

# IBNewsmag™

International Business News

November 2020

## PT

Thriving on international niche markets  
for export development



**Charles Mowery**  
PT International Sales Manager



Machine tending robot increases cell  
productivity and improves safety.

**Also in this issue:** Spotlight on Exporters – Arkansas and Kansas  
Explore Ghana / International News / Ghana Business Tips



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**IBNewsmag™**: cover image
**PT Coupling company**  
**Explore Finland**

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 ••••• *In God we trust!* •••••

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As you are focused on your primary export markets during this pandemic, now may be a good time to look to alternative, or niche, markets for your products.

Depending on your time limitations, this entails identifying and evaluating a few of those smaller international markets you hadn't worked in the past.

The advantages may be:

1. Less competition in case some of your major competitors consider these markets too small to mess with.
2. An opportunity, with your high-quality "Made in the USA" products to command a higher price and ROI if competition hasn't pre-empted you.
3. At the same time, you just may be cultivating long-term customers if they like your products and embrace their superiority.
4. You may be zeroing in on a market neighboring one of your major markets where you already have solid distribution channels in place making shipping easier and less costly.

Of course, this will require some critical evaluation in addition to the competitive situation.

1. What are the duties and taxes in those markets?
2. Are there legal barriers dissimilar to some of your primary markets?
3. Is the political and economic situation stable enough?
4. Can you reasonably supply customers in smaller, out-of-the way markets?
5. Are there viable and available non-competitive sales reps and/or distributors in the country or region?
6. Will you make enough money and ROI for investing in them?

Given these parameters and others, however, it may make sense to give some thought and evaluate. You just may find some gems you hadn't considered in the past.

**Frederick Baehner**



## PT thrives on international niche markets for export development

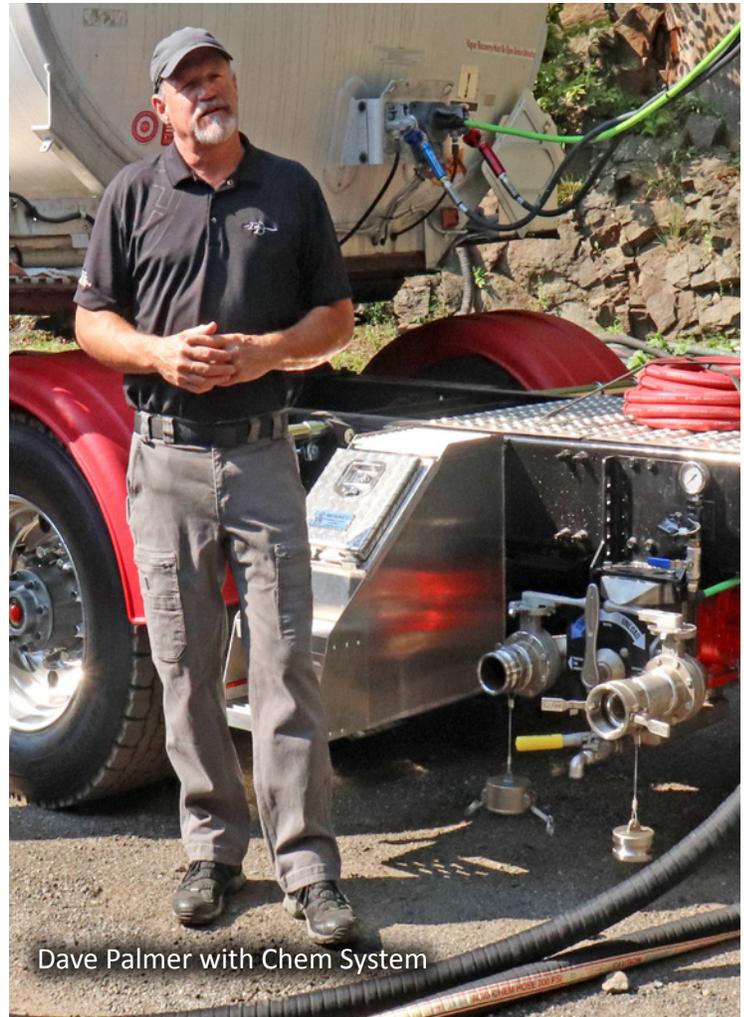
It may be a long haul from Enid, Oklahoma to some of its export markets such as South Africa and New Zealand, but **PT** is able to zero in on those markets and industries that represent the strongest prospects for its wide array of quick connect/disconnect couplings and replacement products.

And, in this challenging time this focus is what makes the company, once known as PT Coupling Company, thrive.

Its most active export markets for specific products include Mexico, Argentina, Australia, Canada, Egypt, Germany, the UK, New Zealand and South Africa targeting key segments of agriculture, chemical processing, construction, sanitary, oil & gas, mining, steel processing, transportation, government and railroad industries.

**PT** began in 1951 by R.C. Parrish as a machine tool job shop. Now, the fourth generation of the Parrish family continues its work as a privately held, MBE-Native American company with a full line of couplings, branching out with a full complement of coupling parts and services.

“Each market requires specific niche products that are best suited for their region and industries,” International Sales Manager, Charles Mowery explained, “and our international network of stocking distributors is continually on the look-out for specific needs in those markets.”



Dave Palmer with Chem System

While custom design of its products continue to be an important aspect of its business, so too, is the exporting of repair kits for certain product lines to replace existing materials that have been in use for some time and require replacing.

With the pandemic creating so many difficulties, **PT** shares many of the challenges that other companies face: from face-to-face to virtual meetings; from a firm handshake to a camera smile; and from a business luncheon to munching a sandwich at the desk - until in-person meetings become possible once again.

“With normal events, such as an order being delayed for unforeseen reasons, the need to communicate the circumstances surrounding the situation has become even more vital,” Mr. Mowery explained. “In addition to this pandemic, our biggest challenges include foreign and domestic laws and



PT worker putting together documentation and product for a customer's order.



Safety Tank Solutions

regulations, supply chain complexity, and ongoing communications with our customers," he pointed out.

The company now sells over 13,000 products and parts from both its Enid headquarters and its Blackwell, Oklahoma, and Columbus, Mississippi, cast foundries, and employs over 300 people at the three locations.

For much more information about **PT** and its products, visit [www.ptcoupling.com](http://www.ptcoupling.com)



Patented Sta-lok System coupling



PT's Safety Bump for protecting cam and groove industrial fittings.

# Spotlight on Exporters: Kansas

Kansas

## 2020 Exporter of the Year Finalists

### Compass Minerals

**Location:** Overland Park, Kansas

**Contact:** Contact: Matt Odegaard, Director of Regulatory and North American Innovation Center Site

**International Business:** is a leading provider of essential minerals focused on safely delivering where and when it matters to help solve nature's challenges for customers and communities. Its salt products help keep roadways safe during winter weather and are used in numerous other consumers, industrial and agricultural applications. Its plant nutrition business manufactures an innovative and diverse portfolio of products that improve the quality and yield of crops, while supporting sustainable agriculture. Additionally, its specialty chemical business serves the water treatment industry and other industrial processes. The company operates 21 production and packaging facilities with more than 3,000 personnel throughout the US, Canada, Brazil and the UK

**International Activities:** Compass Minerals plays an important role in global agriculture, currently exporting to approximately 30 markets worldwide. Improved plant nutrition products and practices in these areas enable sustainability where food production is critical.

Website: [www.compassminerals.com](http://www.compassminerals.com)

### Creekstone Farms Premium Beef LLC.

**Location:** Arkansas City, Kansas

**Contact:** Dan Stewart, Director of Marketing, [dstewart@cfpbeef.com](mailto:dstewart@cfpbeef.com)

**International Business:** Representing about 1% of the American beef market, Creekstone Farms beef is produced from genetically verifiable black Angus cattle using advanced cattle management practices, carefully controlled feeding practices and a company-owned, state-of-the-art processing facility.

**International Activities:** Creekstone Farms exports to 71 foreign markets worldwide. Its beef is some of the best in the world and is sought out by consumers everywhere, appearing on the menus of top restaurants in major cities across the globe – including Tokyo, New York, Shanghai, Hong Kong, Seoul, Rome, Monaco, London and Mexico

City.

Website: [www.creekstonefarms.com](http://www.creekstonefarms.com)

### Dragon-Line, LLC

**Location:** Ulysses, Kansas

**Contact:** Monty Teeter, CEO/President, [montyt@dragonline.net](mailto:montyt@dragonline.net)

**International Business:** The company provides a solution for Center Pivots and Linear Irrigation Systems to improve the use of irrigation water by 20-50%. Dragon-Line delivers precise irrigation to precision farming through a total conversion package consisting of a cable support system, a manifold system designed for precise row spacing, and the specially designed Orange drip tubing with pressure compensating and self-flushing emitters that deliver water directly to the soil surface. Dragon-Line virtually eliminates wheel-track issues and slippage, as the pivot runs on dry soil, the foliage stays dry, soil compaction and sealing are reduced, and evaporation from wind and sun are eliminated.

**International Activities:** Dragon-Line currently exports to about 10 foreign markets. The development of product and cropping continues in the southern hemisphere's summertime when it is cold and frozen in the northern hemisphere. With the use of Dragon-Line, farmers can rely on the center pivots to water their crops more economically, with much less labor than with surface-drip irrigation. In one instance, there was savings that came with two people to manage Dragon-Line vs. 100 people daily to move surface drip on the same acres. Another farmer in South Africa reported more than 50% water savings, 40% less chemicals, and 60% less energy cost..

Website: <https://nanovabio.com>

### Kice Industries Inc.

**Location:** Wichita, Kansas

**Contact:** Alex Kice, International Sales Manager, [alexkice@kice.com](mailto:alexkice@kice.com)

**International Business:** Kice provides "Skilled Air for Industry" by designing and manufacturing industrial air systems for: (A) Industrial dust control to mitigate environmental dust for a safer work environment. (B) Pneumatic conveying that utilizes air to transport bulk solids

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**Spotlight, continued from page 6**

to process. And (C) The Multi-Aspirator® Air Classifier that uses air to make a separation of materials based on their terminal velocity in the air stream.

**International Activities:** Kice exports to about 69 foreign markets worldwide and develops their product line to meet external quality or equipment standards: ATEX, EC, CUTR, certifications/compliance and metric standards. Kice International’s customer service continues to meet different cultural requirements and exceed customer expectations.

Website: [www.kice.com](http://www.kice.com)

**Petron Plus Global, Inc.**

**Location:** Hutchinson, Kansas

**Contact:** Gary Clark, President, [gary.clark@petronplus7.com](mailto:gary.clark@petronplus7.com)

**International Business:** Petron Plus Global produces innovative specialty chemicals, lubricants and bio-degradable products for vehicles, aerospace, cement plants, coal plants, pulp and paper plants, food industry, military, auto industry, oil field and refinery plants, and all the auto racing venues. Through Petron Plus Global’s production of innovative specialty chemicals, lubricants and bio-degradable products, the environmental impact is lessened because the lubricants last longer, which conserves natural resources -- and longer drain intervals means less waste oil and requires less disposal.

**International Activities:** Petron Plus Global has been in business for 42 years and today is exporting to 45 countries. The company formulates, manufactures and distributes more than 450 products.

Website: [www.petronplusglobal.com](http://www.petronplusglobal.com)

**Spotlight on Exporters: Arkansas**



**Aha! Interpreting Solutions**

**Location:** Bentonville, Arkansas

**Contact:** Iliana Sutton, CEO, [iliana@ahainterpreting.com](mailto:iliana@ahainterpreting.com)

A Hispanic, woman-owned small business in Northwest Arkansas, Aha! Interpreting Solutions specializes in higher professional bilingual education. The company works closely with area hospitals, cities, state programs,

adult education centers, and the business community to provide quality, affordable services.

**International Activities:** Aha! Has over 35 years of experience in development of second-language access training and compliance projects. It’s also the Arkansas State Chapter Chair International Medical Interpreter Association and registered with the International Medical Interpreter Association Education.

Website: [www.ahainterpreting.com](http://www.ahainterpreting.com)

**Catfish Pro, LLC**

**Location:** Springdale, Arkansas

**Contact:** Mike Baker, Owner, [mike@catfishpro.com](mailto:mike@catfishpro.com)

This veteran-owned business has revolutionized the bait/tackle industry with their ingenious bait that promises to “stay on your hook when nothing else will.”

**International Activities:** Catfish Pro products are already in Scheels All Sports, and in 2021 will be carried by Academy in all of its stores.

Website: [www.catfishpro.com](http://www.catfishpro.com)

**Galley Support Innovations**

**Location:** Sherwood, Arkansas

**Contact:** Gina Radke, CEO, [ginaradke@galleysupport.com](mailto:ginaradke@galleysupport.com)

For over 60 years, GSI has been a leading manufacturer of interior hardware for planes, trains, yachts and more.

**International Activities:** Sells directly to foreign aviation companies but also indirectly through American-based exporters.

Website: [www.galleysupport.com](http://www.galleysupport.com)

**ZÜM Toyz**

**Location:** Hiwasse, Arkansas

**Contact:** Todd Mains, Owner, [todd@zumtoyz.com](mailto:todd@zumtoyz.com)

ZÜM makes creative children’s toys from recycled materials.

**International Activities:** Züm is working to translate its digital marketing media and SEO to help facilitate entry into the European and Asia Pacific markets. The company is also anticipating shipments of its wooden balance bike to Australia later this winter.

Website: [www.zumtoyz.com](http://www.zumtoyz.com)

NOVEMBER IS



PANCREATIC  
CANCER

MONTH

# Express News from Around the World

## Manila Times

- Alibaba, the large Chinese e-commerce company, has invested \$3.6B to acquire control (72%) of Sun Art Retail Group Ltd., a large super market chain in The Philippines.

## Asahi Shimbun

- East Japan Railway Co. is partnering with Toyota Motor Corporation and Hitachi Ltd. to develop a test train powered by hydrogen fuel cell technology. Plans are to test it in March, 2022.
- Japan exports in September were down 4.9% from the same month a year ago. However, this was better than the 15% decline in August.
- JTB, the largest travel agency in Japan is being forced to close about 20% of its outlets because of the effect of Corona 19 on travel.
- Fujifilm is seeking to have its flu drug Avigan approved in Japan as a treatment for Covid-19.

## Korea Times

- SK Hynix (South Korea) has signed a deal to acquire Intel's NAND memory and storage business for \$9B.
- Hansae (South Korea) has opened a personal protective equipment (PPE) plant in North Carolina.
- POSCO (South Korea) and Exxon Mobil have formed a partnership, which is a joint effort to expand high manganese steel applications to global LNG projects and other energy-related industries. It combines ExxonMobil's expertise in metallurgy application with POSCO's expertise in high quality steel manufacturing.

- Because of US restrictions on Huawei, two large semiconductor manufacturers, Samsung Electronics and SK Hynix are seeking alternative smartphone manufacturers to recover sales lost due to Huawei.

## Bangkok Post

- India is considering trade talks with Taiwan.
- Eat Just Inc., a San Francisco-based food manufacturer plans to build and operate a plant protein manufacturing plant in Singapore in concert with Proterra Investment Partners Asia. Proterra's headquarters is in Minneapolis.

## Straits Times (Singapore)

Cathay Pacific (Hong Kong) will cut approximately 6,000 jobs (48% of its workforce) because of the severe decrease in travel due to Covid-19.

## Gulf News

The UAE, Israel and the US launch a \$3B fund for infrastructure investments in the Middle East and North Africa. Initial projects could be an energy bridge between the Israeli cities of Ashkelon and Eilat and a program to modernize Palestinian Jordanian checkpoints.

## Jerusalem Post

- Inspecto, an Israeli based tech company has developed a spectroscopic method to determine whether food is contaminated.
- Currently, farmers, slaughterhouses, delivery trucks and food processing plants rely on professional lab services which may take weeks to determine whether food is contaminated.



## A Travel Guide to Ghana

So many improvements have made Ghana more desirable to tourists over the years. Those who venture to the center of the Gulf of Guinea coast to visit are treated to rich experiences without spending a lot of money. Not only is it an inexpensive vacation option for Americans, English (courtesy of prior British rule) is their official language and certainly an added plus.

While the entire country is roughly the size of Minnesota, it is home to countless species of wildlife, several UNESCO World Heritage sites and plenty more. Whether into viewing nature, relaxing on golden beaches, or visiting historical sites and other attractions, a trip to Ghana can provide something for everyone. Here is a list of things not to be missed.

Visitors to **Kakum National Park** can stroll along a 1,150 ft. long elevated path that connects seven canopy tree tops high above the tropical forest. From atop this well-positioned perch, wildlife seekers can feast their eyes on monkeys, elephants, gazelles, and dozens of rare birds and butterfly species.

Nearly 11 miles south of Kakum lies **Cape Coast**. Historically significant, this area played a key role in the slave trade and is home to the remarkable **Cape Coast Castle**. One of 40 castles (more like fortresses) along the coast of Ghana, this particular building has an underground dungeon where slaves were housed prior to being sold. Restored by the British in the 1920's, the castle serves as a solemn reminder of the inhumane treatment many were forced to endure.

The capital city of **Accra** is packed with things to see. Quick visits to the historical landmarks of **Black Star Gate**, **Independence Square** and **Kwame Nkrumah**

**Memorial Park**, followed by a tour of the **National Museum of Ghana** and then some shopping in the bustling **Makola Market** would provide visitors with a good feel of the city. While there, check out the local cuisine and lively city bars and clubs for some exciting nightlife.

Located only a short distance from Accra, but feeling a world away, a beach on the Ghanaian Coastal Plain is a perfect place to relax. **Bojo Beach in Kokrobite** is popular with locals and tourists alike. Spend some time out of the sun checking out the local vendor stalls selling homemade souvenirs.

Nature lovers shouldn't miss **Lake Volta**, the largest manmade lake in the world, **Wli Waterfalls** (Agumatsa Falls), **Aburi Botanical Gardens**, **Tafi Atome Monkey Sanctuary and Cultural Village**, **Wechiau Community Hippo Sanctuary** and the **Paga Crocodile Pond**.



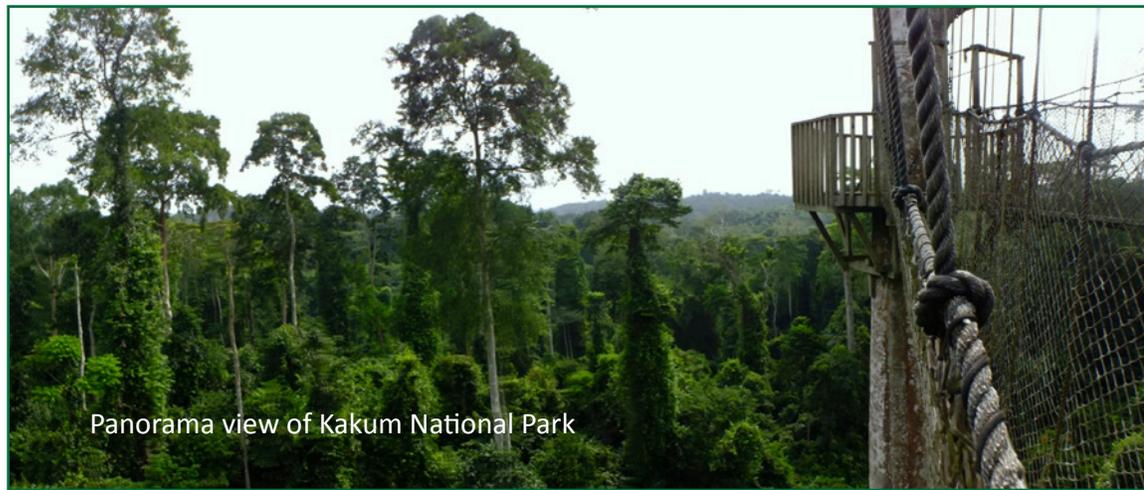
Cape Coast Castle



Makola Market



By *Lisa Osborne Blalock*  
*Footloose Travel & Tours*  
[lisa@footloosetravelandtours.com](mailto:lisa@footloosetravelandtours.com)



Panorama view of Kakum National Park



## PROFILE: Ghana

### A Few Practical Tips for Doing Business in Ghana

- Being on time is flexible.
- Dress conservatively.
- Need to spend time building relationships.
- Main language is English.
- Avoid slang.
- There are 40 different languages and 70 different dialects.
- Majority religion is Christianity (72%) but also has sizable Muslim population.
- Smile when you first meet people.
- Greet people from right to left and always with right hand.
- Greet older participants first.
- Give up your seat to older individuals.
- Address Ghanaians by their professional or academic titles.
- Business cards should be exchanged without formality.
- Always exchange pleasantries first before getting down to business.
- They do not say "no" directly but use other means like proverbs to get across the message.
- Make eye contact.
- Silence is valued.
- Be careful with humor.

#### Brief History

- 1957- British colony of Gold Coast and Togoland Trust Territory merged to become the country of Ghana.
- 1981- After several coups, Jerry Rawlings took power.
- 1992- New constitution adopted and multi-party politics were restored; Rawlings elected President.
- 1996- Rawling re-elected, followed by John Kufor (2001 – 2009), John Dramani (2012 ...)
- 2000- 2016- Three different parties ruled.

**Size** - Slightly smaller than Oregon

**Population Distribution** - Population is concentrated in the southern half of country with highest concentration on or near Atlantic Coast.

- Population: 29.3M (July 2020 est.)
- Population Growth Rate: 2.15 % (2020 est.)
- Literacy Rate: 77%
- Government Type: Presidential republic
- Capital City: Accra

#### Economy

Ghana is a market-based economy with limited government barriers to trade and investment compared to other countries in the region. They have significant advantages such as fertile farmland, timber, gold, industrial diamonds, bauxite, manganese, fish, rubber, hydropower, petroleum, silver, salt and limestone. They are the second largest producer of cocoa in the world.

The country had a quarter century of sound management, competitive business environment and poverty reduction. However, recently they have

*Ghana, continued on page 13*

## Ghana, continued from page 12

experienced consequences of loose fiscal policy, high budgets, current account deficits and currency depreciation.

In 2015, Ghana signed a \$920M extended credit facility with the IMF. The IMF required them to reduce the deficit by cutting subsidies, decreasing public sector wages, improving revenue administration, boosting tax revenue and improving bank sector health.

The People's Republic of China has a strong presence in the country having invested billions of dollars in the Ghanaian economy over many years. In addition, there are over 700,000 ethnic Chinese living in Ghana. The first Ghanaian ambassador to the PRC (1961), Huang Hua, was an ethnic Chinese Ghanaian.

- GDP: \$67,088B (2019 est.)
- GDP Growth Rate: 6.7% (2019 est.) with marked slump expected for 2020 due to the pandemic.
- Unemployment Rate: 4.33% (2019 est.), expected to increase to 7.3% in 2020.
- Exchange Rate: 1 US Dollar = 5.78 Ghanaian Cedi (10/17/2020-2:32PM)
- Labor Force: 12.84M (2019 est.)

- Labor Force Makeup: Agriculture - 44.7%, Industry - 14.4%, Services - 40.9% (2013 est.)

**Major Industries:** farming, mining, lumber, light manufacturing, aluminum smelting, food processing, cement, small commercial shipbuilding, petroleum

## International Trade

**Total Exports:** \$13.94B (2019 est.)

**Major Exports** (2019 est.)

Gems, precious metals - \$4.63B, mineral fuels including oil - \$4.57B, cocoa - \$2.4B, ores, slag and ash - 4611.6M, fruits, nuts - \$377.6M, wood - \$252M, animal/vegetable fats, oils, waxes - \$178.7M, meat, seafood preparations - \$145m, aluminum - \$124.8M, rubber, rubber articles - \$66.2M

**Major Export Partners (2019)**

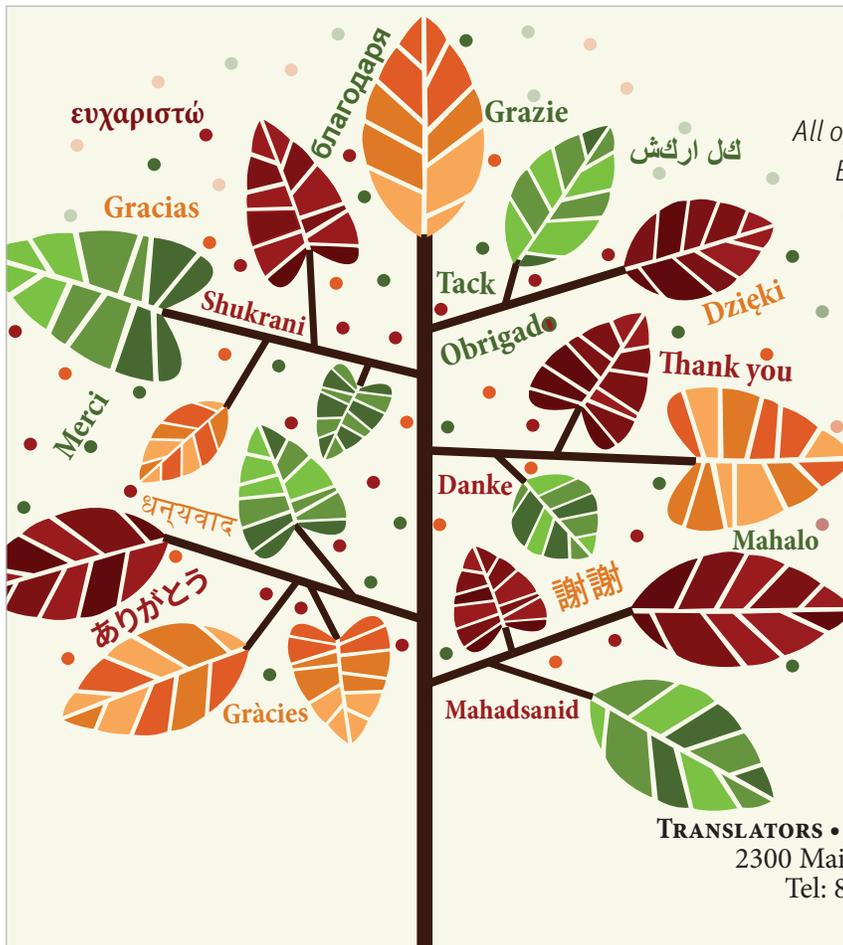
China - \$2.8B, Switzerland - \$2.46B, India - \$2.38B, South Africa - \$1.97B, Netherlands - \$966M, UAE - \$899M, US - \$704M, UK - \$415M, France - \$377M

**Total Imports:** \$ 10.4B (2019 est.)

**Major Imports** (2019)

Vehicles - \$1.69B, nuclear reactors, boilers etc. - \$1.36B, electrical machinery/equipment - \$681M, cereals - \$522M, plastics and articles - \$501M, iron

*Ghana, continued on page 14*



All of us at Transimpex Translators-Interpreters-Editors-Consultants Inc. would like to wish everyone a Happy Thanksgiving, filled with relaxation, good food and cheer.

As always, we stand ready to serve you with all your translation, interpreting and interpreting equipment needs.

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We are thankful to you for making 2020 a great year for us in spite of the pandemic.

## Transimpex

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### Ghana, continued from page 13

& steel products - \$391M, salt, sulphur and other materials - \$373M, iron & steel - \$359M, mineral fuels, etc. - \$299M, wood articles - \$297M

#### Major Import Partners (2019)

China - 1.89B, US - \$976M, UK - \$685M

### English Language News Sites

- The Chronicle - general news - [www.thechronicle.com.gh](http://www.thechronicle.com.gh)
- All Ghana News - general news - [www.allghananews.com](http://www.allghananews.com)
- B&FT Online - business news - [www.bftonline.com](http://www.bftonline.com)
- Ghanaian Times - general news - [www.ghanaiantimes.gh](http://www.ghanaiantimes.gh)
- Ghana News Agency - general news - [www.gna.org.gh](http://www.gna.org.gh)

### Sampling of Ghanaian Companies

- Benso Oil Palm Plantation Ltd. - manufacturing & processing of oil palm - [www.willmar-international.com](http://www.willmar-international.com) - Sekondi-Takoradi (Owned by Willmar International-Singapore)
- Fan Milk Ghana Ltd. - producer/distributor of fruit based and dairy products - [www.fanmilk-gh.com](http://www.fanmilk-gh.com) - Accra (Note: Largest stockholder is Abraaj Capital of Dubai)
- GCB Bank Ltd. - banking - [www.gccb.com](http://www.gccb.com) - Accra
- Guinness Ghana Breweries Ltd. - brewing company - [www.guinness.com](http://www.guinness.com) - Kumasi
- Zoomlion Ghana Ltd. - large waste management company - [www.zoomlionghana.com](http://www.zoomlionghana.com) - Accra
- Accra Brewing Company - brewing company - [www.accrabrewery.com.gh](http://www.accrabrewery.com.gh) - Accra (subsidiary of Anheuser-Busch InBev)
- African Champion Industries - paper products - [www.africanchampionindustries.com](http://www.africanchampionindustries.com) - Accra
- Aluworks - aluminum products - [www.aluworks.com](http://www.aluworks.com) - Accra
- AngloGold Ashanti Company - gold mines (3 in Ghana) - [www.anglogoldashanti.com](http://www.anglogoldashanti.com) - Johannesburg, South Africa
- Ayrton Drug Manufacturing Ltd. - pharmaceuticals - [www.ayrtondrug.com](http://www.ayrtondrug.com) - Accra (Note: Adcock Ingram of South Africa owns 66% of shares)
- Clydestone Ghana - software - [www.clydestone.com](http://www.clydestone.com) - Accra
- Cocoa Processing Company Ltd. - cocoa process-

- ing - [www.goldentreeghana.com](http://www.goldentreeghana.com) - Accra
- Ghana National Petroleum Corporation - exploration, production, distribution of petroleum products - [www.gnpcghana.com](http://www.gnpcghana.com) - Tema (Note: Government owned)
- Ghana Oil Company - oil & gas exploration & production - [www.goil.com](http://www.goil.com) - Accra
- Printex - textile products - [www.printexghana.com](http://www.printexghana.com) - Accra
- Star Africa - gold mining, industrial minerals, mining, agriculture - [www.star-af.com](http://www.star-af.com) - Accra
- Volta Aluminum Co. - alumina - [www.valcotema.com](http://www.valcotema.com) - Accra (Government owned)
- Eujesh Company Ltd. - cooking oils, wheat products, millet products - [www.eujesh.wixsite.com](http://www.eujesh.wixsite.com) - Tema
- Produce Buying Ltd. - buying and selling of cocoa, shea nut and other cash crops - [www.pbcgh.com](http://www.pbcgh.com) - Accra (Note: Government owned)
- Newmont Golden Ridge - mining (gold, silver and copper) - [www.newmont.com](http://www.newmont.com) - Accra
- Ghana Rubber Products - paper and plastic household products - [www.ghanarubber.com](http://www.ghanarubber.com) - Accra
- M& G Pharmaceuticals - manufacturer and importer of pharmaceuticals - [www.mgpltd.com](http://www.mgpltd.com) - Accra
- Interplast Ghana - plastic pipe systems - [www.interplast.com](http://www.interplast.com) - Accra

### Public Holidays 2020-2021

- December 4 - Farmers Day
- December 25 - Christmas Day
- January 1 - New Year's Day
- January 7 - Constitution Day
- March 6 - Independence Day
- April 2 - Good Friday
- April 5 - Easter Monday
- May 1 - May Day
- May 13 - Eid-al-Fitr
- May 25 - Africa Unity Day
- July 1 - Republic Day
- July 20 - Eid-al-Adha
- August 4 - Founders Day
- September 21 - Kwame Nkrumah Memorial Day
- September 23 - Kwame Nkrumah Holiday

**By Paul Mastilak  
InterMark3, Inc.**