting, trimming excesses.
- Staple the batting with the board at each of the edges.
- Then cover with the patterned fabric and staple round.
- Cover the sides of the tree, adding a nail head.
- Then assemble, using the notches to hold the two trees.



Mini Forest

You will need:

- Card boards
- Scissors
- Wood Dowell



Direction:

- *Cut the card board into different circle sizes.*
- *Fold each of the card boards to form wavy boughs.*
- *Stack the folded rings and attach to a small wood dowel.*
- *This can then be placed in a transparent jar.*

Yarn and Button Decoration

You will need:

- *3 foam cones (small, medium and large)* *3 different colors of yarn*
- *Different sizes and colors of buttons* *Glue*
- *Scissors* *Different colors of large bobbles*

Direction:

- *Attach the loose end of a ball of yarn to the bottom of a foam cone using glue.*
- *Repeat this for the other three cones using the three colors of yarns.*
- *Then keep wrapping the whole cone with the yarn. Cut off the excess yarn once the whole cone is covered.*
- *Attach a large bobble to the top of the cone using glue.*
- *Beautify the cone with different sizes of colored buttons, attaching them with the glue.*



Life-sized Snowman

You will need:

- *Small, medium and large sizes of green wreath* *Fallen branches*
- *Pressure-treated lumber* *Hammer*
- *Shovel or garden trowel* *Exterior wood screws*
- *Drill* *Measuring tape*
- *Galvanized wire*

Direction:

- *Fix the pressure-treated lumber into the ground to hold the different-sized wreath snowman.*
- *Lay the wreaths on the ground to ensure that each slowly becomes smaller as you move up.*
- *Add exterior wood screws into the front of the stake with drills, starting from the bottom wreath.*
- *Then you can decorate with hats, scarf, etc.*



Travelling during Christmas

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hinking of travelling to see loved ones for Christmas? Or just to reward yourself for a job well-done in 2018? We don't blame you, 2018 has been tough! Travelling during the festive season can be tedious and daunting. However, adequate planning can save you so much hassle. Allow us to give you a few tips to make your journey more memorable:

Consider package deals: *The best thing about travelling during peak periods such as Christmas, summer is the different package deals. Ticket fares, hotel rooms, bus fares are usually discounted such that you can barely afford to stay at home during the holidays.*

Leave Early: *Whether you are travelling via road or flying, it is best to leave early. That way, you can beat traffic jams and long security check-in queues.*

Buy fuel: *Yes! Don't think you would have time to buy fuel before you hit the road. The last thing you want is to run out of fuel on your road trip, with no help in sight.*

Travel News

New Terminal at Murtala Muhammed International Airport

Two years after a new terminal was touted to become functional at MMIA, the Federal Government has reassured passengers that the terminal would be opened by Q1'19. Better late than never right?! The goal is for the new terminal to aid the flow of passengers as well as increase passenger volume. With any luck, passengers can also expect new terminals in the airports in Kano and Enugu.

Ghana collaborates with Ethiopian Airlines to launch national carrier in 2019

Ghana has partnered with Ethiopian Airlines to launch its national carrier in 2019. In the signed agreement, Ethiopian Airlines will hold a majority stake of 49%, Ghanaian investors 41% and the Ghanaian government 10%. The national carrier is expected to launch operations in the first quarter of 2019.



UNNECESSARY TRAVELLING STRESS

Culled from Business Traveller

Low hotel category

65%

Travellers reported high stress levels caused by factors that are easily controlled by their companies' travel policy including:

Using restricted fares

52%

Flying economy on short-haul!

39%

73%

Flying economy on Medium/long-haul

Flying indirect vs direct

61%

Travelling during weekends

61%

Last-minute requested trips

63%

42%

Using an online booking tool

Trust

it's not about falling
...it's about helping you fly.



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Riddle me this!!!

I am a month of the year. I have 31 days on the calendar, but when I start, I feel longer. What am I? Well, this is quite easy to solve. The answer is **January** (hehehe).

For most salary earners, business persons and students, the 31 days in January are an illusion. The month always feels much longer than any other 31-day month, and this is for no other reason but because there is “no money”. Folks typically go broke in January after spending a lot during the December festivities. From January 2nd or 3rd, when the whole groove is over, we start to count down to the next pay day. This feeling of being broke does not make a New Year start on a good note. We’ve got a few tips to make next January a pleasant month.

A Pleasant Year Beginning



- **Draw a budget:** The Christmas and New Year euphoria comes with a lot of expenses on food, drinks, high transport fares, gifts, outings (to relatives, movies, games), etc. It is important to determine the minimum amount you need for your January transactions and set it aside. Decide on the maximum amount you can afford for your December expenses. Draw a budget based on this amount and be sure the items included are the most essential. If the total financial requirements of what you consider essential exceed your planned expenditure, remove the ones that do not take priority and cut the budget. Ensure the cost estimates in the budget are as realistic as possible and the total amount does not exceed what you initially planned. If possible, you include an item that takes care of precautionary spending.
- **Stick to your budget:** It does not end at drawing a budget. A budget is only a plan. Now, it is more important to follow the budget strictly. This is quite difficult in all fairness, and anyone is more likely to overspend than under spend. Meanwhile, overspending will most likely mean drawing down on what you set aside to spend in January. You can review how much you have spent each day to ensure you are on track. In the event you are overspending, you may want to revise your budget. Just make sure you do not end up spending above what you plan.
- **Defer some purchases until later next year:** Folks often get carried away with the Christmas euphoria and see it as a season to acquire so many things. While some of the purchases may be truly needed, they may not take priority to purchase in December and could be deferred till later next year. Postponing some of these purchases could free up more money as a buffer in January. Remember not to get carried away with the discounts in town.
- **Limit outings:** One of the ways to avoid “eating into” the money you need to live well in January is not to give in to temptation. Some occasions such as visiting many relatives and going on several outings may need to be minimized.



\$1,000,000

Why ride the bench when you can be an All-Star intern?

SO MUCH for making minimum wage while you fetch coffee and make copies- 18 year-old

Darius Bazley is the million-dollar intern. After de-committing to play basketball at Syracuse in March, NBA prospect Darius Bazley will spend the mandatory one-year wait between high school and entering the NBA as an intern with New Balance, which will pay "\$1 million, 'no matter what happens' with his NBA career- and can pay up to \$14 million if he reaches all performance incentives," according to his agent, Rich Paul.

Culled from Investor's Guide 2019

*Hype
Index*

*What We Got
Excited About in
2018
Least exciting*



The pod challenge

Scooters

Yanny vs. Laurel

Bagel emoji

*First Lady
Fashion Don'ts*

Gritty Mascot

Fortnite



Most exciting

Arts and popular culture quiz

If you think you're knowledgeable in arts and culture, then this quiz is for you

- 1) The year 2019 will mark the 500th anniversary of the death of which famous Renaissance artist**
a) Michelangelo de Carravaggio b) Sandro Boticelli c) Leonardo Da Vinci d) Donatella
- 2) In 2018, which artist became one of the few people in the Entertainment industry to have won Emmy, Oscar, Grammy and Tony Awards?**
a) Robert De Niro b) John Legend c) Adele d) Beyonce Knowles
- 3) This artist stunned the art world when his "Girl With Balloon" canvas shredded in front of a crowd after it sold at auction for \$1.4 million.**
a) Damien Hirst b) David Hockney c) Banksy d) Chris Ofili
- 4) Who won the Best Picture at the 90th Academy Awards?**
a) The Shape of Water b) La La Land c) Moonlight d) Remember Me
- 5) This trailer of a Disney re-make broke the record for being the most viewed in 24 hours?**
a) Dumbo b) Aladdin c) Lion King d) Bambi
- 6) Which African country recently opened a museum containing one of the continent's largest art collections?**
a) Nigeria b) South Africa c) Ghana d) Senegal
- 7) In 2018, this artist tied Elvis Presley's record of having the most top 10 singles on the Billboard chart**
a) Beyonce Knowles b) Drake c) Anita Baker d) Rihanna
- 8) Which former or current European Head of State was a frequent visitor of Fela's iconic African Shrine?**
a) Tony Blair b) Angela Merkel c) Nicolas Sarkozy d) Emmanuel Macron

Ringing the Changes

Culled from Business Traveller

From portable typewriters to brick-like mobiles, the tech tools of those travelling for work have undergone a revolution



S

t's the mid-1970s and I'm setting off on yet another overseas business trip. There's the suitcase and the carry-on, one of those chunky leather bags much loved by airline pilots and travelling journalists (you could fit half a dozen bottles of booze inside them if the need arose). Then there was the latest technology for globetrotting business people. A so-called portable typewriter, which weighed the best part of today's total airline baggage allowance, with plenty of paper, carbon paper and ribbons to go with it.

In those days, technology was heavy, and remained so for quite some time. When mobile phones appeared in the mid-1980s, they were so huge you had to carry them in a special bag. I still proudly remember my first one. It was mobile only in the sense that it fitted into my company car. The handset could be fixed to the dashboard or between the front seats, but the main workings were in the steel box, which was so hefty it had to be installed in the boot.

Operator Assistance

Whether travelling in the UK or internationally, the challenges of staying in touch with the office continued when I reached my destination. Once I had checked into my hotel, my first question to the reception was usually "Where is the business centre?"

The emergence from the technological dark ages for those travelling overseas on business – and, for that matter, those working in offices anywhere – really started when typewriters were replaced by electronic word processors, which of course still didn't allow you to transmit documents. They eventually morphed into computers, which did.

Laptop computers were hot on the heels of these desktop designs, but even they were often a bit too big to take on business trips. Their gradual lightening led to iPad and other forms of tablet, which were able to perform many of the functions of a laptop with none of the weight problems. Work aside, they also provide entertainment should the in-flight offerings fall short of your expectations, and that is only the start. Few business travelers these days would dream of leaving home without one.

March of Progress

The irony is that as technology has become lighter, so the options for transporting it have improved. Suitcases with wheels were an absurdity back then. The wheels fell off and the carpeted surfaces in airports meant you had to drag the case. Now wheels have improved, many cases have four or even eight wheels (when counted in pairs), and we can happily take a five-day trip without even checking in our bags, with our technology tucked away somewhere in our luggage.

What has changed now is airport security. I recently forgot I had an iPad in my bag, but was reminded as I was subjected to secondary screening. What a difference. From staggering through an airport with a typewriter to forgetting I was carrying a powerful computer.

Now that's progress, it's just a shame about the necessity for all that security, but maybe technology will fix even that. Here's hoping.

Early insight into the EPL title race



The 2018/19 English Premier League (EPL) season is well underway with defending champions Manchester City, and Liverpool, early favorites to win the title, while Chelsea, Arsenal and Tottenham are tipped to compete for the remaining Champions league slots. This is likely to be the last season where there will be a flurry of games in December as the winter break will be introduced in the next season; so cherish this period.

Manchester City has scored 48 goals in the space of 17 games. The team has an array of potential match winners, to mention a few: Sergio Aguero, Riyad Mahrez, Kevin De Bruyne and David Silva.

Meanwhile, Manchester United keeps dividing opinions with abysmal performances. Jose Mourinho's third season syndrome seems to have manifested as the team is a shadow of its glorious past. Manchester United is languishing in sixth place with 26 points and for that reason, along with many others, Jose Mourinho has been booted out of his position as the manager of Manchester United FC.

The post-Wenger season at Arsenal has gotten off to a promising start. Unai Emery's philosophy of playing expansive high pressing football is beginning to yield dividends. The Gunners had a noteworthy run of 18 games unbeaten, a run which they have not matched since the autumn of 2016. The team's formidable attacking duo of Alexander Lacazette and Pierre Emerick Aubameyang are a force to be reckoned with. Aubameyang is currently leading the race for the golden boot with 10 goals. Meanwhile, Arsenal's North London neighbors, Tottenham, has had a fine start to the

season. The team currently sits in third place on the table and has amassed 39 points in 17 games, a club record. Nonetheless, the Spurs' mediocre performance against their North London rivals raises concerns about the team's consistency. The team remains one of the title challengers albeit with declining odds.

Similarly, Chelsea has had a terrific start to the season. They have only lost two games out of 17 so far in the EPL. The scintillating performance of the team's playmaker, Eden Hazard, is to savor in this new-look Chelsea. Nevertheless, a downside of this stellar performance is that it increases the probability of Hazard leaving the club in the upcoming winter transfer window in January. The departure of Hazard could break the Blue's overall performance this season.

Every season comes with its surprise package. Bournemouth seems to be the real deal this season. Sitting in 8th place on the table, the team, managed by Eddie Howe, is currently two places below the top 6. The manager's success, considering the club's modest financial power, is worthy of note. This has often seen the manager linked to various managerial vacancies. It remains to be seen if the Cherries can maintain the run of form until the end of the season. The club's ability to keep its manager will be a major determining factor.

The league recently saw three managerial casualties in the space of a few weeks. This is set to continue as clubs seek impetus for improved performance and avoid relegation. So sit back and enjoy the last EPL season without a winter break!

Nigeria's Super Falcons Soar to win AWCON for the 9th Time

N

igeria's Super Falcons retained the Africa Women Cup of Nations title after defeating South Africa's Bayana Bayana 4-3 on penalties. This is the ninth time the Falcons were crowned victors in the history of the tournament, qualifying to represent Africa at the FIFA Women's World Cup in France in 2019.

The Super Falcons AWCON campaign got off to a wobbling 1-0 defeat to Bayana Bayana (South Africa) at the group stage. This followed with a comprehensive 4-0 win against Zambia (Shepolopolo) as the Super Falcons put up a stellar performance. Francisca Ordega oozing class was evident as she rallied the team to a comfortable win. The forward registered an assist and scored a goal as the Super Falcons soared above the Shepolopolo. Also noteworthy was the performance of the team's master orchestrator, Ngozi Okobi. The playmaker was amongst the top performers in the match.

Meanwhile, the team's talisman and reigning African Women's Footballer of the year, Assisat Oshoala sprung to life at the final game of the group stage. The forward showed her worth scoring a hat trick against Equatorial Guinea. Oshoala's improved performance came on the back of severe criticism over her profligacy against the Shepolopolo. Nonetheless, the win ensured that the Super Falcons qualified for the knock out phase.

The Super Falcons played against a physically imposing Cameroonian side in the semi-final. The Indomitable Lionesses of Cameroon dominated the first half as the Super Falcons struggled to

get a hold on the game. The trio of Francisca Ordega, Desire Oparanozie and Asisat Oshoala were hardly afforded any room to dictate the tempo as they were constantly outmuscled by the Cameroonians. The game was decided on penalties as both sides did not score in regulation time. The Super Falcons came out on top after the penalty shootout, scoring four penalties, while Cameroon could only manage to score two.

The final game of the tournament saw a rematch between the Super Falcons and archrivals Bayana Bayana. The match witnessed contrasting tactics as Bayana Bayana went out attacking, while the Super Falcons soaked up the pressures and played on the counter. The game's penultimate chance fell to Nigeria's often dependable talisman, Assisat Oshoala on the 76th minute after the referee awarded a spot kick to Nigeria. However, Oshoala uncharacteristically missed from the spot kick. The game went down the wire to a penalty shootout, which the Super Falcons won 4-3. The demoralizing defeat marked the fifth time South Africa had lost in a final. Meanwhile, this marked the ninth title for the Super Falcons of Nigeria, making them the most successful African nation in women's football.





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How lavish a wedding? Beyoncé

flew in to sing *(Culled from New York Times)*

Indian weddings are known for being long and elaborate. But by any measure, the week-long celebrations for Isha Ambani, the daughter of perhaps Asia's richest man, are on another level or planet of extravagance.

Ms. Ambani, 27, is to be married to her childhood friend Anand Piramal, 33, a real estate developer and scion of another of India's most prominent business families, this week in Mumbai.

Their week-long bash is said to include at least five events, and there has been much speculation about the cost of luxury hotel rooms, chartered flights, catered meals and entertainment. Bloomberg reported an estimate of \$100million, but a person close to the family has disputed that number. Calculations based on publicly available prices suggest a bill closer to \$15million.

In Britain, Prince Harry's wedding to the American actress Meghan Markle cost \$40million, in a country where labour costs are much higher. But whatever the price, the Indian wedding would be small change for the father of the bride, Mukesh D. Ambani, a tycoon with an estimated net worth of \$42billion. His business in oil, telecommunications, chemicals, textiles, technology, and food touch the lives of every Indian, and his daughter's wedding is the subject of intense public fascination.

The A-list guests included the former secretaries of state Hillary Clinton and John Kerry, who reportedly danced to bhangra, a type of pop music from India's Punjab region.

Oh, and Beyoncé flew in to perform a 45minute private concert, with several costume changes. (At a point, the Bollywood megastar Salman Khan appeared on the stage behind members of the Ambani family, prompting some to joke on Twitter that he had been relegated to the role of backup dancer.)



Other notable weddings



The Royal Wedding- When the Duke of Sussex and the now Duchess of Sussex were joined in holy matrimony on the 19th of May 2018, in St George's Chapel at Windsor Castle in the United Kingdom, the whole world was watching as it was recorded that up to 29.2mn U.S. viewers tuned into the 2018 Royal Wedding. There was some controversy surrounding the wedding although with Meghan Markle not having any royal heritage attached to her name and her father's absence on her wedding day, causing Prince Charles to walk her down the aisle instead.

Nick Jonas and Priyanka Chopra's Wedding- The youngest and the only currently musically active member of the globally recognized trio known as the Jonas Brothers, Nick Jonas and the Quantico lead actress Priyanka Chopra tied the knot on the 1st of December in a lavish ceremony at Taj Umaid Bhawan Palace in Jodhpur, India which consisted of the Christian section held by Kevin Jonas Sr., the father of the groom, and a traditional Indian section. The wedding lasted for 5 days



Never been to...Equatorial Guinea

THEY CALLED IT WONGA COUP. In 2004, mercenaries backed by financiers- including, reportedly, Mark Thatcher, son of the late Margaret- were convicted for attempting to overthrow the government of Equatorial Guinea. Why the interest? Oil, of course, which makes this nation one of the wealthiest per capita in all of Africa. Not that your average Equatoguinean gets to enjoy the benefits since the country's elite hoards most of the profits. Indeed, Forbes has estimated the personal wealth of President Obiang (in charge since the 1979 military coup) to be US\$600 million, while drinking water for half of the population runs dry. Other famous Equatoguineans include "Eric the Eel" and "Paula the Crawler", two comically slow swimmers at the 2000 Olympic Games. Long-term dictators notwithstanding, there is plenty here to intrigue visitors including colonial architecture in the capital, Malabo on Bioko Island; plus rainforests teeming with wildlife, fishing villages, and beautiful white beaches with nesting sea turtles.

Culled from Business Traveller



The Lagos chopaholic favorites



1. NOK Restaurant

It has the best of ambience, sophistication of Asian hospitality. At NOK, they reinvent classics of African cooking, giving foods with which we are familiar an innovative twist. Nestled within a lush, bamboo-framed garden, NOK is an intimate dining space displaying contemporary Art and Design from all over the continent.

2. South Eatery and Social House

Whether its after a tough day's work, fight with your boss, long day with the kids, or even if you're just hungover, you need to have an exotic meal. Food that will make you feel better, food that'll hug you back. Comfort food.

Life they say is sweeter in the south...

3. Craft Gourmet

Craft Gourmet is a new restaurant in the penthouse of Mega Plaza. The first thing that really stands is how beautiful the space is, with natural light, their top of the class menu and great value for your hard-earned bucks. In the spirit of Christmas, visit craft Gourmet to share one of their bountiful platter.

4. Casper and Gambini's

'A great restaurant with lovely ambience' say some customers in their reviews," Definitely a 5-star restaurant" say others. It is clear that no matter your food preference or taste, you are more than likely to be assured of a great time at this delightful restaurant.

5. Hard Rock Café

This restaurant popped onto the food scene in Lagos only a short time ago but has gained recognition for its trademark rock style setting, widely varied meal options, and most importantly, its location right in front of a lovely beach with graffiti like painting for those seeking neo-modernism. It is exquisite for pictures and memories to keep you for a lifetime.

6. Casa Lydia

Another restaurant with lovely ambience and tasty food, tasty, of course, being a subjective word. For the most part, it has an almost jazz-like feel with soft music in the background and toned-down lights to give a relaxed and comfortable feel to really take not only your stomach but your mind as well for a ride, ridding you of all worries and anxiety to feed your soul and body quite exquisitely.

Foods to avoid this Christmas

Christmas is here, the season of love, celebration and relaxation. Children are happy to have their parents around especially the 9-5'ers. Families and friends are happy to see one another and more importantly is the joy of eating those sumptuous meals ranging from junk to the unavoidable and special "party jollof rice". As a matter of fact, celebrations without the "food component" are incomplete. What makes it more interesting is the availability of free food which makes it difficult to limit consumption. While it is important that you enjoy yourself to the fullest this period, it is also necessary to keep a watch on the health implications of what to eat (health is wealth). Below is a list of foods to avoid during this Christmas period.



1. Deep fried food

There is no doubt that deep fried foods especially chicken, turkey and fish have a sumptuous taste. It however comes with some negative health effects such as heart diseases, cancer, diabetes and obesity. This is because deep fried foods are high in calories. Rather than deep frying, you can grill, rubbing just a little oil.

2. Soft drinks

If there is any food that must be avoided or reduced to the barest minimum, think not too far, it is your frequent consumption of sugary drinks. There's no doubt that chilled drinks are refreshing but it is important to consider the health havoc caused by its consumption. Regular intake increases the risk of developing diabetes. A bottle of soft drink contains as much as the equivalent of 12 cubes of sugar.

3. Snacks

The festive season is often characterised with office parties and family gatherings. A typical Nigerian party is not complete without finger foods such as small chops. However, the likelihood of achieving your fitness ambition in 2019 would improve if you stay away from that tempting samosa, spring roll and puff-puff.

Bucking convention in Nigeria (Culled from New York Times)

Expressions of boundary-breaking style push up against tradition, notions of beauty and social conservatism

Charly boy decided he would wear rouge. It was the 1970s, the height of the sexual revolution in the West, so it wasn't unusual for men to be seen in make-up. But for a young student in the United States coming from a small town in Nigeria, dressing in ways that drew attention to himself, painting his cheeks and lips in bright colours, lining his high brows in kohl, wearing studded leather, acrylic talons and plastic fangs, it felt like an act of defiance.



"Sometimes I would release pictures of me sleeping in a coffin and tell people I like to suck blood," said Charly Boy, 67, a former musician and television personality. He returned to Nigeria in the '80s, at which point his appearance became deliberately provocative performance.

"When you do something long enough, even if you will have unbelievers in the beginning, they turn to converts," he said.

Ezra Olubi had to contend with bans on jewelry, pants for women and jeans for everyone on campus when he was a university student.

It wasn't until after graduation that he found freedom in M.A.C. lipsticks and Deborah Lippmann nail polish.

"I got a lot of stares, but I also knew I looked good," said Mr. Olubi, 33, showing off his brilliant purple polish.

Today, Mr. Olubi attends investor meetings in San Francisco and Lagos with tousled dreadlocks, long nails painted in bright colours and lipstick. He is the co-founder and chief technical officer of a finance tech start-up, Paystack, that has raised \$13 million in investor funding and was accepted into the Silicon Valley incubator Y Combinator.

In 2015, Yegwa Ukpo set up stranger Lagos, a concept store that stocked monastic, often gender-nonconformist clothes inspired by the Japanese fashion designer Yohji Yamamoto. Usually dark and loose fitting, the outfits deliberately lack the drama or extravagance with which some Nigerians present themselves; they are clothes that most would never wear.

"The standard I was trying to counter was the idea of 'clothing as ornament' and 'clothing as sign of wealth,'" Mr. Ukpo said "The alternative would be clothing as something with worth inherently due to conceptual underpinnings, design – fabric, pattern cutting and construction – exclusive of this idea of whether or not it beautified the wearer."

In 2018, three years after it opened, the store shut down.

"I never expected this approach to become mainstream," Mr. Ukpo said. "I do think we had a definite impact when it came to what people believed was possible in this space."



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For beer and cigarette giants, grass is greener

With billions already spent, this could be the dawning of the Age of Big Pot



Proponents of legal marijuana spent decades fighting a slow battle for mainstream acceptance. Now, with recreational use legal in Canada and many states in the United States, big business is suddenly swooping in. Altria, the maker of Marlboro and other cigarettes, last week paid \$1.8 billion for almost half of the Cronos group, a cannabis company in Toronto.

In August, Constellation Brands, which owns Corona and other beers, paid \$4 billion for a major stake in Canopy Growth, another Canadian marijuana company. That month, Molson Coors, another brewer, formed a joint venture with a cannabis company in Quebec.

“There’s always been the expectation that big business was going to come in; we’ve been hearing rumours about ‘Marlboro Greens’ for decades now,” said Bethany Gomez, director of research at the Brightfield Group, a cannabis market research company. “Now we’re past the point of no return.”

The arrival of big corporations portends sweeping changes for an industry that until recently operated in the shadows. As billions of dollars pour into product development, marketing, and manufacturing, these companies will be looking to create big brand with the markets share to match. Brightfield estimates that global cannabis sales will reach more than \$31 billion in 2021, up from less than \$8 billion last year.

But while large-scale investments suggest that the mainstream acceptance of marijuana has reached a significant tipping point, longtime cannabis advocates are worried that the idealistic entrepreneurs who made this moment possible may get left behind.

Despite the flurry of deal making, the market for legal cannabis products remains fragmented. Canada legalized the sale of marijuana flowers and oils this year, but edible products and drinks made with marijuana concentrates are not yet legal.

In the United States, several states have legalized recreational consumption, though it remains illegal at a federal level. That patchwork of regulation is keeping several big companies that are interested in the industry on the sidelines for now.



In September, Target.com began selling products that contained CBD, a non-psychoactive cannabis derivative. But within days, the company changed its mind and removed the products.

James Quincey, the chief executive of Coca-Cola, said the company was not yet entering the market. “It needs to be legal, it needs to be safe and it needs to be consumable,” he said on CNBC on Tuesday. “It’s not there yet.”

But earlier in the year, Coca-Cola representatives acknowledged that the company was watching the industry closely. They’re not the only ones.

Diageo, the spirits conglomerate, was widely rumoured to be on the verge of striking a deal with a Canadian cannabis company in August, but nothing has yet been announced. And Walmart Canada acknowledged that it, too, was looking into the industry, but had no plans to start selling products containing CBD or THC, marijuana’s psychoactive component. Nonetheless, boosters say the cannabis industry will attract more attention from big corporations here.

As big companies enter the industry, experts believe they may step up lobbying efforts to make marijuana legal on a federal level in the United States, though so far the big companies have made no such moves. “We look forward to Altria and Constellation getting more involved in efforts to change federal laws,” said Mr. Smith.

But big companies are unlikely to make major moves in the American market until recreational use of THC products is legal at a federal level. And while this year’s multibillion-dollar farm bill included a provision that made CBD a federally legal substance, the Trump administration has shown little interest in supporting national legalization. As attorney general, Jeff Sessions stepped up enforcement against marijuana crimes. Mr. Trump has said that he would support a bill that would leave the decision about legalization to the states.

Even if big companies do invest heavily in the cannabis industry, small producers of marijuana products that have emerged in recent years will most likely still have plenty of rooms to grow.

The Turbulent World in 2019

(Culled From The Economist)

Here are some highlights for the year ahead...

Going in to 2019, the world looks wobbly. From Brazil to Italy, gauges. Businesses will need to be increasingly alive to social more populists are in power, the global economy is more fragile trends and the politics surrounding them.

than it was a year ago, the markets are jittery, a trade war between America and China is under way, technology (and giant tech companies) arouse growing angst and the rules-based international order is under threat.

1. Brexit happens.

And as Britain leaves the European Union, the recriminations will intensify. The EU, meanwhile, will get a new commission, a new parliament and a new head for the European Central Bank.

2. China gets nervous about the number nine.

Years ending in nine bring a clutch of awkward anniversaries that worry China's leaders. In 2019 it will be 100 years since the May Fourth Movement, a much-celebrated protest, and 30 years since the bloody suppression of student-led demonstrations in Tiananmen Square.

3. It's the year of...

the vegan, "slow social", gender self-ID and civil partnerships (gaining ground on traditional marriage in a growing number of countries). Thanks to the UN, it is also the year of indigenous lan-



4. There's no hiding from, or for, tech.

Whether it's artificial intelligence or facial recognition, tech will be everywhere. But Silicon Valley may have peaked, and the tech giants will be in regulators' sights in both America and Europe.

5. Big Culture makes a splash.

America has the excitement of The Shed in New York (a giant new space for the arts). Germany experiences the shock of the controversial new Humboldt Forum in Berlin.

6. The Trump Slump?

A global downturn in 2019 is not inevitable. Banks are better capitalized than in 2007, and countries and companies are better at managing risks. Pent-up demand may extend the business cycle a bit longer. Any American recession, in any case, won't begin until the back end of the year, as the fractures in the economy widen. But signs of stress are evident, and the world has never escaped the reckoning that comes from rising interest rates, excessive borrowing and risky policies. It won't this time, either.

*Answers to the arts and popular culture
quiz*

1) C – Leonardo Da Vinci

2) B – John Legend

3) C – Banksy

4) A – The Shape of Water

5) C - Lion King

6) D – Senegal

7) B – Drake

8) D – Emmanuel Macron

