



Living Well



Book Review
VILLAIN OR HERO?

Michael Manley - The Biography

Two
peas
in a pod

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Two peas in a pod

- Karen Oliver, Senior Communications Officer

The expression, 'two peas in a pod', aptly describes the close relationship between Wayn-Wal and Sonia Howson, a self-employed interior decorator and retired banker, respectively. Having been married for 38 years, naturally, they have developed an immutable bond. Hence, it is little wonder that they made a joint decision to embark on a new initiative together by joining a Toastmasters Club.

Last May, on the invitation of Daphne Gilbert, a retired nurse and close friend of theirs, they visited the UCC Toastmasters Club at 34 Old Hope Road in Kingston. The experience left such a lasting impression on them that they decided to become members of Toastmasters International.

Toastmasters is a learn-by-doing programme in which participants hone their speaking and leadership skills in a no-pressure atmosphere. Meeting participants present impromptu talks on assigned topics, speeches on topics of their choice, as well as develop skills related to timekeeping, grammar and parliamentary procedure.

"I am glad for the opportunity to be part of a programme that is helping to improve my speaking and presentation skills," Mr. Howson said. "As an Elder at my church and Assistant Chaplain for the Elders Association of the East Jamaica Conference of Seventh-day Adventists, I often make presentations and preach. Already, I am seeing much improvement in my delivery. I have become more confident with public speaking and less reliant on my notes. Also, I am more expressive and I am using fewer filler words," he added.

For Sonia, her biggest attraction to Toastmasters was the comfortable and nurturing learning environment in which meetings are conducted.

"I like the friendliness and the ease in which you can present a speech without feeling apprehensive. I also appreciate the constructive feedback given after a speech or meeting role which always helps to further improve my next delivery," she disclosed



The Howsons, who are also members of JN Bank, are seldom absent from meetings and are both at Project 7 in the Competent Communicator manual. Besides, they are actively involved in all Toastmasters activities within and external to their Club.

Outside of Toastmasters, the Howsons enjoy participating in church-related activities. They are active members of the Meadowvale Seventh-day Adventist Church where Sonia, along with a team of eight volunteers, teach reading to children in the nearby church community every Monday evening.

They maintain that retirement provides excellent opportunities to take on projects that were a bit challenging to do while fully employed, and urge senior citizens to remain active by giving back to the community through volunteering.

"There is much reward in community outreach and mentorship," Mrs. Howson said. Her husband on the other hand, encourages senior citizens to keep their brain alert and sharp. "Just as how an unused machete will become dull and rusty, the same thing will happen to our brain. Joining a club such as Toastmasters helps to keep you active," he pointed out.

EDITORIAL

Welcome to the second issue of the **JN Living Well Magazine** which was developed to provide you, our valued senior citizens, with information on various topics that would be of interest to you.

We invite your feedback and suggestions on topics that you would like to see in upcoming issues. Send an email to us at corporatecommunications@jnbank.com.

Tanya Pringle, Senior Manager

Corporate Communications, The Jamaica National Group

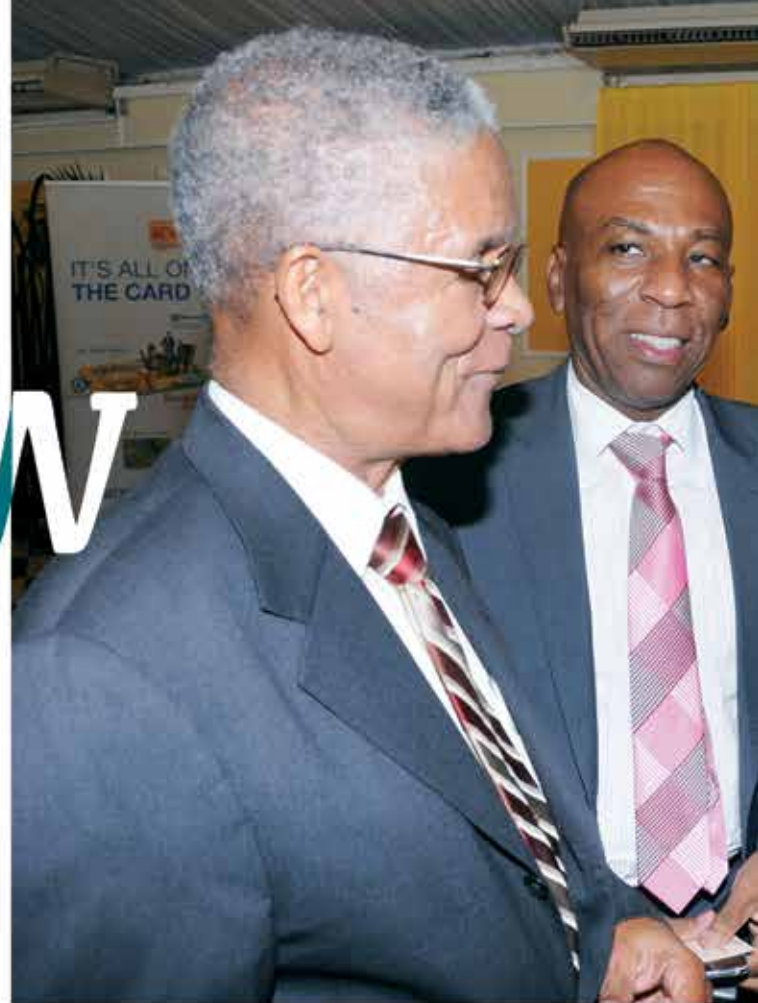
Karen Oliver, Senior Communications Officer

Corporate Communications, The Jamaica National Group

Toastmasters International is a 92-year-old organisation with approximately 332,000 members in 135 countries. There are 30 Toastmasters clubs in Jamaica, of which two are operated by The Jamaica National Group. There is no instructor in a Toastmasters meeting; instead, members evaluate one another's presentations. A typical meeting lasts 60-90 minutes.

Out ^{with the} Old In ^{with the} New

By Carlette DeLeon, Breakthrough Communications Ltd.



Ditch the old and embrace new technology. Technology isn't for young people alone and it doesn't have to be daunting if you take the time to embrace it.

The World Bank reports that the average Jamaican life expectancy is about 74 years of age. My own observations put the average about 10 years later than that. If I'm right, you could live for 20 years between retirement and ...well, you get the point.

If you want to truly enjoy those 20+ years, focus on the things that can maintain, or better yet, improve your quality of life. Look out for the tools and experiences that help you stay in contact with family and loved ones, stay healthy, stay in the know, stay financially fit and of course, stay independent.

01 Stay In Contact

The grand children may be far away, but apps like Skype, FaceTime and WhatsApp make video conference as simple as pushing a button and talking face to face. No more lonely nights or weekends. Retirees can feel like they are right there in the room.

If the family proves too busy to connect, consider connecting with a new job. Lots of seniors rejoin the workforce on a 'limited' basis, thanks to teleworking. Book editors, accountants, consultants and a host of service-related professionals earn real money on their own time.

02 Stay Healthy

Sitting behind a desk, even for a short time, doesn't contribute to your physical health. So, rather than sit, get up and go, with a fitness tracker and heart rate monitor, both

paired with an app that automatically reviews data from the wearables and sets fitness goals based on your unique digital profile. It sounds like a lot, but it can work seamlessly once configured.

You can even upgrade your outdated hearing aids to custom moulded in-ear monitors with on-board Bluetooth. When my Dad had a private call on 'speaker', thanks to his audio boosting, wireless ear pieces, I realized that he was hipper than me!

03 Stay in the Know

Get online for a wider range of news. Take it a step further, go online for a course or degree. Like tele-working, online education affords flexibility and low cost learning.

04 Stay Financially Fit

Costs become even more important on a fixed income. Save time, and most importantly money, by skipping the senior line in the bank in favour of online banking and online bill payments. Monitor your statements for suspicious activities and trends, send or receive money and rack up savings with those loyalty cards and virtual coupons.



ABOVE: Carlette DeLeon (right), Founder and Managing Director of Breakthrough Communications and Guest Speaker at the Jamaica National Pensioners' Association (JANAPA) Luncheon and G Andre Latty (centre), then Group Human Resource Development Executive, Jamaica National Building Society (JNBS), listen attentively to Llewelyn Bailey, former Assistant General Manager of the JNBS. The JANAPA Luncheon was held at the Terra Nova Hotel on December 8, 2016.

Just because you've got some time on your hands doesn't mean you have money to waste.

05 Stay Independent

After all, you are smart and independent. Building on those traits, we can look out for consumer grade GPS trackers, heart rate/blood pressure monitors, self-driving cars and smart homes, reducing the need for personalized in-home care, while maximizing self-sufficiency.

Look forward to being older, it's the time when you get to 'tech' it easy and stay in life.

Publicist, broadcaster, columnist and blogger, Carlette DeLeon is the founder and Managing Director of Breakthrough Communications, which markets creative and effective communication strategies.



www.CarletteDeLeon.com
www.BreakthroughAll.com



Connecting with Loved Ones through Social Media

- Karen Oliver, Senior Communications Officer

Retired school principal from Deans Valley, Westmoreland, and JN member, Julet Burton Kasantaroeno, spends up to two hours each day on social media. Connecting with loved ones is paramount to her, particularly with her only child, Jo-Ann, and grandson, JayMari, who live in Amsterdam.

Five years ago, she started using Facebook. Subsequently, her social media accounts have expanded to include Skype, Instagram, Facetime, IMO, Whatsapp and Pinterest, which she accesses using her iPhone, iPad or laptop.

"Social media has made a world of difference for me as I am able to see and speak with my family," she explains, adding that she only gets to see her daughter in person every two years. She pointed out that prior to joining social media, it was costly using the telephone to keep in touch with her daughter, with whom she has a close relationship.

"I used to spend thousands of dollars on telephone calls each month. Now I'm glad that I have alternatives which work out far cheaper," she said. "I speak with my daughter primarily on Whatsapp up to three times a day, once she has access to Wi-Fi, as she is a flight attendant. Besides, she is often in different time zones so the times we keep in contact vary each day."

Julet Burton Kasantaroeno

Daughter, Jo-Ann and grandson, JayMari

Mrs. Burton Kasantaroeno, a Charter President of the Kiwanis Club of Westmoreland capital and past Lieutenant Governor of Division 25, prides herself in the fact that social media also allows her to bond with her two-year-old grandson almost daily.

"I have only seen him in person twice. I use Skype to read and sing to him as well as to help him learn English as a second language. Besides, I get to watch his development and share in his special milestones."

She also uses social media to keep in touch with other senior citizens, make new friends, share pictures and videos, play games such as Candy Crush, Soda Crush, Scrabble and Solitaire, as well as to keep abreast of news in Jamaica and around the world.

"Social media plays such an important role in my life. I cannot imagine going a day without it," she maintains.



Bank is Bold

- Karen Oliver, Senior Communications Officer

JN Bank has entered the commercial banking sector as one of the top three banks in Jamaica and is making positive strides to revolutionise banking in the country.

The first and only commercial bank to be fully owned by its savers and borrowers, the bank was launched on February 1, 2017 with a clear promise: to treat its members and customers with dignity and deliver service consistent with the highest standards.

Emboldened by the values of its 142-year-old predecessor, the Jamaica National Building Society, JN Bank is on a mission to provide extraordinary life experiences for all members and customers; to create wealth and sustain long-term value through the quality of its products and services; as well as, implement initiatives to provide life-changing opportunities.

Through advanced technology and the dedication and competence of its employees, members and customers are guaranteed superior customer service experiences in banking halls or when they use JN Bank's online banking, JN LIVE.

JN Bank is focused on improving financial outcomes, and, therefore, offers a range of products and services that are innovative and adequately priced to encourage access to credit. From its 34 locations across the country, members and customers can access commercial banking products and services, such as credit cards and loans, including auto loans, as well as mortgages, an area which JN Bank leads, with more than 50 per cent of the private mortgage market.



Its JN VISA credit cards are designed to promote financial inclusion, with a low interest rate of 35 per cent, significantly below the average market rates, applied to the reducing balance. JN VISA credit cards are secure and provide access to discounts from more than 100 merchants.

With Sure Cover Auto Loan, borrowers can also maintain both their auto loan financing and motor insurance in a single payment monthly, with the assurance that their premiums will not increase, even if they are involved in an accident.

JN Bank is committed to developing Jamaica through initiatives that empower and build communities and position Jamaicans for success.

JN Bank is no ordinary bank. JN Bank is bold. JN Bank is different and ready to revolutionise banking in Jamaica!



Little Johnathan Bazille holds the JN Bank Promise firmly as Maureen Hayden-Cater (second from right), Managing Director, JN Bank, presents the bank's guarantee to Johnathan's grandfather, Byron Smalling and his mother, Daniella Smalling, at the JN Financial Services centre in Catherine Hall recently. Sharing in the occasion is Nina Peters, Business Relationship and Sales Manager, JN Bank, who manages the Catherine Hall location.



Nichola Kesson Blair (left), Operations Support Officer, Barbican MoneyShop, presents two complimentary tickets to Basil Dawkins' 'Four Can't Play' to Sushil Jain, JN Member.

Mr. Jain was the first to respond to an email from JN Bank inviting persons to indicate their interest in attending the play.

VILLAIN OR HERO?

Michael Manley - The Biography

- Sonia Mills

More than half of today's Jamaicans were not even born when Michael Manley's democratic socialist experiment came crashing down in October 1980. The Jamaicans (55 or older) who would remember the Manley years with some clarity make up less than 14% of the population. Even now, Jamaicans who lived through "the seventies" find it very difficult to be dispassionate.

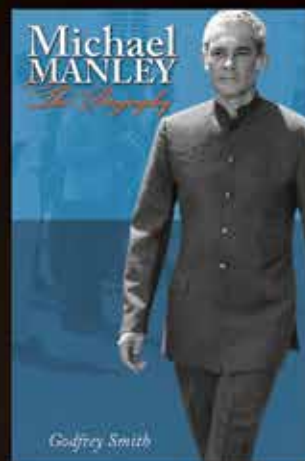
Love him or hate him, Michael Manley is a towering figure in Jamaica's history and in his heyday was an international superstar; the face and voice of what would be regarded in today's Jamaica as 'Brand Jamaica'... the eloquent, elegant, anti-imperialist 'maximum leader' of an island punching above its weight.

Although many have written about Michael Manley, it has fallen to a foreigner, Belizean politician and author, Godfrey Smith, to write what Orlando Patterson calls "...this long overdue biography."

By and large, the biography is sympathetic, yet dispassionate. The author acknowledges the contributions of family members, chief among them Michael's eldest daughter, Rachel.

Friends and associates, and copious notes attest to the extensive research - including previously classified correspondence between the US Embassy in Kingston and the State Department in Washington - conducted by the author and his immersion in what he describes as 'all things Manley'.

The younger son of Norman Manley, distinguished barrister and founder of the People's National Party (PNP) and Edna Manley, sculptor, Michael was born in December 1924. A secure and happy childhood bolsters his individualistic spirit. He is spirited, even boisterous and extremely competitive. He is heavily influenced by his parents - his father whom he idolised and his artistic, engaged mother - and the open, creative, atmosphere of Drumblair, the family home, which came to be regarded as the cradle of Jamaica's emerging artistic movement and intellectual activity. He completes high school studies at his father's alma mater, Jamaica College, but not without significant drama; he is spared expulsion only by the intervention of his father who defends his son against the accusation of being a troublemaker.



Visit <http://www.jnbank.com/seniors> for the continuation of this book review.

Michael Manley: The Biography
By Godfrey Smith
Ian Randle Publishers 2016
University Bookshop \$4,500.00

Seniors Benefitting from **COMPUTER** Lessons

Karen Oliver, Senior Communications Officer

"I'm glad that I am learning how to use the computer," declared Carol Thompson, self-employed resident of Knockpatrick, Manchester. "I have always wanted to do so but never got the opportunity." Ms. Thompson is one of nine senior citizens who are learning basic computer skills at JN Bank in Mandeville. She is particularly pleased that she is in a class with others who are in her age group and who are learning at a similar pace.

"Usually I would depend on my daughter to get things done on the internet, now I am learning to become independent with using the computer. Soon, I will be able to do banking, pay bills and communicate with my children online," she added.

Also benefiting from the computer training sessions are Bertina and Theophilus Bartley, husband and wife who are retired and reside in Mandeville.

"I had a little computer experience before I started the class as I was able to send emails and attach pictures using the laptop, but I wanted to learn more about technology and that's the reason I signed up," Mrs. Bartley explains. "The classes are interesting and I am learning a lot. The teachers are also great and they are patient with us. I have been a member of JN for about 20 years and I think this is a good gesture that they are doing for senior citizens."



Khamar Facey conducts computer training session with JN Bank members

The four-month long computer training session was initiated to help senior citizens embrace computer technology to do transactions, thus saving time spent in the banking hall.

"We had the first class in Catherine Hall in Montego Bay in 2015. It was a tremendous success, hence the decision to continue the classes there and to replicate it in other locations," explained Ricardo Dystant, eBanking Manager, JN Bank.

Khamar Facey, eBanking Relationship Supervisor at JN Bank, who initially organized the training, was so keen on ensuring that the seniors develop proficiency in the use of the internet, that he would travel from Kingston to Mandeville every Monday afternoon to conduct the classes. Subsequently, Shevauni Powell, Member Service Officer at the Mandeville Branch, has taken over teaching the classes.

"They are very enthusiastic and they look forward to the classes each week," Mr. Powell said. "So far, they have been taught internet safety tips, how to navigate the internet, and how to create email addresses and they are grasping the lessons quickly."

The training sessions are expected to roll out to St. Elizabeth and Clarendon during the year. Senior citizens in these parishes are invited to indicate their interest to their respective Business Relationship & Sales Managers at JN Bank.



Retire from the Job, Not from the Sex

**Dr Karen Carpenter, Certified Clinical
Sexologist & Psychologist**

We knew it all along. Famous actress, Jane Fonda, in her seventies, says she owes her slow aging to a healthy sex life. We have known for some time that for women, orgasms help to maintain genital health, long after menopause. We also know from early research that women who had an orgasm before sleep, slept better and therefore woke up more rested. Men who receive a kiss on the cheek before leaving home in the morning, live longer. Research has been showing that the intimacy shared by couples improves health and quality of life. It's no surprise, therefore, that new research is showing that couples who continue to have sex long after retirement are happier.

For those over 65 years old who continue to have sex at least twice per month, at least half of them were, "very satisfied" with their relationships, compared to those who were celibate for a year. Chief researcher in this study, Adrienne Jackson, says the reason for the research is to find ways of improving the quality of life for older people and encourage better sex for retirees. Adrienne is hoping she will also inspire others to develop health care initiatives to address the sexual health needs of the healthier, aging population around the world.

In October, 2014, USA Today published an article that stated, "Life expectancy for females is 81.2 years; for males, it's 76.4 years. The average life expectancy for a person who was 65 years old in 2012 is 19.3 years – 20.5 years for women and 17.9 years for men. In Japan, studies show that the average 73 year old has the health and vibrancy of a 30 year old, and most of these changes are due to modern medicine, better food and water supplies and healthier lifestyles.

What's also surprising is the source of this new research. Forbes Business magazine carried this report, which also makes you wonder, are sexier people healthier, happier and wealthier? Well...actually, no, at least, when it comes to wealthier. Even couples who did not have great financial records were also happier when they had an active sex life. So what else do we know about sex after retirement now? It seems that women in particular are happy with more sex for longer. The 60 to 89 year olds in the study said they were happiest when they could enjoy their sex life. And here's the kicker, wait for it, individuals between the ages of 53 -71 are happier with their looks than younger people and 60% of them said sex after 50 was better than when they were in their 20s-30s. Now that's good news!

Till next time, keep on living well, and keep on loving.

Dr. Karen Carpenter is a Florida Board Certified Clinical Sexologist and Psychologist, based in Kingston, Jamaica. She is a Relationship and Sex Therapist, host of Love & Sex on Nationwide 90fm and the author of Love & Sex: The Basics. Contact her by emailing: loveandsexja@gmail.com or text 876-275-7961.



Let's talk contemporary local fashion!

One solid piece of advice for the fashionista is to build a relationship with your seamstress/tailor, and a designer, or, even the attendant at the fabric store. You heard right, it's okay to have "Michelle - Material" on speed dial, so that when you decide to pull up at Ping's or Pablos to purchase your own fabric and/or trimmings, Michelle's waiting on you with the finest selections.

When it seems down to a "What to wear..." situation, however, you may want to go for timeless statement pieces, like the structured, demure designs by Mission Catwalk producer/host and fashion retailer Keneea Linton-George. The Keneea Linton woman embodies sophistication and class, she's a well-travelled lady, who's in control and on top of her game. Another such designer who balances timeless, and statement with an expert hand is Courtney Washington. Unveiled recently at the Collection MODA fashion show, were uber-feminine, form-fitting dresses in monochrome.

If you aren't afraid to go bold, consider the gentle fabrics and alluring tropical prints presented each season by fashion designer and celebrity hairstylist Lisa McIntosh-Aris or the vibrant Afrocentric and strikingly tribal appeal of TnT Fashions, designed by Simone Gordon, who also offers hats, bags, and other accessories to complement your outfit.

Some things are better in twos, and that applies to style as well. Heather Laine designers, Zoe Summers and Sharon Neita have made themselves household names. Their designs range from flowy fabrics in solids, to psychedelic jumpsuits or palazzo pants. Several women can testify that Sharon and Zoe are true arbiters of sophisticated style and elegance.

On the topic of designs fit for a queen, drennaLUNA is one such design house that's at the forefront of the industry. The duo of Arlene Martin and Angelie Martin-Spencer have never been afraid of evolving their style. Their most recent work with Mara Made Designs, Creative Director, Tamara Harding, involved monotonal pastels paired with detachable wooden accessories, subtle-yet-striking wooden necklaces and cuffs.

Spring into Your New You!

Contributors: **Kadeem Rodgers and Kristia Franklin**
www.myrepeatoffender.com

What's your must-have accessory this spring? Some want jewellery or new shoes. Whatever your vice, you're probably reading this because you want to up your style game. The easiest and most accessible way to do that is to consult local designers. One thing about us Jamaicans is that creativity abounds and fashion and style has never been restricted for anyone, no matter the size, age, confidence level or fabulousness of the wearer. So, if you were ever in the dark about changing up your wardrobe and reshuffling your style genre, you're at the right place.

See below contact information for the designers:

Keneea Linton-George
 80 Lady Musgrave Road
 Shop #25
 (876) 622-4290

Courtney Washington
 134 Harbour Street
 Downtown Kingston

TnT Fashions
 Simone Gordon
 (876) 366-4452

Lisa McIntosh-Aris
 House of Neahlis
 19 Ardenne Road
 (876) 622-1744
 (876) 820-7210

Heather Laine
Sharon Neita/Zoe Summers
 10 Lancaster Road
 (876) 968-5196

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 Arlene Martin/Angelie
 Martin-Spencer
 drennaluna@gmail.com

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