

Relaxnomiks

Christmas Edition



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A Note From The Publisher

Dear reader,

It is a special moment when the year end coincides with the end of a decade, but all the more when it is a tumultuous decade like 2010—2019. One in which there was an unprecedented economic expansion after the 2008 crash. A period when the world was left in the hands of an unconventional Twitter in Chief as the US President, Osama bin Laden was nailed, the UK left the European club and Amazon's founder paid his wife the highest alimony (\$38bn), making her one of the richest women in the world.

So as you rest and ponder about 2019 and make resolutions for 2020, there is no better time to chill with a grill and a copy of your Relaxnomiks to prepare for the next decade and guess what, there is the Olympics in Tokyo, hope you have bought your ticket and got your visa.

Merry Xmas and happy decade in advance.

Enjoy your read!

Bismarck J. Rewane



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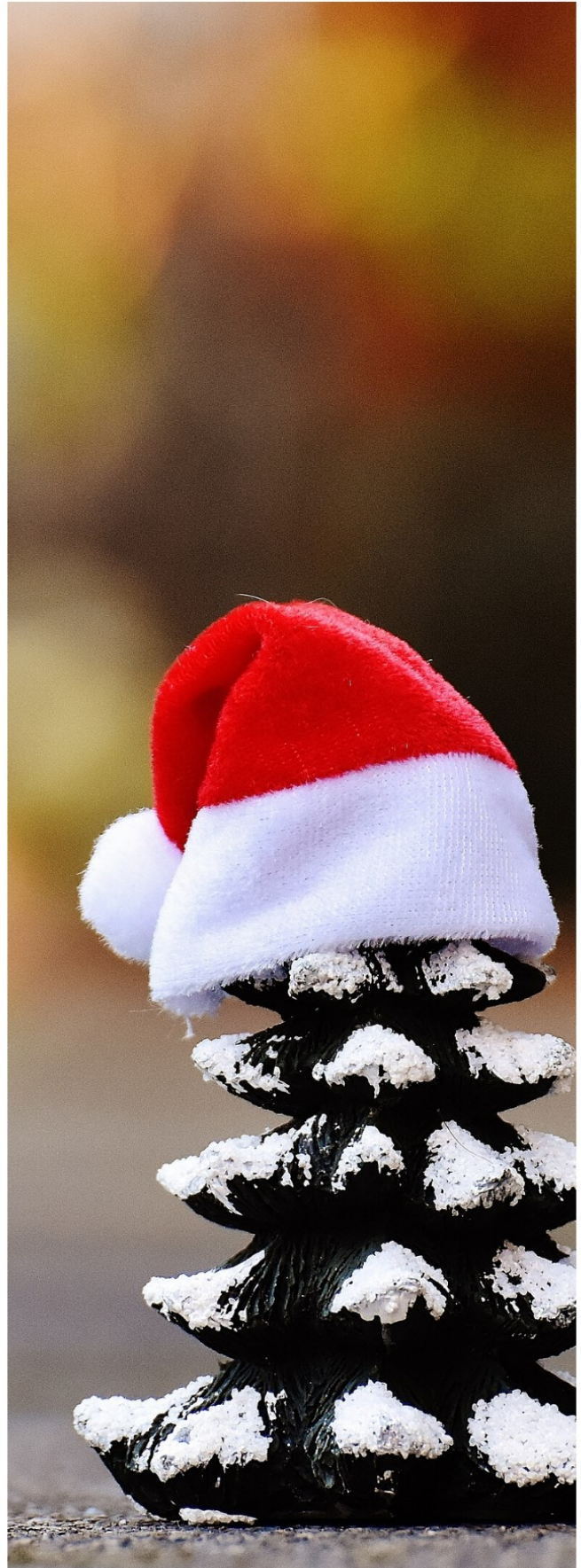
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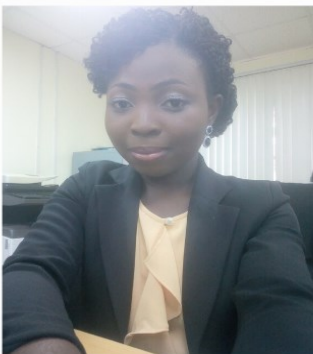
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Christmas on a Budget

It's that time of the year again when we celebrate with friends and family. It's the time we evaluate how the year has been – the ups and the downs. It's also the time we think about those people – friends and family – that have, in one way or the other, added value to our lives and made the journey a memorable one. It's the time to think of others and put a smile on their faces. It can be worrisome, though, when we realize that our already constrained finances are further reduced by the spike in the price of commodities such as rice, turkey and vegetable oil due to the closure of the land borders. Relax! we've got you covered. Below are tips that can help you have a memorable Christmas irrespective of the economic situation of the country.



Have a budget: There is no doubt that Christmas comes with a lot of spending. You, however, have the power to control your expenses. Firstly, determine how much you can afford to spend on Christmas. Then, draft your shopping list to stay within your budget.

Options for inexpensive gifts: Take advantage of discounts/price slashing during holiday sales. While these help to save costs, it is important that we remain disciplined in our spending. Stick to your list.

Consider DIY gift items: As a way of reducing costs, consider do-it-yourself gift items. Do you possess special creative skills? Think outside the box on how you can make a unique present.

Consider hand-written, heartfelt letters: Another option you might want to consider is giving hand-written letters.

Be creative with your meals: Rice and chicken are common foods that you will find in almost all Nigerian homes during Christmas. With the surge in the price of these commodities, consider serving other food items. While it might seem like there are no perfect substitutes to rice, traditional meals could be an option. You will be amazed at what the outcome will be. Explore preparing "efo riro" and "banga", among others. Try making meals that are different from the norm .



Jacqueline Woodson on Africa, America and Slavery's Fierce Undertow

The African-American novelist journeys to Ghana, once a hub of the trans-Atlantic slave trade, as the nation invites descendants of enslaved Africans to call it their "home." But can you go home again?

Culled from The New York times

IN THE COASTAL TOWN of Elmina, Ghana, the Atlantic Ocean crashes against the rocks with such ferocity, I make our kids move back away from the gray-blue water. Four hundred years have passed since captured Africans were forced across these waves on their way to bondage in the New World and now, standing at the edge of this violent water, startled by my own anxiety, I feel something deep and old and terrifying.



Now, Ghana has invited the descendants of the enslaved to a place it wants us to call "home." While Ghana is not the first sub-Saharan country from which Africans were forced onto ships, many black bodies, including my own ancestors, were sold and traded from here. In its efforts to bring the African Diaspora together, Ghana's leaders are also hoping to make amends for the complicity of Africans in selling their own people into what would become the trans-Atlantic slave trade.

Ghana's invitation is wrapped up in a massive marketing campaign called "Year of Return." The commemoration is described as a "landmark spiritual and birth-right journey," urging black folks to seek out our roots, invest in this country, and to educate our children on African soil. This year, there have been festivals, concerts, workshops and other events to mark 400 years since the arrival of the first captured Africans in the English colony of Virginia. But even as I stand at this shore, at once terrified and moved, I still feel some kind of way about this invitation. Curious. And cautious.



"African-American dollars should be reinvested in Africa" reverberates through the Year of Return narrative. It makes sense that so many of us would much rather support black-owned businesses with our hard-earned money. But more than this, as I examine my unwillingness to tolerate America's insidious racism, its violence against black and brown bodies, and the daily micro aggressions so many people of color have long experienced, I find myself drawn to Ghana's offer.

But was Ghana drawn to me? And to my queer family? My white partner, Juliet, and our biracial children who, at 11 and 17, know half their DNA traces them to western Africa.

Ghana's Year of Return website celebrates "the cumulative resilience of all the victims of the trans-Atlantic slave trade." It promised everything from a welcoming World Music Festival to a Natural Hair Expo to a First Bath Of Return and Naming Ceremony in which participants, as is custom for African babies, are bathed, given African names and presented to their extended African family.

While these events sounded interesting and somewhat moving, it was not the way I wanted to see Ghana for the first time. I wanted the circumstance rather than the pomp. I wanted truth.

I HAD NEVER BEEN TO AFRICA. But stepping out of that airport the first morning, it felt as though I had always known Ghana. The deep heat of the early morning so much like the South Carolina of my childhood. The dark bodies that seemed to fill every space easily absorbed my own dark body. And the

smell – of petrol and cooking oil, of nuts roasting and plantains frying, of sweat and sewage – quickly swept me up out of jet-lag into the right now of Ghana's capital, Accra.

We had planned to begin our journey here with a visit to the slave castles and forts on the coast. But like a curtain all of us were a bit afraid to open, we knew the trip would reveal more of what we already knew – that Africans, including children, were sometimes kept for months in dungeons, until enough were gathered to pack the hold of a slave ship. That some of the captured Africans died in confinement while others died during the Middle Passage, the longest leg of the triangular journey between Europe, Africa and the Americas.

And while I am completely sober in my knowledge that it was the evil of white folks that kept my ancestors in bondage for centuries, I found myself struggling to come to terms with those who worked with white traders to move black bodies into chattel slavery.

"The sad truth is that without complex business partnerships between African elites and European traders and commercial agents, the slave trade to the New World would have been impossible, at least on the scale it occurred," the Harvard scholar Henry Louis Gates Jr. wrote in 2010 in *The New York Times*.

We decided we needed a few days before facing the brutality of enslavement and headed instead to Shai Hills Resource Reserve, a wildlife and hiking retreat.





WE TRIED NOT TO IMAGINE what it was like. But, painful as it was, we imagined it anyway. Then, from the darkness of the haunting space, our guide stepped out into the bright cool air. With us still inside, he gently closed the gate. "This is the last place enslaved Africans ever saw in Ghana," he said. With the click of the latch, small sobs escaped from the strangers around me. "This is the point of no return," he said.

But we had returned. Different. Still alive.

Now, as the kids take selfies along the shore by the castle, the current has me again calling them away from the water. But the light, Mommy, my daughter calls back, reminding me, that at 17, in the age of Instagram, even this far from our home in Brooklyn, it is still a moment's light that matters most.

AS TRUE AS AN UNDERTOW, I feel the water pulling me back across it, taking me to where it took my ancestors centuries ago. To a land as foreign to them as the African chiefs who offered brown bodies over for weapons, brass and cotton. As foreign as the white captors who raped, brutalized and enslaved those same bodies. I feel the pull of the history that brought me here. And the history that took me away. A feeling as old as my body itself overcomes me — that I have never felt whole in one place. In Africa, like America, I am only halfway home. My body belonging to both and neither place.



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The Future is Electric

With increasing pressures caused by CO₂ emissions and the need for making cars eco-friendly, the investment into the research and development of sustainable electric cars began yielding dividends. However, competition with the gasoline vehicles would not be easy.

After a hard-long resistance, the combustion engine is gradually making room for electricity in the automobiles industry with many top car manufacturers venturing into the production of electric cars. Below is a list of the latest electric cars in no particular order:



Mustang Mach-E¹

| | |
|------------|---------------------|
| 0-60 mph | Low six-seconds |
| Battery | 75.7 kilowatt-hours |
| Power | 255 hp |
| Torque | 306 lb-ft |
| Drivetrain | AWD |
| Range | 230 miles |
| Production | 2020 |

Karma SC2²

| | |
|------------|--------------------|
| 0-60 mph | 1.9 seconds |
| Battery | 120 kilowatt-hours |
| Power | 1,100 hp |
| Torque | 10,500 lb-ft |
| Drivetrain | AWD |
| Range | 350 miles |



¹<https://www.motortrend.com/news/specs-comparison-ford-mustang-mach-e-vs-tesla-model-3-and-model-y/>
²<https://laautoshow.com/vehicle/karma-sc2-concept/>



Mercedes EQA³



| | |
|------------|-------------------|
| 0-60 mph | 5 seconds |
| Battery | 60 kilowatt-hours |
| Power | 268 hp |
| Torque | 369 lb-ft |
| Drivetrain | AWD |
| Range | 350 km |
| Top Speed | 200 km/hr |



ID Space Vizzion⁴

| | |
|------------|-------------------|
| 0-60 mph | 5 seconds |
| Battery | 82 kilowatt-hours |
| Power | 355 hp |
| Torque | 406 lb-ft |
| Drivetrain | AWD |
| Range | 300 miles |
| Top Speed | 175 km/hr |



Tesla Model Y⁵



| | |
|------------------|-----------------|
| 0-60 mph | 4.8 seconds |
| Battery | Long Range |
| Seating | 7 adults (max.) |
| Max Cargo Volume | 66 cu ft |
| Drivetrain | AWD |
| Range | 280 miles |
| Top Speed | 135 mph |

³<https://ev-database.org/car/1147/Mercedes-EQA>

⁴<https://www.cnet.com/roadshow/news/volkswagen-id-space-vizzion-electric-wagon/>

⁵<https://www.tesla.com/modely>





PORSCHE

Porsche Mission E⁶



| | |
|------------|-------------------|
| 0-60 mph | 3.5 seconds |
| 0-124 mph | <12 seconds |
| Battery | 93 kilowatt-hours |
| Power | 600 hp |
| Drivetrain | AWD |
| Range | 300 miles |
| Top Speed | 161 mph |

2020 Audi E-Tron GT⁷



| | |
|-----------------|-------------------|
| 0-60 mph | 3.5 seconds |
| 0-124 mph | 12 seconds |
| Battery | 90 kilowatt-hours |
| Power | 590 hp |
| Drivetrain | AWD |
| Range | 248 miles |
| Top Speed | 149 mph |
| Production date | 2020 |



Mercedes EQC⁸



| | |
|-----------------|-------------------|
| <u>0-60 mph</u> | 4.8 seconds |
| Battery | 80 kilowatt-hours |
| Power | 402 hp |
| Torque | 561 lb-ft |
| Drivetrain | AWD |
| Range | 220 miles |
| Top Speed | 180 km/hr |

⁶https://en.wikipedia.org/wiki/Porsche_Taycan
⁷<https://www.audiusa.com/models/audi-e-tron-gt>
⁸https://en.wikipedia.org/wiki/Mercedes-Benz_EQC



Rapide E⁹



| | |
|------------|-------------------|
| 0-60 mph | <4seconds |
| Battery | 65 kilowatt-hours |
| Power | 602 hp |
| Torque | 701 lb-ft |
| Drivetrain | RWD |
| Range | >200 miles |
| Top Speed | 155 km/hr |

Jaguar I-Pace EV400 HSE¹⁰



| | |
|-----------------|-------------------|
| 0-60 mph | 4.5 seconds |
| Battery | 90 kilowatt-hours |
| Power | 394 hp |
| Torque | 512 lb-ft |
| Drivetrain | AWD |
| Range | 234 miles |
| Top Speed | 124 km/hr |
| Charging System | 240-volt |



⁹<https://www.astonmartin.com/en-us/models/rapide-e>

¹⁰<https://www.motor1.com/reviews/354870/2019-jaguar-i-pace-ev400-hse-review/>



When plastic surgery goes wrong...

Abbreviated from USA Today

One in five Florida plastic surgeons are uninsured, USA TODAY found. Patients suffer after botched tummy tucks, Brazilian butt lifts and more.

B

ody enhancement is a growing business in the world today, even though the procedure is expensive, both ladies and guys, especially women, will give all it takes to have that perfect body.

While some celebrities leave you to your imagination and do not reveal that they have gone under the knife, some show off the new banging body.

Well...incase you are planning to have that 'perfect' hour glass body, the curviest bum, or you are planning to remove that extra fat in your stomach area before the new year, relax and read up!

Yosha Fowler awoke to a nightmare. A month after an outpatient plastic surgery procedure, the Detroit native's eyes fluttered open. She heard machines beeping, and her mother crying out her name. Fowler's abdomen gaped open. And she couldn't walk.

Fowler learned that Dr. Osakatokei Omulepu had accidentally punctured her bowels during liposuction and injected fat into her sciatic nerve during a Brazilian butt lift at Spectrum Aesthetics in Florida, according to interviews and Department of Health records. Hospital personnel trying to repair the damage had placed the 35-year-old in a medically induced coma.



Four blood transfusions and seven surgeries later, Fowler was just beginning her recovery when she regained consciousness. By then, her medical treatment costs had already soared over a million dollars.



After insurance paid a share, Fowler still owed the hospital hundreds of thousands of dollars. She lost her job and was evicted from her apartment. Bills piled up. Fowler's mother connected her to an attorney to sue the doctor.

That attorney, Michael Grife, called Fowler's case heartbreaking – one of the most horrible he'd seen. But there was a hitch: Omulepu was practicing without medical malpractice insurance. Grife withdrew from representing Fowler; there was little chance she could recoup money for what the doctor had done. She never sued.

Omulepu told USA TODAY he doesn't remember why he opted out of medical malpractice insurance, although he noted it is expensive.



"Why pay it if you don't have to?" he asked

Nearly 6,900 doctors in Florida lack malpractice insurance or other coverage, colloquially referred to as "going bare," a USA TODAY investigation has found. When they maim and kill, there's less recourse, leaving patients damaged physically and financially, with families struggling to pay medical bills.

Those physicians have been disciplined 44% more frequently over the past decade, and they are more likely to have committed criminal offenses – mostly for driving under the influence, according to USA TODAY's analysis. In all, 110 of those physicians without insurance are licensed to practice in Florida after facing disciplinary action in other states.

While only a handful of states require doctors to carry malpractice insurance, lack of coverage creates a serious mismatch with Florida's status as a national destination for discount plastic surgery procedures, including the Brazilian butt lift.

In Florida, 1 in 5 board-certified plastic surgeons are elected not to carry medical malpractice insurance, based on USA TODAY's analysis of insurance information reported by doctors to the Department of Health. That figure does not include doctors who perform plastic surgery without certification, which Florida allows. Omulepu, for one, was not certified.

This can enable doctors with repeated medical malpractice cases to stay in business without having to pay higher insurance premiums. Despite the high level of risk involved in some plastic surgery procedures, including the fat transfer process of a Brazilian butt lift, Florida's oversight system has few built-in checks and balances.



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The state only enacted stricter regulations after a USA TODAY and Naples Daily News investigation earlier this year revealed dangerous practices in two clinics overseen by the same doctor. Eight of the clinics' patients died after surgeries, nearly a dozen more needed to be hospitalized.

It was the fifth time since 2014 that such legislation had been proposed.

In Florida, doctors self-report whether they carry medical malpractice insurance. The Florida Department of Health does not verify whether they are telling the truth. Nor does it confirm that doctors without insurance have other funds available to pay claims that arise.

In three of the cases examined by USA TODAY, doctors told the Department of Health that they carried malpractice insurance. When a patient's attorney asked later, those doctors said they did not have it.

Even when patients can find an attorney willing to take their case and manage to get court judgments for their injuries and financial setbacks, they may not be able to collect. The Florida Financial Responsibility statute requires physicians to pay judgments up to \$250,000, but federal bankruptcy law creates a loophole in which physicians can file for bankruptcy instead. According to a 2010 article in the University of Miami Law Review, the state medical board can't discipline them for doing so.

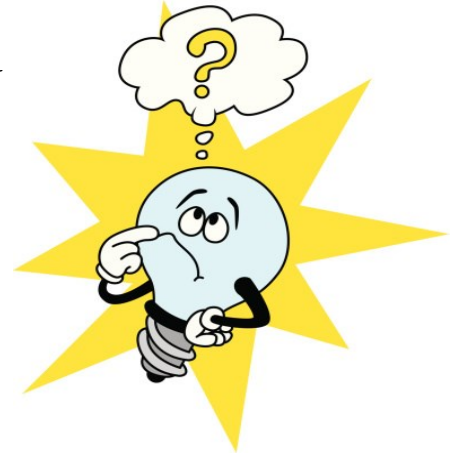
In the end, Grife said, it is the patients who lose. He described it as an epidemic that affects thousands, if not tens of thousands of patients each year. "In Florida, unfortunately, there are many plastic surgeons who do a lot of harm to patients – who either kill them or leave them on death's door," Grife said, "and then they do not have the means to compensate the patients that they've harmed."



Arts and Popular Culture quiz

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

1. Which Nollywood flick was disqualified from the Academy Awards selection for being too 'English'?
a) Living in Bondage b) Lionheart c) King of Boys d) Mokalik
2. This popular football player has the most followers on the social media app, Instagram.
a) Zlatan Ibrahimovi b) Lionel Messi c) Cristiano Ronaldo d) Neymar Jr.
3. This famous rapper surprised fans and critics alike by releasing a gospel album.
a) Lil Nas b) Kanye West c) Rick Ross d) Gucci Mane
4. Who was announced to be the PEOPLE's Magazine 2019 Sexiest Man Alive?
a) Barack Obama b) John Legend c) Brad Pitt d) Tann France
5. US President Trump's call to this country's head of state is at the center of impeachment inquiries in the US.
a) Turkey b) China c) Ukraine d) Russia
6. This Nigerian artist became the first African to sellout the O2 Arena in London.
a) Wiz Kid b) Burna Boy c) Davido d) Reakado Banks
7. Which film became the highest-grossing R- rated movie of all time in 2019?
a) Deadpool 2 b) Annabelle c) Terminator d) Joker
8. Which US Democrat Presidential aspirant is drawing the ire of wealthy billionaires with his/her proposed policies?
a) Elizabeth Warren b) Joe Biden c) Bernie Sanders d) Pete Buttigeg
9. The Chinese government is implementing new rules to curb what kind of addiction among young people?
a) Caffiene b) Online gaming c) Social media d) Cosmetic surgery
10. The winners of the 2019 men's and women's New York City Marathon were from which country?
a) United States b) Ethiopia c) Kenya d) France



Answers 1) b 2) c 3) b 4) b 5) c 6) b 7) d 8) a 9) b 10) c



Marriott plans luxury expansion



M

arriott International has announced plans to open more than 30 new luxury properties across the globe in 2020 through its portfolio of high-end brands.

The group will utilize its Ritz-Carlton, Ritz-Carlton Reserve, St Regis Hotels & Resorts, W Hotels, Luxury Collection, Edition, JW Marriott and Bvlgari brands to grow its presence in the luxury space,

saying the move is in response to the growing trend of 'transformative travel'.

Ritz-Carlton will open properties in Morocco, Japan, Mexico City, Arizona and China, while its hotel in South Beach, Florida is in the final stages of a complete refurbishment. It also expects to launch the Ritz-Carlton Yacht Collection in June 2020.

Meanwhile, St Regis will introduce hotels in Cairo, Mexico and Dubai and W Hotels will see openings in Nashville, Philadelphia, Toronto, Chengdu, Melbourne, Milan and Rome.

Also in 2020 will be the openings of Edition properties in Reykjavik, Tokyo and Dubai, as well as Luxury Collection hotels in Nashville, Budapest and Hobart in Australia.

Lastly, JW Marriott plans to grow its portfolio to 115 hotels by 2022, with properties set to open in Savannah (Georgia), Orlando and Anaheim, as well as Istanbul, Danang, Nara (Japan), Muscat and Monterrey (Mexico) over the next year.

As a whole, Marriott International has more than 185 luxury properties in its signed development pipeline that could add more than 15 new countries and territories to its portfolio.





The group has taken a particular focus in Africa and the Middle East across all of its brands this year, with 19 hotels added.

Tina Edmundson, global brand officer and luxury portfolio leader at Marriott International, said: "Across our luxury brands portfolio, we will continue to incubate innovation and apply fresh thinking, both at the brand level and across our individual hotels, as we seek to be future forward, push boundaries and continue to raise the bar by creating new, unexpected and enriching guest experiences."

Tony Capvano, EVP and global chief development officer, added: "Our plan to open more than 30 luxury properties in 2020 – an average of about three exciting new hotels per month – speaks to the remarkable momentum that brands such as St Regis, the Ritz-Carlton and Edition have with affluent travellers, our Marriott Bonvoy members and hotel developers around the world. Each year, our luxury portfolio continues to grow in both quality and quantity in strategic destinations around the world."

Top Honeymoon Destinations

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or many couples, the honeymoon is as important as the wedding ceremony. To choose the perfect honeymoon destination, couples should consider budget, food preferences, hobbies, need for adventure/serenity etc. Striking a balance between the likes and dislikes of two individuals is not an easy task. However, some destinations around the world have become popular among honeymooners to unwind after the stress of the wedding.

Here are some top honeymoon destinations for 2019 and guess what? They are visa-free for Nigerians.

The Maldives

Consisting of about 1200 islands, it's no wonder that the Maldives have become popular among honeymooners for its white sand beaches and clear blue waters. Do you want to enjoy the serene beach side, pampering at luxurious resorts and beautiful sea sights while taking a boat ride? Then the Maldives is the place for your honeymoon.

You can also enjoy the unique experience at the world's first underwater restaurant in Conrad and have an adventure exploring the rich culture of the society in the capital city of Male.



Fiji



Fiji is an archipelago of about 300 islands located in the South Pacific Ocean. This beautiful country is widely known for its temperate weather conditions and rich cultural heritage. Fiji combines the best of serenity and adventure for honeymooners.

You can get the ultimate cultural experience if you plan your honeymoon around some popular Fiji festivals including the Hibiscus, Bula and Sugar festivals. The beautiful landscape of the country with mountains, thick rainforests and rich wildlife makes Fiji a dream destination for adventurous couples.



Mauritius

From world heritage sites to beaches to five-star hotels and resorts, Mauritius has it all. Couples looking for a wide range of activities to choose from during their honeymoon would find Mauritius to their taste.

Located in the Indian Ocean, off the coast of Madagascar, this multiracial and multi-lingual country offers unique attractions such as the Chamarel seven-coloured earth site and waterfalls. For beach lovers, long walks and enjoying the sunset on beautiful

beaches like the Belle Mare, Trou aux and Blue Bay, make the honeymoon experience in Mauritius complete.



Seychelles

Seychelles is a unique location for rare vegetation and wildlife. This island destination gives newly married couples a chance to explore wildlife and forests as well as experience beautiful sunsets by the beachside. The Prasline and Mahe islands are ideal for couples looking for natural views of the sea and rich green vegetation.

The serenity and pleasant climate associated with Seychelles makes it a top honeymoon destination all year round.





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Tropical island, personal paradise

House Hunting in ... French Polynesia

Culled from New York Times

This eight-acre private island is in Rangiroa, a coral atoll in the Tuamotu Archipelago of French Polynesia, about 200 miles northeast of Tahiti in the South Pacific Ocean.

Named Motu Teta, the island includes a three-bedroom, two-bathroom villa, as well as two additional residences. The villa was built in 1984, with exposed wood-beam ceilings, a broad terrace and wooden pull-down shutters. White-sand beaches and crystalline waters teeming with tropical fish encircle the islands of Rangiroa, making it a scuba-diving destination for tourists.

"There's a nice wind all the time there," said Jacques C. Menahem, the owner of French Polynesia Sotheby's International Realty, which has the listing. The property has been rented as a vacation home for more than \$3,000 a night.

The island is self-reliant, said Mr. Menahem, who compared living there to living on a boat. To that end, the island's equipment includes a rainwater cistern, two generators (one for backup), solar panels, a tractor and several boats. There is no internet access, and cellular coverage is spotty. (Mr. Menahem said that internet access is expected within the year.)



A broad wood terrace serves as the main entrance to the 2,250-square-foot villa. A one-bedroom suite with a king-size bed is at either end, with a spacious living area, dining room and kitchen in between. A third, smaller bedroom is behind the kitchen.

The ceilings have wide beams, and the floors are made of local hardwood, Mr. Menahem said. The terrace overlooks the turquoise lagoon, and the beach is a few yards away.

A 765-square-foot bungalow about 50 yards from the main house has a terrace with a kitchenette and wet bar. Inside are a bedroom and a bathroom adorned with tiny coconut trees planted behind the double sink and vanity. A separate building for staff has three bedrooms and a small kitchen.



Rangiroa, which has about 2,500 residents, is the largest of the Tuamotu Atolls. Motu Teta, one of more than 400 land masses that make up the atoll, is surrounded by waters filled with fish, but for other food and supplies, a boat is needed to get to the main Rangiroa towns of Tiputa and Avatoru, Mr. Menahem said, about 75 minutes away. Essentials like a pharmacy, a bank and medical facilities are also there.

"It's expensive to maintain an island," Mr. Menahem said, but the expense and lack of convenience are more than made up for by the serenity. Motu Teta, which has no light pollution and cooling breezes, is the most beautiful island he has ever visited, he said, and "I've seen a lot of islands."

Market Overview

The housing market in French Polynesia, a French collectivity with 280,000 people spread over more than 100 islands in the Pacific Ocean, is undergoing "a transformation," said Emily Biotteau-Colas, the owner and managing director of Tahiti Homes, an agency in Papeete, the capital city.

Location "is more important in French Polynesia, because the quality of real estate is very poor here," she said. "It's very recent that people are paying attention to the *décor* or architecture."

But in the past decade, the home *décor* industry there has "exploded," she said, which has inspired people to build larger homes.

French Polynesia has seen recent increases in prices and sales, buoyed by economic stability and a housing shortage, Mr. Menahem said. On the popular tourist island of Moorea, he estimated, prices have risen as much as 25 percent in the past year.

"It's going so good that I found myself with a new problem – that I don't have stock," he said. "What I've had I've sold, and it's difficult to find new properties for sale."

That is in stark contrast to the market of several years ago, when prices stagnated and homes remained unsold.

Francois Perinetto, the director of Groupe Thisse, an agency in Tahiti, said prices there have not increased, but sales have, sharply.

"We used to sell 10 to 20 houses per year," he said. "Now we sell more than 50."

Several factors have contributed to that, the agents said. One was the 2014 election of President Edouard Fritch, who took office after the resignation of Gaston Flosse amid a corruption scandal. These days, Ms. Biotteau-Colas said, "locals are confident in the government."



New resorts and expanded air service between Tahiti and the United States since 2018 have brought an influx of tourists, which has lifted the local economy and increased employment, Mr. Perinetto said. That, in turn, has allowed French Polynesians to invest more in real estate. Lower interest rates have also made buying property more attractive.

And as a result of the tourist boom, some rental homes have been converted to Airbnb properties, further reducing supply, agents said.

Moorea is about 20 minutes from Tahiti by boat, making it a popular second-home destination for Tahitians and foreigners. "It still offers an authentic Polynesian lifestyle, as well as great sceneries and beautiful white-sand beaches," Ms. Biotteau-Colas said.

A two-bedroom villa in a gated community on Moorea, she said, sells for around \$370,000, while a private island in Bora-Bora could fetch up to \$40 million. Upscale, single-family, three- or four-bedroom houses in nice areas of Puna'avia range from about \$1.4 million to \$2 million. Similar homes in desirable hillside neighborhoods start at about \$800,000.

Mr. Perinetto said luxury homes start at \$1 million for a three- or four-bedroom in a desirable neighborhood on Moorea or Tahiti, with a pool, a sunset view and security. He estimated that there are 20 to 50 luxury houses for sale across French Polynesia.

"The market is so small," he said, that "when people want to buy, they buy an atoll or a private island and they build directly."

Who Buys in French Polynesia

While the vast majority of Mr. Menahem's clients are local, he said – "90 or 95 percent of my buyers are people from here" – in the past couple of years he has seen an increase in American, Italian, Spanish and French buyers.

Ms. Biotteau-Colas said that her agency has recently had clients from the United States, Switzerland and France. But many foreign buyers may not find what they are looking for in French Polynesia,

she added: "We do not have mansions or estates like they can find in the French Riviera, California or Florida."



Mr. Perinetto said that most of his clients are Polynesian; only 10 to 20 percent are foreigners, and they are usually French.

Buying Basics

There are restrictions on foreigners buying property in French Polynesia, said Jeanne Lollichon, an owner of a notary firm in Puna'avia. "We don't have so much space, and people here are very attached to the land," she said.

Potential buyers must obtain governmental permission, which is granted on a case-by-case basis. Citizens of the European Union are exempt, she said.

French law applies in French Polynesia, and as in France, property transactions are handled by notaries. Closing

costs, which are the same for local and foreign buyers, include the notary fee, registration tax and other smaller charges; they typically total around 12 percent of the sale price, she said.

Transactions are done in CFP francs, which are pegged to the euro. If a property is listed in another currency, like the euro, it is for marketing purposes. The notarized deed is in local currency, she said.



Gifting Ideas for Christmas

Giving and receiving gifts is a custom of Christmas. It is a way of expressing gratitude and affection to one another. Do you want to celebrate this festive season by surprising your loved ones with gifts? If yes, here are some suggestions for your family, friends, and colleagues this Christmas:

Artworks

If you want to put a smile on the faces of your loved ones, a work of art this Christmas is a good choice. You can surprise them with beautiful artworks which include: portraits (handmade or graphic), sculptures, apparels (caps, shirts) with printed messages on them, paintings, to name a few. Art gives you the opportunity to express your love and appreciation to your family members and friends and leaves them with a constant feeling of gratitude and long lasting memory of you.



Gift baskets

Your gift baskets can come in different forms to suit the recipient's tastes. Giving gift baskets allows you to include as many items as you want. You can order gift baskets specifically designed for your recipient, or put one together yourself.



Gadgets/Tech gifts

Getting a tech gift for someone this Christmas is not a bad idea. Gifts like airpods, smartwatches, headsets and many more, can make a perfect gift for tech savvy youths, teenagers and children. For a friend or family member that loves cooking or baking, kitchen wares/gadgets are also a very good option.



Movie/Music concert tickets

The holiday season comes with so many activities – music concerts, festivals and other events. Don't hesitate to buy your loved ones that movie ticket, concert ticket or even a book festival ticket that they have been looking forward to buy. Interestingly, you can also give gift cards which can be used to purchase movie tickets.



Accessories

If you are looking for a unique gift for your loved ones this Christmas, an accessory is one of the best options for you. These could include bracelets, pendants, necklace and earrings. The good thing is that there is always a suitable accessory for every taste, style and budget.





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US retailers hit by 'worst year since 2008' for discounting

Culled from The Financial times

Steep promotions last long beyond Black Friday to woo customers

US department stores and clothing retailers, trying to weather the continued onslaught of online shopping, are resorting to some of the biggest discounts since the 2008 crisis to woo consumers, heightening concerns of a squeeze in profit margins.

With less than two weeks before Christmas, industry data show special offers have lasted long beyond the traditional Black Friday promotional period and are also steeper than in previous years.



"This is the worst year for discounting since 2008," said Jan Rogers Kniffen, a retail consultant, of clothing and mall-based retailers. He noted that the discounts came in spite of robust US consumer spending. "Outside of a recession, it's the deepest I've seen.

" Within the past week, executives at some retailers have put investors on notice over the scale of discounting. Bob Madore, chief financial officer of American Eagle, told analysts that "an increase in promotional activity" was set to put pressure on the clothing retailer's profit margins. "The beginning of the holiday season has been softer than expected," he said.

Dinesh Lathi, chief executive of Houston-based men's formalwear company Tailored Brands, described the environment as "heavily promotional". The deep sales among the retailers hardest hit by the rise of online shopping come even though other retailers, including Walmart and Target, have sent reassuring signals over the financial health of the US consumer.

MasterCard forecasts that US retail sales will rise 3.1 per cent between the start of November and Christmas Eve from the same period a year ago, led by ecommerce.



At mid-market department stores, about two-thirds of merchandise was still on sale last week, according to data companies StyleSage and Refinitiv. Average discounts, at 27 per cent, were only slightly less deep than during the Black Friday weekend.

Jharonne Martis, director of consumer research at Refinitiv, said: "If companies continue down this path, it will put them at a higher risk of default."

Government data published on Friday showed the figures for November were weaker than expected, although they still rose 3.1 per cent year-over-year.

However, sales at department stores dropped 7.2 per cent from a year earlier, clothing store sales 3.3 per cent and electronics & appliance stores 1.5 per cent.

Retail executives have highlighted particular pressure on shopping centres. Jane Elfers, chief executive of Children's Place, a New Jersey-based clothing retailer with about 970 stores, said last week that footfall in malls was "meaningfully weaker" than expected.

Trade tariffs were a complicating factor, Ms Martis added. Although Washington and Beijing reached a partial trade war truce on Friday, retailers had already accelerated shipments through ports to avoid being subjected to the threatened tariffs. This had left some companies with extra inventory that they now needed to shed.

Retailers welcomed the trade agreement where the US will not go ahead with levies on \$156bn worth of consumer goods from China that were due to be introduced on Sunday.



Christmas Traditions around the world

Christmas is the time for buying and receiving gifts, family reunions and happy cheer. The season means different things to different people and is celebrated in various ways. For many nations, the popular traditions include lighting of Christmas trees, hanging Christmas stockings, recreating the Nativity scene, and Christmas carols. For Lagosians, Christmas is officially around the corner when a certain bank lights up the entire length of Ajose

Adeogun Street in Victoria Island. Other Christmas traditions around the world include:

Japan – KFC for Christmas dinner anyone?

Typically, Christmas is a time for family reunions spent enjoying a delicious home cooked meal and having pleasant company. However, the Japanese spend their Christmas at KFC. Yes, the same Kentucky Fried Chicken we know except in this case it is re-named the Kentucky for Christmas (KFC). The tradition began in 1974 following a very successful KFC marketing campaign. Today, families make their bookings for *finger lickin'* chicken months ahead of Christmas or risk spending hours lining up for their Christmas dinner.



Finland –Christmas Eve sauna



Celebrating Christmas the Finnish way means going for a sauna on Christmas Eve. The tradition is based on the belief that bathing in a sauna is synonymous to purifying the body and mind. The Finnish also believe that there is a sauna elf ('saunatonnttu') who inhabits the sauna to punish anyone who misbehaves in it. After the sauna, family members enjoy a meal and receive their presents from Lapland-Joulupukki (Santa Claus).





Norway – Hide your brooms

One of the most unorthodox Christmas traditions is found in Norway where Norwegians find their brooms on Christmas Eve. The tradition dates back centuries when citizens believed that evil spirits and witches who move around on the day before Christmas would steal their brooms to ride on. December is usually the darkest time of the year

across several countries and what better time for mischievous spirits to roam about?

Venezuela – roller skating to church

The conventional mode of transportation for Christmas Mass is usually through a car, bus or walking. Not in Venezuela. The tradition in the city is to strap on your roller skates and glide to church. This has even led the government to block off streets so churchgoers can skate safely to Mass.



Slovakia – fish in the bathtub

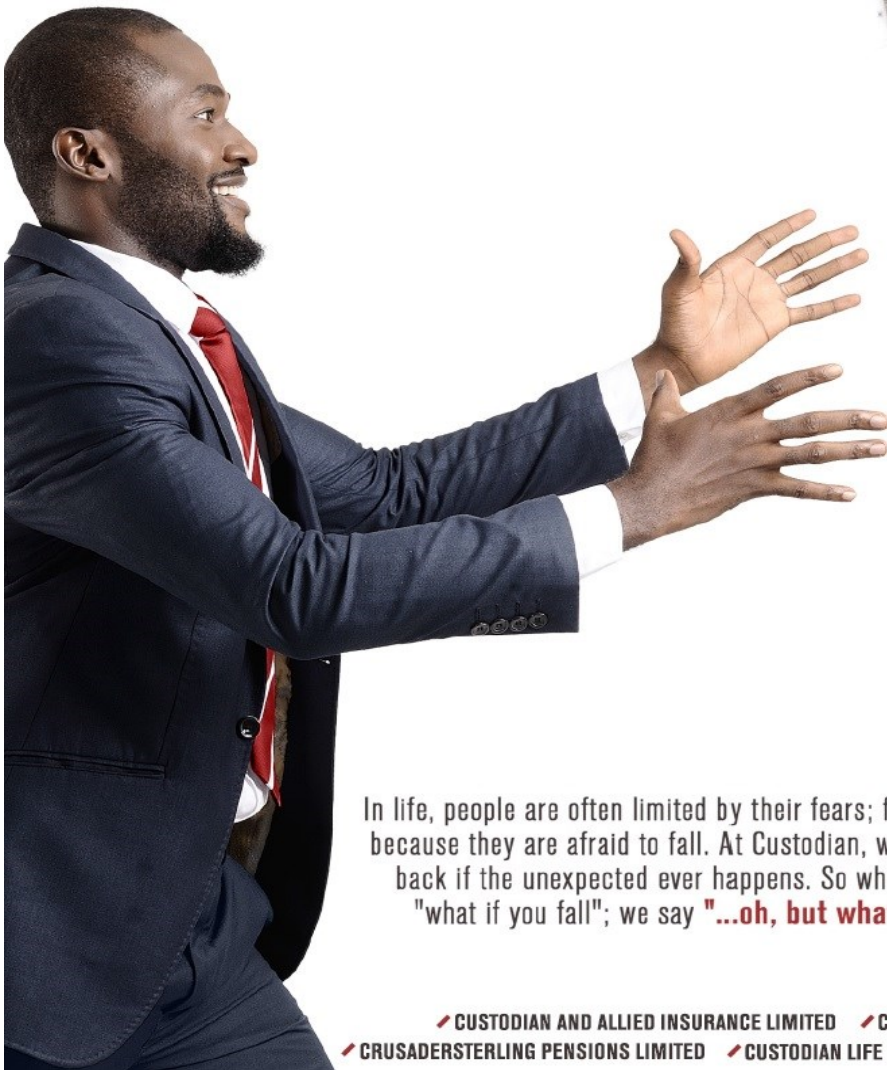
A Slovakian Christmas dinner consists of breaded carp, cabbage, and sausage soup and potato salad. Sounds normal right? Well, it gets a little weird when the breaded carp must spend a few days in the bathtub of several Slovakian households. The origin of this tradition lies in the belief that this cleanses the digestive system of the carp. Some Slovaks believe

that the tradition started as a crude way of storing fresh fish before the era of refrigerators.



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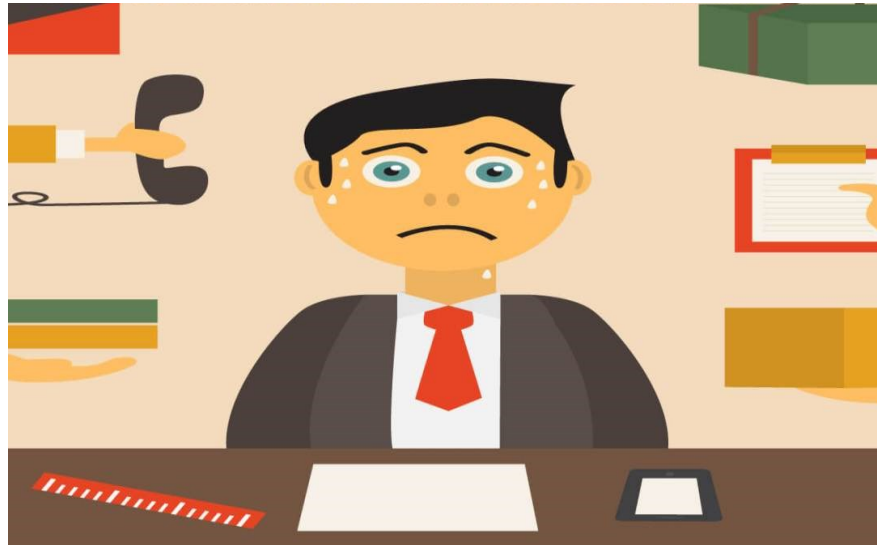


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Tips to Controlling Work-related stress



Stress is a feeling of emotional or physical tension that could arise from an event or thought, which makes one feel frustrated, angry or nervous.¹¹ One of the ways to control work-related stress is choosing a life hack that works for you. Here are a few hacks you can adopt to live a healthy and balanced life.

Set priorities: Attend to the most pressing tasks first. Getting the most difficult task done first sets the pace for the rest of the day's activities. It has the benefit of reducing tension as one attempts to achieve multiple goals.

Delegate tasks: It is said that two good heads are much better than one. Delegating activities is one way to reduce one's burden over the completion of a task. Working as a team can instill a sense of responsibility in the parties involved.

Eating healthy/nutritious foods: Your quality of health is related to your food intake. Concentrate on eating a lot of vegetables and fruits, avoiding artificial preservatives, and restricting the intake of processed foods and sugars.

Regular exercise: Exercise helps relieve tension and stress, boosts physical and mental energy and enhances well-being through the release of endorphins, which are chemicals produced to cope with pain or stress.

Regular meditation: Being involved in regular meditation helps to remove negative thoughts and support the calmness of the mind. Research at John Hopkins University suggests that 30-minutes of daily meditation acts as an anti-depressant, helps to alleviate some anxiety symptoms and could help overcome other work-related challenges.

¹¹Berger, F.K. (2018). "Stress and your health". A.D.A.M Multimedia Encyclopedia. <http://pennstatehershey.adam.com/content.aspx?productid=117&pid=1&gid=003211>



Regular sleep: Eight hours of sleep assists to restore the calmness of the mind, makes the brain recuperate and store important information. Having and following a sleep schedule helps reduce insomnia (the chronic state of sleeplessness).

Lead a balanced life: All work and no play, they say, makes jack a dull boy. Take some time out at work to relax, interact with friends and colleagues and go on vacation from work.

Think positively: According to Winston Churchill, "a pessimist sees the difficulty in every opportunity while an optimist sees the opportunity in every difficulty".¹² Nelson Mandela also said that "it always seems impossible until it is done".¹³ Optimism is the faith that leads to achievement; nothing can be done without hope and confidence.¹⁴



¹²Winston Churchill Quotes. BrainyQuote.com. Retrieved November 21, 2019, from BrainyQuote.com Web site: https://www.brainyquote.com/quotes/winston_churchill_103739

¹³Nelson Mandela Quotes. BrainyQuote.com. Retrieved November 21, 2019, from BrainyQuote.com Web site: https://www.brainyquote.com/quotes/nelson_mandela_378967

¹⁴Helen Keller Quotes. BrainyQuote.com. Retrieved November 21, 2019, from BrainyQuote.com Web site: https://www.brainyquote.com/quotes/helen_keller_164579



How to keep your suit sharp

Culled from: Business Traveler magazine

Jake Allen is the founder of King and Allen, London-based tailors who work all over the UK. Here he offers tips on how to keep your suit looking smart during air travel.

Choose one made of a crease-resistant fabric: "Modern technology enables cloth merchants either to comb the yarns during manufacture or to add a twist to the yarn. Both give suits a natural spring, helping them to return to their original shape after creasing. A good example is Crispaire fabric from Holland and Sherry".



There is one clever way to fold your jacket without creasing it: "Turn one shoulder inside out, and slot it inside the opposing shoulder. The collar and lapel will create a nice fold. Finally, fold the whole suit in two. Wait until everyone has placed their bags in the overhead lockers and then slide your jacket on top".

Invest in a decent suit bag: "Gate 8 sells a cabin bag for suits called the Tri-fold Garment Mate. You can also use this as your carry-on bag since it has a laptop bag attached. Otherwise, you could carry your suit in a normal garment cover and, during security checks, roll it up and pack it into your carry-on bag. But take it out and hang it once you're on the plane".

Ask cabin crew if they can hang your suit for you on board: "Even in economy class, most aircraft have wardrobes that they reserve for bridal dresses. If it's not full of wedding dresses, quite often crew will hang your suit if you ask nicely".

There's an easy way to combat creases: "Turn the shower on as hot as possible. Close the door, fill the room with steam, and leave jacket and trousers on separate hangers in the bathroom for ten minutes. That will get rid of any creases".



In the world of golf

M

any of us know that football is the most popular sport in Nigeria. Nigerians are passionate about the sport and the football spirit is known to bring love and togetherness among people.

Viewing centres and many public places almost always have a football match showing on their screens. Have you ever tried exploring other sports like cricket or golf as an alternative or addition to football when relaxing? If not, here is an insight into the world of one of the most relaxing and enjoyable sports— golf.



In golf, the aim is to play 'a ball with a club from the teeing ground into the hole by a stroke or successive strokes'. The player that gets the ball in the hole with the least strokes wins. After the first shot called the drive, the player strikes the ball using the lay-up, approach, pitch, chip or putt depending on the range of the shot. The player sinks an ace when the drive from the tee area gets the ball into the hole.

The game is played on lush-green courses that add to the beauty and serenity of the sport. A standard golf course has 18 holes and unlike other sports, the field of play has no standard dimension. For a standard game of golf, each player is allowed to use up to 14 clubs, a set of balls, and a tee. The four majors - the US Open, the Open Championship (British Open), the Masters tournament and the PGA Championship are the most prestigious golf tournaments in the world, attracting top golfers and fans annually. Golfers also participate in tours like the European, Asian and PGA tour. Some of the most notable names in golf include Rory Mcilroy, Phil Mickelson, Jack Nicklaus and Tiger Woods.





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Golf in Nigeria

In Nigeria the popularity of golf has increased over the years as clubs like the Ikoyi and Ikeja golf clubs have promoted the sport. Competitions like the Lagos amateur open golf championship, the Nigeria Cup and the Nigeria Ladies Open golf championship are gaining increasing attention from golf enthusiasts in the country. On a global scale, Oche Andrew Odoh has been praised as Nigeria's Tiger Woods, being the only Nigerian in the global golf ranking.

Why not try something new—Golf?

Widely known as the gentleman's sport, golf helps players relax and exercise at the same time. Because of the precision and accuracy required, it helps to keep the brain active and improve vision. Best of all, exposure to injury is low and it is played in a calm atmosphere which allows us to enjoy the company of others.

When starting out, having the right equipment, a trainer and a regular practice routine would help you learn the techniques of the sport faster. The typical golfing attire includes a polo shirt, khakis and sneakers or golf shoes. Since you would be outdoors all through, a pair of sunglasses or cap is a good addition when it is sunny. Le Meridien Ibom golf resort, Ikoyi golf club, Lakowe Lakes golf and country estate have some of the best golf courses in Nigeria .



Top Resorts In Nigeria

Do you want to spice up this holiday and make it a memorable one? Why not spend it in a resort? You might be wondering what makes a resort special and different from the common hotels. Well, here is the answer; a resort unlike the hotel is a facility that provides amenities like swimming pools, gyms, recreational facilities, entertainment, etc.

It's no news that Nigerians prefer to spend their vacation at international resorts. Why go all the way there? When you can enjoy as much luxury and experience here in Nigeria resorts? Looking for a place to have an amazing and unique experience this holiday? Here are the top resorts in Nigeria:

Le Meridian Ibom Hotel & Golf Resort

The Ibom hotel and golf resort is situated in Uyo, Akwa Ibom and surrounded by rich palm forest and vegetation. It is known for its 18-hole golf course, tennis court, beautiful fauna, swimming pool, delicious local and intercontinental dishes. Here, you can explore the beauty of nature at the same time relax and have fun. If you are a lover of golf then, it is a perfect place to have a memorable golfing experience. This family friendly resort is a wonderful holiday destination for the young and old.



La Campagne Tropicana Beach And Resort

This is one of the best places to visit if you are looking for a perfect blend of cultural experience and fun. This resort provides the opportunity to explore the culture as well as other activities such as hiking, kayaking, hunting, horse riding, canoeing, ocean water fishing, aqua aerobics, beach volleyball and football.

It is known for its serene and refreshing environment, beautiful beach, nice accommodations and other mouth watering facilities including the spa, cardiovascular gym and its own 27-hole golf course.



You don't want to miss the opportunity of sitting at the ocean side and getting an excellent view of nature. The La Campagne Tropicana Beach and Resort is situated along the Lekki-Epe expressway, Lagos and it lies on the coast of the Atlantic Ocean. It's a place you would want to spend time with your family and friends this holiday.

Whispering Palm Resort

Just like the Ibom Resort and the La Campagne Tropicana Beach and Resort, the Whispering Palm resort has beaches, mini golf course, serene and refreshing environment. In addition to these, it has a zoo, museums, an art gallery and many more to make the experience an interesting and entertaining one. It is one of the oldest resorts in Nigeria and a nice place to relax and unwind the stress of the pre holiday season. Several activities like sightseeing, cycling, boat cruise, spa treatment and other sporting activities can be enjoyed in this resort.



The Whispering Palm Resort is situated close to the sea side with Palm trees swinging to the wind music at Badagry, Lagos State.

Obudu Mountain Resort

This resort, located on the Obudu plateau in Cross River state is well known for having Africa's longest cable ride that extends from the bottom of the mountain to the top of the resort as well as its relatively moderate weather for leisure seekers. While taking the cable ride, you'll have a great view of the mountain and hills. It is the place to experience nature at its best. Provisions are made for activities such as canopy walk, outdoor games, road trips and recreational activities. Not to forget the sumptuous local and international dishes available at the ranch.



This is the best period to visit the Obudu Mountain Resort as you get to explore the resort and have an unforgettable experience.



4 HOURS IN

TORONTO

Culled from: Business Traveller Magazine

Loblaws

Start outside Canada's largest supermarket chain, Loblaws, on Portland street and Queen Street west. Here, the developer has respected the local area by having shops at street level, echoing the smaller-scale retail on Queen Street West—the supermarket is on the upper floor and Winners fashion store on the next level up. Inside, despite being new-build, there's a slight industrial warehouse feel that fits with the general area. Before you turn west, look at the painting of a giant eye on a building further east on the south side of the street. The mural is by US artist Shepard Fairey, best known for his Hope poster of Barack Obama created during the 2008 US elections. The building used to house a popular night club called Tattoo.

Theatre Passe Muraille

Queen Street West was the baseline established by the Royal Engineers when they laid out the town of York (now Toronto) in 1783. Formerly Lot Street, it was renamed in the 1840s in honour of Queen Victoria. Despite being a heritage conservation area, it is an important east-west corridor with streetcars running along it. Cross the road and head north on Ryerson Avenue, past the new Workplace One, an example of the district's former factories and warehouses which are now loft apartments or workspaces. Check out Theatre Passe Muraille, located in the former Nasmith Bakery and Stables. One of the city's top independent theatres, in January it is showing *Suitcase/Adrenaline*, a production about the experiences of Syrian refugees.

Black Squirrels

Ryerson Avenue is a street of humbly constructed houses that shows the effect of original city planning, which stopped buildings away from the main streets from being higher than three storeys. It also has conservation park areas, where, season permitting (in winter they tend to hibernate), you might see distinctive black squirrels running along telephone wires and electricity cables. These are in fact called the Eastern Grey, but those with black fur dominate. Various explanations have been put forward for their colour, from the presence of black asphalt in roofs, meaning they are more camouflaged from hawks, to the fact that black fur provides more insulation in harsh winters. The mutants gene may also be down to greater levels of testosterone—the black squirrels are more successful at breeding than their brothers. You have to be aggressive to survive in the city.



Market 707

Head up through Alexandra Park, which was created from the gardens of a now demolished house and expanded in the 1960s as the city knocked down old properties and built new ones in the hope of regenerating what was a working class area. The communities themselves have formed local groups and engendered the sense of neighbourhood spirit that is tangible here. You'll see gardens in schools where pupils grow vegetables and herbs, while at Market 707 you can try a range of street food. Founded in 2010 by the Scadding Court Community Centre, who got the idea from a trip to Ghana to turn old shipping containers into vending stalls, it serves up international food (Japanese, Afghan, Thai, West Indian) as well as local specialities. It's located on Dundas Street, which was named after Henry Dundas, the first Viscount Melville, who never even visited Toronto.

Kensington Market

Head north along Denison Avenue and you'll enter the Kensington Market area, home to shops and apartments, through Bellevue Square Park—named after a mansion once here that was owned by the influential Denison family. Characterised by Victorian-era houses, this area has been multicultural for well over a century, settled by the English then, in turn Russian and Polish Jewish communities, and waves of new immigrants from Italy, the Caribbean, Latin America and Asia. Currently the district faces a challenge from Airbnb, hence the signs about the area being "more than a one night stand". It's a great place for sampling a range of cuisines inexpensively, (try Rasta Pasta for Jamaican-Italian fusion or Nu Bugel for Montréal-style bagels with smoked trout) and buying everything from tourist mementos to local cheese. You can also legally buy marijuana in the city from registered outlets, and smoke it in lounges such as Hotbox Café (which missed out on a licence to sell it as these were awarded by lottery).

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