

FREE

Edition 25 | June 2016 | Next Edition July 2016

Smart Choice



Don't be
fooled,
market
fluctuation
is real
Kelvin Kaloki

"What can you
do to awaken
the sleeping
lion within?..."
Tazim Elkington



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shelina mediratta

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What is Metabolic Balance®? Developed in Europe by physicians and nutrition scientists, Metabolic Balance® is a sophisticated nutrition system based on the client's over 30 blood values, medical history, and personal food likes and dislikes. An all-natural foods program that results in successful long-term weight management, it is backed by over 25 years of research.

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How does Metabolic Balance® work? The program promotes hormone balance primarily by regulating the amount of insulin your body produces. Fat burning and weight loss occur almost as a side effect of restored hormone balance. Metabolic Balance has helped people suffering from all kinds of health problems including: Type 2 diabetes; rheumatism; migraines; insulin resistance; high blood pressure; fatigue; high cholesterol; osteoporosis; allergies, skin disorders, thyroid disorders etc. Other improvements that have been reported include increased energy, better sleep and an increased feeling of well-being.

Shelina Mediratta was trained as a Metabolic Balance® coach in January 2014 and has since helped many people to resolve their health and weight problems and reach their target weight.



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S. Khanna

"I lost 17.4kg, 7.4 inches on my waist, 3.5 inches on my hips and 3.5 inches on my thighs in a short span of 3 months of being on the metabolic-balance program. My energy levels have significantly improved, it has drastically improved my ability to concentrate and focus on my business, I feel and look younger and best of all my health has improved significantly"
A. Ndolo


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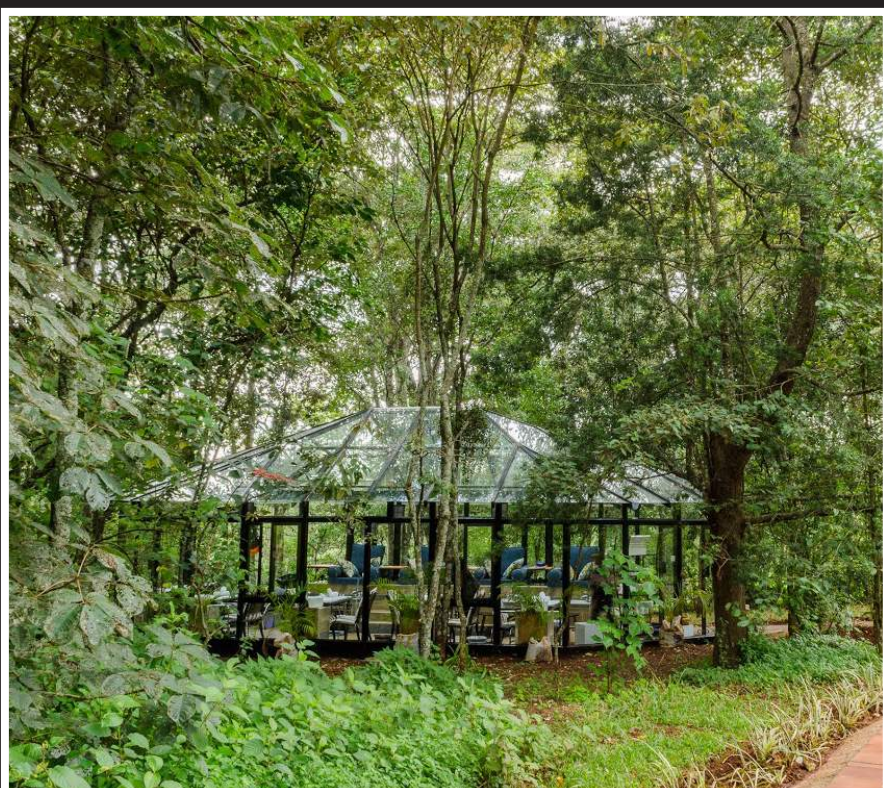


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Escaping The Norm!

By Tazim Elkington

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It is comforting when one looks back at life and feels they escaped from situations that could have been daunting, dangerous or disruptive. It is far from comforting when one thinks of lost opportunities, relationships gone awry, so-called bad choices or miscarried ventures. How we view our experiences is based on the courage and resilience we have built along the way. It is easier to blame others or the circumstances to escape from accepting life as it is.

Many believe that money creates a hassle-free life. Others believe religion is the saving grace. Some believe that life happens and they have no choice and others believe we are in complete control of our destinies. Then there are those wise ones who know that unless one takes responsibility for every experience, emotion, thought, action and outcome there can be no freedom in this life.

Escapism is the theme of the 21st century with many finding comfort in various belief systems and others in addictions. However, a lot of people are beginning to question their existence and reasons for being on this planet.

Escaping from our realities is about dodging the truth about ourselves. More often than not I hear many say 'I hate being alone' or 'I cannot sit down for a moment' or 'I don't know what it means to STOP'

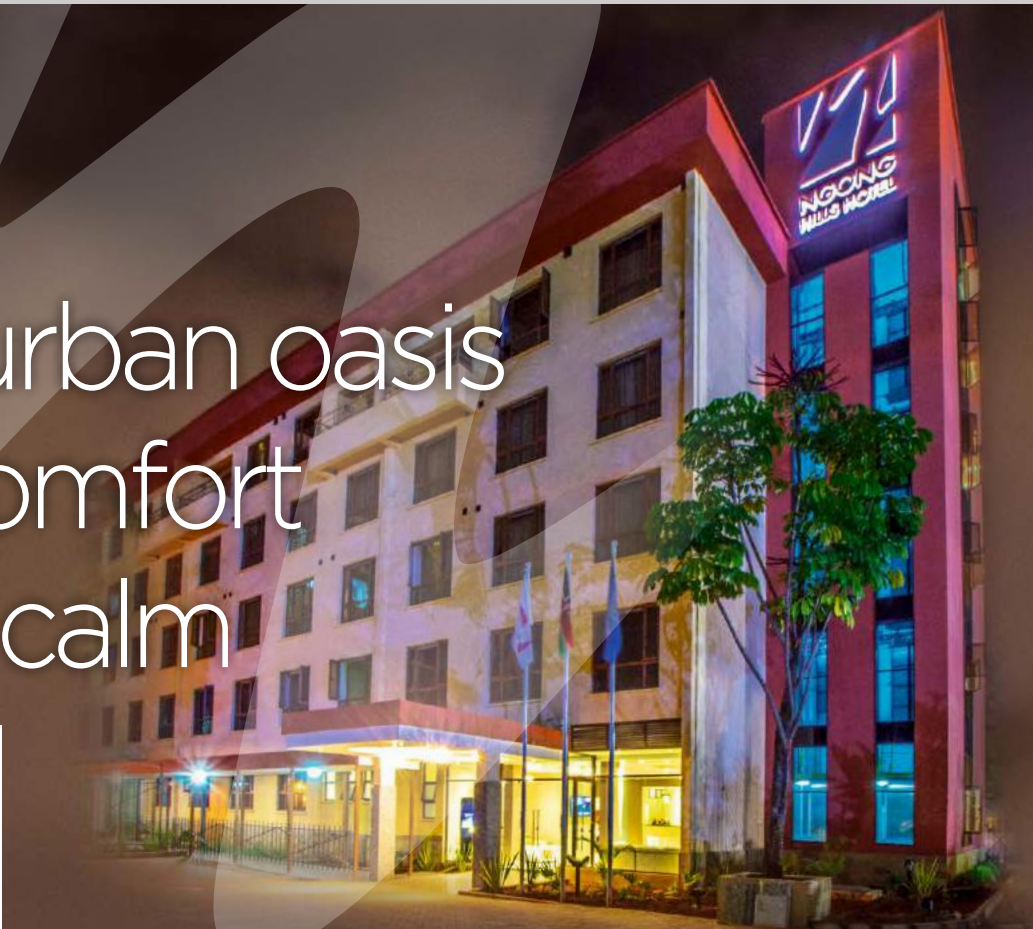
We have forgotten how to 'be' and instead of human 'beings' we have become human 'doings'. This takes away from what we are placed here on earth for. Life is fleeting and we have the

opportunity within this small window to really live our lives. Instead the need for distraction is becoming uncannily foreign to our natural state of being and becoming the norm of our existence. Marketers are the epitome of escapism. They know how to manipulate, convince and divert the minds of the masses. From the latest designs on billboards, a flashy car, monetary promises to losing weight, finding the right partner and the list goes on. One does not need to look far to find a reason or need to escape as we are surrounded by whatever takes our whim.

The problem is society does not accept strong individuals with their own views because they do not follow like sheep. They want sheep that will stay in their flocks, not question authority and therefore be controlled and serve obediently. However, those who question authority and the "order" of things, those retain their dynamic individuality are like the lions who walk alone. Lions are free from conditioning and move freely conscious of their true identity without having to look for anything outside themselves to find comfort. The truth is everyone is born a lion but conditioned to think like a sheep. Lions don't need to escape the truth of themselves, they are free within.

Here's my challenge to you, what can you do to awaken the sleeping lion within? Can you escape the so called norm's today to a quieter, more centered place inside calling out to you? Can you hear the lion's roar as it asks you to come home to yourself?

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Don't Be Fooled, Market Fluctuation Is Real

Any market that looks solid and secure has the same chances to fluctuate as any other market. It is not a matter of if, but when this will happen. Timing is one of the most important parameters to consider when making investment decisions.

Usually, when house prices rise because people gorge themselves on debt, the ensuing recession tends to be particularly deep and long. Over-leveraged households cut their consumption drastically. Output and employment collapse leading to an economic collapse. This is essentially a severe version of an economic depression, where an economy is in complete distress for months, years or possibly even for decades.

A very good example is the UAE - Dubai Real estate market. After six years of unprecedented price increases, the UAE housing market crashed in 2008. Residential property prices in Dubai, measured by the proprietary property price index of Morgan Stanley, dropped 25% in Q4 2008 from the previous quarter. High-end apartments and villas were the worst-hit, with prices falling 35% in Q4 2008 from their peak in Q2 2008, according to Morgan Stanley.

Apartment prices in Downtown Burj Dubai fell 28% q-o-q to AED2, 700 (US\$736) per sq. ft. in Q4 2008, according to Global Investment House. In Dubai Marina, house prices have declined by 18% to AED1, 800 (US\$490) per sq. ft. over the same period. In the Palm Jumeirah, the value of villas and apartments has dropped by as much as 60% in just a few months.

In October 2008, analysts following the market in Dubai noticed an unusual calm. For six years, the market had enjoyed a housing boom, where everyone involved with the Real estate was making money. Everybody had become well-versed with the rationalizations for why the housing bubble wouldn't collapse. That had all ended the month before (September 2008) when housing prices unexpectedly began to fall. Real estate developers were cutting prices. Banks were pulling back on lending. It's like everyone had stopped (or at least slowed) the real estate game they have been happily playing for the past decade(s) and are quietly re-assessing the situation. A wait-and-see approach among homebuyers has caused a large decrease in demand for properties, which has prompted several developers to delay or cancel construction projects. Meanwhile, expatriates started going back home, because

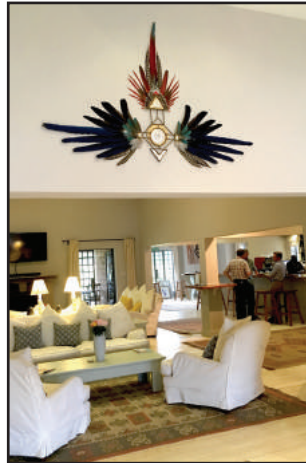
work was drying up in the emirates. Interest rates increased and LTV ratio reductions had been imposed by banks and other mortgage providers, exacerbating the situation. By December 2008, prices for new Dubai developments had dropped 40%. Real estate stock prices were in free fall. The market could not resist and same time Rents and yields were falling. Even the rental market was cooling. Homeowners and developers unable to sell properties were renting units out, causing the supply of rental houses to rise sharply.

Rents for residential properties dropped 25% in 2008 from the previous year, according to Taylor Scott International's research. Dubai's most prestigious locations, like Downtown Burj Dubai and Palm Jumeirah, were the worst hit, with rents plunging as much as 33%. Rental yields in Dubai registered a big decrease from around 8% to 5% in 2008 from a year earlier, according to research conducted by Taylor Scott International. Bigger apartments tended to generate lower yields, at 4.50% for 180-sq. m. apartments. On the average, Dubai apartments had yields of around 5.52%. In January 2009, foreigners began to leave the country in droves. State-backed real estate companies were facing massive lay-offs. Many real estate

developers realized they weren't going to be able to survive their debts at current housing prices. The overall government debt at 150% of GDP suddenly went from a theoretical to a very real problem. The Market Crashed By July 2009, Dubai was a ghost town. The roads were no longer congested. It no longer took an hour to get across town. The restaurants and malls were spooky-quiet. Hotels were 50% cheaper than the year before. And apartment prices continued to drop by a cumulative total of 60% over the next year. The city would subsequently spend the next 3-4 years working out its debt and housing supply situations. The Real Estate Market in Dubai collapsed in 2008. Recently, after 8 years, Knight Frank named Dubai the world's best performing real estate market during the year 2015 with price growth nudging 35 percent in a year!

The fact is that markets fluctuate and to keep making money by investing in Real Estate or any other type of investment, we must keep doing continuous research, analyze the markets, stay alerted and follow the markets.

Kelvin Kaloki,
Regional Business Development
Manager, East Africa,
Africa Plantation Capital,
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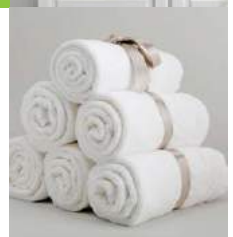
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2016 Nissan



Titan Warrior

SPECIFICATIONS:

year:

2016

make:

Nissan

Model:

Titan

price:

\$ 50000 (Est.)

Engine:

V8

Transmission:

six-speed automatic

Horsepower @ RPM: 310

Torque @ RPM: 555

Energy:

turbodiesel

Displacement: 5.0 L

0-60 time:

8.5 sec. (Est.)

Top Speed:

130 mph (Est.)

Layout:

Front Engine, 4WD w/ Low Range







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POSITIVE TOURISM TRENDS IN KENYA

By Mosses E. Bulemi

The threat of terrorism, coupled with Ebola in West Africa, resulted in advisories being issued in tourist source markets in Europe and America; consequently, the number of tourist arrivals continued to be heavily affected in Kenya. Despite these challenges, value growth for most travel categories, such as airlines, car rental, lodging and intermediaries, continued to record positive growth. This can be attributed to increasing collaborative efforts by travel and tourism industry players, innovative marketing campaigns, various incentive packages for tourists, and a single visa for East African visitors.

The increasing penetration of internet access, coupled with improvement infrastructure and the introduction of simpler electronic payment methods, is boosting online travel in Kenya. Additionally, the government continues to play a significant role by partnering with travel service providers to improve consumer access, as part of achieving the country's Vision 2030. Many industry players continue to invest in online and mobile platforms to reach a wider audience, especially the tech-savvy travelers across the world. This digital migration is transforming Kenya's travel and tourism landscape in terms of bookings and customer service. Industry players are also increasingly using other online platforms, such as social media, to market their products and services to travelers.

The traditional printed word is not to be left behind by modern technology. Kenya boasts a good number of pleasurable written Travel Magazines which are published not only in hard copy but are complimented by online support, the most recent addition being Smart Choice Magazine which is being launched afresh in B5 format

in June 2016 and can be viewed online at www.smartchoice.co.ke. The magazine has a dedicated tourism monitoring unit that will be invaluable to both travelers and stakeholders seeking information on tourism in Kenya.

Kenya's airline market continues to be dominated by scheduled flights. However, the entry of low cost carriers, such as JamboJet and Fly540 is changing the country's competitive landscape. Low cost carriers recorded the most dynamic growth within the airlines category, and are stimulating demand in the local airline market. Domestic business and leisure travelers are increasingly using low cost carrier airlines to travel around the country. These airlines appeal to the average traveler as they are cheaper, with prices at less than KES 6,000 for return flights from cities such as Nairobi to Eldoret. The offer of cheaper domestic fares for travelers by these low cost carriers in Kenya will lead to intensified competition within the air travel market.

Increasing synergies between various tourism industry players in Kenya are enabling the recovery of the tourism industry. Airlines, travel agencies and hotels formed strategic partnerships to bolster tourism. Key stakeholders, such as the Kenya Tourism Board (KTB), also continued to engage with officials from source markets to reassure tourists of Kenya's safety. Kenyan Airways partnered with the global travelling agency Amadeus, while the Kenyan Tourism Board has partnered with Jovago to integrate bookings between the board's destination website, Magical Kenya, and increase the visibility of different lodging brands among travelers. These alliances are expected to continue playing a significant role

in reviving the country's tourism industry.

Despite the tough challenges experienced in recent years, Kenya's tourism industry is experiencing positive growth. Economic growth, combined with rising per capita income and new initiatives, such as the government's aggressive anti-terror strategy, a single visa requirement for East African visitors and marketing initiatives by the Kenya National Tourism Board and by agencies such as Brand Kenya, are expected to boost inbound and outbound tourism during the forecast period.



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6 MOST EFFECTIVE EXERCISES IN SHAPING YOUR BODY THAN RUNNING.

By
Zipporah Muthoni

Running might be considered one of the most efficient workouts to lose weight and get your body in shape, but also there is a number of high-intensity exercises which can do more for your health than going for a run. Then again, if you aren't really the running type, these exercises might be just perfect for you.

1. Jump Rope.

Skipping may be used for a cardiovascular workout, it's similar to jogging or bicycle riding. Another advantage is that you can use jumping rope to add variations to mix up your routine, such as: quickening or slowing your pace. Jumping rope for 15-20 minutes is enough to burn off the calories from a candy bar.

2. Long Jumps/Broad Jumps.

Long Jumps require training in areas like speed and Weight training. The key thing is to jump as far as you can, so the wider the space, the more effective your workout is. Keeping your feet firmly on the ground, jump as far forward as you can. It's recommended to do sets of 15-20 jumps to build lower body and core strength. This also improves your body balance and coordination.

3. Burpees/Squat thrust.

This is a full body exercise used in strength training and it mainly targets the central part. It's similar to up-downs with a jump added into the motion. After the first couple of sets, you should be able to increase the speed of your motions. For better results, try to do them as fast as you can. You can do 150 of these a day, and the results will be inevitable in only a week.

4. Tuck Jumps

This is a plyo move like squat jumps. Tuck jumps can actually burn a lot of

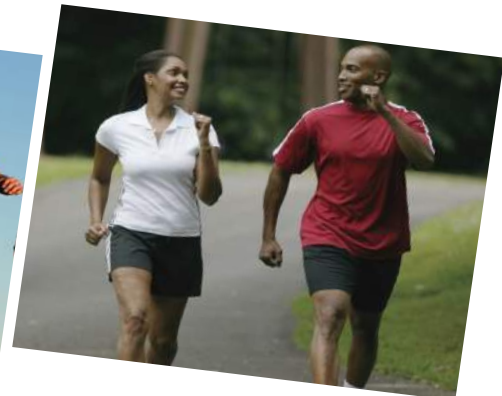
calories and improve your stamina. Tuck jumps are great for your legs and a healthy heart, improves bone density and can be done anywhere. Best of all, they don't ask for a lot of space. When doing tuck jumps, extend your arms in front of you and pull your knees up as you jump, trying to touch them with your hands. As with burpees, try to do as many tuck jumps in one session as possible.

5. High Knee Sprints

High Knee sprint is a great Cardio Exercise that can be done anywhere and it helps in burning fat fast and increases your heart rate. To perform this, stand upright and bend your arms slightly at your sides. Movement is exactly like that of sprinting action. Bring your knees up high towards your chest as quickly as possible and combine with alternating arm action. Key is speed and height of the knees.

6. Mountain Climbers.

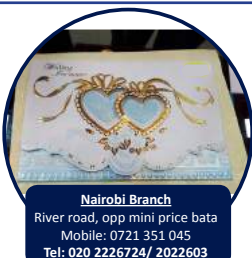
This is one of the plyometric exercises which strengthen multiple muscle groups in addition to the cardiovascular system. To this exercise, you must activate the core abdominal muscle in addition to those in both the lower and upper body. No equipment necessary for mountain climbing.





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Why Play Golf?

By Rizwan Charania - Head Professional at the RC Golf Academy



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Learning to play golf with integrity, honesty, enjoyment and sportsmanship, also translates to the key fundamentals of any business.

The above are various disciplines that will not only make you a better golfer but will help you in aspects of everyday life. Self control, motivation, multi tasking, physical and mental coordination, planning and execution, amongst many more are all traits that will benefit you in some way or another.

Decision makers use the golf course as a temporary office to make deals in an informal and relaxed environment; for this reason golf is recognised as "the sport of business".

The continuity and health benefits of

a golfer are far more than any other sport. One can play golf for more than 50 years on a regular basis, where other sports have a much shorter life span.

The workout from swinging a golf club or playing a round of golf are not that obvious, but believe it or not, every golf swing works out the arms, back, shoulders, legs and abdomen simultaneously, not forgetting the 7 kilometer walk on an average 18 hole golf course. All that walking over different terrain is part of a great workout stretched over a few hours and not as strenuous as a high impact gym session.

How to get Started

Learning the fundamentals of golf is as important as running your

own business professionally, you must have a good foundation and understanding of your goals.

Before picking up a golf club, it is very important to visit a golf course or practice facility to get an initial feel to what playing golf will be like. Understand the reasons why you want to play golf and more importantly, the environment you will be surrounded by.

Beginners' packages are the best way forward as they offer important lessons on fundamentals, the rules and etiquette. Here at the RC Golf Academy we offer high quality and modern teaching methods for golfers of all ages.



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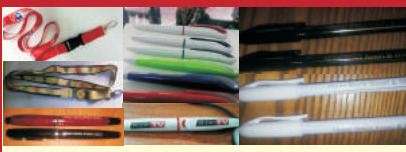
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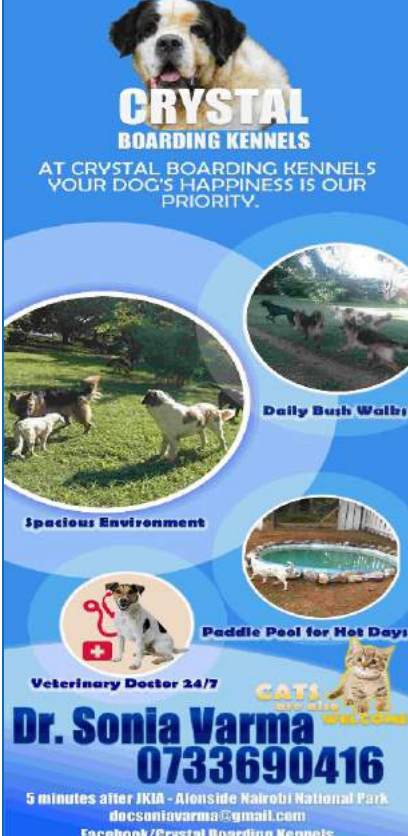

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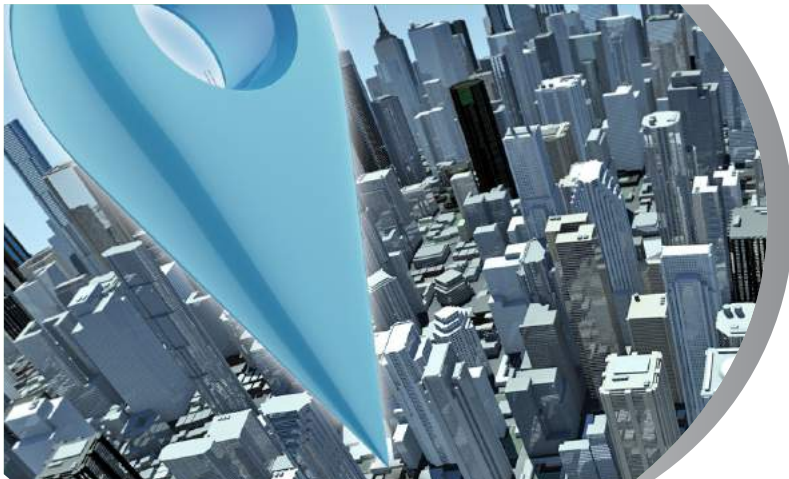
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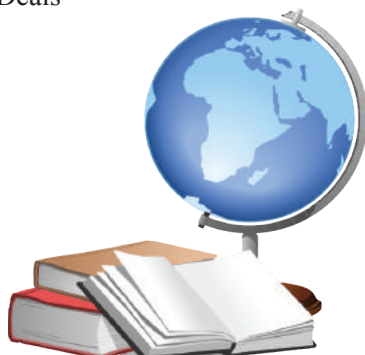
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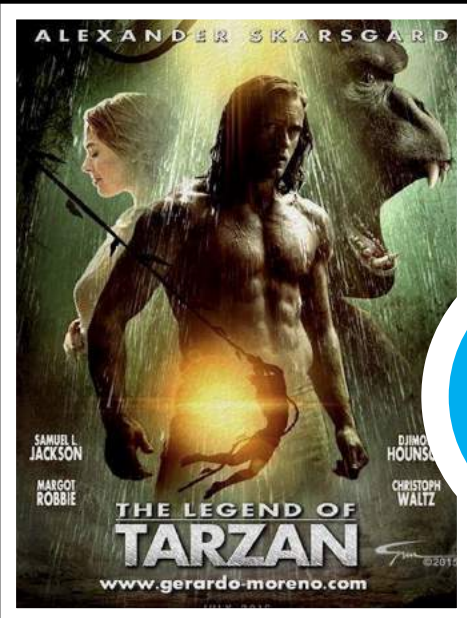
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The Legend of Tarzan

Plot Summary Release Date: June 30th, 2016

Tarzan, having acclimated to life in London, is called back to his former home in the jungle to investigate the activities at a mining encampment.

Finding Dory

Plot Summary Release Date: June 17th, 2016

Finding Dory welcomes back to the big screen everyone's favorite forgetful blue tang Dory, who's living happily in the reef with Marlin and Nemo.



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WARCRAFT

Plot Summary

Epic adventure of world-colliding conflict based upon Blizzard Entertainment's globally-renowned universe.

ALICE THROUGH THE LOOKING GLASS

Plot Summary

When Alice wakes up in Wonderland she must travel through a mysterious new world to retrieve a magical scepter that can stop the evil Lord of Time before he turns forward the clock and turns Wonderland into a barren, lifeless old world. With the help of some new friends, Alice must also uncover an evil plot to put the Queen of Hearts back on the throne.

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