

# FIRST BAPTIST CHURCH, KOSOFE, LAGOS

Invites you to

An awesome time in the presence of the Lord  
with

## THE HAPPY PEOPLE

### Our Services:

SUNDAYS: English Service 8:00am  
Second Service 11:00am

MONDAYS: Bible Study 6:30am

WEDNESDAYS: Midweek Revival Service 6:30am

LAST FRIDAY OF THE MONTH: Solution Night (Vigil) 11:00pm

FIRST DAY OF THE MONTH: Open Heavens 6:30am

LANDMARK: Quarterly



### FIRST BAPTIST CHURCH KOSOFE, LAGOS

592, Ikorodu Road, Kosofe Lagos

P.O.Box 29, Ikeja, Lagos

01-7920703

[www.fbckosofe.com](http://www.fbckosofe.com)

## YOUTH FELLOWSHIP

“

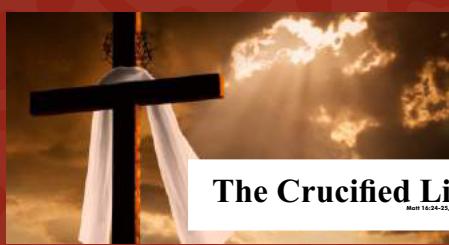
Remember now thy creator  
In the days of thy youth  
while the evil days come not,  
Nor the years draw nigh,  
When thou shall say  
I have no pleasure in them

”

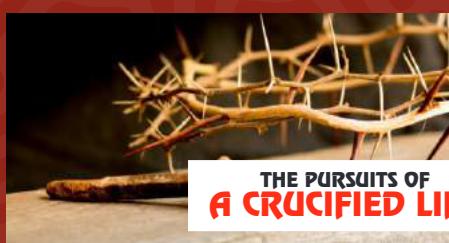
1st Saturday by 4:00pm  
@First Baptist Church, Kosofe, Lagos.



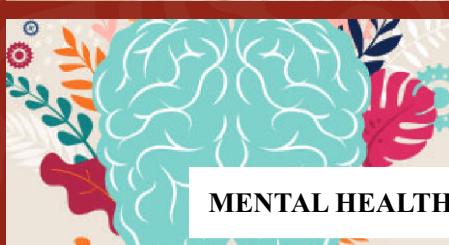
2.

**EDITORIAL**

3-4

**The Crucified Life**Mat 16:24-25, Gal 2:20

5-7

**THE PURSUITS OF  
A CRUCIFIED LIFE**

8-10

**MENTAL HEALTH**

11-12

**RESTRUCTURING NIGERIA**

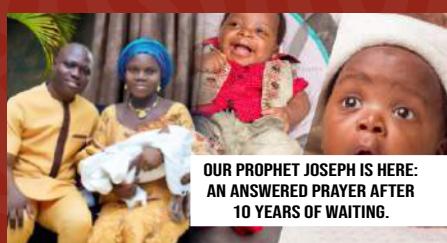
13

**UNDERSTANDING THE  
MYSTERIOUS TEENAGE BRAIN.**

15-16

**PERSONALITY YEAR  
INTERVIEW SESSION WITH  
DNS. OLUFEYISARA DUROJAIYE**

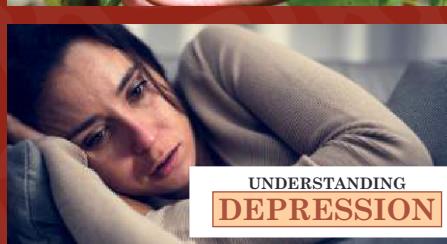
17-20

**LEGAL SAFEGUARDS IN INVESTING IN  
DIGITAL CURRENCY**

21-22

**OUR PROPHET JOSEPH IS HERE:  
AN ANSWERED PRAYER AFTER  
10 YEARS OF WAITING.**

23

**Amazing Harvest  
At Our Doorstep**

24-26

**UNDERSTANDING  
DEPRESSION**

27-30

**NBC PRESERVING OUR HARVEST: RETAINING OUR YOUTH  
THE CHURCH RESPONSE: OUR YOUTH OUR FUTURE  
(BY REV'D DR. S. OLAWUYI JAMES)****THE EDITORIAL TEAM:**

Oyedele Elijah  
 Adesakin Adeleye  
 Leshi Abiola  
 Ayodele Samuel  
 Matanmi Lekan

Gbala Bolaji  
 Afolabi Olalekan  
 Okoh Chuka

**CONTRIBUTORS:**

Revd. Dr. Festus Olatunde  
 Revd. Tunde Ajala  
 Oyewale Samuel  
 Ojediran Ifeoluwagbemi  
 Dns Feyisara Durojaiye

Barr. Oluwole Kehinde  
 Mrs Bunmi Kayode  
 Mr Babajide Taiwo  
 Dn & Mrs. Tobi Abiola Olubiyi  
 Mrs Imoleayo Bolaji

# 2021 EXECUTIVES



**OKOH CHUKA**  
PRESIDENT



**GBALA BOLUJI**  
VICE PRESIDENT



**OYEDELE ELIJAH**  
SECRETARY



**OYETUNJI DORCAS**  
ASS. SECRETARY



**OGUNWOLE JANET**  
TREASURER



**ODEJAI OPEYEMI**  
FINANCIAL SEC.



**GIWA ADEDAYO**  
PRAYER COORDINATOR



**AJALA OLUWAPELUMI**  
MEDIA & PUBLICITY



**ALAJE SAMUEL**  
EVANGELISM



**OGUNWOLE SIMEON**  
BRO. CORD/ WELFARE



**BOLAJI OLUWASEYI**  
SIS. CORD/ WELFARE



**OLUFUNKE AYODELE**  
ACTING MUSIC DIRECTOR



**LESHI ABIOLA**  
CHIEF EDITOR



**ADEYINKA ADEDAYO**  
EX. OFFICIO



**ADELEYE ADESAKIN**  
EX. OFFICIO



**REVD. TUNDE AJALA**  
YOUTH PASTOR



We want to welcome you to an inspiring edition of the Eureka Moments publication, all glory to God for His grace over His church, may His name be greatly praised. The crucified life(Gal. 2:20) is a regenerated life. A life that has encountered Christ, and has received Him as the Lord and personal saviour. Just as a seed falls to the ground and die, then comes out anew to produce more fruits so also, a sinful man must be dead to sin(regenerated) after having an encounter with Christ to become agent of attracting repented sinners to God. As Apostle Paul confessed in Galatians 2:20, " I have been crucified with Christ and I longer live, but Christ lives in me. The life I now live in the body, I live by faith in the Son of God, who loved me and gave himself for me". Now all those who are still living a sinful life should repent of their sins and embrace new life in Christ. A crucified life must also strive to extend the grace of God found in Christ to other sinners.

This edition is set to impact your life as inspiring themes are highlighted. These includes: The crucified life, our prophet Joseph is here, Legal safeguard to investing in cryptocurrency, Mental health, Depression, Restructuring: to be or not to be, sport and others.

We appreciate the efforts of all our writers and members of the editorial crew who took out time, out of their busy schedules to meet up with deadlines so as to bless our numerous readers, thank you so much.

As you read, may you be blessed in Jesus name, amen.

Your Friends,  
**Eureka Moments Editorial Crew.**



# The Crucified Life

Matt 16:24-25, Gal 2:20

**T**hen Jesus said to his disciples, "If any of you wants to be my follower, you must turn from your selfish ways, take up your cross, and follow me ... My old self has been crucified with Christ. It is no longer I who live, but Christ lives in me. So I live in this earthly body by trusting



in the Son of God, who loved me and gave himself for me (Matt 16:24, Gal 2:20)

## Introduction:

The unchanging plan of God for man is revealed at creation when He created man in His image. At creation, God intentionally shared his attributes with man so that man can reveal and represent Him. The task of manifestation and representation has always been at the centre of God's will

for man. The fall of man into sin could not change God's plan; it only interrupts it. What man lost to sin, God restores through salvation. Conforming to the image of Christ remains God's eternal agenda for man and it is only possible by living a crucified life.

## What is a Crucified Life?

The crucified life is meant for those who have resolved to follow Jesus Christ. This is well spelt out when Jesus engaged his disciples and said, "If anyone would come after me, he must deny himself and take up his cross and follow me" (Matt 16:24). The steps towards living a crucified life begins with self-denial, that is, death to self. A crucified life is a life that is lived perpetually under the cross. Self is the worst enemy of man. In order to follow Jesus Christ, we must give up our desires and live only according to Christ's desires.

I. The crucified life is a life that is dead to self. Your old evil desires were nailed to the cross with him; that part of you that loves to sin was crushed and fatally wounded, so that your sin-loving body is no longer under sin's control, no longer needs to be a slave to sin; for when you are deadened to sin you are freed from all its allure and

its power over you. And since your old sin-loving nature died with Christ, we know that you will share his new life. Those who belong to Christ Jesus have nailed the passions and desires of their sinful nature to his cross and crucified them there (Rom 6:6-8, Gal 5:24-25, TLB)

These passages of the scripture shed more light on what the crucified life means.

- \* It means the old nature that tends to rebel against God has been crucified; it is dead and no longer active.
  - \* It means the sinful nature with its passions and desires have been nailed to the cross.
  - \* It means our sinful body is no longer under the control of sin.
  - \* It means we are free from all allurements of sin and its power.
  - \* It means we carry the new life of Jesus Christ.
- ii. The crucified life is a life that is dead to the world As for me, may I never boast about anything except the cross of our Lord Jesus Christ. Because of that cross, my interest in this world has been crucified, and the world's interest in me has also died (Gal 6:14-15).

The crucified life is a life that is dead to the world and the things of the world. The things of this world are temporary; they are things that do not last; they are fading away. God's plan for His children is eternal. It will be unwise for any Christian to settle for temporary earthly things. God, through Apostle John warns all followers of Jesus not to settle for the things of this world that are passing away. The Lord said: Do not love this world nor the things it offers you, for when you love the world, you do not have the love of the Father in you. For the world offers only a craving for physical

pleasure, a craving for everything we see, and pride in our achievements and possessions. These are not from the Father, but are from this world. And this world is fading away, along with everything that people crave. But anyone who does what pleases God will live forever (1 John 2:15-17).

Worldly passion is the bane of Christians' commitment; the antidote to it is the crucified life. The love for the world and the things of the world is one of the major problems that are confronting the church today. So many people who claimed to profess faith in Christ, instead of giving their commitment to Jesus, prefer to give their commitment to the world and the things of the world. Worldly passion is a great contestant for the control of men's hearts.

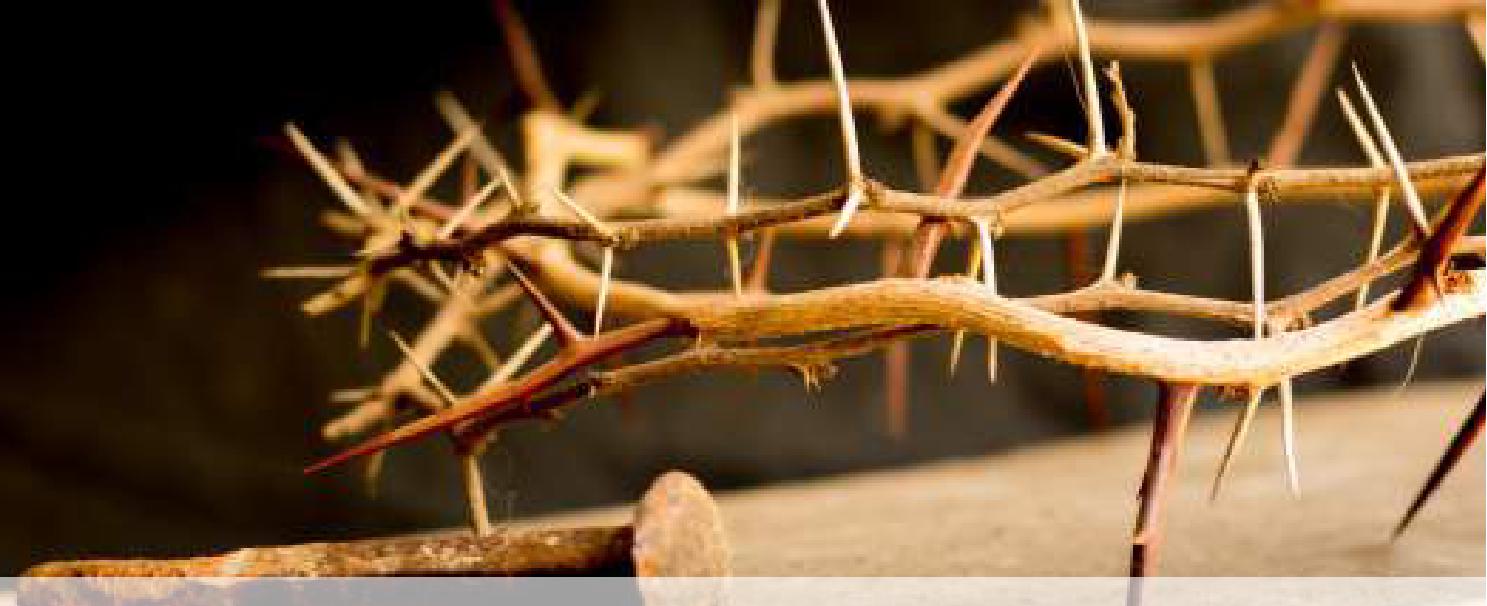
#### How to Live the Crucified Life

- i. We must be intentional in following Jesus daily.
- ii. We must yield to the working of the Holy Spirit daily.
- iii. We must trust God for grace to be submissive to his will without struggling or murmuring.
- iv. We must seek to decrease while Christ increase in our life.

#### Conclusion

The crucified life is a life that is totally committed to following after Jesus Christ. It is a life that seeks to be more like Jesus Christ. It is a life that thinks like Jesus, acts like Jesus and loves like Jesus. By living the crucified life, the resurrection power is experienced and expressed. This is God's ultimate goal for all His children – manifestation and representation.

**Rev. Dr. Olatunde Festus Idowu**  
Senior Pastor  
First Baptist Church, Kosofe.



# THE PURSUITS OF A CRUCIFIED LIFE

GALATIANS 2:20

## INTRODUCTION

The redemptive work of Christ on the Cross proffered solution to the problem of sin in the life of a man. Through His crucifixion, the newness of life called a crucified life is given to man who professes faith in Him, and the work of salvation being accomplished on the cross at Calvary. A Crucified life is a regenerated life in Christ Jesus. The believer's faith in Christ is counted by God, as having died in Him. He lives his life for God by allowing Christ to live His life through his body- Galatians 2:20. He lives his life for God through the grace of God for an obedient life in His presence.

There are so many things people are pursuing today at the expense of their eternity with Christ in heaven. The pursuit of worldly things has made so many Christians abandoned their faith like Demas did experienced, and remain indifferent to things of God(1John 2:15). The pursuits of a crucified life should be centered on things that will enhance believer's spiritual growth and multiplication in the body of Christ. The following factors are the pursuits of a crucified life.

### 1. DEVOTION TO CHRISTIAN FELLOWSHIP.

**Hebrews 10:24-25; Acts 2:42-44**

The early disciples whose lives had been crucified with Jesus devoted themselves to Christian fellowship and never forsook the Assembly of God's holy people at any time (Acts 2:42-44). Hebrews 10:24-25 says "And let us consider one another in order to stir up love and good works, not forsaking the assembling of ourselves together, as is the manner of some, but exhorting one another, and so much the more as you see the Day approaching".

The admonition of Paul to the Church is that members of the body of Christ should embrace Christian fellowship for their spiritual growth.

Gbile Akanni affirms that Christian fellowship means the flow of life among Christians because they are 'fellows' in



the same ship. It means a group of Christians sharing together the same life and having a common interest or aim. A true Christian fellowship produces a flow of life, joy, and even material possession among the believers. In Christian fellowship, there is a relationship in which Jesus Christians share the same life, goal and interest. It is the relationship of fellows in the ship of Christ, facing the same direction.

Devotion to Christian fellowship connotes the idea of having a strong love for the fellowship of God's people and being committed to it in all aspects: physically, spiritually,

emotionally and materially. A Christian should maintain a consistent life of devotion to Christian fellowship in order to continue to experience spiritual growth in the Lord (Hebrews 10:25). Those who do otherwise have made a shipwreck of their faith. A crucified life should try as much as possible to distance himself from the congregation of the unrighteous because of the pollution.

**2 Corinthians 6:14-18.** An alliance with the infidel is a mismatch and costly mistake because believers' yokes are quite different from unbelievers' yokes. The believers are carriers of **Jesus' yokes-salvation and dominion** while the unbelievers are carriers of the **devil's yokes- sin and bondage.**

The reason for fellowshipping together with other believers is because we are children of God, part of one body, members of the body of Christ. Flowing together in fellowship with other believers will enhance the unity of the body of Christ, causes the heavens to be opened upon us to experience the outpouring of His anointing and power.

### **2. DEVOTION TO CHRISTIAN DISCIPLESHIP. Luke 6:40; 9:23; Galatians 4:1-2;**

A crucified life is devoted to Christian discipleship. Christianity without discipleship is often Christianity without Christ. In essence, without proper discipleship, bearing enduring good fruits for the Lord becomes impossible. After salvation experience, in order to grow up spiritually, there is need for believer's in Christ to be discipled. Jesus Christ is the focus of the discipleship. Warren Wang defines Christian discipleship as developing a personal, lifelong, obedient relationship with Jesus in which He transforms your character into Christ-likeness; changes your value into Kingdom values, and involves you in His mission in the home, the church, and the world.

According to George Barna, discipleship is becoming a complete and competent follower of Christ Jesus. It is about the intentional training of people who voluntarily submit to the lordship of Christ; and who want to become imitators of Him in every thought, word, and deed. On the basis of teaching, training, experiences, relationships and accountability, a disciple becomes transformed into the likeness of Jesus Christ.

Becoming a disciple starts with an encounter with the Master Jesus and a response from you. Jesus called His disciples and they responded positively (Mark 1:16-20; 2:13-14; Luke 9:59-62). His disciples were devoted to being faithful and obedient to the discipleship process. Acts 4:18-20. They were loyal to the Lord and His work at all cost. They did whatever the Lord commanded them to do no matter the cost. They left all and started following the Lord in discipleship. They continued steadfastly in their discipleship relationship with the Lord when it was convenient and when

it was not. They were diligent and consistent in following the Lord. Acts 2:42

1. Discipleship is mission oriented, following Jesus on his mission in the world. Matthew 4:19; Mark 1:17
2. Discipleship is Bible- based. God's word is our guide, authority and conscience in everything. Joshua 1:8-9; John 5:39
3. Discipleship must be Holy Spirit- centered. Discipleship operates under the authority of the Scripture and submits to the will of the Holy Spirit. Romans 8:14; Galatians 5:16; Ephesians 5:18

### **3. DEVOTION TO THE GREAT COMMISSION. Romans 10:13-15; Matthew 28:18-20**

The greatest threat to the body of Christ is Christians trying to sneak into heaven without ever sharing their faith with the unbelievers in the world of sin. Martin Luther once said, "Every Christian must become Christ to his neighbor." Was he suggesting that each Christian should die on a cross to atone for the sins of his neighbors? No, he was saying that Christ is invisible to our unbelieving neighbors. They do not see the cross, the empty tomb, or the transfigured Jesus. They do not see Him in His ascended glory, and they do not see Him at the right hand of the Father. All they see is you and me—and in seeing us, they must see Christ.

The Pursuit of every crucified life in Jesus is how to expand the kingdom of God through the propagation of the gospel. A faithful believer in Christ, having known that authority and privilege has been given to him, his willingness to invite others to be reconciled with God is his greatest priority. There is no greater decision individuals can make than trusting Jesus Christ as their personal Saviour and Lord. Witnessing is an essential factor in growing as Christians. The issue of soul winning has always been the major concern of a crucified life. He is always conscious of the fact that the salvation of his soul is by His grace (Eph. 2:8-9) which must be extended to others through the preaching of the gospel as being commanded by Jesus Christ in Matthew 28:18-20

**What is witnessing or soul-winning?** Isaiah 59:1-2; Mark 16:15-16; Luke 19:9-10; 15:1-10; Romans 3:23; 6:23; Revelation 21:8.

Soul winning means deliberately looking for lost souls to bring them to salvation and win them to Christ. All have sin and come short of the glory of God. Sin is the cause of the quarrel and separation between God and mankind. But Christ came into the world to save sinners and win them, reconciling them back to God. This is soul-winning.

Only the crucified life has been commissioned to preach the gospel of Jesus Christ. The first ministry one receives as a child of God is the ministry of reconciling men to God. Being a young convert in Christ is not an excuse for you not to

preach the gospel. Soul-winning is God's mandate upon every believer who has experienced the love of Christ in his life. You are commanded to go and preach. It is an obligation.

#### What are the requisites for soul-winning?

1. Right standing with God. Psalm 66:18; Acts 19:13-16. A sinner cannot win another sinner to Christ. Demons do not obey backsliders and unbelievers like the seven sons of Sceva who pretended to be having a right standing with God in order to cast out demons, instead they teach them a lesson. You cannot reconcile a man with God whom you are disobeying from time to time.

2. Readiness to go and preach.

Isa. 6:8-9; Mark 16:15

When Isaiah encountered the Lord in the temple he demonstrated his willingness to go and preach. The disciples of old were prepared, determined and demonstrated willingness to go and preach the gospel in spite of the challenges on their paths (Acts 16:6-10). Be ready to go any time the opportunity arises, do not look back, do not be discouraged. He told His disciples, Lo, I am with you always, even to the end of the world. Matthew 28:20

#### 3. Compassionate heart.

Matthew 9:36; 14:14; Romans 9:1-2

Soul-winning is a function of a compassionate heart. It is impossible to win souls for Jesus without a compassionate heart for them. When Jesus saw the crowd of hopeless and helpless people he was moved with compassion for them. The unbelievers are objects of

God's wrath being tormented by the devil day and night. A mandate has been given which is to reach out to them with the gospel. You must preach with compassion to save them and not out of compulsion. Remember you were once in darkness like they are today but the grace of God found you. Anyone who wins soul is wise- Proverbs 11:30.

#### Conclusion

The purpose of God for every crucified life is to manifest His glory here on this side of the world and thus, bringing several souls to the saving knowledge of Christ. There must be a consistent life of fellowship with God and absolute obedience to all His instructions. Hence, a crucified life is a dead man to the worldly affairs that frustrate the plan of God for humanity.

**Revd. Tunde Ajala**

Pastor in Charge of  
Youth and Teenagers  
First Baptist Church, Kosofe.

**PENIEL**

**PENIEL**  
ADVISORY SERVICES

Providing bespoke  
**Accounting,**  
**Financial, &**  
**Tax Advisory**  
services

#### Service You Deserve

- ⦿ Tax Compliance & Audit Services
- ⦿ Accounting Services
- ⦿ Forensic Accounting Services
- ⦿ Fraud Investigation Services
- ⦿ Management Consultancy
- ⦿ Information Systems Audit & Consultancy
- ⦿ Training

#### Address:

3C, Alhaji Lateef Shofowora Street,  
Gbagada Lagos

[info@penieladvisory.com](mailto:info@penieladvisory.com) | [www.penieladvisory.com](http://www.penieladvisory.com)



penieladvisory

penieladvisory

penieladvisory

+234708 383 0006

+234815 500 9400



# MENTAL HEALTH

**M**ental health is a state of successful performance of mental function, resulting in productive activities, fulfilling relationships with other



peo

ple, and the ability to adapt to change and to cope with adversity. Mental health is indispensable to personal well-being, family and interpersonal relationships, and contribution to community or society.

Most youth are healthy, physically and emotionally, yet one in every four to five youth in the general population meet criteria for a lifetime mental disorder that is associated with severe role impairment and or distress (11.2 percent with mood disorders, 8.3 percent with anxiety disorders, and 9.6 percent behavior disorders). A national and international literature review found that an average of 17 percent of

young people experience an emotional, mental, or behavioral disorder. Substance abuse or dependence was the most commonly diagnosed group for young people, followed by anxiety disorders, depressive disorders, and attention deficit hyperactivity disorder.

The emotional wellbeing of children is just as important as their physical health. Good mental health allows children and young people to develop the resilience to cope with whatever life throws at them and grow into well-rounded, healthy adults.

Most children grow up mentally healthy, but surveys suggest that more children and young people have problems with their mental health today than 30 years ago. That's probably because of changes in the way we live now, and how that affects the experience of growing up.

## RISK FACTORS

- Difficult temperament: inflexibility, low positive mood, withdrawal, poor concentration
- Low self-esteem, perceived incompetence, negative explanatory and inferential style
- having a long-term physical illness
- having been severely bullied, physically or sexually abused
- living in poverty or being homeless
- experiencing discrimination, perhaps because of their race, sexuality or religion
- acting as a carer for a relative, taking on adult responsibilities

- having long-standing educational difficulties.
- Poor social skills: communication and problem-solving skills
- Extreme need for approval and social support
- Emotional problems in childhood
- Early substance use
- Parent-child conflict
- Poor parenting
- Negative family environment (may include substance abuse in parents)
- Child abuse/maltreatment
- Family dysfunction

If a youth has a constellation of risk factors, it is important to seek assistance for the young person and his or her family. If a family member or friend is concerned, discussing the issue with another family member, friend, spiritual counselor, family pediatrician, or primary doctor could be helpful. Signs and behaviors to look for include, among others:

- Marked fall in school performance
- Poor grades in school despite trying very hard
- Severe worry or anxiety, as shown by regular refusal to go to school, go to sleep or take part in activities that are normal for the child's age
- Frequent physical complaints
- Marked changes in sleeping and/or eating habits
- Extreme difficulties in concentrating in school or at home
- Depression shown by sustained, prolonged negative mood and attitude, often accompanied by poor appetite, difficulty in sleeping or thoughts of death
- Severe mood swings
- Strong worries or anxieties that get in the way of daily life, such as at school or socializing

- Repeated use of alcohol and/or drugs

## MENTAL HEALTH PROMOTION

These are interventions that aim to enhance the ability to achieve developmentally appropriate tasks or developmental competencies. It is also about having a positive sense of well-being and the ability to cope with adversity.

Specifically, mental health can be promoted through;

- early childhood interventions (e.g., home visits for pregnant women, pre-school psychosocial activities);
- providing support for children (e.g., skills building programs, child and youth development programs);
- programs targeted at vulnerable groups, including minorities, indigenous people, migrants, and people affected by conflicts and disasters (e.g., psychosocial interventions after disasters);
- incorporating mental health promotional activities in schools (e.g., programs supporting ecological changes in schools and child-friendly schools);
- violence prevention programs and among others,
- Community development programs.

Things that can help keep children and young people mentally well include:

- being in good physical health, eating a balanced diet and getting regular exercise
- having time and the freedom to play, indoors and outdoors
- being part of a family that gets along well most of the time
- going to a school that looks after the well-being of all its pupils

- taking part in local activities for young people.
- feeling loved, trusted, understood, valued and safe
- being interested in life and having opportunities to enjoy themselves
- being hopeful and optimistic
- being able to learn and having opportunities to succeed
- accepting who they are and recognizing what they are good at
- having a sense of belonging in their family, school and community
- feeling they have some control over their own life
- having the strength to cope when something is wrong (resilience) and the ability to solve problems.

#### **What help is available?**

**Parental help:** One of the most important ways parents can help is to listen to their children, and take their feelings seriously. Children and young people's negative feelings usually pass. However, it's a good idea to get help if your child is distressed for a long time, if their negative feelings are stopping them from getting on with their lives, if their distress is disrupting family life or if they are repeatedly behaving in ways you would not expect at their age.

**Professional help:** If your child is having problems at school, a teacher, school nurse, school counsellor or educational psychologist may be of help. These professionals are able to refer a child and young people for further help.

**Talking it through:** Assessments and treatments for children and young people with mental health problems put a lot of emphasis on talking and on understanding the problem in order to work out the best way to tackle it. For young children, this may be done through play.

Most of the time, the action that professionals recommend is not complex and it often involves the rest of the family. Your child may be referred to a specialist who is trained to help them explore their feelings and behaviour. This kind of treatment is called a **talking therapy, psychological therapy or counselling**.

**Medication:** Children and young people need to be assessed by a specialist before they are prescribed any drugs. There is a lot of evidence that talking therapies can be effective for children and young people, but drugs may also be of help in some cases.

#### **REFERENCES**

- Adapted from O'Connell, M. E., Boat, T., & Warner, K. E.. (2009). Preventing mental, emotional, and behavioral disorders among young people: Progress and possibilities. -Washington, DC: The National Academies Press; and U.S. Department of Health and Human Services, Substance Abuse and Mental Health Services Administration (2009). Risk and protective factors for mental, emotional, and behavioral disorders across the life cycle.
- Mental Health Foundation, 2016.
- Mental Health Issues On the Rise Among Adolescents, Young Adults March 20, 2019 Jaime Rosenberg.

**Bolaji Oluwaseyi**

# RESTRUCTURING NIGERIA

## INTRODUCTION:

The concept of restructuring and the agitation for the same, to the best of my knowledge, became dominant in our political environment after the annulment of the June 12 Presidential elections. It became the recitation of NADECO, and subsequently such personalities as, Chief Gani Fawehinmi, Senator Bola Ahmed Tinubu, etc. Later, the Action Congress of Nigeria, one of the legacy political parties that fused into APC, made the concept her key political and social campaign's slogan.

## WHAT IS RESTRUCTURING?

"Restructuring", according to Oxford Advanced Learner's Dictionary (9th ed.), is to organize something such as a system or a company in a new and different way. Even though many agitators do not agree on what they intend to restructure, available literature on the concept seems to agree that "restructuring" entails alteration and re-organization of an existing system in a way different from how it used to be.

## WHY THE AGITATION FOR RESTRUCTURING:

The agitations for restructuring are largely founded on perceived marginalisation, disequilibrium, inequity, and injustice inherent and apparent in the present structure of the country. Why some believe that certain parts of the country are unduly favoured in the division of the country or the control of political power and that they are unfairly treated, some others believe that they are disfavored in the revenue sharing formula, either because of their resources, location, size, or special status. Also, within the divisions or units, there are discordant tunes and accusations of the monopoly of power, marginalisation, and oppression.

The foregoing is therefore the background to the unceasing cry for restructuring in Nigeria today. Unfortunately, many of us agitators do not have a definite perception of what it should involve or how it should go. Notwithstanding, however, the essence of the concept and the need for its application in our country today is not in any way thereby diminished. The individual, group, and government's disposition to the subject, therefore, remains a matter of perception and political interest.

## POLITICAL STRUCTURE OF NIGERIA:

At present, the broad political structure of Nigeria is as provided in the Constitution of the Federal Republic of Nigeria, 1999 (as amended). The core relevant provisions of the Constitution are contained in sections 2 (1) & (2), 3 (1) & (6) which provides for Nigeria as one indivisible and indissoluble sovereign state to be known as the Federal Republic of Nigeria, consisting of 36 States, a Federal Capital Territory, 768 Local Government Areas and 6 Area Councils.

From the above provisions, we can see the States and the Local Governments, their numbers, and distribution across the country. They provide some grounds for disagreements and discontent with the status quo. While some believe that they are not equitably distributed, some believe that their groups are either located in the wrong States or Local Governments or that they are cheated for not being given their separate States or Local Governments. The demands and propositions are varied as they are variegated.

This is understandably so because elections, representations, employment, distribution of infrastructure, and other economic benefits in the public sector are determined by the configurations of the States and Local Governments. For example, Lagos State with the highest population in Nigeria has fewer Local Governments and representatives in the House of Representatives than Kano or Jigawa. That was partly responsible for the creation of Local Council Development Areas (LCDAs) by the Tinubu administration, though they have not been recognized by the Constitution.

## ECONOMIC STRUCTURE OF NIGERIA:

Likewise, the basic economic structure of the country is as stipulated in section 162 of the said Constitution which provides for the Federation Account, and Revenue Mobilisation and Allocation to Federal, States and Local Governments respectively.

The distribution of the resources of the country has attracted persistent loud clamours for the reform of the revenue sharing formula of the country. While some believe that they are not getting enough from what they contribute to the National treasury, others believe that they had made significant contributions in the past and they are entitled to what they get now. On the other hand, some believe that the revenue of the

country is unduly expended on some areas of the country to the detriment of others.

#### OTHER AREAS AFFECTED:

Other areas of the country attracting agitation for restructuring are:

- Resource control
- State Police
- Executive bodies
- Judiciary autonomy
- Minimum wage
- Religious affairs
- Traditional Rulers
- Local Government autonomy
- Land tenure



Resource Control has been one of the most pronounced areas of agitation for restructuring in Nigeria. Other States with other resources have also joined the league. For example, Lagos State has been demanding a higher share of the VAT revenue derived from its territory. The same thing applies to the Judiciary where the workers (on strike at the time of preparing this paper) are fighting hard to make the States comply with financial autonomy for that organ of government.

Similarly, some states are calling for State Police to actualize better security for their territories, even though some others are scared of the resultant financial commitment. Such agitations are responsible for the birth of the Security Network Agency codenamed Amotekun in the Southwest States, while other states are also following suit.

Other areas are Religious affairs, Traditional Rulers, Minimum wage, Local Government autonomy, and many more. It is interesting to note that even though Nigeria is expressed to be a secular state in the Constitution, "Islam" is mentioned 28 times and "Muslim" 10 times in the Constitution, but "Church" and "Christian" are not mentioned at all. Similarly, we have special courts and special judges for Muslims in the Constitution, such as the Shariah Court of Appeal and Khadis. How desirable are these?

While some other people are bellowing for Local Government autonomy, to which most of the Governors are opposed. Indeed, it is saddening that most of the States have crippled local government administration, taking over their finances, projects (if any), personnel, and denial of elections duly guaranteed by section 7 of the Constitution.

#### CONCLUSION:

There is no negating the fact that the perceived injustice and lopsided structure of the country have prevented it from growing into a fully grown nation. The citizens are neither committed to the development of the country, and the unity of the different ethnic groups and interests. Rather, there is unhealthy rivalry, distrust, and disloyalty by the citizens.

It is, therefore, respectfully submitted that even though there is a need for us as a country to define what we intend to restructure, the growing cry for restructuring is so loud and potent that it can no longer be ignored. In the recent past it was the biggest political issue, but today it is almost being overshadowed by the call for secession and total disintegration of the country.

Most recently, the Governors of the Southern States, PDP Governors' Forum, called for restructuring. Obasanjo, Pastor E. O. Adeboye, Prof. Wole Soyinka, Afenifere, Arewa Consultative Forum, Middle Belt Forum, and several other groups and individuals have also made similar calls. Therefore, if we fail to restructure, it may result in a more fatal political occurrence that may even dwarf restructuring. The time seems to be running, and very fast! There a popular adage: vox populi vox Dei (the voice of the people is the voice of God).

#### REFERENCE:

1. Ideobodo Nwafor-Orizu, Okolo Modesta Chinyere & Eze Kieran Tochukwu: Political Restructuring in Nigeria: The Need, Challenges and Prospects.
2. Oxford Advanced Learner's Dictionary (9th ed.)
3. Constitution of the Federal Republic of Nigeria, 1999 (as amended).

<http://saharareporters.com/2020/10/03/restructure-or-risk-breakup-nigeria-adeboye-warns-buhari>  
4.

<https://www.vanguardngr.com/2021/01/restructure-the-country-now-or-nwodo/>  
5.

<https://tribuneonlineng.com/restructure-nigeria-now-or-risk-break-up-southern-leaders-tell-buhari-again/>  
6.

<https://guardian.ng/news/obasanjo-canvasses-restructuring-calls-for-constituent-assembly/>  
7.

OLUWOLE KEHINDE, MCI Arb (UK).



## UNDERSTANDING THE MYSTERIOUS TEENAGE BRAIN.

**I**t's a question that has plagued parents for generations: Why do teenagers act the way they do? Why the angst, anger and unnecessary risk? Many Scientists say a growing body of research may provide some answers. Dobbs and Brain researchers B.J Casey and Dr. Jay Giedd shared their findings on what science can tell us about the teenager brain.

Dobbs: "The hardest thing we ever do is leave home. It's hard emotionally. It's extremely hard intellectually and logically. It is a real challenge so the disincentives to do it are very strong.

If you look at the things that characterize adolescence in almost all culture- risk, novelty seeking and the affiliation of peers- that's the perfect menu to actually motivate you if you are age 14 or 15 or 18 years old to get out and explore the world, even though it's hard to do and the risk is tremendous. You have to have taste for risk at the time of your life".

Dobbs: Researchers have actually found that they don't think they're invincible. They know they can die and they also don't overestimate risk. What they do is over estimate risk less than adults do. If you screen them for it, they understand risk, they understand it

actually better than adults do, they just exaggerate the risk as much.

It is important for the teenagers to acknowledge accountability, because we don't want teenagers to think that they are just free to be risk takers and to explore, but they also need to recognize the limits within the society of what they can and they cannot do. That's part of transitioning from



dependence on parents to independence and being a pro social adult.

Giedd 'Our brains are better at learning by example and modelling.

And so as a parent, we are often much more effective in just little things, how we treat our spouse, how we treat strangers, how we deal with the stress and time management of our day to day life. So, it is not always sort of sitting down and having these big talks. It's the little things everyday that you're modelling. And it is good for parents.... To realize.... We are always on. And whenever we're with them(Teens) that's how their brain is learning how to be an adult, how to take the next step.

Dobb's National Geographic Story, Beautiful Brains.

**Mrs Bunmi Kayode**



# Twelvoh5 Services

## What We Do:

- HR & Mgt Advisory Services
- Trainings
- Research
- Consulting

## VISIT

[www.service.twelvoh5.com](http://www.service.twelvoh5.com)



# TWELVOH5

More info  
08052160606  
08086156953

Creating the best professional service experience



*...Passion for Creativity*




2, Oyefesobi Street, Ikosi, Ketu, Lagos

08032988044, 07059751079

bonafidediamante@gmail.com

facebook@bonafide\_diamante.com

@bonafide\_diamante

@bonafide\_diamante

OUR SERVICES

- ▶ Sportswear/Jerseys
- ▶ Monogramming
- ▶ Polo Shirt & T-shirt
- ▶ Customize Jersey
- ▶ Corporate Uniforms
- ▶ Flock And Flex Branding
- ▶ Natives
- ▶ Screen Printing
- ▶ Digital Banner
- ▶ Printing And Publishing



Contact Us @  
BILT OB HOUSE OF GLAMOUR FOR YOUR BESPOKE  
TAILORING AND READY TO WEAR  
+234 (0)803 044 3590.

# PERSONALITY OF THE YEAR

## INTERVIEW SESSION WITH DNS. OLUFEYISARA DUROJAIYE



**Q Can we meet you ma ?**

**A** My name is Olufeyisara Durojaiye. I am an Administrator and Human Resources Consultant by vocation and lately a College Teacher by choice. I hold a B.Sc (Business Administration) Degree, a Masters in Industrial and Labour Relations (MILR) and PGDE (Guidance & Counselling); all from the University of Lagos.

**Q Were you born a Christian? If no, tell us your salvation experience?**

**A** (Laughs)! No one is ever born a Christian. One may be born into a Christian family but never born a Christian. One must consciously, at a particular point in his/her life time acknowledge that he/she is a sinner, that Christ died to redeem him/her and accept Him as his/her Lord and Saviour.

I gave my life to Christ on Sunday 15<sup>th</sup> January 1978 during a Revival Service at Ijero Baptist Church, 84 Apapa Road, Ebute-Metta during the preaching of Late Rev. Dr. Kola Ojemola titled "Winds of Peace". My aunt, Deaconess Grace Oluremi Osho had invited me to the revival.

**Q When you were growing up as a young person, what were the things that give you joy, inspiration & hope for your desired future?**

**A** I came from a very humble background! Though we didn't have much materially and often times barely survive, we received so much love, discipline and support from my

parents. My late parents were exceptional in discipline and character and I was taught early in life to be kind, value and serve humanity. These were the things that gave me joy and still give me joy. I was taught to learn positive attributes of all things, from all things, in all situations and from all people. Growing up, I was taught that God and hardwork can propel one to the desired future.

**Ma, can you share with us some of the challenges you faced in the past and how you overcome them?**

**A** Ha! Where do I start? There were many challenges. As I said earlier, my background was a poor one. We had to hawk during the week and helped at a farm called Asamu Farm, Oke-afa, Isolo during the weekend to make ends meet. We sometimes had to depend on family and people of goodwill to pay our school fees and even when I gained an admission to the then University of Ife in 1977, I could not take up the admission for lack of fund. I had to take a short course in typing, get a job before I could fulfill the desire of attending a university. At 20, I lost my father and together with my mother's petty trading inherited the responsibilities of my siblings. At work, there were various challenges especially as I had to work as I read office politics, envy and distractions! I can go on and on, but I sure can tell you emphatically, that in all situations, God proved Himself mightily for me. It was a blessing that I gave my life to Christ early in life. His guidance, direction, sustainance and help saw me through all challenges. As I often refer to myself: "I am the Chief Debtor of God's mercies."

**Q Ma, tell us why you enjoy service in the church despite your tight schedules.**

**A** The Bible says: "I am glad when they said on to me .....". My faith was birthed at a time, not like now when you can enjoy service or church learning on-line! (Smiles). Then if you must grow in faith, learn the words of God, be tutored and properly mentored in the things of Christ, you have to attend Church services, programmes, meetings etc. So, it has become part of me. While we thank God for technology, gathering together also have its advantages e.g believers are able to strengthen themselves and check on one others welfare! There was no GSM remember.

**Q What are your treasured possessions?**

**A** Spiritually – Holy Spirit, my greatest friend! He has never failed me unless I refuse to yield for which I often pay sometimes dearly. I also cherish people - my family and loved ones. They are invaluable!

**Q Do you consider yourself fulfilled in your chosen career?**

**A** Yes, very fulfilled!

**Q How did you cope with office work and family life when you were in full service ?**

**A** It was tough; I can tell you that. I was also undertaking a 6-year part-time degree at the University. Most times, I did not sleep more than 4 hours in a day. I had to close my eyes to so many pleasures that people of my age enjoyed. I was able to cope because I had a great home support in my husband and my late mother.

**Q What is your dream project Ma?**

**A** Writing a book on Marital Relationship

**Q What projects are you presently working on?**

**A** Teenagers' development and counselling.

**Q Considering young people's plights, when you were growing up as a youth, which is more challenging, then or now?**

**A** I've heard many young people say today that "our time" was easier, that we had a better deal growing up. It's not that straightforward to compare. Circumstances and situations are not the same, the growing environment was different. For instance, how many young people will simple obey his parent to go and fend for himself, or follow me to do some labour work if you have to eat! In our days, you simple comply. Today most of our children have entitlement mentality. "Did I ask you to give birth to me? It is your responsibility to fend for me". Notwithstanding that you had to find your "way" in my days, it was still your duty to take care of these parents when you make it. I agree there were opportunities we had that you no longer have but there are new opportunities that today's young people have that did not exist in our time and that they are not maximizing.

**As an HR practitioner, what are your counsels for young graduates & older youths going by our economic realities?**

First I must say that though our Universities produce lots of graduates, most of them are not "employable". Some of them think that once you graduate, you have a meal ticket whereas they need to develop themselves such that they have the skills required for available job or for creating one. In addition the school system as it is currently is not helping matters – lecturers' strikes, students' strikes. Undergraduates hardly spend enough time in school to learn enough. Some of them block their lecturers or pay their way to earn the certificates. University degrees helps to widen horizon, open up one's creativity and trains one to be dexterous if properly harnessed not necessarily to provide "office jobs". Going by our economic realities, every graduate should while in school, have a vision of what he/she would like to do upon graduating and not necessarily to look for a white-collar job. That may not work for everybody. In addition, I also canvass that while studying, young people should spend their holiday time learning a vocation so that they are double equipped.

**Do you think there is hope for youths in Nigeria considering the economic downturn?**

For children of God, there is always hope.... Yes, we have problems of leadership but as followers we are also guilty. "A followership deserves the kind of leadership it gets" is more like our situation. In individual's sphere of influence, we all need to change.

**What advice do you have for intending couples who are procrastinating?**

For intending couples procrastinating, I counsel that they go ahead in faith, cut their coats according to their sizes, avoid unnecessary wastages during ceremony and both should work hard to achieve their dreams. Marriage is forever, wedding is one day. Growth, in all sense and in every case is never easy but once one is determined and with the help of God, the horizon will change.

**Any random advice for the youth Ma?**

Random advice? The youth today must return to God, (most today do not acknowledge God; it's becoming unfashionable with them to serve God). Secondly, they must learn to "grow" not meteoric growth but learn to grow steadily. There is need to slow down on the "hurry lane". Thirdly there is need to resist the negative influence of the social media. This has caused a lot of damages to so many youths!

I thank you for having me.

# LEGAL SAFEGUARDS IN INVESTING IN DIGITAL CURRENCY

## Abstract:

There is an ongoing digital revolution in the financial system causing a radical departure from the traditional model of monetary exchange into a more digitalized currency. As much as the advent of the digital money seeks to revolutionize the trading payment systems across countries making it easy to buy and sell goods across countries without being inhibited by the traditional currency impediments, it also has a tendency of causing an upheaval on the international monetary system and a total disruption of the monetary policies of some countries.

Like most investments, the digital money definitely has its pros and cons. Although many youths have adopted these digital currencies, it is however important to illuminate on the legal implications of investing huge resources into it. This article attempts to provide a legal insight into the risk and benefits of investing in digital currency.

## What Is Digital Money?

Digital money is any means of payment that exists purely in electronic form and not in hard currency. It is not tangible like a Naira note, a dollar bill or a coin. It is accounted for and transferred using computers. Digital money includes cryptocurrencies, but it is not limited to them. Although the most successful and widely-used form of digital money is the cryptocurrency Bitcoin. Digital money is exchanged using technologies such as smartphones, credit cards, and online cryptocurrency exchanges. In some cases, it can be converted from digital money into paper notes or, in some cases, as means of payment.

Digital money, also known as digital currency or cryptocurrency, is a new and upcoming way of storing value. Unlike traditional currency which can be transferred to paper money from a bank account, digital money is entirely digital with only a number as an indication of value. The currency is often used by utilizing a digital wallet that can be accessed from devices such as computers, smartphones, and tablets.

The most common example of digital money is money issued by banking institutions that they hold electronically, either to trade or invest. Banks have liquidity requirements that mean they have to have a certain amount of physical money on-site, but there are no requirements for digital money, so it moves around much more. Most banking institutions have departments that handle sums in the millions and sometimes billions, never seeing any physical cash.



Another example of digital money is cryptocurrency. "Crypto" is a kind of digital money that exists within the blockchain network, a network that some consider more secure than any other since there is no oversight from financial authorities. Cryptocurrency is mined, traded, or bought, and kept in digital "wallets" until the owner is ready to spend or redeem it.

Techies with backgrounds in programming, web development, and gaming were the first to adopt and embrace the digital currency. Bitcoin was the first to emerge

in 2009. As the word of Bitcoin spread so did the user base. With the growing popularity dozens of digital currencies emerged. Common examples include Litecoin, Worldcoin, Ripple and Ethereum.

### Effects of Digital Currency

Unlike the traditional currencies which are issued and regulated by the Central Banks of the countries of origin, digital currency (cryptocurrencies) are issued by unregulated and unlicensed entities. In Nigeria for example, there is no law which regulates the use of cryptocurrencies and most especially there is no law which adopts them as valid legal tenders in financial transaction. In other words, if you make payments for a product with cryptocurrency the seller can contend that the sale was illegal and that he has not received a legal consideration (payment) for the product.

The antagonists of cryptocurrency also identified the anonymity in its usage as part of the disadvantages. The anonymity and the lack of know-your-custom has made it susceptible to illegal use such as money laundering and the financing of terrorism. Another justification was the volatility of cryptocurrencies which it said has threatened the stability of financial systems in other countries.

The investment in cryptocurrency could either be for trading or safekeeping. Trading in the sense that the investor purchases the coins and keeps it for the value to increase before being sold; this is similar to investment in the stock market or the Fx market. Safekeeping on the other hand implies that an investor can convert his traditional currency into crypto to "save" it from the fluctuating effects on the currency. For example, a person can convert the savings into crypto to protect it from the uncertainties Naira – Dollar exchange. In other words, though earnings in Naira may increase, there may not be a corresponding increase in the value of the Naira earnings when being compared with the Dollar exchange because of the systemic monetary polies in Nigeria.

### Legal Regulation on Digital Currency in Nigeria

Due to the tremendous growth of the Fintech industry, Nigeria has the second largest Bitcoin market in the world with over \$500 million worth of Bitcoin traded over the last five years. For instance it is reported that more cryptocurrency trading goes on in Nigeria than almost anywhere else in the world, reflecting a loss of faith in more traditional forms of investment.

The Securities and Exchange Commission issued a statement<sup>2</sup> on September 14 2020, announcing its intention to regulate "digital assets" which includes cryptocurrencies. However on the 5<sup>th</sup> of February, 2021, the Central Bank of Nigeria (CBN) made a press release addressed to all banks and other financial institutions prohibiting them from dealing in cryptocurrencies and facilitating payment for cryptocurrency exchanges. The CBN further instructed all banks and other financial institutions to identify individuals or entities who transact in cryptocurrency or operate cryptocurrency exchanges and close the accounts of such persons or entities. This directive generated several criticisms amongst the public with many concerned about the potential negative effect it could have on Nigeria's growing cryptocurrency market and innovation in the fintech industry.

Due to the backlash, the CBN issued another press release on the 7<sup>th</sup> of February 2021 providing somewhat detailed defence for its prohibition of cryptocurrency transactions by banks and other financial institutions. The apex bank in its defence revered China's total ban on the use of cryptocurrency and several other countries that have restricted the use of the digital currency in their territory.

Essentially with the pendency of this directive, the cryptocurrency market in Nigeria will be inoperable in the sense that traders would be prevented from both purchasing cryptocurrencies with their Nigerian bank issued credit/debit cards and receiving proceeds of cryptocurrency sales from exchanges. In other words, the trading in cryptocurrency is put in abeyance. The traders in the digital currency have however evolved another method of transacting through the use peer-to-peer trading which enables individuals buy or sell cryptocurrency from individual traders as opposed to the exchanges which would have involved the banks.

With the apparent conflicting press releases from the two regulators, the Securities and Exchange Commission on February 11, 2021 issued another statement that it would partner with the CBN to analyse and better understand the identified risks of cryptocurrency to ensure that appropriate regulations are put in place if cryptocurrency transactions are allowed in future.

### Investing in Digital Monies/ Digital Investments

The billionaire Elon Musk, put in an investment in

bitcoin where he made huge billions of dollars which he reinvested into his Tesla Car Company. Investing in digital money is indeed very attractive as they advertise sumptuous and mind-boggling interest rates. Due to the financial attractiveness of investing in digital money, several youths have sought to put in huge sums of monies in anticipation of bountiful returns. As much as this may be a good investment, it may also be a very poor investment decision.

However, it is very important that we should be cautious before putting in our life savings into this online and digital money investments. There are several instances of millions of naira lost under the radar of these online investments. From our legal and investment experience the red flags in any digital money or online investments are highlighted below:

- 1. Understand the cryptocurrency market:** The market is quite different from the traditional money market, there is therefore a need for investors to strive to understand the intricacies of this market before investing huge sums of monies in it. Bitcoin's volatile price may make it riskier than stocks and other types of investments, but that volatility can potentially make it more profitable too. The digital currency market is considered as an "high risk" because of the extreme volatility. Paying or being paid with a digital currency requires constant knowledge of its current value. In order to keep up with these currencies one should understand all the aspects of the currency they plan on using.
- 2. Be wary of investing in "too-attractive-interest" companies:** Flee from companies(most often online financial companies) who advertise mouth-watering interest that is far above the ordinary financial market interest-rate. A company that promises to pay interest rate of 10% - 20% per month where the ordinary financial companies pay a maximum of 10% p.a. interest you will most likely fail. Companies that tell you they will invest your monies in forex and promises too-good-to-be-true ROI (return on investments) are usually there as conduit pipe to siphon monies from innocent youths.
- 3. Be wary of investing in unregulated financial**

**sectors:** As pointed above, the cryptocurrency in Nigeria is largely unregulated and if there is any legal dispute there is no law or regulation which can be used to protect the investing public. In other words, there is no legal protection for investors who invest in digital currency in Nigeria. Due to this, many Nigerians have continued to fall victim of ponzi schemes camouflaged as digital currency investments due to quick gains promised but which gains are never realized.

- 4. Some cryptocurrency vendors are conduits for fraud:** Investigations and research have shown that most of these so-called bitcoin and cryptocurrency vendors are using it to scam investors. The Economic and Financial Crimes Commission (EFCC) has also warned Nigerians against investing in bitcoin because it is prone to fraud and highly risky as it is unregulated within the country. The Commission reiterated the sentiments of CBN and stated that the most popular cryptocurrency is a risky investment for individuals or businesses that disburse their money into it. Recently, the Economic and Financial Crimes Commission arrested a man who had been presenting himself as a vendor who redeems bitcoin vouchers using the bitcoincoretrading.com platform and he uses this to defraud unsuspecting members of the public.
- 5. No legal protection from theft or fraud:** There is a widespread belief that cryptocurrencies provide criminal organizations with a new means of committing fraud, money laundering, and a host of other financial crimes. Investors who find themselves in the unfortunate position of being a victim of financial crime do not likely have the same legal options as traditional victims of fraud. For example, when a cryptocurrency exchange is hacked and customers' holdings are stolen, there is frequently no standard practice for recovering the missing funds. Digital currency investors thus take on a certain amount of risk by purchasing and holding cryptocurrency assets.
- 6. Monitor the Market:** For those who desire to undertake the risk of investing in the digital currency market, it is important that they monitor

the vicissitudes and vagaries around the use of digital currency. The more countries that adopt the use of the digital currency the likelihood of the rise in its market price while the more countries rejecting its use the decline in its price. As at the time of writing this report, the market is experiencing huge decline as more countries seek to protect its monetary policy and prevent it from being influenced by the digital currency. The restrictions on the market is therefore on the increase although some countries like the United Kingdom seek to establish its own digital currency.

7. **Have a maximum investment cap:** Do not invest monies that can cause you hypertension or force you to commit suicide. Some investors due to the good news they had heard on the investments may seek to put all the life's savings or even borrow for the investments. However when this investments falters they have nothing to fall back on forcing some of them to have suicidal thoughts or medical challenges.
8. **Consult your financial advisor and solicitor:** In every investment, it is important that an investor seeks to advice from a financial advisor and solicitor.

The digital currency market is however not a total gloomy experience, there are significant merits on investing in the market as well. Some of the highlighted ones are:

1. **Potential for high returns:** Reports indicate that in the past five years, there is a meteoric increase in the price on the digital currency especially the cryptocurrencies.
2. **Alternative source of investment:** With the potential of good returns, the market could be a veritable alternative source of investment asides the traditional stock or money market.
3. **Protection from currency fluctuations and threat of inflation**
4. **Growing acceptance and usage:** Many payment platforms such as BitPay, Square and PayPal have started accepting payments in bitcoin and other cryptocurrencies. It is also becoming

easier to trade cryptocurrencies on established platforms.

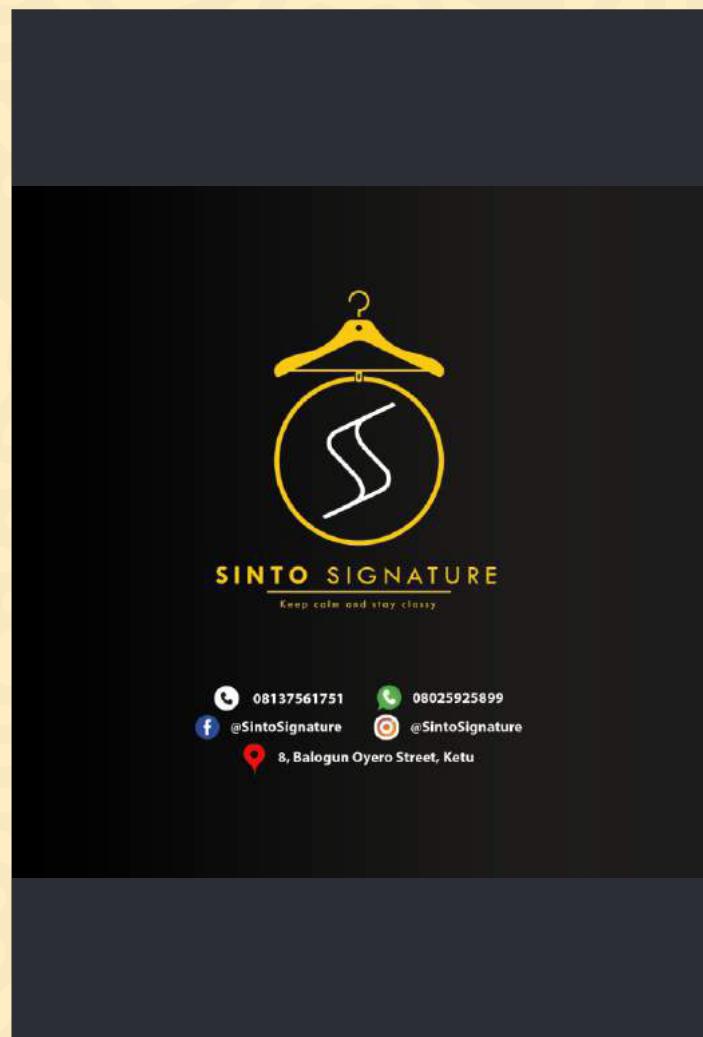
### Conclusion

May we also conclude with the counsel contained in the Central Bank of Nigeria press release of 7<sup>th</sup> February, 2021 that "*in light of these realities and analyses, the CBN has no comfort in cryptocurrencies at this time and will continue to do all within its regulatory powers to educate Nigerians to desist from its use and protect our financial system from activities of fraudsters and speculators.*" This statement demonstrates the fear of the apex bank as well as other countries financial regulators on the digital currency market.

Notwithstanding the seemingly gloomy nature in Nigeria, there is a huge investment opportunity for cryptocurrency in Nigeria. The future of cryptocurrency in Nigeria would bring economic freedom in Nigeria and if harnessed well, it will be a shoulder for the dwindling foreign exchange currency market.

However, investors who desire to nonetheless take the risk must be circumspect and take careful notes of the red-flags in order not to lose huge investments.

IfeoluwaOjediran LL.B, B.L, LL.M



08137561751    08025925899  
 @SintoSignature    @SintoSignature  
 8, Balogun Oyero Street, Ketu

# OUR PROPHET JOSEPH IS HERE: AN ANSWERED PRAYER AFTER 10 YEARS OF WAITING.

**F**irst, we want to use this opportunity to thank the almighty God for the privilege of releasing to us our Prophet Joseph after 10 years of waiting.

## **In the beginning and as we journeyed:**

A year before our wedding ceremony, we had Youth week which ended with a vigil program, the guest minister during the prayer session, prayed and laid his hands on me. He mentioned that those of us that he was led to lay hands on would have experience delay in bringing forth, however, the mercy of the Lord had prevailed over our life and yoke of delay has been broken. I was excited and believed nothing would stop us from bringing forth in our first year in marriage.

Before we got married, part of the discussions we had as friends intending to marry was that by our leadership role among our peers, we are role model and our home must be a model home. We trusted God for the best in marriage and prepared our mind to be role models in it. We got married May 8, 2010.

Six months into our marriage, nothing was coming forth on pregnancy, we were of the opinion that some doctors advised that new couple should wait for about a year before they start to get worried about fertility as the body may be adjusting to it gradually. One of our elderly mum's in our former Church insisted after six months that we should see her family doctor. We were both tested, some infections were discovered and the semen culture test showed

Gynecologist who returned home from the US to practice by a neighbor who was

waiting also until God used the doctor to give some guidance and treatments. They conceived and had their first daughter thereafter.

With the testimony from our neighbor, we journeyed with lots of positivity, prayers and expectations to see the Gynecologist, he had all the fertility tests he intended, infections were found in her, my case was still azoospermia. He said he was interested in further cause for azoospermia, he asked I did hormone profile. I did, they came out normal and all the ranges were fine. He wondered where azoospermia was coming from. We had treatment to handle various things, gave me drugs to boost my sperm production. I was referred to see an Urologist who would do further investigations, after which treatments can be administered.

In between this, met Urologists, went through several tests, treatments and procedures, met more Gynecologists, met my childhood family doctor and met various fertility counsellors but our ultimate hope remained in God as the giver of children.

We had our first intrauterine insemination(IUI) in 2014 as advised by one of the Gynecologists we met, it failed. We made the second attempt in 2015. It failed again. After about two years, we encouraged ourselves to go for another procedure in another hospital and fertility center, took time to pray and fasted. We even sowed covenant seeds to strengthen our faith for success. It was so disappointing when this 3<sup>rd</sup> attempt failed. We felt both downcast and possibly gave up on medically assisted option to have our babies. Obviously, it was not God's time. We resolved that God will sort us out when it pleases him. At this point, we suspended all drugs and treatments trusting God for what He alone can do.

Aside these medical efforts, prayer program for waiting wombs and expectant parents were attended by us. Trust, everyone had one program or the other that they believed will bring answer to our heart cry, you can only imagine the numbers of suggested prayer places and programs we were given. We listened to all, we went to the ones our spirit aligned with. I can't forget in a hurry when my late maternal grandma asked that I come for 3 days prayer vigil at Abeokuta from a Wednesday to Friday, I couldn't secure vacation days at work, so I was driving every day to and fro Lagos and Abeokuta. Drove out immediately after the vigil and rushed down after work, it was a bunch of stress. All



azoospermia (meaning no dead or living sperm). We were placed on treatment. We continued the treatment, hoping and earnestly expecting a miracle every month. In the second of our marriage we were introduced to a

these prayers went but seem nothing happened. We were never discouraged that it didn't come through even after every prayer program attempt whether in Lagos or outside Lagos, physical or virtual as it only indicated it was not God's time. **Our belief is that we are products of many prayer meetings and so is our children.** Our God is a prayer answering God. He surely did answer our prayers.

**Child adoption as an option:** We attempted adopting a child within the age of 2, went to Ministry of Youth, Sport and Social Development, Lagos State and other centers outside Lagos, all amounted to nothing.

#### **How were we both faring in all these?**

Remember I mentioned earlier that we were to be role models a couple, an example to others. This as a guiding principle didn't make us hypocritical about our pains and heart cry for babies but strengthened our faith in God of Children and positive spirit towards our heart cry. God in His divine providence, gave us His joy, you won't meet us sorrowful or downcast and He gave us sufficient grace to hold forth His laughter in the midst of our pain.

This positive mindset led us to some basic rules that we think helped us in our waiting time;

1. We accepted no one could help us than God, hence, He's the only succor through His word and Holy Spirit. We held on to biblical promises on fruitfulness.
2. Our joy cannot be determined by what we don't have rather by the God of all joy and hope. What we don't have at a time will come in a function of time. This kept us happy always.
3. We must stay together in belief, hope and expectations. We both stirred each other's faith and hope at intervals. I must confess that my wife was stronger. She often encouraged me and gave the ray of hope in the midst of it all. Her ability not to breakdown consistently whenever her monthly flow comes especially period where it missed the regular time and we were already rejoicing that God has done it. Infact, it got to a time we tagged the monthly flow excess blood.
4. We must not allow pressure from parents, family members, peers or anyone to get at us. God helped us to consistently step down the various pressure that came our way. Our slogan was if God will not do it let it remain undone. Please note that self-inflicted pressure is even worse than any external pressure.
5. We came to an agreement that marriage isn't only for procreation, companionship is one of the fundamental reason for marriage. With this we took our waiting period as extended honeymoon. We ensured our bonding kept improving and became better friends to one another. I will say being best of friends was one major factor that got us going strong in the midst of it all.
6. Every leap of faith is shown by action(s). Hence, our evidence of faith in God for our babies must be demonstrated by obvious actions. The first we did was to have our babies named. When we pray for them, we call them by their names. The next we did was to buy clothing and assets in their name.

#### **...And God came through for us through Prophet Joseph**

In 2019, we became more intentional about our act of faith, started stocking up their wardrobe, engaged in more covenant seeds for fruitfulness, called them forth in our prayers; tell them their mum's womb was ready to carry them; receiving them in faith with all joy. (Just as the scripture says in Romans 4:17;...called those things which were not as though they were.) We had all sorts of imaginary engagements with our babies, as positive as these steps were they can be very emotionally draining when the monthly flow appears again.

We also approached our fathers in the Lord on our intention to go for another fertility procedure in 2020 though my wife was indifferent about this. We started the procedure at the beginning of the year, trusting God to crown it with bundles of joy for us, **hopelessness and hope conflicting simultaneously in our heart due to previous failures.** Every day after the procedure, we thanked him in advance for answered prayers, the peace of God was all over us and we were buying more baby things to help our belief system.

**Behold, a grey light appeared.** My wife used the test kit and **alas God said yes;** she saw the two red lines confirming she was pregnant, she ran into the room and ran out again. She took another test kit to check it again. It was still positive. She shouted Ifemiiiiiiii (our pet name), I'm pregnant. You can only imagine the overwhelming joy all over us, for the first time in 10 years, we tested positive to pregnancy, we rolled on the ground to thank God for the gracious gift. She wasn't still very satisfied so we went for a pregnancy test in a neighboring laboratory, she couldn't open the result at the lab, waited till she got home and gave it to me and we opened it, it was positive. Praise celebration in the home, different instant songs were composed and sang. Hope of having our own children came alive. My energy and cheerfulness to take any tasks official or spiritual was very high. But we kept all these to ourselves.

The pregnancy came through in the midst of COVID-19, for us, it was a divine order to keep our miracle a secret. Took her off all her business activities, ensured she was resting enough, get her medications taken and daily look forward to the arrival of the baby. At the relaxation of COVID-19 restriction, we needed to appear in Church, she showed up briefly.

**Before people could imagine, our Prophet Joseph arrived in November 26th.** God came through for us. He proved as the only one who gives great children to mankind. He sustained us during our waiting period, His words are never failing. He is our anchor and testimony.

Our words of encouragement to those in the waiting room is that surely God will come through for them. In due season, laughter will fill their mouth. His words never fail and will not fail.

**Shalom!!!**

**Olubiyi Oluwatobi and Abiola.**



# Amazing Harvest At Our Doorstep

"THE HARVEST IS PAST, THE SUMMER HAS ENDED AND WE ARE NOT SAVED"  
(Jeremiah 8:20 NIV)

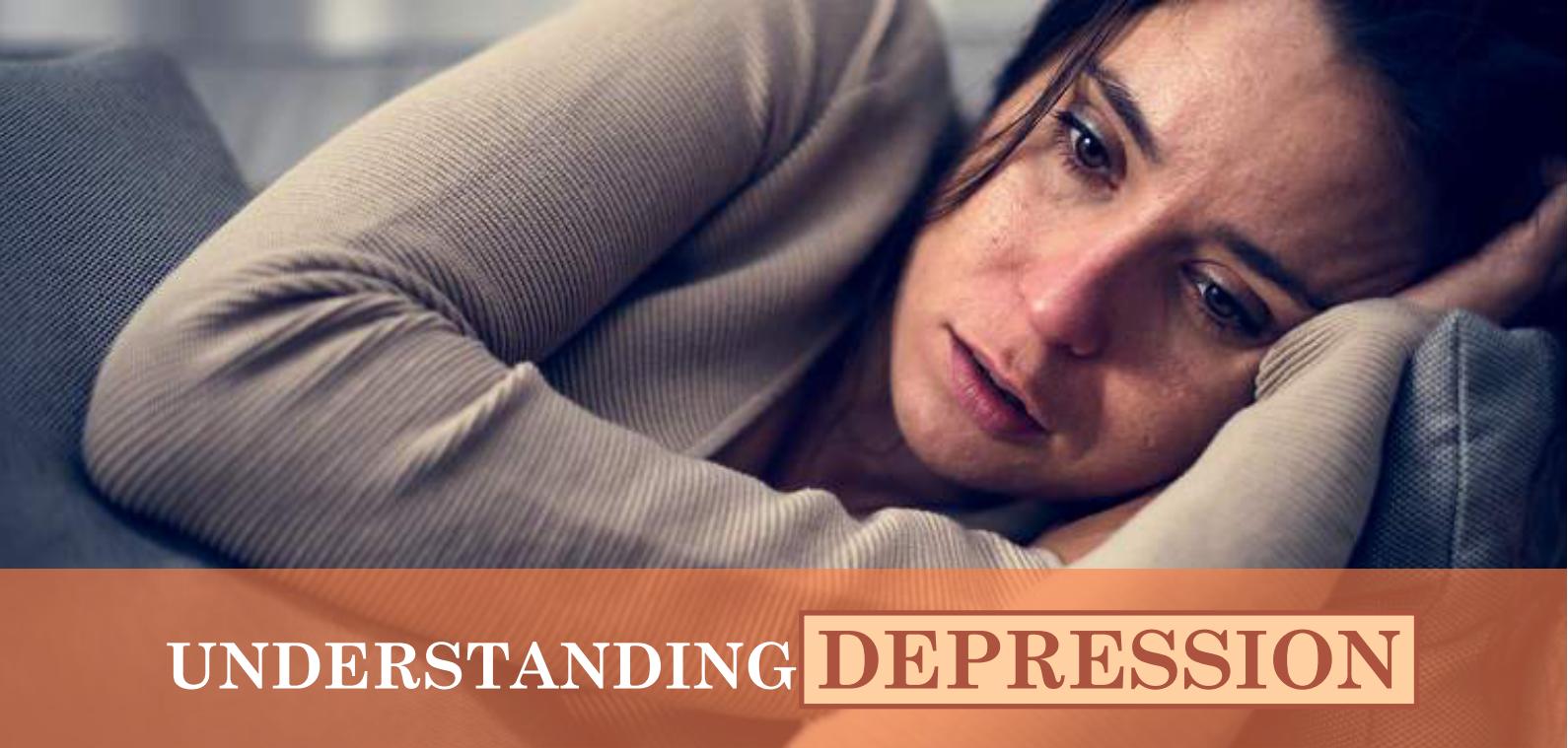
Oftentimes and in diverse matters, the Northern tribes have been lamenting at our doorstep. There was a time that the gospel was restricted to be preached at their homeland through the effort of missionaries and the church for the harvesting of the Muslims in the core north of this country. We are in time where terrorism, political and ethnic crises takes its toll on nations of the world in which our dear country is not exempted. Migration has now become the order of the day. Thousands of nations, tribes are being scattered from their difficult to reach Islamic, communist, Hindus, Buddhist communities into the neighborhood of the church and our eyes are closed to this great harvest opportunity of sharing the gospel with them when we meet in our various day to day activities ( market place, work place , business, when travelling ) through our conversation, that can lead them to Christ. Diaspora missions are also known as homeland missions which emanated from our Jerusalem. Diaspora people are dispersed from their original locations to the other places other than their place of origin. Diaspora missions is the act of reaching people that are dispersed outside their geographical, tribal or cultural places of origin with the gospel of Christ with the goal of sending them back as indigenous missionaries to their people. The church in the south is saddled with the responsibility to take the gospel to the unreached people groups in the north but **the nations have come to us** through these migrations. God seems to be making the task of fulfilling the **Great Commission in reverse**, easier for the church. Christians can arise and fulfill her commanded mandate to the nations in her neighborhood without crossing borders.

**Harvesting through our Conversation "Let your conversation be always full of grace,  
(A) seasoned with salt, (B) so that you may know how to answer everyone "** (Colossians 4: 6 NIV)

Conversation:(a) talk between two or more people in which thoughts, feelings and ideas are expressed, questions are asked and answered or news information is exchanged.

(Cambridge Advanced Learners Dictionary & Thesaurus)  
Conversion: the fact of changing one's religion or beliefs or the action of persuading someone else to change theirs. It is also a process in which someone changes to a new religion or belief. (Cambridge Advanced Learners Dictionary & Thesaurus) Your conversation with the diaspora people can be direct or indirect approach through interrogative, good deeds and can-you-help-me approach. Jesus' conversation with the Samaritan woman reveals His commitment to his Heavenly Father's purpose and His own inner desire to bring this person to eternal life. Jesus' consuming passion was to save the lost (Luke 15:19-10), Daniel 12:13, James 5:20). A goal infinitely more important to Him than food and drink (John 4:34). We must follow Jesus' example. People are ready to hear God's word. We must find ways to speak to them about their spiritual needs and about Jesus, who can meet their needs. In conclusion, diaspora will not be reached unless the church is willing to extend her witness beyond her own culture and become a cross-cultural witness using cross-religious evangelism in multi-cultural, multi-religious, multi-lingual, multi-tribal and in a christianised environment by doing this the great commission is fulfilled in reverse. **"91% of all Christian outreach and evangelism does not target non-Christians, but targets other Christians. Despite the command Jesus has given us to make disciples of all nations. 67% of all people from A30 today have never heard the name of Jesus Christ. In the last 40 years , over 1 billion people have died who have never heard of Jesus and around 30 million people this year will enter eternity without hearing the Gospel"** source:<http://www.aboutmissions.org/statistics.html>,

**Bro. Babajide Taiwo**  
Mission Mobiliser with Foundation  
for Student Mission



# UNDERSTANDING DEPRESSION

## Introduction and Definition

A feeling of sadness, feeling down, and having a loss of interest or pleasure in daily activities are familiar feelings for all of us. But if they persist and affect our lives substantially, the issue may be depression. The noble pandemic, is also not helping matters. Everyone, young and old can feel the pinch as most sectors are in comatose, incessant killings and kidnapping, loss of job and untold hardship!



A simple definition of Depression by World Health Organization (WHO) states:

**"Depression is a mood disorder that involves a persistent feeling of sadness and loss of interest or pleasure in daily activities. It is different from the mood fluctuations that people regularly experience as a part of life."**

## Key Facts

- Ø Depression is a common mental disorder. Globally, more than 264 million people of all ages

suffer from depression.

- Ø Depression is a leading cause of disability worldwide and is a major contributor to the overall global burden of disease.
- Ø More women are affected by depression than men.
- Ø Depression can lead to **suicide** and suicide has been known to be on the increase lately.
- Ø There are effective psychological and pharmacological treatments for moderate and severe depression
- Ø There are different types and levels of depression

## TYPES OF DEPRESSION

The effect of depression varies from one individual to the other and there are many types of depression, a few of which are mentioned below. While they share some common symptoms, they also have some key differences.

**Major Depression** - Individuals who suffer from major depression tend to experience what many describe as an "all-consuming darkness." They lose interest in most activities, even ones that they may have previously enjoyed.

**Persistent Depressive Disorder** - Persistent Depressive Disorder was formerly referred to as "dysthymia." It is known to exhibit persistent or ongoing symptoms, often lasting for at least two years. Although the symptoms linger, they do not reach the intensity of major depression. Many people with persistent depressive disorder function well with day-to-day activities. However, they rarely show signs of joy or happiness. In addition, changes in appetite, energy, self-esteem, and sleep patterns may be present.

**Bipolar Disorder** - Bipolar Disorder is commonly referred to as "manic-depressive disorder". It is a typical depression. This type of depression is associated with mood changes and behavior that may be described as "opposites."

Individuals who experience bipolar disorder experience periods of high energy and then feel very low and depressed.

**Seasonal Affective Disorder (SAD)** - As the name suggests, Seasonal Affective Disorder (SAD) is characterized by changes in mood as the season's change. This type of depression may result from changes in the body's natural schedule/rhythm or changes in the function of chemical messengers in the body, such as serotonin and melatonin.

**Postpartum Depression** - Postpartum depression is a mood disorder that can affect nearly one in seven mothers after childbirth. Mothers with postpartum depression experience feelings of extreme sadness, anxiety, and exhaustion that may make it difficult for them to complete daily care activities for themselves or others. Postpartum depression can affect any woman regardless of age, race, ethnicity, or economic status

### **CAUSES OF DEPRESSION**

Major life events, such as bereavement or the loss of a job, potential loss of job, lack of job, continued rise in cost of living, increasing financial responsibilities, debts rising profile, overall economic depression in the nation etc. can cause depression. Situations aforementioned are capable of affecting both physical and mental health.

There are times as Christians, we go through real times of spiritual sadness or depression. There are moments, when one fails to feel his or her heart's delight, in God and divine things. In other words, there may be times when we do not feel "excited" about the things of God. If you have been a Christian for any period of time, you most likely have experienced this reality at one time or the other. In the midst of these times we often struggle to know why this feeling has crept into our hearts. It is good for us to search our hearts in times like this. We must ask the Lord to give us wisdom in identifying the cause--even as we continue to seek Him.

### **SYMPTOMS**

According to experts the onset of depression can manifest in any combination of the following ways:

- Ø a depressed mood
- Ø reduced interest or pleasure in activities once enjoyed
- Ø changes in appetite
- Ø unintentional weight loss or gain
- Ø sleeping too much or too little
- Ø agitation, restlessness, and pacing up and down
- Ø slowed movement and speech **fatigue**
- Ø or loss of energy
- Ø feelings of worthlessness or guilt
- Ø difficulty thinking, concentrating, or making decisions
- Ø recurrent thoughts of death or suicide, or an attempt at

- suicide
- Ø avoiding families and social situations
- Ø working without a break
- Ø having difficulty keeping up with work and family responsibilities
- Ø displaying abusive or controlling behavior in relationships

Prior to depression, I feel that some of the stress we feel are self induced. For instance, there is so much on the social media that people (especially young people) take to heart and want to match or join the "Kardashians" or the "Jones" with accompanying "rat race" that is unending.

Man was created body and soul! There are times that our physical bodies are just exhausted. We then need to ask ourselves: "Are we labouring in our own strength as opposed to the Lord's?" ([Col. 1:28-29](#))? More often than not, we neglect the means of grace. Even as we feed our bodies, we must feed our souls. Have we allowed ourselves to avoid the fellowship of brethren and other believers in prayers and fellowship especially in times of trials and suffering which can also lead to depression? Whether we acknowledge it or not, if our spirit man is neglected, our physical body cannot function optimally as the Lord wants it to function.

### **WE ALL MUST HELP TO PROVIDE SOLUTION**

It is to be noted that all forms of depression can be temporary, occasional and in some cases, long term. Sometimes, it can be so severe that persons affected may consider/commit SUICIDE. You will agree with me that suicide is on the increase recently. Unfortunately, in this side of the world, we are just becoming aware of the various ways depression can express itself.

Hitherto, we look at manifestations of depression in a different way. When it happened in young adult, we sometimes assume those young adults were not properly brought up, "spoilt" or adults that are not strong or "tough" enough to weather the storms of life. We often STIGMATIZE them rather than offer help or lead them to help.

In addition, our methods and facilities for handling mental help in the country are not robust, not easily available or affordable.

While I am not an expert enough in the psycho-physical or social depression to give medical recommendation, I am aware that experts in the field combine medical, therapy, food and other solutions to combat psychological-physical depression.

The more civilized environment understand and appreciates the damages that "Depression" portends for humanity, especially in the wake of outcome of various researches pointing at ages 16-30 as the top patients in the depression clinic, those in the developing countries chose to: "stigmatize", joke about it and handle it with levity or less than the seriousness it deserves.

### **RECOMMENDED SOLUTION**

#### **Speak Out**

One major way to begin the journey to depression healing

is for those concerned to speak out. However, people cannot speak out unless they trust the one to whom they are speaking to keep their confidences, support and empathise with them. We should therefore be sensitive to such information if we have them. As the body of Christ, we have a role to play. We must be alert, eager and willing to support our young adult/youth to speak out once we notice signs and indication of stress, disorder or depression.

### **Counselling**

Counselling and drawing closer to people also has its role. Contrary to our culture, we seem to be tending towards "mind your business" practices and often times, turn our eyes away from issues that we can help or support. It could be as simple as pointing the person concerned to alternatives solutions to the issues causing him/her stress or sharing proven and tested knowledge to resolving some issues.

### **Medical Therapy**

Where it is consider appropriate, experts recommend a medical therapy which can be combined with other therapies such as food, exercise etc.

### **CONCLUSION**

All issues – physical, social, financial, health - can find solutions in Christ. To avoid being depressed, our thoughts and our feelings can only be transformed by Jesus Christ. Most of the worries, cares, fears, anxieties that cause us to be depressed can be reduced if we hold firmly to our "source", our creator and our Sustainer – God!( 1Peter John 15:2).

Many times as Christians, rather than speak out, we believe we should be "**stronger than that**". Sometimes we are embarrassed to talk about our feelings of sadness and despair. We keep our struggles to ourselves and thus do not experience the inner peace and joy that God has for us. We need to understand that we are created to lean on one another.

We cover up emotional pain. Unfortunately other Christians sometimes don't help as we are castigated for not being strong in "faith". Examples abound in the bible where strong men of faith had their fair share of depression

e.g. Elijah, David. The book of Psalms gives us a glimpse to some of King David's pains where ultimately he always looked unto God.

We need to appreciate that a lot of people are going through so much that they are neither talking about, nor sharing. Some of us know and choose to ignore or laugh at it, laugh about it rather than get closer to the individual and provide words of comfort or point to where helps can be received.

### **Dns Feyisara Durojaiye**

These are challenging times; let us be kind to one another. Let us occasionally check on one another, support one another and pray for one another. Let us not take for granted that "everybody has his/her own issue".

The issue of depression is on the increase and we cannot choose to ignore it anymore. We must in our own little way look out for one another!

### **References**

1. World Health Organization (WHO). Global Programme on Evidence for Health Policy Discussion Paper 54.
2. World Health Organization (WHO); 2007. Global Burden of Disease in 2002: data sources, methods and results.
3. Practice guideline for the treatment of patients with major depressive disorder (revision). American Psychiatric Association. Published in Medical Journal of Psychiatry. 2000; pg.157  
<https://www.mentalhealth.gov/basics/what-is-mental-health>
4. Warren B.J. Depression, stressful life events, social support, and self-esteem in middle class African American women. Arch PsychiatryNurs (1997)

# NBC PRESERVING OUR HARVEST: RETAINING OUR YOUTH

## THE CHURCH RESPONSE: OUR YOUTH OUR FUTURE

### (BY REVDR. S. OLAWUYI JAMES)



The lamentation of the youth and student is not an illusion but a reality. It must not be ignored or treated with levity. Our response will make or mar the future of our great denominations. A Church without dynamic youth ministry is a church without a future. A church that ignores the cry of the youth is already trading away the future of the Church.

#### Our youth are the future:

No youth ..... No future

No investment on the youth .... No lasting legacy

We must understand the necessity, imperative and primacy of youth ministry for church growth. The youth form over 42% of our population. They are the greatest and most appreciable asset of the Church.

#### THREE NEEDED FUNDAMENTAL RESPONSES

##### 1. A DECLARATION OF STATE OF EMERGENCY ON YOUTH MINISTRY IN OUR CHURCHES, ASSOCIATIONS, CONFERENCES AND NBC

As churches and a denomination, we have an emergency at hand! Honestly, as Baptists, we sincerely talk about ministering to the youth, and as well as have organizational structures on the ground for the youth. However, the truth is this organizational structure is no longer conserving our youths. The situation of our students and youth ministry is pathetic. The students are crying, the youth are disappointed and some angry. Many are leaving, some are waiting just to get their "freedom from their parents" before they "jet out".

##### POSER: We are in crisis!

How many of our new churches are having functional organizational structures?

What percentage of the Youth, students, Lydia and G.A. attend regular fellowship of the groups in your church?

What is the state of the fellowships in our association and conferences?

What is the state of our campus fellowships?

How many of your children (including leaders) are you sure will remain in Baptist?

We must not be deceived by the large annual national conference of the youth and students fellowship.

##### 2. A CALL FOR PARADIGM SHIFT

We need a Paradigm Shift from "**youth organizations**" to "**youth ministry**" both at the denominational and local church level.

We need paradigm shift from single model structure to multiple and flexible model structure based on location and needs.

We need the harmonization of youth programs and structure.

There must be a sincere look at the youth structure and grouping. The present structure where a single youth is expected to belong to three or four group is not sustainable

A look at the contemporary challenges and what can be done

##### 3. BUILDING A MORE YOUTH FRIENDLY CHURCH

A call for Practical Revolutionary Action: We must stop mere talking, stop debating and stop postponing day of action. The time is now to make youth ministry a priority. The future is bleak if we don't act now. We must be committed to building a more youth friendly church.

A youth-friendly church is a church with intentional and strategic mission to reach the youths, enlist them for ministry and empower them for a glorious future. It is a church that is open and creative enough to attract and meet the yearning need of the youths, adequately prepare them against youthful/contemporary challenges and effectively involve them in ministry. It is a Church that ministers to the "Total Life " of a youth (i.e. Spirit, Soul and Body).

##### Highlight: A youth-friendly church

a. Intentional, creative, and strategic mission to reach the youths.

b. Invests in the youth,

What is your budget for youth ministry? We must plan and sponsor strategic youth programs

c. Equips and enlists the youth for ministry- ensure at least 25% in leadership at associations, conferences and NBC.

d. Empowers the youth for a glorious future.

e. Be open and creative enough to attract the youth.

f. Meeting the yearning need of the youths

Ü create admission search committee

Ü create job search committee

Ü create youth empowerment fund

Ü create youth vocational and skill acquisition Centre and program.

g. Adequately prepare them against youthful/contemporary challenges and effectively involve them in ministry.

h. Ministering to the "Total Life " of a youth (i.e. Spirit, Soul and Body).

## **TIMELY DENOMINATIONAL RESPONSE**

It is time for us as pastors and as a denomination to be proactive and intentional in our approach in reaching and ministering to the youth. The followings are crucial in doing this:

1. Provide specialized, trained pastors for youth ministry. Surprisingly, we have children ministers, education ministers, music ministers, etc., in many local churches and no youth pastor. The Seminary is now offering an MA Youth Ministry degree and working on both Bachelor and Doctoral degrees in Youth ministry. The Seminary should fast track this, and local churches should send their pastors for training.
2. Ensure all Baptist trained pastor have foundational training on ministering to the youth
3. Prioritizing the call of youth ministers in our big local churches
4. Ensure proper funding of youth ministry
5. Harmonization of youth programs and ministry activities
6. Organization of Strategic Youth Ministry re-vitalization seminar for pastors, and youth leaders at the Associations, and Conference level.
7. Local churches and associations should take responsibility of building structures and supervising the campus fellowship.

## **CONCLUSION**

The future of our Churches and denomination depends on how youth-friendly we are and how much we are willing to invest in raising and empowering this great and amazing generation for great exploits and global impact. Without them, we have no future.

What do you see as you look at the teeming youths? The fallacy of Saul (1 Sam. 17:33); To him David was too young but Goliath was a **CHAMPION** from his **YOUTH**. Stop telling them they are too young.

What do you see?  
 ... Restless Youths?  
 ... Rebellious Youths?  
 ... Arrogant Youths?  
 ... Troubled Youths?  
 ... Problematic Youths?  
 ... A Liability to the Church?  
 ... A "Messed" Age?

NO..... Rather, they are today both the **LARGEST MISSION FIELD** (which is ripe for harvest) and **THE GREATEST MINISTRY TOOL** waiting to be tapped. Let the Church arise and empower the youths for a glorious future.

(Extracted From)  
**REPORT OF THE RESOLUTION COMMITTEE OF THE**

## **108TH NIGERIAN BAPTIST CONVENTION ANNUAL CONVENTION-IN-SESSION HELD AT BAPTIST INTERNATIONAL CONFERENCE CENTRE (BICC), KM 54, LAGOS-IBADAN EXPRESSWAY BETWEEN SATURDAY, 24TH APRIL, - THURSDAY 29TH APRIL, 2021**

### **Preamble**

We are grateful to the Almighty God who in His infinite mercy has granted journey mercies, fair weather and security to all messengers to the 108<sup>th</sup> Convention-in-Session holding at the Baptist International Conference Centre, KM 54, Lagos-Ibadan Expressway between Saturday, 24th April - Thursday 29th April, 2021. We hereby register our appreciation and profound gratitude to our leaders starting with our revered spiritual father and President of the Christian Association of Nigeria (CAN), His Eminence, Rev. Dr. Samson Olasupo A. Ayokunle, his management team and members of the Executive Committee (EC) of our great Convention for the great achievement of holding this year Convention-in-Session in our dreamed Centre – Baptist International Conference Centre.

We further acknowledge with thanks our President for his vision and concentration on the slogan "**MOVING FORWARD**" as prefix to other descriptive phrases throughout his tenure as the sixth indigenous General Secretary (now President/CEO) of the Nigerian Baptist Convention. There is no doubt, this slogan is catalyst to various growths, developments, advancements and progresses in our Convention and by extension members' lives.

This year's theme: **Moving Forward: Finishing the Race with Joy (Acts 20:24)** is to encourage and charge us to understand that difficulties and challenges are part and parcel of human existence and these should not hinder our Christian race knowing fully well that as heaven onward bound, our ultimate goal is the higher ground where rewards and prizes await the Saints Triumphant.

We are most grateful to God for the life of out-going President, His Eminence, Rev. Dr. Samson Olasupo Adeniyi Ayokunle who has successfully completed his two terms in office without blemish in spite of various challenges of office. It is our sincere prayers that God in His infinite mercy will continue to guide and sustain him in all his future endeavours. Thank you very much sir. We therefore welcome on board the in-coming President of the Nigerian Baptist Convention, Revd. Dr Israel Adelani Akanji, Pastor, First Baptist Church, Garki, Abuja and wish him success in this new assignment.

In view of the happenings in our Convention, our Nation and the world at large we present the following resolutions

### **RESOLUTIONS**

#### **NIGERIAN BAPTIST CONVENTION**

##### **1. Convention Hosting**

We commend the Lagos Baptist Conferences (Lagos Central, East and West Baptist Conferences) for hosting the 108th Annual session of the Nigerian Baptist Convention.



We acknowledge with gratitude the leaders of these Conferences for their efforts for the arrangements put in place for packing lots, road networks in and around the Convention Centre, presence of security personnel and effective management of vehicular and human movement.  
**Be it resolved and it is resolved that the Lagos Baptist Conferences should be commended for hosting the 2021 Convention-in-Session without serious hitch.**

## **2. Exodus of Our Youths to other Denominations and Declaration of State of Emergency for Youth and Students Ministries**

The world is today faced with turbulence, youth restiveness and the Church of God is being adversely affected. This problem dovetails into a high level of exodus of Youths in our local Churches to other denominations and other ungodly places of worship with a thought that those places can give them green pastures for their living thereby depleting the Churches of future leaders despite various investment on their lives from Sunbeam thus creating a generational gap in various strata of the Convention lives.

**Be it resolved and it is resolved that we should declare a state of emergency on Youth and Students ministries to stem these dangerous trends in our denomination. Be it resolved and it is hereby resolved that members, local Churches, Associations, Conferences and Convention should commence free sponsors of Youths to eye opening and Youth related local and international programmes, such as seminars, workshops, ICT and empowerment programmes, leadership training, job creation and skill acquisition programmes to mention but few as a mean of keeping them within the Nigerian Baptist Convention fold. Be it further resolved and it is hereby resolved that churches, Associations and Conferences in the vicinity of all tertiary institutions should rise to support the Baptist Students Fellowships in those institutions including the development of worship centers and other conveniences.**

## **3. Opening up of Baptist International Conference Centre for Full Occupation & Development and the Acquisition of more Land for Future Development**

We once again appreciate our leaders for the development of this Conference Centre to the present stage in less than two years. We are concerned with the need to open up this centre for business activities through the establishment of business centres, inviting banking and other commercial activities during and after Convention and encouraging adjoining conferences and various organizations to use the Centre for conferences and other important meetings to fast track the development of this centre. Another major concern is that there is limited land for future development of this Centre into International standard of our dream.

**Be it resolved and it is hereby resolved that we invite and allocate land to banks and other Christian related business ventures for the establishment of business activities and to encourage the holding of various programmes and activities of the denomination at the BICC to fast track development. Be it further resolved and it is resolved that we should acquire more land for future development of this centre.**

## **4. Upholding our Cherished Baptist Heritage**

We commend the Men Missionary Union for the choice of the theme of this year's emphasis Sunday – "WHY WE ARE BAPTIST". We observed the subtle trend of some ministers leaning toward Episcopalianism rather than Congregationalism method of Church administration. This negative paradigm shift will lead to losing our Baptist cherished heritage which was bestowed on us by our founding fathers.

**Be it resolved and it is hereby resolved that the Ministerial Board should take concrete steps to address this trend in our Convention lives before it is too late.**

## **5. Alarming rates of Default in our Cooperative Programme and Non-adherence to Our Convention Cooperative Programme**

We observed that there is high rate of default by Churches in the remittance of their cooperative dues to the Convention. On the other hand, some who are faithful in the payment of dues are unfaithful in cooperative programmes and activities of the convention, which include congregational polity, adherence to Baptist core values etc.

**Be it resolved and it is hereby resolved that the Finance and Investment office of the Convention should develop new strategy of reaching local Churches with a view to collecting various cooperative dues, while the Executive Committee of the Convention should device methods of sanctioning Churches, Associations, Conferences that fail to observe congregational polity and adhere to the Nigerian Baptist Convention core values in their operation to sustain our common heritage.**

## **6. Renew Calls for Maintenance of Security Consciousness in our Churches and Homes**

It is observed that there is prevailing security challenges and trend in social vices and crimes in Nigeria, which include but not limited to kidnapping, prostitution, yahoo plus, armed robbery, cultism, raping, drug abuse, internet fraud, unholy alliances and dressings. There are various instances of men of the underworld attacking churches and kidnapping members for ransom. The security challenges in our nation are worrisome, requiring urgent attention.

**Be it resolved and it is hereby resolved that we should take personal responsibility for the security of our churches and household by being vigilant. Necessary security measures should also be put in place through the deployment of security personnel and surveillance gadgets around our churches and homes and above all being prayerful in this end time. Be it further resolved and it is resolved that we should keep our family together and avoid participation in activities that can destroy other peoples' homes.**

## **7. Out-going President as Christian Association of Nigeria (CAN) President – Matter Arising**

We recall with happiness that during the Nigerian Baptist Convention Annual Convention-in-Session held at Ilorin in 2016, we recommended and supported the candidature of our out-going President, Rev. Dr. Samson Olasupo A. Ayokunle as President of Christian Association of Nigeria

(CAN). We also observed that after his successful first term in office as CAN President and at our annual Convention in Session at Ogbomoso in the year 2019, we also recommended and supported him and further sought support of other blocks of CAN to vote him into office for second term as the President of the Christian Association of Nigeria (CAN).

**As he continues his second term in office as our representative, we hereby resolved and it is resolved that we should continue to support the services of Rev. Dr. Samson Olasupo A. Ayokunle during the tenureship of the Nigerian Baptist Convention and Christian Council of Nigeria (CCN) as President of CAN till July 2022.**

#### **8. Female Gender-Related Issues in Churches and in the Society**

We observed the prevalence of the incidences of gender-based violence against females and disproportionate appointment of women as against the number of men given positions of opportunities to serve in our society and by extension in our churches.

**Be it resolved and it is hereby resolved that we should join the campaign against female gender-based violence in our society. We are encouraged to befriend our children, listen to them and report any female gender based violence to the appropriate authorities. Be it further resolved and it is resolved that females should be given equal opportunity to serve both in the church and in the society at large.**

#### **9. Baptist Health Fellowship (BHF).**

We observed important duties the Baptist Health Fellowship is performing during our annual Convention-in-Session. We also observed that a temporary Clinic site was provided for Health Workers during the on-going Convention. It is further noted that the Health Workers working during the Clinic hours are excluded from proceedings in the main Auditorium. Information from the Fellowship also revealed that the welfare arrangement during the Clinic sessions was inadequate.

**Be it resolved and it is hereby resolved that a well-furnished standard Health Centre be constructed on the Convention ground for the use of Health workers and that such project execution should involve input from Health Workers and Specialists. Be it also resolved and it is resolved that adequate media arrangement be made for the clinic in future Conventions to carry along health workers in daily proceedings. Be it further resolved and it is resolved that welfare arrangement for health workers be improved at subsequent meetings.**

# OPELOYIMIKA

BY OLUFUNKE AYODELE

**O**peloyimika' is the latest single from the young and rising gospel music minister, songwriter and composer, Olufunke Ayodele and the Vessels of Praise Crew.

This song was born out of the composer's heart of thanksgiving to God for all good things He has blessed her with, which she expressed during a worship session. Much more than a thanksgiving song, the lyrics of this song also serve as a reminder to everyone who listens to it, of reasons to be thankful in every situation; whether pleasant or unpleasant (as written in 1 Thess. 5:18).

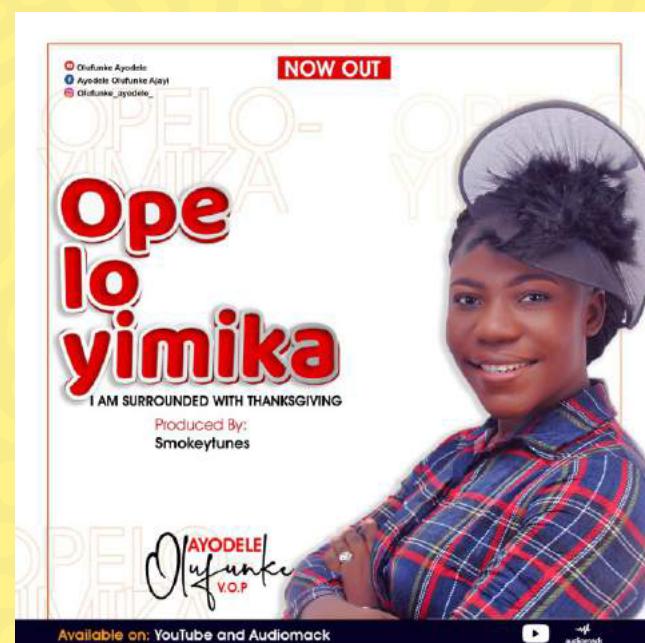
The song, 'Opeloyimika', is not only a song of praise and gratitude for what God has already done, it gives room for anticipating testimonies of even what God is yet to do.

Download 'Opeloyimika' here! □  
(Download link).

<https://audiomack.com/olufunke-ayodele/song/ope-loyimika-vop>

<https://nobledeesblog.com/mp3-download-opeloyimika-by-olufunke-ayodele/>

YouTube: [https://youtu.be/uzCglsXZI\\_Q](https://youtu.be/uzCglsXZI_Q)  
Kindly drop your comments, share and Subscribe. Thank you.





# TEENAGERS BUILDING CONSTRUCTION

