

## Top 5 Hobbies for Positive Mental Health

Young professionals everywhere are challenged with balancing many things at once - leading to high levels of stress and anxiety. Here are some simple ways to ease the brain chatter and positively boost your mental health:

### 1. Read

We all know that reading keeps your brain active, improves memory and language. Reading also helps reduce stress and is actually proven to increase empathy.

### 2. Art

Basic arts (theatre, music and visual art) all have great mental benefits, such as boosting creativity, and problem solving skills. If none of these activities float your boat, there's plenty of others. Want to film your own movie? Write a book or short story? Program a website or a video game? That's art.

### 3. Exercise

In addition to the almost endless benefits to your physical health, exercise can always assist in helping you mentally. It can improve your ability to sleep, improve your self-esteem, and is probably the best way to get rid of your 'immediate' negative emotions.

### 4. Meditation

Meditation can increase the amount of grey matter in your brain and ultimately lower stress levels. As with exercise, there are also physical benefits such as lowered blood pressure. 10 minutes a day is all that's needed to clear the brain chatter.

### 5. A passion

The number one way to reduce your stress levels is to address them. Think about something you are passionate about - whatever that may be - and let that be your release. Having a passion for something that you actively work at is a great way to shoo your stress away.

## Pension, NHF Deductions is from Source - NIMC

The General Manager, Human Capital Management (HCM), Mrs. Cecilia Yahaya has said that the contributions and deductions of employees for Pension and National Housing Funds (NHF) is deducted from source and not by NIMC.

This clarification is coming on the heels of recent allegations being peddled among staff in which management was accused of withholding/syphoning the funds contributed by staff.

According to her, these allegations are nothing but sheer fabrications as deductions made from the consolidated salary of staff at the Commission is remitted directly by the Office of the Accountant General of the Federation (AOGF) into the account of PENCOM, and the Federal Mortgage Bank (FMB) respectively.

She said: "For the avoidance of doubt, every staff has an account with FMB into which the 1.2% deduction of staff salary for the NHF is consistently remitted monthly, and all staff are urged to periodically submit their Passbook to be updated at

the Pension office in HCM."

She also said that the Pension Reform Act of 2004 (and 2014) established a contributory pension scheme for all employees in the public service of the federation, and directed that 10% of the employee's salary should be contributed by the employer and 8% by the employee and that both contributions should be deducted AT SOURCE.

"This means that the Office of the Accountant General of the Federation (AOGF) and Central Bank of Nigeria were empowered by this Act to deduct the pension contributions from both the government and the employee before the salary allocation for any MDA is released to it." She added.

Mrs. Yahaya stressed that no one in NIMC or any other MDA for that matter, has access to staff Pension or NHF contributions, least of all embezzle it.

She clarified that contrary to mischievous allegations, the receipt of Pension contributions alert by NIMC staff had nothing whatsoever to do with the

recent Union protest as the alert was not even sent from NIMC but from the Pension Fund Administrators (PFAs).

She explained that the PFA payment was made after a long process to resolve the protracted problem of non-remittance of pension contributions for NIMC staff finally yielded result. "The delay was as a result of the fact that many staff of NIMC had more than one RSA PIN arising from their having moved from one employment to another and every time they moved, they registered afresh with a different PFA."

She noted that the confusion of several RSA PINs was only resolved after HCM convened an interactive session to provide a forum for all stakeholders to discuss the issues after which a NIMC staff portal was created for every member of staff to upload ALL his/her RSA PINs.

The HCM GM added that the multiple RSA PINs which was pulled from the portal was harmonized by PENCOM and the end result was the alert that all staff received from the PFAs (not NIMC) starting from 4<sup>th</sup> March 2018.

She called on staff who still have issues with the PFA or NHF remittance to approach the HCM in other to resolve it.

**Sometimes the smallest step in the right direction ends up being the biggest step of your Life. Tip Toe if you must, but take a step.**  
- Naeem Callaway