

NIGERIA

**In a
Make or Mar
2023 Election**





A Special
Season's Greetings
&
Happy New Year
Wishes!

FROM



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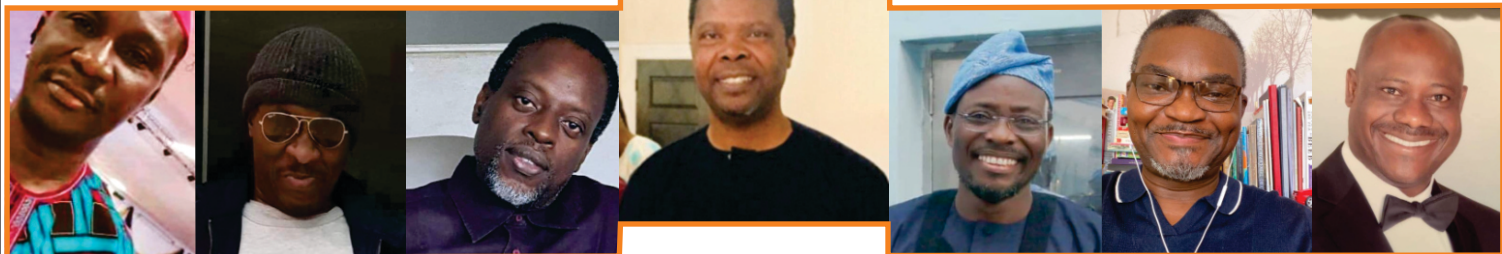
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PRESIDENTIAL MESSAGE



Good day brothers.

Please be advised that your EXCO is working really hard to be the best it can be for you given all the issues with time, place and logistics.

Let me seize this opportunity to welcome the second edition of our magazine, BfL Magazine. There is also our compendium led VP Chuks. These are two great works of this administration to project and connect us further. Please do buy a copy of the compendium if you haven't. This would not only help with some of the projects your BFL is working on but most importantly help create a lasting memory.

Lots of credit goes to Ayo Ajayi the founder and first elected president of BFL for his vision and temerity to not only follow through, but initiated the drive to birth BFL.

Big thanks also to you the members that have stayed the course since inception and those that have joined along the way. We say thank you and a big congratulations.

Congratulations because you have joined your friends that have been with you and by you for an average of 30 plus years. As we get older nothing warms the heart like the friendship and the comradeship shared over the years. I hope and pray that this bond holds up for many years to come.

In this new dispensation we are focused on structure and in creating the foundation for which this club would be based and run at its best.

We have updated the BFL constitution and made it more user friendly, robust and all inclusive. Within this time frame we have revamped all departments, created different sub committees whose focus is to assist in day to day running of this dynamic club. The subcommittees include; social, membership and finance. We also created the welfare subcommittee whose primary focus is to pay close attention to the interest and welfare of our members.

We have also instituted a plan headed by our amiable BOT chairman Femi Oshoniya on building the first ever BFL club house. We also have in focus economic empowerment of BFL. We appeal to you to be ready when we come calling.

As we proceed with the day to day running of the club and continue to work on the various projects, our hope and aspiration is that you will continue to support our efforts with your inputs, suggestions and finances as we try to make things better for us all.

We would like to reiterate the fact that without your adequate support we can't do anything. So we are definitely counting on your support to make things better in shape or form. Please be assured that the EXCO is only a phone call or text away.

God bless us all and may His blessings be upon BfL

Michael Jetawo
President, BfL Executive Committee

EDITORIAL SUITE

Sanmi Obasa (BOSA Analysis) is the Editorial Chief

In this Edition....

You Have Original Stories.

We cherish original and good stories; and you always deserve them. This is a special edition; Nigeria 2023 election and Christmas holiday season. From Capable Abbey, Prolific Baron J, Efficient Kay, Entertaining Bimbolix, Editor at large Maiko to Indefatigable Generalissimo Niyizo and the supportive contributors, we all strive to serve you better.

We also introduced a new section in this edition, the “News Maker”, and charity starts at the editorial board.

Merry Christmas and happy new year!

Sanmi Obasa





SEASONS GREETINGS



FROM ALL THE FACES IN THE EDITORIAL SUITE

2023....

Political Class Must Get it Right!

In this follow up to our maiden edition, your magazine understandably turns its gaze to the landscape of the Nigerian fourth republic's upcoming elections, and the enduring roadblocks to sustainable development that still stubbornly bedevil the polity.

Well aware of the widespread and all too justified cynicism that pervades daily life, both across the length and breadth of the nation, and amongst a sizable population of Nigerians now residing outside its shores, the backdrop of our contribution to the discourse is certainly not unfamiliar.

The, all too long endured, abject and scandalous failure of the Nigerian political class, to pull itself together, desist from stoking the embers of ethnic and religious chauvinism, in furtherance of their collective kleptocratic obsession and individual dynastic projects, and finally turn anew, to their historic task of birthing a viable polity from this diverse conglomerate of sovereign people.

This isn't helped by a powerful, lopsided and top down resource allocation system and a culturally sanctified regime of endemic corruption, historically benefiting elite elements of one ethno national grouping over and above all the others, which continues unabated, to degrade the life chances of the ordinary Nigerian nationwide.

So far, no viable steps have been fashioned, for a satisfactory system of power sharing and equitable revenue allocation. And what is still critically needed is a federation not just in name

but in functional practice.

Addressing these structural fault lines is an imperative, as they will continue to marginalize groups - feeding into ethno nationalist agitations, fuelling insurgencies

Collated excerpts of manifestoes and direct responses to questions addressed to candidates and or their running mates spokespersons focused on perennial themes of Nigerian expectations, regarding, the economy, power sector, infrastructure, education, health, transportation, including the previously mentioned structural hurdles, also come together to make up this bumper election edition.

Jide Odetola

An Economic Agenda for Nigeria



As they jostle forth, in the run up to the 2023 presidential election, the candidates are not surprisingly, locked into a familiar genre of issues. Ranging from employment, industrialization, infrastructure, growth, inflation, electrical power output to devolution of power, and security.

And invariably, public discussion in this season, be it political, social, cultural and even religious, dovetails into the economic; substructure from which all else draws breath.

Like the rest of the world at present, Nigerians are faced with runaway inflation and stagnant economic growth. Nigeria also has an inordinately high unemployment rate along with its steep inflationary spiral, and low growth trend; in classical economic terms - a situation of stagflation.

This is not new for the country. The phenomenon has persisted on and off, for all of four decades, with a major break between 2000-2014 when the economy actually grew by an average 10%.

Nigeria clearly has what it takes to be a prosperous growing economy. It is endowed with abundant resources, benefitting from a young and burgeoning labor force and an enormous market. In addition, the West African and even Central African markets are informally integrated into the Nigerian one.

Which begs the question. Why has the Nigerian economy floundered through successive decades, in search of sustainable feet?

Some political economists have argued that although the economy is the foundation, the key

to its becoming the sturdy pillar required by everything else, depends on a political terrain that fosters the continuing emergence of visionary leadership to actualize the economic potentials of society.

The position finds empirical agreement in the positive effects of the economic reforms pushed through during the tenure of former president Olusegun Obasanjo. A period that witnessed sustained growth of the Nigerian economy.

Elements of the Economic Agenda

Visionary Leadership

A visionary leader is an imperative. A president who knows the country and possesses the necessary political will to make tough decisions, understands and is interested in economics, yet is not necessarily a professional economist but more crucially -an inspired and inspiring leader of men and women.

An increasingly unfettered Capitalism as the Economic model

Nigeria has been portrayed as a mixed economy, but since 1986 it's been more accurate to describe it as an essentially capitalist one. The country should move even more emphatically in the capitalist direction; embodying the elements of privatization, deregulation and liberalization.

Due to its history of wrongheaded state involvement in investment and production, with the attendant mismanagement and monumental corruption this has given ample room for, it's advisable the government stays out of direct participation in the economy. Rather it should play the kind of role the Chinese government has been playing in Chinese state capitalism. Acting

through and behind investment vehicles and oligopolistic companies operating throughout the economy.

The Importance of A Micro Approach

The overall focus of economic management should be, development of the units of the economy; namely, households and firms. Nigerians should be encouraged to embrace job creation whether as farmers, artisans, transporters, bricklayers, builders, carpenters, industrialists and bankers et al. And with all these ventures moored in a purely business paradigm; creating jobs, utilizing resources, in many cases exporting, paying taxes and investing back into the economy.

A national campaign should be embarked upon to make every Nigerian see him or herself as a businessman or woman, and an investor and producer.

A Nigeria First Policy

This simply translates to every policy consideration putting Nigerians before foreign concerns. It also means Nigerian made products be made more amenable to being bought first before imported ones

Development of Nigerian Direct Investment Vehicles

Finance of course drives all development. Whether with regard to power generation, infrastructure construction or industrialization. Therefore, the first issue to address in the quest for sustainable economic progress is the availability of money - by setting up financial institutions and investment vehicles through which funds can flow to all sectors of the economy .

During the previously mentioned Obasanjo tenure of governance, financial institution reform was a major policy plank. It was during this period that “Transcorp” was created, as a domestic investment vehicle. This vision must not only be re-engaged with, but many more of such investment vehicles set up across the country. The first republic had its own versions in the western region’s Odua investment Corporation and others like it .

The focus of the central government in recreating these vehicles will be to facilitate a private sector driven economy. Led by big businesses and captains of industry, involving workers and the Nigerian public at large investing in them.

Power and Infrastructure Development

Recreated and strengthened investment vehicles acting through oligopolistic Nigerian companies should drive power generation and infrastructure



development. Waterway transportation and urban transit developments have a multiplier effect on economic growth, particularly in Lagos and Rivers states. Whilst governments and the investment vehicles should finance the infrastructure for waterways and urban transit, oligopolies and smaller local companies should

run the businesses created to optimize employment, income and growth.

The Budget as a reflationary tool should be retained in financing investments with very high multipliers. Incomes, businesses, goods and services export and import taxes should be used to broaden the revenue base of governance .

Power production, transmission and distribution should be localized with the governments and investment vehicles creating funds for companies to operate them .

Monetary Policy

Monetary policy should be completely independent with capable economists at the helm of affairs in CBN. Its focus should be on developing the financial sector and enabling financial institutions to mobilize funds for Nigerian businesses.

Fiscal Policy

Central, State and local governments should operate very lean governments whilst retaining few core professionals, concerned with policy development and implementation.

The Budget as a reflationary tool should be retained in financing investments with very high multipliers. And Incomes, businesses, goods and services export and import taxes should be used to broaden the revenue base of governance .

2023 Elections reshaping Nigeria's future



Down the Memory Lane

Pre-colonial Nigeria dating back as far as the 12th century consisted of various cultures, groupings nation states including but not limited to the Songhay, Oyo and the Kanem Bornu empires with a slight presence of the Malian empire. These groupings were largely distinct in their cultures, customs and traditions in spite of their trade interactions and wars.

The British direct interference in the governance and administration of the area coupled with the bombardment of the port settlement of Lagos in 1851 consequently changed the course of history of the territory and its people and eventually resulted in the formation of the Northern and Southern Protectorates of Nigeria in 1906 and ultimately the amalgamation for administrative exigencies and convenience in 1914. The consequence of amalgamation were bigotry, tribalism and ethno-religious biases with a knock on effect on politics, economy and social relations.

Whereas the emergent political elites of the new country all collaborated to work towards self rule Progress/Development of the people and the whole Country, dissents began to emerge as early as 1945 in ethno-religious and tribalistic cleavages in the quest for power.

There have been several attempts at constitutional amendment with the aim of deepening indigenous participation in the political and economic administration of the country. The Richardson constitution came into effect on January 1, 1947, dividing the country into 3 regions, North, East, and West while the Macpherson constitution of 1951 created a framework for election based on Regional Government making laws covering issues ranging from Agriculture, Education Industries, Social welfare Cooperative societies and Customary Land tenures amongst others. Military rule scuppered most or all of the gains and practices of federalism in the federation immediately after the coup of 1966 as successive military administration in order to consolidate power issued several decrees transferring power from the sub-nationals to the central government.

While the oil boom years of post civil war Nigeria allowed the central government to invest heavily in infrastructural development, it also made it easier for government officials to engage in corrupt, rent seeking nepotism and human right abuses nation wide.

Diagnosing Nigeria's Malaise

All spheres of our national life seem to be under some sort of siege, security, economy, education, energy and health infrastructures have all but collapsed completely.

ISWAP/BOKO Haram terrorizes communities in the North East, bandits continue to kill scores in the Northwest and North Central, while IPOB/Oil militants continue to hold sway in the South East & South South regions.. Our dear old South West region continues to be terrorized by kidnappers and ritual Killers. Nigeria Bureau of Statistics (NBS) figures lately show inflation rate of 20.5% (highest since 2005), national debt grew by N3.2 Trillion in 6 months, subsidy payments by federal government exceeded N18 billion per day according to the Finance Minister, while payments totalled N6.2 trillions as fuel subsidy to independent oil marketers from 2013-2012. The Naira continues to lose its value against all other major currencies with an official rate of N434/488 and an actual value of almost N900/\$ at the bureau de change (BDC)

The mono-cultural nature of our economy coupled with the alarming rate of oil theft is seriously threatening our revenue base and ultimately our corporate existence as a nation. Latest official figures indicate a loss of 470,000 Barrels of crude oil per month equivalent to \$700 million per month to oil thieves thereby limiting the country's ability to benefit from a very high global oil prices unlike most crude oil producing nations. . Oil thefts, vandalism, dollar crises have all combined to amplify the nation's energy crises leading ultimately to the national grid collapse for the 10th time in 2022 alone.

Despite a potential generation capacity of 12,522 MW, national utility company only manages to

generate a paltry 3,500-4,000 MW onto the grid which compared to leading African nations like Egypt (59,063 MW) and South Africa (58,095 MW) is embarrassingly abysmal.

Stories of Nigeria being the medical tourism destination of choice in Africa in the distant past, with the university college hospital (UCH), Ibadan regularly playing host to the medical needs of the Saudi Arabia royal family is now of distant memory. Political/Societal elites now depart the country in droves for medical tourism thereby putting additional pressure on the Naira and preventing the development of existing local health facilities.

Education has taken a great hit from the several challenges ravaging our country, especially insecurity in the northern part of the country has prevented children from starting or continuing their education. Out of school population of children (majority of whom are girls) is about 18.5 million, while those in schools are struggling to learn anything there. ASUU strike is about to resume due to issues of salaries. Conditions in the schools are pretty bad and the curriculum has been adjudged to be anachronistic at best. Many graduates are unemployable; research outputs are not designed with real life applicability while the infrastructure in many of the universities are dilapidated and out of date.

The Nigerian economy has also rebounded from two recessions in four years between 2017 and 2021

All of these factors and many more constitute the push factors for the massive youth emigration from the country.

HOPE ON THE HORIZON

The country has been making steady progress in the past few years especially in the area of electoral processes and reforms. The new Electoral Act 2022 strengthens the financial independence of INEC and provides INEC with the legal backing of electoral voting and transmission of results. Persons living with disabilities (PLWD) are equally recognized and given a sense of belonging in exercising their rights.

The Nigerian economy has also rebounded from two recessions in four years between 2017 and 2021 much to the disappointment of financial experts.

Projected growth forecast for our GDP stands at 3.4%/3.2% in 2022/2023 respectively. The Agriculture sector grew by 2.1% in 2021 and projected to grow by 3.2% in 2022 and is in fact the only sector to demonstrate resilience to the economic volatility of the 4 years period under review. Other Non-oil manufacturing sectors also grew by 4.4% in 2021. This strong performance was driven by sub-sectors such as ICT and financial services to higher heights during the period.

Marginal gains have also been made in the human development front as well with reduction in under-5 mortality from 120 deaths/ 1000 live births in 2017 to 100 deaths/ 1000 live births.

Coverage of skilled birth attendants during the birth process increased from 43% in 2017 to 51% in 2021. Immunization rate has also increased for children in the period under review.

Access to potable drinking water also increased

from 64.1% to 71.5% between 2017 to 2022. The country also became polio free in August 2000 as declared by WHO. The Ebola scourge was valiantly confronted and defeated due in no small measure to the efforts of Dr. Stella Adadevoh who was eventually given a first post-Humous National Honours award.

On the education front, primary school net attendance rate improved from 60.9% to 68.4% in 2017 to 2021 and primary school completion rate also increased from 63-73% in the corresponding years.

The 2023 general elections will be significant for several reasons. The new electoral Act has increased transparency in the dissemination of results and stronger financial independence with the elections costing at least N305

The last seven years have witnessed infrastructural development all around the country. The Lagos-Ibadan expressway and the 2nd Niger Bridge will soon be completed as well as the Abuja-Kaduna-Kano road.

Government is constructing and upgrading about 5000 km of major road projects all over the country through the SUKUK BONDS.

Commercial Rail transportation has also commenced with three corridors Warri-Itakpe, Lagos-Ibadan and Abuja-Kaduna train service with Lagos-rail mass transit metro-line coming up soon.

The energy sector is also witnessing improvement with 8 Million tonnes of gas to be delivered upon completion of both the Abeokuta-Kaduna-Kano gas pipeline and Zungeru/Mambilla Hydro projects to complement systemic reforms and investment in the sector.

The Lekki Deep Sea port was inaugurated in July 2022 and hopefully this would address the issue of perennial congestion at the Apapa port.

Giant strides are being made in the IT space with several local tech companies coming into play i.e Interstwitch, Flutterwave, Paystack etc International tech giants like Microsoft, Google, Jumia, IBM, Twitter, Netflix, Amazon, Uber, Bolt etc have sited offices in Nigeria already and many are expected to follow suit very soon.

Our sports and music stars equally continue to make wave locally and internationally.

THE 2023 ELECTIONS & NIGERIANS YOUTH DYNAMICS

The 2023 general elections will be significant for several reasons. The new electoral Act has increased transparency in the dissemination of results and stronger financial independence with the elections costing at least N305 Billion.

The presidency is being contested by 5-major candidates out of a pack of 18 with the leading ones being Rabiun Kwankaso (NNPP), Ahmed Bola Tinubu (APC), Atiku Abubakar (PDP), Omoyele Sowore (AAC) and Peter Obi (LP). There are also 4233 candidates vying for 469 legislative seats.

Nigeria has a large population with a median age of 18 years and this was demonstrated in the just concluded CVR where over 70% of the over 12 million are under 35 years of age. The events of the past few years have revealed the powers of the youths in driving social change by taking an active part in the processes and economic development. Covid-19 Pandemic led to an increase in Solidarity/Volunteering action amongst the youths and this was further cemented by the youth led mass action against police brutality which eventually led to the dissolution of the notorious SARS unit. The ongoing youth momentum needs to be maintained at the general elections of 2023 by exorcising the ghost of Voters apathy which characterised the 2019 general elections.

Nigeria will not remain in this state forever if we all choose to elect the right leaderships

RECOMMENDATIONS

To ensure the 2023 elections do shape our future and re-define our destiny the following steps need to be taken.

1. Peaceful conduct and issue-based campaign during the election season.
2. Genuine interrogation of candidates plans and manifestos as to the hows & whys
3. Active participation/monitoring of post-election processes to ensure adherence to campaign promises.
4. Desisting from sharing fake news.
5. Directing more focus on the sub national position rather than the presidential seat.
6. Continuous demand for electoral process reformation including political parties' expression of interest fees
7. Educating the populace on the need to hold

positive moral values particularly in the electoral process and holding public officials accountable while devising means of involvement in governance through partnerships

8. Adoption of open government partnerships principles by state governments.

CONCLUSION

In conclusion I wish to admonish you and your generations to Carpe diem (seize the moment), the Nigeria of our dreams will not be formed by jumping on the Japa train (which I hold nothing against by the way). The responsibility for making things work rest squarely on the shoulders of those of us left behind.

Nigeria will not remain in this state forever if we all choose to elect the right leaderships, chosen devoid of sentiments or mundane considerations. The future belongs to those who do the right things today.

The Nigeria of tomorrow is already in my hands today, together we will build a brighter future.

Thanks you for your undivided attention.

Extract of the paper delivered at the 32nd edition of Tunde Oshobi Public Forum (TOPF) on October 12, 2022 by Seye Oyeleye, the Director General of Development Agenda for Western Nigeria (DAWN).

**best friends
are people
who make
your problems
their problems,
just so you
don't have to
go through
them alone**

The Love Notebook





NIGERIA **in a make or mar** **election**

The State of the Nation

Economy: The economy of Nigeria has been described as a middle-income, mixed economy and emerging market, with expanding manufacturing, financial, services, communications, technology, and entertainment sectors .

It is ranked as the 27th-largest economy in the world, with a population of 200,963,599 people in 2019. its Nominal Gross Domestic product NGDP - the money value of all the goods and services produced in the economy, evaluated at current market prices, was 108.4 billion USD in Jun 2022, compared with 109.1 billion USD in the previous quarter.

Nigeria has the largest economy in Africa. With the country's re-emergent manufacturing sector becoming the largest on the continent in 2013, and it produces a large proportion of goods and services for the region of West Africa .

Nigeria's exports of US\$53.617 billion in 2019 largely consisted of petroleum and petroleum products, chemicals, vehicles, aircraft parts, vegetable products, processed foods, beverages, spirits ,vinegar, cashew nuts, processed leather, cocoa, tobacco, and aluminum alloys. Nigeria's imports, totaling US\$47.368 billion for the same year consisted of industry supplies, machinery, appliances, vehicles, aircraft parts, chemicals and base metals.

The country predominantly exports to India and the US and mainly imports from China, Europe and the US. Nigeria's public debt is currently 23.3% of its GDP . The total amount of the domestic and external debts of the central government, the states and the federal capital territory stood at N42.84 trillion (USD103.31

billion) as at June 30, 2022.

The country's main industries are cement, oil refining, construction, construction materials, food processing and food products , beverages, tobacco, textiles, apparels, footwear, pharmaceutical products, wood products and pulp paper productions.

None of this however, does much to illuminate the darker side of Nigeria's reality. An astonishingly unequal society, 40% of the population currently live below the poverty line. And unemployment stood at 32.15 % in 2021. The cost of borrowing is exorbitant, discouraging investment in the economy with a corresponding multiplier effect fueling capital flight.

Even though food prices were already on the rise in Nigeria before the ongoing war in Eastern Europe, food inflation rose to 18.37 percent in April this year, attributed to increases in the prices of bread and cereals, potatoes, yam, wine, fish, meat, energy,

The country ranks 131st in the ease of doing business index, signifying the major bureaucratic road block to businesses. The damaging and problematic nature of the economic model which has evolved over time; one characterized by close, mutually advantageous relationships between business leaders and government officials - a crony capitalist system.

Power: Electrical power generation for homes, industries and businesses, has remained intractably epileptic for decades in Nigeria. Many businesses have relocated, closed down or are staggering under the high

Nigeria in a Make or Mar Election

cost of generating their own power, passing the exorbitant costs down to the consumer and thereby escalating the inflationary spiral. Despite deregulation of the power sector and the subsequent privatization of its production and distribution, Nigeria hasn't found adequate strategies to address the problems that bedevil the sector.



Infrastructure: Inadequate, or absent roads, rails, air and waterway routes continue to frustrate developmental aspirations. Successive Nigerian governments seem to never have the resources to satisfactorily provide these crucial circulatory pillars. Even with the strategies and policies advanced to overcome the problem, including concessions to build and operate, most invariably ending up undermined by the nepotism and patronage pervasive in Nigerian governance

Security: Besides the notorious Boko Haram ; an Islamic terrorist organization based in northeastern Nigeria and also active in Chad, armed gangs, kidnappers, and separatist groups further exacerbate the parlous security situation. Nigeria has been grappling with this avalanche of security challenges for over a decade. Insecurity

stunts economic growth too by driving and drying-out investment, thus increasing unemployment and lowering government revenue from taxation. Despite all these inimical effects, government capital expenditure on internal security has not grown in tandem to match this hydra-headed problem.

Education: The education sector is not spared either. The perennial closures of tertiary institutions emerged about 40 years ago and has grown to see schools being shut for almost a year in this current cycle. Essentially rooted in inadequate funding, by the government who own the public universities and colleges.

Health: The Human Rights Measurement Initiative recently found that Nigeria is fulfilling 48.2% of what it should be fulfilling for the right to health based on its level of income. As regards the right to health with respect to children, Nigeria achieved 66.6% of what is expected based on its current income. And as for the right to health amongst the adult population, the country achieved 61.7% of what is expected based on the nation's level of income. Nigeria falls into the "very bad" category when evaluating the right to reproductive health because it's fulfilling only 16.3% of what it is expected to achieve based on the resources it has available .

Life expectancy in Nigeria increased from 49.4 in 2007 to approximately 54 in 2017. In a decade (2007–2017) infant mortality drastically reduced from 145.7 to 100.2 In comparison with some other reference countries (Ghana, Malawi, Rwanda, Sudan, Norway, the United States, China and Australia), Nigeria has performed poorly.

Constitutional reform and the issue of true federalism and restructuring: A constitution that reflects Nigeria's diversity and grants autonomy to the federating units, thereby granting agency, driving growth, ameliorating ethnic tensions and inter community violence continues to be the most subscribed solution to the political, economic and social problems that afflict the nation. It remains resisted by a powerful minority of interests that benefit from the present unitary system. Constitutional reform is expected to be one of the highlights of politicking during this election cycle.

Constitutional reform along these lines, has also been advanced as the panacea to corruption too, to ensure accountability at the centre, state and local government level, and is expected to encourage fuller involvement of the Nigerian diaspora in political decision making, and not merely as a remittance conduit to keep the economy going. It's notable that this demographic is still disenfranchised from any practical input into Nigerian democracy while permanently foreign domiciled, despite their independence from any part of the Nigerian state and its agents as a source of livelihood.

Citizen Rights and the EndSARS Campaign: The discontent of the citizenry with the successive failings of governance and the corresponding erosion in rights owed by the state reached a flashpoint, over police brutality in Nigeria. Culminating in calls beginning in 2017 for the disbanding of the Special Anti -Robbery Squad (SARS), a notorious unit of the Nigerian Police with a long record of abuse of Nigerian citizens.

After experiencing a revitalisation in October

2020, following more revelations of the abuses of the unit, mass demonstrations occurred throughout the major cities of Nigeria, accompanied by vociferous outrage on social media platforms. The protests were notable for the patronage by a demographic comprised almost entirely of young Nigerians. It's been argued that this demographic now constitutes a third force in Nigerian politics .

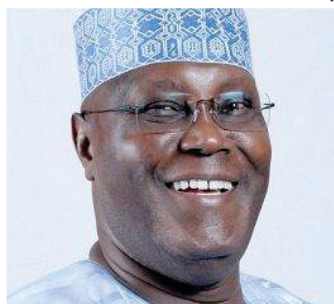
Regional, Continental and Global Outlook: It has long been held that a viable Nigeria is in a pivotal position to lead Africa and the black world, and stands to benefit immensely from so doing, not least economically, but the polity's inability to get its complex house in order is still a brake on its unrealized potential.

The Political Parties... Their Candidates

After the party primary contests relatively early in this cycle of the presidential election, campaigns began and are set to stretch into February 2023. Politically engaged Nigerians are on the whole familiar with these parties and candidates. They appear widely agreed on the general focus choices too, as these have all long bedeviled the country. But politics, and elections in Nigeria run a wayward path, not unlike many a developing country. The power of incumbency, money, thuggery and the will to win at all costs can potentially relegate burning issues to the background and ensure that the people are continuously short changed in the supposedly democratic processes and developmental aspirations postponed yet again indefinitely.

For **Mr. Atiku Abubakar**, widely referred to by only his first name, presidential candidate of the Peoples Democratic Party, PDP the issues on the front burner are: security, growth, investing in education to accelerate productivity, and restructuring to strengthen the union of the ethno nationalities. Although Mr Abubakar's 5 Star recovery plan is short on detail of policy delivery, he is still considered an experienced businessman and ex public officer.

He was the Vice President to former President Olusegun Obasanjo, who undertook a wholesale economic recovery plan and reforms that included paying off Nigeria's foreign debts in the 2000s. Mr. Abubakar also favours a private sector led initiative for creating employment and propelling productivity. He is widely considered to have always offered realistic and practicable solutions to the nation's problems.



Mr Abubakar was the PDP's candidate in the last elections in 2019. At that time he contested a fellow Fulani, in the incumbent Muhammadu Buhari.

Going by the north and south rotation consensus, Atiku wasn't expected to feature in the current cycle, he however still emerged as candidate of his party but not without generating palpable discontentment within his party and the country. With the mood of the country favouring power rotating to southern Nigeria, Mr Abubakar's claim, a north centred one, to the exclusion of Mr. Nyesom Wike's, the incumbent governor of Rivers state in the south -south and runner up in the PDP's primaries could spell trouble for the realization of Atiku's long held ambition.

Despite the disfavour for another northerner/Fulani, the PDP is still seen as a strong national party with the capability to accumulate substantial votes across the states. It recently won the governorship election in Osun state, a south western one hitherto under the control of the governing All Progressives Congress, APC, for 12 years. Furthermore, Atiku being a north easterner is expected to run well ahead of others in the north east; a region that hasn't produced a national leader since prime minister Abubakar Tafawa Brlewa in the 1960s. He is also expected to run ahead of others in the north west too.

The obstacles for Atiku include the discontentment in his party and a lack of appetite for yet another northerner/Fulani president, especially in the south. He also has formidable opponents in Mr. Bola Tinubu, Mr. Peter Obi and Dr. Rabiu Kwankwaso.

Holding the governing party, All Progressives Congress APC's presidential ticket is **Mr. Bola Ahmed Tinubu**, a former senator and two term governor of Lagos state. Mr Tinubu was also instrumental in the melding of various coalitions leading up to the founding of the APC. His remarkably strong showing at the party primaries leading up to his emergence as its flag bearer despite the incumbent president's perceived ambivalence to his candidacy lends credence to his countrywide party support.

Mr Tinubu has national security, economy, agriculture, power, oil and gas, transportation and education as his top priorities, if elected as Mr Buhari's successor. And has outlined policy proposals for healthcare, digital economy, women empowerment, judicial reform,



true federalism, decentralization of power and foreign policy.

However his party struggles with a general perception of

disapproval as the government it leads under Presidential Buhari's is held responsible for a raft of policy failures and general under performance, with the incumbent charged with having failed on the promises that Nigerians voted for in 2015. His has been described as the worst democratic administration to date in terms of unifying the country, and the delivery of good governance. Mr Buhari is also widely perceived as too closely allied to the political goals of Fulani nationalists, groupings and actors.

An election that turns into a referendum on the incumbent's government may well put paid to Mr Tinubu's aspirations. While Mr Tinubu doesn't have the length of direct business and investment experience in the economy Mr. Abubakar possesses, he has public service experience as a former senator and Lagos state governor for an extended period. This state is justifiably regarded as the economic hub and financial capital of the country. Virtually a mini Nigeria in its diversity, with its population density far outstripping its infrastructural capacity, Lagos has always had its resources stretched in a perennial bid to maintain and expand infrastructure to meet its requirements as a mega city state.

Mr Tinubu, during his tenure raised the revenue profile of Lagos state in order to meet its financial requirements. He vaunts his ability, not

without credence to organize, identify and pull together talents to achieve developmental goals. And he uses his achievements in Lagos state, the demographic spread of the former Action Congress of Nigeria, his pivotal role in the emergence of the APC and his mentees still holding important and strategic offices of state as pointers to what he can do to turn Nigeria's economic and political situation around.

The APC controls most of the states in the north, and most of the APC stalwarts in that region are Mr Tinubu's allies, or are committed to the APC's victory in the general election. The choice of a prominent north easterner in the person of Senator Kashim Shettima as his running mate plays into this overall strategy. Mr Tinubu's choice here is not without drawbacks. A "Muslim-Muslim" ticket in a country where religion plays such a sensitive role in politics could have quite negative political implications.

Mr Peter Obi is running on the Labour Party platform. A former governor of Anambra state and a businessman. He was also a bank executive. Like Mr Abubakar and Mr Tinubu, Obi has both business and public service experience. His manifesto pledges focus on arresting worsening insecurity and assurances of rebuilding Nigeria's military power, promoting economic growth, and enhancing its technological prowess with a view to improving Nigeria's diplomatic influence in sub-regional, regional and global affairs. Mr Obi also has been addressing the high rate of youth unemployment as a top priority on his agenda.

Many in civil society and the labour movement are showing a lot of interest in and support for Mr

Nigeria in a Make or Mar Election

Obi's candidacy. Regionalism, ethnicity and religion all play crucial roles in electoral politics in Nigeria, and explain the strong support for Mr Obi in the south east. But they are not alone in their aspirations for a president of Igbo extraction.



A lot of Nigerians see an Igbo presidency as an opportunity to neutralise perceptions of marginalisation In the South East,

dating back to Nigerian civil war (1967 - 70) and a palliative to their nationalist agitation. This equity predicated argument has been embraced by among others, prominent South West Nigerians, like former president Olusegun Obasanjo and the Afenifere Yoruba socio-cultural organization .

Another phalanx of Mr Obi's support has strong class and youth momentum, which is insistent on a complete turnaround of Nigerian establishment politics. Mr Obi, a long time establishment politician, in his presentation as the people's candidate is now running against the grain of Nigeria's hitherto homogenous politics. This understanding of his candidacy is the reason why labour, civil society organizations and socialist activists and a large segment of the Nigerian diaspora are enthused by an Obi's candidature and ensuring that the Labour Party

there are northerners who also believe Mr Buhari has not represented the north well

becomes a mass movement, with the potential to fundamentally alter the political landscape to the benefit of ordinary people.



The fourth person in the presidential race is **Dr Rabiul Kwankwaso** of the New Nigerian Peoples Party NNPP, a former minister of defence and governor of Kano state. While

Kwankwaso's party is new, he is not unfamiliar to the Nigerian political sphere. He was a prominent member of the PDP until he established a new party during the heat of the PDP primary race when Atiku was favoured to pick the ticket. Mr Kwankwaso has a large following in Kano state but it has not translated into national appeal . And owing to the fact that he hasn't achieved the kind of national spread to facilitate a presidential victory, his race is not being given the attention of the other three candidates. In addition he is a northerner and Fulani, who are considered to have had their turn by way of Mr Buhari's presidency.

Notable controversies: The PDP remains embroiled in the controversy surrounding the way in which the presidential ticket went to the north, and the discontentment arising from Mr. Wike's loss of the party ticket to Atiku therein. Mr Wike's feelings of injustice have been the rallying point for southerners in the PDP who think the presidency should not go to the north straight after Mr Buhari's two terms in office .

In the APC too, is Mr Buhari's perceived ambivalence to the emergence of a Muslim - Muslim ticket. Within the regions, there are

northerners who also believe Mr Buhari has not represented the north and Fulanis well enough and has rather made them pariahs, and therefore see appeasing the rest of the country, as the right political choice.

Nigerians' expectations: Nigerians are all too aware of the myriad of unpalatable realities besetting the polity; insecurity, high unemployment, spiraling cost of living, the crucial necessity of ethno-national power balancing ; and a self invested, corrupt political class, all stack high on the list . Somewhere in between long suffering, cynicism, tenuous hope, and a yet undimmed resolve, Nigeria makes its way to the ballot box again .

Questions unanswered...

"BfL Quarterly" contacted the presidential campaign councils of APC, PDP and LP. The following questions were fielded to their presidential candidates. The responses were to form part of this story.

We did not receive any response from the three candidates. We hope to share their responses in the next edition (of this publication) if they ever respond.

The Questions

1) We all know corruption is endemic, pervasive and a long running and deeply damaging problem at virtually every level of national life . How do you plan to address it and why do you believe you will succeed this time around given the consistent record of failures of all previous administrations ?

2. What is your viewpoint on a fiscal federalist system, in the light of agitation for true federalism and restructuring? Do you have a policy plank focused on implementing one? If

you do, how will you go about it?

3. What are your more immediate plans to address the concerns of the various ethno nationalist movements , and the related issue of intermittent spates of inter communal violence, to ensure the Country's continued viability?

4. How will you engage with the long standing question of the Niger Delta and the continued degradation of its peoples and environment even as this territory is depended on so heavily for revenue accrual by the rest of the polity?

5. What is your overall position on the state of insecurity in Nigeria, particularly the insurgencies, Boko Haram in particular? What is your definitive plan to end them and confront other forms of insecurity, especially the relatively recent phenomenon of widespread kidnapping?

6. How will you approach the parlous state of the power sector? What will you do differently compared to previous governments?

7. What is your overriding philosophy for turning around the Nigerian economy? What measures will inform your plans? And what outcomes, such as growth rate, reduced unemployment rate, etc, should Nigerians expect by 2027?

8. Do you have any redistribution intentions given the tempo and scale of Nigerian inequality?

9. What are your plans for public funded tertiary education and education generally and how will you finally make damaging strikes a thing of the past?

10. What is your understanding of the term medical tourism and your definitive alternative to it?

11. What is your vision for 2023, regarding Nigeria , West Africa and Africa in general and how will you go about achieving it?

*This story,
jointly written, and edited by the Editorial Team*

Inter-generational Wealth *passing on the torch of an enduring legacy*



Intergenerational wealth, loosely defined, is wealth passed from one generation to the next. Leaving acquired wealth behind for your offspring may prevent future financial predicaments provided they receive/imbibe the ethos of sound financial management along the line.

Itemized below are several sound steps towards leaving a legacy of wealth for your future generations.

The Stock Market

An excellent way of creating/ sustaining inter-generational wealth. The stock market requires familiarization/understanding before diving headlong into it. The benefits are predominantly

long term and beginners are advised to start with low-cost index funds with opportunities for long-term growth.

Real Estate

With potential for future steady cash flow in addition to generating increasing value in the long term. Real Estate is another significant mode of building sustainable wealth for the long term. Initially the idea might be an intimidating one, however with consistency and consolidation over a long period of time Real Estate activities when properly managed with professionals could easily turn out to be the icing on an investment portfolio cake.

qualitative education is actually the best guarantee for an enduring legacy of financial success

Family Business

Handing over the keys of a thriving successful business to one's offspring is always a thing of joy to parents, however such ideas have the most favorable outcomes if one's interests and abilities align with the beneficiaries.

A successful transition of control from one generation to the next requires early familiarization of the children with the organization's businesses and procedures or else a lot of hard work and legacies would simply go up in a puff of smoke not too long after one's demise. Statistically, 30% of family owned businesses do successfully transition to the next generation and with proper care / handling, these figures are bound to increase.

Life Insurance

Annuity cover provides protection against the risks associated with sudden / untimely death or incapacitation of a breadwinner.

Life insurance prevents the economic difficulties or uncertainties children would be exposed to in the event of one's permanent absence or indisposition.

Investment In Children's Quality Education

Investment in qualitative education is actually the best guarantee for an enduring legacy of financial success. Good quality education ensues knowledge, visibility and employability by Blue Chip organizations and hence high-paying jobs that make life in the present and savings for the future a worthwhile and easier venture.

Personal Financial Education

Loss of inter-generational wealth can be prevented by imbuing the culture of financial education in children from an early stage in their development . Financial Education could be taught to children through books/games about money and how to make and consolidate it. Such knowledge stands them in good stead for the future.

Multiple Revenue Streams Creating Multiple streams of income with a balanced combination of active/ passive groupings is the perfect portfolio model. Active income involves trading time for money, while passive income refers to earnings from assets .

In summary building & consolidating inter-generational wealth although challenging is worth the effort as the gains are time tested and enduring and have the potential to continue to generate rewards for all concerned into perpetuity.

Adesina is the Business and Financial Editor

A TRUE FRIEND
ACCEPTS
WHO YOU ARE,
BUT ALSO
HELPS YOU BECOME
WHO YOU SHOULD BE
anonymous

Is life a drag for you?

A Case for Hormone Levels Check-Up

It's typical for both males and females over the age of 40, and in many cases, in their 30s to begin experiencing tiredness, fatigue, mood swings, irritability, weight gain and some undesirable physical and emotional changes.

These may present as symptoms of other diseases and sometimes treated in isolation based on symptom presentation. Men and women experience gradual decrease in their levels of hormones over the years and this may cause many unpleasant symptoms including the ones highlighted above and more.

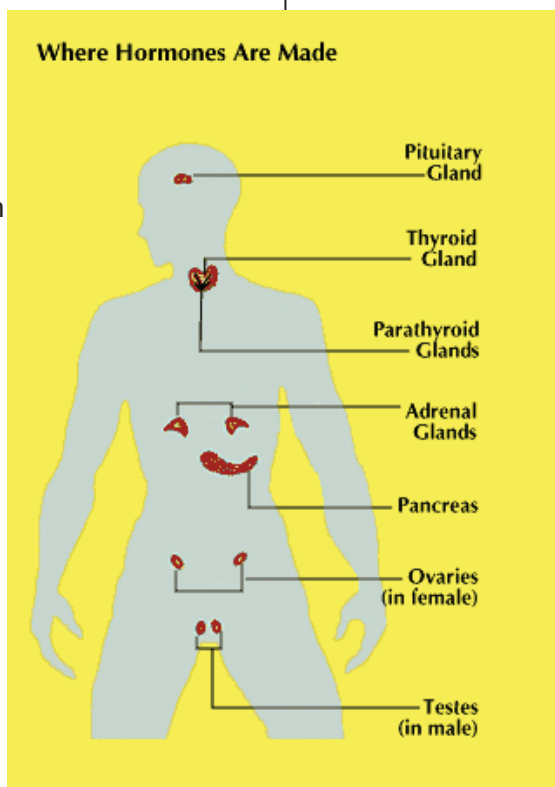
BHRT - Bioidentical Hormone Replacement Therapy
Bioidentical hormones are hormonal chemicals derived from nutritional sources, such as yam and soy, and they match the chemical structure of hormones produced naturally in our bodies.

Some of these hormones are:

Estrogen produced in female ovaries. They are essential for stimulating growth, developing sexual characteristics and for reproduction. They help regulate metabolic processes, bone density,

and sexual desire.

Progesterone is essential for regulating blood sugar, bone building, regulating thyroid production, libido and the immune system.



Testosterone is considered the typical male sex hormone (but is needed in both men and women) and is essential in sexual desire and performance, muscle mass and bone density.

Dehydroepiandrosterone (DHEA) is a hormone produced in the adrenal gland, which helps produce other hormones, including testosterone and estrogen.

Some symptoms that may arise from hormone imbalance include

Women

Hot flashes
Night sweat
Insomnia
Low libido
Fatigue
PMS
Mood swings

A case for Hormone Level Check-up

Fortunately, your pharmacist and your doctor can tailor make (compound) a specific product from the presentation of symptoms to get you feeling better....

Hair loss, thinning
Weight gain
Osteoporosis

Men with low levels of testosterone experience:

Low sex drive
Hair loss,
Erectile dysfunction
Gynecomastia (manboobs)
Fatigue
Sleep disorders
Irritability
Memory loss

Advantages of Bioidentical hormones:

Naturally occurring: they are derived from natural sources, and are therefore easy to properly metabolize in the body

Individually titrated: can be made for each patient based on their particular need, and Not one size fits all.

With all the above advantages, they are believed to produce minimal side effects.

Correcting hormone imbalance (in males and females)

Following testing for your hormone levels by your doctor, a plan will be developed to help correct the imbalance in specific hormone levels that will quickly lead to the following results:

Improved bone density, build lean muscle mass, loss and maintain weight, increased sex drive,

reduced hot flashes, reduced night sweats, reduced episodes of mood swings, improved energy levels, boost immune system, improved thyroid hormone function, etc.

Fortunately, your pharmacist and your doctor can tailor make (compound) a specific product from the presentation of symptoms to get you feeling better, energized, resting better, more invigorated about life and with very minimal side effects (if any).

Please visit your doctor today and ask if BHRT is indicated in your presentations.

You can contact the Health Editor for further information and assistance.

'Kunle Tometi, RPh, Pharm D

“

**a friend is someone
who helps you up
when you're down,
and if they can't,
they lay down
beside you and listen**

∞

WINNIE THE POOH

Older Adults.... How to Reduce Stress

"It has been verified through scientific exploration that more than 80 percent of all diseases are due to the stress and strain originating in the mind, and reflecting on the body." – *American Medical Association*.

It's therefore safe to say that stress is the cause of most disease. Not just the stress you feel when under the weight of a tight deadline, or when a political argument erupts, but a combination of physical, chemical and emotional stressors you're likely not even aware of.

The good news is that even if you're not aware of these stressors on your mind and body, there are numerous ways to mitigate their negative effects. So, let's take a second to define stress and learn how we can get rid of it.

What is Stress?

"Everybody experiences stress," says Sara Peckham, former longtime director of wellness at Judson and a member of Judson's board of directors. "It's the body's natural reaction to a stimulus or stressor that disturbs our physical or mental equilibrium. It's also commonly known as our 'fight or flight' response." This response to life or death situations served us well in the evolutionary process, allowing us to adapt and survive in dangerous situations.

Here is our body's physiological response to this type of stress:

Increased heart rate and pulse; Heightened muscle preparedness/tension; Increased blood pressure; Rapid breathing; Digestive system slow

down; Immune system suppression; Heightened sense of alertness/lack of sleep; Increase in cortisol production (the primary stress hormone). We can see how these reactions can be beneficial in dangerous situations. Our body, in quite a remarkable fashion, responds so that the necessary functions for immediate survival are enhanced. Pretty impressive, really. But once the dangerous situation subsides, our body is meant to return to homeostasis / equilibrium .

The problem we're finding in today's culture is that many of us have this "fight or flight" mechanism turned on continually throughout our lives, and in everyday situations that don't warrant this level of response. Refer once again to the list above, and imagine those reactions being someone's general state of being.

Exposure to this type of stress continually over the course of our lives has a chronic effect and can lead to the sub-par performance and breakdown of various internal organs, all the way down to the cellular level. Researchers have identified common health problems associated with chronic stress:

Heart disease, Diabetes, Headaches, Asthma, Depression, Anxiety, Gastrointestinal Problems, Alzheimer's disease .

As we can see, these are issues that don't affect only older adults, but every generation.

Méditation is an essential means to achieving mindfulness and reducing stress

Older Adults.... how to reduce stress

What can we do? How do we eliminate this stress and ensure a vibrant, healthy life? Chances are the stressors in our lives will never be totally eliminated. But we can learn to control our reactions so as to alleviate our “fight-or-flight” response, thus mitigating the negative effects of stress on the body.

Mindfulness:

A sense of mindfulness is one of our primary means of dealing with stress, according to Sara Peckham. To quiet a busy mind and become more aware of the present moment means we’re less caught up in the past and we reduce our worry for the future. We’re able to enjoy “the now” while still acknowledging and accepting our feelings and thoughts. “Méditation is an essential means to achieving mindfulness and reducing stress,” says Peckham. “Science is learning about the brain’s ability to adapt and rewire during meditation. This is called ‘brain plasticity.’ Think of ‘attention’ as a muscle; exercise it through meditation and it will strengthen.”

In the face of stress and anxiety, many of us turn to the miracles of modern medicine and get an antidepressant or anti-anxiety medication from our doctor. This will not solve the problem; instead, it will mask its symptoms. Mindfulness, on the other hand, helps you get to the root. “Meditate, don’t medicate,” says Peckham.

Exercise

In addition to physical benefits like increasing lung capacity, bone density and overall longevity, exercise has a distinct impact on brain health. And because this is where most of our stress originates, exercise’s impact on reducing stress levels cannot be overstated.

A study conducted at the University of Illinois clearly showed how modest but regular aerobic exercise can improve our overall cognitive health. Older adults who participated in the study took 40-minute walks three days per week over the course of one year. In that year alone, the participants saw a two-percent increase in the size of their hippocampus, the area of the brain involved in memory and learning. In contrast, without exercise, older adults can expect to see a decrease in the size of their hippocampus by about one or two percent each year. Exercise spurs the generation of new brain cells – this is a now well-documented fact.

But how much exercise do we need? Not as much as you might think. The Rush Memory and Aging Project, conducted in 2012 in Chicago with more than 1,200 elders participating, clearly demonstrated, as Dr. Perlmutter references in his book *Grain Brain*: “. . . we cannot underestimate the power of low-cost, easily accessible, and side-effect-free activities that may not entail formal exercise. The mere actions of daily living can provide brain-protective benefits at any age.” We asked Sara Peckham which type of physical activity she recommended. “The kind you will do on a regular basis!” she says with a laugh.



Older Adults.... how to reduce stress

Reiki .The benefits of these therapies and exercises include: Relieving physical effects of stress; Reducing blood pressure; Accumulating energy by releasing endorphins (rather than depleting it); Enhancing mental capacity and concentration; Improving conditions like Alzheimer's, multiple sclerosis and Parkinson's These activities, coupled with other forms of physical exercise, help people of all ages maintain independence and increase their sense of mindfulness.

Many activities like yoga and Tai Chi are generally part of a larger program usually operated in a classroom format. This has the added benefit of bringing people together and encouraging a sense of community, which happens to be our fourth way to help you reduce stress.

A Sense of Community

"As we age, oftentimes we lose acuity, vision, hearing, and sometimes memory," says Peckham. "We also have more to deal with physically, and as these things happen, we tend to isolate ourselves because we don't want to be 'found out.'"

This is the exact opposite of what we should be doing, according to Peckham and she is backed up by numerous scientific studies. A sense of community and warm relationships are critical to our physical and mental health from infancy to old age.

In 1938 the Harvard Grant Study began to unveil the secrets of health and happiness. It began by examining the lives of 268 Harvard students, and proceeded to follow them over the course of their lives. It is the longest-run study of human development ever performed, and the findings were published in the book *Triumphs of Experience*.

Here are some of the notable highlights: Money and social class don't matter: It's been proven by multiple studies, including this one, that an income in excess of six figures does nothing to increase happiness.

At any time you can change your life: It says "...the people who did well in old age did not necessarily do well in mid-life, and vice versa" . . . "and even between 70 and 90 years of age growth continues."



The mere actions of daily living can provide brain-protective benefits at any age.

Happiness and success are most dependent on warm relationships. The author of the study placed the most importance on this factor over all others.

A sense of community enables these warm relationships to form more easily and seamlessly over the course of our entire lives, and does wonders in increasing happiness and alleviating stress.

Older Adults.... how to reduce stress

Eat Nutritionally Dense Foods and Avoid Sugar

A less commonly known stressor comes in the form of foods lacking nutritional density. In today's society it's all too easy to consume foods that are nearly all devoid of nutritional value. Fast food restaurants are at every major intersection – and if not, you'll often find soon enough a drug store stocked to the rafters with potato chips, sugary snacks and refined foodstuffs.

effect of stress on the body is cumulative, but so are the efforts to reduce stress

In an age where it's well-documented that we humans are, year by year, gaining more weight, experiencing more chronic pain, and dying more and more from conditions associated with severe cognitive impairments, we cannot ignore the fact that our poor diets play a role. And nutrition's impact on the brain cannot be overstated. It's critical to our mental health and stress levels that the food we eat is chock-full of vitamins and minerals which our bodies need to optimally function. This generally means a diet low in carbohydrates and high in healthy, saturated fats.

Recommended foods include an abundance of vegetables, fish, meat, poultry, nuts, eggs and salads. And if you do nothing else nutritionally to reduce your stress, perhaps the #1 recommendation we can make is this: **AVOID SUGAR.**

Sugar's effect on the body is only negative; however, it's easy energy, which is why so many of us crave it. But the over consumption of sugar has a direct correlation to obesity, diabetes,

disease and even death. If we can cut out sugar completely, we'd find that much of our stress and anxiety simply goes away, in addition to a compendium of other health benefits like regulated blood pressure levels, increased mineral content in your body, and increased cognitive function.

To summarize, some important ways to reduce stress on your body are:

Increase mindfulness; Exercise regularly; Engage in subtler forms of body manipulation like Tai Chi and massage. Become active within your community and cultivate warm relationships. Eat nutritionally dense foods and avoid sugar.

Each of these methods may help reduce stress in the short term, but it's important for our lasting health that we engage in all of them to some degree. The effect of stress on the body is cumulative, but so are the efforts to reduce stress. The longer we engage in these stress-relieving activities, the more positive their overall impact. Which also means that there is no better time to start, than now.

Man of Style Carefully Chooses Ties

The tie, has been a staple of western male fashion culture since time immemorial. In many professions, it's a mandatory part of the dress code. In business, it instills a sense of confidence, authority and professionalism. However, over time as clothes have become more open to casual influence, ties have evolved from the normative to a statement of style.

These days, wearing a tie brings with it definitive symbolism. A man who chooses to wear a tie is essentially saying; "I've put effort into my appearance, for you." Thus it's a mark of respect for whomsoever one will be meeting.

A tie is a valuable opportunity to show individuality and stylishness. However, with so many different types of ties out there, it can be a choice nightmare many a time.

Here, I'll aim to show you everything you need to know to find the tie, just for that occasion.

Types Of Ties

The Necktie: This is what most of us have in mind when we think of a "tie". You'll most likely find it in the office, but it's appropriate for both in and out of the work environment.



The Bow Tie: The discerning man knows that a bow tie is one of the sharpest ways to make a lasting impression. They come in three types: self-tied, pre-tied and clip-ons. If you're going to wear

a bow tie, and so stand out from the crowd, I suggest you stay with the first type.



Any occasion where a tie is appropriate, a bow tie is too. It's an eye-catching alternative to the tie at weddings, cocktail parties and casual outings alike. For a carefree relaxed look, pair a bow tie with a button-up shirt and a vest. At formal events with a black tie dress code, the black bow tie is the pièce de résistance of the tuxedo suit.



Cravat: The cravat is the "baba nla" (Chieftain) of modern ties and bow ties. Indeed, the term can be applied to anything worn around the neck. It was once a stylish accessory to dress up a casual look for informal occasions. Nowadays they are not seen often. However, there's no reason a brave man can't sport a cravat. Worn casually and without pretence, the cravat adds an ineffable but distinctive air, earning praise and admiration.

Types Of Tie Patterns

Whether you need to wear a tie to work every day or occasionally for special events, knowing the range of patterns out there is quite useful. With a simple change of pattern and colour, your tie can take you from the realm of a work uniform to an exquisitely dapper look for casual events and celebrations. If you're looking to build a collection, focus on timeless styles that you can wear in a range of situations.

Solid Ties: Though solid ties are the most simple and basic option, they're not the most versatile of ties. They work best in formal occasions. Due to its simplicity, it's crucial to match the colour of a solid tie with your suit, shirt and also your skin tone. It is understood that you should only wear a black tie, if someone is forcibly tying it around your neck...a black tie event.



Diagonal Striped (or College) Ties: Here is the business classic, the diagonally striped tie. However, depending on the colours, the width of the stripes and how varied the pattern of repetition is, this tie can achieve many different looks and can be worn in a wide range of situations. They're also reasonably easy to match with a suit and shirt. As long as the suit and shirt don't have any distinct/bold patterns, all you need do is think about coordinating the colours. Any striped tie that's not garish and doesn't have novelty images is perfectly acceptable in a business or casual setting. Feel free to try various

colours and widths.

Tartan, Check or Plaid Tie: Three distinct patterns. For the sake of simplicity, we'll use the terms interchangeably and consider them all together, as any pattern consisting of crossed horizontal and vertical lines. For an uncluttered look, only wear plaid ties with a shirt of solid colour.



Check ties are only recommended for informal and casual dress codes and events. In muted colours without overly contrasting stripes, check ties are well suited for business and casual events. "The Prince of Wales" check or plaid is timeless and makes for an extra smart look.

Polka Dot Ties: Always with that air of fun around them. However, you'd be surprised to know that polka dot ties can also be for quite the smooth operator.

Business and casual dress codes welcome polka dot ties! There are still guidelines you should know. However, the smaller the dot and the further apart they are, the more formal they appear. This means big dots, close together are not suitable for business. Go for polka dots on a dark or neutral background. To look even more dashing, match the colour of the dots with your shirt.

Geometric Pattern Ties: These ties have a repeating, small-scale symmetrical geometric pattern. In addition, in ties with repeating, woven

.... Carefully Chosen Ties

or printed geometric shapes. Geometric patterned ties come in endless variations and as such are incredibly versatile.

For business, professional and formal events, choose a neutral or dark tie all in one colour but in different shades or tones. An elegant or inconspicuous pattern will help you fit in effortlessly. For casual events, try bolder colours, more distinct patterns such as, florals, open circles and contemporary geometric grids. You could choose anything you like... small icons or images such as pineapples or sailboats in a repeating pattern. These ties can be charmingly elegant.



Floral Ties: Trending, especially for weddings. However, they're power ties for all other days of the year, during any season, that calls for bright and light colours. They are that versatile. Strictly not for business and formal events!

Paisley Ties: Ornamental designs using a teardrop-shaped motif with curved ends. The teardrops have ancient Persian and Indian origins, and can be neat and orderly, or sprawling ornate. Imbued with a sense of the exotic, paisley ties are for men who want to be noticed. This tie is definitely not for formal events.

For casual events, go wild, but if you want to refrain from looking too gaudy, keep the colours in your paisley tie complementary with your suit

and shirt.



Novelty Ties: As their name implies, novelty ties are worn for your amusement or to amuse others. Novelty ties are printed with anything that isn't normally associated with menswear, for example puppies, and santa hats. They don't

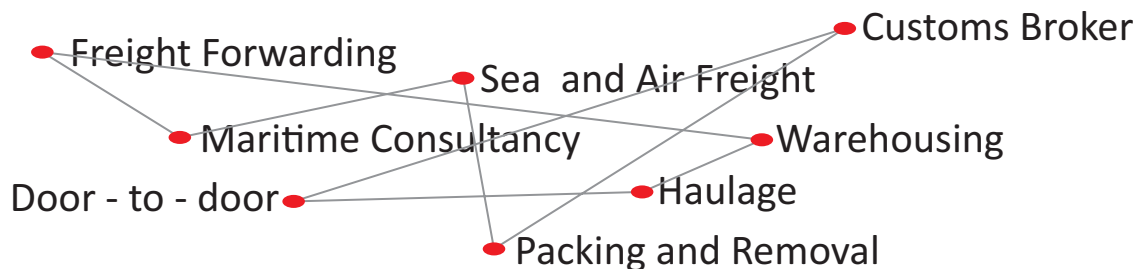


necessarily have to be tacky, but they're definitely not business or formal wear. Reserve them for a theme parties or holiday events. The only time you should wear novelty ties is at casual, laid-back events where your reputation as an appropriate dresser won't be tarnished.

At the end of the day, it all comes down to looking good. Through your choice of tie pattern, you can look sleek and polished, or loose and ready to party. Nothing defines a man of style like a handsome suit with a tie, carefully chosen, going hand-in-hand.

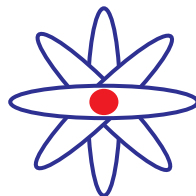


Logistics Made Simple



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Institute of Freight Forwarding of Nigeria



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The Many Wives of Oonirisa



It is no longer news that the Oonirisa, Adeyeye Enitan Ogunwusi, Ojaja II married a number of women in quick succession within a period of about six weeks. The controversy generated by these weddings however still lingers and the aim of this article is to interrogate the issues around the weddings.

Ooni Adeyeye Ogunwusi is the 51st Ooni to mount the Royal Stool of Ife. Before his recent weddings, Ooni Ogunwusi has had three failed marriages. Adebukola Bombata is Oba Ogunwusi's recorded first wife. She was his wife at the time he ascended the throne in 2015. It was reported that Bombata was against the Ooni's decision to join the race for the throne. The couple however split up after the Ooni's coronation. She reportedly moved to the United Kingdom after their separation. They were married for seven years but had no children between them.

When Ooni Adeyeye settled in as the King of one of the most respected kingdoms in Nigeria, he decided to marry again. The King tied the knot with Zaynab Otiti Obanor from the ancient city of Benin in 2016. It didn't take long before rumours of cracks in the marriage began to filter into the air. In 2017, Zaynab filed for divorce from the king. They had no children together.

After the Ooni's second marriage collapsed in 2017, the king found love again. This time it was

What has however generated controversy is Ooni's spate of weddings in quick succession. Ooni Adeyeye has tied the knot with six women in two months

in the arms of Prophetess Morenike Naomi Oluwaseyi. The King and the Prophetess tied the knot in 2018. In 2020, the couple welcomed their only child together, a Prince. Shockingly, in December 2021, the Queen announced that she was ending her barely 3-year-old marriage.

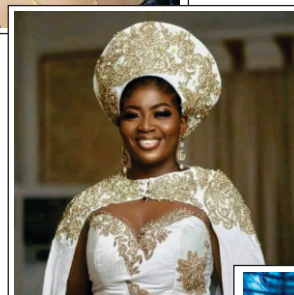
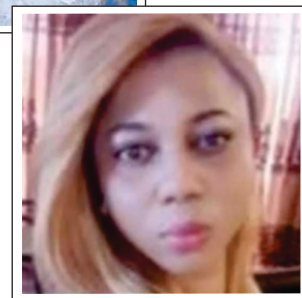
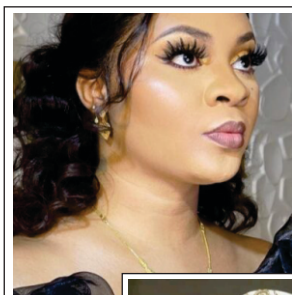
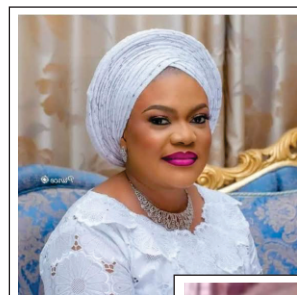
Ooni Ogunwusi has a daughter from a previous relationship with Omolara Olatunbosun. They were never married.

What has however generated controversy is Ooni's spate of weddings in quick succession. Ooni Adeyeye has tied the knot with six women in two months. On 6th September, Ooni married the first of the women, Mariam Anako at an elaborate ceremony in the Palace in Ile-Ife, Osun State. This wedding was nine months after Silekunola Naomi, his ex-wife confirmed that her three years marriage to the monarch had ended.

Olori Mariam is from Ebiraland Ethnic Group in Kogi State. She worked at Nestoil Limited, an Engineering procurement, Construction and Commissioning Company in the Oil and Gas Sector. According to reports, Olori Mariam lost her dad at an early age and was reportedly brought up in the home of a former Inspector General of Police, Mohammed Abubakar. Her mother is a retired police officer.

After Olori Mariam, Ooni Adeyeye married Elizabeth Opeoluwa Akinmuda, Tobi Phillips, Ashley Adegoke, Ronke Ademiluyi and Temitope Adesegun in that order.

none of the fifty preceeding Oonis before Adeyeye Ogunwusi was monogamous



Not much is known about Olori Elizabeth Opeoluwa Akinmuda before she got married to Ooni Adeyeye in Magodo, Lagos. She hails from Ondo State and is said to be a Scotland-based Electronic Data Processor.

Olori Tobi Phillips hails from Okitipupa in Ondo State. According to available reports, Olori Tobi had worked for the Ooni for over six years before becoming his wife. She's a fashion entrepreneur and a model who graduated from the University of Lagos after studying Marine Science. In 2012, she won the World Miss University Africa (WMUA) beauty pageant.

Olori Ashley Adegoke is from the Lafogido Ruling House of Ile-Ife. The traditional wedding was held at the Bride's Family House situated on Olubose Street along Ede Road, Ile-Ife, Osun

State. Olori Ashley has a bachelor's degree in Accounting and Finance from the University of Greenwich, United Kingdom. She is the founder of Ashley Adegoke Foundation, a Non-governmental Organisation (NGO)

Olori Ronke Ademiluyi is the great-granddaughter of the late Ooni Ajagun Ademiluyi. She is a law graduate of West London University. In 2011, she founded Africa Fashion Week, London, rated as one of UK's significant fashion events that promote and nurture African and African-inspired design talents.

Olori Temitope Adesegun is a certified alumna of several universities including Oxford and Cambridge Universities in the UK, INSEAD Business School, Fontainebleau, France as well as Harvard Kennedy School of Government, Boston, USA. She has worked as a Personal

Assistant to the late Secretary to the Lagos State Government, Princess Adenrele Adeniran-Ogunsanya. Before that she bagged Diplomas in Linguistics as well as Data Processing from the University of Lagos in 1998 and 2000 respectively. She also bagged a bachelor's degree in Business Administration from the same university.

Ooni Adeyeye Ogunwusi has received condemnation from some quarters for marrying so many women, one after the other in such a short spate of time. However, such condemnation may be misplaced. Ooni is the custodian of a culture and tradition that is not averse to polygamy. While it is true that a King in Yoruba land can be monogamous if he chooses to, a Yoruba king is expected to have many wives. It must be noted that none of the fifty preceeding Oonis before Adeyeye Ogunwusi was monogamous. The more wives and children a monarch has in Yorubaland, the more prestigious the throne is regarded by the King's subjects.

In all, we wish Kabiyesi great conjugal blessings with all his Queens

Ojaja fidi ote jale
Olori alade
Jingbinni bi ate akun
Otiti arin-kile-mi
Ade a pe lori
Bata a pe le"se
Irukere a d'okinni
Woa segun ota
Woa r'eyin odi
Kabiyesi o

Story by: Ayo Ajayi with credits from Odion Okonufa, Solution Emmanuel and Alao Abiodun

Abimbola Ogunsusi

is BfL editor for music and entertainment

Remi Olabamiji



Welcome brothers to another nostalgic and educative entertainment segment. For this edition we are bringing back into focus one of Nigeria's most unappreciated musical legends, whose works have left an indelible impression on many Nigerians, particularly of Yoruba stock.

Our icon this time around is Apostle Remi Olabamiji, who blazed his musical trail in the latter part of the 20th century with songs like "This World Is Beautiful", and "Irohin Ayo" amongst others .

Apostle Remi Olabamiji was born on the 7th of August 1952. After the completion of his secondary school education he worked for a while at unrelated endeavours, before discovering his musical talent as a member of the choir at the Celestial Church of Christ , Mokola close to the Letmauck Barracks in Ibadan. Remi Olabamiji began his journey about 50 years ago under the EMI label. And was the first musician from the Celestial Church to put together a well

Unappreciated Music Legend

organized and professional band .

He is married to the daughter of the late Reverend Alexander Bada, a one time Prelate of the Celestial Church and was anointed an Apostle in 1976 by Rev S B J Oshoffa, founder of the Church and remains the only musician to ever be anointed an Apostle.

His style of music is traditional, soothing and alights on the ear with a gently dazzling acoustic display, infused into a heavily jazzy beat. It can thus be classified as a fusion of Afro beat and Highlife with a marked percussive input . Olabamiji's evocative Yoruba creations endeared him to all his music's lovers.

Remi Olabamiji sang "Aiye yi ma da ra pupo (this world is so beautiful), "Osa ma re omuwe omuwe je ka gbadun omi o ", "Agbe de" and many other memorable songs .

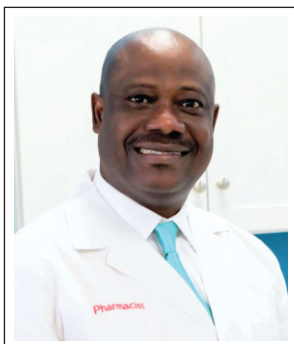
He lives in Ibadan, where he still leads his band.

Musical Recommendations for Your Relaxation

"Water Garden" - Blonker

"By The Time This Night Is Over" - Kenny G

"Back Together" - Roberta Flack and Donnie Hathaway



Kunle Tometi

Our own Dr. Kunle Tometi, a member of the Nigerian Pharmacists in Texas under the banner of the Nigerian Pharmacists Association, an affiliate of Texas Pharmacy Association is involved with another member of the associations in training pharmacists in Nigeria in administering immunization. It is a giving back and a paying it forward to Nigeria who originally trained and made them pharmacists.

Kunle Tometi is not only active in the practice and service of pharmacy in the United States, especially in the Texas axis; he is home in practice and service in Nigeria through the pharmacists' bodies and community service in Nigeria.

It is normal in North America, including Texas for pharmacists to administer vaccines. This cannot be taken for granted in other climes, hence the Trans-Generational Pharmacies Development Foundation, whose project committee members encompass all sectors of the pharmacy profession in Nigeria, as well as colleagues who emigrated. Members on the project include, Emmanuel Omehe, Kune Tometi, and Teresa Pounds, the President of the Nigeria Association of Pharmacists and Pharmaceutical Scientists in the Americas (NAPPSA).

The group's main objective is integration of community pharmacies as primary healthcare

Paying it Forward

delivery centres in Nigeria. The committee began working in February 2021.

With solid advocacy focusing on relevant government agencies in Nigeria, the group's efforts paid off when, in December 2021, the National Primary Healthcare Development Agency granted approval to include community pharmacies as vaccination centers with pharmacists trained and certified through the program granted permission as COVID-19 immunizers. The group says it has "succeeded in changing the narratives of pharmacy practice, mainly in the area of pharmacist involvement in primary health care services provision".

In just one year, from August 2021 through July 2022, the group has trained nearly 300 Nigerian community pharmacies as certified immunizers to drive vaccination. This year, Tometi and Omehe worked as trainers alongside some of the pharmacists they trained on previous trip.

One of their students this year is a general manager in a leading vaccine manufacturing company in Nigeria. In the word of Omehe, "She may never give vaccinations herself, but she wanted to know what the pharmacists being trained are doing".





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