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THE NIGERIAN WHISTLE-BLOWERS' DILEMMA

**How My Favourite
Uncle Turned Me
Into His Servant**

UNCERTAINTY AT WORK

**5 Things You Must Do
TODAY**

**5 EFFECTIVE WAYS
OF PREVENTING
ULCERS**

**5 Ways To Avoid
Scammers When
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5 Best Places To Store Your Data Online

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Show Me The Money: The Nigerian Whistle-blowers' Dilemma

To blow or not to blow the whistle; that is the question. Whether it is nobler in the mind to think about the greater good to Nigeria or to focus solely on the rewards of pointing the EFCC or other agencies in the right direction.

Forty Million Dollars CASH was recently found in an apartment owned by the head of Nigeria Intelligence Agency (NIA). It did not take long for people to start calculating how much the whistle-blower would earn from his 'good' deed.

Like everything else in Nigeria, things are a little bit more complicated than that. So here is a quick look at the reward scheme as it currently stands, so you can make your mind up if you are solely but sadly motivated by the reward.



If the only motivation is the later, then it is important to understand a bit more about the whistle-blower's policy. Whistle blowing is being touted as the new way to make easy money in Nigeria. This latest anti-corruption tool, only recently launched by the Nigerian government, is presently considered the latest get rich scheme in town. Unlike other get-rich schemes, whistle blowing is a noble venture, as it entails helping Nigeria tackle its crippling corruption problem.

Everybody and their friends are currently on the lookout for seemingly looted funds. Some Nigerians may soon storm graveyards, as well as uncompleted and abandoned buildings with shovels and torchlights in search of funds that the Nigerian government claims are being buried. Identifying and reporting corrupt behaviour is the key to the whistle blowing programme. "Corrupt" behaviour does not necessarily involve a policeman on the road demanding N100 or the government staff that wants 'malt money'. For the Whistle-blower's programme, one needs to find the primary corrupt behaviour. Example: Someone driving a 2017 Range Rover with a L-Sign on the front, a neighbour hauling in Ghana Must-Go bags into their apartment at night or that man who is still spraying dollars at weddings despite this recession. If you spot such behaviour, all you have to do is blow your whistle and wait for your share of the recovered funds after the Economic and Financial Crimes Commission, EFCC does its job. The Whistle-blowers' programme is made to seem like a simple "open and close" process. Other than a percentage of the value of the looted funds, the whistle-blower stands to gain; most Nigerians know little else about the programme. Before you blow that whistle, there are a few things you should consider.

Benefits of whistle blowing:

1. When tips lead to the successful recovery of looted funds, whistle-blowers are entitled to between 2.5-5% of the amount recovered. Imagine blowing the whistle on \$50 Million Dollars chilling in your neighbour's old fridge.

2. Other than a fat bank account, you would have helped make your country a better place by participating in the whistle-blowers programme. Imagine a Nigeria without corruption.

Challenges of Whistle blowing:

1. The Whistle blowing programme is currently not backed by any law. The policy is in the process of being made into law, but nothing is official as yet, as it still has a few processes to go through.

2. Other than blowing the whistle, there are some key requirements that must be fulfilled before a whistle blower is deemed worthy of a reward. Some of the core conditions include:

- The Whistle-blower must provide the Government with information it does not already have
- The information provided must not be obtainable by the Government from any other public source
- Recovery must be on account of the information provided by the Whistle-blower.

3. Recovered funds cannot be legally returned to the government unless there is proof that it was illegally obtained. If the recovered funds don't get returned to the government, the whistle blower gets no reward. The EFCC is renowned for winning cases in the press and losing same cases in actual courts. The EFCC just recently lost their high profile case against Mike Ozekhome, a senior advocate of Nigeria (SAN).

4. The Nigerian government is promising whistle-blowers anonymity, but the Whistle blowing portal to expose illegal activity is very prone to hacking. The site lacks basic HTTPS encryption that protects Internet traffic from eavesdroppers.

Also Sahara Reporters recently spoke to the whistle blower responsible for the recovery of almost \$50 million in an Ikoyi apartment. Although the whistle blower was not named in the media report, one is curious as to how the media house got access. The article also reveals that the whistle blower in that case is a security guard. Who will stop his employer from firing him?

Mr. Ntia Thompson, who raised the alarm that the sum of \$229,000 and N800,000 had been diverted by key officials in the Directorate of Technical Cooperation in Africa, an agency under the Ministry of Foreign Affairs, was suspended and subsequently sacked.

As civilized as we seem, it is not unheard of for key witnesses in a trial to die mysteriously. It could be a robbery gone bad or a hit a run.

5. If the identity of a whistle blower is uncovered, there is no guarantee that such a person won't get sued for defamation if the EFCC loses its case. The Whistle blowing policy is a welcomed development, but certain parts of it need to be reviewed. The Government needs to work harder at protecting whistle blowers and securing convictions.

Now you know.

By Juliana Morgan

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5 Effective Ways Of Preventing Ulcers

Today, Ulcer is fast becoming a common medical condition in Nigeria, which accounts for most outpatient consultations in hospitals. Also, cases of complicated ulcers have been noted and this can be life-threatening.



An ulcer is defined as the erosion of the mucosa (top layer) lining the stomach and the duodenum (first part of the small intestine and is caused by an imbalance in the acid level in the stomach, the protective mechanism and the presence of *Helicobacter pylori* (a microorganism implicated as a major risk factor of developing ulcers).

The main symptom associated with ulcer is burning chest pain worsened by hunger, eating spicy foods or drinking carbonated drinks. However, the pain is relieved by meals, milk or antacids.

Complications of ulcer include severe bleeding, intractable pain and perforation. Therefore, it is important that we know the best ways to prevent ulcers. In this article, we will discuss 5 effective ways for preventing ulcers.

Avoid certain drugs e.g. NSAIDs

Non-Steroidal Anti-inflammatory Drugs (NSAIDs) e.g. diclofenac, ibuprofen, aspirin and indomethacin are used as painkillers for different types or medical conditions. However, these drugs are frequently abused, as they can be obtained over the counter without a doctor's prescription. These drugs, when taken for a prolonged period, alter the protective barrier that lines the stomach. It is important that you adhere to your doctor's prescription, take the drugs with food and avoid over the counter drugs.

2. Stop cigarette smoking and excessive alcohol intake

Cigarette smoking has also been implicated as a major risk factor in ulcer diseases. The certain mechanism is not fully clear, but it has been noted that people who smoke cigarettes excessively have a greater chance of developing ulcer related diseases than those who do not smoke. Avoiding cigarettes greatly reduces the incidence of stomach ulcers. Excessive alcohol consumption also increases your risk of developing ulcers. If you must drink alcohol, it is advisable to be moderate.

3. Wash your hands and maintain good personal hygiene

This is a fact not known by many, but it is a good measure of preventing ulcers. *Helicobacter pylorus* is a bacterium that is known to be a risk factor of ulcer disease. It is contacted by faecal contamination of food, water or from hand-to-hand transmission. Hygienic practices like washing your fruits and vegetables properly before consumption, drinking potable water and washing your hands thoroughly after contact reduce the risk of *Helicobacter pylori* transmission, which in turn reduces the incidence of ulcers.

4. Eat your meals on time and avoid staying hungry

From studies and experience, avoiding meals and poor eating habits have been shown to contribute greatly to the formation of ulcers. This may not be a direct cause, but it contributes to the number of ulcer cases seen in clinics today. The acidity of the secretions produced by the stomach has a pH of 2; that is enough to cause severe damage to the stomach. However, the stomach has its own protective mechanism. When this protective mechanism fails, then ulcer is bound to occur. Starvation allows more time for the acid to destroy the lining of the stomach

5. Manage your stress level

Stress is another important risk factor for ulcers; therefore, reducing your stress level helps in guarding against ulcers. Also, because of the importance of stress, a subtype of ulcer is referred to as 'stress induced ulcer', which is the erosion of the mucosa of the stomach and intestines from stress. This stress can be as a result of peer pressure, stress associated with work or school, severe burns and accidents. Stress reduces blood to the stomach and intestines, leading to a reduction in the supply of oxygen and nutrients to the mucosa of the stomach. Subsequently, destruction of this protective lining occurs. Managing your stress levels is another great way of preventing ulcers.

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Links To This Week's Top News In Nigeria

[Buhari Suspends SGF Babachir Lawal, NIA DG, Ayo Oke](#)

[Buhari Moves Nigeria Out Of Recession, Economy Grows Stronger](#)

[Jonathan Fingering In Recovered Ikoyi Fund, Ex-NIA Staff Reveals Shocking Details](#)

[Lagos State Set To Execute Rev. King](#)

[Sultan of Sokoto: There is Hunger in Nigeria Because Nigerians Are Lazy](#)

[Balarabe Musa: Buhari is a Complete Failure, He Needs to be Impeached](#)

[Abacha's CSO, Al-Mustapha Launches Green Party of Nigeria](#)

[Stephanie Otobo Sues Apostle Suleman in Canadian Superior Court](#)

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Cloud Storage- 5 Great Places To Store Your Data Online

Storing your data appropriately can save you lots of money and time. Storing data on computer systems, hard drives, disks or even memory cards exposes such data to the harmful risk of viruses. Also, fire, water, theft and unauthorized data access may result in loss of data.



Cloud Storage

One of the easiest ways to store your data safely is via cloud storage. Storing data on the cloud means storing data on the Internet, and such data is saved on a digital server, some of which are free, while others are come at a cost.

You can safely store your data (documents, music, videos, photos, spreadsheet, files etc.) remotely via cloud storage on some of the world's most protected data banks for free.

Benefits of Cloud Storage

One of the benefits of cloud storage is easy access to data. You can access any data stored on the cloud around the world, as long as you have access to the Internet.

With cloud storage, you no longer have to worry about virus damaging your data, unauthorized access, physical damage and inability to access and share data anywhere.

Also, you can access cloud storage via smart devices such as smartphones and tablets. Many cloud storage service providers have apps that are compatible with leading operating systems such as iOS, Windows, Mac and Android.

If you have any device that is powered by any of these operating systems, you can easily access and share your data on them; but where exactly on the cloud should you store your data?

Where To Store Your Data Safely On Cloud

Microsoft One Drive: designed by tech giant, Microsoft, the One Drive offers you 15GB of free storage space. Also, One Drive mobile app offers an extra 3GB, which you can use to back up photos, and earn an additional 8GB.

You can store any of your data on Microsoft One Drive as long as the size of such data is below 15GB. If you need more than 15GB to store your data, then you need to pay for the extra space.

With 15GB of free space, you can save many of your photos, videos, documents and files etc. on One Drive and share such data whenever needed.

Google Drive: as soon as you sign up for a Gmail account, you automatically have access to Google Drive. Google Drive offers you a 15GB free space of cloud storage. Google Drive is one of the most protected and widely used cloud storages across the globe.

You can easily share data with Gmail users from your Google Drive, and with users on other platforms. If you need extra space for data after the 15GB, you'll have to pay for it.

Dropbox: a cloud storage service provider that offers 2GB of free storage space for basic account. Also, you can easily earn an additional free 16GB of space by referring your friends to Dropbox.

You can share data on Dropbox across many online platforms including emails. Dropbox has a mobile app, which allows you to store and share any data, anytime and anywhere.

Amazon Cloud Drive: offers users a free 5GB storage space. Any extra storage space you require after that comes at a cost.

Users who pay for Amazon Cloud Drive extra storage space enjoy several benefits including unlimited storage space for photos.

Apple iCloud Drive: Apple offers its users a free 5GB data space for data storage. You can store photos, music, docs, spreadsheet, videos etc. on iCloud. However, if you require additional space, then you will be required to pay for it.

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How My Favourite Uncle Turned Me Into His Servant



Uncle Ade visits Ibadan every Christmas holiday. He never stays beyond 1 week, but his visits are the highlight of the holiday. He's everyone's best uncle. He brings Kilishi, chocolates and the latest gadgets. He gives the best gifts and is known for giving gifts for things other adults do not consider gift-worthy. My parents believe the best gift they can give to any child is a carload of advice. "Kunle

be a good boy o, if you get any girl pregnant you must marry her, get a first class like your elder brother..."

For my matriculation, Uncle Ade sent me a mini laptop. When I graduated, he sent me N40,000 and an offer to do my youth service in Abuja. I was thrilled. Imagine going to live with the very Uncle Ade. When NYSC Call-up letters were released, I was posted to Sokoto. It was a really sad day. I had picked Abuja as my first choice when registering online. Sokoto wasn't even one of my options. In camp, I applied for relocation and it worked out. Thank Goodness! I was finally going to live with Uncle Ade.

Uncle Ade picked me up from the park and asked why I didn't fly. He took me straight to his apartment in the Kado area of Abuja. He lived alone because his wife was currently in Canada pursuing her Master's degree. The house didn't disappoint. He promptly gave me a room; the rest of the weekend was spent club hopping, eating take outs and basically chilling.

All weekend, my mom kept drumming her usual advice into my ears via phone. "Be good to your uncle o, help around the house o". I knew I would certainly help around the house, but why was she singing it?

On Monday Morning, Uncle Ade dropped me off at the NYSC Secretariat. He dropped N5,000 into my hands before speeding off. Boy, I was living in paradise. I hurriedly finished my registration and went back home.

“Welcome o,” Uncle Ade’s security greeted immediately as I stepped in; feeling all important, I simply nodded my head at him.

“Oga say make you wash all the cloth wey dey ground for him room,” the security threw at me as I moved towards the house. I shrugged my shoulder. Washing clothes is not a big deal.

When I saw the clothes on the room floor, it became a big deal. It was a huge mess – underwear, work clothes, bed sheets and natives. It looked like months’ worth of laundry. Back home, my father never allowed me to touch his laundry. He also sent it to a dry cleaner while my mother washed his underwear. Why didn’t Uncle Ade have a dry cleaner?

I had to ‘down’ some major eba before the washing. Uncle Ade didn’t have any cooked food in his kitchen, but the ingredients were all there. I immediately prepared Okro soup and made eba.

I didn’t hear Uncle Ade come in. I almost died from shock when I heard his voice.

“Kunle this soup is nice o. Well done,” Uncle Ade said. He was holding a plate in his hands and still in work clothes.

I gave him my fake smile. I had barely rested since I got home from the NYSC secretariat. I peeped outside, it was almost dark.

“Please help me wash the car when you finish,” Uncle Ade added, walking away with the plate in his hands.

Since that day, I became Uncle’s Ade’s everything. I wash, clean and cook. It doesn’t matter that my PPA resumes by 9am every day. He no longer gives me cash or gifts. I barely have a social life because I always have to rush home and do some work. Okay, I get the occasional lift to work, free food and shelter, but does that mean I should work and die? I feel like I’m his domestic help. Who did these tasks before I showed up?

Just last week, I almost missed a job interview because Uncle Ade insisted I washed his car before going. The car was fairly clean because I had washed it the previous day. Some days, I show up to work really tired after a weekend spent playing house. The one time I tried complaining to Uncle Ade, he said it’s all a part of training. I do not want to get my parents involved, as I’m not sure how they’ll react.

NYSC ends soon and I can run to Ibadan, but I have a bigger problem. There is no job waiting in Abuja; my PPA is offering me a job, but do I continue staying with Uncle Ade? I do not have money for rent yet. You know how expensive Abuja can be. I’m scared of complaining and sounding ungrateful, besides everyone loves Uncle Ade. What should I do?

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Uncertainty At Work: 5 Things You Must Do Today

As the Nigerian economy continues to suffer due to the fall in the value of Naira, many once buoyant areas of the economy are cutting staff. Our news site recently curated a headline: [Nigerian Banks to Begin Massive Sacking of Workers](#). This is a cause for concern for many families whose source of livelihood is attached to bankers. Though this development may be inescapable, its effect can be mitigated.



Nigerian bankers are pretty well trained once they get the job and become exposed to many key business skills that they can utilize in all areas of the economy. Therefore, the average banker need not be overwhelmed with the anxiety of a possible sack; rather it should be seen as an opportunity for career transition.

Here are our suggestions on what you should do to prepare yourself if you find yourself on the wrong end of the aisle.

1. Prepare your CV

It's time to dust your credentials and update your CV. Include the most recent experience and outstanding results you've recorded on the banking job. Make sure the CV is in line with current day CV writing techniques and when writing your CV, avoid the [things that make most CVs end up in the dustbin](#).

2. Identify your cross over skills

Identify the skills you can easily apply in other areas. Your banking job must have improved your sales and marketing skills, as well as administrative skills. Include them in your CV and find opportunities where those skills are needed. Many companies need highly experienced administrative and sales officers.

3. Take all career development courses on offer

It's time to improve your skills. You may need extra certification for a smooth career transition and most importantly, to also get updated about recent developments in areas of prospect. By doing this, you will be putting yourself ahead of several others who may also find themselves in your shoes.

4. Treat your customers really well as they will be part of your network

One of the benefits a banking job offers is the opportunity it presents for you to meet new people and network. The bank is a place you can really meet business owners and other prospective employers. If you know how to network well, then you can use it to your best advantage in this era of sack.

Social media is also a area you can gravitate to for job networking. Jobs come easily these days through the social media. You may need to find out [how you can use social media to find your next career move](#).

5. Save some money

Begin to reduce your personal expenses and save more for the rainy day. This would help to withstand the shock of a possible sack as you'll still have some cash to spend for a few weeks before you get another offer. If you have a substantial amount of money saved, you may consider starting your own business.

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5 Ways To Avoid Scammers When Buying Land In Nigeria



Buying land is one of the most important investment decisions that you will ever make in your life. Nigerians traditionally and rightfully attach a great deal of importance to owning a home, and in many cases, buying land is the first step in the journey.

We have all heard the stories of land and property purchase scams and see the signs, warning would-be buyers to stay clear of: buyer beware, 419 etc. These warnings should never be ignored, as they tell us a great deal about the minefields, better known as the Nigerian Real estate market. So here are a few tips that may help you find your perfect piece of Nigeria to call your home.

1. Don't Pay in Cash, Conduct the transaction through a Bank Account

If you have a desire to buy land, pay directly through a bank account bearing the name of the seller. A mobile money transfer or bank transfer is not even smart. Take the money to his bank, deposit it in his account and keep your copy of the teller's receipt. When filling in the receipt (write payment for Land) conspicuously, so that the seller doesn't come out to say that the payment was for a loan he provided some time ago.

Cash is king; he who holds the cash has the power, and once you've parted with your money, you have parted with that power. Hence, when buying land, you should avoid paying cash directly to the seller. When you use cash to purchase land, there is no paper trail to corroborate the payment. Thus, a dishonest seller can deny collecting money from you and he can dispute the amount paid.

2. Buy the Land through a Registered Real Estate Agent

Many people shy away from buying land through registered real estate agents, probably because of the commissions that the agency will charge. However, nothing can be riskier in a land purchase than buying a land without the assistance of a REGISTERED real estate agent. A real estate agent will conduct due diligence on the land to ensure that the seller has the right to sell the land. The real estate agent will verify the valuation of the land in relation to the neighbourhood to ensure that you are not overpaying.

3. Avoid Making Instalment Payments

Most persons are not able to raise funds to purchase a land from a single source; hence, they usually pay for land in instalments. This is a good way to spread the cost of the land over time, but a fast way to lose your money. The seller will keep the documents of the land until you have completed the payment of the land; hence, there's no exchange of ownership when you pay in instalments until the last payment is made.

If the seller dies before you complete the payment, how will you get the land or obtain your deposits from his family members? A scammer can also increase the selling price of the land and you'll be forced to raise the extra money since your deposit is already with him.

Instead of paying instalments, open a new bank account and start depositing the money there. Don't collect the ATM card or withdrawal booklet of that account until the money is enough for the purchase. If the land looks like a good deal, but is time-sensitive, advise the seller that you'll commit with 1% of the selling price and that if you don't complete the deal by covering the balance by a given date, you'll forego your 1% deposit.

4. Lands without Survey Plans are Highly Risky

The survey plan might actually be the biggest proof that a seller has the right to sell the land to you. Before you buy the land, ask for the survey plan, the survey plan at least tells you that the government is aware of the existence of the land. Make sure that the name on the survey plan is the same as the name of the seller.

You should also check if the coordinates on the survey are the same as the coordinates on the beacon on the land. If the seller can't provide you with the survey, it might be that the land has never been surveyed or that another person owns the land. Whichever way, it might be smarter to let the deal pass.

5. Don't Pay for a Land until You've Examined it Physically

I find it hard to understand how you'll be comfortable sending money to buy a piece of land that you've never seen physically, but some people do it. Before you buy land, you must see the land physically; this will ensure that you are getting value for your money. You'll know the topography of the land, the kind of neighbourhood and the level of development (if any on the land).

If you can't visit the land yourself, (maybe you are outside the country), you can send someone you trust to go and help you examine the land physically before you commit to a purchase.

This Week's Selected Job Vacancies

Andela - Product Manager

Andela is developing a corps of high-quality technology talent across the African continent that will drive the current and future phases of tech-enabled growth around the world.

Pedini-Bosch Nig Ltd - Marketing Manager

PEDINI-BOSCH is the exclusive dealer of BOSCH, SIEMENS and GAGGENAU home appliances (freestanding and integrated appliances) for Nigeria.

Multichoice - Manager, Terrestrial Operations

South Africa's activities involve the operation of Pay-Television and internet subscriber platforms. The MultiChoice South Africa group includes the digital satellite Pay-Television business ("DStv"), which has been in operation since 1995.

Berger Paints - Sales Executive

Berger Paints is opening a New Color World Center (Berger Colour World) in Lekki Axis, Lagos State. We are recruiting suitably qualified candidates to fill the position of Sales Executive

iRoko Partners Ltd - Senior HR Manager

IROKO is Africa's leading entertainment technology company. Launched in 2010, by Jason Njoku and Bastian Gotter, it is one of the most talked about African internet start-ups

NB Weekly Quiz: OlaOluwa Wins N10,000

Member Olaoluwa, with username @Olaoluwa has emerged the winner of the recently concluded NB Weekly 11 Quiz competition winning a cash prize of NGN 10,000. Also, there were two runners up, @ogbu samson and @taiwo oduoye who grabbed recharge cards worth NGN2,500 each.

[Click here](#) to take part in NB Weekly 12 Quiz For your chance to win.

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