

NOTE FROM THE PUBLISHER

Dear reader,

Welcome to the 2021 Easter edition of the Relaxnomiks!

One-step at a time the world is slowly returning to normalcy. The roll out of the Covid vaccines in more countries is supporting the global economic recovery. We have seen the price of oil trade back up at prepandemic levels (\$69pb) before subsiding on a renewed lockdown restrictions in Europe. Notwithstanding, the Tokyo Olympics would be holding in July and Disney is reopening its park in California that was closed for over 10 months. Cinemas are 30% back in business, companies are resuming operations and people are recovering lost jobs. It almost feels like a miracle!

I know we are not where we want to be, but we are better off than this

time last year. Even though, there are concerns of a third wave of the virus...I think it's important to still take out time to relax.

We were very deliberate with this edition of the Relaxnomiks. It's simple, light, interesting and health conscious. We also spiced it up with some blockbuster movie picks and tips on wise spending.

As always, it promises to be a great read!

Enjoy!



THE A-TEA



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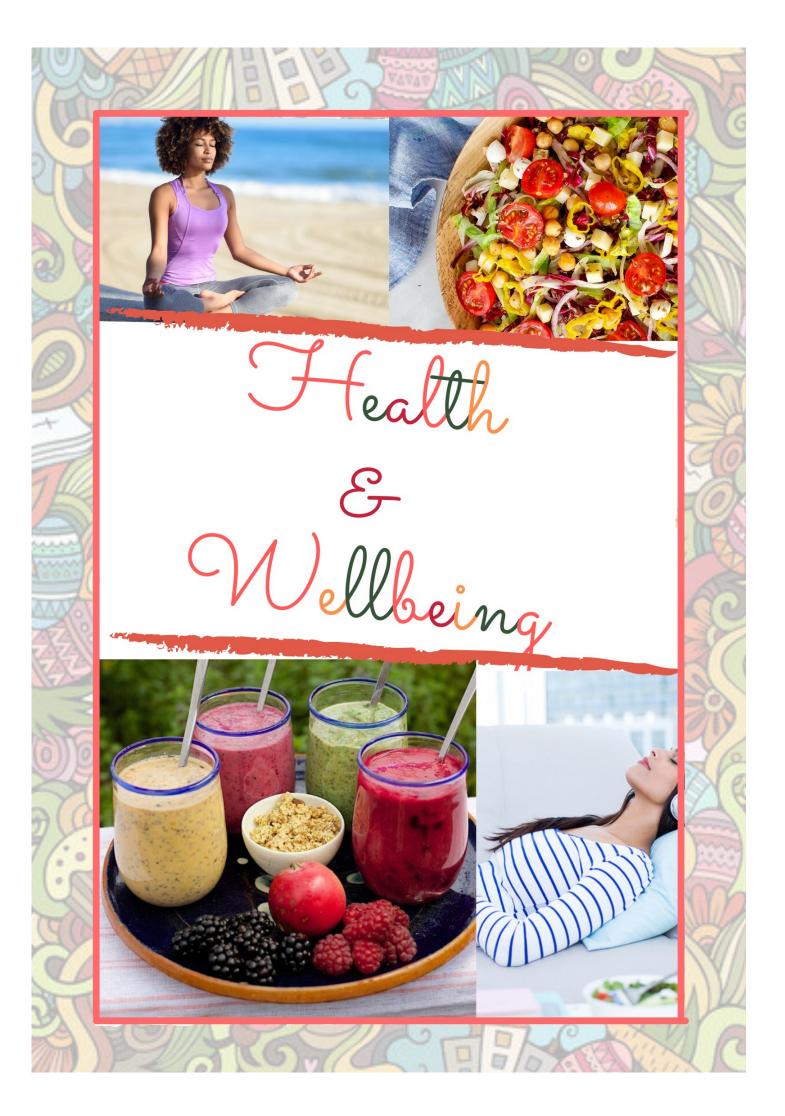
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YUMMY! YUMMY!

EASTER COOKBOOK

"There is a rumble in my tummy going bumbara bumbara bumbara, it means that I am hungry and....Easter time is here! I am so excited that I can hardly wait; my mouth is getting ready to eat these yummy meals...if you know, you know! Hahaha!..."

Pesto Pasta

Ingredients

Basíl leaves

7-8 cloves of garlic

1 cup of olive oil

1/2 cup of cashew, pine nuts or almonds

1/4 cup of parmesan cheese

Cracked pepper

Salt

1 cup of pasta





Method

In a bowl, add fresh basil leaves, cashew/almond nuts, garlic cloves, parmesan cheese, salt, black pepper, and olive oil. Once these ingredients have been added, mix them well in the bowl.

- In a pot full of water, add salt and pasta, then let it boil for 10 minutes.
- Using a grinder, blender or food processer, blend the mixed ingredients to the point where a smooth paste is created.
- In a pan add some oil, the boiled pasta and the blended pesto sauce, and stir.
- Add some parmesan cheese on top and then you are good to go.
 Chinese Special Fried Rice

Ingredients

1 tablespoon of peanut/vegetable oil
½ teaspoon of sesame oil
1 large egg
1/3 cup of frozen peas and carrots
2 tablespoons of chopped onion
½ pound thawed shrimp
3 cups of cooked jasmine rice
½ teaspoon of salt
¼ teaspoon of sugar
1 tablespoon of soy sauce



Method

Add vegetable oil and sesame oil to a frying pan on medium to low heat.

- Boil the jasmine rice in salt and water for 10-15 minutes.
- Whisk the egg and then fry it in the frying pan.
- Add frozen/fresh peas and carrots to the frying pan, along with chopped onions.
- Add the shrimp to the frying pan and wait 4 minutes for it to be cooked.
- Pour the jasmine rice into the frying pan.
- Add soy sauce and mix it with the other ingredients in order to get the right texture for 5 minutes.

Stir Fry Noodles

Ingredients

carrot cut into thin stripes
 bell peppers (green, red, yellow) cut into thin

stripes

1 chopped fresh ginger

2 chopped cloves of garlic

2 chopped green onions

1 head of broccoli cut into small pieces

1 chicken breast cut into stripes

Noodles





2 tablespoons of vegetable/olive oil 3 tablespoons of light soy sauce

Method

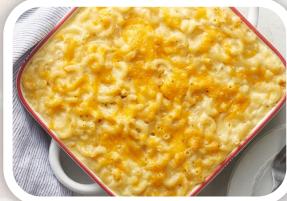
- Boil noodles in salted water with a dash of vegetable/olive oil.
- Put oil in a pot to fry chicken until it is golden, then add garlic and ginger to it and fry for 30 more seconds.
- Add vegetables and then fry for 2-3 minutes on medium heat while mixing the other ingredients.
- Add cooked noodles, soy sauce and mix.

Baked Mac and Cheese

Ingredients

3 cups of dry elbow macaroni Salt

5 tablespoons of unsalted butter
5 tablespoons of all-purpose flour
1 teaspoon of mustard
½ teaspoon of black pepper
1/8 teaspoon of cayenne pepper
4 ½ large cups of shredded white cheddar cheese
2 cups of milk



Preheat the oven to 180 degrees Celsius.

- Boil dry elbow macaroni in salt water for 10 minutes.
- Melt butter and add boiled pasta
- Add flour and stir over medium heat until the mixture is slightly brown.
- Add milk and whisk to remove lumps
- Add salt and pepper.

Method

- Cook sauce for approximately 6 minutes, where you should see the sauce thicken and start to bubble.
- Stir in the cheese and whisk until the sauce is smooth and melted.
- Drain pasta when done and stir the pasta into the sauce.
- Bake for 20-25 minutes until the macaroni and cheese is brownish and bubbly.

Jamaican Rice and Peas

Ingredients

1 cup of rinsed, soaked and drained red kidney beans

3 cups of water 1 finely chopped small onion 2 finely cut scallions 3 minced garlic cloves



5 allspice berries

a can of unsweetened coconut milk

Black pepper

5 thyme sprigs

1 scotch bonnet pepper

2 cups of long grain white rice

Method

- Boil the red kidney beans in water over moderately high heat until soft.
- Add the onion, scallions, garlic, allspice, thyme, scotch bonnet, ginger, salt and pepper into the pot of beans and stir.
- Add in the coconut oil to the mix and then bring mixture to a simmer.
- Cook the beans at low heat until beans are tender and constantly adjust heat to maintain a simmer.
- Add the rice to the mixture and stir it in.
- Cover and put the rice on low heat until the rice is tender and the remaining liquid is absorbed.
- Remove from heat and then steam the rice for 10 minutes.
- Use a fork to fluff the rice and beans, and then season it with salt.



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SMOOTHIE RECIPES FOR WEIGHT LOSS

he popular saying "It is health that is the real wealth and not pieces of silver and gold" by Mahatma Ghandi cannot be more relevant when it comes to keeping in shape and prioritizing your health. For most people working for home, there is the high tendency to be indulgent as your kitchen is just a stone's throw. It almost feels like your refrigerator is calling you to have another bite of that delicious sandwich. Nonetheless, here are some smoothie recipes to help you get back in shape this Easter.

 The green detox smoothie: This smoothie is beneficial for easy and quick digestion, which is helpful for weight loss. Interestingly, the foods included in the recipe are also rich in vitamins and will provide your body with healthy nutrients.

Ingredients

- 1 medium sized cucumber
- 1 green apple
- 1 or 1/2 tablespoon of chopped ginger
- 1 Avocado
- 1 tablespoon of honey (optional)
- Protein filled metabolism-boosting smoothie: High protein diets have been noted to be effective for weight loss as they help to keep you fuller. This will help to prevent the tendency for frequent trips to the kitchen or refrigerator.

Ingredients

1 cup of yoghurt (preferably Greek yoghurt) ½ cup of mílk

- 1 banana
- 1 Avocado
- Antioxidant rich berry smoothie: Berries are rich in antioxidants, which makes them a great choice for weight loss smoothies. Antioxidants improve your immune system and slow damage to cells. They are particularly good for weight loss because a rich diet will boost your metabolism and reduce inflammation.

Ingredients

- 1 cup of milk/yoghurt
 1 cup of blueberries
 1 cup of raspberries
- 1 cup of strawberries
- 1 teaspoon of vanilla powder









Chocolate banana smoothie: Who says you cannot have a fill of chocolate while trying to lose weight? Well, this smoothie is an excellent choice if you want to stay in shape while adding some spice to it because it is rich in protein.

Ingredients

1 cup of yoghurt (preferably Greek yoghurt)

abolic

- 2 teaspoons of peanut butter
- 1 teaspoon of chocolate proteín powder
- 1 banana



 Fiber-rich oatmeal smoothie: This smoothie is both rich in fiber and protein, which keeps you feeling full long after you have eaten and will help reduce cravings for more meals.

Ingredients

- 1 cup of mílk
- 1/2 cup of oats
- 1 teaspoon of flaxseeds
- 1 Avocado
- 1 tablespoon of honey (optional)



"To ensure good health: eat lightly, breathe deeply, live moderately, cultivate cheerfulness, and maintain an interest in life." - William Londen

WITHOUT DIET AND EXERCISE

iving a healthy life goes beyond early hours at the gym and cutting down on calories. It involves the appropriate mix of a balanced diet, adequate sleep, exercising, proper hydration and much more. We have highlighted some basic, yet simple, ways to improve your health.

Have at least 6-8 hours' sleep daily



According to a paper on the relationship between sleep duration and mortality, it was found that people who get less than seven hours of sleep daily are 12% more likely to die prematurely². However, it is also important to note that oversleeping has its side effects such as cognitive impairment and it increases the risk of chronic diseases like diabetes and stroke.

Adequate sleep keeps you relaxed, improves your brain activity and keeps you active for the next day's job. Balance is the key!

²University of Warwick (2010). Short sleep increases risk of death and over-long sleep can indicate serious illness.https://www.sciencedaily.com/ releases/2010/05/100504095109.htm#:~:text=New%20research%20has%20found%20that,the%20recommended%206%2D8%20hours.

Drínk enough water

Staying hydrated is extremely important for your body. You must be intentional about it. You can start by purchasing a water-measuring jug to keep track and ensure you drink enough water every day.



Medítate



Meditation is considered as one of the ways to effectively improve our mental health. According to a Harvard study on meditation, consistent meditation can lower blood pressure, relieve stress, and increase productivity³. Consistency and perseverance is extremely important.

Smíle and laugh more

The University of South Australia discovered that the act of smiling could trick your mind into happiness⁴. Smiling and laughing are one of the simplest ways to improve your mental health. Why does this work? When we laugh, we breathe deeper and take in more air, which stimulates our heart, lungs and muscles. This positively affects our physiology and mood.



"Simple things relieve eyes; simple things ease mind, simple things create meditation, simple things are simply miraculous!" — Mehmet Murat Ildan

³Harvard Health Publishing, Harvard Medical School (2020). Meditation and a relaxation technique to lower blood pressure https://www.health.harvard.edu ⁴University of South Australia (2020). When you are smiling, the whole world really does smile with you. https://www.unisa.edu.au

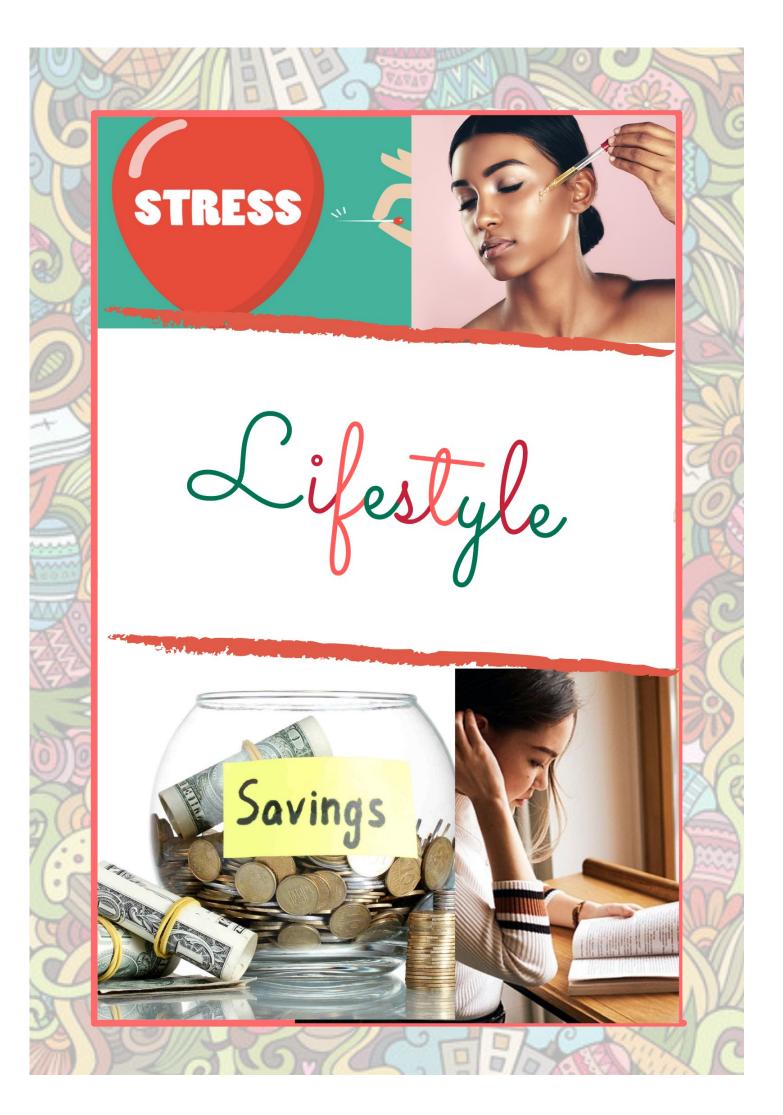


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WHAT SHOULD YOU CHOOSE TO CHALLENGE?

he 8th of March is the date set apart as the International Women's Day (IWD) and the theme for this year's celebration was "choose to challenge".

Incidentally, the entire month of March is Women's History Month. It would thus appear that March is a significant month for women and as such should be an important month to every woman and man committed to an equal world.

As the theme for this year's IWD celebration indicates, there is a myriad of issues to address regarding women ranging from living a dignified life to access to opportunities and increased representation especially in the political space. So, what should you choose to challenge?

Although significant progress has been made since Hillary Clinton's Beijing declaration, including the election of more women to executive positions of power across the world and more recently the election of the US' first female vicepresident. Yet, women-led nations are less than 15 of the 193 UN member states. Gapping gender inequality perseveres, divesting women and girls of their basic rights and opportunities. According to the UN, 19% of women between 15 and 49-years old experience physical and/or sexual violence from an intimate partner. On unpaid domestic and care work, women spend triple the average amount of time doing these than men do. Women have less representation in the political space. Between the year 2000 and 2017, women's participation in houses of national parliaments grew by a meager 10% to reach 23.4%. Fewer than a third of senior-and-management positions are held by women, resulting in massive under representation in managerial positions. Women-centered issues have been paid lip service for far too long, achieving gender equality and empowering all women and girls requires collaboration across all strata. This is of utmost importance.

In Nigeria, 75% of legal frameworks that promote, enforce and monitor gender equality are in place, according to assessments made by the United Nations. There have been increased participation in the political and professional space with more women holding managerial positions and representatives and senatorial seats, a welcome improvement over the last two decades. In recent times, the country has witnessed the emergence of more women in executive leadership positions of leading national and global institutions. Amina J. Mohammed is the first Nigerian woman to be deputy Secretary-General of the United Nations. CitiBank Nigeria appointed Ireti Samuel-Ogbu as its first female CEO, and more recently, Dr. Ngozi Okonjo-Iweala became the first African and woman to lead the WTO since its inception. There has been progress, albeit, slow. Besides the obvious roadblocks to achieving gender equality, gender-based expectations have far-reaching impact on achieving gender parity. Subtle societal expectations about women's dressing, behaviour and outward presentations of themselves can be a drawback. For example, women are generally expected to dress a certain type of way and be polite, accommodating, and nurturing. Men, on the other hand, are generally expected to be strong, aggressive, and bold. These stereotypes against women are harmful. They hold women back by restricting them to preconceived ideas or beliefs whether true or not - of what or who women should be. It limits their capacity to develop personal qualities or professional skills and to take decisions about their own lives and plans. Challenging gender stereotypes and bias in ourselves, and in every space we see it, is important to achieving a gender equal world.

Opportunities, they say, are a dime a dozen, yet opportunities appear to be elusive for women. Despite the progress made so far, women are still underrepresented at the highest echelon of corporate management, politics, governance and all the spaces that matter. The current pace of progress suggests that stronger political commitment, more ambitious measures and quotas are needed to boost women's empowerment and participation across board. To do this, stakeholders should commit to - demystifying access through continuous commitment to building enabling environments for women and fostering confidence in their capabilities.

These include simplifying access to funding, levelling the playing ground for women as an act of belief in their capabilities and creating systems targeted at increasing women's participation in politics and governance. We are still far from an equal world but it is possible to establish and uphold the path to gender parity if we exercise the willpower to do just that.

Achieving an equal world also includes normalizing the celebration of women's achievements without treating them as esoteric occurrences. Women are and continue to be achievers in every area they take up space, whether as teachers educating the next generation, as scientists formulating the cure for rare diseases, as business founders building the next unicorn, as homemakers creating the environment for growth and stability, or as informal workers upholding the greater half of our economy. No one shoe fits all for what women's achievements' should look like to be celebrated. Women's achievements are dynamic and so should their celebrations.

International Women's Day is a global day celebrating all women – successful, unsuccessful, working professional, stay at home mum, market woman, cleaning lady – every single woman. Beyond a day set apart for celebrating women and a month set apart as women's history month, women need board seats, equal pay, flexible work, funding, leadership positions and paid maternity leave.

Forging equality is possible, what you should choose to challenge is everything that is in the way of this. In the words of the great Thomas Sankara, 'women hold the other half of the sky", it is time to pay us our dues.



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Care for yourself today!



Eliminate a lifetime of stress with proper healthcare

ot all that glitters is gold is the proverbial phrase that almost seamlessly describes Lagos and the stress that comes with living in the metropolis. Stress has become a part of the everyday hustle and even those with 9-5 jobs feel the burn. From scavenging at the bus stop to entering traffic and forgetting, a handful of loose change with the bus conductor...the stress in Lagos just keeps giving.... Anyways, we've got you covered with these simple and effective stress management techniques.

Healthy diet & exercise

Eating healthy and exercising positively affects your mood, aura, and overall wellbeing. It also helps to reduce anxiety and stress levels. It might be a bit overwhelming considering the time constraints. So, it is best to take it one-step at a time and just be consistent. You have to make time for your health... it is too important.



Adjust your routine

Occasionally, adjust your daily or weekly routine to include more self-care and relaxation. You can reduce the time you spend on social media or watching TV to focus on just relaxing. More meditation, sleeping hours, spa visits and doing things that you love will help reduce your stress levels.



Mental and physical relaxation

Being in a calm state keeps your body frequency and chemistry at ease. It douses the possibility of any tension that could heighten your stress level. Do proper breathing exercises and some yoga. These simple activities substantially help to keep the mind healthy, relieve stress and strengthen your immune system.

Build resilience and be mindful

Resilience is the capacity to recover quickly from difficulties. The ability to move on quickly and stay happy keeps stress levels in check. Also, practice being mindful regularly. Mindfulness is a mindbody approach that involves paying attention to our thoughts and feelings in a way that increases our ability to manage difficult situations.



Stress is referred to as the "silent killer" if it persists for a long time. It can cause heart disease, high blood pressure, depression, and an irregular heartbeat. Research has also established that stress accounts for almost 30% of all infertility problems¹. This highlights the importance of stress management on our physical and mental wellbeing....so please take it seriously!



"Planes will be more crowded, meals may return, but don't remove your mask just yet"

f the start of spring break is any indication – when an average of more than a million fliers a day passed through security at U.S. airports – domestic summer travel is poised to pop.

Airlines have been expanding their route networks, especially in vacation destinations, as competition for leisure travelers heats up. Leisure travelers are expected to lead the recovery as business travel continues to lag.

Here are five things we know about flying this summer.

The skies will be busier, the planes fuller

According to the airline industry group Airlines for America, passenger volume on U.S. carriers was down 53 percent in mid-March compared to pre-Covid-19 levels, but up from the darkest days of the pandemic, when it bottomed out below 90 percent.

With the soft bounce, only Delta Air Lines has continued to block middle seats through April. It would not comment on an extension. (Alaska Airlines is keeping middle seats open in its Premium Class through May 31).

"My expectation is that Delta is going to get rid of the blocked middle seat policy," said Henry Harteveldt, president of the travel consultancy Atmosphere Research Group, citing continuing vaccinations for building traveler confidence and competition from other airlines. "Delta realizes it will have to compete more on price than in the past."

Though the average plane in recent weeks has been about 64 percent full, summer is looking busier. The airfare app Hopper found searches for domestic travel rose nearly 60 percent for summer travel since Feb. 20, comparable to searches in Jan. 2020, before the pandemic.

Helane Becker, an airline analyst at the investment bank Cowen, forecast domestic leisure travel this summer to grow to within five percent of prepandemic levels, while business and international travel will remain 80 to 90 percent off.

"People are sick of this paradise prison in their homes," Ms. Becker said. "I think we'll see what I call a jailbreak this summer."

Higher airfares are headed into lowcost headwinds

With more people traveling, airfares will go up, according to Peter Belobaba, who researches the global airline industry at Massachusetts Institute of Technology. But travelers can expect prices to yo-yo as airlines carefully manage seat pricing.

"It's difficult to get a cheap fare to Honolulu on a Friday, but it's pretty easy to get a low fare to Boise on a Tuesday morning," he said.

Hopper predicts summer airfares to increase by about 12 percent in May, but to stay low, with the average domestic round-trip flight estimated to top out around \$257 in midsummer, compared to about \$230 now.

But without business travelers who tend to spend more and fly more, airlines will lack the power to raise fares significantly. The trade organization Global Business Travel Association doesn't expect a full business travel recovery before 2025.

The expansion of low-cost carriers during the pandemic is likely to keep prices down.

"Leísure low-cost carríers will be back to 2019 levels this summer, maybe even a líttle bít hígher," saíd Savanthi Syth, an airline analyst at Raymond James & Associates. "By the end of the year, there will likely be six budget airlines battling for travelers," Mr. Harteveldt said, citing two low-cost carriers, Breeze Airways and Avelo Airlines, expected to launch this year. "The more low-fare airlines, the more low-fare seats available to the public, not just on these airlines, but on carriers that compete with them."

Flexíble terms will tighten, as voucher dates loosen

During the pandemic, most airlines The fight for refunds from pandemiceliminated their cancellation and related cancellations continues. This change fees (though Southwest never month, Consumer Reports and U.S. Pubcharged them), but the rules are chang- lic Interest Research Group sent ing for some of the cheapest fares. a letter to 10 airlines demanding re-

By April, basic economy tickets at American and Delta will become nonrefundable and nonchangeable, as they were before the pandemic. United said it hasn't decided whether to extend the waiver on basic fares past March 31.

Beginning April 1, JetBlue passengers buying the carrier's basic fare will be subject to change and cancellation fees.

Ultra-low-cost carriers are also ditching waivers. Spirit is suspending fees on tickets booked only through the end of March. After March 31, change fees at Frontier Airlines will range from zero to \$59, depending on when a ticket is changed.

Many travelers who had to cancel their plans since the pandemic have received vouchers for use on future flights that normally expire after a year. A study by TripActions, a business travel management company, found that 55 percent of vouchers for unused tickets will expire in 2021, and 45 percent in 2022.

The fight for refunds from pandemicrelated cancellations continues. This month, Consumer Reports and U.S. Public Interest Research Group sent a letter to 10 airlines demanding refunds if requested — citing the nearly 90,000 refund complaints received by the U.S. Department of Transportation in 2020, representing 87 percent of all complaints about airlines — and an extension of voucher expirations to the end of 2022.

While several airlines have extended the expiration dates through 2021 or 2022, it's important to read the fine print on the form of credit issued by an airline as terms vary. of Scott's Cheap Flights.

tween bites

Move over, Biscoff cookies. Chicken wraps and Coca-Cola are poised to make a comeback.

During the pandemic, many airlines reduced or eliminated food service, but this summer, Frontier Airlines plans to resume food sales. United said it will adjust its policies in the coming weeks. Southwest plans to add soft drinks in addition to cups of water with its implemented a snacks. Delta new touchless paying system on March 16 for onboard sales, currently limited to earbuds, but expected to expand to food and drink.

making it hard for travelers to bring a spokeswoman for group, in an email. their own food on board. "If health considerations are improving to where res-

"Even in extending vouchers, airlines taurants can reopen and if industryare trying to do anything they can to funded research shows airplanes are engender good will among travelers, one of the cleanest and safest places to but also to try to hold onto travelers' be, and you layer in vaccinations, I money," said Scott Keyes, the founder think airlines have no choice than to plan to resume cabin service."

Passengers will still be masking be- Most observers say the protocols airlines put in place to make the public feel safe about flying again — especially deep cleaning and mask mandates will continue.

> Airlines had mask mandates before the Biden administration's executive order went into effect Feb. 1. Implementing the order, the Transportation Security Administration requires masks in airports and on planes until May 11.

A T.S.A. spokeswoman said it was too soon to say what will happen after that date, but given airline support, masks are likely to be required going forward. "Airlines for America carriers have been requiring face-coverings for all "This is one of the biggest gripes passen- passengers and customer-facing emgers have about flying right now," Mr. ployees since last April, and this policy Harteveldt said, noting that in many will remain in place for the duration of airports, concessions remain closed, the pandemic," wrote Katherine Estep,

A recent J.D. Power survey of more than 1,500 travelers in airports found 58 percent said requiring masks was the most important safety measure for airports to adopt; 42 percent said they would likely continue mask-wearing and social distancing through 2021 and beyond.

Even if you can eat in the air, don't ex-plans pect to remove the masks for prolonged vice periods. "Masks must be worn between Sprin bites and sips," United says on its web-Blue site. West

There will be easier access to the great outdoors

The lack of international and business travel has scrambled the airline route map. Flights to international business destinations like London and Frankfurt were trimmed in favor of more flights to vacation destinations, particularly in Florida and Mountain States like Montana.

Comparing March 2021 to March 2019, nearly all states saw declines in scheduled flights. Only traffic to South Dakota and Montana grew.

Most carriers are announcing new service to leisure destinations in time for summer and in many cases are offering convenient point-to-point service, modeled on low-cost carriers, rather than routing fliers through hubs.

There are new flights to Honolulu from Austin, Texas, coming in April on Hawaiian Airlines. With partners JetBlue and Alaska, American is adding 10 routes from Austin. Southwest plans to extend its original winter service to Telluride and Steamboat Springs, Colo., through the summer. Jet-Blue recently added Miami and Key West, Fla., and Allegiant is new to Key West, Jackson, Wyo., and Portland, Ore. While the trend may be rural, bargains remain in cities.

"U.S. cities are very affordable this summer, and appear poised to make a comeback," wrote Mel Dohmen, a spokeswoman at the online travel agency Orbitz in an email, noting flights to Chicago, New York City, San Francisco, Los Angeles and Seattle are all cheaper this July compared to July 2019.

Every Taste Maker's Delight







Effective tips to cut costs at a time of rising food prices

ave you gone grocery shopping recently? I bet you must have been disappointed you could not buy all the items on your list with your old budget. Here are five tips that can help you

effectively manage your household budget to save you from doubling your expenses each time you go shopping.

Buy your groceries in season(s)

This is the first great tip to managing your household finances. Learn the seasons where different food items are cheaper (usually linked to harvest season) and target your monthly expenses on bulk buying in-season items.





Put your freezer to use



One challenge with bulk buying is preservation, especially with produce. This is where you put your freezer to use. There are many creative ways you can preserve your groceries through proper cold storage. This process helps you to cut costs and relieves stress. For instance, you could blend the tomatoes and boil them into a paste. This can then be stored in portions in the freezer using freezer bags.

Have a food menu/timetable

Can I really stock up all my groceries in the freezer? And for how long? If

these thoughts crossed your mind, you may consider having a food menu/timetable as this would help you plan better. This tip is closely linked to the first two tips. Some food items are typically available at affordable prices early in the year. You may want



your menu to suite these periods so you can cut cost while maintaining a balanced diet.

Do not shop during festive seasons



Prices generally go up during the festive period due to increased demand. It is therefore advisable to avoid shopping at such times. You can make do with what you have at home until after the period or stock up well in advance of the festive period.

Say NO to impulse spending

This last tip is fundamental for the success of the previous four tips and particularly important for effective household spending. Indulging in impulse spending would make it difficult to manage your finances and cut cost.





hink twice before you spend. This has become a default setting in the minds of many Nigerians. We can attribute this to the invisible monster, COVID-19, and its attendant impact on income and livelihoods. If you were walking on the streets of Lagos on a typical Saturday, you would most likely hear the sound of a D at an event centre and see the Aso-ebi gang at a high society wedding... Trust me the icing on the cake is always the party jollof with your preferred condiments.

But right now, most people have swapped aso-ebi and drinking pepper soup at their favourite joint for savings platforms, investing, and just spending wisely. We have all heard the adage, "take care of your pennies and your pounds will take care of themselves". Here are a few tips to encourage your newfound journey to conservative spending.

Increase savings

Set a savings target and stick to it. It is important you set aside your savings before spending. This helps you to become more prudent and responsible with your spending habits.



Planned budget

On a monthly basis, it would be good for you to work with a budget for all your expenses. The budget should capture every detail from food to mobile data. It will help you track your spending and checkmate frivolous expenses. While doing this, you can also explore cheaper options and bulk purchases.



Using credit/debit cards

If you mostly use credit or debit cards to pay for things, then you may be susceptible to impulse buying. It is a lot easier to spend more than you intend because you are not seeing the tangible cash leave your wallet. As an alternative, you might want to consider weekly or bi-weekly trips to your bank or ATM and withdrawing a fixed amount of cash to use for your purchases. Watching the cash disappear from your wallet will make you more aware of how much money you are spending.



Curb eating out frequently

Eating out is both convenient and a source of leisure. While it saves you time in meal preparation, add a few friends to the mix and you can turn it into a socially enjoyable event. However, this can be an expensive habit. A few thousand naira for breakfast, lunch and dinner, can add up to many thousands at the end of the month. Cut out your trips to the restaurant, dust off your gas cooker and get cooking - or get someone to do it for you. You will find some super easy, deli-

cious recipes online (and above in this issue!). You can also meal prep!

• Mobile data

How much do you spend on data in a month? Try to track your usage regularly or sign up for alerts that notify you when you have almost run out. If you do have a limited plan, make sure your phone is not secretly wasting data in the background. Plan for your data and stick to it!



"Never spend your money before you have it."

- Thomas Jefferson





Ways to Celebrate Easter with your Family



he Easter celebration is one of the many holidays we all look forward to and is typically associated with taking time off work to relax or for selfreflection. It will likely look a bit different with COVID-19 still lurking around. We have five unique tips that will help you enjoy your holiday celebration.

Cook a traditional meal

Meals provide great family fulfilment, especially during times of celebration. Eating a traditional meal along with loved ones will not only renew past memories but also make the moment memorable, as new ones are birthed. You may consider having a



meal prep plan with your loved ones, as this will ensure that everyone has a role to play.

Play Games

Games are a fun way to spend time with the people you love. This will brighten your day and is sure to relieve stress. Board games or card games are usually the preferred options. However, if you are looking for something Easter themed, you could try playing the Easter Mad Libs for fun.





Keep an Easter tree

While chocolate bunnies and colorful eggs play a part in the celebration, keeping an Easter tree is going the extra mile to make wonderful memories.



Read Easter books



Consider buying and reading an Easter themed book. Immerse yourself in the true essence of the celebration.

Spend quiet moments

People tend to think clearly, when they are relaxed, alone and off from work. This Easter, you could try taking some metime to reflect on ways to improve yourself and achieve your goals. It is also a time for you to rest physically, mentally and emotionally.













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ovies are a huge part of the holiday season. This Easter, you could take a trip down memory lane with Home Alone (1 & 2), Sisters Act (1 & 2) and Baby's Day Out or you could enjoy recently released blockbusters. Many sequels would be released this holiday of which Coming 2 America is already in Cinemas. In my opinion, we could switch things up a bit...let's play with holly and nolly in the wood... if you know what I mean.

The Boss Baby: Family Business



Genre: Comedy/Family

Release Date: March 26

Theodore Templeton and his brother take a magical formula that changes to babies for 48 hours. Together, they now go undercover to prevent an evil genius from transforming other toddlers' into dangerous brats.

Maín Cast: Alec Baldwin, Lísa Kudrow, Jimmy Kimmel, James Marsden and Eva Longoría

Godzilla vs Kong Genre: Sci-Fi/Action



Release Date: March 25

This is a sequel to Godzilla: King of the Monsters and Kong: Skull Island

Godzilla and King Kong face off in an epic battle. Meanwhile, humanity works tirelessly to wipe out both creatures and reclaim earth.

Maín Cast: Míllíe Bobby Brown, Alexander Skarsgard, Julían Denníson, Kyle Chandler and Rebecca Hall

Black Wídow



Genre: Action/Adventure

Release Date: Apríl 29

Black Widow (aka Natasha Romanova) was groomed as a KGB ultimate operative from a tender age. When the U.S.S.R. split, the government then tries to kill her. But now the action moves to New York, where she presently lives and works as a freelance operative.

Main Cast: Scarlett Johansson, Florence Pugh, Robert Downey Jr., Rachel Weisz and David Harbour

Peter Rabbit 2: The Run Away



Genre: Comedy/Adventure Release Date: May 14 As usual, Peter is up to no good and he cannot overturn his reputation for mischief among other rabbits. Once again, he adventures out of the garden and finds himself in a world where his behaviour is is appreciated, but soon his family comes to take him home.

Main Cast: Margot Robbie, Daisy Ridley, James Corden, Sia, Elizabeth Debicki and Aimee Home

Fast & Furíous 9 (F9)



Genre: Action/Adventure

Release Date: Apríl 01

After the events of the Fate of the Furious (2017), Dominic Toretto and his crew join forces to battle with a deadly assassin, working with their long time enemy, Cipher. The assassin and highly skilled driver turns out to be Dominic's brother.

Maín Cast: Vín Díesel, John Cena, Míchelle Rodríguez, Tyrese Gíbson, Charlíze Theron, Dwayne Johnson, Jordana Brewster, Cardí B and Ludacrís European Football Round Up! omehow, the biggest puzzle in the English Premier League (EPL) this season has not been how teams can withstand the unstoppable force that Manchester City have become neither has it been how Everton and West Ham manage to look like legiti-

mate top 4 contenders above Arsenal and Tottenham FC. It's been the worst title

defense in the history of league football – coming after a record breaking season. It's the enigma that has been the unraveling of Liverpool FC.

Liverpool's demise from an all-conquering, havoc-wreaking and title-winning machine into a ponderous utter mess beggars belief. Their quest to retain their Premiership title has been nothing short of dreadful as well as record-setting for entirely wrong reasons. The burn out has been almost as spectacular as their blistering title win. Many even forget that 14 games in, they stood five points clear at the top of the table and looked like title favorites. Then came the collapse – 8 losses and 3 draws from their next 14 games. To put this poor run in context, we are 3 months into 2021 and the Merseyside Reds have lost 8 times in the league – which is more than they managed to lose in 2019 and 2020 combined. After an astonishing 68 home games unbeaten, they have somehow lost 6 consecutive home games – the first time in almost 98 years (since December 1923). Even City rivals Everton won their first Premier League game at Anfield since September 1929, ending a run of 20 such matches without victory and with 10 games left and Chelsea resurgent, a top four finish looks increasingly unlikely.

But where did it all go wrong and who is to blame for Liverpool's wretched title defense? While the inquest is still on, injuries were definitely the catalyst. 3 out of their 3 first team center-backs suddenly became unavailable. Klopp had to dismantle the midfield to fix the defense – by deploying Fabinho and Henderson as makeshift defenders. Both were key cogs in a midfield wheel that played the Klopp-style gengenpressing to devastating effectiveness. Their replacements in midfield were far from being anywhere as proficient. The rest is history in the making. But where did it all go wrong and who is to blame for Liverpool's wretched title defense? While the inquest is still on, injuries were definitely the catalyst. 3 out of their 3 first team center-backs suddenly became unavailable. Klopp had to dismantle the midfield to fix the defense – by deploying Fabinho and Henderson as makeshift defenders. Both were key cogs in a midfield wheel that played the Klopp-style gengenpressing to devastating effectiveness. Their replacements in midfield were far from being anywhere as proficient. The rest is history in the making.

Barring a cataclysmic collapse, Manchester City will be crowned champions of England come May 2021. They have won 26 of their last 27 games in all competitions and there is talk of a quadruple – like back in 2019 where they eventually managed a domestic treble. They are in the quarterfinals of the NEFA Champions League (NCL), semifinals of the FA Cup and play Tottenham in the league cup final in Wembley in April. While they have conquered England playing some of the most incredibly gorgeous football ever seen, it is no secret that they would gladly give up their domestic dominance for a taste of European glory.

Frank Lampard's place in the annals of Chelsea FC's history is hardly up for debate. His exploits on the pitch as the club's record goal scorer and England's highest goal-scoring midfielder place him unequivocally in the pantheon of club and premiership legends. Many speculate that his antecedents on the pitch were the only reason his reign as the club's gaffer wasn't cut short sooner. After 18 months and 220 million pounds (\$274.2mn) in summer transfers, results and performances flattered to deceive. He was sacked and replaced by Thomas Tuchel. This has appeared to be the silver bullet that has given the club a new lease of life. At the heart of their resurgence is a fresh defensive solidity on which new attacking talent (Harvetz, Ziyech and Werner) have been unleashed to devastating effect.

Unbeaten in 14, 12 clean sheets and 10 wins – all with the same set of players. They even made Spanish league leaders – Atletico Madrid – look benused and devoid of the confidence with which they have gone about their business all season. They look set to clinch a top for spot and could be top 3 if Leicester case or United slip up.

At the bottom end of the table, Sheffield United and West Brom look like their races have been run. While it doesn't appear as if Big Sam will be able to work his survival magic this time around, Fulham are not going down without a fight and have dragged Newcastle into a relegation dogfight.

Juventus, winners of the last 9 Serie A titles are currently 3rd on the log, 10 points behind leaders Inter Milan, with 11 games to go. On current form, the title is clearly Inters' to lose at this point and I know I speak the mind of most when I say that a new champion would be a breath of fresh air. Atletico Madrid is looking to survive a late season onslaught by Barcelona who has hit its stride in 2021 – led by Messi. They are 4 points off the pace with 10 games to go and a crucial game against the league leaders on May 9th – which now looks like a much more crucial fixture than El Classico on April 10th. With Atletico's form dipping in recent weeks, and Real Madrid looking jaded, it would be unwise to bet against Messi winning another La Liga title.

Jeep

In France, after 30 games, first placed PSG are only just ahead of 2nd placed Lille on goal difference, 3 points ahead of Lyon in 3rd and 4 points of ahead of Monaco in 4th position. It hasn't been this close in the home stretch in France in quite some time with the Parisians having made a habit if running away with it. Kylian Mbappé, at just 22, became the youngest player to score 100 goals in Ligue 1. His form has been crucial in PSG's recovery after a horrid start to the season – especially in Neymar's injury induced absence.

European champions Bayern Munich are 14 points clear atop the Bundesliga with 8 games left. On current form, any hope of a slip up is sorely misguided. Their brilliance has extended to their continental displays with Robert Lewandowski (who should have won the last ballon d'or) in the form of his life. The other 7 teams still remaining in the UCL would do well to recognize that any path to the trophy would somehow have to go through the Bavarians – and brace themselves for the challenge.

The GOAT debate has raged on for over a decade. It's been Ronaldo's athleticism and machine-like precision vs. the otherworldly gifts and magic that Messi is able to conjure. But for the first time since their dominance began, both players are conspicuously absent from the quarterfinal stages of the UCL. Is it the end of an era? Has father time finally caught up with football's greatest freaks? Or is it merely a blip on the radar – a minor break in transmission?

While we ponder upon the stark reality of when and not if football's 2 biggest superstars will fall off the pedestal on which they are perched, we may also be witnessing a symbolic passing of the torch. Mbappe and Haaland – two electrifying young 20-year olds poised to dominate headlines for years to come. Time will tell if they can reach the heights or match the consistency of their predecessors. Or maybe the media and fans alike just need another rivalry to hold on to. Whispers of CR7 returning to Old Trafford seem to be getting louder. At the same time Messi's contract at the Nou Camp is runs out in June and the prospects of a reunion with Pep Guardiola at the Etihad are on the rise. Perhaps the footballing gods have decided that at least another season is required to finally settle the GOAT debate and what bigger stage is there than the derby of Manchester. Time will tell.

ACCOR LIVE LIMITLESS

Fingers crossed.