



## RETHINKING NIGERIA'S DEVELOPMENT MODEL

My conscription to this podium is the result of a conspiracy of sorts, which was hatched under a shed in some corner of the Demonstration Farm of this University. It was the 2005 Yam Roasting Ceremony and the small gathering featured many dignitaries. It was such a welcome break for me on the farm, but the duo of Bode Shopeju, a childhood friend and Faculty Member, and Prof Adu, the Vice Chancellor, took advantage of my vulnerable moment as I settled to eat the roasted yam and stew, to ask me to do this lecture. I thought I would have chocked on the yam if I dared say no.

The short ceremony that afternoon was a clear demonstration of the potential of agriculture, but even more, a sad reminder of the extent of neglect of an industry that once was the mainstay of the Nigerian economy, and still the largest contributor to GDP. Some people here can recall the groundnut pyramids in Kano, which is only now like fairy tales from yonder land to the young people graduating today. I have heard suggestions that the disappearance of the pyramids is due to more efficient evacuation systems, but such a line of argument sounds ludicrous to me. Some of you may have heard that Nigeria and countries like Indonesia and South Korea were not too different from us in terms of GDP per capita in the early 1960s, with Nigeria showing greater promise than them. Today they have GDP per capita that is ten times that of Nigeria, and we rush by the planeload to those countries to buy goods for our consumption. Some here will remember that Malaysia obtained their first Oil Palm seedlings from Nigeria about 48 years ago, but we turn round to ask how it is that we import Palm Oil from Malaysia. Let me make this more vivid to you with a story I heard at first hand. A gentleman joined the Nigerian Customs Service as a young officer in 1957. One of his first assignments was to supervise the loading of a consignment of Oil Palm seedlings onto a boat bound for Kuala Lumpur. He must have had a sense of national pride that some distant country was going to learn Oil Palm growing from Nigeria. By the time he was retiring in 1995 now as a very senior officer, part of his last tasks was to sign off papers for a consignment of Palm Oil imported from Malaysia. In one career, the fortunes had reversed, and worse still, this time we were importing the processed version of the same material, and obviously paid the cost of the value added by Malaysian workers. The issue of value added is one we must return to because we have now become a nation of traders. The story on Oil Palm is only one of many. You may or may not know that we have the capacity to earn \$3b from Rubber each year, due to the high quality of latex from our trees, thanks to the excellent soil conditions. I am sure you also know that the average age of the cocoa trees in Nigeria is over 30 years and the productive life of the crop is about 40 years. No wonder the productivity of the crop has declined dramatically over the last

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<sup>1</sup> Being the text of the 13<sup>th</sup> Convocation Lecture, University of Agriculture, Abeokuta. January 27, 2006



decade, and there is as yet no coordinated replanting effort to replace the aging trees. This has meant that local production has declined from nearly 600,000T to 180,000T a year.

All these thoughts came rushing to me as I sat under the shed with a piece of half-eaten roasted yam in my hand. I took a sip of the freshly tapped palm wine offered us, and tried to recompose myself. These reflections brought together all over again the distortions in our development path, and how we had been overtaken by the illusion of oil. Illusion because we have made ourselves believe that we had unlimited wealth from oil, but let me share a statistic with you, which I am sure many here are already aware of. In 1980, our revenue from oil was \$66m a day. In 2003, we earned \$67.5m a day from oil exports. First is that our revenue was stagnant after 23 years, in spite of increase in population, but even more staggering is that this revenue amounted to about 60 cents per day per person – less than the official UN poverty level of \$1 per day per person. I know we have had an oil windfall in the last two years since the Iraqi war, but the point I am making is that oil revenue is important, but income from oil alone is not enough for us. I really don't know how I can say this better. Revenue from oil is NOT enough for us, and we cannot excuse the wanton waste over the years and the perverse action of the likes of Alamiyesigha, Tafa Balogun and many others stealing large sums of money and stacking them away in foreign bank accounts. In addition, we all know that the oil industry per se is seriously capital intensive and does not create jobs. The entire oil industry in Nigeria employs barely 100,000 people. I will make the point later that we should have used the revenues from oil to power the development of other sectors, to achieve the dual purpose of raising the total aggregate revenues, but also creating jobs and building entrepreneurship. Yes, entrepreneurship is important, as it is what empowers a people to become economically active. Talking about being economically active let me reveal my position right from the start. I share Milton Friedman's view that economic emancipation is a means to the ultimate goal of political freedom. The kind of economic organization that provides economic freedom directly, namely competitive capitalism, also promotes political freedom because it separates economic power from political power and in this way enables the one to offset the other. Nothing works better in shaping society than such set of built-in checks and balances. For example, a person who doesn't know where his next meal will come from will seriously consider selling his vote for N500. If that person was economically independent, his vote would probably cost the politician N10,000 if all it is available for sale. It gets to appoint where the politician can't afford to pay for it or doesn't consider it worthwhile. I have listened to debates in our country on which we should resolve first – the politics or the economy, and I really don't see what alternative we have to actively growing our economy. History suggests that capitalism is a necessary condition for political freedom, though not a sufficient condition. According to Friedman, the relation between political and economic freedom is complex and by no means unilateral. In the early 19<sup>th</sup> century, the philosophical radicals were inclined to regard



political freedom as a means to economic freedom. They believed that the masses were being hampered by the restrictions that were being imposed upon them, and that if political reform gave the bulk of the people the vote, they would do what was good for them, which was to vote for laissez faire. In retrospect, one cannot say they were wrong, but events since World War II have demonstrated limited success of central planning or its outright failure to achieve stated objectives. Our experience in Nigeria has been abysmally poor. My point is that we need to create a functional economy that opens up the space for citizens to realize themselves and maximize the four endowments of man, namely self awareness, independent will, conscience, and creative imagination. Therefore a functional economy is measured in terms of quality of life of the people. You will however notice that there is no suggestion that the people are mere passive on-lookers in their well being

Back under the shed on the UNAAB demonstration farm, these thoughts engulfed me when, suddenly, the ring of my mobile phone startled me. It was a call from our Executive Director in charge of our cocoa processing business reporting a new challenge he was facing, arising from a claim from one of the government departments over the interpretation of an ambiguous policy. This development now threatened the business, which was why he called me. This was a plant we set up at a cost of \$12m primarily for export of cocoa derivatives. This was also the only cocoa processing plant in Nigeria that had operated consistently for 10 years, and from which we now made export sales of about \$15m a year, though with razor thin profit margins, in spite of the challenges facing that industry. It all simply reminded me that everywhere you turn, public servants appear to set themselves up to stop or hamper business instead of facilitating it; and yet we make so much song and dance about attracting investment. I turned over in my mind how local industry was cost disadvantaged by as much as 20% because of uncompetitive tariff and infrastructure limitations. The cost disadvantage comes from many other factors and results in unimaginable inefficiencies; but let me simply mention a couple. The absence of a viable transportation system means that agricultural produce has to be moved in trailers rather than rail, which is hugely inefficient, and people always have to fly instead of by road. Manufactured products have to be transported in trailers across the country instead of rail, and oil tankers damage the few roads we have and expose us to monumental hazard when such commodity should have moved un-noticed by rail. No one has computed the direct cost of these inefficiencies on our economy, and that itself is another major issue in our attempt at development. I sat in the car on the way back to Lagos, and my thought of frustration was interrupted when I realized that I had just agreed to give the Convocation Lecture at UNAAB. My expedition to the yam roasting ceremony had landed me a major task, when all I wanted to do was to have a good time on a Friday afternoon ...



I had the privilege of choosing a topic for this discussion, and I thought what better topic than one that reminds me of the yam I ate with such relish. So I chose to speak on Rethinking Nigeria's Development Model. I have to confess that the issue of our development model engages my mind so often, especially when I observe the staggered steps we sometimes take towards development, and how our young people are hardly being prepared to compete in their world. We sometimes act as if the world owes us a living, or that we can attain lofty standards just by wishing it. Let me also say that the 30-year military misadventure in governance was a major factor in our misfortunes, but with hindsight, it was probably even unfair to have expected much more from the military given the antecedents of the gentlemen who attempted to run our government. The politicization of the military destroyed the very essence of nation state and nearly buried the last vestiges of nationhood in us. Standards sank like a rock in water, and mediocrity was installed as the new way. The stage was set for the monster of corruption to emerge from under the table and brazenly into the open. However, we must consign those events to history and move on.

I do not make any claims to expertise in development economics, but I have chosen to tread on this terrain not just because I am among friends and I know you will treat my ignorance with gentle rebuke, but also because I do passionately desire to learn from you. After all this is a citadel of higher learning. My opening premise is that we need a fundamental change in the structure of the Nigerian economic model but let me add the context of our demographic profile to this assertion. We have what development economists describe as a baby profile, which simply means a very young population. Some 45% of the 100 million Nigerians are 18 years old or less. That means we have a dependent population since such a large proportion are still receiving from the society and not yet economically active. But that also means we have a great opportunity in the years ahead when this wave of young people are ready to take their place in the various sectors. They must have the platform to enter the world of work and therefore we need a different approach in planning for that future. In that future where fewer babies are born and people live longer, our demographic profile will metamorphose into one where the larger proportion of the population are in their 20s and 30s, and starting to give back to society. I believe this was an unseen factor in the Asian economic miracle of the 70s to early 90s, as the profiles in those countries were in this phase of evolution when the economic re-structuring featuring liberalization and privatization occurred. Part of my optimism for the future is precisely this; that if we execute our economic re-structuring smartly now, we would have prepared the grounds and created lots of opportunity for our young people. But we need leaders who think strategically in planning for that future. For example, I once had a conversation with senior cabinet members of a State, and the subject was privatization. One of them was concerned that if we privatized so many sectors what would be left for Government officials to do. The gentleman was then the



Commissioner for Education, and I asked if he knew how many babies would be born in his State in that year, and therefore how many additional classrooms he would need to prepare for in six years time when those babies were ready for school. Also assuming no more than 30 children per class, how many new teachers needed to be trained and how, and what would be the location of new schools if necessary, given the residential concentrations of the population. The Honourable Commissioner had not thought about his job in this way, and I was shocked. He probably thought privatization would deprive him the privilege of awarding contracts. Maybe it is pertinent to ask how many babies will be born in Ogun State this year, and therefore how many kids will be ready for school in 2012.

Our economy has been based primarily on the exploitation of natural resources, and mostly without any value added. Thus we drill oil from the ground and sell (well even that has to be drilled for us by other people who have the technology and we only earn the tax revenue), we pluck cocoa from the trees and sell, etc. The trouble is that these commodities are traded on international commodity markets that determine the prices. Because we add no value to the base material, we are dependent on import of consumable items, and of course we have to pay the price dictated by exporting countries. Unfortunately we even make a big deal of the fact that something is imported, forgetting that we have had to pay the margins to other people. So we have no control on our revenue streams and have to pay the top dollar for imports. For example we earn only what the market will pay for oil, but pay the price determined by Japan for Toyota cars we ride. The volatility of the oil market makes our economy particularly vulnerable, as we saw in the early 90s when oil price went down to \$10 a barrel. This is a very fundamental structural defect in our economy, and is at the heart of the distortion in our development paradigm. Rethinking our development model has to begin with transforming our economy from one based on primary products to one based on value added. As we said before, the oil industry doesn't create jobs, but manufacturing does. Japan is perhaps the best example of this. With little natural resources, Japan is the world's second largest economy mainly because it's based on value added. A strategy that focuses on value added provides the foundation for industrial development and long-term sustainability. For example our oil industry should have birthed a thriving petrochemical industry, which is the basis of all plastics, and we should have been making all familiar plastic items like the housing for air conditioners and computers. Our steel rolling mills should be making flat sheets for car body parts, building frames and fixtures. It doesn't matter that we don't make air conditioners, but we can supply part of the value chain locally. Manufacturers the world over, have created supply chain channels that source materials from different parts of the world and there is no reason we could not be a manufacturing hub like Taiwan is today. An active industrial base would have birthed a robust transportation system including railways and mass transit. As



industry grows, the rise of SMEs would have been meteoric, as would have the linkages that follow such developments everywhere else. Thus with one key, we could open up a number of other critical elements of development including diversification of the economy and entrepreneurship, and as I stated earlier, the oil industry provides the drive. These observations accord with my personal belief that even though our problems may be myriad, the solution is not as big as the problem provided we step back to rethink the model.

One enduring example of this approach is Singapore under the respected Lee Kwan Yew. His philosophy was simple; open up the economy for serious commercial enterprise, and the country reaps the benefits in the long term. China is another example where rapid economic growth helps in raising quality of life. China by the 10% growth in 2005 has overtaken Great Britain and current estimates say that China will be the world's leading economy by 2045. For these two countries, the entry point was in embracing globalization and FDI

The dearth of value added has made us a nation of traders. I am often amazed that in Nigeria today when people say they have started their own business, in many cases they actually mean they have opened a shop or started some trading activity. This is pathetic for a nation striving for development. University lecturers, managers, everybody is in it, and this mentality got transferred into what should have been productive activities. Banking became the dignified name for trading in foreign exchange, and there are many senior people in the banking industry today who have not learnt any banking all through their career. Thanks to bank consolidation, we will now see many of them out of those jobs. For the same reason we are primarily a nation of consumers and not producers. We want the best things in life, but our productivity is appalling. We sometimes deceive ourselves in saying that labour is cheap in Nigeria, but that's because we don't factor in the cost of additional supervision required to get the job done to the desired standards -- which is often not required in many other climes.

The subject of productivity brings me to the second fundamental change we need in our development paradigm. We seem to have based the measure of our development only on physical infrastructure, to the neglect of people, and government has set itself up as the sole provider. So government became the example of the farmer and industrialist, when it was patently clear that government is inherently incapable of running any commercial venture. Government should be a facilitator, and the object of investment should be the people. Investing in people means building education to equip the people and open up minds, health so that people can willingly commit themselves to productive activity, and social security systems to provide a safety net for the weaker people in society at the bottom of the economic pyramid, or those who fall off the edge as the economy is



restructured. The vivid evidence that investing in people must accompany infrastructure is the observation that every single structure we have built has been destroyed. We build elegant housing estates that become slums within a few months because we have prepared the structures for the people but the people have not been prepared for the structures. When we build the people, they will build the things. The point I make here is a double-sided one – Government must accelerate its exit from commercial activity as well as those activities that are best undertaken by the private sector, and focus on governance. Its not just the big things like privatizing State-owned enterprises, its in the small things as well. For example I frankly do not see why government should be involved in my private decision to embark on a religious pilgrimage, let alone subsidize me.

Let us acknowledge that many government officials have learnt the new cliché that the private sector is the engine of growth, or that we must build public-private sector partnership. The only problem is that this so-called partnership is only seen in terms of the private sector paying the bills for government activities. Learning the lexicon is not enough. Government must clearly redefine its role as that of enabler and impartial umpire. In doing so the playing field must be level because competition brings out the best in innovation and productivity. Before I leave the subject of productivity, let me add that it is time that wage negotiations in the private and public sectors depart from simply arguing about how much increase employees will receive. Our wage negotiations must mature to productivity bargaining where employees commit to a productivity improvement in exchange for wage increase. This whole question of investing in the Nigerian people must not be lost on us. Our failure here has accounted for the loss of every sense of honour and dignity that our fathers created, and the society that rewards great deeds, not people who are able to purchase chieftaincy titles with ill-gotten wealth. The sense of the good society is lost on a whole generation of Nigerians, especially the generation that is graduating today and their age group. We have in the process lost every sense of shame, when the first principles that we learnt from mum and dad is that we must not do anything that will tarnish the family name. You would have thought Thomas Hobbes writing in the 17<sup>th</sup> century was taking a prophetic look into Nigeria of today when he wrote his piece titled Leviathan, in which he described such society as we have today as one where “there is no place for industry, because the fruit thereof is uncertain; and consequently no culture of the earth; no navigation, nor use of the commodities that may be imported by sea; no commodious building; no instruments of moving and removing such things as require much force; no knowledge of the face of the earth; no account of time; no arts; no letters; no society; and which is worse of all continual fear and the danger of violent death; and the life of man, solitary, poor, nasty, brutish and short.”. It all culminates in the absence of legitimate authority that manages the affairs of the country for common good. The elite has turned into cringing for discretionary waivers



and concessions rather than insist on level playing field for competition for everyone, and those who thrive on chaos resist the inevitable forces of change. Consequently we hail moneybags today without even asking how they made such money. Such depravity of the mind was given verbal expression when a Governor was first arrested in London, and people asked why he should be so treated when he was not the only one. They didn't ask if the allegation was true. It's like asking why an apprehended armed robber should be punished when we know he's not the only robber in the city. I am glad that our governors are now forced to stay at home, and we can begin to demand accountability from them. It is the same poverty of soul that enthrones an un-elected strong man in Oyo State who now runs the affairs of the State from his living room.

In spite of our low productivity, or perhaps because of it, the standard discourse today is governed by the concept of sharing, We have even entrenched this philosophy of sharing so deep in our national psyche that everything is now locked into geo-political zones, which is really the euphemism for sharing the national cake. No one speaks about baking the cake, and it is distressing. While no one can deny the reality of our geo-political existence, I believe we must de-emphasize it if we will realize our dream. It has become a huge distraction, because it emphasizes what divides us. We need to build on what unites us, and this leads me to the third shift we need in our development journey.

We must not miss the point that rectifying the distortions in the structure of our economy is so fundamental to development, and this is why I believe that our paradigm change must begin here. Let me illustrate with one sector you are familiar with – agriculture.

Instead of harping on geo-political zones let us imagine that we create economic zones around agriculture. So we have the grains belt cutting across the northwest, north central and northeast zones. The legume belt covers the midlands and the tree crop belt covers the southern tropical rain forest area. We then have a center of excellence supporting each of these belts in research for higher yield. Then imagine that we focus on cocoa, oil palm and rubber alone in the tree crop belt for the first 5 years. Imagine too that for cocoa, we set ourselves an objective to increase our annual production five-fold to 750,000 tonnes in 7 years. Setting a target like this defines the action needed, because we know how many trees are needed to produce that much cocoa. Let's assume that we need 1,000,000 new trees, because the existing trees are all ageing. Then imagine that we use state money to generate the 1.2m seedlings, which we then sell to farmers at cost. We reimburse this initial cost plus interest for each tree standing after three years. The philosophy here is deferred gratification, as opposed to the upfront subsidy of fertilizers, which hasn't and will not work because the subsidies will not reach the intended beneficiaries. This system achieves the objective of ensuring that we cut off the middle



afford to be disinterested. Shame on you if you decide that the only thing you can do is to join the rat race, and as they say go with the flow. Many often forget that whether you win or lose the rat race, you remain a rat. My point is that everything we have said only comes together as we individually commit to make a difference within our respective spheres of influence. The leadership question is not only at the governmental level – for leadership is an unwavering resolve to walk the path of personal principles and values. I have heard many definitions of education but one I heard recently has become my instant favourite, and it defines education as what remains with you after you have forgotten what you learnt in the classroom. I hope you have received education

The one thing that always strikes me is that everyday of our lives we are exercising our choice, and we must make those choices with an enlightened mind, for while we can control the choice we make, we cannot control the outcome of our choices. A student who chooses not to complete school assignment because he or she is tired has just made a choice but he or she must then accept that there will be repercussions for that freedom. Indeed freedom does impose its own responsibility. I have learnt that there is such thing as the burden to freedom

A well-known author and teacher, John Maxwell puts it this way. He says that we must take our most important decisions early in life and then spend the rest of our lives managing those decisions. Issues about what is important to us, and our value system are matters that we must make up our minds about, and its only effective if we write them down and tell someone who shares our values so they can help us stay accountable to the commitments we make. For example, matters of faith, truthfulness, moral standards, pursuit of high personal standards of behaviour, integrity etc must be determined specifically and put up in a place we can read it at least once every day as a reminder. In this way we provide for ourselves a steady compass to guide us each day to our goals and help us deliver our objectives. The ultimate test of our values is what we do when no one is looking. The trouble is that if we don't take those decisions consciously, we will take them unconsciously, and there is no getting away from such responsibility. Deciding what is important guides the development of our character and personality. This decision helps determine what we will do and by direct implication what we will not do. It makes us better prepared when we face challenging situations, especially situations that challenge our values and principles. I have often listened to discussions about some act of misdemeanour committed by an otherwise respected member of society or our leaders, and the question always is why should such and such a person do such a thing when he went to a good school and has been raised by God-fearing parents. The answer simply is that such a person had not taken his decisions firmly on the principles that would guide his life. When he is confronted with a situation of corruption, he does not have the compass that points him in the direction of his values. He has allowed the pressures of



society and perhaps the fact that everyone around him seems to be doing the same thing to influence his own behaviour. Let me say again that you must take your important decisions in life early, and spend the rest of your lives managing those decisions. If you do not take the decisions consciously, you will be tossed by every wind and tempted to enter every door. In other words we will make choices that are not backed by any sound principles. Unfortunately we see this so often in our society. This singular set of decisions has a lot to do with who you turn out to be, the character you exhibit and therefore the impact you can make on society. It has everything to do with what you do moment by moment, and we will always find that the big issues of life depend on the little things like what we think about. I am sure you must have heard the counsel that you must be careful what you hear and see because they determine what you think in your heart. What you think determines what you do. The sum of your daily actions makes up your habit. Your habit determines your character and your character determines your destiny. So it's all down to matters of the heart.

Listening to a discussion like this often makes us develop a new passion to pursue the path of excellence, but the benefit will be lost if we don't commit to some action, so let's try and do just that. Let me request all the graduating class here to please stand. Look out for where your parents are and that your eyes meet theirs. Parents please do the same. If your parents are not here for any reason, you may face the Vice Chancellor as a proxy. Once you have sighted your parents you may turn and face me, but remain standing please. The eye contact you have just made is your expression of a commitment to make the difference, and a similar commitment by your parents to help you to stay true to your commitment

We are set then to go out and be the change agents we were meant to be. There must be about 400 of you standing. I am standing with you, so there are 401 of us. I don't know if the parents, the academic and administrative staff of UNAAB, the Council or Board of Governors and invited guests want to join us in this great new move of our time, but you are free to stand with us if you are, in solidarity with and encouragement to our young friends – the leaders of tomorrow – and as a public statement that, God helping us, we will stay true whatever the circumstance. Our Lord was not ashamed to suffer publicly even though He knew no sin, so that we can be delivered from the power of death. I do not believe in the concept of secret disciples in matters like this. We are either willing to be counted or not, and of course there is no compulsion about this whatsoever. It may not always be an easy path, but it is exceedingly satisfying – so fulfilling that you will be willing to go ahead with or without someone else, whether there are many living to the same standards or it is just you.



Making the difference is all in the small everyday things. Every act of mercy or kindness, every word of encouragement we utter to one another, every time we stand up only for what is right, we are making the difference. Please sit.

I must now return to my experience as I sat under the shed at the yam roasting ceremony last October, which was where I got conscripted to give this convocation lecture. Chief Oshunkeye, whom I have a lot of respect for, had invited me to the ceremony, and like everyone else at the event, he thoroughly enjoyed the roasted yam. I left off from where I had a half eaten piece of yam in my hand, while my thoughts took flight and scanned the economic terrain. The jolt back to reality as I now became conscious of my environment again, was simply pondering the achievement of UNAAB in its relatively short history. Having produced the best VC in 2000, won the awards of the best University in 2002, and the best specialized university in 2005, I have no doubt that the institution is on its way of accomplishing its mission and vision.

I promised myself that I would not miss the 2006 Yam Roasting ceremony for anything, but thinking about it now I am not sure I will attend, just so I don't get into another trouble. Now you know that whatever the defect in this paper must be explained by the fact that the whole thing started with eating roasted yam. But I truly hope this discourse has raised enough issues to supply discussion material as we engage in the classic Nigerian pastime of gathering in little groups to discuss our country. If you then find that I have actually raised more questions than answers, my objective would have been met, and my challenge to you is to ensure that your conversations not only progress to some definite conclusion, but that you commit to some specific action that contributes to the improvement of our society. Far too often the elite gather like this and after a hefty discourse, everyone disperses and immediately start to do the wrong things like driving on the wrong side of the road.

I wish all our graduating class a resounding success in your future careers. Gandhi said: "we must be the change we wish to see in the world". You will come to many cross roads, and you will always have a choice – to go with the flow, or hold tenaciously to the principles of uprightness. A friend of mine, Fola Adeola once gave this anecdote, that the Yorubas talk about bibire (being born with sound values) and omoluabi.(your choice to shape your personality and character). Even if the circumstances of your birth are such that did not provide you with a foundation in values, you have a choice to shape your own development and live by principles. My prayer for you is that when you come to the crossroads of life, to those moments of choice, may you have integrity every single time.

Your certificate now admits you to the university of life, and entitles you to begin your learning process. That process is life long. Anyone who wishes you long life actually



wishes you long learning, for death is not just when life ceases, you die when you stop learning. I wish you a long life of learning.

Thank you for your patient attention.

Bunmi Oni

January 27, 2006