

Relaxnomiks

Independence Day Edition

*59th Independence Day
Not much to Cheer*



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A Note From The Publisher

Dear reader,

Welcome to our 2019 Independence Day edition of Relaxnomiks!

There are just 97 days left in 2019. How has the year been for you so far? Has it been eventful, drab or just par? It isn't too late to give your goals another shot if you've stopped striving for them. After all, there's no time like the present.

2019 hasn't been a spectacular year for Nigeria so far. The stock market is doing poorly, 22 growth was lacklustre and the xenophobic attacks in South Africa remind us of the song "Fire in Soweto" by Okosun. Yes, the year so far has been a tough one, but as they say, when the going gets tough, the tough get going.

So don't be all doom and gloom. If there's one thing, Nigeria has proven time and time again, it's that the clouds will go past. In the meantime, take your mind off your worries with this issue of Relaxnomiks.

Do you know millennials are spending more frequently on Netflix than on movies at Silverbird Cinemas? This edition of the Relaxnomiks publication is an early Independence Day present from us to you. It's loaded with information, interesting pieces and promises to be the perfect holiday companion.

As always, your readership is greatly appreciated.

Enjoy your read!

Bismarck J. Rewane



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Damilola Akinbami
Editor-in-chief



Tobi Ogunpolu
Writer/Graphic Designer



Thessa Brongers - Baqu
Content Editor



Temitope Olugbile
Writer



Cosanna Preston-idedia
Content Editor



Funmi Adebawale
Writer

THE A TEAM



Adimabua Okwesa
Writer



Aisha Bello
Writer/Graphic Designer



Tolulope Aqunbiade
Writer



Wasiu Adekunle
Writer



Abubakar Popoola
Writer



Abiola Onajide
Writer/Graphic Designer

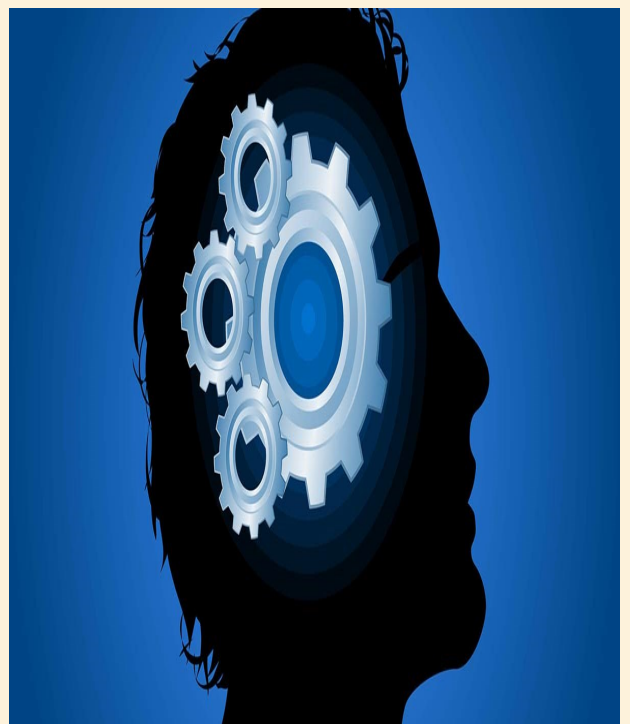
Revisiting Your Goals



In a twinkle of an eye, the first nine months of the year are almost gone, leaving you with barely three months to bid 2019 farewell. It is a common practice for people to make resolutions at the beginning of a new year. I am sure you had a list of resolutions to be achieved in 2019. How far have you gone in meeting your set targets? Many have probably abandoned their resolutions with the hope of starting over next year; some are still playing the game of procrastination and yet others have resorted to the belief that resolutions are self-defeating. Don't be discouraged, you can still make hay while the sun shines. Three months is more than enough time if you are determined to achieve those goals. Rekindle the 'I can do spirit' as you sail through the remaining three months of the year. Below are tips on how best to achieve your 2019 targets.

Change your mindset: The first step to getting results is having the right mindset. Believe 'you can' and take proactive measures to achieve your goals.

Carefully review your set targets: it's time to carefully review your set targets. How realistic are they? Given the limited time and the resources at your disposal, carefully streamline your targets and focus on priorities. It will be very important that you arrange your goals in order of priority.





Make a detailed plan: You need to have a detailed plan on how best to achieve these goals. A plan organizes the goal in such a way that it becomes achievable. It breaks down a complex goal into smaller bits, easing the pressure on you.

Set realistic timelines: To ensure that you are making progress, you need to set realistic timelines. It could require that you make your own personal calendar, breaking down the overall target to weekly or daily goals.

Evaluate your achievements: Self examination is very important. You need to measure your progress weekly or if possible, daily. Without frequent checks, you cannot accurately track your progress. You can take the steps below to measure your achievements:

Have a journal: One of the easiest ways to stay committed to your goals is by having a journal. You will need to write anything and everything in this journal including your mistakes, your achievements, your bad habits, good work, etc. The challenges should be stated alongside a possible solution.

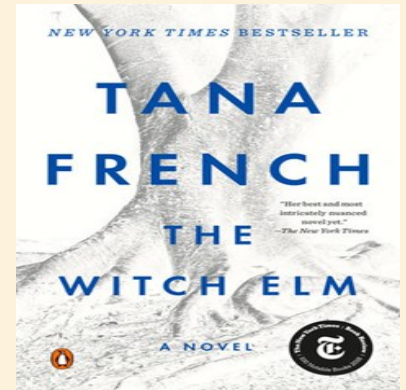
Reflect on your goals daily: You need to create time daily to reflect on your goals. This keeps the resolution at the top of the mind throughout the remaining days in the year.

Carry someone along: Select a friend, a close family member or spouse, to share your goals and aspirations with. You could go as far as setting a timeline for them to ensure that you are making progress.

Seven Books You've Got to Read

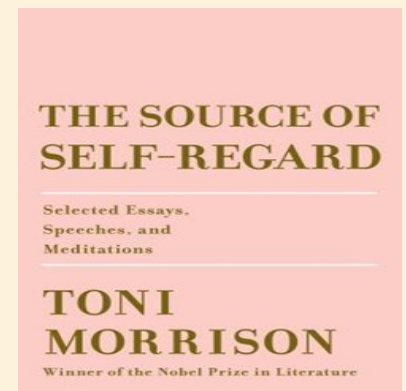
"The Witch Elm"

Tana French's latest novel proves why she's a queen of suspense fiction. Toby Hennessy is young, wealthy and popular, but his life takes a turn for the worse when he gets mugged by two burglars. He wakes up in the hospital with missing memories, only to learn he will never be the same again. Taking his family's advice, he moves in with his dying uncle Hugo. But when a skull is discovered inside a tree in the garden the police are called in to investigate...



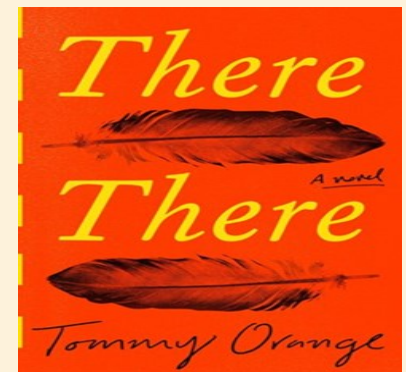
"The Source of Self-Regard: Selected Essays, Speeches, and Meditations"

This compendium of essays and speeches by the late Toni Morrison showcases her stunning insight and wisdom on numerous contemporary issues. Structured into three parts, this book reveals many of the Nobel laureate's opinions on subjects ranging from racism to terrorism, to art and even history. "The Source of Self-Regard" is a profound and beautifully worded collection that brings to fruition the full scope of Morrison's literary creativity and foresight. Readers might find themselves looking into Morrison's other works upon finishing this.



"There There"

Tommy Orange's novel follows several characters from Native American communities as they travel to the Big Oakland Powwow. Twelve individuals, each with their own tragedies and struggles, help paint a picture of the plights faced by urban Native Americans. Spirituality, sacrifice, heroism and beauty all blend together in this poignant story.



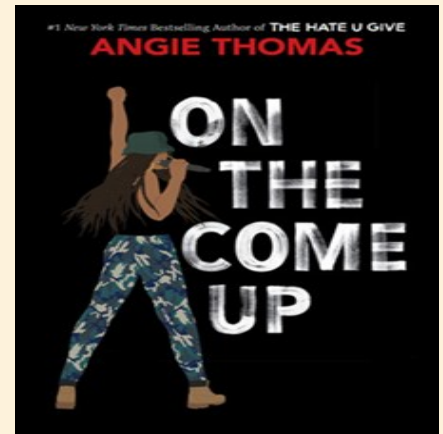
"German Calendar No December"

Finding one's place in the world is a challenge for many mixed-race teenagers, and one that can be explored in different ways. In an impressive debut, Sylvia Ofilé puts readers in the shoes of Olivia, a young girl of Nigerian and German ancestry. As Olivia grows up, she realizes that in certain ways she will always be an outsider, but that ultimately, moving forward is the only true option. Birgit Weyhe's use of West-African styled art and colors brings this touching story of acceptance and belonging to life with striking illustrations.



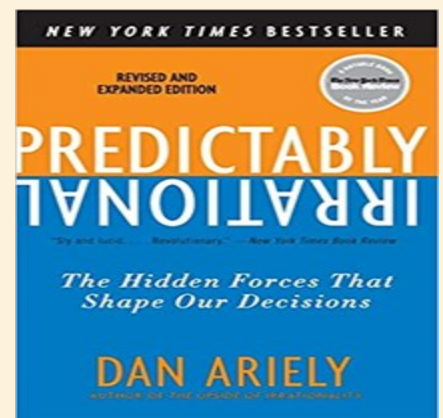
“On the Come Up”

Angie Thomas does it again in this coming-of-age story about a young black teen. Like in “The Hate U Give”, we follow a teenage female, Brianna, a boisterous and aspiring rapper, who dreams of making it big to help her struggling family. After one of her songs goes viral Brianna is thrust into spotlight of the hip-hop world. This novel is a powerful love letter to family, hip-hop, pop culture, chasing your dreams and a host of other themes. While not as politically charged as her debut novel, “On the Come Up” is still an insightful look into the realities many Americans face.



Predictably Irrational: The Hidden Forces that Shape Our Decisions

Human beings are complex organisms whose motivations and thought processes are still not fully understood. Mainstream economics, however, treats humans as purely rational entities when it comes to making decisions. In “Predictably Irrational,” Dan Ariely seeks to tear apart this view. With a host of anecdotes, experiments and observations he shows that human beings are not just irrational sometimes, but consistently so in certain cases, and that understanding and planning around this irrationality can help us live better lives.



“An Absolutely Remarkable Thing”

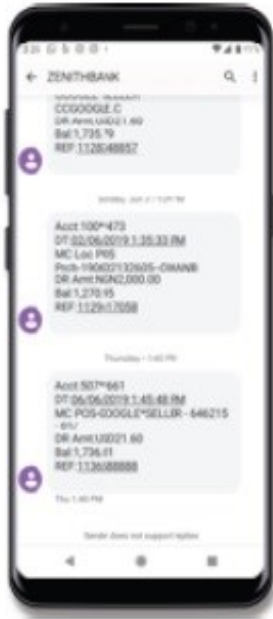
In this thrilling debut novel Hank Green blends humor, mystery and science fiction to tell a unique story. When 64 mysterious robots appear at various locations around the world, April May, a 23 year-old woman films one in a bid to garner online fame. After the government restricts access to the robots, May embarks on a political crusade arguing for their safety. Green’s magical storytelling explores the powers and potential of social media.





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WHAT WE DO & HOW WE DO IT: Millions of transaction alerts go out daily. This is law throughout Africa - and most of the developing world. REACH has built the first algorithm in Africa to recognize, parse, and accurately categorize transaction data from SMS and other sources.

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TRANSACTION INFORMATICS: We are creating sticky "data channels" that collect, analyze, and interpret Africa's transaction data to make it valuable, useful, and actionable to people and businesses. There are several broad applications:

1

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2

VALUE TO BANKS:
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3

VALUE TO RETAILERS:
Seamless accounting and funds management;
Unmatched customer loyalty analytics

4

VALUE TO INDIVIDUALS:
REACH is the best way to understand and manage your personal finances

THE TEAM:



JR KANU, CEO: JR's career has included time at Konga, Amazon, The UN, Esquire, CNN, and Black Enterprise magazine. Convinced that you can live a great life no matter how much money you have, JR founded REACH in 2016. He brings his love for data, technology, design, analytics, product development, and statistical modelling into building REACH.

EDUCATION

MBA, Stanford University
MA in Journalism, New York University
B.Sc. in Mechanical Engineering, Calvin College.



VICTORIA WINDAPO, COO: Victoria joins us from Harding Loevner, an investment firm in New Jersey, where she focused on emerging markets. Her career started as a Teach For America fellow until her interests led her into the world of finance via Women's World Banking. At REACH, she handles user experience, product testing and recruiting, and sales operations.

EDUCATION

Master's in Teaching, Relay Graduate School of Education
BA, International Relations; African and African American Studies; minor in Chinese, Stanford University



JONATHAN KOLA, CTO: Jonathan joins us from Google in NYC where he was an engineer, specialising in Kubernetes, data analysis and machine learning use cases for cloud client companies. Prior to Google, he was at Spotify, working on its personalisation and recommendation engine, and at Wecyclers in Lagos, where he was co-founder and CTO.

EDUCATION

MBA, Stanford University
BA Electrical Engineering & Computer Science, Harvard University



REACH Technologies Inc.
www.REACH.africa
+234 909 084 4134

2018: *The Year in Review*

Source: MARKETPLACE by REACH Technologies
(marketplace@reach.africa or <https://reach.africa/data-insights>)



GTBANK has proven to be the bank of choice for millennials, outpacing all competitors in airtime, bank charges and P2P transfers.



Paystack continues to capture a large share of e-commerce, appearing as the leading biller. Millennials surveyed are spending more frequently on Netflix than on Silverbird



Young Nigerians carried out more taxi transactions (*Uber and Taxify*) than gasoline purchases at filling stations. Compared to Kenya, fewer young Nigerians can afford a car.



2018: The Year in Review

Bills & Utilities



Mobile airtime, ISP, electricity, water and other municipal and bill payments

Top 5 Vendors

- ◆ GTB '737 Airtime
- ◆ First Bank '894 Airtime
- ◆ Airtel
- ◆ Quickteller

Typical transaction size
N500 (\$1.37)

ATM



Cash withdrawals at ATMs and bank tellers

Top 5 Vendors

- ◆ First Bank
- ◆ Diamond Bank
- ◆ Zenith Bank
- ◆ Access Bank
- ◆ Stanbic

Typical transaction size
N5,000 (\$13.74)

Bank Charges



Account charges, transfer fees, card issuance, SMS alerts, ATM charges, stamp duty and all other bank fees

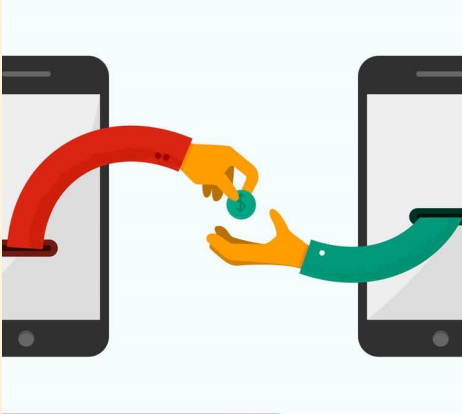
Top 5 Vendors

- ◆ GTB
- ◆ Zenith Bank
- ◆ Diamond Bank
- ◆ Access Bank
- ◆ UBA

Typical transaction size
N50 (\$0.14)

2018: The Year in Review

Transfer



Peer-to-peer money transfers, as well as bank transfers used to pay for goods and services.

Top 5 Vendors

- ◆ GTB
- ◆ Diamond Bank
- ◆ First Bank
- ◆ Zenith
- ◆ Access Bank

Typical transaction size
N7,500 (\$20.60)

Transport



This category covers taxis, car fuel and commuting

Top 5 Vendors

- ◆ Uber
- ◆ Taxify
- ◆ Forte Oil
- ◆ Total
- ◆ Oando

Typical transaction size
N1,606 (\$4.41)

Restaurants



Fast food, fine dining, bars, bakeries, dessert parlours and all eating in general outside the home

Top 5 Vendors

- ◆ Chicken Republic
- ◆ Domino's & Coldstone
- ◆ The Place
- ◆ Taste Fried Chicken
- ◆ Kilimanjaro

Typical transaction size
N1,850 (\$5.08)

2018: The Year in Review

Supermarkets, convenience stores, sundry shops where consumer goods and household supplies are sold.

Grocery

Top 5 Vendors

- ◆ Shoprite
- ◆ Spar
- ◆ Ebeano
- ◆ Hubmart
- ◆ Grans Square

Typical transaction size

N2,810 (\$7.72)



Online Shopping



Online retailers as well as the payment processors used by online retailers

Top 5 Vendors

- ◆ Paystack
- ◆ Jumia
- ◆ Ali Express
- ◆ Flutterwave
- ◆ PayPal

Typical transaction size

N2,090 (\$5.74)

Cinemas, clubs, concerts, plays, PayTV, streaming services and other entertainment channels

Entertainment

Top 5 Vendors

- ◆ Multichoice
- ◆ FilmHouse Cinemas
- ◆ Genesis Deluxe Cinemas
- ◆ Netflix
- ◆ Silverbird Cinemas

Typical transaction size

N2,000 (\$5.49)



Betting



Sports betting, lotteries and other games of chance

Top 5 Vendors

- ◆ MyBet9ja
- ◆ SportyBet
- ◆ Bet9ja
- ◆ NairaBet
- ◆ MerryBet

Typical transaction size

N1,000 (\$2.75)

Evolution of Fashion in Nigeria



Fashion in Nigeria has come a long way, evolving from generation to generation and decade through decade. The styles and fashion trends since the independence era have been revamped and re-rocked by the millennials today.

Old Fashion trends that were revamped

Iro and Buba

The iro and buba are two-piece traditional outfits often worn by Yoruba women. The iro is long wrap-around skirt while the buba is a long-sleeved and loose fitting blouse. From the 1950s to 1980s the attire was often worn as a mini-skirt and complemented with an *Ipele* and *Iborun*. Today, the younger generation have ditched the *Ipele* and *Iborun* and replaced the *aso-oke* used to make the outfit with silk, chiffon and other materials.

Gele (head tie)

Gele will forever be a classic. It is worn by Nigerian women of any ethnic group and is the icing on the cake for any *aso-ebi* (uniform dress worn for ceremonies). From the independence era to early 2000s, the layers measured the beauty of the head tie. However, today women have sharpened their gele tying skills and revamped the look and feel of the headgear. From the one shaped ice cream cones, to ones that come ready-to-wear, the gele tying game has evolved and we love it!

Agbada

Growing up in the 1980s/1990s, agbadas were often portrayed as a traditional attire worn by an 'oga' (a boss man). The large gown, which is worn by African men for parties, is usually accompanied with a 'fila' (a cap). However, the millennial generation has taken it from where their ancestors left it and revamped the attire. Agbada is no longer strictly for the male species. Women now rock the agbada trend as if it was made for them.

What Not to Wear for Interviews



In a competitive market, everything matters – from your CV, to your LinkedIn profile to your appearance at a job interview. Your image is the first thing the interviewer sees before you show off your skills, years of experience or intellect. The onus is on you to ensure that you stand out from the crowd for all the right reasons. A few fashion rules and common mistakes to avoid when going for interviews include:

Avoid tight and revealing clothing: Aside from tight clothes being inappropriate for job interviews, they can also be uncomfortable for long periods. A simple rule of thumb: if it shows under-clothing or too much skin, keep off your list of options for job interviews.

Leave casual clothing at home: Casual dressing can mean different things to different people. Jeans, hoodies, T-shirts and shorts should not make the cut for job interview outfits. If you look too casual, you appear as if you are uninterested and unprofessional.

Accessories matter too: Accessories can turn any outfit from ‘plain Jane’ to ‘vavavoom!’ However, when you are going for an interview, remember not to overdo it. Your accessories should not be too distracting, as you want to be remembered for your professionalism and not for having a noisy pair of earrings.

Go easy on the fragrance: This rule helps to avoid a situation where the interviewer(s) is allergic or averse to your scent. While it is important to avoid smelling foul and offensive, you also do not want an overwhelming perfume or cologne scent.

Avoid bright/flashy colors: Bright colors such as red or orange can also be distracting. Less dramatic and subtle colors such as black, grey, navy blue etc work best for job interviews. If you must spice up your outfit with a bright color, do it tactfully.

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Beauty Hacks in Five Steps

Have you ever wondered how some women “slay” effortlessly when it comes to beauty and fashion? The perfect hair, makeup, nails and other little details all in place, even on a budget. Some say, “I cannot have my makeup done because it takes a lot of time” or “my perfume never lasts long”. Follow the shortcuts that will make your makeup and other beauty routines much easier.

5 easy steps to do your pedicure at home

- ◆ Remove the remnant of your old nail polish using a nail polish remover and a cotton pad. Trim and shape your nails to the desired shape.
- ◆ Fill up a basin or big bowl with warm water enough to reach your ankles. Add some shampoo and skin-soothing bath salts or epsom salts and soak your feet in it. You could also spice it up with some essential oil of your like (lavender works the ultimate professionence, you can also add give your feet a gentle comfortable position 20 minutes.
- ◆ Dry your feet and apply cream. While the cream skin, exfoliate your feet stone or a foot file. Af-your feet.
- ◆ Moisturize your feet with a foot cream or body lotion and massage for as long as you want.
- ◆ Clean your nails again with a nail polish remover and cotton pad to remove the residue oil from your nails and apply your favorite nail polish.



tial oil of your like magic). For al pedicure experi-smooth pebbles to massage. Sit in a and soak for 15 - some cuticle softens the dead using a pumice ter scrubbing, dry

5 steps to make up in 5 minutes

What do you do when you are in a time crunch? Here are five steps you can achieve in 5 minutes. Consider this as the inspiration you need to quit overusing beauty products and start a simpler routine that enhances your natural beauty.

- ◆ Conceal blemishes, especially dark under-eye circles, and oily areas such as nose, chin and forehead.
- ◆ Eyebrows are important. Lightly define brows and fill in only where necessary. Brush brows with a spoolie or an old mascara wand to evenly disperse the brow pencil/gel thoroughly.
- ◆ For eyeshadow lovers, you can sweep your preferred shade of cream shadow stick across your upper lid. Apply your eye pencil along the upper lash line to enhance your eye shape.
- ◆ Apply a few strokes of mascara to the top and bottom lashes to really open up your eyes.
- ◆ Finish with a quick swipe of lipstick, tinted lip balm or your favorite lip-gloss.

5 ways to make your perfume last longer

- ◆ Apply it immediately after your shower, as the moisture on the skin will help lock in the scent.
- ◆ Fragrance reacts to heat, the pulse points (wrist, back of knee) before using
- ◆ Do not rub your wrist together after applying your perfume. This will cause the scent to fade faster.
- ◆ Store your perfume in a cool, dry and dark place. Storing it in the bathroom will weaken your bedroom in the the fragrance. Keep it in the pretty boxes they came in.
- ◆ Know your perfume. Perfumes labeled - body spray, eau de cologne, or more subtle fragrance, eau de toilette have a while perfumes such as eau de parfum and extrait de parfum have a more pungent fragrance and last longer.



so apply Vaseline to neck, inner elbow and

perfume. together after applying cause the scent to fade

cool, dry and dark bathroom will weaken your bedroom in the

perfumes labeled - body spray, eau de toilette have a while perfumes such as

eau de parfum and extrait de parfum have a more pungent fragrance and last longer.

WORD-SEARCH PUZZLE

B	E	V	L	Z	P	U	D	J	L	P	B	Y	G	W
B	C	W	N	X	H	E	F	E	O	J	X	E	Q	X
I	A	F	J	X	X	X	G	T	E	C	O	V	S	U
E	L	B	F	Y	T	I	P	K	Z	R	G	W	N	C
A	H	O	B	T	V	S	V	O	G	S	A	Z	I	G
F	C	F	T	A	A	R	I	E	M	L	C	J	C	R
K	N	O	D	O	N	S	W	H	U	D	F	A	O	O
U	E	I	L	G	K	R	O	F	D	M	C	C	L	Q
K	R	U	V	A	A	O	I	O	U	U	E	P	O	D
E	F	I	L	P	R	L	S	G	K	A	Z	J	Y	A
L	M	O	P	P	A	B	A	Y	A	E	O	R	M	J
O	X	E	A	U	V	P	S	O	R	I	B	S	U	J
B	R	R	F	I	S	K	G	M	E	M	K	I	E	V
Q	K	E	N	P	P	O	U	U	J	O	I	D	S	Q
T	W	S	H	E	Q	F	J	F	V	Z	I	Z	C	V

ABAYA

FRENCHLACE

ADIRE

FULA

ANKARA

GEORGEWRAPPER

ASOOKE

MUDUKARE

BABBANRIGA

OLEKU

FILA

SOKOTO

Let's Do it the Local Way

Not every time shawarma and the floury foods (you know what I'm saying). Let's do it the local way this holiday. Are you from the west? Efo riro is just like bread and tea to you. Why not try a delicacy from the North (Groundnut soup) or from the East (Edikaikong)? Thinking of how to go about it? Think not too far: just follow the steps below and in a few minutes you are done. **Get to the kitchen and bring out the Nigerian in you.**

Efo Riro

What's a Nigerian celebration without efo riro? Efo just makes the difference. It is a rich vegetable soup that originated from the western part of Nigeria (Yoruba). It can be served with semolina, pounded yam, amala, eba or any other swallow. If you are thinking of switching it up, efo riro and rice may be a nice alternative.

Ingredients

- ◆ Assorted meat and fish. Use a combination of the following:
 - ◇ Beef
 - ◇ Shaki (cow tripe)
 - ◇ Smoked fish
 - ◇ Dry fish
 - ◇ Stockfish
- ◆ 20 cl palm oil
- ◆ 500g efo shoko or tete
- ◆ 5 tatashe (bell pepper)
- ◆ 2 tablespoons ground crayfish
- ◆ 2 red onions
- ◆ 2 small stock cubes
- ◆ 2 tablespoons locust beans (iru)
- ◆ Salt & Habanero / Scotch Bonnet peppers (totaste)



How to make Efo Riro

First things first...

If you are using the hard stockfish, soak it for a few hours. Soak the dry fish till soft and debone. Cut the leafy vegetables, deseed the tatashe and grind till coarse.

Prepare other ingredients: pound the pepper, dice the onions and grind the crayfish.

Now let's get into the cooking

Start cooking the shaki first with as little water as possible as it is the toughest meat in the bunch. This soup should have as little water as possible so add small amounts of water at a time and top it up as you cook.

When the shaki starts to curl, add the dry fish and stockfish.

When the shaki is almost done, add beef, stock cubes and some of the onions and cook till all the meat and fish are well done. Set these aside.¹

¹All Nigerian Recipes. <https://www.allnigerianrecipes.com/soups/efo-riro/>

In another pot, pour the palm oil and heat it up. Once hot, add the remaining onions.
Fry the tatashe peppers till there's no more water in it. This should take about 15 minutes.
Add the locust beans, crayfish, and stir very well.
Add the cooked meat and fish, stir very well.
Add the vegetables, stir very well, cover and once it heats up again, add salt to taste.
Gbam! Your efo riro is ready. Easy right?

Groundnut Soup- Miyan Geda

Originating from the Northern part of Nigeria, groundnut soup is a rich, nutty, and palate-pleasing meal when served with rice, plantains or any starch.

Ingredients

- ◆ Dried groundnut (2 cups)
- ◆ Hibiscus (white) (white zobo).
- ◆ Beef (1kg)
- ◆ Dried fish (500g)
- ◆ Ground crayfish (3 tablespoons)
- ◆ Half cup of sliced onions.
- ◆ Palm oil (150ml)
- ◆ Salt to taste.
- ◆ 2 teaspoons of daddawa
- ◆ Vegetable (spinach preferably) (aleho)
- ◆ Ground tatashe pepper (Half cup)
- ◆ Sliced spring onions (half cup)



Instructions

Step 1: Boil your meat with seasoning (2 cubes of Maggi, teaspoon each of garlic, ginger and salt) plus sliced onions. Also, boil your hibiscus separately with just water until soft (could be slightly sour, so add a little potash as the potash would help remove the soured taste). When done, wash it thoroughly.

Step 2: While the meat is cooking, grind your dry groundnut. You can also slightly fry the groundnut in a pot before grinding it (optional).

Step 3: Wash your dried fish with warm water and salt to remove sand and dirt, wash and cut your spring onions and green separately, blend your tatashe, pepper and onions together and set aside.

Step 4: When your meat is almost ready, add the blended tatashe, palm oil, crayfish, allow to boil for few minutes, add daddawa (Hausa Maggi) and taste for salt. You can add more salt if you like.

Step 5: Then add your neatly washed dried fish, add 3 cups of water, add your ground groundnut and allow to cook a little, add your properly washed and cooked hibiscus to the soup, allow to cook for 5 minutes then add your spring onions, allow for a minute, put your spinach and allow for a minute.²

Voila! It's ready to be served!!!

²All Nigerian Recipes. <https://allnigerianfoods.com/miyan-geda-2>

Edikang Ikong (Edikaikong)

Edikaikong is a staple food eaten in the eastern part of Nigeria, most especially Akwa Ibom and Cross River state. Mostly served with eba, semolina, amala, fufu or pounded yam, this nourishing dish is definitely the life of the party.

Ingredients

- ◆ Stockfish head (medium size)
- ◆ 500g dried fish or roasted fish
- ◆ 1 cup of ground crayfish
- ◆ Waterleaf
- ◆ Fluted pumpkin (ugwu) leaf
- ◆ 1 cup of palm oil
- ◆ Meat of choice (preferably assorted meat)
- ◆ Salt
- ◆ Pepper
- ◆ Maggi or Knorr cube (3-4)
- ◆ 1 cup of Periwinkles (optional)
- ◆ 2 spoons of ofor or achi
- ◆ 1 bulb onion



Preparation

Step 1: Parboil the meat with the necessary ingredients, 2 cubes of Maggi, a bulb onion, salt and other spice of choice.

Step 2: Cook for 10 minutes then add water and cook till meat is 70% softer for consumption, wash the dry fish and stockfish with hot water to remove sand and impurities then add to the cooking meat on fire. (You can add this at the beginning if you have very dry (strong) fish)

Step 3: Chop the ugwu leaves and water leaves to bits (this is normally done by the traders in the market (in Nigeria) but you can slice at home with the help of a very sharp knife and a chopping board.

Step 4: Pour the leaves separately in bowls and soak in water, wash to remove sand. It is advisable to wash the leaves thoroughly before slicing or slice before washing. You can wash the fluted pumpkin before slicing but you will need to slice the water leaves before washing.

Step 5: Add 1 cup of palm oil (250ml) to the boiling meat on fire.

Step 6: Add salt and pepper to taste. Cook for 5-10 minutes, be sure the whole combination is boiling with very little trace of water

Step 7: Stir, taste for salt and pepper before adding the water leaves, stir and allow for about 3 minutes then add the ugwu leaves (fluted pumpkin), stir, add the pounded crayfish/pepper, periwinkles, 1-2 cubes of Maggi, stir, taste for salt, add one tablespoon of ground ofor or achi (optional), sprinkle a spoon or a little more, stir. Cover half-way and allow to simmer for 3-5 minutes.³

³All Nigerian Recipes. <https://allnigerianfoods.com/edikaikong-soup>

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Thomas Cook Collapses, Leaving Thousands of Travelers Stranded

Culled from CNN⁴

British tour operator Thomas Cook collapsed on Sunday night, stranding hundreds of thousands of travelers and putting 21,000 jobs at risk.

The 178-year-old company said in a statement that its board "concluded that it had no choice but to take steps to enter into compulsory liquidation with immediate effect" after talks on a financial rescue failed. All Thomas Cook bookings have been canceled, the UK Civil Aviation Authority tweeted. Peter Fankhauser, Thomas Cook's chief executive, apologized to customers, employees, suppliers and partners.

"This marks a deeply sad day for the company which pioneered package holidays and made travel possible for millions of people around the world," Fankhauser said.

"Despite huge efforts over a number of months, and further intense negotiations in recent days, we have not been able to secure a deal to save our business. I know that this outcome will be devastating to many people and cause a lot of anxiety stress and disruption," he added.

Thomas Cook's business of selling flights on its own airline, along with hotel rooms, from brick-and-mortar stores has been under pressure for years from online rivals and low-cost carriers. Brexit has made matters worse by pushing the pound lower (and the company's costs up) and deterring some travelers. The company had reported a loss of £1.5 billion pounds (\$1.9 billion) for the six months to March 31.

The collapse of the iconic UK company had ripple effects in Asia. Shares in China's Fosun Tourism dropped by nearly 5% in Hong Kong. The billionaire founder of parent company Fosun International, which owns all-inclusive



holiday firm Club Med, is Thomas Cook's largest shareholder, according to Refinitiv data.

"Fosun is disappointed that Thomas Cook Group has not been able to find a viable solution," the company said in a statement. "We extend our deepest sympathy to all those affected by this outcome," it added.

Meanwhile, Thomas Cook India — owned by Canada's Fairfax — said it had nothing to do with the collapse of the venerable British brand and its business was unaffected.

Shares in rival European travel groups got a boost on Monday. Germany's TUI (TUIFF) gained more than 6%, while low-cost airline EasyJet (ESYJY) — which is making a big push into the holidays business — were up nearly 4%.

Repatriation operation underway

The move triggers the largest ever peacetime repatriation in the history of the United Kingdom, topping the operation the government carried out after the 2017 collapse of Monarch Airlines.

⁴<https://edition.cnn.com/2019/09/22/business/thomas-cook-collapse/index.html>

There are more than 150,000 UK outbound Thomas Cook customers abroad, almost twice the number that were repatriated following the failure of Monarch, according to the aviation authority.

"When people get to the end of their holiday, they will be brought back to the UK," Tim Johnson, head of policy at the UK Civil Aviation Authority, told CNN.

"We've chartered 40 planes and we're going to be running over 1,000 flights over the next two weeks," he added.

Repatriation flights are only available for passengers whose journey originated in the UK. The aviation authority launched a website where customers can find details on those flights.

"Customers currently overseas should not travel to the airport until their flight back to the UK has been confirmed on the dedicated website," the aviation authority said in a statement.

Depending on where travelers are located, return flights will be either on flights operated by

the aviation authority or by existing flights with other airlines, according to Thomas Cook. For Thomas Cook travelers abroad on holiday packages protected by the Air Travel Organiser's Licence, the aviation authority said it will sort out hotel bills.

ATOL is a UK financial protection program that protects most air package holidays sold by UK-based travel businesses.

"While arrangements are being made, please do not make a payment to your hotel unless instructed otherwise by the CAA team," the aviation authority said. "If our guarantee is not accepted by the accommodation provider, we may need to relocate you to another hotel for the duration of your stay."

Travelers on an ATOL-protected holiday should have received an ATOL Certificate either by email or by post.

Thomas Cook customers that only booked hotel stays will not be bailed out by the aviation authority. ATOL protection only applies to hotels when booked as part of an air inclusive holiday package.

.....Be very selective in choosing your next travel agency.....

For the Chopaholics...

Shiro Restaurant



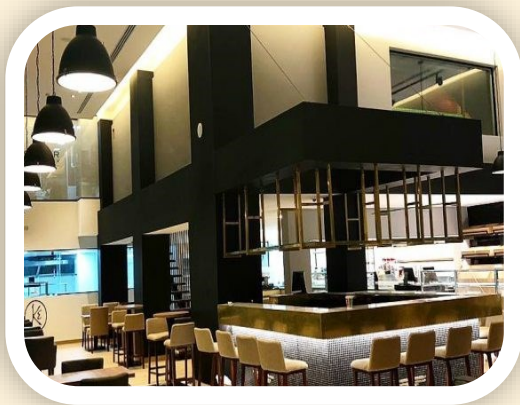
Shiro is a Japanese restaurant located at Landmark Centre. It offers Japanese, Korean, Thai and Mediterranean cuisines. It has a bar and lounge and offers late night dining. Moreover, it has outdoor seating with WiFi. Dinner is accompanied by a great ocean view. This is a must-visit.

La Taverna

If you have been looking forward to mouth-watering and masterfully prepared Italian dishes, this is the best place to be. Located at 48 Balarabe Musa Street, Victoria Island. It features an amazing outdoor service area and has a generic rustic vibe with a Chilean twist to it. Bet you would love that!



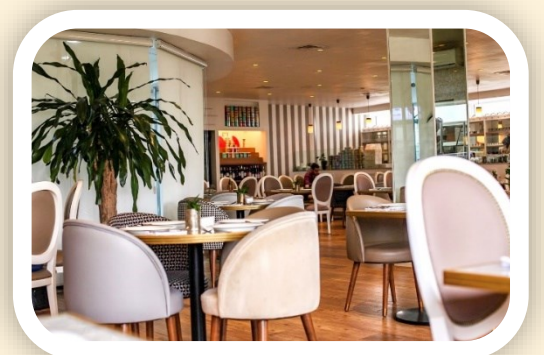
Maison Kayser



Looking for a restaurant that promotes family dining? This is your best option. It has both indoor and outdoor seating. Moreover, the upstairs has a bright and beautiful playroom for kids (the children will be busy having fun). It is located at 864 A, Bishop Aboyade Cole, Victoria Island. Need to be wined and dined together with your family? Don't search too far. Maison Kayser is here for the win.

Craft Gourmet

It is a luxury restaurant that is worth every penny you spend. It is situated at Mega Plaza Mall, 14 Idowu Martins Street, Victoria Island. Craft Gourmet offers one of the best shawarmas in Lagos. From the morning coffee to the inter-continental dishes and pastries – nothing is a waste.



Chai Tang



If you are a lover of all things Chinese, this is the best place on the island to be this holiday. Chai Tang is a new Chinese restaurant nestled in an absolutely lovely space in the Twin Waters Entertainment Center (Rufus & Bee building). The view of the blue Atlantic will leave you relaxed. It's worth going to for the beautiful scenery not to mention an amazing menu. It is a fine-dining Chinese cuisine that is worth your try.

Fight Simple Ways to Improve Your Diet

Many of us have tried, to some extent, to adopt healthier eating habits. Unfortunately, it's not always easy. Whether your work schedule makes it hard to eat at the appropriate times or you just can't resist deep fried food, there are a host of reasons why changing your diet might be difficult. Still, there are some psychological hacks and approaches you can use to eat more healthily. And so, without further ado, we present to you eight tips you can follow to improve your diet. While it's better to follow all of them, adopting even a few should help significantly.

Slow Down

First, don't guzzle through your food like the cookie monster. The speed at which you eat also affects how likely you are to gain weight. In fact, some studies show that fast eaters are 115% more likely to be obese. You see, your appetite is controlled by hormones that send signals to your brain to tell it when you're hungry or full. The problem though, is that these often take around 20 minutes to kick in. So, if you rush through a meal before that mark, you'll have eaten a lot more than you really needed.



Don't shop without a list



Please, please, please make your shopping list ahead of time. Take time to plan out everything you need and cut out everything you don't. And most importantly, don't plan or (heaven forbid) shop while you're hungry. Our impulses are fickle and are often our own undoing. We need to know our way around them so that we don't fall into any pitfalls.

Increase your protein intake

Sure, bread and rice are great but for someone trying to tweak their diet, they aren't the best you can do. Compared to proteins like beans and eggs, you need more carbohydrates to feel full. Proteins are the most filling of the macronutrients, and studies show that raising protein consumption from 15% to 30% of the daily calorie intake made people eat 441 less calories per day. That's a fifth less than the daily guideline of 2000 calories for the average adult!



Try one new healthy recipe per week



Many of us face the reality of 9-5 jobs from Monday to Friday. Because of that we often don't have the time or energy to make each meal innovative, original and healthy. And so, we tend to fall back on the same recipes over and over again. If these are relatively unhealthy, then we might get stuck in the habit of eating an unbalanced diet. It's always a good idea to try something new and healthy. You might find something you like which you can inculcate into your long-term diet, and that's a big win.

Eat fruits instead of just drinking them

Ah yes. This is an important one. Many of us seem to think that fruit juice is an acceptable substitute for actual fruit. "But it has vitamin C" you might say. Yes, it does, but do you know what else it has? Tons of processed sugar. Do you know what fruit juice *doesn't* have? Fiber, antioxidants and natural sugars. That orange juice on the shelf isn't half as good as fresh orange



Get a good night's sleep



Consistent sleep deprivation disrupts your body's ability to regulate its appetite, and this can cause weight gain. Research shows that people who sleep too little tend to weigh more than those who get acceptable amounts of sleep. They're also more likely to buy junk food from supermarkets. Now that you've heard it, make sure to tuck in and sleep tight. A bit of shut eye can go a long way.

Steer clear of opaque food containers

The human brain takes many things into account when deciding how hungry you are, and visual cues play an important role in this. When eating out of a closed container it's harder to judge how much you've eaten, and it's easy to eat significantly more than you anticipated. Measuring servings and pouring them into a small bowl or onto a napkin can help prevent this.



Never go on a "diet"



Yes, it sounds funny, but traditional dieting isn't a particularly good idea in the long run. Most people approach dieting with a short-term mindset, and this means that once they reach their goals (*if* they reach them), they gradually regain all the weight they lost since they return to their old eating habits. A diet isn't just something you pull off to get that summer body ready. In fact, drastic changes in weight from one extreme to another can put stress on the body. A diet should be a way of life. Aim for a comprehensively healthy diet that isn't too much stress to follow, and not only will it be easier to stick to, but in the long run your body will thank you.

Trust

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In life, people are often limited by their fears; failing to soar because they are afraid to fall. At Custodian, we've got your back if the unexpected ever happens. So while others say "what if you fall"; we say **"...oh, but what if you fly."**

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SERIES

List of series to stay at home and watch



Mixed-ish – Looking for a new series to get into? Look no further because ABC has got you covered. *Mixed-ish* is a prequel spinoff of the ABC hit TV show *Blackish* and it is centered on the childhood version of Bow (The mother). It recalls her experience growing up in a mixed-race household in the 80s and the battle of identity.



Power – If you have been keeping up with *Power* for 5 seasons, this should come as no surprise to you. However, if you are looking for new series to tune into, you can spend your October 1st binge watching *Power*. It is a crime drama television series about a drug dealer who also owns a nightclub. As well as trying to balance these two lives without getting caught, he is also on a quest to mend his crumbling marriage.



Dear White People – In a world full of cultural bias, social injustice, misguided activism and cunning politics, *Dear White People* addresses these issues through the perspective of a group of colored students who end up in a preponderantly white ivy league college. It does this through humor, irony and blatant honesty whilst highlighting problems the society of today still face even after the post-racial times. With 3 seasons to its name, tuning in may be a great way to relax.



New Albums to Spice Up Your Playlist

Burna Boy - African Giant



Burna Boy recently released his highly anticipated album *African Giant*. This is his fourth studio album and it comprises of 19 songs with features from artists from around the world. The title of the album emanated from his legendary Coachella outburst after discovering that his name was written in tiny print on the flyer. He went on to claim that the organizer should put some ‘respect’ on his name because he is an African Giant. In his defence, he has most definitely been living up to this self-acclaimed title. Take a look at Beyoncé’s *Lion King* album and listen to this album. Enough said. The album touches on topics like activism, hustling to make ends meet, living one’s dream and life’s beauty. According to him, he wants everyone to listen to the album, see beyond the music and realize that African Giant is a “symbol of strength”.

Young Thug - So Much Fun



Rising quickly to number 1 on the Billboard 200 charts, Young Thug’s debut studio album ‘So Much Fun’ is certainly a project to vibe to. In an interview with TIDAL, he opened up about his album and why it received such a welcoming response. He claimed that he usually puts music out for himself, but in this case decided to do things differently and “focus on what people like”. This has been his most successful project to date, garnering nearly 150 million streams in 12 days with 18 songs out of 19 dwelling on the Rolling Stones top 100 charts. It is good to know that this stylish rap icon is very thoughtful, selfless and a gift that keeps giving. This is highly reflected in this album that was made out of pure respect of people’s opinions and giving people what they want to hear.

Taylor Swift-Lover



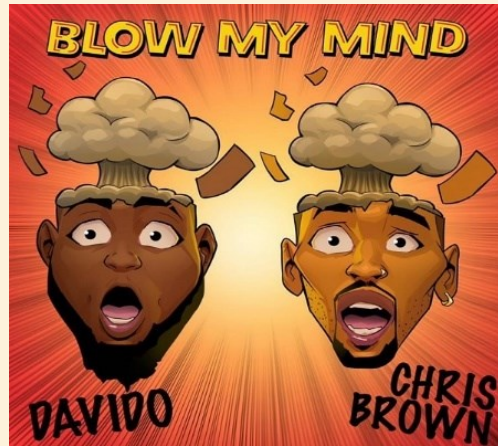
Taylor Swift is known for her highly relatable songs coupled with her ‘fire’ song writing skills that make you want to cry and scream along, all at the same time. However, this album deviates from that and spreads more love and sweetness. The *Lover* album was released on August 23rd and people have been talking about it ever since. Being her seventh studio album, it comes as no surprise that she has mastered the act of dropping bangers all while conveying pure honesty and emotional maturity. With a total of 18 songs lasting a little over 60 minutes and features from Dixie Chicks and Brendon Urie of Panic! at the Disco, this album is palpably worth giving a listen.

Missy Elliott- Iconology



This album might as well be self-titled because Missy Elliott is an icon in every sense of the word. Prior to the release of this EP, Missy stated that it was going to be a collection of songs reviving and paying homage to the Soul Train era of music. This 5 song EP is a testament to her ever evolving lyrics and innovative approach to everything she lays her hands on. Released on August 23rd, the small project will definitely give you throwback vibes merged with the new hip hop vibes displaying her versatility. She collaborated with Sum1 on the track ‘Drip Demeanor’ and created a befitting video for the introductory track ‘Throw it back’ that left people feeling like she never left considering the last time she released a project was 14 years ago (2005).

Davido ft. Chris Brown - Blow My Mind



This upbeat jam should definitely be top 5 on your playlist because it will definitely 'Blow your Mind'. It was produced by 'Shizzi', who is also responsible for many of Davido's hit songs like Dami Duro, Skelewu, Gobe etc. It also helps that the song features Grammy award winning artist Chris Brown. The amalgamation of the two talents needs to be a priority when 'vibing' out and letting loose.

Mr Eazi ft. Simi-Doyin



The rich blend between Simi's sultry and unique voice and Mr Eazi's deep fresh tone is not new to our ears. This is their second collaboration after their smash hit 'Surrender'. The single which was produced by Killertunes is bound to put a smile on your face. It expresses the love that two people feel towards one another and it helps that the delivery is notable.

English Premier League in Focus

Early Impressions



After a nail biting 2018/19 campaign that saw Liverpool and Manchester City compete for the title until the last day of the season, the 2019/20 English Premier League season is well underway to the delight of millions of fans around the world. Manchester City, which is looking to win the prestigious cup for the third time in a row, and current European champions Liverpool have emerged as early favorites to win the title, while Tottenham Hotspurs, Chelsea, Arsenal and Manchester United are tipped to compete for the remaining two Champions League slots. Manchester City and Liverpool are already showing signs of last season's imperious form and look set to bulldoze their way to the summit of the league. The question on everyone's mind is: will a third title contender emerge or will the chasing pack be able to close the gap with the top two teams? There was a staggering 25-point gap between last season's third placed team, Chelsea, and the runner up, Liverpool.

Do the chasing pack stand a chance?

Arsenal FC

With a fairly average first season under his belt, Arsenal's manager Unai Emery is still in the process of rebuilding the team. immense pressure on him to get UEFA Champions league for three consecutive seasons. promising and skillful winger French club Lille, along with namic central midfielder Dani Arsenal's attack is looking nal's offensive capabilities it's their defense that has al- is that with David Luiz's sur- the Brazilian defender will bring much needed leadership and experience to their defense.



Nonetheless, there is im- the team back to the coveted tournament after missing out With the acquisition of the Nicolas Pepe the from the loan signing of the dy- Ceballos from Real Madrid, more formidable. But Arse- have never been a problem; ways been suspect. The hope- prise switch from Chelsea,

Manchester United

The red team from Manchester looks better than last season. They were able to bolster their defense by signing Aaron Wan-Bissaka and Harry Maguire from Crystal Palace and Leicester respectively. But where they might fall short this season is in attack. The once great Manchester United under the iconic Sir Alex Ferguson will struggle to win games if their star forwards, Marcus Rashford and Anthony Martial, lose form or are afflicted with long-term injuries. No Manchester United fan wants to hear this but letting Romelu Lukaku leave without signing a genuine like-for-like replacement might make this season a challenging one. Yes, Manchester United are blessed with nimble forwards, making them a potent counter-attacking team. But the concern of most football experts is that they will find it difficult to break down ultra-defensive teams, given the dearth of creative attacking midfielders at the club. A top four finish will be viewed as a success.



Tottenham Hotspurs

Tottenham Hotspurs has had a below average start to the season, with a shock defeat to Newcastle exposing their frailties. After five years in charge without any silverware, Manager Mauricio Pochettino is desperate for success to jettison their ‘almost but not quite there’ tag. The additions of Ryan Sessegnon, Tanguy Ndombele and Giovanni Lo Celso should provide depth and make them more competitive this season. You can also expect prized forward Harry Kane and the dynamic Heung Ming Son to score tons of goals for the North London outfit.



Chelsea FC

Chelsea might actually be a surprise package with club legend Frank Lampard at the helm of a young and talented side. You can expect the Chelsea management to give Lampard considerable time to get results given the transfer ban, which prevented him from strengthening his squad. And, of course, being Chelsea’s record goal scorer must count for something in terms of goodwill with the club hierarchy and fans. You can expect some of Chelsea’s young and promising players like Mason Mount, Christian Pulisic and Callum Hudson-Odoi to have breakout seasons.



Season predictions

Title winner – Liverpool FC

Runner Up – Manchester City

Champions League Spots – Arsenal, Chelsea

Europa League spots – Tottenham Hotspurs, Manchester United and Everton

Relegation – Sheffield United, Newcastle and Watford

Player of the Season – Kevin de Bruyne

Young Player of the Season – Mason Mount

Golden Boot winner – Pierre Emerick Aubameyang

Surprise package of the season – Norwich FC

Surprise player of the season – Teemu Pukki

Disappointment of the season – Watford

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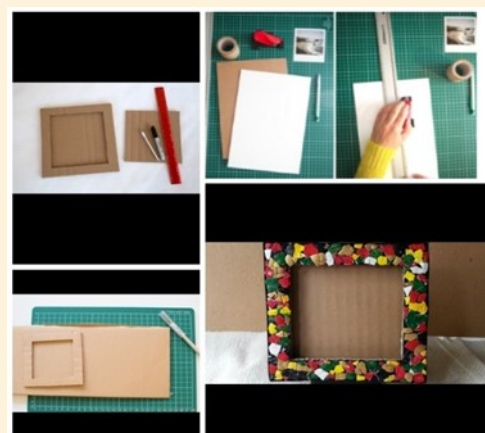
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DIY Photo Frames

According to the great writer Gilbert K. Chesterton “the most beautiful part of every picture is the frame.”⁵ Photo frames have a way of uplifting the beauty of a picture and adding some spice to your home decor. The idea of incorporating the picture of loved ones and precious memories into your home decor make it even more interesting. Wouldn't it be cool for you to spend some time this Independence holiday exploring some simple DIY photo frame hacks that you can use?.

Required materials

- ◆ Empty cartons, card boards or used calendar
- ◆ A pack of crayons
- ◆ A ruler and other tools for different shapes
- ◆ Scissors, pen and UHU gum
- ◆ Baby wool (your preferred colors)
- ◆ Pearls or printed and trimmed colored designs like butterflies, roses etc.
- ◆ A drawing table.
- ◆ And, of course, your printed pictures



Steps

- ◆ Cut out your preferred dimension and shape for the photo frame
- ◆ Make two of the same shape
- ◆ Cut out a portion in the middle to create an opening for the picture. Label the one with the 'hole' as F1 while the other one as F2.
- ◆ Cut out two other cartons of the same size as the previous ones and label them B1 and B2 respectively.
- ◆ Paint the four cut-outs with your desired colour. You might want to wrap F1 with the baby wool without covering up the 'hole'.
- ◆ Attach your trimmed designs or pearl to F1 with the help of the Uhu glue to get the desired effect you'll like to see on the frame.
- ◆ Cut out three short pieces of cardboard and attach them to each side of F1, except the top, to separate the picture.
- ◆ Attach B1 to the top of F2, and B1 and B2 to the sides of F2. B1 and B2 are expected to serve as a stand for the photo frame.
- ◆ Slide the picture into the middle of F1 and F2 via the side without the inner attached carton.



and the same size as the opening in the middle of one of the cartons to create a hole. Label the one with the hole as F1 while the other one as F2. Cut out two other cartons of the same size as the previous ones and label them B1 and B2 respectively. Paint the four cut-outs with your desired colour. You might want to wrap F1 with the baby wool without covering up the 'hole'. Attach your trimmed designs or pearl to F1 with the help of the Uhu glue to get the desired effect you'll like to see on the frame. Cut out three short pieces of cardboard and attach them to each side of F1, except the top, to separate the picture. Attach B1 to the top of F2, and B1 and B2 to the sides of F2. B1 and B2 are expected to serve as a stand for the photo frame. Slide the picture into the middle of F1 and F2 via the side without the inner attached carton.

⁵Gilbert K Chesterton, "Gilbert K. Chesterton Quotes" Brainy Quotes. https://www.brainyquote.com/quotes/gilbert_k_chesterton_104127

You can be a little more creative and have variations of photo frames for those wonderful memory filled pictures of yours. You know the basics already.

You could also make a photo frame with the picture of a loved one and send it to them as a gift.



Things to Know When Deciding to Keep Pets

Make enquiries

Pet keeping is an affair that should not be run with ignorance. The first thing to do before thinking of acquiring a pet animal is to make enquiries on the different kinds of pets in terms of behavior, nutrition, sickness symptoms and grooming as well as safety tips.

Commitment

Keeping a pet requires a lot of time and the dedication from the owner. For instance, dogs and cats have an average lifespan of 10-15 years.⁶ This implies that successful pet keeping requires much patience on the part of the pet owners. Pets such as dogs also require that their owners walk them out on a regular basis. It is also important for the pet owners to delegate the care of their pets to trustworthy neighbors while embarking on a journey.

Affordability

An important factor that determines the kind of pets to keep is the cost of acquiring the pets. There is also an ex-post cost of keeping a pet which includes the cost of animal feeds and medical expenses on unhealthy pets.

Compatibility

In deciding the kind of pets to keep, the prospective pet owner should select the ones that have a perfect fit with their lifestyle. Raúl Jiménez, a Mexican footballer, once said that: “They will ask you questions about your schedule, activity level and hobbies and what you are looking for in a pet, so that ultimately they can match you up with a pet that best matches your lifestyle and expectations”.⁷

Tolerance

The homes of the owners must be pet friendly. A simple rule of thumb is that “if you are not sure whether you are allergic to pets such as cats and dogs, spend time at a friend’s house with a pet to find out”.⁸

Pet training

Some pets require that they are trained by the owner so as to regulate their behavior both within and outside the household. The training should commence immediately the pets are brought to the house so as to familiarize them with the new environment.

Finding a veterinarian

The prospective pet owner should be able to identify a personal and trustworthy veterinary doctor that would be available to treat their injured or sick pets and to regularly check the health status of their pets.

⁶PetBacker (2016). “7 important things to consider before getting a pet”. <https://www.petbacker.com/blog/how-to/7-important-things-to-consider-before-getting-a-pet>

⁷Steber, C. (2016). “11 Things To Consider Before Getting A Pet, Because It’s A Huge Responsibility”. <https://www.bustle.com/articles/176279-11-things-to-consider-before-getting-a-pet-because-its-a-huge-responsibility>

⁸PetBacker (2016). “7 important things to consider before getting a pet”. <https://www.petbacker.com/blog/how-to/7-important-things-to-consider-before-getting-a-pet>