



UNSCRIPTED

PERSONAL COCK AND BULL STORIES
ABOUT MONEY, SURVIVAL AND CHRISTMAS.

ABIODUN ADEKANMI
JANUARY 2020

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Personal Cock and Bull Stories about Money,
Christmas and Survival.

Abiodun Adekanmi (Ablad)

January 2020

TO

You

And everyone who finds the time to live while
existing.

You are the real MVP

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Sometimes I Do Pass Myself

About Money...

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I Wanna Wake Up in a Lamborghini

About Giving In Lack or Abundance...

Hello, When Are You Coming Home For Christmas?

You probably find my writing interesting...

The following words are unscripted. They are personal stories and experiences and the lessons from them.

I hope a few paragraphs make you smile.

And maybe laugh.

And yes...

I hope you get the blessing out of them.

No matter how much you spend to impress people for Christmas, you are never going to be the reason for the season.

- Nobody, Actually. (2019)

You don't have to travel to your village for Christmas. You are not from Bethlehem.

- One Killjoy on My WhatsApp Contacts

And that sealed it.

But actually, money did. In absentia.

LOL

Sometimes I Do Pass Myself

Background Music: Kizz Daniel 'No Do'

Peperipe Peperipe

No Go Dey Do Pass Yourself



Doesn't he look handsome?

Yeah, maybe.

And rich, yeah?

That, exactly, is the problem; looking like instead of being.

But before we discuss that, take this from me:

“Abuja is a big boy city. And she benevolently confers on her residents, the title – not the status - of a ‘Big Boy’.

It is all a scam. A big scam.

Abuja...

October 2018.

I had just received a credit alert for a third party freelance writing job I did. More like struggled to do. It was an alien niche, to me. But money had to be made. Then the pay wasn't only meagre, it'd normally come in after two weeks, for a number of reasons. First the client has to approve of the job, then the platform activates the payment which then takes up to a week to be accessible by the writer (who transferred the job to me).

It came in like a regular text, the credit alert. And I had beamed a relieving smile. It wasn't easy not having a regular job 4 months after leaving school. So any money that came in was appreciated. I didn't have plans for the money. Transportation. Recharge vouchers. Internet data subscription. Snacks - not much on food because I was still at home. I had been waiting for the alert, and now I had it, I remembered the other thing I had been waiting for – NYSC Call-Up Letter.

And it came not long after the alert, same day.

FCT Orientation Camp, Kubwa, Abuja.

Credit Alert. Abuja NYSC Orientation Camp – Day Made.

Serving as a corps member in Abuja is a basketful of possibilities. In the event that you are the child of a rich businessman or politician, and perhaps you schooled abroad, the reasons are quite obvious how you could easily get posted to Abuja. If you are a regular graduate with middle-class citizens as your parents, you probably had two or more buttons to push to be posted to Lagos or Abuja. It is the survival of the fittest, the most powerful and well connected.

I didn't belong to any of the classes. But what does it matter to outsiders? If you could be posted to Abuja, you must be well connected to the powers that be, or the people close to the powers that be, and you must have paid someone in the system to bypass protocols and get you what you want.

It is the way of the world. And you cannot help the mindset. To an extent the mindset is well-informed. In a country where connectedness supersedes merit, it is only natural that everybody should be connected to the people who can be bribed. Get it that the connection is essential, but so is the bribe to keep the favour, anytime, every time.

But I didn't bribe my way to Abuja. I had told my family how I wanted to be away from the southwest for once in my life. And NYSC was the most productive way to achieve it. So few buttons were pushed, one button actually – a phone call. And I cannot say for sure if it worked because, one; I registered for mobilization

early enough to be able to select Abuja, Lagos, Port Harcourt and Kano states, in that sequence. So by merit I should get one of those. Second; we were two for whom the button was pushed, but only I got Abuja. But it is the tradition in the family, even if you are not sure the favour came from a person, as long as you asked them for it, you must thank them when the doors are eventually opened.

Given that I could only have gotten a slot in Abuja by connections conferred on me title of a big boy.

But not that status.

And that is the lonesome road I had to travel for a whole year. A road that shamelessly lay bare your critical realities and expect you to figure out your life before it gets too late.

But how do you explain to people that dollars don't grow on the petals of flowers lining the streets in Maitama, or flanking the roads at Asokoro? How do you tell them that to a regular corps member in Abuja, Wuse is just another place you only go to when there is need to, not some playground for aimless fellows? How? How do you explain that Katampe has no business seeing your face if you are not there to just feed your eyes with the beauty of unoccupied expensive mansions, and probably end up harassed by gatekeepers and security men (or in my case, to do driving lessons because the streets are lonely and the road network is some smooth, dry bitumen itching to be plied)? How do you explain that owning a car in Abuja is more of a necessity than luxury? That you'd

suffer without a car and you don't wanna be a passenger on one of those mass transit systems? How do you explain that it is easier to be on the top or bottom of the social ladder than it is to maintain the middle ground? What would you say about housing? Do you have an idea that this city was designed for people who are either already stinking rich or are ready to pay the price, whatever it is, to survive?

How do you tell them that you are still finding your balance and should not be disturbed with requests of top-ups and *help-mes*?

I served with an organization that doesn't place workers, let alone corps members on a salary structure. It works with a profit sharing formula, based on projects. Very fair system if you ask me. I particularly believe workers are more motivated to work when they determine how much they earn. It is unlike a system where whether the organization makes massive profits or runs at a huge loss, the workers still get paid.

But the challenge with such structures as I worked in is that nobody makes nothing as long as there are no running projects, or when the organization runs at a loss.

And for most part of my service year, most of the projects embarked on were either terminated halfway or not so successful in the end. So it was a turbulent long journey.

But I got what my salary, if I had any, wouldn't be able to afford me; accommodation.

In Abuja, as in anywhere in Nigeria, if you can sort out accommodation issues, more than half your problems are solved. It wasn't entirely unexpected, but neither did the expectation beat down my shock to find out what I'd pay for a 2-bedroom flat in Ibadan could barely afford a self-contained apartment even in remote areas in Abuja.

So having a shelter for free is worth the celebration. Imagine that. My 12 months NYSC allowances combined wouldn't even pay for that.

So, can we conclude I am somewhat a big boy?

LOL.

No!

The fact that I couldn't even afford my own accommodation should strip me of the status, if not the title.

What more, having an accommodation first meant that I could live with my boss' P.A in a 2-bedroom apartment that he shared with another occupant – rent at 700,000 naira. That was for the first 6 months of my service year. But it also meant more; that sometimes I got to move to the living room when my host had a guest; and he often did. But you couldn't blame him – how could an Abiodun that you never knew from nowhere suddenly begin to encroach on your space? It also meant that sometimes your host forgot to leave you the keys when he was going out. Don't even think about the ramifications of being kitted up in NYSC uniform

from morning till evening and still be met with the challenge of having to wait for someone coming from a very far place. It was often a depressing, even demoralizing experience.

But you are still a big boy yeah? An Abuja big boy.

I laugh at you, and as my friend Iheoma would say: ‘a joke is what you are’

When I moved to my boss’, which doubles as my office, things got better. Considering that we work from home, there were no worries as to moving to and fro. I have an age-long fight with the sun. For someone who doesn’t have a car of his own yet, it is a wrongly picked battle. If I step out and remain under the sun for up to 10 minutes, it is followed by an extended period of terrible headache. When in transit, I must maintain cool temperature to avoid headache. Even as an adult, my mother still asks about ‘your headache’ anytime we talk on phone. So working from home made life easier for me. Except on CDS days when I had to move around, I battled less with headache.

They say Abuja sun is nothing compared to Sokoto and Kebbi. It scares me to even think about it. The conditions must be worth it if I will live anywhere in the north apart from Abuja.

With the housing and transportation expenses out of the equation, it is fairly easy to lead a decent uneventful life on 19,800 NYSC monthly allowance.

Except that **I Too Dey Do Pass Myself...**

About Money...

I have never applied for loan from any organized loan company. Until January 2019.

This is a story that ended in onions. I almost shed tears. Observant Nigerians must already know that the FINTECH industry is presently experiencing a proliferation of agencies. Every so often you come across a loan App on PlayStore. The ads are usually engaging and compelling. Something like this:

“Get a Loan in 3 Simple Steps with Just Your Phone Number. No Collaterals required”

Again, this is a scam. The steps are in multiples of 3. And they are never simple. They are long and complicated and will get you deep into the application that backing-out becomes as difficult as proceeding. So you continue anyways. Because what’s the reward of a quitter?

It’s been a long, boring day. I didn’t go to work. I don’t go to work when there is no running project. I sit on a couch in the living room, sipping Fanta and contemplating taking a walk once the sun sets. I get a WhatsApp message on my phone; an old Samsung S5 that seen better days, years. It has a beautiful back camera, the phone, and the flashlight makes me look I am somewhat fair. It is delightful the wonders this camera does to me. But that is a story for another day. I opened the notification. It is a friend. Let’s call him Z. Z wants us to talk. He needs my help. There is a soft loan organization that he wants to borrow from. But he

doesn't have the requirements; NYSC ID Card, Call-Up Letter, Posting Letter, Address and other pieces of information that only a corps member can supply. Okay? Z is in some dire financial situation. And he says I am the last and only option (Never take this bait, you are never the only option for anyone). What do friends do? Help each other.

Let's see. It took about a month to complete the rigorous application procedures. And no matter how much I try to describe it, there is only so much I can say of how stressed I was moving between Cyber cafes and banks and my house on hot afternoons spent with equally worn out passengers in cabs whose drivers are on constant money-making beast mode and do not bother if their passengers are squeezed into the tiny box and are effortlessly exchanging sweats.

Such a long sentence that was. The stress. My stress.

I obviously wasn't thinking about how inconvenient it'd be to be remitting more than 33% of my allowance every month paying a loan that wasn't for me. Why should I think about that when Z has promised he'd be making the payments into my account even before my allowance is paid and I got debited?

But things don't always go as planned, or, as hoped. It wasn't funny. Local man suffered. I am trying to imagine how it could have been worse. I imagine I had to be going out every day to work spending everything I had left.

19,800 is, after all, what it is, a little about 50 dollars. You see, I say that if you wanna embarrass how much you have in your account, convert it to US Dollars. It is a condescending evaluation of money.

On some day I got really desperate and transferred my allowance to my second account the moment I go the credit alert. Smart move yeah? I didn't remit for that month. It was a relief. Z would pay any moment, I assumed. But Z didn't, because he couldn't. And I trust Z, he has always been an honest hardworking young chap. Z, such an awesome fellow. But sometimes life picks you up and drops you from a height so you can be smashed into pieces, cracked to the bone. Life then gathers your pieces and molds you into something stronger, more powerful. Z couldn't pay after two incomplete installments.

The following month my allowance came in at night. I was asleep. I woke up to the notification of 3 messages from my bank; one a credit alert for the allowance, while the following two were debit alerts for two installments.

I burst out laughing. My people say when a matter is so bad that crying is too little to express your pain, you consider laughter. I am not one to worry so much over a matter. Temporary relief is often sealed in a bottle of cold Fanta, and it only takes the courage to buy a bottle. It was morning. I couldn't be drinking Fanta. So I had my bath and started some design project I hadn't finished before then.

And talking about graphic designs...

I started learning graphics design and desktop publishing in 2008, but started working mid-2010. It wasn't a particularly a smooth ride back then but I made some money of it. I however dropped the hustle when the quest for admission got the better of my attention and I was advised to consider teaching for my waiting period. It spanned over 3 years. I wrote JAMB four times before I gained admission on my lowest score ever. Between 2010 and 2014 when I eventually gained admission, I didn't do anything related to Graphics design – a profession that requires constant practice to maintain your touch.

As an undergraduate, I divided my time between academics, campus journalism, event anchoring (once in a while) and church. But journalism has been so much my thing that I could jump on it anytime I so desire. She was my love. I only had time for graphic design whenever a friend needed a job done or some close relative wanted a job done. I had lost my touch, well, enough of it that I couldn't confidently introduce myself as a graphics artiste – what with having nothing to show for it.

So I was broke. Very broke and my debt profile as at Tuesday 30th April 2019 was 86,238 naira only. How did I get here?

When you compare how important financial intelligence is against how much financial education is readily available in the social and schooling system, you will likely realize how much work should be done.

I made some terrible financial mistakes in 2019. About 3 of them. And no telling you already know what the first one is. The second one is I invested someone else's money on their behalf. 100 dollars into a system that I didn't understand then; FOREX.

When I later learnt about FOREX and started making money, I began to understand that my entry into the system was doomed for disaster. It was my first time. I had been introduced to an auto-trader bot that does copy trading. It held a lot of irresistible promises. And it did deliver on those.

But not for long. I had invested 110 dollars. And in 3 days it had grown to 140 dollars. Wow. This must be very good. I could see the profit progress. But I wasn't in control of the account. I had the control, but was ignorant as to how to unfollow the bot in the event of failure. Every FOREX trader knows what moves the market; news. And bots don't do fundamental analysis or know what news is. So I watched my account go down the drain back to 40 dollars of the 4th day.

I couldn't inform the owner of the money. The worse decision was that I decided to grow back the account – ignoring the fact that I had no trading education. Looking back I laugh at my own folly. To build threshold and withstand market pressure, I refunded the account and started signal trading. It was a turbulent journey. One of my FOREX tutors (I eventually had two; reliable experts; two of them) calls it 'FOREX Circle of Doom'. It is a situation in which you experience a period of profit-making followed by a

period of even worse losses than another period of profiting followed by losses. It is never stable; and it injures your self-confidence when it comes to trading. I was losing, and losing and losing. Until I gave up. Let's just say I deposited about 200 dollars but never withdrew a cent.

Tragic. Because I had to pay back a 100 dollars to avoid embarrassment. There was no going back. I had promised the investor - a friend from university days - that nothing could ever go wrong. I had gone wrong, to start with; you don't make assurance on other people's promises. I was promised. I believed it. And I transferred the promises to someone else as if I were the original source. Money matters are delicate. They are fiery. And they will burn careless fingers.

I was a careless finger.

And I got burnt. Big time.

I woke broke. In debt. Mine and Z's.

So about Graphics, towards the end of April 2019, I opened to the Book of Money chapter Making verse How, and it reads:

And it shall come to pass in those days, that sense will fall on you and you shall be awake from your long slumber and go back to your lost love; your gadgets shall be happy for exercise, and your creativity shall return at dawn when thou wakest from a hunger-induced sleep. You shall announce that you are available for jobs, and you shall find clients, and your

lean wallet shall gain weight and you shall be delightful in the land to which I have brought you, out of the southwest.

Do not forget I am still an Abuja big boy. So whenever my mates serving in other states called in, they often said things that suggested they believed I was living large. Abuja is the seat of power. It is where all the money is. You cannot be living, or serving in Abuja and not be in money.

The irony is that The FCT is one of the states that do not pay corps members. If you are lucky to be connected, you can get one of those agencies and government offices that pay a stipend. For the ones that pay considerably huge amounts, you have to be extra lucky and connected. Otherwise you are with some firms that are going to exploit everything you have to offer but refuse to compensate you with anything other than a meagre amount that can barely cater for your transport for the month. So when they say Abuja is for the rich, it is not a lie. It is true.

Abuja is a beast. A wild animal. And she's eat you up if you are carless. Because of the image she bestows on you, you have to be on top of your game. You are either making sense or pretending to make sense. To the outsiders, you are a big boy. It is none of their business if you can't afford your daily meals or your rent is about to expire and you have no idea how to figure it out.

The situation often makes me think about Nigerians abroad. There is this ingrained mentality that once you travel out of Nigeria, your destiny is immediately

activated and you are in money in no time. This cannot be true. And I wish more people would understand that it is difficult to live small in a big city.

There were times in 2019, plenty of times, when someone, a friend, a relative, a friend of friend, would ring my phone asking for some help; it is often financial. In my head: *mate, we have not even spoken in like a year and you think it is easy to transfer 10K because you are 'in need'*.

The funnier requests range from *please can you link me up with a recruitment agency? Please Ablad I seriously need a job. Please give me connect na. Don't leave your boy alone na Ablad. You must be enjoying in Abuja, plenty plenty money.*

Sometimes I was experimenting with my marketing skills. I decided to pique attention and create engagement. So I posted on my WhatsApp status: *Send me your account info.* In less than 24 hours I got a lot of replies, even from people who wouldn't normally reply my status updates. Nobody bothered to ask what account info I wanted. It could have been Facebook or Instagram or Twitter. But everyone who replied sent their bank account info.

Who was I kidding? I imagine myself sending out 5,000 naira to each person that replied. With the present economic realities, it would be very little for them, yet an accumulated expenses for me.

In the end you cannot help everybody in life. And that is why it is important to control as much as you can, the

image that you create in the minds of others. Perception can be influenced by you. For example, many of your contacts can say a few things about you. In my case, I have managed to create the image of a Fanta addict. But I am not addicted to anything, as far as I know. I have also created the image of a helpless terrible purple colour lover when I don't even have a touch of purple on any of my clothes in the last one year. The first time I fell in love with purple, it was the color of some girl's lipstick. No! Don't laugh at me. Her beauty was one only found in dreams (lies). And being the shy guy that I am, I took in the details; purple lipstick, dark blue eye shadows, a honey-brown skin tone and a petite stature. I might have liked her extra then – but I didn't do more than get her name and number. Faith, her name was. And she is Igbo. About that time it became easier to notice purple lipstick, LOL and connect it to meeting this lady. Right now my Photoshop custom background is purple. And I often write my WhatsApp stories on purple background. It is hardly any more special than that. But I have created the image of a diehard purple lover. It is not that deep.

But I digress...

The point is to try and control people's perception of you. It works negative and positive. You can create a real or fake perception. But the issues include that you will always have to live up to a fake perception. When you are real, you don't have to live up. It is when you are trying to build a fake image that you must be armed with endless strings of lies.

In the last one year, although I didn't pay enough attention to personal branding on social media unless in relation to being a graphics designer, I consciously put effort into communicating social status in the things I say, the pictures I took and my response to questions and discussions.

What you say and how you say it matter a lot. And they reflect what you think of yourself. Are you broke but making attempts at making a living and money? You should communicate it to people who have gone ahead of you and people who are behind you – when they show genuine interest in you. The first set of people will like be aware of your potentials and your resolve to progress and this will inform what decisions they can take in your favour. The second set of people will likely understand what and when to expect of you. It is unproductive, if not harmful to create an unrealistic impression about yourself so much that you constantly have to live up. It is not everyone who has to know your challenges, quite alright. But if anyone has to know anything, it should not be the wrong thing. You cannot afford to take yourself up so high on fake wings. They will wither and fall off, eventually. And the higher you are, the worse your crashing. And nobody wants that.

I began to understand this better when someone owing me an amount of money sometimes last year gave me a call to request additional loan. I calmly declined the request, and I had to, because I couldn't grant it. I was broke. For someone owing you to be asking you for more loans, it must be that they believe you actually

have the money. And while that should naturally be their fault, you also have a role to play.

I figured I may have misrepresented myself at some point. I must have subtly communicated that I am some moneybags when in the first instance a request was made and I immediately transferred the money. *Oh this guy has got money!* But what if I had slowed down and honestly said things like *'bro I really don't have much at this point in time. But give me like 5 minutes and see if I can raise some money'*? Then after about 5 minutes, I could call back and explain that I was able to raise the money and add that I'll appreciate it if the money is paid back as and when due.

Money is exchanged for value. Nobody actually ever gives money for free. You value friendship and relationship and giving is one of the sacrifices of friendship. You value time. You value knowledge. You value comfort and pleasure. And you give money to get, service or maintain these things. It is not only money, most of the things you can give such as attention are exchange for similar or identical value. You can give money to get money, love for love, time for time, attention for attention, patience for patience. But you are giving in exchange. It is a two-way traffic.

Money is an important part of this discussion because 2019 was the year in which I took total responsibility for myself and decided to be on my own. My progress pace may have been slow over the years and adulthood hasn't particularly been a funny ride. So I had to be deliberate about decisions and actions. It was in 2019

that I decided that I wouldn't ask anyone; family and friends, colleagues for money without the intention of paying back. I put all the what-ifs together and decided to try them. What if I had no caring family members? What if my friends don't have enough to give out? What if I were an orphan? What it? What if? And it has been a stretching exercise. I wish I had started earlier than 2019.

Since I left school in 2018, it dawned on me that I must break away, and free – especially from 'love', the familial thing. If you really wanna go far, tell your family to let you be (this is not absolute though – it is the *we-love-you-more-than-you-love-yourself* kind of love you should break free from. It is a bondage). Nobody can actually love you more than you love yourself. Many people make decisions based on family backgrounds, traditions and what have you. Some families, out of love try to spoon-feed you into adulthood so much that you develop an entitlement mentality. It is a dangerous extreme positivity of familial care. You end up dependent and believing that you deserve to be taken care of. At this point it is important, even overbearing in manner, that your family should let you be. On the flip side, there is this type of family that is not so well-to-do and too early expects a breadwinner out of you. This kind of family will break you down if you are not careful. This is because in the process of finding yourself, you have been encumbered by responsibilities that are not yours to carry. It is at this stage that you begin to chase survival in place of passion. And this rarely ends well.

You didn't choose your family, but you can choose how your family influences your choices, when it is needed. If you shoulder responsibilities that are not yours, desperation will soon set in, and you will be searching for a job, any job that will get you money, to keep yourself running and maintain your 'saviour' status for your family.

Talking about jobs...

I cannot count the number of job application links I have received on WhatsApp; from friends and family members. As expected I often go about reading the job description – you should try LinkedIn – very long job descriptions that will scare your confidence out of your heart. Once I go through the job description and it is not something I'd like to be part of, I move on. I am still in search for a job; something in media and entertainment – I am a writer, graphics artiste and I recently started my photography training – so I am open to jobs in related fields; branding, communication, media, entertainment.

Till date when I talk to my parents on phone they pray about lucrative jobs and all that. Amen to everything. But I know what I want. Having worked for some years before I went to school, I already know what I do not desire. Some people think that my Place of Primary Assignment during service retained me. This is probably informed by the pictures I take and share in the same office – such as the one at the start of this story. It is somewhat true that I am retained. But 'retained' is not the word, and I don't know what word to use. Given the nature of my work during service, it

is the kind of job you cannot call a job. As long as there is no running project, you cannot make money – the good side being that you have space and time enough to pursue you things too.

The only job interview I have attended in Abuja was a week after my service year came to an end. I had been recommended by a church member. But it wasn't the kind of job I'd like – and what's the harm if I attend an interview for once? (I really want to attend more – the experience is quite interesting) It was not a tough job – there is no tough job if you are passionate about it – but I didn't want it. I need time to figure things out. And from my experience with 9-5s, once you are in a system, what one of my mentors Dr. Ayo Olu-Ayoola calls 'The World System' it is difficult to pay attention to other equally important things.

So I attended the interview for the sake of it; and it was obvious I didn't want the job. The person who referred me told me of the comments. I probably gave myself away too much, because I had other plans. I met someone at a training earlier in the year – a very hardworking lady who has always told me to keep her in mind for job opportunities. In a world like Abuja where it is easier to sell your body for money, with ready buyers all over the place and the requirements being natural, wanting to make an honest living may appear somewhat difficult for a girl who has to figure out her daily living all by herself. It is only fair to keep my friend (let's call her M) in mind. M likes the kind of job I was being interviewed for. And I was hoping I'd be able to recommend her once I turn down the job.

But my plans fell through. I didn't get the job, and I didn't want it. But neither could I recommend M, who now works with the marketing department of a new generation bank in Abuja – anything to keep going.

I have also applied for some media jobs online, I got one rejection so far. I get them on LinkedIn. A lot of them. But the only ones for which I have applied are the ones that allow for freelancing.

So if I don't have a 'job', how do I survive?

Survive is a big word, though. LOL. But it still describes the present realities. I don't have an organized job, yet. There are plans and I am still at the drawing board. But I make do with what I have; I write for money. And I do designs. I recently started Photography training and I have plans of monetizing my videography and video editing skills this year.

However, in 2019, I made more money using my voice than using my computer. During my time at the NYSC orientation camp in Abuja, I put in for the talent show competition; in the stand-up comedy category. It was a period of my life when I started daring things I was afraid of. Before then I had never done stand-up comedy, and my humor was limited to writing and brief moments of working the crowd at the events I anchored. In fact I obtained my form about 20 minutes before the commencement of the show on the first day. It was a successful attempt, and for the next four days I was on stage, because the other contestant in the comedy category lost to me on the first day (we are still friends till date). The funniest part of my performance

was probably off the stage – what with two soldiers looking for me because I had made of joke of one of them. Their approach was rather predictable, and nobody would fall for it, really – they usually came to the platoon and commended ‘that comedian boy’ for doing so well. After praising the performance, they’d ask if anyone knew the ‘comedian guy’. I was so glad I was present the first time a soldier attempted to do it at my platoon. So I took it on myself to ensure I took charge of the conversation and led the soldier away. We didn’t know ‘the comedian guy’. And would also like to meet him.

But I dropped stand-up comedy almost immediately after the competition. It is not something I have a long-term plan for. However, a friend from camp (actually we graduated from the same university) tried to get me into making skits. I was initially interested but didn’t follow it through. At some point we weren’t in touch with each other; my friend and I. After about a month without communication I gave her a call. It was rightly timed. She explained that she’d been looking for a way to reach me. She had been robbed of her phone and wallet while taking a cab home some evening. She got a gig with some organization and had wanted me to apply too. It was a radio drama and the pay would be a back-up for expenses. It was too late as she couldn’t reach me when auditions were still on.

But about a month later she called me and said there was another audition and supplied me with required pieces of information. I auditioned and was given a slot. It is a contract job and spans for about 6 months.

The job, though challenging, has been an interesting one. It feels good to be receiving payment for what you would have done for free anyways. And it has opened my eyes into other possibilities. I have a filmmaking dream. But acting doesn't require as much as I'd need for filmmaking – which is one of the things that can take me abroad for schooling.

Sometimes we recorded late into the evening. The studio is not all that far away from my house but moving about at night in this city is dangerous for anybody unless you are using an organized taxi system like Bolt. Any private car owner can decide to work as a taxi driver in Abuja. And I suppose it is the reason kidnap is easy in the city. Because you never know when you are stepping into a dangerous ride. But I enjoy the studio works. Working with a number of actors and having to get out of my shy personality is some challenge I like. I often find it difficult to make good first impressions – so I require patience, which many directors don't have. And working without that expectation is exciting and stretching and I enjoy it. I remember that back in camp, one of the organizers of the talent hunt met me off stage, she couldn't believe I was the one. She said it couldn't be me on the stage. But what many people don't know is that the stage has a vibe of its own and it only takes a prepared artiste to ride on it.

So I make money from digital creativity and voice acting. And yes I trade FOREX when I have the peace of mind to – because trading requires emotional stability and concentration, besides the know-how.

Very soon I'll release a book about the basic things that must be marked on your checklist before you venture into FOREX trading. The book is purely based on experience. And I will recommend you to the FOREX tutors who took me out of the FOREX Circle of Doom. You should subscribe to my blog for updates.

For myself I was good to go. In 2019 I made more than I have ever made in any of the previous years. But so was my spending. I spent a lot. Cleared debt and when I look at my debt profile, it is gone. With even more money loaned out and more to be paid. For example, Z has not paid back. Friends should be there for each other. The painful part of the experience is that Z has refused to call back for over 3 months, and has changed phone number. The only thing I take solace in is that Z has always been a dependable friend. I believe he'd have done anything in his power to help anyone too. But there is a thing that happens to the crayfish when it is out of its natural habitat for too long, it dries up and bends at an acute (not literally) angle.

And life goes on...

The experience thought me to think things through before deciding. The ultimate question should be 'what if the worst happens? Am I ready to bear the brunt? I actually asked myself this question at the start; and I was ready to bear the consequences; but apart from sentiments; my answer was based on expectations; the effects would be cushioned by some other sources of money. But the expectation was barely met, and I understood sacrifice in the process. It was a purification

process for my mind and soul – a kind of baptism and orientation shift. Sometimes you will pay a price much heavier than convenience. And when the price is heavier than convenience, it becomes a sacrifice. If you are not willing to make the sacrifice, stay away from trouble. No dey do pass yourself...

I Wanna Wake Up in a Lamborghini

Background Music: Teni '*Billionaire*'

I wanna wake up in a Lamborghini...

I sing Teni's *Billionaire* with a passion so deep I could be using the song for my prayer time. The lyrics and instrumentals dig down into my soul and reach for the centrality of my being.

I really wanna be a billionaire. I am not sure I wanna make love on the moon but I wanna be a billionaire.

And yes I wanna wake up in a Lamborghini.

But I often sleep on a couch. The irony. I have been sleeping on a couch for the past 6 months. A couch is meant for sitting on – but I comfortably converted one into a bed where I live. And that was out of necessity. The only other alternative is somewhat harder; thick, hairy carpet with well woven base. Usually when I play *Billionaire* and it gets to the line about waking up in a Lamborghini, I laugh at myself. How does anyone

sleep on the couch and desire to wake up in a Lamborghini except the couch is in the car?

The things I have seen in the past one year have touched up my orientation and mindset. Before now I always only desired a Volkswagen Gold 4 car – the ash color. But things have really changed and I rarely even come across the brand and model – what with sitting indoors all day and only going out to church and supermarket or the barber’s or the studio for recording. These are the periods I’m in transit; usually tricycles whose riders readily assume everyone speaks and understands Hausa. It is possible I look like a Hausa man. But the riders often get disappointed when I say ‘*ba Hausa*’ to mean that I do not understand Hausa. With the number of ‘*ba Hausa*’ I have said in the last one year, I should already be qualified for the next Call-to-Bar. The riders usually switch to English or Nigerian Pidgin (officially called Naija). But there are a few who do not understand neither English language nor Naija. They are the ones who pose tough communication challenges. There were times I took drop keke rides and tried to tell the rider what my destination was but it became difficult because there was no bridge language between us.

I am still riding keke. But I wanna wake up in a Lamborghini.

Is it possible? Yes! I believe it. But the question is do I really wanna sleep in a Lamborghini? No, I don’t. If I have a house, why should I be sleeping in a car when I am not in transit? But I like the fact that the lyrics of

Billionaire communicate living in opulence and having no worries. And it helps my mind to see and hear things that affect my orientation for the better. It is one of the reasons I appreciate living in a highbrow city at this time of my life.

Mentality is one of the most difficult things to alter. You can change your clothes all you like. You can own properties everywhere, you can bleach your skin. You can do anything to alter your physical appearance, but changing your mentality requires even more conscious effort. And your mentality has a way maneuvering the outward guards that you have set up against it. That is why changing is better done from inside out.

The lack mentality is one everyone should work towards wiping out. It destroys. Even when the money begins to come in, the lack mentality scares the confidence out of you. It tells you that you cannot maintain being financially buoyant for long. It tells you to hoard resources. It tells you that giving will make you poor. It tells you everything that reminds you what being poor means – from experiential circumstances. The lack mentality tells you negatives. And ultimately, the lack mentality sets for you a ‘Financial Thermostat’ – a cap on how much your mind tells you can have and somehow manages to prevent you from making above that amount.

Sometimes back, I went to a supermarket with someone. I came upon (this is as old as my written English can get. LOL) this pair of sneakers. I was attracted to them instantly. So I told this chap with

whom I went to the supermarket that I liked the sneakers. He immediately told me to not bother to ask for the price. He repeatedly whispered it; ‘don’t ask for the price. Don’t’. I understood why. For someone whose immediate worry is what to eat daily, a costly pair of sneakers is no topic for impulse buying. And although I wasn’t going to buy the sneakers, I decided to ask for the price. It was about 20,000 naira. ‘Good,’ I said to the person at the till and returned the sneakers to their place in the cabinet. I would buy them when I was ready. It was an exercise for me. If window-shopping is not prohibited, what else could make anyone so afraid of asking for the price of what he likes? It is lack. Or the mentality of it. It breeds fear. And fear paralyses its host.

Some people do not give because of the lack mentality. What if it finishes? What if I run out of it? Where is the next coming from? This is what penury does to people. When it eats real deep, it finds a permanent sit in the subconscious and keeps reminding its host that this is only as far as they can go, even though they have the potential to go much farther.

The lack mentality tells you to only give when you are in abundance. It defines abundance as that period where you can no more be broke. Yet it prevents you from getting to that stage – because that stage will never exist. 2019 revolutionized my money mentality. Having lost so much and making so much and spending nonstop, I experienced a shift. Money is valuable because an authority bestowed value on it. As I type right now, I just pulled open the drawer at the table, my

boss' table and found a 1-Ghanaian Cedi note. As long as I do not take it to Ghana, or take it to bureau de change, the Cedi note holds no purchasing power out of its territorial authority. So why should anyone idolize money when you can never have too much of it?

About Giving In Lack or Abundance...

A brief giving experience thought me a lesson.

On a Friday evening in October 2019, I was on my way home from the studio. The recording had gone late into the evening and I was very tired when we were done recording. Sometimes the producers catered for actors' feeding. On this particular day it was Chicken Republic Rice that was served. But I couldn't eat before leaving the studio. So I took my pack along while going home. I had to cross a pedestrian bridge before walking up the street to my residence.

Pedestrian bridges in some areas in Abuja are like market places. You could buy almost anything on Galadima bridge. News Engineering Bridge is not so wide a market, but you could buy things nonetheless. And you are sure to see one or two beggars on the bridge. There is this beggar on News Engineering Bridge. His legs are deformed, the beggar. But every morning he picks a broom and sweeps the bridge and the staircase leading up and down while asking for alms. He is one of the few beggars I give to, because his attitude to life touches me some.

But this particular evening, the beggar wasn't on the bridge. It was about 9PM already. There was another

beggar; a woman with her little daughter. It was on my descent from the bridge that I found them. I had walked past them, about 6 steps down their level when I felt that it would be good if I gave them the pack of rice I got from the studio. I contemplated it; the appropriateness of giving food to a beggar instead of money. But I climbed up and gave the woman the food anyways.

But I realized that my decision to give out the food was rather selfish; even with all the love. To start with, I had cooked white rice and chicken stew before leaving home earlier that afternoon. It was a joint cooking. About 5 of us had contributed money to buy ingredients. And being the one who made the suggestion for cooking, I spent about two hours in the kitchen – something I would not have done on a good day. The reason for which I do not like the kitchen is rather weird. I'd rather go eat out than spend hours doing heavy cooking especially if I am not the only one eating it. The stress of cooking is so much and I find it unfair that just a plate should be enough for me after that stress. I had eaten before leaving for the studio and there was more food and chicken at home. So when I was handing over my Chicken Republic rice to the beggar and her daughter, it was partly because I pitied her and partly because I knew I had rice and chicken at home.

Or so I thought.

And I was wrong.

What was I thinking? That I could meet any food at home when there were at least 4 guys in the house? It was when I got to the kitchen and found nothing in the pots that it dawned on me that I gave my food to the beggars from convenience. I must have calculated that since there was food at home, there was no need to hold on to the food I got at the studio. I gave out of convenience.

Giving to the beggar only because I knew there was food at home is not enough love, not enough to pass for sacrifice, I believe. It is giving out of abundance. Just giving. If I had given my food to the beggar after considering that the food at home may have been finished but that I could afford to buy something else for dinner, it'd have been more of sacrifice. But I didn't think of it. The giving became even more ordinary when I think of myself as someone who rarely gives to roadside beggars. I do not take it on myself to save the world. Even Jesus Christ said we will always have the poor amongst us. December 25th 2018, I saw how beggars at Iwo-Road Roundabout Ibadan were sun-drying Christmas rice they got as gifts. They spread out the rice and pieces of meat on wide clothes and leather for preservation. It was deeply touching, appalling, to see people expose their food to flies and dirt just to preserve for the coming days – because nothing was assured. That must be the height of penury. But no matter how touching it is, we will always have the poor around. We can't save the world.

So if we cannot save the world, shouldn't our giving be worth it? If we choose to give voluntarily, not under

obligation, it should be deliberate. You could have kept your money to yourself instead of giving as if some punishment awaits you for not giving.

It is all in the mind. The lack mentality will make you do things that are typical of someone in lack. It will reflect in the way you talk, and act. You can hardly build a smokescreen around your mentality. And the way you talk reflects what you think of yourself. For example, the chap who was trying to suppress my window-shopping probably did so because he knew the price range was beyond what I (and he, for that matter) could afford at the time. But there is no harm asking for the price of something even when you are not ready to buy. If there were a price tag on the sneakers, I'd just have checked without hesitation. But the timidity was evident in the way he whispered to me: 'don't ask for the price, don't'. It was actually irritating, and embarrassing to have someone say that. But you cannot help a man against himself. Mindset is a personal battle. Even God cannot fight it on your behalf.

And one other thing about mindset is that it can be contagious. People can communicate their mindset over time, unconsciously. Their conversations and actions will always tilt towards what is deeply-rooted in their minds. And that is why association matters. The people in your inner circle are major stakeholders in shaping your mindset. This is why you should be careful who you ask for advice and opinions. If you want to start a standard transport and Logistics business in Nigeria, would rather ask an NURTW conductor for advice or you would choose to speak to a top

management officer at a company such as ABC Transport or GIG Motors?

Sometimes in November 2018 after camp, I was to get some things done at my bank branch at Garki Area 8, Abuja. When I was done I had to go to GTBank at Area 3. I didn't know my way around then. So I had to ask for directions. I saw a young boy hawking snacks. I asked him if Area 3 was a walkable distance from Area 8. He said yes and showed me which way to follow. So I began my journey. It was supposed to be short. I walked and walked and walked and no bank building was in sight. I wanted to hop in a tricycle to save me from stress but I felt that I might be close enough, so I walked on. I had been misled. Even I was misleading my heart. I walked on and on and looked around for a bank. None was in sight. The smarter Ablad, always the introverted man of few words told me the stubborn outspoken Ablad to take a *keke* ride, but stubborn Ablad insisted the journey wasn't going to be that long. There is a Yorùbá saying that is supposed to encourage someone going through things; 'ìbí tí à ñ lọ ò jìná tó ìbí tí a tí ñ bọ'. It means 'the distance between where you are and your destination is not as wide and that between your present location and where you started from'. The saying was constantly coming to mind and encouraging me to push on. Let's just say it wasn't an experience anyone would like during a hot November afternoon (No! don't forget the fight between the sun and me). I eventually got to the bank at Area 3, of course, but it hurts to think that I could simply have taken a 50 naira *keke* ride instead of walking for over 15 minutes under the harsh sun. It was then that it dawned on me that I asked the wrong guy. He was a hawker for walking

sake! What was I expecting? For someone who walks about selling snacks, 3 kilometers is a walkable distance, even with the high temperature.

So it is good to ask the right questions, and even better to ask the right set of people. If your decisions are informed by opinions of people whose mentality and thinking are not fit for the things you want to achieve, you are setting yourself up for something not so great.

But enough of the motivational talks, yeah?

I might be riding tricycles and sleeping on a couch at the moment, but in my mind, I have owned houses. I have owned cars, and I have given even more out. So if I wanna wake up in a Lamborghini, when the time comes, I'll sleep, and yes, wake up in one.

Hello, When Are You Coming Home For Christmas?

Background Music: Master KG 'Skeleton Move'

...remember the road that will lead you home

Who called?

Mom.

The most recent significant display of love from my mother happened in July 2018. It was in a hospital post-surgery care room. She had just been operated for fibroid, my mom. And as I write now, my eyes are teary. She lay on her bed, looking like an innocent child. She only talked when it was necessary that she did, and her words were short and simple.

I hate to see anyone in pain and not be able to do anything about it. This was my mom, and the only thing I could do was say 'ẹ pèlẹ' which is just what you say to show pity. 'Ẹ pèlẹ' does not heal the sick. It does not quicken recovery. It does nothing more demand the recipient for a response, which in my mom's case, made the pain worse. She couldn't move her body much. She couldn't talk much. She spent her time catching some sleep and waking up to pain.

The doctor came in, dressed casually and examined mom for a few seconds and made some announcement; mom would need blood donation. Before then I never

knew mom's blood group, or genotype. I asked the doctor. It was O Negative Genotype AA – exactly my group and type.

'I'll donate', I blurted and the doctor said that was okay, that he would examine me. He was about stepping out when mom made a sound, and managed to say the words 'rará' which is Yorùbá word for 'no'. We all looked in her direction in shocked - my sisters, the doctor and I. She was protesting. 'È má gbèjè Biodun'. She didn't want me to donate my blood to her because she believed it'd affect me. Even after the doctor assured her that nothing negative would happen to me, she insisted that we should buy blood instead, even though the cost was somewhat high. That was the day I saw raw love; a mother's love. I didn't want further argument, so I pretended to have agreed with her and told the doctor I'd come see him in his office.

What if my mom knew that I almost donated my blood to a stranger when I was a 300 level student? I was in Ibadan at that point and someone announced on the WhatsApp drama group of the joint Christian fellowship of the university that his father needed donation from someone with blood group O Negative. I had chatted up the person and asked if I could travel down to OAU Teaching Hospital, Ile-Ife to donate my blood. I rarely come across O Negative people. And knowing how scarce the group is, I was willing to travel down for that purpose. It was a Saturday. And after discussing with the guy, he said he'd contact me the following morning if there was still need for me to go for the donation. The following day was Sunday, so I delayed going to church while waiting for a confirmation call. But when the call came in, the guy

told me that there was no need for me to come over any more as they had gotten blood from someone else. If I could be willing to donate my blood to a stranger for free, what stops me from donating to my mother? Nothing!

Thinking about wanting to donate blood to someone I never met and how my mom would have none of it that my blood should be transfused for her, I realize how much love I had not paid attention to before then. So when in December 2018, mom came for my convocation with family and well-wishers, against my protest, I overlooked it. Because why not. She was happy for me, and it really didn't matter whether I wanted to have that many people around during my convocation or I didn't. She was doing everything from a loving heart. What more, this was a woman who was afraid she'd die during or after surgery. Now she was full of life and happy that her first son is a graduate – an achievement she couldn't get no matter how much she desired it – because her father, a soldier, was so convinced it was total waste of time and money to send a girl-child to school.

But back to the title, mom called, asking when I'd be coming home for Christmas.

Okay...

'I am not coming home for Christmas.'

For someone who has not seen her son for a year, there has to be an explanation. She had been excited about having me come home for Christmas. In November I had sent some of my pictures to my sister. Four pictures, all taken by a professional photographer. The

one at the start of this book is one of them. All four photos are beautiful pieces – presenting me as some extra handsome guy having the time of his life. Mom had seen the pictures and had told me during a phone conversation that she was so proud of me, that she liked the way I looked. I told her that the pictures were edited and do not exactly represent what I look like in reality. She wouldn't take that. Jokingly, she said that the photographer could only edit what already was. We laughed over it and agreed that she'd find out for herself when next I travelled home – which was supposed to be Christmas.

But I couldn't travel home for Christmas. For a number of reasons. It was easier to convince dad that there was no need to be home spending on travels and celebrations and hangouts when in fact I need money for a lot of things. Travelling to the southwest would mean flying to Lagos and going to Ibadan by road. Then I'd have to travel to Ondo state to see my nuclear family. And when I'm ready to return to Abuja I'll have to travel to Lagos and fly to Abuja. I was not ready for the expenses. I couldn't be.

In making a decision as to travelling, I remembered the road that would lead me home. It is not travelled on credit. It gulps money. It can be tiring. It after all, leads home. Home will take me easily, but the road does not care who you are. There are friends who want to see me after a long time. *Come over let's share some time together. I have missed you. Please come for Christmas.* Etc. Etc.

But home is what matters. Does home really want you? Really need you? Home is where you find love and

understanding. Home will always be worth the journey and the torture of the road. But if home has the understanding as to why you'd be away, that is all that matters. Extra-merriment is for big boys, not intending big boys, and after 'Detty December' comes a loooooong January.

God no go shame us!

You probably find my writing interesting...

If you came this far.

And that is a good thing. It should be.

But if you don't find the stories, or worse still, my writing, interesting, I am deeply sorry. Something like that.

But I assume you like the stories, and the style.

And you deserve to read some more.

This year I am paying more attention to writing, a lot of writing. And I am almost done with plans for going premium with my blog; ablad.wordpress.com

In a few days, the address will change to something not so long but unique - a dot com website I will be using for lifestyle blogging around my creative designs, branding, photography and videography journey, and everyday experience.

And yes I'll be giving a lot of free ebooks about business, branding and opportunities. Money must be made.

You should subscribe to my blog if you didn't before downloading this short book. By subscribing, you will be able to get notifications when the new blog goes live and new updates are available.

I hope to hear from you soon.

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And oh, if you get to download this on the 6th of January, do remember to wish me a Happy Birthday.

Loves. Only Loves.