

ISSUE 01

JANUARY 2024

FED-I-GAZETTE

AN FGCE MAGAZINE



ALUMNI. HUMANITIES. HEALTH.
TRAVEL. LEGAL. FOOD. ART.

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#FGCE-EVERYWHERE

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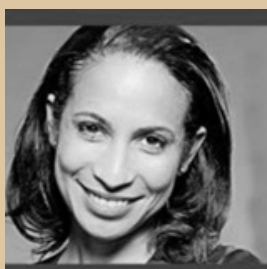
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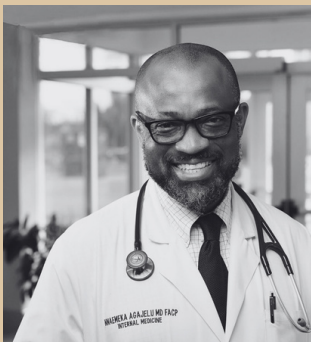
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Contributors in this Issue



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Nnaemeka Agajelu, MD

Nnaemeka Agajelu is the founder and owner of the Primary Care Group of Maryland, a single specialty Internal Medicine practice in Glen Burnie, MD. He has over 30 years of clinical experience as an internist and 20 years of experience running a private practice. He currently is Assistant professor and Chair of the department of Medicine, Trinity University School of Medicine, a position he has held for about 10 years. He has numerous literary works and publications. He lives in Ellicott City, Maryland with his wife and 3 children.



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Mrs. Ifeoma Okafor-Obi is an experienced business leader, humanitarian, early childhood educator, and public speaker. She is currently the Sales and Commercial Director at Airtel. Ifeoma has also worked as Director of Operations at TEF, served as the CEO of 360 Brains & Brawn Ltd as well as worked in multinationals such as Procter & Gamble (P&G), Diageo and Coca-Cola International before this. She holds a B.Sc. in Biochemistry from the UNN, IOD International Certificate of Corporate Governance as well as their Independent Director Certification. She also holds the Harvard Business School Disruptive Innovation Certificate.

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Veronica Ngozi Ogene is an Attorney, Financial Professional and Certified Project Manager. She is passionate about Financial Education, with the realization that there are unique and largely unexplored strategies that work best for our community and 1st and 2nd generation diasporans. As the leader of our Summer Camp, she is also fired up about helping our children find and claim their identities as uniquely blended Americans and Nigerians. She's also a great cook and baker and loves blessing her friends, family and loved ones with her culinary creations. She is Class 85.

EDITOR'S NOTE



Welcome to the inaugural edition of the FediGazette.

This is a magazine we have put together not only to express the intricate, shared and intertwined history of our 042-roots, but also to inform and celebrate ourselves and the resilience of our existence both as individuals and as an organization. The FediGazette is being birthed to coincide with our Ten-Year Anniversary. Our alumni community is widespread across all continents and gifted with rich talent which has marveled us over the years. Our endeavor with this publication is to create a platform to hear and celebrate ourselves. We are currently an online open access publication which we're hoping will grow to reach as many people as possible in the near future.

In this magazine, you will find topics that range from a dive into the matters that plague the economy and social structure of a nation. One that has so much potential, but unable to free itself from the shackles of corruption and mismanagement. As we discuss Nigeria, the issues are often serious, sometimes humorous and at other times a soulful reminder of the state of almost exile that we mostly find ourselves in. Our business sector also tackles issues of personal economics and reminds you to maximize your benefits with your yearly elections, by taking full advantage of all that your employers offer. As a 501(c) organization, philanthropic giving is very important to us. We explore issues around the impact of global remittances on the economies of developing countries.

The discourse about legal implications from a contract attorney is one which we could all find useful. Our Primary Care Physician has a literal finger on the pulse of our community and starts our Self-Care Series by leading us down a path of wellness which we will explore further with every issue. In a deeper dive, our specialists tackle the issues of diabetes and caring for our kidneys.

Our culture section is the rich tapestry which forms the background of our individual and collective stories and life dramas. We discuss the importance of an indigenous language without which a people lose their cultural identity, lose their history and thereby lose themselves. We however find hope and comfort in the familiarity of the fundamentals of said culture being the Igbo market days, chalk marking and significance. Next, a review leaves us captivated and hungry for more with the taste of poetry almost tangible in our mouths. We then delight in an authentic Alabama recipe handed down through generations, a must add to our thanksgiving spread. We are enthralled by the talent in our youngster as she touches on her personal struggles growing up in America. Finally, we journey to beautiful Portugal and explore what it has to offer. It may be worth making that trip just for a frolic in the cool waters of Troia and a bite of the Pastel De Nata!

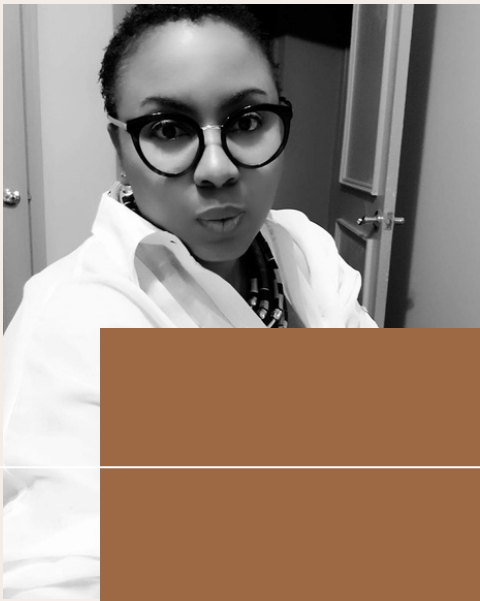
We will continue to write on all these issues and more as topics become relevant to the world we live in today.

We hope to always have a little something for everyone! If you have any comments for the editorial team, please send all correspondence to fgcefedigazette@gmail.com. If you wish to join our contributor panel, we would love to hear from you and cannot wait to read your work.

We hope you enjoy the first edition of The FediGazette.

Chika Achebe Onu

EDITOR-IN-CHIEF



FROM THE DESK OF THE PRESIDENT

Dear fellow alumni,

I am thrilled to be addressing you in the inaugural edition of our alumni magazine, the FediGazette a culmination of months of hard work from a dedicated and talented team of writers.

The past year has been an exciting one for our global alumni community.

Our organization has worked tirelessly to elevate the alumni experience and initiate programs aimed at creating meaningful engagement within our community.

From the various chapter engagement events, the return of our esteemed summer camp for our alumni kids and introduction of our indigenous language academy. We have made significant progress in our mission to support our alumni community. The launch of these initiatives, including the kick off of a vital project aimed at making available essential resources for academic and career advancement; promise to guide our continued efforts in this regard

We are excited to bring new and revitalized opportunities that allow us express our pride for our beloved alma mater

Last year our alma mater turned 50 and was well celebrated onsite in Enugu, Nigeria.

This summer we gather in the beautiful city of New Orleans, Louisiana as our US organization turns 10, to celebrate a worthy milestone, our shared journey and accomplishments.

I encourage you to stay connected and to take advantage of the resources available to you as a member of our alumni community. Whether you are looking to network with fellow alumni, attend events, or give back to the institution that has given us so much, there are many ways to get involved.

Your continued support and engagement fuel the success of our alumni community. Together, let's forge ahead, making a lasting impact and ensuring a bright future for generations to come.

Claire Asogwa
FGCE AMERICAS

ECONOMY
FINANCE



Interview with Una....

INTERVIEW ON PHILANTHROPY BY
INTERNATIONAL ECONOMIC ASSOCIATION

WITH

UNAKU OSILI, PH.D

IEA - Can you tell us a little bit about your life story, what got you interested in economics, and how you decided to pursue an academic career?

Una - I grew up in Nigeria, one of Africa's leading oil-producing countries. In the 1970s, the nation was marked by a sense of unbounded optimism and economic possibility during the oil boom. Sadly, following the decline in oil prices in the 1980s, the country experienced corruption, painful economic reforms, military coups, and structural adjustment.

Living through economic shocks and political upheaval sparked my interest in how households navigate crises and manage their resources during uncertain times and how public policy can play a role in improving lives. I was profoundly affected by the questions of that era.

My initial exposure to economics classes in high school convinced me that the field offered a powerful toolkit to analyze timely and relevant questions on global poverty and prosperity. Economists were studying questions that could improve lives for the most vulnerable individuals and households. I was also intrigued by the interaction of data collection, theory development, and rigorous empirical analysis that many economists were starting to explore. Those early observations have continued to inspire my professional research; I have sought to use original data sources and rigorous data analysis to examine previously underexplored research questions.

IEA – What got you interested in Philanthropy research?

Una – I grew up in a family that emphasized the importance of generosity. My parents were both deeply involved in supporting others in their community. We were exposed to volunteering opportunities as young people, and my parents helped spark our interest in how we could use our talents and resources to help others.

As an undergraduate, I observed a gap in research on how households support each other, often classified as “informal giving” by social scientists. Graduate school provided me with a unique opportunity to combine my interests and values with a new set of data collection and analysis skills to shed light on a previously under-researched topic.

As a doctoral student at Northwestern University, I observed first-hand the role of international migrants in Chicago’s neighborhoods supporting their origin families and communities in far-flung corners of the globe. Remittances between international migrants and their countries of origin are an underexplored aspect of the migration process.

Remittance flows are globally significant in both volume and impact. In 2023, remittances were estimated at US\$831 billion, exceeding foreign investment or aid flows to many developing countries.

Observing a lack of knowledge about these remittance flows, I embarked on an ambitious doctoral dissertation project involving collecting and analyzing a unique data set on international migrants and origin households.

This was the start of my interest in philanthropic research. Since my graduate days, I have been involved in several large-scale projects on data collection in national and global philanthropy.

I currently lead the Global Philanthropy Indices project that measures and tracks cross-border giving and compares these flows to remittances and Official Development Assistance. Even during the COVID-19 pandemic, philanthropic flows and remittances proved to be resilient in the face of economic shocks.

IEA – What is an interesting finding from your recent work on the report on What Americans Think About Philanthropy and Nonprofits that you would like to share with our readers?

Una – The report, What Americans Think About Philanthropy and Nonprofits, examines public awareness and perceptions of institutions and policies that govern and affect charitable giving. It is based on a nationally representative survey of 1,334 U.S. adults conducted in summer 2022.

At a time when there is concern about public confidence in society’s institutions, Americans have a broadly favorable impression of charitable giving and nonprofit organizations. Still, many need to learn more about how philanthropic organizations work.

.....Remittance flows are globally significant in both volume and impact. In 2023, remittances were estimated at US\$831 billion, exceeding foreign investment or aid flows to many developing countries.....

Our study finds that the American public appears to have confidence in philanthropy compared to the government or private sector. However, there are some key challenges that nonprofits and policymakers must pay attention to; American households may lack knowledge about the role of philanthropy and have concerns about the overall transparency of the sector.

IEA – A big question, given recent increase in inflation in several parts of the world, is how are people supposed to continue giving when they can’t afford basic necessities? What would be your response to this?

Una – Studies have documented that generosity persists during both times of adversity as well as during more prosperous times. While it is accurate that households tend to give when they have a sense of financial and economic security, they are also generous when they are asked to give to a specific cause that speaks to them.

Initial evidence suggests that Americans generally gave less to charity in 2022, as rising inflation and volatile financial markets took a significant toll on charitable giving.

Total giving fell to \$499 billion, down 3.4% from a record year of donations in 2021, according to Giving USA 2023: The Annual Report on Philanthropy for the Year 2022, released in June 2023.

However, there is also statistical evidence that even during difficult times an awareness of need can spur giving. We note, for example, that the combined shocks and devastation associated with the COVID-19 pandemic were associated with an outpouring of generosity and pro-social behavior in many countries. In the last few years, private donors have expanded their giving. Many countries have also witnessed the rapid advancement of new tools and vehicles for giving, including impact investments, collective giving, and pooled funds. The expansion of new giving tools and vehicles allow smaller donors to pool their resources for larger impact.

IEA – Why is it important for economic research to be diverse and inclusive?

Una – Studies have shown that there remain significant barriers to building a more diverse and inclusive economics profession. In the next decade, the economics profession has an opportunity to expand pipelines to include historically underrepresented racial and ethnic groups.

I was exposed to research opportunities in economics when I participated in the American Economic Association (AEA) summer minority program as an undergraduate student. We need to expand policies and strategies that can attract more diverse researchers to join the pipeline in the first place. We must also recognize the importance of supporting emerging scholars from diverse backgrounds.

The field of economics has the potential to make meaningful changes in people’s lives worldwide. It will need to be enriched by including diverse life experiences and innovative methods. By ensuring that diverse scholars can be successful within the economics profession where their influence has been limited up to this point, we can ensure a more inclusive research agenda for the future. My experience suggests we need more intentional pathways to build the pipeline in fields where diverse voices have been scarce or silent.

JEKWU OZOEMENE, PH.D

NIGERIA'S ECONOMY

- HOW TO CATCH A FALLING KNIFE

"When you start thinking that you can create something out of nothing, it's very difficult to resist" – Lee Hsien Loong, Prime Minister of Singapore, speaking on Capital Markets shenanigans that led to the 2008 Global Financial crisis.



I understand this quote totally.

In the heady days of Nigeria's capital market boom (in the run up to the 2008 global financial crisis), we used to hear quips from investment bankers like "there is nothing that cannot be structured". This was a time when market players normalized and openly discussed "supporting shares", which today (and as always) should be plain "pump and dump" market manipulations. You can guess that these often Rube Golberg machine like capital market structures, bolstering the value of stocks against underlying business fundamentals, led to the crash of the stock market and played a major role in the subsequent Nigerian banking industry crisis.

The above is very reminiscent of the interesting case of Nigeria's 'pretend' encumbered and expensive to maintain foreign reserves, and the Central Bank of Nigeria's (CBN) intervention (bad) loans debacle, something we have known for at least half a decade and that the publishing of the CBN audited accounts and JP Morgan's recent report has since finally confirmed.

"When you start thinking that you can create something out of nothing, it's very difficult to resist"

- Lee Hsien Loong, Prime Minister of Singapore, speaking on Capital Markets shenanigans that led to the 2008 Global Financial crisis.

We never learn. A common admonition in the capital markets is that you "don't try to catch a falling knife". The CBN's attempts to use monetary policy instruments (OMO, CRR, DDCRR) to defend the exchange rate (without FGN addressing the causative fiscal policy challenges) was an attempt to catch a very sharp falling knife. No matter how dexterous you think that you are at catching falling sharp knives, at some point, the knife will slice through your hands, or clatter to the ground, or both slice through your hands and clatter to the ground. Addressing the underlying fiscal challenges amounts to removing the knife so that your hands can "breathe" and not bleed.

It goes without saying that Nigeria needs more fiscal policy reforms (and the political will and capacity to execute such reforms) and should not continue trying to solve our fiscal challenges with monetary policy as was done by the previous administration. We need to understand that the only reason a Central Bank will step in to begin to engage in the role of a development bank (via availing intervention loans), an activity which it clearly lacks the capacity (evident by the quantum of bad loans it created) is because the FGN who should be driving and implementing fiscal policy was nowhere to be found. We also need to understand that the benefits of fiscal policy reforms tend to take a while to kick in so we need quick wins that can generate FX earnings and liquidity and stop the need for our current Ways and Means Financing and external borrowing binge

The kind of fiscal policy reforms that Nigeria needs are like treating a malignant tumour. Treatment regimen should follow a chronology which may include, chemotherapy and radiotherapy to kill the cancer cells and shrink the tumour (to make it more easily operable), a surgery to excise what is left of the cancerous tissue, and a period of convalescing, without which, the shock of yanking out the malignant tumour stands the risk of killing the patient. For those of us still looking back and hoping for the reintroduction of subsidies, one thing that the JP Morgan report should have made clear is that we had run our economy to the ground such that we no longer have the fiscal space to accommodate any subsidies and we also don't have the headroom to continue to defend a fixed exchange rate. So, the exchange rate had to be floated, and the three major subsidies; fuel, FX and power had/have to go. As I have noted elsewhere, Free floating the exchange rate is good and was inevitable, but a managed free float doesn't automatically translate to increased supply of FX.

Increased FX supply for Nigeria requires increased oil production volumes and earnings. We are in the middle of an oil boom (we have been for more than two years now) and oil typically accounts for over 90% of Nigeria's FX liquidity. The second highest oil boom in history was in 2022. We even had a Ukraine war during which OPEC had to increase production quota but didn't bother much with Nigeria because we couldn't even meet our existing 1.8 million barrels per day quota.



Increasing our oil production volumes should be a quick win, no? Increased FX supply also requires increased non-oil export revenues. Did we undertake port reforms to speed up the export process in order to enhance FX liquidity? Are there incentives granted exporters to ensure that volumes are increased, and export proceeds repatriated? Have we addressed the ease of doing business in the sectors that can generate FX for the country? Have we capacitated our local development finance institutions; Bank of Industry (BOI), Nigeria Export Import Bank (NEXIM), Development Bank of Nigeria etc to fund local businesses that export and generate FX? Other than funding and risk underwriting, there are key issues of security, affordability and competitiveness in the international markets that must be addressed by a reduction in production cost drivers (along the entirety of the production value chain), an increase in production yield and improved security across the country. To reduce the high cost of domestic production, we must resolve;

The prohibitive cost of logistics within the economy; Traffic bottlenecks on the roads leading to our sea ports; Bureaucratic bottlenecks within the ports; Border policy capacity and consistency; We must fix structural constraints like power challenges and rehabilitation of road networks to evacuate produce; We must address storage and wastage (and when I say fix or address, I don't mean to say so in government press releases).

Increased FX supply requires increased foreign direct investment (as against increased foreign portfolio investment/ hot money). Again, back to ease of doing business, what exactly have we done to attract investors to come and deploy their resources in Nigeria? It requires increased diaspora remittances. Our brothers and sisters in the diaspora will always bring their funds to support their families at home but what have we done to encourage them to leverage resources in the countries where they are domiciled to invest back home in Nigeria? Have we sold hope to them? Have we sold a future Nigeria that we all desire to them?

Increased Government revenues requires increase in tax earnings as well as royalties. At least, this is one area where we are at least speaking about the required reforms and seeking experts to help us propose solutions. We must first identify and then tax where the money is. Available data shows that property taxes, on the average, account for 50% of tax revenue in federal (as against unitary) countries. Not surprising because the most stable and predictable form of taxation is wealth-based taxes like those on land and property, given that these are on an immobile tax base, and of a fixed supply thus difficult to evade.

We also need to relook at sin and consumption taxes, de-corrupt tax collection and make it more efficient via e-payments.

We need the mental recalibration that Nigeria as a country may be "rich in oil" but is not "rich". It is this false "oil rich" narrative that our politicians deploy to justify profligate government expenditure, the irrational cost of our bureaucracy, irrational salaries for political office holders and the various subsidies on consumption. For the avoidance of doubt, Nigeria is in fact the poorest member of OPEC in terms of oil per capita yet the "Nigeria is oil rich" fallacy largely accounts for why we run a very strange economic model that I can only describe as a "procurenomy", defined as "an economy based on the distribution of gross national income via inflated contracts to a chosen few, inflated contracts which are paid for using public debt or income from natural resources".

So, we need to reduce our cost of governance on both a federal and state level. Without all this our exchange rate will go into a death spiral to reflect our Real Effective Exchange Rate and Government would still be unable to service its Debt and Non Debt Recurrent expenditure and CAPEX obligations.....Nunc dimittis!

The temptation to borrow against future oil revenues (such as the NNPC did recently) is real but very dangerous. Between our "Carry Arrangement" requirement with NNPC's IOC JV Partners and "PMS Swap" requirement (unless this has stopped),

we have barely been unable to produce sufficient crude to generate FX liquidity (note that I am not talking about FX earnings), and now we are encumbering more future crude oil earnings. At this point, speculators attacking our currency have detonated Nigeria's Foreign Reserves claims, reviewed our outstanding and maturing FX and Liabilities obligations and maturity profile, mapped against the general hope anaemia in the land and are licking their lips in anticipation of a feast.

Finally, we need a leadership that understands that these are the issues, has the will and capacity to address them and knows that you do not catch a falling knife, you address what led the knife to fall in the first place.



LESSON 1

RETAIL TIPS FOR ENTREPRENEURS

IFEOMA OKAFOR OBI

In this section, I will share and discuss 3 universal tips to help you build your business. You are encouraged to take notes on your thoughts all through as you read.

I will start with this question: Assuming you were in a sales presentation and have to pitch a product to a customer base. Why would anyone buy your service/product or believe in you?

As a business owner or salesperson, you need to get into the mind of your customer.

- You have to show that you understand their needs
- You have to show how your product/service meets the need
- You have to make it easy/painless to access your product or service

Of course, you won't know their situation or needs for that matter unless you do your research first!.



So it is imperative that you do research on your customer or ask questions way before the presentation.

You have to have discussions over the time period that you are working on developing their product line. All through the presentation you have to and talk from a position of knowledge.

Let's tackle showing that you understand their needs: Think about the time you bought clothes you are wearing as you are reading this article...What was the situation then?

Let's explore 3 situations:

1. You might have been in a hurry and cost was not a problem for you, only time savings.

Pause and think about yourself in this situation... what options did you think of?

- Since you were in a hurry, you would be thinking of a place that was near/accessible.
- You would want the products arranged according to specific criteria that makes it easy for you e.g. sizes and colors.
- You might prefer to know the cost immediately and go to a shop with price tags attached to the goods.
- You might want to know try the clothes on for fit immediately so prefer stores with changing rooms.
- You would definitely prefer a store that appears less crowded.
- You might also desire comfort in addition to time savings so you could chose a place where you can get a personal²⁰ shopper.

This serves a dual purpose and once you tell them your needs, they can guess your size and bring the perfect options immediately. Remember, these customers do not necessarily care about sales or a discount so do not push it to them as your selling point because they can afford it. However, do use it to close the deal.

2. You might have been on a budget, so you were willing to shop around for a bargain.

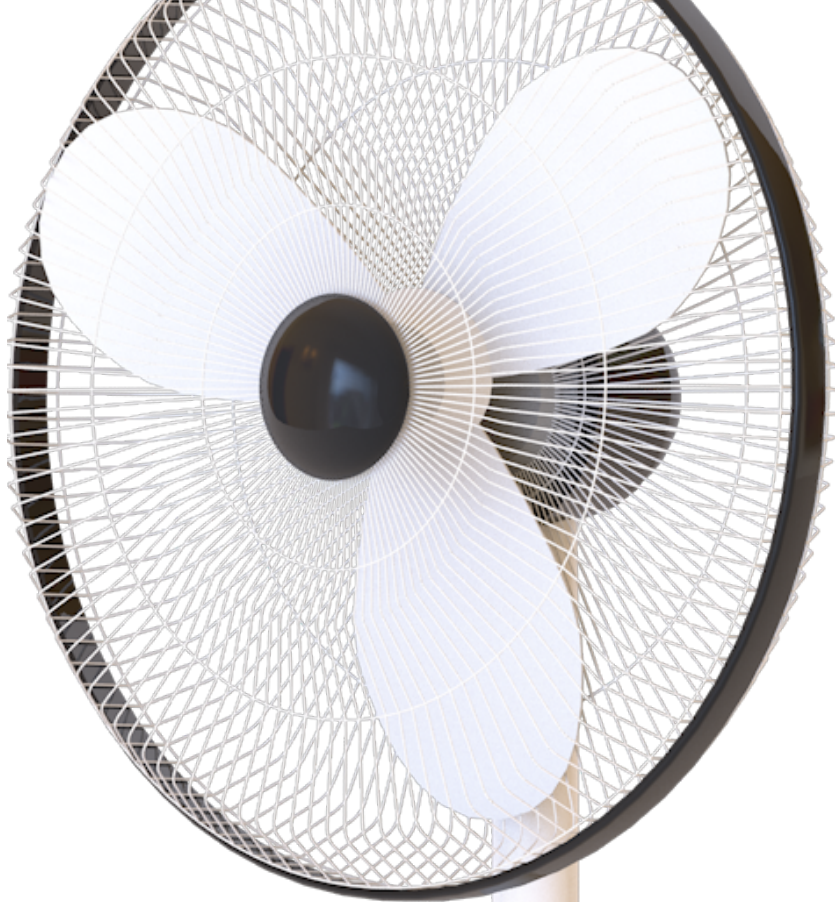
What options did you think of?

- You might have shopped around online so you could compare prices
- You might have gone to a discount outlet to try to find that perfect outfit - the needle in the haystack.
- You might have gone to a used clothing outlet or vintage store.
- You might have seen a style you liked, could not afford it and had a tailor make something similar inspired by the design. NB: This option only works in countries where the cost of sewing is relatively cheap. These customers also respond very well to the magic word! SALES 😊

3. You might have wanted affordable convenience. This seems the easiest option but is also the hardest to satisfy.

Affordable convenience in the past used to be that you checked your favorite store that you know sells things at a great price so you don't need to shop around. Now it may mean shopping from the comfort of your home, across geographical boundaries and taking advantage of great tax discounts. To satisfy customers in this category, you must make it as painless as possible for them to buy from you and try to offer the best rates of shipping to them. If an online store, free mailing as well as free or paid home delivery options should be a part of your offering. In some cases, convenient store pick up options which could also include curb side pick up should be on offer. This group of customers do not like queues!

What other situations can you think of? Are your thoughts inspired? Take notes and compare in the second portion of this lesson.



LIVING THE NIGERIAN DREAM - CHIJOKE'S FAN

JEKWU OZOEMENE, PH.D

Thanks to whisky and the effluxion of time my memory is no longer as sharp as it used to be, but I think that the fan belonged to Chijioke. If I remember correctly, he conscripted the aging relic of an electric table fan from the store in his mother's restaurant located somewhere in the middle of the ever-bustling Oshodi market in Mainland Lagos. The fan had earlier been retired meritoriously from active service after decades of providing succour to sweating patrons gleefully swallowing morsels of eba garnished with Mama Chijioke's delicious variety of soups, so you can imagine the poor fan's chagrin when in the year of our Lord Nineteen Hundred and Ninety-Six, it found itself dragged back into active service in "Powerfulss! 207".

Chijioke, Eric and I were classmates at the Department of English of the University of Lagos as well as roommates in Room P “Powerfulss!” 207 of Unilag’s Fagunwa Hall. At the time, “Powerfulss” (for reasons I can no longer remember) was a prefix we attached to anything good or anything we were proud of. Our Hostel room, located on the second floor of Fagunwa Hall’s “P” wing was one of such things.

Those days it was quite difficult to get On-campus accommodation in Unilag, especially the elitist “two-man-room” variety. This spawned a black market where the lucky few sold their ‘bedspaces’ to the highest bidders, sometimes at outrageous prices. The scarcity of bed-spaces in turn created a new social pecking order; The “Landlord”, being the owner of an officially designated bed-space. Then you have the “Squatter”, being the officially designated paying or non-paying “tenant of the Landlord” (each Landlord is entitled to one Squatter). Then comes the “Floater”, who pays a fraction of the cost of the bedspace, has a mattress which during the day is usually placed beneath the mattress of the Landlords’ bed. Then at night, placed on the floor (where the centre table occupies during the day. The lowest on the food chain, the “Underwater” who during the day hides his own mattress in any of the other occupants’ wardrobes, staying as long as possible in either the Lecture Halls, any of the Butteries, Freedom Square, the Lagoon Front or under the almighty Indo-Tree (the village square of the weed smokers). He only sneaks back to the room late at night when every other person has taken their sleeping positions. You see, The Underwater is not a paying occupant but a Freeloader. Hence it is his lot to calmly and thankfully squeeze his mattress into any space he can find on the room floor.

The pecking order continues for waking and the order of egress is reversed. Naturally the Underwater has to get up first to make room and avoid being trampled by the Floater.

Then the Floater gets up and folds his mattress to avoid being trampled by either or both of the two Landlords and their Squatters. The Squatters get up before the Landlords and of course the Landlords can wake up anytime they choose. Before the busy bodies amongst you ask who was the Floater or Squatter between Eric, Chijioke and I, let me state upfront that technically, though we were three in the room, P207 did not have a Floater. We had converted what was originally a “three-man-room” (one single bed and a bunk) to the more aesthetically pleasing and elitist “two-man-room” by taking out the bunk and plundering a single bed from an unlocked room in another Hall.

I recall Chijioke, ever the technician and the Do-It-Yourselfer, bare-chested, clad in only combat shorts and bright yellow colored plastic bathroom slippers. He with screwdriver and pliers in hand, disembowelling the rickety fan after yet another breakdown, trying to make sense out of the mass of bronze-colored wires staring gloomily back at him from the fan’s electric motor. Eric and I, would occasionally peer over his shoulder, hoping that this Undergrad student of English Language and Literature had somehow acquired the Electrical or Mechanical Engineering skills required to fix the ailing fan. I suspect that we both knew that Chijioke had no idea what he was doing however the prospect of sleeping without a fan in the sweltering heat was enough incentive for us to give him the benefit of the doubt. On the occasional good day when the fan found it in its aging relic of a heart to work, perched on the reading table beneath the room’s sole window, the fan would languidly sweep from the right side of the room to the left or from the left to the right. First spewing its warm benevolence on the Landlord occupying the bed in the corner from where its journey of the particular day commenced, briefly touching the Squatter

sleeping squeezed into whatever space the Landlord permits on the bed, swoops on the sprawled Floater and the Underwater in the middle of the room, rests on the other Landlord and Squatter occupying the bed on the opposite corner and then sweeps back in the direction from whence it came.

Anyone who has ever benefited from the good grace of a table fan on a sweltering day knows that unlike its more endowed cousin the ceiling fan, it lacked the capacity to cover everybody in Room P207 at every point in time. So it had to be “turn-by-turn”. Depending on the speed of the fan’s revolution, the room occupants briefly break out in a sweat when the fan moves away from them, while the salt crusted dripping body heaves a sigh of relief on its return. Chijioke had perfected the art of intermittently fanning himself with the stiff cover of a photo-album when the fan was ‘not in his favor’ and resting his aching arm when the fan swung by once again.

Living or waiting for “the Nigerian Dream” is like our stint in Room P207 governed by Chijioke’s table fan. Think about it, not once has Nigeria had a leadership that has been able to articulate and implement policies that cater for every single Nigerian, at the same time, and in the same way the table fan’s more endowed cousin, the ceiling fan, could have catered for all the occupants of Room P207. Wishing for the table fan’s more privileged cousin, the window or split unit air-conditioner for Chijioke, Eric and I was as much a pipedream as Nigerians expecting the articulation and implementation of policies that make for a better Nigeria. A dream that life could be enjoyable for every Nigerian citizen who chooses to apply themselves And....by the Nigerian dream, I mean really basic things like affordable healthcare, affordable housing, uninterrupted power supply, functional mass transit system and a society that promotes entrepreneurship and rewards the culture of industry and hard work.

Today, “The Nigerian Dream” is real, for a small fraction of the country’s citizens are living it. However it is lived “turn-by-turn” like Chijioke’s table fan, and often reverts to a sweltering hellish nightmare when the fan stops blowing in your direction. If the Underwater doesn’t get out of the way fast enough they will be trampled unapologetically by the Floater who in turn is racing to get out of the way of the Landlord and his Squatter. That is why when fortune smiles on us, our brother, cousin, neighbour, Pastor, Imam, wife, wife’s hairdresser or mechanic; when we find ourselves in a position of authority, a position to dish out privileges and wield influence, then it is our turn to eat. Then we have to eat very fast (with both hands) and stockpile some loot for a rainy day because we don’t know when Chijioke’s fan will move away from us. We don’t know for certain if there will be any fan waiting for us when we get to the hostel after a long day at school, for the day we least expect it is when we walk into Room P207 and are greeted with the sight of a Chijioke, in his combat shorts and blazing yellow plastic bathroom slippers, staring gloomily at the bronze wirey bowels of our comatose table fan.

So as another election season approaches, whether you are a Landlord, Squatter, Floater or Underwater, it is in our collective interest to find and install a durable ceiling fan, or even a split unit air-conditioner. The other option for us is scary.

MAXIMIZE YOUR OPEN ENROLLMENT

NGOZI VERONICA OGENE



Prior to every open enrollment season, please obtain a copy of your benefits and READ it. The benefits are part of your financial incentive. Get to know them and use them to your advantage

Contribute to your retirement plan the max THAT YOUR EMPLOYER will match.

If your employer matches 3%, do not contribute less than that, as you will be leaving free money on the table. As for contributing more, you may want to discuss your options with your Financial Advisor

<https://www.investopedia.com/articles/retirement/082716/your-401k-whats-ideal-contribution.asp>

"There is no ideal contribution to a 401(k) plan unless there is a company match. You should always take full advantage of a company match because it is essentially free money that the company gives you," notes Arie Korving, a financial advisor with Koving & Company in Suffolk, VA.

Another way to think of an employer match is that it is also compensation offered as a benefit of your job, the same as your health insurance or vacation days. If you don't take advantage of it, you are forgoing some of your compensation. Be sure to check if your plan has a match and contribute at least enough to get all of it. You can always ramp up or scale back your contribution later."

Learn Your Disability Benefits.

Should you be unable to work, you do not receive 100%. Learn and plan for unplanned inability to work.

Here is more information about Short Term Disability

<https://www.themuse.com/advice/what-to-know-about-short-term-disability>

Learn your Life Insurance benefits.

If you have gone this long without putting privately owned insurance in place, it will be on the slightly expensive side (but still doable). You may want to supplement a lower coverage private policy by having a small sum deducted from your pay, so that your employer can increase the amount that they cover you for

<https://www.joincake.com/blog/why-do-employers-offer-life-insurance/>

FSA Is Your Friend

I hear many people complaining about the amount of taxes they pay. A Flexible Spending Account (FSA) is funded with pre-tax dollars which means that it reduces your amount of taxable income. It also acts as a dedicated account to be used for Healthcare related costs.

<https://www.nerdwallet.com/article/health/what-is-flexible-spending-account>

HEALTH





NNAEMEKA CHIKWENDU, MD

RANDOM MUSINGS OF A NEPHROLOGIST

Historically in the Igbo society, generalized body swelling was seen as a result of evil influences, and people who developed the condition were typically ostracized. Now, we know that common causes of generalized body swelling are heart, kidney or liver diseases.

As a medical student at the University of Nigeria in the 1990's, I first encountered kidney disease, kidney failure, kidney replacement therapies and their attendant complications – not a happy ending for most people. The diagnosis and treatment plans were adequate, but the infrastructure for treatment was lacking with limited availability of dialysis and kidney transplantation. The inadequacies fueled my interest in the field of nephrology.

After practicing for over fifteen years as a nephrologist, I have observed and developed a keen interest in the unique features of kidney disease in Black Americans and Africans.

Anatomy and Physiology

We are born with two bean-shaped kidneys, one on each side of the body towards the back of the abdomen, just under the ribs. There are three significant tubes attached to each kidney –two blood vessels, and a ureter, which carries urine away to the bladder for evacuation.

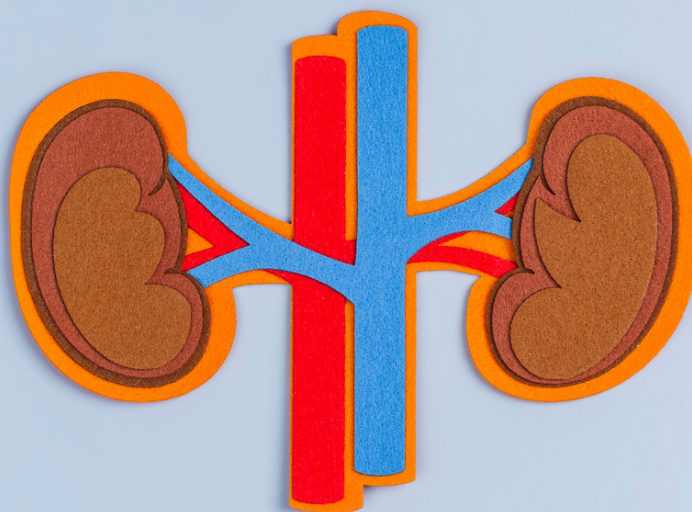
- One of the blood vessels is the renal artery, which brings blood to the kidney for 'cleaning'; Every minute, 25% of the blood in your body goes through the kidneys, which are very susceptible to changes in their blood flow.
- The second blood vessel is the renal vein, which redistributes the cleaned blood to the body.
- The third vessel, the ureter, transfers the urine made by the kidney to the bladder, from where it leaves the body (did someone mention an enlarged prostate?)

In each kidney, there are about a million individual filtering units called glomeruli – that's how many we are born with.

We lose a few as we get older as part of the normal aging process, and as humans, we don't regenerate glomeruli. If you lose any due to injury, or illness, you've lost them for good – they're replaced with scar tissue, leaving the rest to pick up the slack. If you lose up to a certain number, you suffer irreversible, progressive decline in kidney function, typically leading to kidney failure.

Causes and Risk Factors

- **Autoimmune and inflammatory diseases:** Lupus and other connective tissue diseases can damage the kidneys. Inflammatory conditions such as certain infections and drug reactions may also cause reversible kidney disease.
- **Dehydration:** Dehydration can lead to decreased blood flow to the kidney and subsequent temporary reversible damage. If it lasts long enough, the damage may become permanent and irreversible.
- **Diabetes and Hypertension:** These two conditions, when uncontrolled, are responsible for most of the new cases of kidney disease we see today. They both affect blood vessels all over the



body, especially small blood vessels in the eyes, brain, heart, kidneys, and feet. When these blood vessels get narrow from the chronic diseases, the cells in the parts of the body they're supposed to supply start dying, leading to blindness, strokes, heart attacks, heart failure, kidney failure and foot amputations.

- **Genetic predisposition:** Sickle cell disease can cause kidney disease due to blood vessel damage. Polycystic kidney disease is rare. It is inherited and runs in families. It always leads to kidney failure, but patients do very well with kidney transplantation as they usually don't have other chronic diseases, are generally healthier, and are diagnosed earlier.
- **Medications:** Some medications are known to harm the kidney if dosages are not carefully monitored. Certain antibiotics like Bactrim, Gentamicin, and Vancomycin fall into this category. Pain medications like Motrin in excessive amounts can do this as well.
- **Mechanical obstruction:** Kidney stones can block the flow of urine down the ureter to the bladder, leading to backup, kidney swelling, and damage. The prostate gland sits at the bladder outlet in men, and enlargement can prevent bladder emptying. This can also lead to backup of urine to the kidney and kidney enlargement, with subsequent kidney damage. Fortunately, if these conditions are diagnosed early, kidney failure may be reversible.
- **Obesity:** Morbid obesity can put pressure on the kidneys, leading to kidney disease and failure. The presence of protein in the urine is an early sign of obesity-related kidney damage.

Signs and symptoms

Unfortunately, kidney disease is called a 'silent killer', as it is common not to have any symptoms till the damage is advanced and irreversible. At the advanced stages, generalized body swelling, hypertension, loss of appetite, fatigue, decreased urination, confusion, nausea and vomiting may manifest.

I cannot overemphasize the importance of regular health checkups, with blood and urine tests able to diagnose early kidney disease while you still feel 100%, and at a time when intervention can halt or reverse the disease process. I see too many patients (younger and younger these days) coming in too advanced to reverse, traumatized when told they had to plan for dialysis or transplantation.

Prevention

- **Education and support:** I am not unaware of the health care disparities regarding access to routine medical care, including access to a specialist, especially in minority communities such as ours. I have participated in local outreach, health fairs, National Kidney Foundation events, and radio programs to increase awareness, provide early screening, and encourage medical engagement for those at risk. A lot still needs to be done, and I recommend the National Kidney Foundation which has a lot of resources on its website: <https://www.kidney.org/>
- **Medication adherence and compliance:** Anybody with a chronic medical condition (especially hypertension or diabetes) must comply with prescribed medications needed to control the conditions. Control of the conditions dramatically reduces the risk of kidney failure.

- **Healthy lifestyle:** The human body took millions of years to evolve, closely cooperating with the surrounding environment regarding diet, activity, and demographic shifts. In about 100 years, we have shifted rapidly to a sedentary lifestyle while ingesting large amounts of processed foods we have yet to have time to adapt to. Our grandparents ate what they grew (plants and animals), ate what was in season, walked to their farms, religious services and to visit family and neighbors. Now we have all manner of processed foods which are available 24/7 with enormous portion sizes, while living a 'drive-through' lifestyle, heading fast towards the scenario depicted in the Pixar movie WALL-E. Portion control, decreased sodium intake, balanced diet, and physical activity to match dietary intake are essential to reducing the contribution of chronic conditions like obesity, hypertension and diabetes to kidney disease.
- **Regular health checks:** Early detection is critical for kidney disease, given the lack of symptoms in the early stages. Annual physicals are recommended for everyone, especially for people of African descent, who are at higher risk for these chronic conditions that lead to kidney disease. Annual physicals are also essential to detect genetic and other rare causes of kidney disease.
- **Medication supplements:** I went back and forth on including this. I have seen many patients develop inflammation in the kidneys due to over-the-counter weight loss medications, dietary supplements, and other herbs. There are many dietary supplements that are beneficial, but the problem is that it is an unregulated industry; anybody can manufacture supplements with no supervision/monitoring of the active ingredient amounts or, more importantly, contaminants in the manufacturing process.

-For as many detractors as it has developed in recent years, the scientific method of determining safe dosages, drug interactions, side effects, antagonists/reversal agents, pregnancy safety, and contraindications has no substitute yet.

May we all continue to lead happy, healthy lives. May we continue to enjoy the world-class health care system in these United States, while seeking effective and efficient ways to translate the same quality of care to our home country Nigeria.

.....may we all continue to lead happy, healthy lives. May we continue to enjoy the world-class health care system in these United States, while seeking effective and efficient ways to translate the same quality of care to our home country Nigeria....



DIABETES ESSENTIALS

KENNETH IZUORA, MD

Diabetes affects over 460 million people around the world and continues to increase in prevalence. Presently, industrialized countries like the United States have a higher rate of diabetes compared to African countries, however, Africa countries now have the fastest rate of new diabetes diagnosis. This reflects the changing lifestyle and environment in Africa towards that of the industrialized countries.

With the increasing incidence and prevalence of diabetes in our population, a good understanding of the underlying disease process and risk factors for developing diabetes will help us appreciate the steps we can take to prevent or delay diabetes and its associated complications.

What causes Diabetes?

The pancreas is a gland in our body that makes a hormone called insulin. The body needs insulin to properly use glucose for

energy metabolism. Specifically, insulin opens the channels through which glucose enters our cells.

When the amount of energy we consume exceeds what we expend, we start to gain excess weight due to the formation of fat stores. The body fat, especially the fat around our abdomen, results in a condition known as insulin resistance. In insulin resistance, the insulin produced by the body is rendered less effective in metabolizing glucose (type 2 diabetes). The net effect is similar to having reduced or no insulin at all (type 1 diabetes). Without adequate insulin action, glucose cannot get into the cells and floats around in the blood. This is the underlying problem in diabetes – excess glucose in the blood.

How does Diabetes impact our health?

The abnormally large amount of glucose in the blood results in inflammation and

damage to blood vessels that are in vital organs. The resulting damage to the eyes is the leading cause of blindness while damage to the kidneys is the leading cause of kidney failure. Damage to nerves and blood vessels in the extremities leads to loss of protective sensation and decreased blood flow to the feet. These 2 conditions result in increased risk for developing foot ulcers that ultimately result in amputations. Also, damage to the major blood vessels of the heart and brain is the reason why heart attacks and strokes are very common in patients with diabetes. Compared to people who do not have diabetes, those that have diabetes are more likely to have these complications and die at a younger age.

Who is at increased risk for Diabetes?

Several factors play a role in an individual's risk for developing diabetes. Having close biological relatives with diabetes confers a higher risk to an individual. This is because some of the genes associated with diabetes are inherited. Obviously, we cannot change this component of our risk. Some other important risk factors for diabetes include being overweight or obese, decreased physical activity, having high blood pressure, being over 45 years old and having diabetes during a past pregnancy (gestational diabetes). By far, obesity is the most important modifiable risk factor for diabetes. Population distribution patterns of obesity have been shown to correlate very closely with that of diabetes. You can estimate your risk for diabetes using online tool like the [American Diabetes Association risk test](#).

What are the signs and symptoms of Diabetes?

Because the cells are not getting adequate glucose, you may feel more hungry than usual.

Secondly, the kidneys try to get rid of the excess glucose circulating in the blood. In doing so, it draws water out with glucose (osmotic diuresis) resulting in excessive urination. Finally, because the body is losing glucose and water in the urine, you will get dehydrated, start to feel more thirsty than usual and will tend to drink more water or fluids to balance the fluid loss. When severe and untreated, very high glucose can result in more severe dehydration and other metabolic derangements that may require urgent hospitalization.

What can we do to prevent Diabetes?

Because we cannot change our genes, the majority of our efforts to prevent or delay diabetes relies on modification of the non-inherited risk factors, especially obesity. Weight reduction through modifying our diet and increasing physical activity is really important to achieve this goal.

- **Diet** should be balanced with intentional reduction of the calorie content of our foods. Remember that carbohydrates like yam, garri, fufu, rice and bread when taken in excess are converted to fat stores by the body which is the major driver for insulin resistance. A good resource for planning healthy meals is the United States Department of Agriculture "[My Plate](#)" guide (you may not find a meal plan that includes Yam porridge here). Making your own meals and avoiding fast foods is another important step towards healthy nutrition. Also, reduce or eliminate sugar sweetened beverages like soda from your diet.
- **Physical activity** should involve aerobic exercise of moderate intensity for about 20 to 25 minutes daily or for over 150 minutes per week.

Physical activity is of adequate intensity if you break out in a sweat during the activity. A good exercise regime like a brisk walk, riding a bicycle, dancing (“Ebo”) or swimming not only helps prevent diabetes but also has beneficial effects on your heart and mood. An objective way to know if these lifestyle measures are effective is to monitor your weight. You can set small and achievable goals for weight loss that you can modify and build upon as you progress. You can also keep track of your success by measuring your Body Mass Index (BMI) and your waist circumference.

Other prevention measures like good sleep (6 to 8 hours daily), limiting tobacco and excess alcohol use are also important in reducing adverse metabolic and cardiovascular conditions that increase the risk for developing diabetes.

What if I already have Diabetes?

It is never too late start working on improving the outcomes related to diabetes. Lifestyle modification is still the cornerstone of managing diabetes. Like the measures taken to prevent diabetes, these lifestyle measures help reduce weight and insulin resistance, making the medications used to treat diabetes more effective in regulating our glucose. In addition to lifestyle measures, following the advice of your doctor is important. This includes taking all your medications as recommended, monitoring your blood glucose if indicated and keeping all your clinic appointments. Regular evaluation by your doctor for the adequacy of diabetes management and for the development of complications is necessary since several measures can be taken to limit the progression of complications when detected on time.

Start from somewhere, one day at a time, move forward with positive change.

START FROM
SOMEWHERE, ONE DAY
AT A TIME, MOVE
FORWARD WITH
POSITIVE CHANGE.



The Self Care Series

Self-Care according to the National Institute of Health (NIH) is the ability to care for oneself in order to promote optimal health and wellness. This multi part series will explore the various concepts of self-care.

We distinguish between health and wellness. Wellness is the act of practicing healthy habits on a daily basis to attain better physical and mental health outcomes. To practice healthy habits, we must first understand the real meaning of health. Health is a state of being free of disease or illness although the absence of symptoms does not mean health. We strive towards good health in order to attain better physical and mental health outcomes. Expanding on the relationship between the two concepts, to sustain health, one must practice wellness.

The Global Wellness Institute an authority for research on global wellness breaks down wellness into 6 broad categories.

Physical wellness: By this they describe maintaining a healthy body through exercise, nutrition, sleep and adequate health care.

NNAEMEKA AGAJELU, MD

Mental wellness: This is a state of engagement with the world through learning, problem solving and creativity.

Emotional wellness: Being in touch with one's feelings. It also means an awareness of one's emotions and being accepting of them as well as being able to express them even as we have meaningful satisfying relationships with others.

Spiritual wellness: This is our search for the meaning and purpose in our human existence.

Social wellness: The experience of connecting with, interacting with and contributing to other people and our communities.

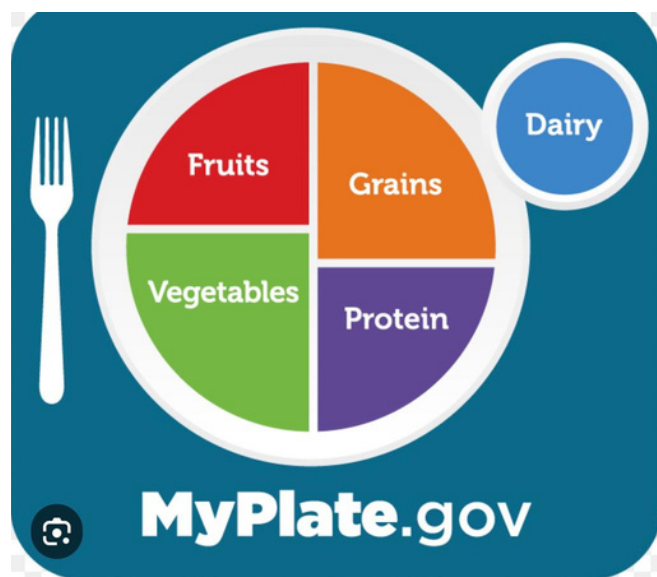
Environmental wellness: A healthy physical environment free of hazards. Also, an awareness of our role in bettering rather than denigrating the natural environment.

Physical wellness

The World Health Organization gives recommendations for physical activity by age. For adults, the goal is for at least 75 minutes a week of vigorous activity or 150 minutes of activities of moderate intensity as illustrated below.

They further recommend muscle strengthening exercises at least 2 days a week. at least require at least 60 minutes of activity daily.

MyPlate.gov details what a healthy diet should be with an emphasis on healthy grains and leafy vegetables and a reduction in sugar and sugary snacks.



The recommendations for sleep as well vary with age and is estimated at 7 or more hours per night.

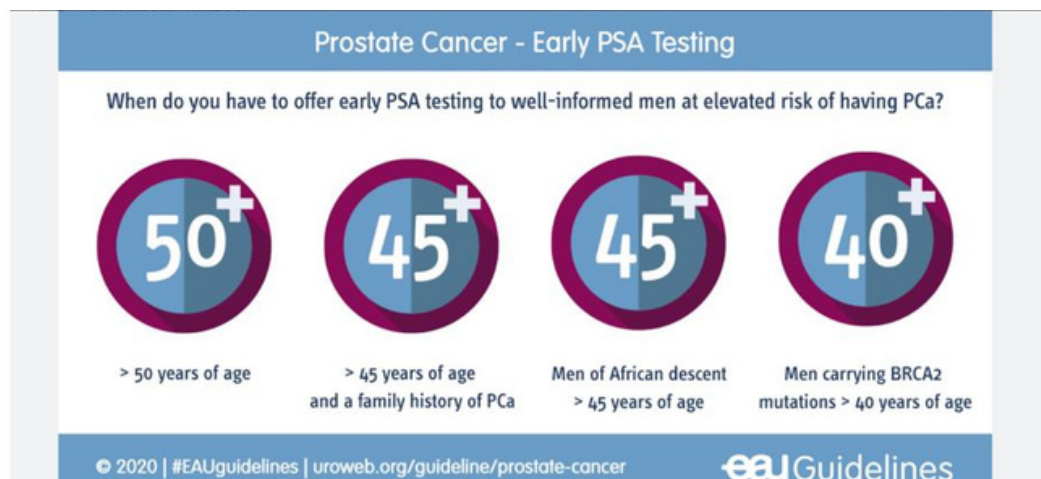


Healthcare involves regular scheduled physician visits for management of a chronic condition as well as wellness visits and yearly physicals. These visits are designed to discuss both physical and mental wellbeing. They focus on weight, blood pressure, basic lab work, dietary as well as other health habits. Your doctor should be screening you as well for depression, anxiety, substance abuse (which includes alcohol) as well as other elements of mental health wellness. On this visit, there should also be a review of social determinants of health that may include the ability to continue to drive, the ability to afford food and medication as well as your living situation (living alone versus living with family).

Age-appropriate screenings

Prostate Cancer Screening

The screening age depends on your risk and according to the EAU guidelines, it could start at 50 years for some men. This again is a determination you and your health care provider have to make. Having a family history of Prostate Cancer qualifies you to test at the earlier age of 45 as does being African American.



Colonoscopy Screening

All adults 45 years and above should get a colorectal cancer screen every ten years or more frequently depending on previous colonoscopy findings, family history or symptoms that developed since your last screen.

For people nervous about being put to sleep for a colonoscopy, there are other options. However, this has to be discussed thoroughly with your provider as some of the methods of screening are not available options for everyone. Unfortunately for some people, only a colonoscopy will do.

COLORECTAL CANCER SCREENING OPTIONS

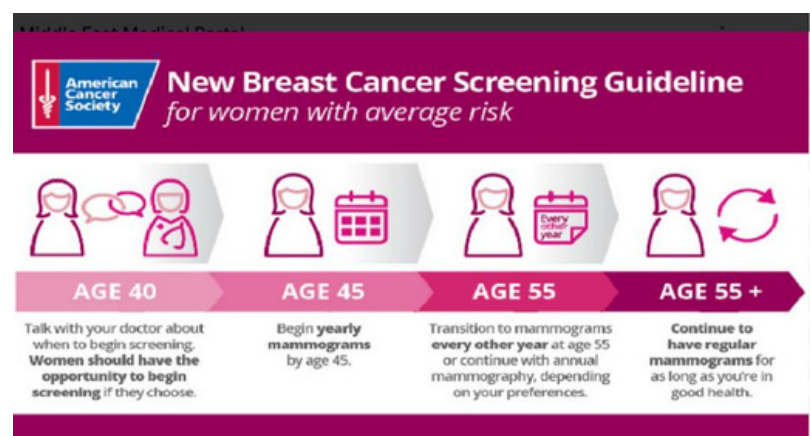
- Colonoscopy
- Virtual colonoscopy
- Sigmoidoscopy
- Take home stool testing (DNA, FOBT, FIT)
- Blood Test

Talk to your doctor about the best test for you.

COLON CANCER COALITION | WhyGetScreened.org

Breast Cancer Screening

Breast cancer screening starts at 40 years and is still the best way to detect masses too tiny to feel with your hands. It is recommended that all females get one every year. Some healthcare providers are able to do Well Woman visits as well but some women prefer to go to an ObGyn. Either option is fine as long as you get your mammogram done yearly. If the study is ordered by your ObGyn, the advice is to have the facility send the report to your primary care practitioner as well so they keep up with your yearly tests as well as any additional evaluations and referrals that are necessary. Some women find a mammogram uncomfortable but it is well worth it. Try to use the same facility every year if possible because they have your old records for easy comparison.



Cervical Cancer Screening

Cervical cancer screening in women should start at the age of 21 and done every 3 years. A complete screen may include a pap smear at the same time as a HPV screen which is called a co-test. The HPV is the human papilloma virus which could be responsible for causing cervical cancer. A co-test could be done once every 5 years but in this case as other screenings, you might need to get tested sooner depending on a personal or family history of abnormal findings. The HPV vaccine is also available up to a certain age and should be discussed with your health care provider as well.

CERVICAL CANCER
DO YOU KNOW THE LATEST SCREENING GUIDELINES?

21-29
Have a Pap test every 3 years.
HPV testing is not recommended.

30-65
Have a co-test (a Pap and an HPV test together) every 5 years or a Pap test alone every 3 years.
*You may need to screen more often if you have a history of abnormal test results.

35-44
Regular screenings help prevent cervical cancer.
Most cases occur in women who are 35-44 and in women who have never had a Pap test or haven't had a recent screening.

66+
Discontinue screening if you have a history of normal test results and are not at higher risk for cervical cancer.

SHOULD ALL WOMEN FOLLOW THESE GUIDELINES?
Women who are at higher risk for cervical cancer may need to screen more frequently. Ask your health care provider about what's right for you.

CONE HEALTH

As we further delve into the Self Care Series, we will explore in more detail each of these subcategories and figure out how we as individuals and also as a community can optimize our efforts to achieve the best outcomes for our good health and wellness.

CULTURE



LANGUAGE, CULTURE, AND MEMORY: PREREQUISITES TO AFRICAN LIBERATION

AYAYI FUBARA ENELI, ESQ

The echoes of the Berlin Conference of 1884-1885 continue to reverberate across Africa, leaving a profound and enduring impact on the continent's trajectory. The partitioning of Africa among European powers at that conference (to which we were not invited and had no voice) set the stage for decades of colonial and subsequent neocolonial rule resulting in naked exploitation.

A legacy of that dismemberment of the African continent (carving the continent into colonies without regard for ethnic, cultural, or historical boundaries), has led us to a place where some Africans cannot envision Africa functioning in any other way but as a divided continent. Today, too many Africans have wholeheartedly embraced these divisions, describing ourselves based on the language and culture of our colonizers – English, French, Portuguese speaking, etc. The ramifications of this colonial legacy extend far beyond the political and economic spheres. It is in the realm of African consciousness, identity, and education that the battle for liberation rages on.

This article explores the enduring influence of colonization and the Berlin Conference and seeks to underscore the imperative of liberating African minds as the first step towards authentic African emancipation.

If we do not know and revere ourselves, it is impossible for us to imagine and actuate a vision that will serve the needs of the African people. The quest for African liberation has been an enduring struggle against the legacies of colonization, oppression, and cultural disintegration. To understand this struggle fully, we must explore the critical role that language, culture, and memory plays in the true liberation of Africa and Africans from the role (part) we have been relegated as a land and people to be exploited in service of Europe, America, and others.

How do we reclaim the essence of who we were? Ngũgĩ wa Thiong'o writes, "Language, any language, has a dual character: it is both a means of communication and a carrier of culture."





" So, what has been the enduring impact of not just the partition of Africa, but the imposition of foreign languages on Africans and the embrace of these foreign languages by Africa's elites?

Ayi Kwei Armah's *Remembering the Dismembered Continent* emphasizes the importance of language in preserving memory. African languages are not mere communication tools; they are vessels carrying the collective memory of a people. Language serves as a repository of history, culture, and identity. When African languages are suppressed or replaced with foreign tongues, it results in a rupture of memory, erasing centuries of knowledge and heritage.

As Ngũgĩ wa Thiong'o continues, "The more a people's language is destroyed, the more that people lose its memory." When we lose our memory, we lose our sense of self. We lose the wisdom of our own philosophies.

We lose the ability to imagine solutions that are not steeped in the values of others and in the imperialism that has dictated virtually every aspect of Africa to our great detriment.

This erosion of African languages is intrinsically linked to the erosion of cultural identity. Ayi Kwei Armah's *The Eloquence of the Scribes* delves into the decline of African cultures in the wake of colonization. He argues that colonial powers dismantled African cultures, imposing foreign values and beliefs. And the resulting cultural erosion has had profound consequences, as it severed the connection between Africans and their ancestral roots.

In his book, *Decolonizing the Mind*, Ngũgĩ wa Thiong'o observes, "Colonialism imposed its control of the social production of wealth through military conquest and subsequent political dictatorship. But its most important area of domination was the mental universe of the colonized, the control, through culture, of how people perceived themselves and their relationship to the world."

As I write in this foreign tongue that was imposed on me from birth, I think of the racism embedded in the English language and its subconscious impact on a people. Consider the common phrases, "Black sheep, blackmail, white lies, Angel cake (vanilla cake), Devil's food cake (chocolate cake), dark as ugly, pale skin as fair and the myriad ways the English language denigrates "Black/African" people and casts "Caucasian/White" people as virtuous and desirable.

What impact does the use of this language increasingly to the exclusion of a deep understanding and use of our own languages have on the psyche of the Black teacher.

Similar arguments have been made about other non-African languages. It is no wonder that Africans spend literally billions of dollars on bleaching creams, hair extensions, colored eye contacts and surgery or makeup techniques to mimic their “fairer” colonizers, but that is child play compared to the other ways in which we diminish our culture and have embraced the notion of Africa as backward, uncultured, poor and needing handouts from the West and others while ignoring the indisputable fact that the West has been developed on the wealth and resources of Africa.

On an extremely basic level, can we reclaim our names and the beauty and the power of our naming traditions? How did we buy into the notion that to be accepted by God, we must Europeanize our names? How is it that decades after our so-called independence, we are still proudly bearing the names imposed on us by our colonizers and even taking it further as we name our children names devoid of any sense of their own cultural heritage.

Ngugi wa Thiong'o's *Decolonizing the Mind* delves into the consequences of cultural displacement caused by the imposition of foreign languages. He argues that the colonial education system alienated Africans from their cultural and linguistic roots, leading to a fractured identity. When individuals lose touch with their language and culture, they adopt foreign ideologies that position them as inferior, in need of salvation from external sources.

I am indeed reminded of my experience as a child. By the age of 11 years, I had left home to attend a boarding school formulated on western ideologies. For the better part of nine months of the year, I was away from my home, my language, my cultural practices. I was reading Shakespeare and Charlotte Brontë and books written by people who saw Africa and Africans as the white man's burden.

In our formative years when our perception of ourselves, our heritage and the world are shaped, too many of us are effectively cut away from our traditions, returning as spectators or worse, as uninformed critics.

I was inundated with the need for a white savior to redeem me of my blackness, my dark soul. My daily lessons had little to do with observing and solving the problems of my people, but rather on how to become more acceptable to and accepting of the status quo as defined by people who had proven over centuries to be the enemy of my people.

In the course of that academic assault, my younger self perfected my use of the English language but was taught to hold my own language in little regard. Most of my traditions were considered backward and expendable. I was taught to base my thoughts on the Bible as supervised by King James (go study the politics of that man), and to believe Africans had no philosophies and no forms of spirituality worth exploring, saving, or imbibing.

I was educated to become part of the managerial class of Africans designed to continue the upliftment of the ideologies and economies of the very nations who had colonized, pillaged and interrupted the development of Africa for Africans. Today, many of us see no other way to live. We have wholeheartedly embraced capitalism and globalism and refuse to recognize that they are both based on the exploitation of those perceived as inferior or more vulnerable.

We claimed independence and yet across the continent, we maintained and further entrenched the systems that were never designed to serve us.

We embraced the foreign languages as our national “lingua franca.” We kept the educational systems and curricula significantly unchanged. We accepted the arbitrary demarcations and attempted to build new identities based on what they named us with very few countries like Ghana that at least changed its name from the Gold Coast.

We kept the religions imposed on us and wholeheartedly destroyed our own forms of spirituality, mostly without ever choosing to understand it. We adopted “white” weddings and other useless trappings of western civilization. Our judicial systems are largely copycats of systems that did not emanate from our traditions, so much so that we have embraced the subjugation of women and are all too excited to don the ridiculous wigs of the British judicial system as proof of our intellectual acumen and civilization; wigs which we still import to add insult to injury.

This has enabled African leaders to acquiesce their power to accept the imposition of economic measures designed not to strengthen Africa but to keep it perpetually dependent on the crumbs from nations who are taking massive amounts of resources from us for virtually nothing. We have upheld the legality of the lease of and seizure of massive acres of land to multinational corporations to grow “cash crops” that not only do not generate any significant cash reserves for us, but they also rob us of land that could be used to grow food to feed us.

How do you explain that Africa has to import food to feed its own but exports rubber, tea, coffee, cocoa to meet the needs of the West?

Cultural displacement has resulted in African leaders with no independent understanding of the problems of their own needs, no African-inspired solutions and wholehearted embrace of impositions by the International Monetary Fund,

the World Bank and other entities that undisputedly are arms of the West to continue to control the world. What do our leaders study? Who influences them? Even better, what are we studying? Whose voices reside in our heads? What we think dictates what we do.

Memory is an instrument of resistance. Remembering one's language, culture, and history becomes an act of defiance against the erasure imposed by colonialism. This act of remembrance is not rooted in nostalgia but in the recognition that the restoration of memory is essential for the reclamation of agency.

Think about this: We once had communities where there were no homeless people, no motherless babies' homes, no old people's homes, no mental institutions, no prisons, no fear of rampant crime, no illiteracy because our form of education was open, in fact, required of every child. Societies were developed to meet their own needs. We developed the first irrigation systems, invented medicine, astronomy and the first spoken and written languages. What interrupted our development and how do we reclaim our memories and become solvers of our own problems again?

How is it many of us Christianized and Islamized Africans can quote the Bible and Quran ad nauseum (tenets which those who spread the religions to us don't even practice) but know nothing about The Instruction of Ptahhotep, an ancient Egyptian literary composition by the Vizier Ptahhotep around 2375–2350 BC? How do we espouse the Ten Commandments, but are ignorant about the 42 Laws of Maat which arguably was the inspiration for the commandments? How is it accepted to pray with a rosary, venerate the Catholic saints, extol Muhammed or claim Abraham's

blessings as ours and yet relegate the Orishas of the Ifa spiritual system to witchcraft? Who taught us to hate ourselves and to what aim?

Ayi Kwei Armah's call to "Remember the dismembered continent" is a call to action. It urges Africans to reconnect with their languages, cultures, and histories, not as relics of the past, but as sources of strength and wisdom. This reconnection serves as a foundation for building a future that draws on African philosophies, values, and solutions to the collective benefit of all Africans, not just an elite few.

Today, the struggle for African liberation continues on multiple fronts—political, economic, and cultural. Language revitalization efforts are gaining momentum across Africa. Governments, grassroots organizations, and individuals are recognizing the importance of preserving and promoting indigenous languages and reclaiming our increasingly forgotten traditions. This is not only a linguistic endeavor but a cultural and political one. In my area, Ibani, our indigenous language is facing extinction, but people are coming together to re-entrench the language.

In a library that I just established in Opobo Kingdom; we have Ibani language classes twice a week, because we recognize that language is a tool for empowerment, enabling people to assert their identity and shape their destinies.

Cultural revival movements are also flourishing. African art, music, literature, and spirituality are experiencing a renaissance, providing a counter-narrative to external influences. These cultural expressions serve as sources of pride and resilience, reinforcing the idea that African liberation is not contingent on external saviors but is an intrinsic right.

The path to African liberation is intricately woven with language, culture, and memory. To liberate Africa from the vestiges of colonialism,

Africans must reconnect with their linguistic and cultural roots. In doing so, they unearth the strength, wisdom, and agency needed to navigate the challenges of the present and shape a future guided by their own philosophies and principles. African liberation is not a distant dream, but a journey anchored in language, culture, and memory—a journey that I beseech more of us Africans to embrace.

INVOCATION OF THE MARKET DAYS AND CHALK MARKING IN IGBO TRADITIONAL PRAYERS.

OZO VAL AMADI

In Igbo culture, calling out the traditional days when praying is a practice that holds deep spiritual and cultural significance. This practice is commonly referred to as "mentioning the four market days" or "calling the Afor, Nkwo, Orie, and Eke days" during prayers or invocations.

Mentioning the traditional days during prayers is a practice deeply rooted in Igbo spiritual and cultural beliefs. It is a way for individuals to express their faith, seek divine guidance, and honor the traditional values and heritage of the Igbo people.

In addition, the calling of the traditional Igbo days and in addition, marking them with chalk on the ground is a traditional religious practice that also holds an ever deeper spiritual significance than invoking the days alone. Marking with chalk is commonly known as "Izu Afa" or "Izu Ndu" and is performed by traditional priests, spiritual leaders or elders during certain religious ceremonies, rituals, or divination sessions.

It is essential to note that these practices are part



of traditional Igbo religious and cultural beliefs. While many Igbo people today practice Christianity or Islam, traditional religious practices are still observed by some individuals, particularly during certain cultural events or traditional ceremonies. The significance and interpretation of these practices may vary among different communities and practitioners.

The act of mentioning the traditional days and marking the ground with chalk during prayers serves several purposes:

Spiritual Connection and Invocation of Deities:

By invoking the traditional days, individuals seek to establish a spiritual connection with the deities and forces associated with each day. Each traditional day is linked to a specific deity or natural force in Igbo cosmology, and mentioning the days is a way to invoke the blessings, protection, and guidance of these spiritual entities.

Cultural Identity and Tradition: Mentioning the traditional days during prayers is a way to uphold and preserve Igbo cultural identity and traditions. It reflects the continuity of traditional beliefs and practices within the Igbo community, even in the context of modern religious expressions and reflects the continuity of ancient religious practices within the Igbo community.

Divination and Communication: In traditional Igbo religious practices, divination is a common method used to seek insight, guidance, and answers to important questions. Calling the traditional days and marking them with chalk may be part of a divination session to gain spiritual insights or solutions to specific issues.

Alignment with the Cosmic Order: In Igbo cosmology, the traditional days are believed to align with the cosmic order and the rhythm of nature. By acknowledging and mentioning these days during prayers, individuals recognize their place in the larger cosmic framework and the interconnectedness of humans with the natural world⁴⁵

Reverence for Ancestors: In some cases, mentioning the traditional days may also be a way to show reverence for ancestors and the ancestors' connection to the traditional days. Ancestors are highly revered in Igbo culture, and their influence and presence are often acknowledged in religious and spiritual practices.

Traditional Ceremonies: In certain traditional ceremonies and rituals, mentioning the traditional days may be a specific requirement or customary practice. These ceremonies may include religious festivals, communal gatherings, and rites of passage. Establishing a Sacred Space: The act of marking the ground with chalk during prayers in addition to the sanctity of the ritual, goes further to establish the physical boundaries of a sacred space or altar. This marked area becomes a focal point for spiritual communication and interaction with the spiritual world.

Ritual Purification: Chalk is often used as a symbol of purity and cleansing in Igbo culture. Marking the days with chalk as well as the participants may symbolize the purification of the sacred space as well as all involved in the religious ceremony.

In traditional Igbo religious practices, different colors of chalk are used for various purposes, and each color holds specific significance with the white chalk being the most popular. The chalk is known as "Nzu" in the Igbo language. The colors and their meanings may vary among different Igbo communities, but the common color associations are:

- **White Chalk (Nzu Ocha):** White chalk is the most commonly used color and is considered the purest form of chalk. It is associated with purity, cleanliness, and spiritual cleansing. White chalk is often used to purify sacred spaces,

participants, and ritual objects during religious ceremonies.

- **Red Chalk (Nzu Ude):** Red chalk symbolizes vitality, life force, and energy. It is often used in rituals related to fertility, vitality, and strength. Red chalk may be used in ceremonies seeking blessings for childbirth, fertility, and overall well-being.
- **Yellow Chalk (Nzu Odo):** Yellow chalk represents prosperity, abundance, and wealth. It is commonly used in rituals or prayers seeking financial prosperity, success in business endeavors, and overall prosperity in life.
- **Black Chalk (Nzu Ojii):** Black chalk is associated with ancestral spirits and is used in ceremonies to honor and communicate with ancestors. It symbolizes the connection between the living and the deceased and is often used during ancestor veneration rituals.
- **Green Chalk (Nzu Otu):** Green chalk is linked to nature, growth, and renewal. It may be used in ceremonies related to agricultural practices, such as planting and harvesting, to seek blessings for a bountiful harvest.
- **Blue Chalk (Nzu Aka Ufere):** Blue chalk is used in rituals and prayers for healing and protection. It is associated with health, well-being, and protection from harm.

While these traditional practices are still observed by some individuals, many Igbo people today also practice Christianity or Islam, and the extent of the use of chalk as with other ancestral practices may vary based on individual beliefs and cultural contexts.

It is important to note that the significance of chalk colors may vary among different regions and communities within the Igbo culture.

LITERARY





Poem By Mark Strand

REVIEW BY
ADORA NEBO

I don't know when my fascination for poetry began, but I know it's been with me for most of my life. I am the offspring of teachers. My father an enthusiast of classic literature, a baby boomer, heavily influenced by the colonialist's education. He introduced my brothers and I to the world of classics even before we had to study some of them at school.

As a child, before I turned ten, more often than not, I had my nose buried in classical literature of some sort. Of course, it was mostly prose, with the occasional foray into poetry like when my father made us memorize and chant out loud Ecclesiastes 3: 1-8; not for its religious didactic value but for the beauty of its language and sheer poetry of its verses.

Some of what I read as a child I understood and most I came to profoundly understand much later in life.

I read or attempted to read everything from Homer, Chaucer, James Joyce, Wordsworth, Hemingway, to Shakespeare, Achebe, Flora Nwapa, Ngugi Wa Thiongo, and to the more age appropriate everything in the Evans brother's series like Ekwensi's "Samankwe and The Highway Robbers", and Chigbo Thomas' "Odenigbo". Other people had Nintendo, I had books.

Inevitably I loved language and recognised it as a powerful creative medium. The older I got, the more fascinated I became. Language is clay, you mould it this way and that and it takes its shape and people see what you have created and they give it a name. Your clay pot holds culture, it stirs deep-seated emotions and it wields power. For a long time, my encounter with written language was mostly in prose form.



it may have been a moment most of my classmates found ridiculous and yawned through. it might have been when the English teacher stood in front of these SS2 kids, staring at a very blank wall and dramatically uttered the words "That's my last Duchess, painted on the wall". I like to imagine that those irreverent youths would've made memes if they could at the time. I realised you could tell such a nuanced and complete story in rhyming couplets and in just 56 lines. I knew these characters so intimately and held such strong emotions about them and I didn't have to read chapters of prose to get there. What wizardry!

If you've come this far, this is why I think our first literary review must be of the poem "Eating Poetry" by Mark Strand. I'm compelled to write about the first poem to evoke such an emotional response from me right after the first verse.

***"Ink runs from the corners of my mouth
There is no happiness like mine
I have been eating poetry"***

Then poetry found me. A love like the love Shakespeare describes in Sonnet 116 "love is the star that guides every bark or ship on the water, and while it is priceless, it can be measured." Purists want to measure poetry only in traditional parameters such as rhythm, meters and other rigidly defined literary devices.

In contrast, is the philosophical perspective that every form of communication is poetry or has poetic elements. In fact, this argument is often expanded to include the beauty and artsy in all that is around us, hence the expression "everything is poetry". Everything exudes poetic meaning and resonance. Any mundane experience can take on poetic meaning and aesthetics. Life is poetry. Whether you get it or not, everyday we consume poetry. You and I.

If I had to associate a memory with my love for poetry it may have been a moment most of my classmates found ridiculous and yawned through.

Everything was in that verse! I read that verse and took a break. I needed to reassemble my blown mind. I came back to finish and this poem held up to its initial promise. Let's talk about Mark Strand for a second, I find that some understanding of the artist tend to provide certain color to enjoy their creation by. It's to art what salt is to food. Strand once said "I feel very much a part of a new international style that has a lot to do with plainness of diction, a certain reliance on surrealist techniques, and a strong narrative element."

Strand allowed himself the freedom to free verse and his art usually took on a surrealistic tone. I mean, who can argue with a person's fantasy world. His modern surrealistic style of writing led to some iconic vivid imagery. You can nearly see it or even taste it.

Huge thick globs of ink slowly running down the corners of your mouth akin to blood. Ink as a metaphor for this liquid carrier, giving life to poetry. In Strands surrealistic world, he explores themes of sadness and complete joy in stark contrast. This poetry eater with ink running down the corners of their mouth is changed so dramatically by what they've read that they physically transform!

***"I am a new man.
I snarl at her and bark.
I romp with joy in the bookish dark."***

The librarian hasn't been eating any poetry at all, though she is surrounded by books all day! She does not understand, she is shaken, stamps her feet and weeps.

***"She does not believe what she sees...
...When I get on my knees and lick her hand,
she screams."***

She's bound by the limitations of her own experiences and cannot engage with the transformative power of poetry the way the eater does. Good poetry can hurt and exalt, it forces you to feel something, sometimes something you aren't ready to feel just yet. Why does the Librarian weep? She has become frustrated, her quiet peaceful bubble totally devolving into chaos, with dogs running up the stairs, this person who's eaten all the poetry with ink running down his mouth and licking her hand. Is this how we must engage with poetry? In total submission.

Is this how we must wield poetry in a world so polarised and people in their well defined bubbles? Must we let out the pack of dogs, lick their hands and let them weep and stamp their feet?

LEGAL





B. OBINNA OKERE JR, PH.D

FORCE MAJEURE

Force Majeure is a French term that literally translates to 'greater force' and is used to indicate an event in a contract that is unexpected, unforeseeable and unavoidable, the occurrence of which renders a party hard put to perform a contract within agreed required period. Force Majeure has been utilised as a tool and is readily turned to where there is an Act of God, an unforeseen emergency or an armed conflict. The undertone here is that the event was not anticipated and as such the very occasion of it goes to the root of the contract between two or more parties to effectively suspend it.

Somewhat similar to Force Majeure is the doctrine of Frustration. We should note that Force Majeure is specifically inserted as a clause in a contract, while frustration operates as a doctrine of law. They are alike to the extent that they arise where an event adversely affecting the continued performance of the contract, on the part of either or both of the parties, occurs. The two concepts, however, have varied effects on the contract. Force Majeure, being categorically inserted in the contract, has the effect of suspending the continued performance of the contract; Frustration, on its part, goes to nullify and render void the continued performance of the contract on the occurrence of an unforeseen and unexpected event. Thus, it stands to reason that the impact of the utilisation of frustration over force majeure is the permanency and total termination of the contract.

as it advocates the absolute fulfilment of contracts entered into by parties. Where parties to a contract go into an agreement, it is envisaged that the contracting partners go into this with the same relevant intention. The question thus is if in the event of an imbroglio, which concept would most likely supersede the other. As such the components of each would provide a credible guide alongside the peculiar circumstances of a that case. We could perhaps observe a process of graduation depending, of course, on how the facts are received – Pact Sunta Servanda (contract fulfilled at all costs and on time), Force Marjeure (contract suspended on pendency of unforeseen event et al), then Frustration

The Latin maxim 'Pact sunta Servanda is one that would ⁵²appear as the antithesis of Force Majeure



Force Majeure Clause

"We shall have no liability to you under this Agreement if we are prevented from or delayed in performing our obligations under this Agreement, or from carrying on our business, by acts, events, omissions or accidents beyond our reasonable control, including, without limitation, strikes, lock-outs or other industrial disputes, failure of a utility service or transport or telecommunications network, governmental orders or directions, acts of God, war, riot, civil commotion, endemic or pandemic, malicious damage, fire, flood, or storm. We shall be entitled to a reasonable extension of time for performing the Services as a result of such cause."

The above clause contains certain aspects that make for clarity and intent of purpose which, to this end, the peculiar incidents that would constitute an event of FM are included therein. It also particularly mentions the aspect of delay in performance of the contract due to FM and not a total nullification of said performance which, as we may recall.

THE CASES OF FORCE MAJEURE

2 Entertain Video and Others v Sony DADC Europe [2020] EWHC 972 (TCC)

Salam Air SAOC v. Latam Airlines Groups SA [2020] EWHC 2414

Wilmington Trust SP Services (Dublin) Ltd v. Spicejet Ltd [2020]

EWHC 1117 all present instances of the need for clarity and indicate the propensity of the circumstances of each case to be the ultimate decider.

In the **2 Entertain** matter, a warehouse was broken into and items stolen during the London riots in August 2011. The Claimants were paid by their insurers who in turn sought to recover the cost from the Defendant, Sony. Sony put up the defence of force majeure and the riot being⁵³ an unforeseen circumstance.

The Court, however, held that while the riot was certainly unforeseen, Sony had not exercised everything within its reason control to secure the premises and as such the insurers could successfully recover from the Defendants.

The **Salam Air** case had the Claimant seeking an injunction to bar the Defendant in their demands on the underlying lease for three aircraft. The claim of frustration was refuted by the Court albeit it conceded that regulations issued by the Public Authority of Civil Aviation of Oman had the corresponding effect of a 'substantial' decrease in demand for flights. However, the claimants were not permanently precluded from the performance of their obligations in the lease.

In **Wilmington Trust SP Services**, yet another lease of three aircraft, the dry lease was deemed not frustrated albeit the use of one of the aircrafts was hampered due to the Covid-19 pandemic and the other two grounded by the Indian government. Defendant's non-payment due to the pandemic was held not to fall within the confines of frustration as they were responsible for the entire commercial risk for the period of the 10-year lease. Further, there appeared to be guidance in the drafting of the Lease suggesting that rent payment, for any reason, could be suspended.

KID'S
(FEDGELINS)
CORNER



Black Girl Blindness

NWANMA UDOKWU



I got it all figured out.
The problem, the illness going around.
It follows me everywhere I go,
It stains my skin with shame.
It happens so often yet in such little ways.

Hey! Who are you talking to?
No! That's not my name!
Stop! I am not her!
We're not even the same...
Look at my height, my face, my heart.

I'm still polite with every mistake,
choking on laughter to shake it off.
My stretching grin is a doll's,
stitched on the doll you want me to be

Okay, whatever, I'm fine with this fate.
Everyone mistakes everyone for someone we
want.
I'm tired though because
They want me to be someone so badly
And I'm just me.
I'll never be them

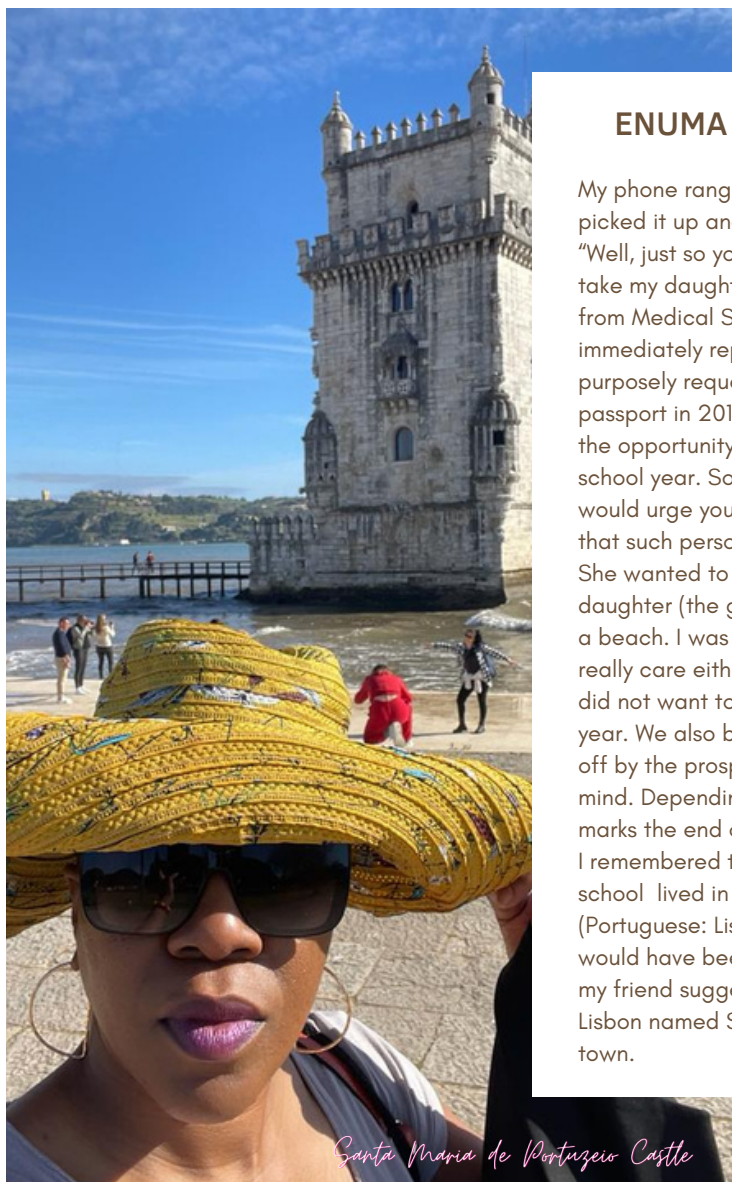
So, allow me to be dramatic,
Because this is my life, my forgotten existence.
Just shout my name and let me be known.

I'm human, so why can't you remember my
name,
Just like you do for everyone else?
Is my name worthless?
Am I just another black face?
Please I don't want that.
I'm just me.
I'll never be them.

LISBON

TRAVEL





Santa Maria de Portugal Castle

ENUMA DUHU UDOKWU

My phone rang shrilly, making me jump out of my skin. I picked it up and on the other end was my sister-in law. "Well, just so you wouldn't say I never told you; I want to take my daughter on a trip to celebrate her graduation from Medical School. Would you like to come along?" I immediately replied, "When do we leave?". I had purposely requested the 10-year renewal option on my passport in 2016, so I could pick up and go whenever the opportunity arose, especially in the middle of the school year. Sometimes we need that one person who would urge you to 'just do it', and my sister-in-law is that such person. We do balance each other out well. She wanted to go to somewhere not so hot, while her daughter (the graduate) wanted to go to a place with a beach. I was simply happy to tag along and did not really care either way. We considered Costa Rica but did not want to deal with the bugs at that time of the year. We also briefly thought of Mexico but were put off by the prospect of the heat. Then... Europe came to mind. Depending on where you visit in Europe, March marks the end of Winter and the beginning of Spring. I remembered that my friend and classmate from high school lived in Portugal, so I reached out. Lisbon (Portuguese: Lisboa) is the Capital of Portugal and would have been an obvious tourist choice. However, my friend suggested a city about thirty miles from Lisbon named Setubal. It is a laid-back kind of fishing town.



Nazaré Do Mar Sintra Townscape



Pasteis Pastel de nata



If you love fresh fish and seafood, the outdoors and silent beaches, then Setubal is the place for you! Generally, there is so much to do in Portugal in March and even more in the Summer we found out.

We arrived in Lisbon where an Uber took us on the 30-minute ride into Setubal. We settled into the Luna Esperanca Centro a very nice hotel located in the historic city center and overlooking the Sado River. The room sizes were big enough for us with three twin beds. The Breakfast Buffet the next morning included Portuguese Coffee, bread, pastries, potatoes, eggs, fruits and more. "To hell with exercising on this vacation", I gleefully expressed to my inner self. I will indulge and live for today. After breakfast we decided to take a long walk by the river which was directly across from the hotel. During the walk, we discovered that we were close to the ferry that goes to Troia.

So off to Troia we went with bags filled with the usual vacation supplies of swim wear, sunglasses and sandals. We were determined to frolic in the crystal-clear waters in Troia although in the Spring, the water was icy cold. We hopped around in the water like we were avoiding jellyfish. It was a quiet beach and we played on the pristine sands, relaxed and read some magazines we brought while chatting excitedly. The beach also made for lovely cool pictures. We found out that Troia in the summer is fully open and more crowded with attractions such as the Roman ruins or the Porto Palafitico which is a unique harbor built in the 20th Century. It's best to take a day trip and explore or spend a night at one of the luxurious hotels in Troia.



Back in, Setubal we discovered that the restaurants were alive and bubbling in the evening with so many options. The graduate had a list of Portuguese traditional cuisine she wanted to try. "Why not explore the food and culture?", she asked excitedly. Personally, I was going to eat what I was used to, which meant lots of croissants during breakfast and simple dinner dishes which consists of steak or salmon with French fries! Then I thought about it and asked myself: "What will be the purpose of travelling to another country without exploring the food?" So, I decided to throw caution to the winds and dived in. I tried the Pastel de Bacalhau - little deep-fried patties of salt dried cod and potatoes. If you like cod fish, you will love this. The Arroz de Marisco - a rich seafood stew made up of fish and rice. I however could not get it in my head to forget authentic Jellof rice with assorted meat. This was, however, not bad and a decent substitute. I liked the Choco Frito - and original Setubal cuisine which consisted of fried cuttlefish and typically served with fries. And no, not French fries but homemade crisps - actually potato chips.



Setubal was fun and after 3 nights, we headed to Lisbon. We all decided on one activity of interest each for all to participate in. We chose The Tile Museum, The open food market called Time Out Market and a Tour. At the Tile Museum we found that the exterior of the building did not depict the richness of the inside.

The museum is dedicated to the Azulejo tile which is the traditional tilework of Portugal expressing is rich culture in the artwork. There was also a section in the museum that housed a church. The church's tile panels, the woodwork and the paintings above the tile panels were stunning. There was an entire room devoted to illustrations in Tiles, showing Lisbon before the 1755 earthquake. On the way out was a shop where you could purchase tiles as well as a cafeteria. If you love art, The Tile Museum should be on your to- visit list.

Next on our list was the Open food market known as "Time Out" It is Lisbon's main food market with over 20 restaurants, bars and shops. The food market can also be quite overwhelming with a variety of dishes to choose from. I immediately understood why the graduate had done her homework of researching the cuisine of Portugal. She had a list of dishes to try. As she whipped out her list to review, my eyes wandered around looking at the different stalls, not sure where to start. I tried the Bitoque - a thin steak with ham, topped with a fried egg and sides of rice and chips. I also ate my first Pastel De Nata - an egg custard tart which Portugal is quite well known for. The thought of biting into custard filled pastry, sounded messy to me at first, until I did, and was sold. The burst of flavor in my mouth was quite breathtaking and I haven't looked back since. We bought a bag of the pastries to take back to the hotel with us. It does go well with Portuguese red wine!

Finally we did the Alfama Tour. With our scarves wrapped around our necks, we got on the Tuk-Tuk, (a three wheeled motorized vehicle used as the local taxi).

This one was driven by a loud and boisterous tour driver who was extremely excited to show us the capital's oldest and most picturesque district. We held on tightly to our seats as our Tuk-Tuk meandered its way through the steep cobblestone lanes that looked down on a sea of terracotta roofs. It was quite a bumpy ride but well worth it as we made it to the point where we could enjoy the stunning scenery. We were overlooking a seemingly unending patchwork of orange roofs and whitewashed houses. It was very picturesque, and we got lots of good shots. We then continued to the highest point of Alfama where the ancient castle - Castelo de Sao Jorge sits.

There, we found several distinct groups of people, from minstrels playing musical instruments, to people singing and lovers holding hands. Over everything hung the smell of alcohol mixed with weed. Overall, it was a fun tour. Halfway into our vacation, Pastel De Nata was now our 'go to snack'. The history of this pastry was that monks in the 1800's had a secret recipe for the pasties in Belem. They started selling the snack to make money for their survival at some point in history and since then the recipe has been copied all over Portugal. We decided to take a Tuk-Tuk to the Pasteis de Belem Café in Lisbon to try the original recipe. The checkout line was not too long considering the well-known reputation of the bakery shop. Comparing the pastries to the ones from the Time Out Open Market, I could not really tell much of a difference. They were both delicious and I guess everyone has perfected their pastry art over the years!

The Tuk-Tuk driver next took us to a spot from where we were able to get a good view of the Golden Gate Bridge look-like called 'The Ponte 25 de Abril', a suspension bridge that connects Lisbon to Almada. The name is a homage to the day the Carnation revolution started. We also saw where the Cristo Rei Monument was located, the massive 110 meters high statue of Jesus, built on a cliff. It is believed that the monument was built in gratitude for Portugal avoiding World War II. As the story went, the Cardinal of Lisbon went on a trip to Rio De Janeiro, before the war and was inspired by the statue of Christ the Redeemer. These represent two of the most iconic monuments in Portugal and very reminiscent of those found in two other countries. I suppose imitation is the sincerest form of flattery!!

We wrapped up our trip to Portugal by visiting Sanctuary of Our Lady of Fatima, the biggest Catholic pilgrimage site in Portugal. The story is that the Our Lady (The blessed Virgin Mary) appeared to 3 little shepherds (Jacinta, Francisco and Lucia) in 1917 and during the apparitions, Our Lady foretold some revelations, like the end of the first world war. In the Sanctuary, there were so many places to pray and or reflect. The 3 shepherd's tombs lay in the Basilica of Our Lady of the Rosary and not too far from the Sanctuary was the location where they actually lived. We toured the home of Jacinta and Francisco which held furniture reminiscent of that era as well as objects from everyday life.



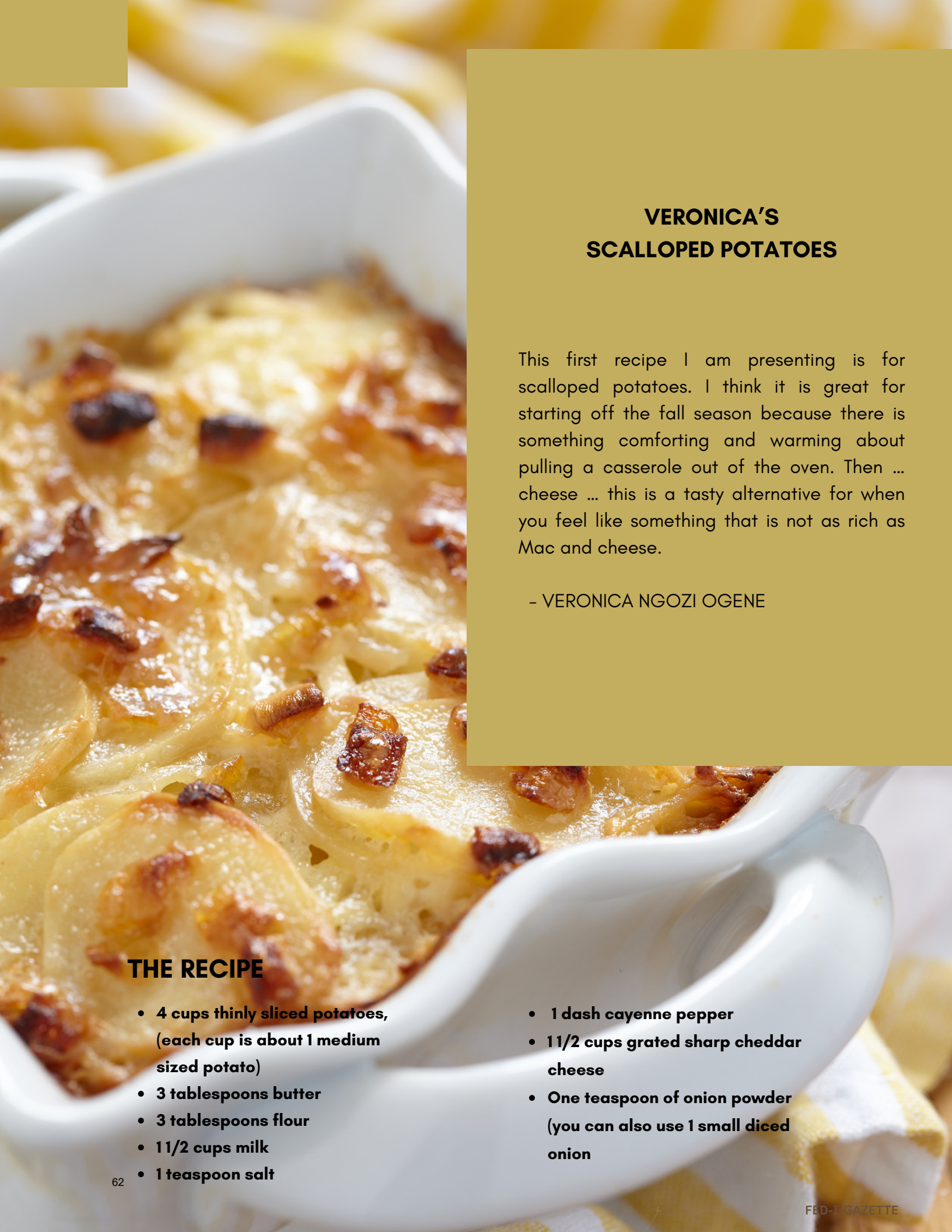
The trip to the Sanctuary of Fatima was much needed and a welcome conclusion to our vacation. We were indeed glad we had saved that portion of our tour for last. The peace which we found in the sanctuary on the last day of our vacation was refreshing.

There is so much to do in Portugal. We really liked the country and the week passed by way too fast. Soon it was time to go home and back to the usual daily grind. I am simply glad I picked up and just went for it when I got that call.



FOOD





VERONICA'S SCALLOPED POTATOES

This first recipe I am presenting is for scalloped potatoes. I think it is great for starting off the fall season because there is something comforting and warming about pulling a casserole out of the oven. Then ... cheese ... this is a tasty alternative for when you feel like something that is not as rich as Mac and cheese.

- VERONICA NGOZI OGENE

THE RECIPE

- 4 cups thinly sliced potatoes, (each cup is about 1 medium sized potato)
- 3 tablespoons butter
- 3 tablespoons flour
- 1 1/2 cups milk
- 1 teaspoon salt
- 1 dash cayenne pepper
- 1 1/2 cups grated sharp cheddar cheese
- One teaspoon of onion powder (you can also use 1 small diced onion)



INSTRUCTIONS

1. Preheat oven to 350 degrees. Grease a baking dish (8x8 or 9x9 inch)
2. In a small sauce pan, melt butter and onion powder and stir in flour.
3. Whisk in the milk very slowly and then season with salt and cayenne.
4. Cook sauce on low until smooth and boiling, stirring occasionally with a whisk.
5. Reduce heat and stir in 1 cup of cheddar cheese.
6. Place half of the sliced potatoes in the baking dish. Pour half of cheese sauce over potatoes. Repeat with second layer of potatoes and cheese sauce.
7. Sprinkle the left over 1/2 cup of cheddar cheese and ten top with some paprika for color.
8. Bake uncovered for about 1 hour at 350°F or slightly longer until the potatoes are fork tender.

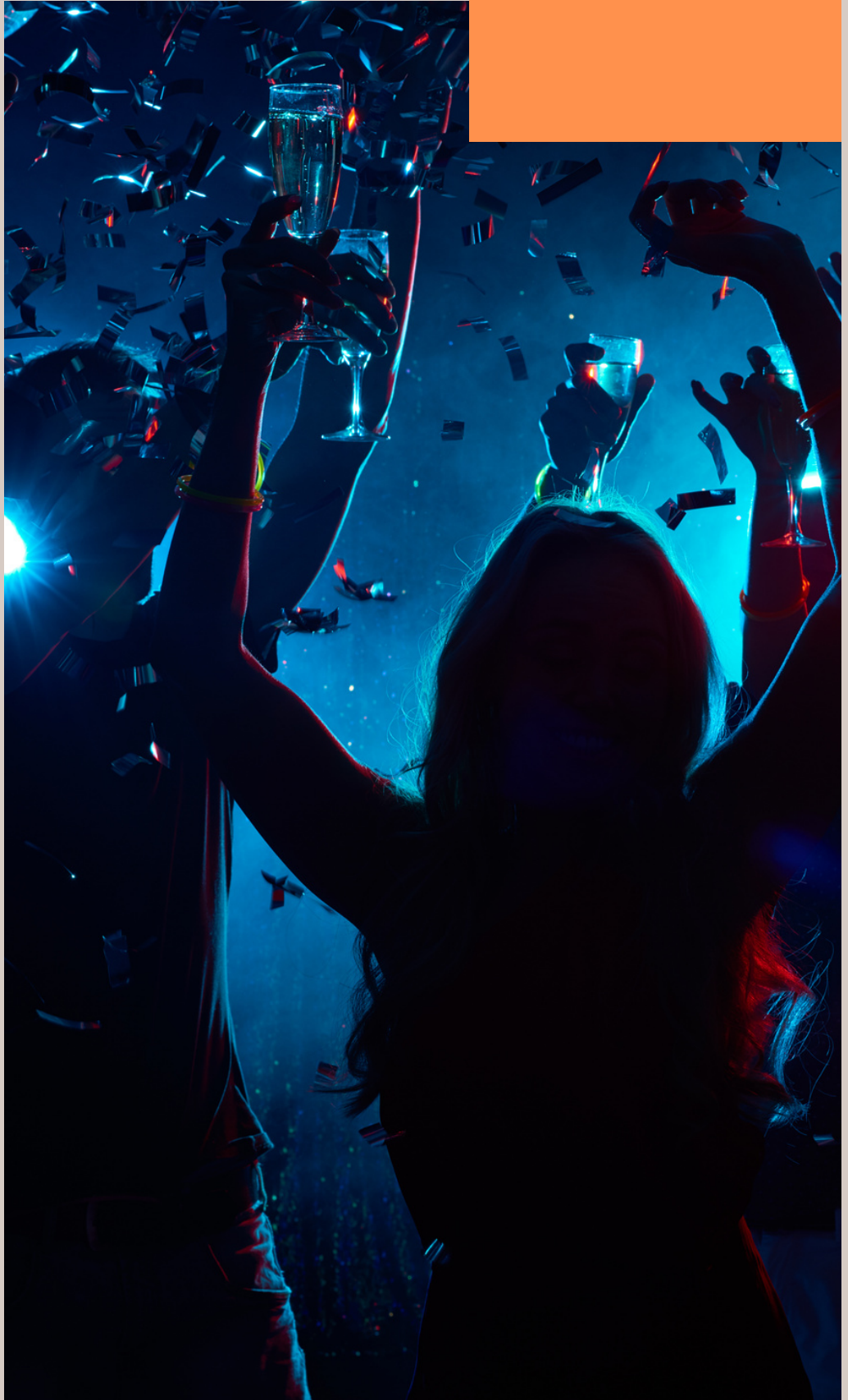
NOTES

Slicing the potatoes is much easier and faster if you have a "Chef's Mandoline". A potato slicer that also makes awesome French fries.

Once you become familiar with the recipe, you can experiment with different types of cheese. Smoked gouda will give you a nice flavor as well. You can also experiment with your favorite seasonings and herbs. There is a lot of fun in "making it your own".

I hope you enjoy this recipe. Stay warm this Fall and Winter.

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