



RELAXNOMIKS

AUGUST 19, 2020

EVERYONE FEELS THE RAIN



A NOTE FROM THE PUBLISHER

Dear Subscriber,

Welcome to the latest edition of the Relaxnomiks.

“Unprecedented” is a word we’ve heard many times in the past seven months as the COVID-19 pandemic continues to douse hopes of a quick global economic recovery and a smooth transition into 2021. The virus and its impact have changed some things permanently. Rational economic agents are feeling the pinch – negative and slow economic growth are squeezing the aviation sector and negating holiday and vacation dreams.

Just when we thought the recovery in the price of crude oil is becoming sustainable (\$45pb), we had to deal with the closure of the 3rd mainland bridge and increasing covid-19 cases (49,985). However, the resumption of domestic and international flights, reopening of schools, restaurants and embassies is giving a semblance that we are returning to normal. But don’t get carried away, this is going to be a long and drawn-out process.

In these difficult times, we at FDC believe that Relaxnomiks could be of help to detoxify and take your mind off it all.

While we know that washing our hands and sanitizing goes a long way in reducing the risk of contracting the virus, you can also cleanse your worries by focusing on your inner being. Yoga, even though not commonly practiced in Nigeria, is one powerful tool that can take you a step closer to inner peace and you will find this as you read along.

So settle down, turn on Netflix for your kids while you enjoy our carefully selected articles ranging from the teaching tools to help your children, staying away from cyber-attacks while working from home to skincare essentials and the new normal for Nigerian weddings.

You don’t want to miss this edition.

Enjoy your read!



BISMARCK J. REWANE

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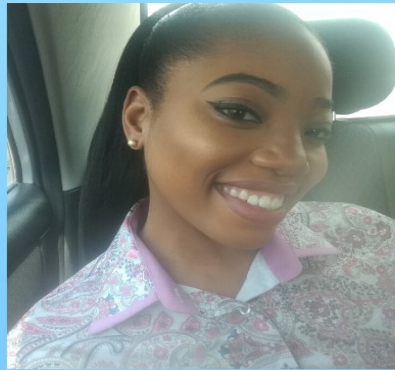
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THE A-TEAM!!!



Health & Wellbeing



COVID-19: YOGA TO THE RESCUE

The restricted travel, panic over the risk of infection and continuous flow of negative news due to the pandemic are all adding to growing anxiety. Being confined to our homes can be mentally challenging. Besides staying connected to family and friends, and maintaining a healthy lifestyle, there is also one other thing that can help keep anxiety and mental health in check - yoga. Yoga is not widely practiced in Nigeria but it has been known to be beneficial since ages, and not just for weight loss, but also to keep the mind calm.

A mind running with negative thoughts over the uncertain future, often results in sleepless nights which causes day-time fatigue.

Why yoga?

Anxiety or stress usually triggers the sympathetic nervous system which will have manifestations such as increased blood pressure, tensed muscles, lack of concentration and faster breathing, which yoga helps to calm that down. Yoga is a great tool as the stretching poses help to reduce tension in muscles and joints, and this can, in turn, help relax the sympathetic system.



EATING HEALTHY DESPITE TIGHT SCHEDULES

Have you ever heard the quote “an ounce of prevention is better than a pound of cure?” It is by Benjamin Franklin, and has been shortened into the more popular saying “prevention is better than cure”. As the COVID-19 lockdown measures are being relaxed, we need to find ways to stay healthy as our schedules fill up again. One such way is to prep your meals ahead of time so that you don’t have to spend a lot of time cooking every day. Another great solution is SMOOTHIES! Incorporating fruits and vegetables into our daily diet has been reported to be one of the most effective ways to boost the immune system and keep the body healthy. Interestingly, you can prepare your smoothies ahead of time so that you don’t need to peel mangoes or cucumbers every day.

What do you need?

- ⇒ Freezer/fridge
- ⇒ Pack of freezer bags
- ⇒ Assorted fruits
- ⇒ Nuts and seeds
- ⇒ Knife
- ⇒ Chopping board
- ⇒ Vegetables (optional; spinach, broccoli or any vegetable of your choosing)
- ⇒ List of smoothie recipes you’d like to make



Steps

- ⇒ Rinse the fruits thoroughly with water. You can add a pinch of salt to the water if you are going to have the smoothie right away.
- ⇒ Peel and chop each fruit into separate covered bowls.
- ⇒ Separate the vegetables from their stalks and rinse properly (at least twice). You may also add a pinch of salt to the water before rinsing the second time.
- ⇒ Now you are ready to pack your fruits into the freezer bags depending on the quantity of fruit you have, the different smoothie recipes you intend to make and which recipe you want to have on a particular day of the week.
- ⇒ Label freezer bags according to the fruits or recipe you want to put in each bag.
- ⇒ Put the desired fruit into the first freezer bag, followed by the nuts and desired vegetables
- ⇒ Repeat the step above for the remaining labelled freezer bags.
- ⇒ Once the bags are filled, press the air out of each one and seal them.
- ⇒ Put the fruit-filled bags into the freezer to freeze ready for consumption.



Your smoothie is ready to prepare. Choose a fruit-filled freezer bag, pour the contents into your blender, add some yoghurt/milk or better still, just water and blend. Your smoothie is ready to eat.

PS: Keeping the fruits in the freezer will help them last longer. You can only use frozen fruits for smoothies. Fruits kept in the fridge are still edible in case you don't want a smoothie that day.



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SLEEPING POSITIONS, BENEFITS AND YOUR PERSONALITY



We all have that favorite sleep position that takes us to dreamland after that sumptuous dinner and a long day of work. But do you know that your sleeping position says something about your personality, has some health benefits and to an extent influences your dreams?

Science and REM sleep

There is an increasing need in the world of science to understand what happens with our brains in our sleep state, how it affects our day and largely our behavior. To start with, there is a deep sleep state called Rapid Eye Movement (REM) sleep. REM sleep is a unique stage of sleep that is common in mammals and birds. During this phase, your eyes move very quickly, you have intense dreams and your brain activity surges. REM sleep kindles areas of your brain that are vital in learning and recalling memories. In this phase, your brain exercises neural connections that are crucial to mental health and your overall well-being.

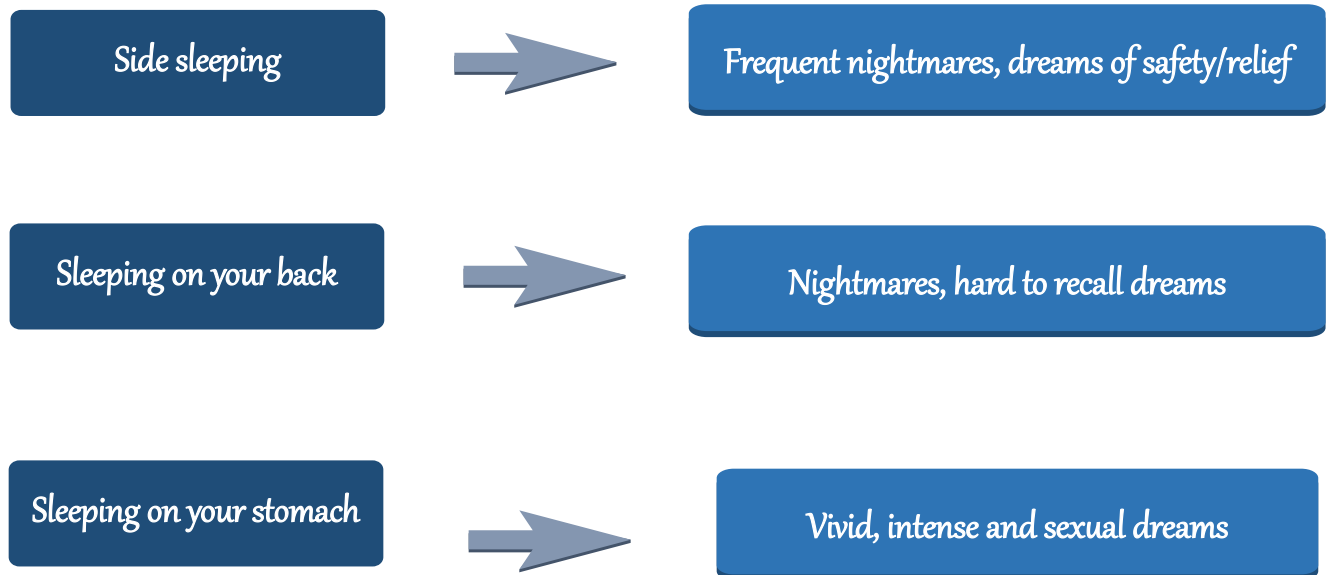
Sleep positions, health and personality

What benefits does your sleep position provide and what does it say about you?

- * **Side sleeping** is common. Sleeping on the left side aids digestion, reduces acid reflux and constipation. Side sleeping is tied to being relaxed and open-minded. Most side sleepers are creative and well educated. Generally, side sleepers are trusting, sometimes gullible and rigid thinkers. They are tough on themselves and others. They are a very curious and suspicious bunch.

- * **Sleeping on your back** is extremely helpful for menstrual cramps and back pain. People who enjoy this position are likely self-confident, stubborn and have high expectations of others and possibly themselves. Some are reserved, relaxed and open-minded. Back sleepers have influence or are working towards it.
- * **Fetal position** is a restful position for adults who like to sleep like babies. They probably would love to return to the womb when they are asleep. People who sleep like this could be very sensitive, shy and anxious. They also desire comfort and warmth. Fetal sleepers tend to overthink; they are also organized and very meticulous.
- * **Sleeping on your stomach** helps reduce snoring and sleep apnea. This position is very convenient for mattress huggers. People who sleep in this position are often very defensive and sensitive to criticism. They are high on perfectionism and tend to feel overwhelmed often.

Sleep positions and dream types





STAYING HEALTHY WITHOUT JOINING THE GYM

St is a fact that our daily activities have been disrupted by the measures put in place to combat the virus. Due to this, it can be very difficult to keep up with our exercise routine and our morning or evening visit to the gym. Exercise is very important, as it will help to keep up our fitness level and ease depression while working from home. However, there are effective ways to keep a healthy shape without going through the stress of visiting a gym. Here are some tips that could help.

Take a walk

Walking is an underestimated exercise, which is healthy for both your mind and body. In fact, there is a rule of thumb that for a 180-pound person, 100 calories are burned per mile while for a 120 pound person, 65 calories are burned. Generally, the number of calories burned is highly dependent on weight and walking speed. In addition, walking for at least 30 minutes in a day and five days a week can help lower the risk for coronary heart disease by about 19%. Walking can also help ease joint pain, improve one's mood and increase cardiovascular fitness.

Eat healthy meals

Limit the consumption of white foods such as flour, sugar, white rice and white bread. On the other hand, food such as brown rice, vegetables, brown bread and whole grains, poultry, fish and other protein foods should be added to our diet.

Also, we should avoid skipping meals and eat moderately. This will help in weight loss as well as minimize the occurrence of chronic diseases such as heart disease and diabetes.

Sleep well and minimize stress

When it comes to healthy living, people mostly neglect sleep and stress. Yet, they have a significant impact on appetite and weight. Insufficient sleep may disrupt appetite-regulating hormones, leptin and ghrelin. Furthermore, another hormone becomes elevated when the body is exposed to stress. Fluctuation in these hormones will raise hunger level and the desire for unhealthy foods, which will in turn result in increase in calories intake. However, getting sufficient sleep and minimising stress level will help reduce the risk of diseases such as type 2 diabetes and obesity.

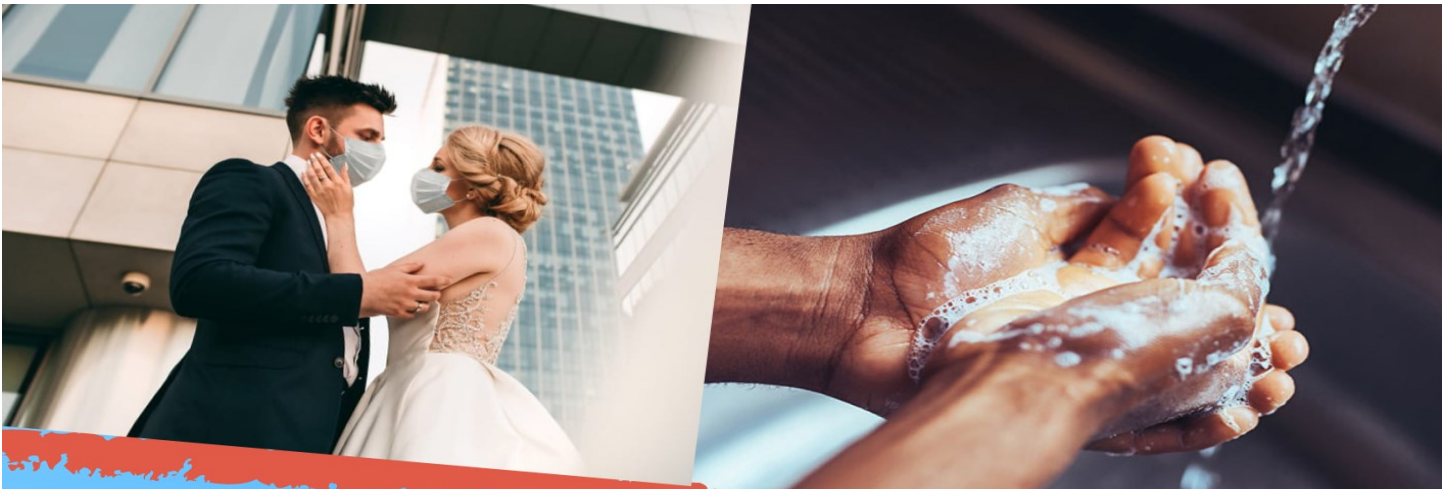
Stay hydrated at all times

People don't often realise how important drinking water is as well as how beneficial it is to both physical and mental well-being. It is recommended that we should be drinking at least 2 litres of water daily as it keeps the body hydrated and helps in the functioning of the body. Water poses benefits such as aiding digestion, keeping the skin healthy, regulating body temperature and positively impacting the cognitive functioning of the brain.



Exercise at home using online workout videos

There are a lot of free workout videos on the internet that can form our exercise plans at home at our own convenience and lower cost compared to visiting a gym. This adds flexibility to our keeping fit routine as they can be done anywhere and at any time. Furthermore, mini exercise kits can be procured to help in the home workout sessions. This can help strengthen the bones and muscles, lower the risk of heart disease, help control weight and improve mental health.



The New Normal



Is This the Year You Finally Stop Swiping Your Credit Card?

In a world where social distancing is the norm, technology that lets you pay in a store without touching the credit-card reader seems a no-brainer. But the burgeoning industry of so-called “contactless” payments is still feeling its way.

Even as overall consumer spending volumes plunged over the course of this year, shares in companies such as Visa, Mastercard, PayPal and Square have not. Instead, investors are betting that digital payments will emerge from the pandemic stronger than ever.

Partly that is fueled by a surge in e-commerce spending, as people avoid physical shopping. But even when shoppers return to stores, many anticipate that far fewer payments will be made in cash, or even by swiping or inserting a card in a machine—and much more by tapping or waving cards or mobile devices at a terminal, with no need for any touching.

Contactless payments have long been a laggard in the U.S., even as they have grown to a majority of face-to-face transactions in some countries. Tap-to-pay tends to be a faster alternative to chip-insertion cards. Still, in the U.S. likely less than 5% of in-person transactions were via contactless methods at the outset of this year, according to Bernstein estimates.

That’s been a drag on tech companies that have sought to gain a foothold in payments through their devices. Apple Inc. tried to jump-start contactless in late 2014 by launching Apple Pay with iPhones. More than five years later, Apple Pay likely accounted for less than 5% of in-person and online card transactions pre-pandemic, according to Bernstein estimates. Analysts surveyed by Visible Alpha estimate that

Apple Pay generated just under \$1 billion in revenue for the company in its most recent fiscal year, less than 3% of its total service revenue.

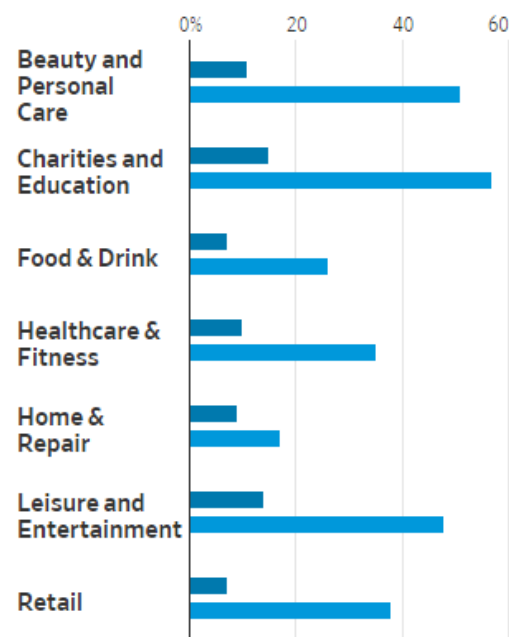
Now the pandemic has accelerated contactless usage, including in the U.S. Visa and Mastercard reported 40% year-over-year global growth for tap-to-pay or contactless transactions in the first three months of this year. PSCU, a U.S. credit-union service organization for payments, reported that over 12% of in-person transactions on contactless-enabled debit cards were by tap in late July and early August, up from about 8% in mid-January.

But there remain roadblocks. Only around one third of U.S. debit cards will have near-field communication, or NFC, technology needed to tap by the end of year, according to a recent forecast by consulting firm Oliver Wyman. It also notes that some contactless transactions aren’t entirely touch-free, because some merchants’ terminals may also prompt keypad touches or signatures.

Keep Your Money

Percentage of Square sellers effectively cashless by category, by date

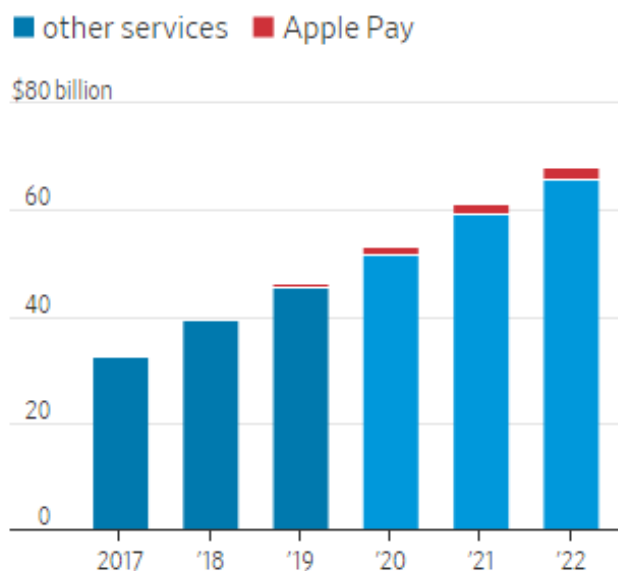
■ 3/1/2020 ■ 4/23/2020



There’s even a new wrinkle: Masks. The latest smartphones have moved from fingerprint identification to face scanning to make a payment, which doesn’t work as well with masks. New York’s Metropolitan Transportation Authority—which was rolling out more contactless turnstiles just as the pandemic decimated ridership—reportedly sent a letter to Apple earlier this week seeking help to prevent riders from pulling down their masks to pay with phones. A recent software update from Apple was designed to ease this problem.

Paying Up

Apple’s service revenue per fiscal year ended September *



* Fiscal years 2020-22 are projections
Source: FactSet; Visible Alpha

Still, investors’ enthusiasm for any momentum is justified. Cash’s stronghold tends to be small-dollar, in-person payments, where contactless technology is also typically used. Networks such as Visa, Mastercard, American Express and Discover win any time a card is used, whether tapped, swiped or in a digital wallet. “They don’t care if it’s telepathy, they just care that it’s not cash,” says Autonomous Research analyst Craig Maurer.

But how people tap matters for players such as Apple, PayPal, Alphabet Inc.’s Google and Samsung Electronics. Each offers a digital wallet that stores cards and other payment types for paying online or in stores.

PayPal is using QR codes to help it seize the moment. Those barcode-like scrambles, which are scanned via a camera or reader rather than tapped, may not be as familiar for paying in the U.S. as they are in China. But they also allow a non-device maker like PayPal to quickly deploy in-store and can work with any smartphone. Merchants as small as a lemonade stand can now print out a code and

accept PayPal.

Apple is a device maker. It even reportedly recently acquired a company, Mobeewave, that turns phones into tap card readers to allow them to accept payments. But Apple’s integration has also sparked a probe by the European Union into whether it inhibits competition by only allowing its own apps to use iPhones’ NFC.

A long menu of contactless options—many merchants have their own store-payment apps too—can also sometimes confuse consumers. Cash and traditional cards have the advantage of near-universality. Wallet providers are investing in a bevy of other features, including banking services, as incentives to pay with apps.

At the same time, many retailers are trying to phase out checkout counters altogether, such as by expanding pickup. In addition to digital payments companies, investors have also bet heavily on firms that enable virtual storefronts such as Shopify, whose shares are up over 150% this year.

The pandemic has been a petri dish for payments. It is just not clear yet who will win most from the experiment.



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PLEASE STAY SAFE

Coronavirus pandemic: Where can you travel this Season?



Countries where the coronavirus pandemic appears to have eased are gradually opening up their borders — but the picture remains inconsistent and subject to change. The EU is still wrangling over how much to ease a ban on travel from outside the bloc from July 1, with the likelihood that only a small number of countries where the disease is well under control will be given the green light. Here, the Financial Times breaks down who can travel where as the northern hemisphere summer and European holiday season approach their peaks. The situation is changing all the time, so it is recommended to check an official source for the latest information before making travel plans.

The EU

EU ambassadors reached a provisional deal late on Friday to exempt 15 countries from the existing blanket entry ban on residents of countries that are not in the bloc or Europe's passport-free Schengen common travel area. The favoured states have been picked because of their apparent relative success in managing coronavirus. Fourteen of the nations — subject to EU member-state confirmation by 18.00 Brussels time on Saturday — are Algeria, Australia, Canada, Georgia, Japan, Montenegro, Morocco, New Zealand, Rwanda, Serbia, South Korea, Thailand, Tunisia and Uruguay.

The 15th, China, would be covered only if it agrees a reciprocal arrangement with EU countries. The UK has not been subject to any EU entry ban even though it quit the bloc in January, because it is still covered by EU free-movement rules until the end of the Brexit transition period in December.

The UK and Ireland

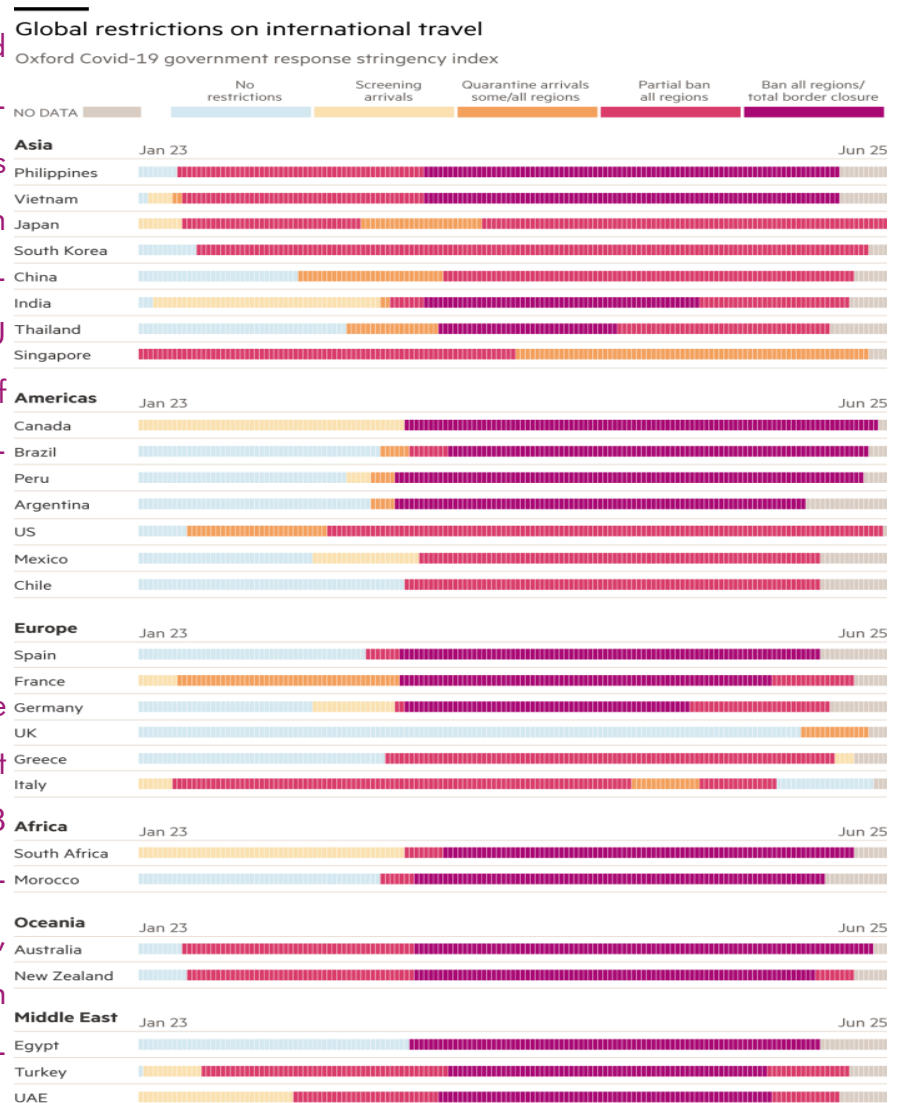
UK Border Force agents check the passports of passengers arriving at Gatwick airport, London, on May 28

© Oli Scarff/Getty The UK's most contentious decision is the requirement, introduced this month, for all foreign arrivals to spend two weeks in self-isolation, even though many visitors will be arriving from places with lower

infection rates. London has been trying to create "air bridges" between countries that are popular holiday destinations to waive the quarantine requirement in both directions. The UK government said it would publish a list of "low-risk countries" whose citizens would be able to enter Britain without being required to self-isolate. UK border control decisions have had a knock-on impact on Ireland, which remains an EU member, because of the bilateral Common Travel Area agreements for a light-touch border between the two countries.

Turkey

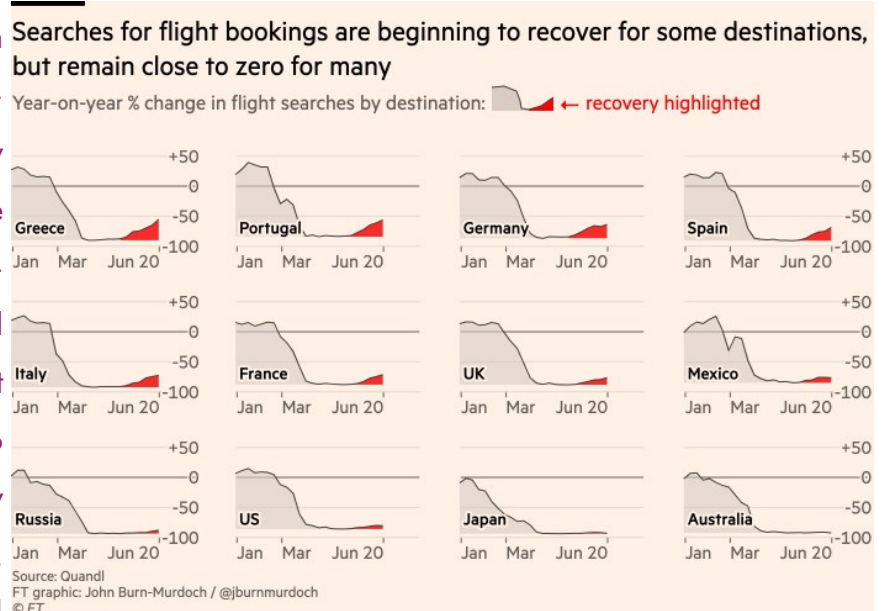
Turkey, which resumed international flights this month, is desperate to lure back tourists who are vital to its \$750bn economy. It has yet to strike agreements for "travel corridors" that would allow visitors from key countries such as Germany and the UK to avoid a quarantine period when arriving in Turkey and returning home.



Graphic: Max Harlow, Caroline Nevitt and Aleksandra Wisniewska
Source: Blavatnik School of Government, University of Oxford. Data for the most recent seven days may not yet reflect government response changes implemented during that period
© FT

Asia

Japan has barred travel from more than 100 nations, including many in Europe. It also prohibits foreign residents of Japan from re-entering if they have visited any of the countries on the list during their travels, although nationals are allowed to come back and observe quarantine. Popular tourist destinations in Asia that appear to have controlled coronavirus relatively well have retained tough restrictions. Thailand has maintained a ban on all but a handful of inbound international flights. Vietnam still prohibits the entry of almost all foreign nationals.



The US

Washington has banned most travel from the 26 countries in the European Schengen area, the UK and Ireland, as well as Brazil, China and Iran. But in many of those nations the virus appears to be spreading less ferociously than in the US itself.

Latin America

Brazil and Mexico have been hit hard by the virus and have border restrictions in place. Argentina and Colombia have closed airports to all normal passenger traffic, while Lima airport in Peru is shut to all passengers. The countries which have had most success controlling the virus so far are Uruguay, Cuba and Costa Rica. The Americas Society-Council of the Americas has a detailed summary of country-by-country restrictions [here](#).



Weddings! Weddings!! Weddings!!!

It has been a rough few months for Lagosians and not just because of the COVID-19 outbreak. Before lockdown restrictions and social distancing guidelines were a thing, Saturdays in the metropolitan city meant only one thing, weddings! Since the outbreak, Saturday afternoons have become quiet in the city. Church aisles are almost empty and event halls are no longer overflowing with guests into the wee hours of the night.

Trust Nigerians to refuse to stay down and unlock new levels to 'Owambe Saturdays'. As the saying goes, *'You can't keep a good man down'*. Party lovers are rolling with the punches and still managing to infuse the Nigerian factor to virtual weddings. What does the new normal look like for Nigerian weddings and how is it any different from what we've been accustomed to?

Event halls: Anyone that has hosted a Nigerian wedding will tell you that an event hall can account for as much as 60% - 80% of your wedding budget. Whether on the island or mainland, halls cost a fortune. Getting married this season means you save money on this item. These days, your wedding hall is simply the virtual platform you choose to host your guests: Zoom, Skype, Google Meet, and Microsoft Teams etc.

IVs: Before COVID-19, your wedding was elitist if your invitation card had the inscription: 'strictly by IV'. Warding off uninvited guests came with the extra costs of printing access cards and hiring security guards. Today, the invitation your wedding guests need is a link to join the virtual party. If you want to maintain your elite status, all you have to do is make sure you password your meeting, set up a virtual waiting room and lock your meeting.



Food and drinks: Have you been to a Nigerian wedding without jollof rice, small chops and/or alcohol? If yes, we are sorry to be the one to break this to you: it was not a Nigerian wedding you attended. Food and drinks are an essential part of a typical wedding in Nigeria. It is no wonder people spend an arm and a leg making sure that the food never runs out and is to the right taste for their guests. The absence of party jollof rice after a virtual wedding has been a hard pill to chew for many Nigerians. But wait! New level unlocked! Word on the street is that wedding hosts now organize takeout meals to be delivered to their guests after the wedding. Hosts will incur extra costs but certainly not as much as the cost of catering to an average of 800 -1,000 guests.

Asoebi (uniform dress worn for special occasions): Depending on how frequently you attend Nigerian weddings, chances are that your wardrobe is full of asoebi and you have put an embargo on purchasing new ones. You will expect that with the advent of virtual weddings, asoebi will bore a smaller hole in your pocket. Maybe, but it is not because asoebi has gone extinct. In fact, you still might need to organize a uniform outfit for your under-100 guests if you are planning a virtual wedding anytime soon.



DJs/Entertainment: Do you know why there is no party like a Lagos party? It's because the jams and vibes buzzing through the loudspeakers provide premium entertainment. For the new normal, a close friend/relative of the couple is often asked to DJ and has a harder job of keeping guests entertained despite the distance.



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The Economics of Working Remotely

Culled from The Wall Street Journal

As the pandemic leads more companies to embrace remote workers, new jobs data explores how a farther-flung workforce expands opportunity.

The pandemic has been a grand global experiment in the costs and benefits of a remote workforce. But long before the coronavirus hit, many people worked from outside offices. A new report that looks at pre-pandemic remote-work data found that allowing off-site work could be a way to direct wealth away from the 15 most expensive U.S. metros, where jobs and opportunity have been concentrated in recent years.

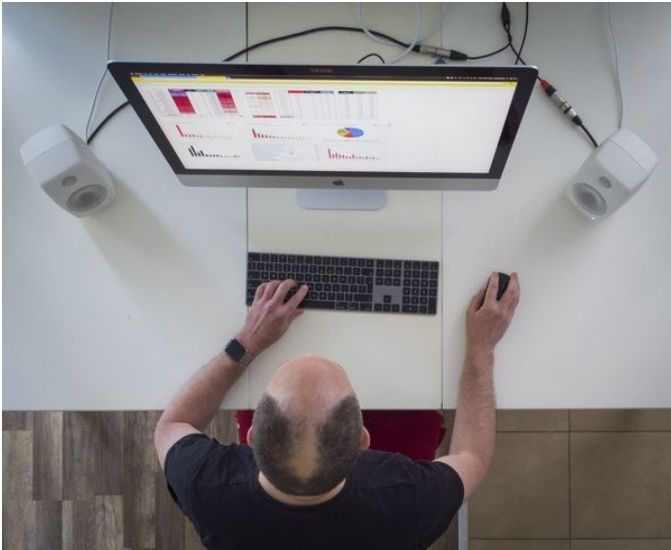
The report by Upwork, an online platform that connects businesses and freelancers, found that while about half of spending came from businesses based in the top 15 metros in 2018, a much larger 72% of earnings went to workers located outside the 15 metro areas, meaning a significant share of

the spending was flowing from larger cities to workers in smaller ones. Upwork is not exactly a neutral party, and the new report's stated purpose is to highlight the economic benefits of remote work. The data nonetheless offers potentially important insights at a time when both small cities and workers are in even greater need of an economic boost than they were prior to the pandemic.

While some reports of an impending urban exodus have probably been overstated, the disparate economic conditions between smaller and larger cities are real. Smaller cities have had a harder time recovering from downturns, and they are disproportionately affected by trends of globalization like foreign trade

and automation. According to a Brookings Institution study published in 2017, private employment grew nearly twice as fast in bigger areas as it did in smaller ones between 2009 and 2015. The full economic toll of the coronavirus has yet to be felt, but the situation for small cities is undoubtedly dire: Only 36 cities met the 500,000 population threshold to qualify for federal CARES Act money.

"What that shows is the potential for remote work to spread economic opportunity throughout the country," said Adam Ozimek, Upwork's chief economist and the author of the report. "Opportunity has been clustered in a handful of places in this country, and those places are really expensive."



The analysis also found that workers in those more expensive metros make substantially more money: Skilled professionals in the 15 most expensive metros made on average more than 40% more than those in the same occupations in smaller cities. The average marketing worker in one of the top 15 cities, for example, makes an hourly wage of \$46.63. Outside of those 15 metros, the average marketer makes \$31.10 an hour.

Despite that sizable difference, freelancers in smaller cities contracted by Upwork clients in the 15 most expensive metros made more than their local peers, according to a comparison with Bureau of Labor Statistics data. If a company based in San Francisco were to contract an accountant in, say, Cleveland, that accountant would make on average roughly 19% more than the average worker in Cleveland as a whole, according to the report. This means firms in bigger cities could be a significant source of investment to smaller metro areas. One notable limitation of the Upwork data is

that it looks only at self-employed individuals, whose compensation is not directly comparable to full-time employees who work remotely.

In another recent paper, Ozimek conducted surveys of hiring managers to gauge their reactions to remote work during coronavirus and found that 32% saw an increase in productivity among their workers during Covid-19 shutdowns, compared with about 23% who saw a decline. Other companies have likewise reported high productivity during coronavirus, but some including Microsoft Corp. have worried that productivity would go down over time. And in other surveys, some workers and employers have said an ideal arrangement would be part-time remote, which means workers might still have to live near an office.

Still, several major tech companies including Twitter Inc. and Facebook Inc. have already committed to continued remote work, citing benefits like a more diverse hiring pool and reduced office space demands. Many executives have begun to calculate how much money they could save by sizing down office space in big cities; about one in four financial and professional-services companies in New York City are planning to trim their footprints by at least 20%, a recent study by the Partnership for New York City found. Meanwhile, several mid-sized cities have recently expanded incentive programs to attract remote workers looking to relocate.

“There was a bias among some people regarding what kinds of jobs could be done remotely,” said Prithwiraj Choudhury, a Harvard Business School professor who studies work-



Upwork analysis doesn't report pay data for relocating workers, but it does consider the material benefits for workers who move to less expensive areas. Even with pay cuts, “workers can end up

from-anywhere practices. “The paradigm that only some jobs could be done remotely has been broken.”

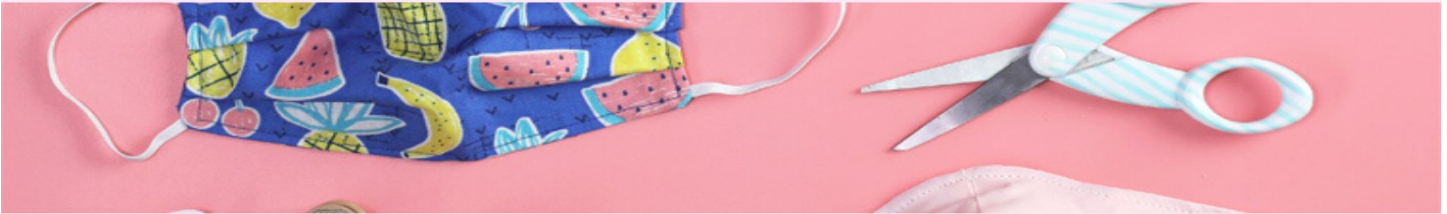
Of course, there are still millions of jobs in the U.S. alone that cannot be done remotely, particularly among essential and low-wage workers. An April analysis by the National Bureau of Economic Research found that 40% of jobs could be done remotely. And expanded opportunities to work remotely could have the side effect of exacerbating inequality.

Still, the shift in the remote-work mindset is particularly significant for opportunity in the tech industry, where the concentration of job opportunities has been extreme and redistributing those jobs elsewhere could drive down housing costs in the most expensive metros. In announcing Facebook's remote-work policy, Mark Zuckerberg said his company could save money by paying employees based on their cost of living, a policy that could reduce the salary benefits to remote workers in less expensive cities. The

considerably better off thanks to the lower cost of living,” the report said. The average skilled professional in the San Jose metro area, for example, makes \$46.23 an hour, but the median home value there is more than \$1.2 million. According to the report, a typical home there is more than 1,100% of the average skilled worker's annual salary, far more than the U.S. average of about 340% of a “remote-capable” person's annual income. Even if a person took a significant pay cut by moving out of the city, they might have more discretionary income in the end.

“If you look at an employer in a high-cost place and a worker in a low-cost place, there's this huge chunk of benefits up for grabs between the two of them,” Ozimek said. “A lot of firms just had to be forced to try it.”

DIY



FACEMASKS

One message that resonates through the COVID-19 pandemic experience across the world is the need to take personal responsibility for our health. Self-protection has never been more important and one of the recommended personal safety measures is wearing a facemask. However, there is the challenge of facemasks being so scarce and expensive these days. One solution is to make your own. Here are some simple steps to make your face mask in the comfort of your home without a sewing machine.

TYPE 1

Basic materials

- ◆ Handkerchief
- ◆ Two rubber bands
- ◆ Ironing (You can use a table, stool or anything that can serve as an ironing board.)

Steps

- ◆ Disinfect the handkerchief by washing it using hot water. Rinse thoroughly and leave it to dry.
- ◆ Place the dry handkerchief on the ironing board and iron out all rough edges.
- ◆ Fold the handkerchief into two halves and iron.
- ◆ Fold the handkerchief again from the tip to the middle of the initial fold.
- ◆ Pass the two rubber bands through both ends of the folded handkerchief - one on the right side and the other on the left side.
- ◆ Fold both sides of the handkerchief to join in the middle.
- ◆ Place the part of the handkerchief where the right and left ends join at the middle on your face and draw the rubber band on both ends across your ears.



Bravo! Your first DIY face mask is ready for use. You may decide to repeat the process for about five handkerchiefs that can serve you for five working days. That way, you are covered for the week and you can wash them on weekends and prepare for another week.

PS: You can achieve this facemask with any piece of fabric cut into the same measurement as a handkerchief and follow the steps outlined above .

TYPE 2

Do you have an old t-shirt you are willing to convert into facemasks? Or rather, a long sleeve t-shirt that you can cut off the sleeves? Then this next facemask DIY is for you.

- ◆ Basic materials
- ◆ T-shirt
- ◆ Scissors
- ◆ Measuring tape or ruler
- ◆ Ironing board



Steps

- ◆ Cut off the sleeves of the t-shirt. (You can leave some part of the sleeve to make the t-shirt a short sleeve shirt instead of an armless shirt.)
- ◆ Measure eight inches from the bottom of the shirt and cut the piece off with scissors.
- ◆ Trim off the thickly sewn part of the t-shirt, divide it into equal halves and tie them together on one end. This will form the strap of your facemask.
- ◆ Set the t-shirt aside and place the piece you removed from it on the ironing board.
- ◆ Fold in two inches each from the top and bottom of the piece and iron it.
- ◆ Place the strap created in step 3 on the folded piece with the knotted part above and the loose parts below.
- ◆ Fold the two sides of the piece across the strap. The right side and the left side will meet at the middle to form a facemask.
- ◆ Pass the knotted side of the strap over your head and place the facemask on your face. Then tie the loose part of the strap behind your neck.



What's in my bag??



The Covid-19 Edition

Six months ago, your checklist before leaving the house included items such as mobile phone, keys, wallet and ATM. Today, that checklist has been significantly altered by the pandemic. You are most likely checking your handbag to confirm that you did not forget your hand sanitizer, facemask or some other item that keeps the virus away. We have put together a list of things not to forget in this season as we keep safe and protect ourselves from the virus:

⇒ **Face Mask:** This might easily be the most important item not to forget anytime you step out of your house. A face covering has been recommended and even mandated by several governments due to the role respiratory droplets play in the spread of COVID-19. A face mask is particularly important in settings where people are in close contact or social distancing is difficult to maintain.



⇒ **Hand Sanitizer:** This comes in handy when you don't have access to water and soap to wash your hands. The Centers for Disease Control and Prevention (CDC) recommends a sanitizer with at least 60% alcohol.



⇒ **Disinfecting spray:** Research shows that Coronavirus can live on surfaces from hours to days. A disinfecting spray will help to clean and disinfect surfaces like door handles, car handles, table tops etc.



⇒ **Hand Cream:** All that hand washing is bound to leave your palms dry and ashy. A mini or midi size hand cream is useful to keep your hands hydrated throughout the day.



⇒ **Vitamins:** Washing your hands, wearing a face mask and disinfecting surfaces are great but one more thing to do to stay safe is to boost our immune system. A functioning immune system is a defence mechanism that fights intruding germs and viruses. To boost your immunity, experts often recommend vitamins including Vitamin C and Vitamin D. Thankfully, they can easily fit in your purse and can be taken anytime of the day.



REMEMBER **STAY SAFE** ✓

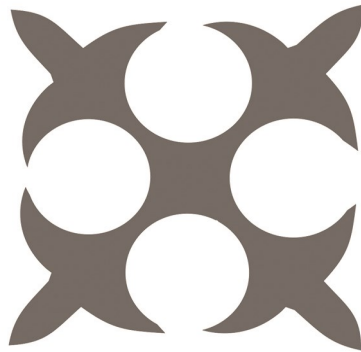
Stay HOME if you're feeling sick

wash your hands!

DON'T TOUCH YOUR FACE!

Go see a doctor.

A collection of six cartoon illustrations for health and safety tips: a woman wrapped in a blue blanket holding a mug, a woman wearing a white face mask, a woman washing her hands with soap, a woman covering her face with her hands, a woman looking thoughtful, and a woman with her hands on her hips.



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YOU ARE NOW YOUR CHILD'S TEACHER



With schools on lockdown, parenting has taken a new phase as children are out of school but must keep on learning. The lockdown is a reminder to parents to own the literacy of their children. According to the popular quote by **Ernest Istook**, “Education begins at home and I applaud the parents who recognize that they - not someone else- must take responsibility to ensure that their children are well educated”. Combining your regular business with this new task can be really challenging but here are some helpful apps that can make the journey a better ride.

◇ **ABCmouse Language Arts** - This app will help enhance your kid’s literacy skills in an interactive and fun filled way. The app will guide your kid through reading comprehension, grammar, writing using animated storyline -based videos quizzes, and activities. You can track your child’s learning rate through a virtual map provided on the app. ABCmouse has a provision of a one-month free trial upon subscription.

◇ **Epic** – Epic is a kid’s digital library app that has more than 35,000 e-books for children. The app’s read to me feature will make it easier for your child to learn better and make the learning process more engaging. This will help to improve your kid’s reading and proper pronunciation of words. Epic also has a one-month free trial with a monthly subscription of \$8 afterwards.

◇ **Math & Logic** – This app is great for your kid's analytical and problem-solving development. The use of games, animations and puzzles will make the learning process interesting for your kid. Math & Logic is programmed to automatically adapt new exercises based on your child's level of performance in previous attempts. This way the app promotes mastery in learning.

◇ **Khan Academy Kids** – This app has the combination of both literary and analytical education using adorable animal characters. Khan Academy's adaptive features will enhance a personalized experience for your kids and allow each child to learn at their own pace. The app has a robust curriculum featuring reading and literacy, language, logic, emotional and physical development.

◇ **Crayola Color, Draw & Sing**- This app allows your kids choose a song to listen to while they work such that their drawing activities unlocks a new instrument or feature in that track. This will keep your ward pretty engaged and a beautiful artist in no time.

9ija Kids: This app is designed to teach your kids the history and culture of Nigeria along with other educational materials like Maths, English, moral values etc. 9ija kids engages your kids using games and songs, which makes learning fun. The app contains over 150 games, each with a different theme, keeping it all new and exciting to learn.





Lifestyle



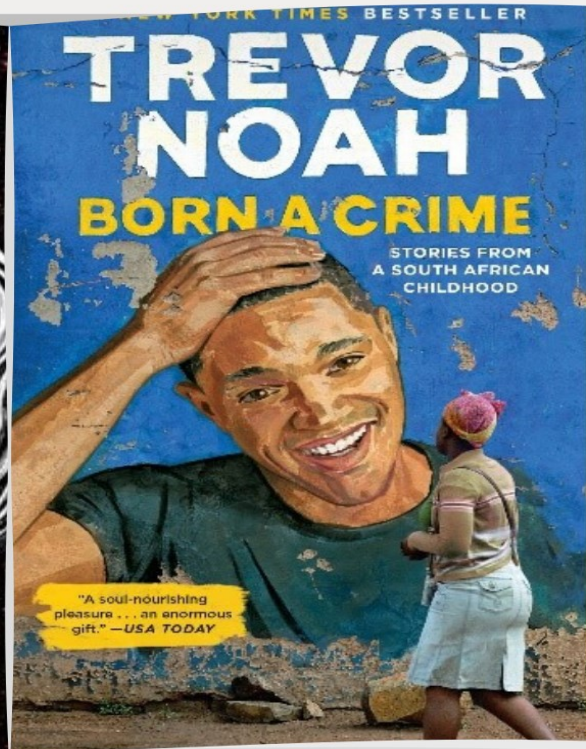
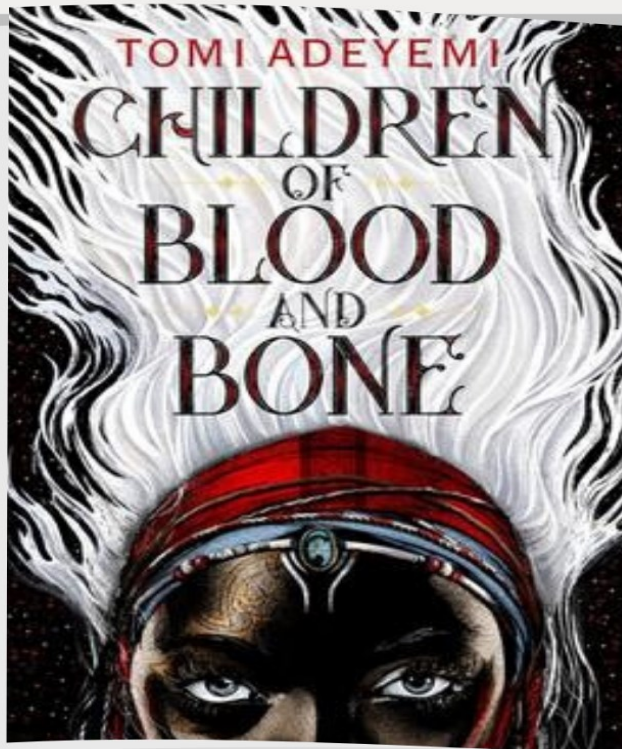
Books to keep you busy



"Reading is essential for those who seek to rise above the ordinary." – Jim Rohn

One way to relax is to read a good book. You can take options from different genres – thriller, fantasy, fiction, comedy, inspirational – just remember that the goal is to liberate your mind, keep you happy and in a better headspace. Reading a book gives you the opportunity to multitask. You are enjoying the warmth of your bed/chair, sipping a cold glass of wine/beer and learning something new. One more thing, reading a book is like taking a deep dive into the world imaginations, best believe, it stimulates a whole new world of possibilities for you.

Here are some books we recommend you pick up or read again for your pleasure.



Author: Tomi Adeyemi

Genre: Fantasy, Fiction

A heroine, Zélie Adebola attempts to bring back magic to the kingdom of Orisha after years of suppression and oppression from the ruling class kosidans.

Adeyemi drew inspiration from the Yoruba culture and West African mythology. The book is a good mix of adventure, fiction and fantasy and it has been on the New York Best Seller for 117 weeks.

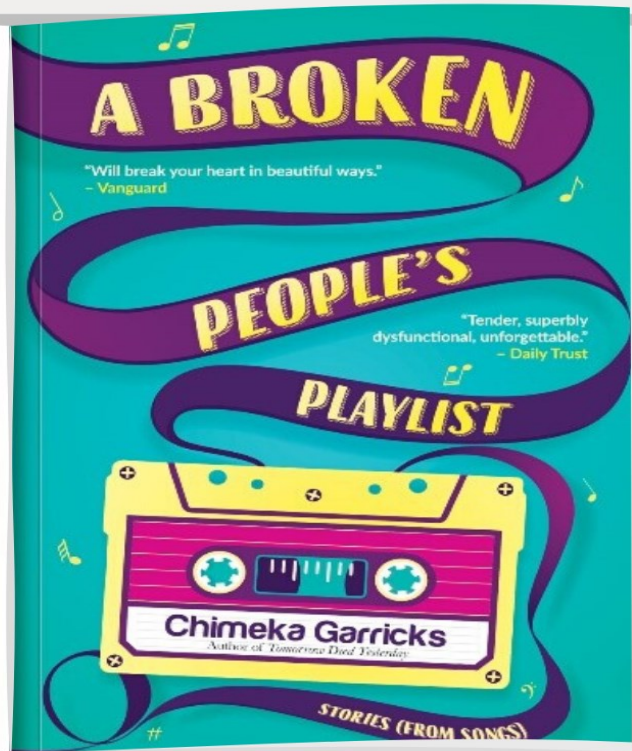
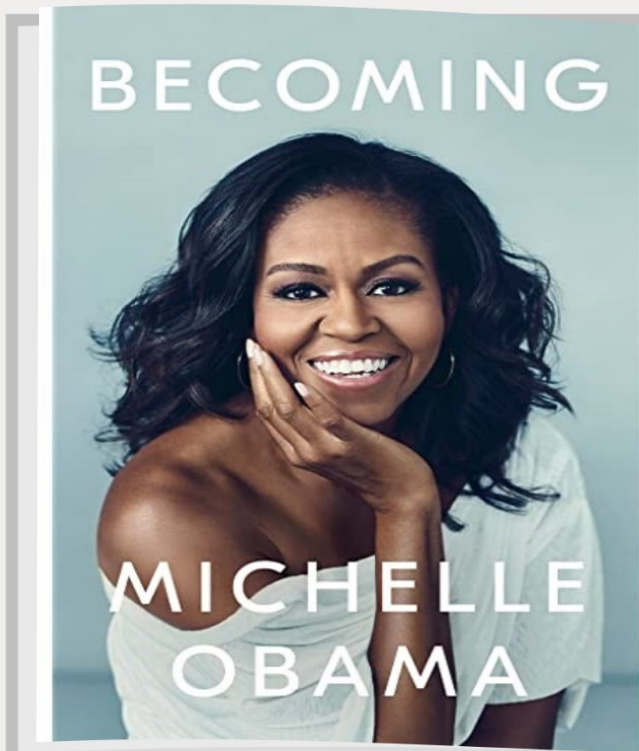
There is also a sequel, Children of Virtue and Vengeance.

Author: Trevor Noah

Genre: Autobiographical comedy

Trevor grew up during the apartheid era in South Africa and he shares his experience living as a mixed-race child at that time.

This is a very detailed book where Trevor tells his painful memories through comedy. It was number one on the New York Best Seller list for several weeks after its release.



Author: Michelle Obama

Genre: Memoir, Inspirational

This is a journal that features thought-provoking questions prompting you to discover and rediscover your life story. It shows how Michelle was able to navigate through becoming who she is today and the aim is to help you do the same.

The book has emerged as one of the best-selling memoirs from its release till today and its audio book grabbed a Grammy award.

Author: Chimeka Garricks

Genre: Literary Fiction

This is a collection of short stories that seamlessly flow into each other. Each story has a theme that holds its uniqueness even till the end of the book. It is a collection of stories that address love, life, hurt and healing in familiar ways that anyone can relate to.

Chimeka is also the author of *Tomorrow Died Yesterday*. A book that addresses militia activities and kidnapping in Niger Delta, Nigeria.



Music's Effects On You

Music is a huge part of everybody's life. Research suggests that we spend around 40% of our waking time listening to music actively or passively. Sound and rhythm have been a part of us before we were even born. Babies can hear their mother's heartbeat from inside the womb and newborns are easily soothed by their mother's heartbeat and voice. They grow up with sound and music all around. This is why children like to clap their hands or bang on the table with a spoon. We learn to respond to rhythm from a very early stage in our lives.

When it comes to music, we can create and respond to music and dance or move to the beat. This demonstrates that music is a part of our lives.

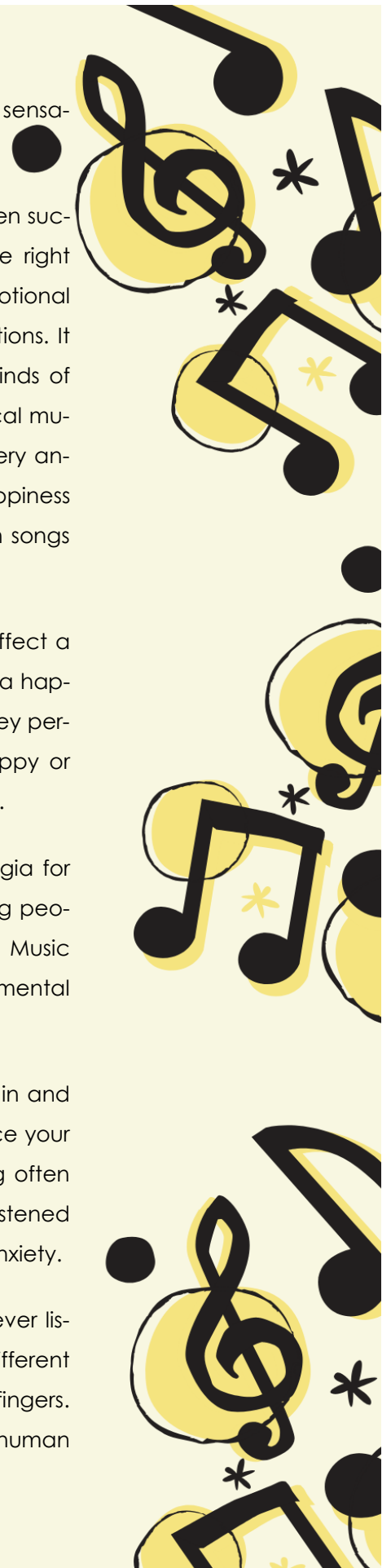
Your favorite music can make you feel happy, inspired and, according to psychologists, even reveal deep secrets about your personality. Musical styles, ranging from pop, rock, hip-hop, country, jazz to classical, can change our moods instantly, just by listening to a genre of music. Music affects our emotions and feelings for longer than the time we spend listening to it. It's no wonder happy music is more likely to put you in a good mood while sad music can lead you to despair.

How music affects you

Have you ever heard a song that gave you chills down your spine? This sensation is connected to the reward system in your brain.

- * **Regulate your emotions:** Music is a type of therapy and has even been successful in treating clinical depression. Studies have shown that the right hemisphere of the brain is activated when we are listening to an emotional song. Thus, music can be used in deliberately regulating your emotions. It gets a little more complicated as different people prefer diverse kinds of music, and more importantly, react differently to songs. While classical music might be relaxing for one person, another person might find it very annoying. The best way to use music as a tool for increasing the happiness levels in your lives is to find out what works for you. Just think, which songs make you smile?
- * **Influences your perception:** Listening to music has been found to affect a person's interpretation of facial expressions. When a person looks at a happy face or a sad face, the music he/she listened to affected how they perceived it. It influenced what he/she sees. Happy music makes happy or sad faces seem happier while sad music made them appear sadder.
- * **Affects learning:** The power music has to excite us or cause nostalgia for school days is a key sign that it is an effective tool in learning. Young people, especially, are susceptible to the effects of music on learning. Music serves as a cognitive exercise to the brain and it helps to improve mental performance.
- * **Reduces stress:** Music manages mental stress and even reduces pain and anxiety. This is because the beat of the song listened to can influence your heart rate, and when you sing with another person, your breathing often becomes synchronized, producing positive emotions. People who listened to music before, during, or after surgery experienced less pain and anxiety.

These things happen because musical patterns influence us. If you've ever listened to any kind of music, you know your body can react in several different ways, such as nodding your head, tapping your feet or snapping your fingers. Music is universal and it's been found out to be part of every known human culture and might have played a role in our evolutionary history.





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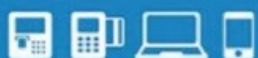
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YOUR SKINCARE ESSENTIALS ACCORDING TO THE SEASONS

“Just like the change of seasons, find a change in your skincare routine”

~ Anonymous

Rain or shine! It is good to keep your skin healthy and protected. You may feel skincare is just about how to care for your skin, but it is not limited to just that. It is a way of life. We are all different people with different skin types. Nevertheless, there are five major skin types:

- * Normal*
- * Dry*
- * Oily*
- * Combination*
- * Sensitive*



Despite the differences in skin types, a common thing in the use of in the use of skincare products is changing it for different weather conditions. Below is a list of skincare essentials for sunny, dry, rainy and cold seasons.

Sunny and dry weather

This is a period of high temperatures, characteristically dry. An example is the weather condition experienced during summer.

Skincare Essentials

Cleanser: *Due to the intensity of heat experienced during summer, we sweat more often, which makes it easy for dirt and germs to stick more to our skin. This is why the use of cleansing product is essential during this period.*

*It can be used in different textures in the form of **cream, scrub, water-like** or **wipes**.*

Skin serum: is a skincare product designed to deliver specific ingredients to the skin. It is imperative to use during the sunny season as it boosts the skin and aids in repairing damaged tissues from the sweltering heat.

Moisturizer: We lose moisture from our skin as we sweat more than average during the sunny and dry season. Moisturizers work by limiting the loss of moisture. They do this by restoring moisture to the skin and maintaining the skin's moisture barrier. The skin is prevented from becoming too dry. It can be used in different textures in the form of **cream, lotion, gel or balm**.

Sunscreen: Otherwise known as sunblock, sunscreen is used to screen or block out the sun's burning rays. The sun protector factor (SPF) contained in sunscreen measures how well a sunscreen will protect the skin from the ultra-violet rays. The number ranges from as low as two to as high as 100. The higher the number, the more it protects the skin against sun damage. It is very essential to use sunscreen during the day especially if you stay outdoors.

Antiperspirant: reduces sweating under the arms by blocking the sweat glands in your armpit. This keeps you dry and fresh most of the time. It is best to use during sunny weather, as one tends to sweat more.

Rainy and cold weather

Rainy weather is referred to as the wet season, which is the period of frequent downpours and showers. Rain equals humidity and perspiration, which is a huge respite from the hot weather. However, like every other season, it comes with its share of skin problems. This is why it is essential to suit your skincare collection according to this climatic condition.



Skincare Essentials

Vaseline: While you sweat less in the rainy season, the cold weather can dry out your skin. To keep your skin moisturized, the use of body lotion derived from Vaseline deeply moisturizes the skin and softens dry skin.



Toner: During the rainy season, the climatic condition can make your skin appear dull. Hence, a toner is required to invigorate the skin and make it look radiant. To maintain the PH balance of your skin, the use of a non-alcoholic toner is preferred.

Talc: One of the important things to remember for skincare during the rainy season is to keep your skin from being damp. A damp skin to fungi and bacteria is what a candy store is to a child; it makes it easy for microbes to latch on to the skin. This can result in all sorts of skin problems like irritation and rashes. The use of talc on the face, neck and chest prevents dampness.



Sunscreen: A rainy day does not mean the skin is safe from the harmful ultra-violet rays of the sun. It is essential to use a good sunscreen every day to prevent skin tissue damage resulting from the UVB rays.

Body spray and deodorant: Good-bye, body odor! Rain brings humidity and wetness brings smell. While the humidity that is pervasive during the wet spell makes you sweat, the sweat is virtually odorless. But when it mixes with the microscopic bacteria that live naturally on your skin, it multiplies them and raises a stink. A quick fix, of course, is the use of body spray and deodorant.



Movies to Enjoy

It has been a rough year for theatres with the advent of the covid-19 pandemic but that doesn't mean there haven't been great movies released and still, others to be released. Below is a list of interesting movies for you to enjoy. Here is an invitation for you to kick back and get refreshed with a bowl of ice cream and binge watch these movies.



Initial Release Date: 23 July 2020

Genre: Adventure/Fantasy

Dr Lily Houghton enlists the aid of wise-cracking skipper Frank Wolff to take her down the Amazon in his ramshackle boat. Together, they search for an ancient tree that holds the power to heal – a discovery that will change the future of medicine.

Main cast

Dwayne Johnson, Emily Blunt, Jack Whitehall and Jesse Plemons



Initial Release Date: 10 July 2020

Genre: Fantasy/Sci-fi

George Almore is working on a true human-equivalent AI. His latest prototype is almost ready. This sensitive phase is also the riskiest. Especially as he has a goal that must be hidden at all costs: being reunited with his dead wife.

Main cast

Theo James, Rhona Mitra, Stacy Martin, Toby Jones and Peter Ferdinando



Initial Release Date: 20 August 2020

Genre: Horror/Drama

Veronica Henley, a successful author finds herself in a mysterious and terrifying reality. This forces her to figure out the enigma before it is too late.

Main cast

Janelle Monáe, Eric Lange, Jena Malone and Jack Huston



Initial Release Date: 10 June 2020

Genre: Romance/Comedy

Max Richards, a teenage boy born with a medical condition of being lethally attractive meets Alex who aids him on his quest of self-discovery without accidentally killing someone.

Main cast

Brandon Flynn, Monique Kim, Julia Goldani Telles and Ki Hong Lee



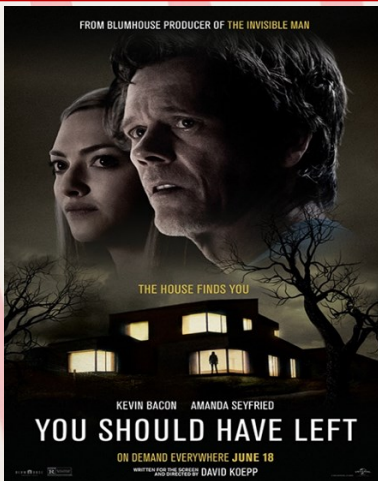
Initial Release Date: 1 July 2020

Genre: Action/Crime

Two cops battle a gang of thieves as they search for \$55 million inside an evacuated building during a hurricane.

Main Cast

Mel Gibson, Stephanie Cayo, Kayo Bosworth, Emile Hirsch and David Zayas



Initial Release Date: 1 July 2020

Genre: Mystery/Thriller

Strange events plague a couple and their young daughter when they rent a scheduled countryside house that has a dark past.

Main Cast

Kevin Bacon, Amanda Seyfried, Geoff Bell, Avery Essex and Joshua C Jackson



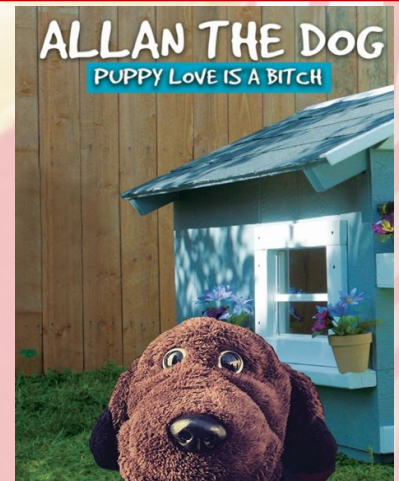
Initial Release Date: 2 July 2020

Genre: Adventure/Animation

A homesick alien who crash lands his spaceship near the colorful African Jungle needs to get back to his ship and learn about friendship and fun before his Space-Conqueror father can take over the planet.

Main Cast

David Menkin, David Rintoul and Ganin Peter



Initial Release Date: 26 June 2020

Genre: Comedy/Romance

A talking dog and his owner, both seeking fame in Hollywood, come to a parting of ways after they both fall in love with a dog walker.

Main Cast

Steven Weber, Sam Daly, Alison Haislip, Leslie Carrara and Gwen Hollander



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Gift Ideas For Someone Who Has Everything

Getting gifts for people can be a challenge. Now imagine getting a gift for someone that you believe has everything or is hard-to-shop-for. That is going to be a nightmare. Gifting for these kinds of people requires some extra creativity; forget the usual humdrum gifts and focus on giving them something they can use.

An experience

Many people already have enough stuff. No one needs another knick-knack to clutter up their house or a gift to play with for a day or two and then toss out.

This could be in the form of:

- ◆ *A massage or facial*
- ◆ *An expense-paid luxury daycation*
- ◆ *Skydiving*
- ◆ *Theatre or concert tickets*
- ◆ *A wine tasting*
- ◆ *Cooking classes*
- ◆ *A flying lesson*
- ◆ *Sporting event tickets*

That is why when gifting, especially for someone who seems to have it all, you need to think beyond physical items and give an experience. Gifts of experience, they say, will be enjoyed and make an impact.



Home cleaning service

Who turns down a free home cleaning service? One of the greatest treats you can give on special occasions such as Mother's Day or Father's Day is relief from regular chores. This will be well-appreciated than the boring 'Ankara' you give them year in, year out. So if you know someone who could use a day off from chores, buy them home cleaning services. Just be sure you are close enough to the recipient to know they will not be offended.

A membership or subscription

This type of gift runs for maybe a few months or a year. There are awesome subscription or membership gifts that are perfect for almost every type of person. This could be in the form of a gym membership, magazine subscription and access to entertainment through video streaming services like Disney+, Netflix, Hulu or Amazon Prime Video. For the book or music lover, you can give an audiobook service like Audible, or a music service like Spotify. You can be assured that every time the recipient accesses their membership benefits, they will think of you.

STAYING AWAY FROM CYBERATTACKS WHILE WORKING FROM HOME

According to a report by the International Workplace Group, 50% of global employees work remotely for at least three days a week. To communicate effectively many companies rely heavily on video calls for meetings and conferences, which raises the demand for data and internet services and exposes them to cyber attack. Cyberattack is the act of gaining illegal access to someone's computer to cause damage or harm. The rate of cyberattacks is expected to spike by about 35% as more individuals work remotely due to the pandemic.

Cyberattacks do not only negatively impact individuals but also businesses and the country as a whole. It results in huge financial losses if left uncontrolled. Nigeria spent \$270 million on cyberattacks in 2018. Employees may have to use personal devices while working from home; these devices will likely cause some employees to fall through the security cracks.

Precautionary measures against cyberattacks

Install and frequently update antivirus and anti-spyware software programs on your computer

This is one of the most efficient ways of keeping your data secure and avoiding being hacked on the internet. Install, use a trusted brand of antivirus and ensure to update regularly. Also, all network sharing settings should be shut off to prevent a cyberattack from an unknown wireless source.

Work on secure network connections only

The key source of internet attack is free Wi-Fi connections. You should stay clear of free internet access, as those connections are vulnerable to cybersecurity issues. Logging in over free internet networks may grant hackers access to your accounts. If you must use free internet Wi-Fi, make sure it is from a trusted source and not from a hacker.

Download and install updates for your operating system and applications as they become available

One of the best ways to ward off potential cyberattacks is to always do a routine update for your operating system and antivirus programs. This helps to ensure all computer programs are up to date and better prepared for any cyber threat.

Use a firewall application for internet connections

A firewall app is the first line of defense against any unauthorized access to your computer or network. This will help guide you against any cyber threat posed by insecure websites or pop-ups that could expose your data to hackers.

Backup Important business data and Information

Regardless of whether you are threatened by cyberattacks or not, you should make backup copies of important data that could be needed while working from home. This will help better secure data and information and ensure its availability in case of a potential cyberattack.

Secure your computer and Wi-Fi network

Lock your system anytime you are not using it and avoid using a similar password over several accounts to prevent against security breaches in case the device is misplaced. Also, less secure Wi-Fi networks may grant hackers easy access to your personal information hence making it necessary to secure your network with a strong password.





Games & Sports



PUZZLE -19



1. LOCKDOWN
2. QUARANTINE
3. NEW NORMAL
4. ISOLATION
5. TESTING

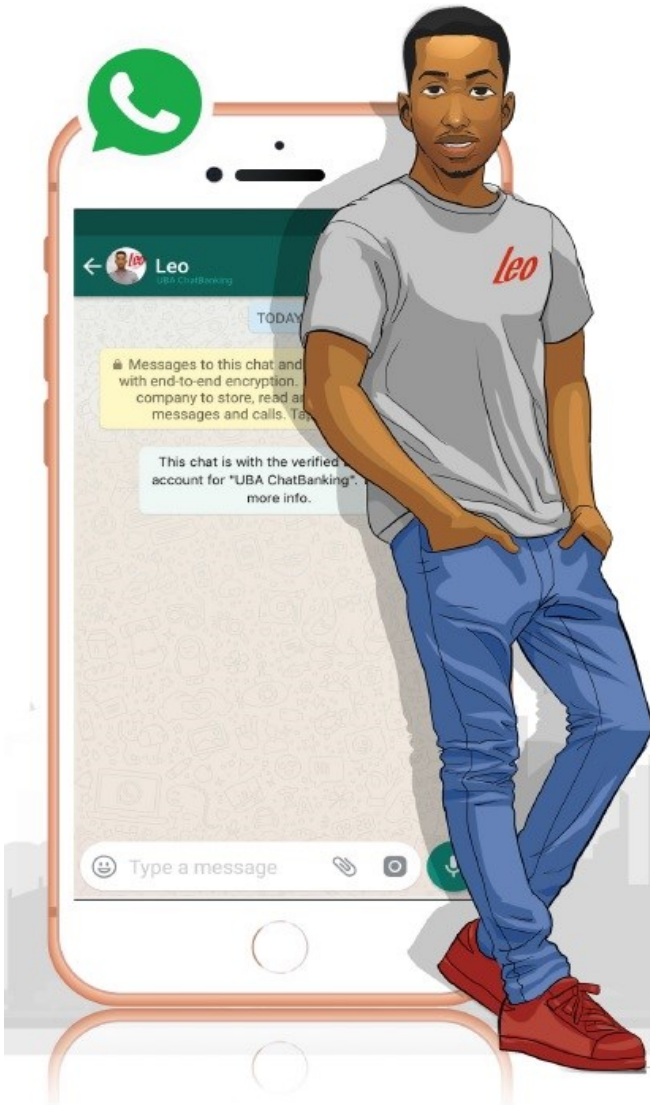
6. HAND SANITIZER
7. SOCIAL DISTANCE
8. PANDEMIC
9. ZOOM
10. FACE MASK



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Football is back!!!

It took pestilence of biblical proportions to bring the world to a grinding halt. For many, football and sports in general was a mere sub-plot in the wake of the devastation wreaked on lives and livelihoods by the coronavirus pandemic. It just paled in comparison. The season was suspended and rumours of an outright cancellation followed. For others, particularly in Merseyside, this was quite simply inconceivable. The anguish of a three-decade long wait was on the cusp of being extinguished, and the football gods decided to “take the piss”.

In the end, “common sense” prevailed. Football is back and all it took was the spectre of financial ruin. While many opposed it, and they could all turn out to be right, the show must go on. Football, after all, constitutes the livelihoods of some and is the investment of a few –

wealthy capitalists. Social distancing measures mean empty stadiums, and the erosion of home advantage. It’s hard to say how this will work out for the teams battling



relegation or promotion. It's hard to say anything at all. The only thing that could be said with certainty is that Liverpool Football Club will be crowned English premier League Champions come July 26th.



Chelsea's Bequest

So, ahead they went. Manchester City stumbled at Stamford Bridge. The blues put the defending champions to the sword in a match that was probably more keenly followed 200 miles away in Merseyside than in South-West London. Chelsea is gunning

for a top-four spot with Manchester United breathing down their neck while City was seeking to delay celebrations at Anfield by a week – or two. City huffed and puffed, Chelsea creaked but didn't crack – at least not until a moment of sheer brilliance from midfield maestro, Kevin De Bruyne (KDB) – I don't think there is a better midfielder at the moment. There was a certain nonchalance about the way he stepped up and struck the ball into the top corner from 25 yards. It summed up his season, which isn't over as City set their sights on European glory and consecutive FA cup wins. But that was all they could muster on a night when a draw suited neither one of the teams. A first half effort from Christian Pulisic and a Willian penalty, either side of KDB's screamer meant that the City's reign as defending champs was over.

Back on their perch, but for how long?



For Liverpool Football Club, it all seemed to be written in the stars. They clinched the title with an outrageous seven games to spare – a new record. What was next? A guard of honour at the Etihad, a fitting way to end a 30-year wait.

A symbolic passing of the baton. City handed the new champions a thrillingly futile hammering. A stern reminder of the kind of magic they can conjure on their best day. A glimpse of what, perhaps, could have been. In the words of City forward (and former Liverpool player) Ryan Sterling, “Next season starts today”. City will now take the confidence from this into their Au-

gust Champions League campaign.

But none of the events at the Etihad can take the shine off LFC’s achievement this year or douse the celebrations at Merseyside. Thirty years is a long time. Let’s face it. LFC were quite simply unstoppable this season. Not always poetry in motion, but a well-oiled machine, far greater than the sum of its parts. They annihilated the rest of the field winning 26 of 27 games from August to February 28th. And to think that just two years ago they finished their league campaign 25 points behind City makes it all the more extraordinary.

Together Each Achieved More (TEAM)

It’s hard to put a finger on just who their best player is. Many side with Virgil Van Dijk, the outstanding Dutch centre-half, who is proof that defending is an art as much as it is a science. His size, athleticism, deft positioning and an uncanny ability to anticipate the opposition’s next move, sets

him apart as truly world class.

Oddly enough, the team's most creative force is a right-back who was not even seven years old yet on that famous night in Istanbul when Liverpool rose from the dead – led by “Captain Fantastic” – to win their 5th European title. Captain Henderson once thought dispensable and the weakest link in the chain, gave everything you

could ask of a leader. He added long-range passing to his retinue of growing competencies and his absence has begun to look more noticeable than his presence. The three upfront, two Africans and a Brazilian, 2 scorers and a provider, 2 pacy wingers and a false-9 with his brilliant link-up play, Mane, Salah and Bobby Firmino, they all seem to play for each other – Klopp-style “Gengenpressing”. Pep might have something to say about it next season. But until then, the rampaging Reds are champions

of England, again and all is well with the world – death, pestilence and economic collapse regardless.

European Spots up for grabs

It's no longer the traditional “top four” in England. With six games to go, every team from third-placed Leicester to 11th-placed Everton have a mathematical chance of playing European football next season. Chelsea's inconsistency could cost them. Beating City one day and losing to West Ham the next. Frank Lampard and his young squad need to get it together fast or try again next season as Manchester United lurk menacingly behind them. The Red Devils no longer seem content being 5th. Bruno Fernandes' signing has sparked a late-season resurgence and with Pogba looking like his old self, a top-4 spot looks a dead certainty. Leicester City are contriving to throw away third place.

We thought it was already in the bag but recent form has seen them draw two and lose two of their last four fixtures since after the COVID break.

Arsenal's 4-0 victory against Norwich reminded the fans and even some of the players of what it felt like to serve up a proper trouncing. It had not happened in a while. Whispers of "next year will be our year" have been heard around the Emirates. They are 7th on the log with 6 games left – four against teams above them, and the other two, against relegation battlers – Watford and Aston Villa. Needless to say, Arsenal could conceivably go winless for the rest of the season.

Relegation fight to the finish

Watford can brag about being the team that ended LFC's unbeaten run in their record-breaking season. But that might be all they have to show for it if their current form continues. It's been two losses and a draw since the break. With fixtures against Chelsea, City and Arsenal on their schedule, it's looking ominous. Twelve points separate Brighton at 15th place from Norwich city at the bottom. No one will go down without a fight. Too much is at stake, way too much. The teams involved all have at least one match against another relegation-battling team. West Ham vs Aston Villa on the last day may prove decisive.