

ARTICLE #1 A CAR BUYER'S GUIDE TO UNDERSTANDING CAR FINANCING OPTIONS (250 words)

Planning to buy a new car? Car financing options should be your next consideration. You are about to read a guide that will help you make the best choice, guaranteeing you peace of mind and value for money. Here is an understanding of it.

A Car Buyer's Guide to Understanding Car Financing Options

Basically, you are presented with two major options: dealership financing or direct lending.

Dealership Financing

In Dealership financing, you (the buyer) enter into a contract with the dealership (the seller), where you buy a car and pay both the amount financed and a finance charge over a period of time. The dealer retains the contract or sells it to a credit union, bank, or finance company (referred to as 'an assignee) who will take charge of the collection of payment as at when due.

Direct Lending

Direct lending car financing, on the other hand, lets you source for loans from direct lenders like credit unions, banks, or finance companies; enter a contract to pay both the amount financed and the finance charge; use the money from the direct lenders to pay for the car.

It is worthy of note that your best choice for a car financing option is predicated on the fact that a proper check is done by comparing the offers of different dealerships and direct lenders.

In the next article, you will learn about the pros and cons of each car financing option that will give you full confidence to buy that car you crave.

ARTICLE #2 UNDERSTANDING THE CONCEPT OF RETIREMENT (1,405 words)

Retirement from service is as sure as the rising sun to every employee in the public and private sectors. It is the ultimate expectation, an issue to always keep in view from the first day you are employed and throughout the years of service. It is however sad that you can gloss over it but seeing how pensioners/retirees are suffering is humiliating. The fear of retirement makes people to start falsifying their age records so as to remain in service.

Don't become conscious of retirement when you are close to retirement. Do not think there is nothing to prepare for because your retirement benefit is being paid. It is commonly observed that people think it is difficult to prepare for retirement with a low income while others assume high-income earners are in a position to prepare for retirement. All these are misconceptions because they do not know what preparing for retirement means. Note that even many high-income earners retire into poverty and frustration.

Today, there is a clamour for an extension of retirement age in many countries especially in Africa to remain longer in service. This is good where experience is needed. Anything outside experience is fear of retirement. The majority of workers in the underdeveloped world dread retirement like a plague and would do anything including a false declaration of age to remain longer in service instead of preparing for retirement. This is the tragedy of public service in Africa. The consciousness of preparing for retirement is lacking in most workers. This is a worrisome phenomenon which has resulted in pensioners living in agony. Please note, that increasing the retirement age does not guarantee a happy retirement if you don't prepare for it.

Also, gone are the days the aged used to depend on their children for survival as a "form of social security". Children today think less of their aged parents as they have their own problems to attend to. You should ask yourself these questions: What kind of retirement should I prepare myself for? What have I done to prepare for retirement? Supposing entitlements are not paid as at when due how would I survive?

UNDERSTANDING RETIREMENT

What is Retirement?

Let's look at the living Webster Encyclopedia Dictionary of the English Language which defines retirement as "the state of living a retired life; withdrawing or going from a company or from a public place into privacy, withdrawing from business or active life". Retirement can therefore be seen as withdrawing from a private or public service job on the ground of age or years of service. By Implication retirement to those in the public service withdrawing from active service to live a private life depending on pension.

To those in the private sector, retirement usually entails withdrawing from service to go home after collecting severance or terminal payment or to and depend on a pension. Frankly speaking, retirement is simply ceasing from active service to go home and rest then eat from the fruits of your labour.

Again, retirement is the product of work. It is from work that one creates wealth. Create wealth for whom?

- a. for the employer
- b. for the employee

The wealth of the employee is the salary and other benefits that accrue to him from his work. The wealth of the employee constitutes the fruits of his labour to prepare his house for retirement.

It is worthy to know that wealth or fruits of labour is what you have stored or have at hand, not what you expect which may not come to you. If you don't plan and make good use of your income to prepare your home you will retire to have nothing to depend on. If you put your hope on pension you may be disappointed. This is why the scripture admonishes employees to store or use their fruits of labour to prepare themselves and their houses for retirement or old age. As old age incapacitates employees to cease active service (through retirement) so also winter incapacitates the ant to cease gathering temporarily to depend on the already food. A sluggard (lazy) employee is one who does not work or work hard; does not plan, prepare and store wealth for himself against the rainy day or old age, says he has many years in service and does not bother about retirement.

Types of Retirement:

Retirement can be classified into:

- Planned retirement,
- Unplanned retirement

Another classification of retirement includes:

- Voluntary retirement and Statutory or mandatory retirement.

Planned Retirement

This is a type of retirement whereby you are aware of the time and prepare for it. Planned retirement is voluntary retirement. Your plans to withdraw from service on your own after committing a certain number of years like a minimum of ten years.

Unplanned Retirement:

In an unplanned retirement, you retire unexpectedly. Under unplanned retirement, is a compulsory retirement an employee is retired without prior notice.

Statutory Mandatory Retirement:

Under mandatory retirement, the employee is made to know the age of retirement. Due to the fact that the age and time are specified and known the employee can prepare for it. '

Purpose of Retirement

Many, employees or workers hate retirement and think they can work till death do them part. This is employment which does not augur well for their employers and employees. Statutory retirement is a recognition of the fact that you cannot work forever. There comes a time when you start to diminish with age: a decline in strength agility to continue in service. You cannot cheat nature. Retirement gives the opportunity to rest the body, It is considered that the employee is no longer strong and fit to continue in an active capacity. The purpose of retirement includes:

- a) To make employees go home and rest and live a less active life.
- b) To give room to young people to work and bring fresh ideas and energy into the service
- c) To prevent employees work against their health, many of whom can break down or die before time in service.
- d) Although some workers may appear strong at the time of retirement and think they are not tired their employers do not want them to retire weak and sick. They should retire and remain strong to live long and enjoy the fruits of their labour
- e) They are retired to go home strong and be used to themselves and their families.

Do not wish to stay longer than necessary because it is tantamount to wearing out your health. What shall it profit you if you retire weak, sick and useless to yourself and your family?

Biologically, your body will begin to give into years of toil and the process of natural ageing. The reality is that anyone that truly loves his/herself will not wish to stretch on until that point his body refuses to co-operate" You should retire at the appropriate time.

Classes of Retirement

It is good to know the classes of retirement to go in.

Retirement can be categorized into two classes:

- a. Active retirement and

b. Non-active retirement

Active Retirement

You go into active retirement by engaging in one venture or the other which keeps you busy. This could be income generating like business or voluntary social or community service.

Advantages of Active Retirement

You occupy yourself and drive away idleness. It helps you to generate income to augment your pension or support yourself in the absence of pension or gratuity. Serving people in voluntary service gives you and makes you desire to live long to continue serving people

Disadvantages

Engaging in an active venture to the point of overworking yourself is not advisable. Your active service should be moderate so as not to overstretch yourself. Remember you need some rest as at when due.

Non-Active Retirement

You go into non-active retirement by having nothing tangible to do than staying at home most of the time. This however depends on the age and state of health. A person who is not strong or healthy finds it difficult to engage in any productive venture for oneself or the community.

Disadvantages

Living a non-active retirement life is not encouraging for a healthy, strong retiree. It is boring and you may be tempted to fall into temptations associated with idleness. A non-active healthy retiree is one who did not plan to engage himself in retirement even with available resources and opportunities to acquire a skill.

ARTICLE #3 DISAGREEMENT IN MARRIAGE (2,018 words)

How you can deal with it!

Disagreement is inevitable in marriage. You should be aware of the consequences of disagreement and how to preserve your marriage.

What is Disagreement in Marriage?

Disagreement is not being on the same side regarding an issue. Every marriage experiences one form of disagreement or the other. This usually occurs when a partner is offended and this gives room for disagreement. Disagreement affects marital relationships and the family. Disagreements can be categorized into four types to include: Open disagreement, Close disagreement, Violent disagreement and hidden disagreement.

- **Open Disagreement:** This is disagreement open to people around to hear. This is a very shameful type of disagreement.
- **Close Disagreement:** This is disagreement inside the room and not open people around to see or hear.
- **Abnormal Disagreement:** This is a violent disagreement involving the fighting breaking of property, wounding and sometimes, killing.
- **Hidden Disagreement:** This is nursing anger in the heart arising from an offence a partner got from another. Sometimes, hidden disagreements may be known or unknown to another and may become open one day.

What are the causes of Disagreement in Marriage?

A lot of issues cause disagreement in marriage. These issues differ from one place to another and from one culture to another, from one climate to another. The issues that cause disagreement in one marriage may not cause in another because of differences in tradition, lifestyle, level of understanding, etc.

Primarily, disagreement is caused by an Imbalance relationship. This is a one-sided relationship in a marriage where a partner dominates the other and dictates the tempo of the family. The subjected partner does the bidding of another.

In many families, the partner that provides for the family tends to exercise tremendous influence on another who, in many instances is weak in character, unemployed or does not earn enough money compared to another. In some cases, a partner who occupies a high office or has a high status in society dictates the other. The partner on the receiving end makes little or no input in running the family.

Also, a partner feels inferior and rejected. There is no happiness in one-sided marriage. In a male-dominated society, the man feels superior to the wife even if his contribution to the upkeep of the family is insignificant. There is a master-servant relationship, making the wife feel inferior, and live in fear and uncertainty. Imbalance marriage is not inconsonant with Christian marriage which is based on love, dignity, oneness, intimacy, and respect for the interest and feelings of another.

In an imbalanced relationship, you and your spouse should contribute financially, materially and morally to the well-being of the family as failure to do so may make a partner be looked down on or dominated by another.

- You should develop a strong love for one another in order to overcome your lapses.
- You should see yourselves as one, not two to enhance unity and oneness of heart in running the family.
- See marital relationship as superior to the position or status one holds in the society.
- Learn to see your marriage as greater than any material thing
- Communicate and seek opinions of one another in running affairs of the family.

Additionally, you should know that marriage is a joint responsibility no single partner can ensure marital success in the family without the support and cooperation of another are not guilty. If you are guilty, accept your fault and accept your spouse's apology and forgive. Smile, embrace and kiss one another, open, the door and bring in the child pretending as if nothing happened.

Advantages of Disagreement?

Does disagreement have advantages? Frankly speaking, disagreement has no advantage why? It causes quarrels. Never try to quarrel. However, many people are of the opinion that when people quarrel they relieve their hearts of a load of anger and hate to be free. To quarrel as a means of offloading the heart is not recommended. Instead of quarrelling (and since it takes two to disagree), you should adopt what is called Solo Expression Model Approach (SEMA) to pour out the heart.

What is the SEMA approach mean? This means as the person offended calls the attention of your spouse supposing he/she does not know and pour out your anger in the heart in a mature way. This can be done at an agreed time. As the offender you should respect the right of your spouse to express his/ her mind when offended. Give them chance and listen to their anger for an amicable settlement. Every disagreement amicably settled helps to consolidate the marriage and, prevent future reoccurrence. Do not suppress any anger in the heart when you are offended by your spouse because any anger suppressed can be transferred.

Avoid transfer aggression in your marriage. If somebody offends you outside your home settle the problem there and never bring the anger home to cause disagreement. Marriages experience problems when spouses transfer aggression from outside to the home. To prevent the transfer of aggression to your spouse in marriage, you can try this: when you feel angry take a glass of cold water to cool your mind and tell your spouse what happened. As the person told, pacify your spouse by telling them to take it easy and forget and embrace each other.

Resolution of Disagreement in Marriage

Whenever there is a disagreement you should do everything possible to resolve it, have peace and move forward. Don't gloss over disagreement when your partner is offended. Both the offender and the offended should be ready for resolution.

It is a mutual agreement that ends arguments or disagreements between husband and wife. It involves negotiation, positive reasoning, give and take, humility and love that bring happiness in the end without involving a third party. This type of disagreement has been resolved amicably between husband and wife. The issue in contention is resolved and does not exist any longer. It is forgotten and you have forgiven yourselves.

Unresolved Disagreement and Implications

This is the disagreement that lingers without anything being done to abate it. Some couples pretend as if it is over. They continue to nurse the disagreement in their hearts. Sometimes, you can keep quiet and forget it while the other still has it in the heart. This is a dangerous disagreement that is like a ticking time bomb that can explode at any time and destroy the marriage. As long as disagreement exists, it degrades the marriage one way or the other. Couples should do everything possible to settle every disagreement no matter how small the issue is.

There are issues that set the stage for disagreement. These issues include misunderstanding or partner, emotional immaturity, frustration, poverty, disappointment, and unfaithfulness. hatred, external intervention, lack of communication, lack of knowledge or application of scripture, non-performance of responsibilities, barrenness, domineering attitude, telling lies, non-separation from the family, selfishness, suspicion, unforgiving Spirit, laziness, poor preparation of food, uncleanliness, impatience, greed, lack of love, religious extremism, wasteful spending of money, lack of support, emotional attachment to friends, unfulfilled promises, undue attention given to the child to the neglect of the another, refusal to change or stop a habit, stubbornness, unnecessary argument and desire to be like another, undue attachment to work or career, etc. all these issues aforementioned should be dealt with in its infant stage.

Consequences of Disagreement in Marriage

A disagreement has serious consequences on marriage if not handled with care resulting in the following:

- Disagreement causes unhappiness between your spouse thereby disrupting a harmonious relationship;
- Disagreement makes you neglect each other and make them look outside for care;
- Violent disagreement sometimes leads to the destruction of property, injuries and sometimes death;
- Disagreement can make you lose confidence in your spouse and support for each other;
- Disagreement can expose you to ridicule and loss of respect before people;
- It can make you develop health-related problems;
- Frequent disagreement can have psychological effects on your children thereby affecting academic progress;
- Frequent disagreement can make you or your spouse develop risky habits such as excessive smoking and drinking, returning late from work, eating outside, etc.
- Violent disagreement could lead to miscarriage especially in the case of fighting during pregnancy;
- Disagreement can disturb your mind even have a tendency to cause accidents on the road especially when driving or walking;

- Frequent disagreement in the family can make the parents and the children confused and go in different directions;
- Frequent disagreement at home can make you unable to perform your assigned jobs thereby causing low productivity in your workplace.
- Disagreement can close down family business leading to loss of jobs, and other sources of income;
- Disagreement can open the way for other adversaries to penetrate and destroy the marriage;
- Frequent disagreement gives a bad example for your child to emulate and grow with. It can be observed many children who engage in excessive disagreement and fights may have inculcated these habits from their parents;
- Frequent violent disagreement can disturb the neighbourhood leading to the ejection of the couples from their residence if they live in a rented house apartment.

Basic Conditions Necessary for Resolution of Disagreement in Marriage

- Strive to be formally married. The bride prices among other things as rite demands should be done. This makes the couples serious and committed to the marriage. Engaging in illegal union or cohabitation does not provide the needed platform for the resolution of the disagreement. Your spouse may not respect you when you are not formally married.
- You should not come under any third party influence of such persons as parents, mentors or friends. You should be independent of external influence to be able to decide for the interest of their marriage.
- Have the desire for a lasting marriage and as such remember the marriage vows and keep to them irrespective of the condition you find yourself.

Steps to Peaceful Resolution of Disagreement

1. Specify your anger and be ready to express it clearly to the hearing and understanding of your spouse.
2. Don't be presumptuous.

3. Find out how you made your spouse offend you or contribute to the disagreement. If you discover your fault be prepared to acknowledge it and apologize even though you might have been offended;

Principles for Preventing Disagreement in Marriage

- Understand your spouse. You should study and understand him/her in terms of character, habit and method of doing things. It is difficult to live with a person you do not understand his/her likes and dislikes.
- Make adjustments in character and lifestyle. Adjust your character/lifestyle to accommodate each other to enhance easy adaptation and eradicate friction.
- Seek a marriage counsellor to guide and help show you the way. Read the Scripture and understand it to be properly guided for peace and harmony to reign in their marriage. A couple who does not read the scripture are guided by the flesh and conform to the standard of this world will experience disagreement in their marriage.
- Communicate with your Spouse
- There is a need to always talk to your spouse. You can achieve things through conversation, and making jokes. Ask questions for clarification and play a lot together. Communicating with one another makes your mind, character, likes and dislikes, fear and aspiration known and appreciated to smoothen the relationship.
- Observe the Golden Rule. Do to your spouse what you wish him/her do to you. What you know will not be pleasing to your spouse do not do it. Telling your spouse when he/she offends you to relieve your heart of anger and make the person know and apologize. Appreciating the little thing your spouse does for you without comparing it to what others do.
- Learn to plead for forgiveness when you offend your spouse by saying you are sorry.
- Learn to forgive when your spouse pleads for forgiveness to allow peace to reign in the family.

- Being contented with what you have to avoid unnecessary complaints and worry.
- Develop some level of trust in your spouse by being honest, truthful and dependable at all times to avoid unnecessary suspicion.
- Avoid unnecessary complaints and nagging as these can easily provoke your spouse to anger and disagreement.

FICTIONAL BOOKS

WRITTEN BY VINCENT ENE

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BOOK 1: AWARD WINNING RUSH

PART 1

By Vincent

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THE PLOT

Let loose in the wake of economic hardship and uncertainty; made to serve the nation in a regimented military environment, Flora, a fresh graduate from the University is the apple of everybody's eyes; a desire to be plucked and tasted by many; a much sort after - from the man dressed in uniform down to the bloody civilian! Flora is a go-getter who rides on the seduction of men to achieve her ambition: "Winning the Award".

The award is in a hidden desire in her heart. The unfolding events reveal others who are also nursing the same ambition. She cannot settle for less; she does not care who is involved. She believes that every man has a password to their heart; to everyman, she must discover the password. Everyone is a stepping stone to the award. Everyone matters. But there is an obstacle; she has made enemies along the line; the once good friends have become an enemy of progress. Will she succeed? The powers that be are ready to swallow her in her journey to the award. Will she succeed to have the crack at the crown?

1.

Flora Queen, a final year student in Industrial Chemistry descended the hostel stairs carefully but quickly. The noise from her yellow silhouette shoes nearly submerged the noise from the numerous musical sets whose sounds were filtering through the windows to the Corridor. As she descended the stairs, her fellow students shifted their blinds to one side and peeped through to see who was dragging her legs along the corridor.

She completed the stairs and sauntered along the threshold of the hostel. The path was lined on both sides with beautiful flowers mostly Rose, Hibiscus and Izora. She wore a yellow frock to match a yellow sophisticated pair of shoes and a yellow handbag.

This combination was typical of Flora. It was her color combination for Mondays. Each day had its own combination and this was not tampered with, no matter what condition. That morning the yellow combination blended with the colorful flowers along the path thereby making her appearance bright, beautiful and conspicuous.

The early morning rain had merely drizzled making the nylon red roads of the compound to shine in the sun. It reflected her shadow trailing behind in an obtuse angle. She swung her arm's heavily like girl just out of the fattening room. Flora was a tall, fair complexioned lady of twenty-three, with a heart-shaped face which tapered down to a narrow chin under the shade of a pointed nose. Her feathered-end-bob hair fell backward in a thick black heap covering the top part of her back and her shoulders. The hair shone in sparks under a direct sunshine.

Her elegance was indisputable even among the hard Campus Critics. That was the reason she had won the campus beauty contests twice. And would have contested and won the third time but for the pleadings she had from the less beautiful girls who had wanted a crack at the crown. She would have contested the Miss Campus beauty crown but was dissuaded by her parents who had wanted her to face her studies.

Her hips swung as she walked along. Some students, who, although were rushing to attend lectures could not resist the urge of taking a glance at this piece of beauty. Those who were not attracted by the noise from her shoes were attracted by the powerful and permeating scent of her perfume. Flora's perfume was unique. '*Floral Minoltarique*' was a specially made perfume. She was thought to be the only person who owned the perfumed on the whole Campus and even beyond. This was so because many girls and even married women had searched in vain for it in the markets, stores and supermarkets. She had told the numerous girls who had come to inquire about the perfume that it was specially manufactured for her in Paris by her French boyfriend during one of her routine summer holiday visits.

She ignored the numerous buses which plied between the Students' residential area and the main Campus. The passenger controller put their heads through their windows and beckoned to her to join them; She ignored them and moved on unperturbed "Leave her she doesn't board public buses" one of the drivers remarked looking at her in the side mirror, winked and drove away; "She's of the executive class" a student passenger in one of the buses said in contempt, "How can the most beautiful girl on campus belittle herself by entering a bus"

A Silver Volvo car of the latest model pulled up some few meters in front of her. She quickly recognized it to be the Deputy Vice Chancellor of the University. The man bent, stretched out his hand and opened the front door. Flora entered gently and closed the door.

All the movement that morning gravitated towards the Students' Affairs Department where the National Youth Service Corps posting was released and pasted on the noticeboard. The news of the posting had already circulated the previous night. The prospective Corp members were already gathering at the foot of the noticeboard looking at their postings. Some were running their fingers along their names to be sure of the State to which they were posted. The short ones used sticks and rulers to trace. The Photostat papers on which the posting appeared were blurred in some parts.

National Youth Service Corp (NYSC) was a period where fresh university graduates enroll in a mandatory one year service to the nation to imbibe in them skills to be more useful in the labor

market. In this period students were posted into different states of the federation.

BOOK 2: DESPERATE FOR MARRIAGE #1

By Vincent

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THE PLOT

Hogan has found the love of his life in Nkese. Nkese is a combination of 'Beauty and Brains'. Pursuing her master's program; Hogan discovers that she is a perfect match for him; a woman that has met all his expectations and desire; and taken away the lust for another. Nkese's father aware of the beauty of her daughter, is only going to give her daughter out in marriage only to the highest bidder to boost his ego and send his fame far abroad.

Hogan's family in view of the plan by the proposed father in law gives him advice to dissuade him from his decision. These ideas all fall on deaf ears as Hogan is ready to fight all odds to be bonded with his one true love. Hogan is ready to prove that he is not lily livered nor chicken hearted but a force to reckon with intellectually. He must not go down without a fight; must not accept defeat, the forces of social class divide, societal influence, bad economy, religious gimmicks, culture and tradition are defiant, unrepentant and relentless. Therefore he must stand his ground.

However this great vision comes with a price which may be too burdensome for his love to bear. Will he succeed? Chaos looms but will it get a better part of him? Will it make him or mar him? Hence he is desperate!

CHAPTER ONE

Wipe them out!” a student shouted.

“Revolution! Revolution! Revolution! - -“the audience yelled standing up and raising their fists. The speaker was interrupted and became almost confused.

“Do you believe in revolution?” the speaker asked.

“Yes!” the audience responded shouting “Revolution! Revolution! Revolution! The atmosphere was charged. Many students were angry at the unpleasant condition of the youths, especially unemployment. Nobody called on the audience to stop shouting. Many thanked God that it was the last speaker for the day. Students shouted revolution beating their seats, cans and books till everybody left the hall.

Students’ union week was a period set aside in every university during which social and cultural activities were organized. Apart from members of the university community, the public including cultural organizations were invited to take part in the celebrations. The week was very important to the students for it brought some relieve from academic work and enhanced the students the opportunity to display their cultural potentials.

Cultural dances from different ethnic groups were invited to grace the celebration. This afforded the students the opportunity of knowing other people’s culture and helped to shape their attitude towards other ethnic groups thus erasing any negative feeling they might have harbored against other cultures. At the end of the celebration was ‘Rag day’. It was the day students appeared in the rags and begged for money, this money as later given to the orphan homes and for other philanthropic services.

It was in one of the students’ union week that a lecture was organized. People from within the university and outside were invited to lecture on various topic of interest ranging from social, economics to politics. This was also another very important aspect of the celebration because many students learnt a lot from the lectures. On the lecture day the arts theatre which also served as lecture hall was full to capacity. The seats were not enough, so many people had to stand

throughout the lecture. The last lecture which seemed to interest everybody was delivered by an invited lecturer in the person of Mr. Enefiok David titled: RAT RACE, MORAL DECADENCE AND STAGNATION IN AFRICA. A LECTURE TO MARK THE 1987/88 STUDENTS' UNION WEEK OF THE PEOPLE'S UNIVERSITY OF NIGERIA.

“- - - Let me conclude this lecture by calling on the youths of this nation to rise and demand for a better society where human value would rise above material wealth, where development would be human oriented. The masses of this country are hardworking and willing to see our fatherland prosper. The problem of this nation, first and foremost is leadership. This leadership problem arises mainly from the inability of the masses to produce their own leader. This inability had made nonsense of whatever we called democracy in Nigeria. When we democratize our economic and political system our problem as a nation and people would be minimized if not eradicated. Thank you and God bless.” the speaker concluded.

At the end of the lecture questions were welcomed from the audience. Many questions were asked but few were important and noted. One of the persons who asked one of the important questions was Hogan.

“Sir, how can the youths, the supposed leaders of tomorrow be insulated from rat race?” asked Hogan handing over the microphone to the speaker. Hogan was an introvert and not popular among his fellow students. Little wonder students had no remark about him but he made an impression in the female students who attended the lecture. He was handsome, neat and had a good command of English coupled with a sweet intonation.

“My young man” the speaker called “let me correct an impression which is more or less erroneous. Youth find it difficult to become leaders of tomorrow in the country where their leaders or elders do not give them chance. How can one explain a situation where an aged father or mother in a government or private establishment refuses to retire for his or her unemployed children at home? They keep on renewing their ages to become young always so as to overstay their jobs. How can the youths become leaders of tomorrow where retired civil servants and members of armed forces abhor the youth in employment to certain managerial positions?”

The audiences shouted tell them. “Tell them! Tell them!”