



Living Well

Maura's
Great Love
for the **Sea**

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The
CALBERT
THOMAS Story
from Vendor to School Principal



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Maura's Great Love for the Sea

Karen Oliver, Communications Specialist
The Jamaica National Group

On a daily basis, the turquoise waters of the Caribbean Sea beckon Maura Watson and she readily obliges.

In fact, for the past 12 years, this 55-year-old certified life guard and certified Padi Scuba Diver, swims about half a mile out to sea from the Whitehouse Fishing Village in Westmoreland, almost every morning and afternoon, as part of her tacit physical fitness regime.

"My house is on the beach, hence, there is no excuse for me not to go swimming," she reasoned.

Often, she makes the one-hour trip alone, however, she always welcomes the opportunity to take other swimmers along to participate in her adventure.

Maura, who is of Irish descent, hails from Cape Cod, Massachusetts, in the United States of America. She explains that, for most her life, she has lived near the sea and that going to the beach with her parents and siblings was part of an everyday routine.

"We would go water skiing and swim up to two miles. During summers, my siblings and I would spend the entire day at the beach," she disclosed.

"I love swimming. My birth sign is Pisces, therefore, I'm a part mermaid," she exclaimed with a chuckle.

Having fallen in love with Jamaica through her many visits to the country with her now ex-husband, a Jamaican from Port Antonio, she decided to relocate here in 2007. Naturally, she set up her home near a beach. Her three children, including twins, attended Munro College and The Hampton School.

"Swimming gives me a good physical workout, and it makes me feel good. It's an excellent stress reliever," said Maura, a Realtor and Senior

Sales Agent with DC Tavares Finson Realty and the Proprietor of Ivy's Cove Condominiums in Whitehouse, Westmoreland.

She opines that everyone should learn to swim, not only for the pleasure of it. "It's a good survival skill to have, so that, if you are on a boat and you are in difficulty, or if you need to save someone from drowning."

She was quick to explain that senior citizens who are not swimmers should not hesitate to take up this new physical activity. "It is never too late to learn. I taught a 65-year-old woman to swim. It's like riding a bike, once you get the hang of it, you will be alright. It is one of the easiest forms of exercise, which moves all the muscles in your body, and stretches them, besides it is enjoyable," she advised.

Furthermore, she recommends swimming in the sea as opposed to a pool. "Salt water provides better buoyancy. In addition, it's good for medical purposes, such as treating cuts and coughs."

In addition to swimming, Maura enjoys numerous adventures, such as scuba diving at a depth of 120 feet, fishing, and snorkeling.

"It's amazing what you discover under water. It's a totally different world. The colours are vibrant. The sand is golden white. You see polka dot fish, stingrays, corals and old ships and artifacts," she related.

Her most recent water escapade is fishing. Recently, she bought a six-foot fish pot, which she takes out to sea to catch her own fish. And, when she is not swimming, or fishing, she goes kayaking for at least one to two miles, every week.

A former travel agent, Maura has travelled around the world extensively, particularly to countries in Europe, the Middle East, and has been to every Caribbean island.

"However, I simply love Jamaica. I love the people, the climate, food and the musical vibes. I'm a 'yaardie'," she affirms. "I also love ackee and salt fish, breadfruit, and totally enjoy reggae music!"

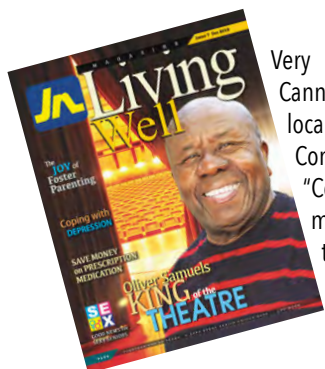


Maura Watson



Maura Watson overlooks the sea from her balcony

FEEDBACK ON OUR LAST ISSUE



Very refreshing and educational. Cannot recall seeing any free/public local magazine for us seniors. Continue the good work. I like "Coping with Depression" and must say that this matter is not taken seriously in this country. We need public education and/or forums.

Norma Chambers

I almost missed my blessings, so thank God I read the magazine. This is a sought after publication. The articles are very relevant, very timely and organised. With the alarming increase in the number of suicidal cases; many persons would benefit from reading the "Coping with Depression" article. I had previously thought about foster care. Reading the article on the "Benefits of Foster Care" has helped to enhance my convictions on becoming a foster parent. There is just something in this magazine for everyone. I have benefitted from reading it.

Mahalia Dennis-Edwards

This magazine is family oriented, easy to read based on the graphics used. The colours are appealing and the topics are interesting. It will lift a person's spirit when they read it. Overall, it is a good magazine and is something that JN should continue publishing.

Daveita McDonald

EDITORIAL

We are heartened by the continuous positive feedback on the JN Living Well Magazine that we have been receiving from our readers. We continue to tap into topics that you will find inspiring, educational and informative.



Tanya Pringle, Senior Manager
Corporate Communications
The Jamaica National Group



Karen Oliver
Communications Specialist
Corporate Communications
The Jamaica National Group

The JN Living Well Magazine is a production of the Corporate Communications department of the Jamaica National Group. It is issued in April, August and December of each year, and is targeted to persons who are fifty years or older. The articles, however, will appeal to all age groups. Send your feedback and suggestions of topics you would like to see to corporatecommunications@jngroup.com.

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DIGITAL Assistants in the Home

What Are They and What Can They Do for Me?

Alex Thompson, Cyber Security Analyst
The Jamaica National Group

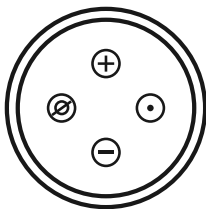
Digital Assistants are a dime a dozen in today's world, and there is no surprise that they have made their way into our homes. In this article, we will focus on the top three best sellers and look at how they work.

1 Amazon's Alexa

Alexa is the name of Amazon's voice-based smart home assistant. While some folks will use the names interchangeably, Alexa is actually the name of just the Artificial Intelligence (AI) —not the product. You can use Alexa in Amazon's Echo products. These now include the original Amazon Echo, the smaller Echo Dot, the Amazon Tap, the Echo Look, and the newest addition to the lineup, the Echo Show. By default, Echo devices use "Alexa" as their wake word.

While the device is constantly listening, it only starts tracking and analyzing what you say next after it hears "Alexa." It then pulls up the relevant results. However, if, say, someone in your house is already named Alexa, you can change the wake word to something else: Amazon, Echo, or Computer.

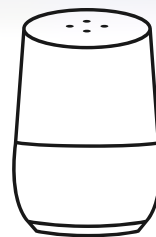
From there, you can ask Alexa all sorts of questions: You can ask her to play music, ask about the weather, or ask her to convert measurements for you. You can also use her to shop for products on Amazon or to control other smart-home devices.



2 Google Home

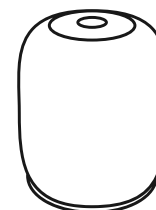
Google Home is all about Google Assistant, which is the gateway to question-and-answer information. Assistant doesn't have a real-person name, like Alexa or Siri, but it does have a (sort-of robotic) female voice that you can change. There are a few different options.

Google Assistant is always waiting for you to talk or ask it something. You can call on it for everyday mundane tasks such as setting morning alarms and remembering shopping lists. You can also ask Assistant to fetch weather and traffic information, look up flights, check your calendar, get local business information, and order an Uber for you. Assistant even does jokes and trivia: Just say "OK Google, entertain me", and see what happens next.



3 Apple's Home pod - Siri

Google Assistant is always waiting for you to talk or ask it something. HomePod is great at the things you want to know, and do, in your home. From getting the latest weather to sending messages and controlling your smart-home accessories, to making calls, Siri makes it easy to multitask with just your voice. Just say "Hey Siri, turn on the lights" or "Hey Siri, call James." You can even ask Siri to set scenes, like "Good morning," that put multiple smart-home accessories to work — all at once. Just add an accessory to the Home app, then control it with your voice on HomePod.



All three devices all do the same thing and it comes down to user's preference in which device you choose for yourself. Amazon Alexa has the smoothest speech pattern, making it hard to tell the difference between a human and a device. Google has the best search engine and is more reliable where information is concerned. With privacy in mind, Apple worked directly with home-accessory makers to ensure that the data transferred between accessories and Apple devices is secure and encrypted, making Apple's Siri Devices a more secure technology on the market than the other two.



How Much Sleep Do You Get?

Karen Oliver, Communications Specialist
The Jamaica National Group

Sleep is a key component of physical and mental health, but what happens when you do not get enough?

While many persons can fall asleep effortlessly, sleeping does not come quite easily for everyone, especially senior citizens. This is the case for Valerie Montequé, a 64-year-old resident of Asia, Manchester. For her, it is not unusual to be awake up to 3:00 a.m., three or four nights per week.

"I go to bed by 9:00 p.m. However, I turn a lot and sometimes I sit up. I try not to check on the time when I'm not sleeping, but it's frustrating," she related.

"Some nights I may fall asleep within an hour, but, I wake up at least two times during the night. Therefore, during the day I feel drained and may doze off for about 15 minutes or so."

Mrs. Montequé's issue with sleeplessness started about six years ago. She has opted not to take medication to induce sleep, because she does not want to become dependent on it.

Dr. Paul Scott, a Consultant Physician and Pulmonologist at The University Hospital of the West Indies, explains that his Sleep Disorder Center in Kingston helps persons suffering from sleep issues.

"One should usually start sleeping within 30 minutes of going to bed and, sleep through the night until time to get up in the morning. On awakening, one should feel rested and be able to go throughout the day without feeling sleepy until bedtime later that night," he emphasised.

He pointed out that the amount of sleep needed by an individual varies from five to nine hours, and that most persons are comfortable with six to eight hours of sleep.

"The number of hours of sleep needed may also depend on the amount of physical activity one does. In general, senior citizens tend to have less physical activity and, therefore, need less sleep."

"Patients with insomnia will often complain of inadequate sleep, feeling tired, daytime sleepiness, lack of energy, depression and exhaustion," he said.

Causes of Insomnia

Dr. Scott also explains that simple contributors to insomnia include drinking too much fluid around bedtime, going to bed too early, or having too much or too little lighting in the room.

More significant causes of insomnia, he outlined, include: the enlargement of the prostate gland in men, urinary infections, heart failure, inadequately treated asthma, emphysema, arthritis, back pain, sleep apnoea and itching. In addition,

"Some nights I may fall asleep within an hour, but I wake up at least two times during the night. Therefore, during the day I feel drained and may doze off for about 15 minutes or so."

insomnia could also be as a result of: depression or anxiety related to illness, financial matters, job insecurity and interpersonal disputes.

"Given the variety of conditions which can cause insomnia, it is best to check with one's doctor if insomnia is a problem. He or she will help you to determine what is the cause of your insomnia, and what can be done to address it," he advised.

In addition, he said that persons who suffer from insomnia can do several things to assist them to fall asleep.

"These include: having a relatively fixed bedtime, which is not too early, establish a routine to prepare for bedtime, limiting fluid intake close to bedtime, ensure that the temperature in your bedroom is appropriate, as well as, getting checked by a doctor."

The Sleep Disorder Center is located at
1 Ripon Road, Kingston 5.
Tel: (876) 929-2618/908-1077

Jerk Hummus



Ingredients

1 can chickpeas, washed and drained
¼ cup lemon juice
1 small garlic clove, minced
1 tbsp sesame oil
2 tablespoons extra-virgin olive oil
½ teaspoon ground cumin
½ teaspoon ground jerk seasoning
Scotch bonnet pepper (add as desired)
Salt to taste
Dash of paprika

Directions

In the bowl of a food processor, combine lemon juice, garlic, oils, cumin and jerk seasoning. Whip until creamy and smooth.

Add a half of the can of chickpeas to the food processor and process for 1 minute. Scrape sides and bottom of the bowl, then add remaining chickpeas and process until thick and quite smooth; 1 to 2 minutes.

Taste for salt and adjust as needed. Serve hummus with a dash of paprika and breadfruit chips or pita bread on the side.

Recipes provided by KukUp Kreation's

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The CALBERT THOMAS Story from Vendor to School Principal

Karen Oliver, Communications Specialist
The Jamaica National Group

From being an ice-cream vendor at the back gate of Seaforth High (formerly Seaforth Secondary) to becoming the principal of the school, Calbert Thomas' inspiring life story could easily become one of the next bestselling novels.

Still fresh in his mind was how he was heckled by fellow vendors when he told them that his dream was to become a teacher at the school where he was once a student.

"They all laughed at me. I was so embarrassed," he relates.

Today, Mr. Thomas is having the last laugh, because not only did he become a teacher at Seaforth High, he has successfully risen through the ranks to become principal of the 47-year-old institution.

"I couldn't have done it without God. He is the one who made it possible," the Principal maintained.

Mr. Thomas, who grew up in a single-parent household, disclosed that his journey to achieve success was punctuated with hardships. He credited his mother, Imogene Stewart, a former fish vendor, for creating stability in his life.

"We were so poor that often we didn't have anything to eat. We lived in a house made from bamboo after we were evicted. My sister and I, being the elder ones, had to alternate going to school, so that we could look after our younger siblings. And,

on Fridays, we had to go to the field to help my mother."

Despite his poor attendance, he graduated from Seaforth Secondary with four Secondary School

Still fresh in his mind was how he was heckled by fellow vendors when he told them that his dream was to become a teacher at the school where he was once a student.

Certificate subjects, however, four years later he was still jobless. When his path crossed with Pastor Norman McHugh of the White Hall Pentecostal Church, that meeting became the turning point of his life.

"Pastor McHugh reinforced in me that I could achieve anything in life. He went as far as calling me 'doctor.' At the time, the church he was pastoring was undertaking a building project, and he asked me if I could sell ice-cream to raise funds."

For four years, Mr. Thomas sold ice cream at the back gates of Seaforth Primary and Seaforth Secondary Schools, during their

respective break periods. In a strange twist of fate, the same year that the church building was completed, the ice-cream business took a nose dive. That led him to venture into selling bread and cheese, as well as sky juice from a handcart at the back gate of Seaforth Secondary.

Through the influence of another good Samaritan, Gwendolyn Morgan and her family, Mr. Thomas enrolled at the Vocational Training Development Institute (VTDI) in Papine, St. Andrew, where he obtained a certificate in Machine Shop and Welding.

Shortly after his graduation, he successfully filled the vacant position of the Industrial Arts teacher at Seaforth Secondary; however, he faced the arduous task of transitioning from a vendor to become a teacher in the minds of many. Some of the teachers did not welcome him, while some parents questioned his capability.



Mr. Thomas talks with students at the school





Mr. Thomas at the back gate of Seaforth High where he once was a vendor

It didn't take him long to command the respect of his 'naysayers', after his students began flourishing under his tutelage.

Further studies at VTDI earned him an Instructor Certificate in Machine Shop and Welding and two diplomas in Mechanical Engineering Technology. He later attended the Mico University College, where he pursued the Bachelor of Arts degree in School Management and Leadership.

And, following his appointment as Vice Principal at Seaforth High, he was driven to achieve further academic success; therefore, he returned to Mico University College where he obtained an Executive Master's degree in Education and Management.

Today, Mr. Thomas manages a staff complement of 94 teachers; 67 non-teaching staff members; and a student population of 1,400 at the school, which currently operates on two shifts.

One of the biggest cheerleaders is his wife, Lincent, a school teacher at White Hall Primary. He explained how her support encouraged him to achieve his dream.

"When we were dating, people ridiculed us because I was then a handcart vendor and she was a teacher. This year we will celebrate 27 years being married."

Their union has produced three children: Roxine, who recently completed a Bachelor's Degree in Physiotherapy at The University of the West Indies (UWI); Ashleigh, who is in her third year at The UWI pursuing the Doctorate of Dental Surgery; and Collette, who will be heading to the university later this year, to pursue a course of study in the field of medicine.

Mr. Thomas' dream is to pursue his doctorate degree one day, thereby fulfilling Pastor McHugh's declaration made to him as a youngster.





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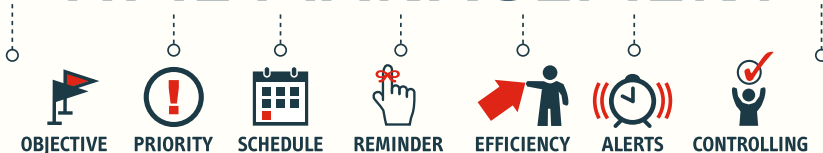
“Timing” to enhance your Lifestyle

Carmen Tipling, Communications Consultant

There are numerous stories, songs, quotations and workshops about, “Time Management,” yet many persons, particularly seniors, who are no longer in the workforce, have lulled themselves into having marginal, or even scant regard for quality time management!

I have heard all the “time” excuses. “If I had more time, I would do so and so!” We really don’t need more time. What we should do is to manage the time we have, in a manner, which allows us to take far more advantage of doing things, engaging with associates, relatives and friends, to achieve a balanced and upbeat lifestyle!

TIME MANAGEMENT



While you may be retired and are essentially “off the clock,” don’t slip into the context of those, “ordinary persons who think merely about ‘spending time,’ while great people think of ‘using it!’ to their best advantage.”

Think twice about it. You could probably experience an upbeat rhythm in your lifestyle, if you adopted the formula which communications guru, Stephen Covey, author of “The 7 Habits of Highly Effective People,” espoused. He said, “The key is not to prioritise what’s on your schedule; but, to schedule your priorities.”

Make a List of your Important Activities

Make a list of your important activities: business, (yes, some seniors still work), medical and personal appointments, family obligations, social activities, special engagements, and so on. Then, determine the most important ones, as you schedule them. At the same time, be conscious of the day of the week, public holidays, for example and, determine if there is need to make appointments!



Personally, I take a monthly overview of my activities; break them down to a weekly schedule; highlight the events to be accomplished, daily; and, if necessary, make room to reschedule some events.

The late management consultant, Peter Drucker maintained, “Time is the scarcest resource and unless it is managed nothing else can be managed.” Hence, one must also be realistic about how much they can accomplish in a month, a week, or a day!

Consequently, there will be need for flexibility, as the details and events may change, based on the availability of others involved in your schedule. Therefore, you could follow the wise advice of St. Francis of Assisi, who said, “Start by doing what’s necessary, then what’s possible, and suddenly you are doing the impossible!”

After reading this article, take a break; and, if you can, check on YouTube, to explore the lyrics of “time”-based songs, such as: “The Way We Were,” Barbara Streisand; “Both Sides Now,” Joni Mitchell; “Forever Young,” Bob Dylan; “Only Time,” Enya; “Time and the River,” Nat King Cole; and there are many others!

Enjoy the songs; but, most of all, plan to manage your time; and, give us some “feedback,” as you enjoy the outcome of your enhanced, “time-balanced,” lifestyle!

There's always *Time* for *Travel*



Kadeem Rodgers, Fashion Stylist/Writer (@TheStyleRedeemer)

We're already four months into the New Year and before you know it, 2020 will be here. What better time than the present to go see the Mayan ruins in Belize, travel to the City of Lights to rekindle a love lost; heck, maybe do an eat.pray.love retreat in Bali, Indonesia for the sake of finding yourself – we all need a method of escape and repair.

It is necessary for our well-being to take time off from our daily work-focused quest to pay the bills at the end of the month – 'tis time to rewind our clocks and shift focus to self. It is often best to soul search alone, but, if you're in a relationship, taking your partner along for the ride will only bring you two closer. Since there are only eight months left in 2019, here are eight reasons to travel now:

1. Travelling is liberating: your days are often adventurous - filled with places to go, people to meet, and a smorgasbord of exotic flavours and delicacies for you to indulge. More importantly, along the way you learn new things about yourself..... travel reconnects self.

2. Someone will get up and give you their seat. Travelling as a senior, you'll often get the best seat in the house, plane, or shuttle for that matter.

3. You will inspire the younger generation, we will appreciate the stories and experiences, plus absence makes the heart grow fonder, so we'll miss you too.

4. Hello senior citizen discounts! We can't guarantee airline ticket discounts, but even if you miss out on air miles, you'll definitely save with discounts at boutiques, restaurants, museums, excursions, and gift shops.

5. Travel resets your youth clock. For sure travel can be a workout, anything that involves exploration and discovery is guaranteed to set you back a few pounds, while tightening up your muscles – I don't need to tell you to pack comfortable shoes, do I? The best part is finding places unknown and feeding the mind with facts every step of the way.

6. You're in a league of extraordinary seniors. Most people wait until that now-or-never moment in their life to toss insecurities in the can and go forth with their sometimes decade-long plans to see the world.

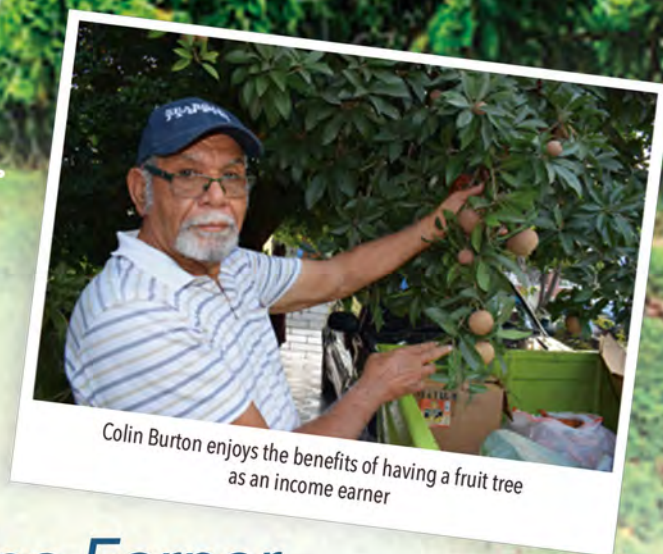
7. You get to experience that AMC Theatre with reclining seats, cup holder, and foot-and-arm rests that are quite unlike the ones you're used to.

8. You get a break from the office. Let's face it, the routine gets boring, monotonous, and clichéd, and that's not you.

Truth is, I could provide 12 reasons for every month or 365 reasons for each day of 2019 that you should consider travelling, and you wouldn't act on the advice unless you're "ready". If you find yourself thinking "this doesn't even apply to me", ask yourself "Why do I need a break?" and the question answers itself.

Fruit Trees

a Major Income Earner



Colin Burton enjoys the benefits of having a fruit tree as an income earner

Karen Oliver, Communications Specialist
The Jamaica National Group

During retirement, many senior citizens seek to supplement their pension, or other sources of income, by taking on part-time jobs such as babysitting or selling various products, to meet their financial obligations.

In some cases, retirees opt for the convenience of passive income, as it requires very little effort, in terms of time and financial input. One major passive income earner is fruit trees.

Colin Burton, a retired Agriculturist from Portmore, St. Catherine, relates how a naseberry tree growing in his yard has turned out to be a major income earner for him, over the past five years.

"I make more than \$40,000 every year selling naseberries, part of which I use to pay my property tax annually," Mr. Burton disclosed.

He revealed that the tree grew on his front lawn, and when it was a small plant, he had promised to give it away. However, the intended recipient never came for it.

"When the tree started to bear, I gave the fruits away and a lot went to waste. However, when I discovered how much they were being sold for in the supermarket, I decided to sell some of them."

Mr. Burton said that the tree produces two crops annually, and that the only care he provides for it is occasional watering.

Locksley Waites Snr., Agronomist, National Fruit Tree Crop Programme at the Rural Agricultural Development Authority (RADA), points out that fruit trees grow easily and require little maintenance. He offers valuable advice about maintaining fruit trees.

Which fruit trees are the best income earners?

Some of the best income earners are: avocado, ackee, citrus, guinep, guava, june plum, jackfruit, naseberry, mango, otaheite apple, soursop, sweet sop, star apple and tamarind.

I make more than
\$40,000 every year
selling naseberries

What you should bear in mind when planting fruit trees?

Establish that the temperature is suitable for the type of fruits being considered. For example, East Indian mango requires warm temperature, while lychee needs cool temperature. If the soil is poor in nutrients, cured organic matter and fertilizer should be added. Plants being selected should be mature, well fed and have a label. They should be inspected for signs of pests, diseases, and structural damage. Avoid plants with 'forked' or 'swan-neck' roots. Plant your fruit trees at least six feet from the perimeter of your house.

What kind of care does fruit trees need?

Never plant fruit trees unless there is a plan to prune them. The best time to prune your bearing fruit trees is the day after reaping. For young fruit trees, once the tree has achieved a height of 3-4 feet (1m), pruning should begin. Your fruit trees should never be more than 15 feet in height. In the absence of a soil test, fruit trees should be fertilized with an N.P.K. mixture, for example: 15:5:35, at the rate of one pound of fertilizer per tree, based on the age of plant, annually, up to a maximum of 10 lbs.

What combination of fruit trees to plant, so that at any given time in the year at least one fruit tree has crops for harvesting?

January to April
April to June
March to September
June to November
June to November
September to December
One crop every 17 weeks
Varies across the island
Two crops per year;
varies across the island

Star Apple
Tamarind
Mango
Avocado
Guinep
June Plum
Ackee
Naseberry
Otaheite Apple

If one has a small backyard, which fruit trees would you recommend?

Recommended fruit trees for small spaces are: West Indian cherry, pomegranate, guava, soursop, citrus, cherimoya, carambola, sweet sop and papaya.

Apart from selling the fruits, what other income can be earned from fruit trees?

Fruits can be used to make juices, jams, pies, jellies, paste, cheese (e.g. guava), puree, alcohol, vinegar, chutneys and pickles.

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Dr. Karen Carpenter PhD; CST; PGCHE
Psychologist/Clinical Sexologist/Research Consultant

Equal, Smart and New Relationships

March 2019 marks the 28th year of the United Nations Celebration of "International Women's Day". The theme this year appropriately echoes the need for women and girls, boys and men to, "Think Equal, Build Smart, Innovate for Change". We can apply this theme to our relationships. Here are a few tips to help you on your way to an innovative and new love life.

Think Equal...

Couples who master their relationships and enjoy each other are those who think equally about the needs of each other. When each partner puts the other one on an equal footing with themselves, both partners feel valued.

Build Smart...

As partners mature and move into their retirement years, new opportunities for leisure and personal interests become available. If we are building smarter relationships, take advantage of those services that make our lives easier. There are services that will do your shopping, bearers that will pick up items and drop off packages, some pharmacies deliver to your home. You can use online banking to pay bills and save yourself the hassles of long lines and traffic jams.

Innovate for Change...

Innovate - make changes and be willing to do something new in your relationship. Did you know you and your partner can take free courses online?.....from cooking to computer science. You can learn at your own pace and have fun teaching each other too.

Show your partner that you love him/her by looking out for him or her, use services that relieve your burdens and do something new together and watch the love grow.



Dr. Karen Carpenter is a Florida Board certified Clinical Sexologist and licensed Psychologist based in Kingston. She is the author of 'Love & Sex: The Basics' available on amazon.com. You can listen to 'Love & Sex' every Tuesday and Thursday on Nationwide 90 fm, from 9-11 pm. Email Dr. Carpenter at: loveandsexja@gmail.com.



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