

## From Regret to Redemption: Time's Financial Gamble

This was the year I ended up in poverty. The year 2012 was where my problems started, and I cannot say I was able to change the story of my life 11 years later. But tracing it back, this was the year I would have done things differently. Losing 4 million naira to a Ponzi scheme, as advised by my family members, the greedy bunch, instead of putting it into stocks with a telecommunications service provider which definitely would have been a no-brainer and would have left me an opportunity to pursue my dream instead of working for this miserable company, Chilla Outsourcing. This was a golden opportunity that no one else on earth had ever had, except of course, "the Flash," a fiction I had watched a million times.

As I stood there, my gaze fixed on my younger self perched upon that rickety chair outside the school's bank, a rush of emotions swept over me. There she sat, oblivious to the fashion disaster that was her outfit—a bewildering mishmash of prints and colors clashed on her top, and her jeans were torn in a way that suggested rebellion but screamed fashion catastrophe. It was a visual assault on anyone with an ounce of style sensibility, and I couldn't help but cringe.

In that very moment, I felt an unexpected pang of empathy and, strangely, my mother's pain seemed to echo within my chest. I wondered how she must have agonized over my fashion choices back then, silently praying for divine intervention. "Lord have mercy," I muttered under my breath, for the words that encapsulated my disbelief and regret were caught in my throat. And those flats! Oh, how I had managed to pair them with such a haphazard ensemble remained a mystery. They were the embodiment of plainness, a stark contrast to the audaciousness of my attire. It was a sartorial blunder of epic proportions.

As I continued to observe, it became evident that not only was my fashion sense lacking, but my younger self also seemed paralyzed by shyness. Her gaze remained fixed downward, her demeanor reticent. It was as though this timid disposition had been a companion through the years, a trait that had defined me, or rather, her, for a considerable part of our journey.

But my main dilemma was how to convince this know-it-all, already brainwashed by the clowns I call my family members, to go into stocks. Those who did it in 2012 were cashing out big time. I am a little astonished that my former self didn't recognize me immediately when I stopped to say hi. Obviously, my voice had matured, so not figuring out the voice part could be forgiven. But the almost exact same height, the striking resemblance if not for this 2023 heavy makeup; contouring does have its own powers, I tell you. These frontals that transform every black woman in 2023 into a Barbie doll had the ability to leave past me totally clueless. She probably thought I was of mixed nationality, having natural hair like that. I wonder if I knew about frontals in 2012, would I have made worse decisions, using it to purchase one worth the 4 million naira? My grandmother probably turned in her grave when she saw how I lost the inheritance she left for me to swindlers.

To get my younger self's attention, I used the format that I was an investment banker. I approached her, intercepting her at the banking hall, claiming to be her account manager, and gave her a detailed description of her bank information. She didn't raise an alarm, and that worried me. If someone met me and introduced themselves as my account manager, I would definitely have questioned their authenticity. But this was literally me some years ago.

Sitting on this platform outside the bank, looking into the eyes of the younger version of me, I could see the fear of making the wrong choice in her eyes. The great need to help me resurfaced again, reminding

me that was the reason I was sent back from the future. I heard myself ask if she would like to have a bottle of water, and she agreed. I started to use Google to show her the financial history of telecommunications, but I immediately saw how distraught she looked and remembered I didn't begin to like statistics until my 3rd year of university when Mr. Barlow had to break down this understanding.

So, I began to use Mr. Barlow's method in explaining, and I saw her face relax as she began to grasp a statement or two from my explanation. I explained to her the immense growth of the telecommunications service industry and how much it increased in stock over the years. It never dropped through the years towards 2012 but instead doubled the principal of investors in a 5-year period. "I know it is nothing like the promise that the get-rich scheme must have promised you," I told her, "but their image precedes them of crashing and siphoning people of their money."

Despite all I told her, she didn't look convinced. It seemed I was not getting through to her. I went back to racking my brain on how to convince her. I noticed that despite not totally agreeing with my train of thought, she was actually still all smiles. I guess this irritating goofy smile had been on a while.

Then she suddenly looked up, straight into my eyes. She left me uncomfortable for a few seconds as she stared into my eyes and mumbled, "You seem familiar." I froze for a second; she recognized me, but then she continued, "Forgive me, I have some déjà vu moments sometimes." I proceeded to tell her it must be that she had seen me at my table at the bank. She nodded, seeming content with my explanation. I began to paint different scenarios in my mind of her trying to find me after I have gone back to 2023 using this fake name "Ajibola Gold" I gave her. I hoped that does not happen because that will totally deter her from going ahead with this idea I was offering her.

My mind suddenly flashed an idea, and in seconds, I was googling teenagers who had invested using this method and their lives today, as well as those duped by Ponzi schemes, which was definitely what the Agro investment was. I showed her the similarities between the Agro investment offer and other Ponzi schemes prior to 2012. Thankfully, Google provided me with these pieces of evidence in seconds. She was intrigued as I showed her teenager after teenager who had gone through the same path before. At the end of our conversation, she looked totally free, beaming like a child.

I suddenly realized how the stress of life and decision-making had made me look older than I actually am. This taught me something to keep myself in check when I got back to 2023. The motto will be "No worries, No wrinkles." I told her to contact a named customer service representative who would advise her and her mum better when they came to invest, as I was still underage to do these things myself. I came up with a lame excuse that this was my last day at the job, just to dissuade her.

As a profound sense of satisfaction enveloped me, I couldn't help but revel in the triumph of my mission. The weight of accomplishment settled upon my shoulders like a warm, reassuring embrace, grounding me in the knowledge that I had, in some small way, rewritten the course of my own life.

The enormity of what I had achieved washed over me like a gentle wave, and a smile of contentment graced my lips. It wasn't just about altering my past financial mistakes; it was about offering a glimmer of hope to my younger self, a chance for her to chart a different, brighter future.

As I contemplated the prospect of returning to 2023, I couldn't help but wonder how this change would ripple through the fabric of my existence. How much better would my life be, knowing that I had prevented the same regretful path I had once trodden?

With this sense of hope and purpose, I turned my attention to the task at hand. I was not alone in this temporal journey; two companions had ventured back with me. It was time to find them, to ensure that we were reunited before our window to return to the future closed.

The big ticking clock outside the bank reminded me that we had only a few precious minutes left. We needed to reassemble as a trio, bringing with us the experiences and lessons learned from the past, as we prepared to embark on the next chapter of our journey—a journey filled with the promise of redemption, newfound wisdom, and the hope of a brighter future.