

# NEWSBEAT

JAMAICA POLICE CO-OPERATIVE CREDIT UNION LIMITED NEWSLETTER

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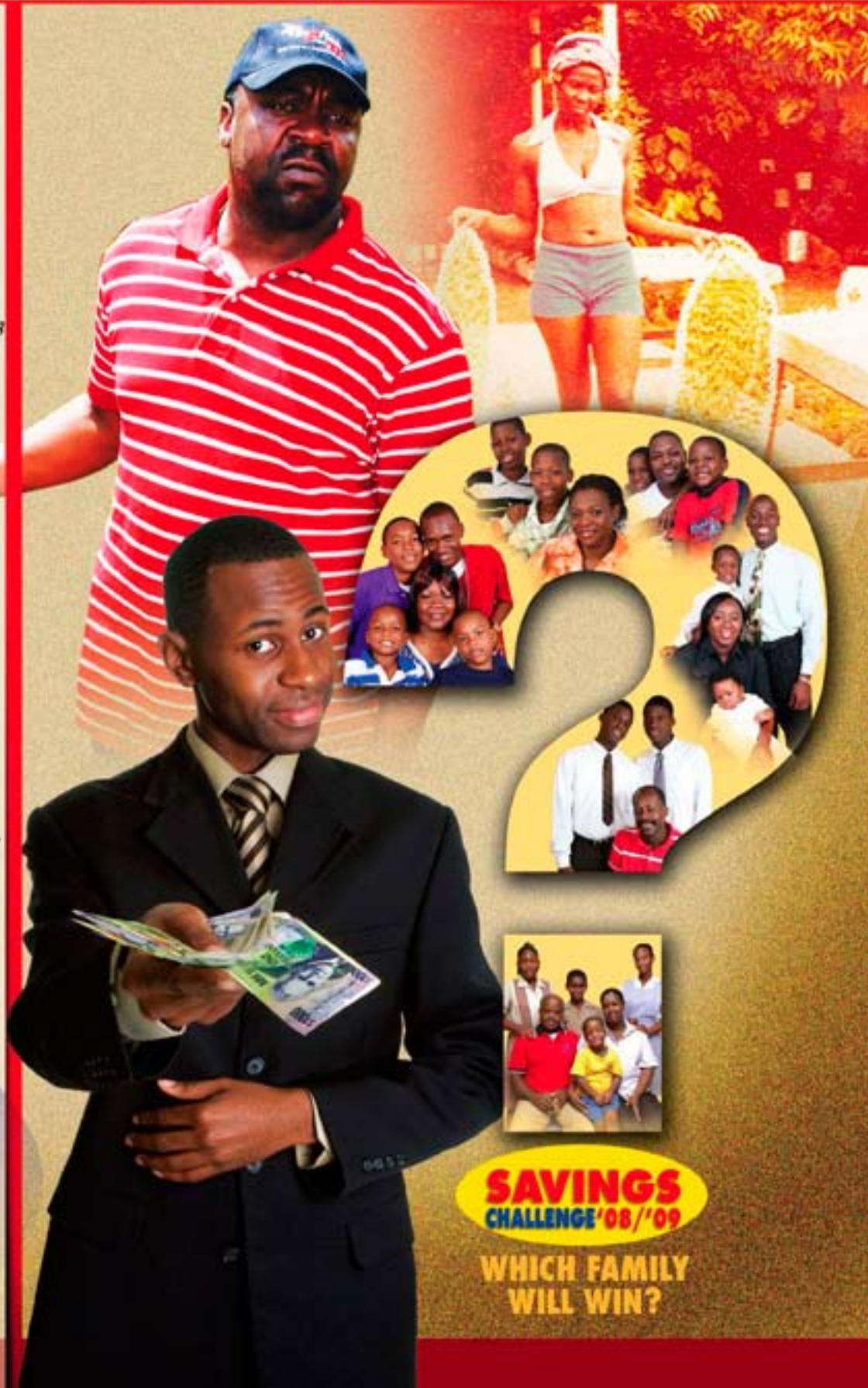
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**SAVINGS  
CHALLENGE '08/'09**

**WHICH FAMILY  
WILL WIN?**

## Message from the CHAIRMAN



**I** am very honoured to be leading the charge within this organisation, which always seeks to improve its products and services. We will never settle for satisfaction, excellence is our target; as we will endeavour to turn our vision statement into our mission.

And, it is with great pleasure that I welcome the Jamaica Police Cooperative Credit Union's inaugural newsletter. Our Credit Union has always looked for ways to enhance communication among our members, and the establishment of this quarterly newsletter will facilitate this process.

Among other things, the newsletter will give us the opportunity to feature outstanding personalities and some of our beneficiaries of loans, bursaries and scholarships.

*JPOL Credit Union Newsbeat* should become an integral part of your collection. You should not miss an issue. I definitely won't.

On behalf of the Board, I extend my heartiest congratulations on this initiative. Long Live the Jamaica Police Cooperative Credit Union!

**Ray Palmer**

*Chairman*

## Message from the GENERAL MANAGER



**W**elcome to this our first Newsletter – *JPOL Credit Union Newsbeat!*

The Jamaica Police Cooperative Credit Union will always seek new, interesting and feasible ways to keep in touch with you our members, and this newsletter is another approach to serve you even better.

This is your newsletter, and we invite you to submit your suggestions, personal experiences, jokes, poetry, etc., as we seek to continuously improve its content, outlook and appearance. *JPOL Credit Union Newsbeat* is no ordinary newsletter; it is not just educational and informational, but also fun, as we hope to lighten and brighten your day, which can be extremely challenging.

With your input and our expertise, I am very confident that our organisation will grow from strength to strength and that we will become Jamaica's leading Credit Union – a dream that we should all pursue. Together we can achieve more.

**Linda Miller**

*General Manager*

## Message from the COMMISSIONER OF POLICE



**I** enthusiastically greet the publication of the Police Cooperative Credit Union's first newsletter as the relationship between the Credit Union and our members is one which should be encouraged and one which should be mutually beneficial.

The initiative of publishing a newsletter now affords for the greater dissemination of information to members, who will hopefully use this information in a positive way. I hope that a consistent message in the newsletter is the importance of saving; no matter the amount. Policemen and women should develop the habit of saving from early, as by saving on a consistent basis you are protecting your future.

I look forward to reading this first edition of the Credit Union's newsletter and use this opportunity to encourage members to do likewise.

My heartiest congratulations.

**Rear Admiral Hardley Lewin**  
*Commissioner of Police*

## Message from the CHAIRMAN OF THE POLICE FEDERATION



**L**et me take this opportunity on behalf of the Police Federation to commend the Jamaica Police Co-operative Credit Union on its publication of a newsletter for and about its members.

The Credit Union has grown from strength to strength since its advent in 1955, both in membership and in value, markedly characterizing the fact that its members are truly supporting each other through their combined financial requirements. That is the basis of a credit union movement.

Over the years the Credit Union has played a vital role in the economic development of its members with its wide range of products and financial services ranging from savings to personal loans, that impact positively on the daily lives of our members.

The launch of this newsletter gives a clear indication of the Movement's redirection towards 21<sup>st</sup> century operations, embracing technology and educating its members. The Police Federation unreservedly gives its blessing to the launch of this newsletter as it creates another avenue to keep the lines of communication open between the Credit Union and its members.

**Mr. Raymond Wilson, MCGI, BSc., ASc.(Hons)**  
*Chairman*

## Message from the President of the POLICE OFFICERS' ASSOCIATION



**O**n behalf of the executive and members of the Police Officers' Association, I wish to congratulate the management and staff of the Jamaica Police Cooperative Credit Union on the launch of its Newsletter. Over the years our Credit Union has developed a reputation for continually innovating

methods in its efforts to find new and better ways to improve and cement its relationship with us, its clientele. Consequently, it has truly earned the designation as being the policeman and woman's financial partner.

We applaud this, its latest initiative, as another example of the Credit Union's insistence on ensuring that it keeps in touch with its members.

We wish you continued success not only with the launch of your newsletter but in all your undertakings.

**Michael James** (SSP)

*President Police Officers' Association*

## Message from the C.E.O. of MASA

**D**ear JPOL members,

I would like to congratulate and thank JPOL for allowing MASA Jamaica, Ltd. the opportunity to provide you and your families with our prepaid emergency assistance services.

The MASA companies have been in business for nearly 35 years and we have over a dozen offices located throughout the Caribbean, including Jamaica.

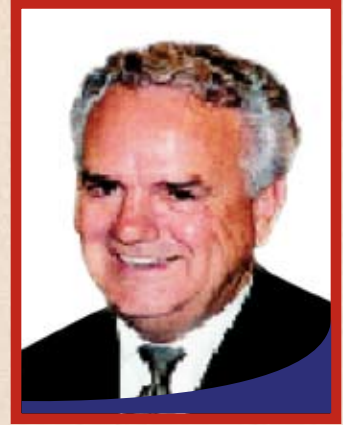
MASA is widely recognized as the leading provider of potentially lifesaving services, including emergency air transportation to specialized medical facilities in the United States, repatriation, return transportation, minor children escort, mortal remains transportation and much, much more. Other than the payment of a small annual fee, all MASA services are provided absolutely free of charge to our members. Best of all, anybody can join, regardless of age or medical condition. There are no claim forms and all services are activated by contacting the MASA worldwide toll-free number. Once you call, we take over to ensure that you receive the best medical service available to treat your particular needs.

We would like to commend JPOL for asking for our participation in communicating in a new and enhanced manner with its members by providing them with benefits that are both affordable and necessary. JPOL recognized the need for providing value added services to its members and they can even offer you the opportunity to make low monthly payments for your MASA membership.

MASA is working directly with JPOL to make your enrollment as easy as possible so don't miss this great opportunity to join MASA today...it could save your life!

Kindest personal regards,

**Frank M. Halley**  
*C.E.O.*





*A Man with a Passion, Purpose and Plan*



**Inspector Brown with Aunt Cecelyn:**  
*Inspector Steve Brown holds the hand of his aunt Cecelyn Hemmings, at his CARIMAC Communication Analysis and Planning Project which involved refurbishing the Bethel Town Police Station. Also included is Manager for the Montego Bay Branch of the JPCCUL, Mrs. Y. Whyte - Powell. The Credit Union was co-sponsor for the Project.*

**A** conversation with Inspector Steve Brown of the Jamaica Constabulary Force (JCF), finds him to be a humorous yet serious person, whose passion for excellence has made him what he is to today.

As Director of Communications at Operations King Fish, Inspector Brown began his professional career in the JCF at age 23, having previously worked at the Seawind Beach Resort in the parish of St. James. Eight years into the Force, Inspector Brown was promoted to the rank of Corporal, subsequently Sergeant, and then to the rank of Inspector.

And...how did Inspector Brown come to ‘fall in love’ with, and stay committed to the JCF. He credits his love to the JCF, as a result of the influence of retired police Inspector Steadman Roach, who was in charge of the Bethel Town Police Station in Westmoreland, when he was a child.

“There was a police officer in Bethel Town by the name of Inspector Steadman Roach. He is retired now, but he was responsible for all of us as children. All the youngsters loved him and eventually, about 30 - 40 of us from the Bethel Town community joined the JCF as a result of his influence,” he said.

Having grown up in the District of Castle Mountain, Westmoreland, one of the fondest memories Inspector Brown has, is the way in which the community rallied around its children.

“One of the things I still cherish is the fact that you were raised by the community,” he says. The effect of that he notes is the strong bond with his peers and his community, which he has now transferred to the JCF.

“The core group that I grew up with...we were all in the same class at basic school and Sunday school and today, it is a pleasure to see all of us from that group making useful contributions to society,” he comments.

At the age of 40, Inspector Brown is the only Police Officer in the JCF with tertiary level training at the bachelor degree level in Media and Communication, which he did at the Caribbean Institute of Media and Communication (CARIMAC) at the University of the West Indies. Now, he is looking forward to pursuing a Master degree in Transnational and Global Media Communication at the University of London; a dream he will pursue later this year.

Inspector Brown did not just reach his goals by mere coincidence; it took a lot of determination and sacrifice...as his very humble background did not allow him to complete high school. In fact, Inspector Brown completed his Caribbean Secondary Examination Competency (CSEC/CXC) subjects in his adult life. Notwithstanding the challenges of working full time and studying, he stayed with the ‘programme,’ and today he states that he is personally and professionally better, for having done that.

His journey from being a ‘bare foot pickney’ to head of Communications at King Fish was certainly not easy he recalls. Inspector Brown notes that as a child, he would walk four miles to and from the Bethel Town All-Age School bare-footed.

“Wearing shoes to school was something only for the first day. After that, it was back to reality,” he says.

Later, when his chance came to attend high school, he was unable to do so because his aunt, who raised him, had to care for 12 children to include himself and his two siblings.

“She just couldn’t afford it and I stopped attending school at 15,” he explains. However, after he joined the JCF, his interest in pursuing a tertiary education led him to evening school. This allowed him to obtain the required subjects for entry into the diploma course at CARIMAC, and subsequently the degree programme.

“I really want to serve the Police Force in the area of communications,” he notes, “my dream is for the JCF to have a very effective public relations and communications department, because our side of the story is not being told,” he explains.

“Nobody is carrying our story for us and we are just reporting how many persons are killed. But, if we just shift our focus from that, we will see the amount of good the police are doing and the effectiveness of the police in terms of good investigating. That part is not being highlighted,” he remarks.

And, how does his colleagues see this man? Well Jubert Llewellyn, his colleague and friend since the teenage years summarises it.

“He is down-to-earth, whose jovial personality makes him easy to get along with. He takes his job very seriously, he is committed, he is respectful and he garners respect from his colleagues,” he notes.

“He has a very inclusive leadership style...and he will consult with his staff whenever he has to make decisions that affect them,” he states.

“Mind you,” he adds, “there are times when he takes an autocratic approach.”



***Inspector Brown hands over table:***

*Inspector Steve Brown preparing to hand over a table to the Bethel Town Police, as part of the refurbishing works done at the facility for his Communication Analysis and Planning Project undertaken while he was at CARIMAC. Looking on are his classmates.*

Aside from his job, Detective Sergeant Llewellyn says that Inspector Brown is committed to community development.

“He is an extremely committed community-oriented person who will go out of his way to uplift his community,” he points out.

It is therefore no surprise, that he undertook his CARIMAC final year communication project in his ‘home town’ community, which involved rehabilitating the Bethel Town Police Station.

As a member of the Jamaica Police Cooperative Credit Union (JPCCU), Inspector Brown commends the organisation for the financial support it has given him over the years.

“The Credit Union has helped me to finance my education, and with many other things. I would advise other members of the JCF to join,” he states.

As a Christian, Inspector Brown says that his faith in God has guided him through his professional career and he believes that there is a lot more left for him to do, and his journey to London is just another step towards his dream.

“The Police Force is my passion,” he says, and those who know him, knows that passion well.



## MANAGING YOUR MONEY WISELY

**M**oney management is the process of knowing where you are spending your money, and having a well thought-out plan which will assist you in meeting your objectives and goals. Look out for a series of articles in this

newsletter which will cover the core concepts of *managing your money – WISELY*. The articles will serve to assist you with the following:

- Setting Goals
- Becoming Organized
- Cutting Spending Waste
- Building a Budget
- Saving Money

### HOW TO SET YOUR GOALS

Setting financial goals is exciting – it is your opportunity to decide what you truly want to do with your money and how to achieve those goals without having to borrow for them.

### SET SPECIFIC GOALS

Your Financial Goals must be specific. Before you start to save, determine exactly what you want, when you want it, and how much it will cost.

There are three basic goal types: short-term (achievable in under a year), mid-term (achievable in two to five years), and long-term (achievable in five or more years). If you have multiple goals, you may choose to work towards them all at once, or concentrate on one and then move on to the next. Calculate the amount you need to save.

For short and mid-term goals, the calculation for how much you need to set aside each month is

simple: the cost divided by the number of months you have to save.

#### *For example:*

The laptop computer you want cost \$55,000.00, and you would like it in twelve months. To reach that goal, you will need to set aside \$4,583.33 per month ( $\$55,000/12 = \$4,583.33$ ).

Long-term goals are a little more complicated. However, here is a simple way in which can achieve your long-term goals. You can deposit your savings into an investment account, such as a Golden Harvest Savings Account and earn interest, which will help you achieve your final savings goal.

#### *For example:*

Your goal is to save \$1,000,000.00 in ten years for your child's higher education. If you use a golden harvest account as your investment/savings instrument with an annual rate of return (interest) of twelve percent, you will need to set aside \$4,347.09 each month. And, your goal is insured at no extra cost to you, to cover unforeseen occurrences such as death and permanent disability.

Importantly to note, is that the interest you can earn depends on the investment product you choose. Be aware that the higher the reward, the greater the risk. Never enter into any investment arrangement before researching and understanding it completely.

### BE FLEXIBLE

Be flexible when saving towards your goals. If you simply can't manage to put away the amount you thought you could, don't give up. Consider extending the goal achievement date, reducing the goal amount, or increasing your income so you can save more.

Look out for our next issue which will discuss how you can prepare for, and organise your financial goals!

## JPOL BENEFICIARY



**“LIFE WOULD  
BE MUCH MORE  
DIFFICULT WITHOUT  
THE JPCCU”**

...Says **SERGEANT  
ANSEL BACCHAS**

**H**aving given just under forty years of service to the Jamaica Constabulary

Force (JCF), Sergeant Ansel Bacchas described his tenure in the JCF as a challenging yet great experience.

Hailing from Grange Hill, Westmoreland, he says he had always wanted to become a Police Officer, and so he readily took the opportunity of becoming a part of the JCF in 1969...a decision he says he has not regretted.

After a year in the Force, Sergeant Bacchas became a member of the Jamaica Police Cooperative Credit Union (JPCCU), and notes, “joining the Credit Union was one of the best moves in my life.” He says he received tremendous support from the JPCCU.

“In all those 38 years, I have never felt any disappointment about joining the Credit Union.

It has been a great help to me and my family,” he points out.

In addition to the leadership of his seniors and the mutual support of his peers, he says he cherished the assistance he received from the JPCCU in meeting his responsibilities and realizing his dreams, more than anything else.

“The Credit Union has been helpful in many ways. I have schooled six children, including my son who has been through medical school, and even built a room for my daughter at our family home in Grange Hill. Whenever I need help financially, I go to them and they have always been willing to assist. Life would be so much more difficult for us without the JPCCU,” he states.

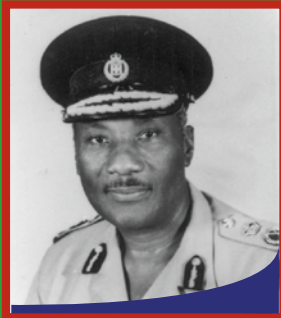
Now retired, Sergeant Bacchas has a word for all members of the JCF: “I would encourage every member of the Force to join the JPCCU more than any other Credit Union, because it is dedicated to us and our needs, and I have every confidence in the management and staff that our savings are safe and the benefits are the best that any Credit Union could offer.”

There is just one problem...Sergeant Bacchas points out. He thinks that the Credit Union has become so popular, that it has become very difficult to find parking space outside the King Street office. “There could be some improvement there,” he suggests.



*Committed to your economic success!*

## WHERE 'R' THEY NOW? ROY E. THOMPSON, 'RT'



Hon. Roy E. Thompson, C.D., J.P.  
Custos Rotulorum of Portland,  
retired as Commissioner of Police  
in 1993.



Roy E. Thompson as newly appointed  
Asst. Supt. of Police - Kings House,  
Jamaica, October 1972.



Sergeant Thompson hands a toy  
to a little boy as Chief Security  
Officer, Jamaica Pavillion Expo.  
1967 - Montreal, Canada.



Constable Thompson, shortly  
after joining the JCF in 1953.

*Mr. Roy Thompson seems to be preoccupied with 'C's'...*

He joined the Jamaica Constabulary Force as *Constable* in 1953, and retired as *Commissioner* in 1993, having served in the latter position for just under three years.

RT as he is affectionately called resides in the parish of Portland where he still devotes his time to serving his country as *Custos Rotulorum* for the parish, a post he has held for the past eight years.

From *Constable to Commissioner to Custos...* is their another side to Mr. Thompson? Certainly, as being *Custos* is only a fraction of what RT spends his time doing, as he also takes time out to care for his lush sixty (60) acres property which sits between the lovely plains of Manchioneal and the hilly terrains overlooking the town of Long Bay. Though decked with beautifully manicured lawns and breathtaking floral arrangements, this is no park...there is no time for relaxation...as farming is no easy job!

A tour of the property reveals acreage of bananas, coconuts and plantains, and a variety of farm animals. Hard work indeed! That is just what this retired Commissioner is doing, working hard after retirement.

So when will Mr. Thompson really retire? This doesn't look like it will be anytime soon (as the work keeps him looking half his age), and who to tell, he might very well go into *Carving* after he retires from farming. Hats off to Constable, Commissioner, Custos, Thompson!

## GUESS WHO?



Check our next issue for the answer

## JOKES

One night a police officer was staking out a particularly rowdy bar for possible drinking violations. At closing time, he saw a fellow stumble out of the bar, trip on the curb and try his keys on five different cars before he found his. The man sat in the front seat fumbling around with his keys for several minutes.

Meanwhile, all the other patrons left the bar and drove off. Finally he started his engine and began to pull away. The police officer was waiting for him. As soon as he pulled onto the street, the officer stopped him, read him his rights and administered the breathalyzer test to determine his blood-alcohol content.

The results showed a reading of 0.0. The puzzled officer demanded to know how that could be. The driver replied,

"TONIGHT I'M THE DESIGNATED DECOY."



Contribute 'JOKES' for publication in this section by calling 922-6682 or 922-6683. If your submission is published, you could win a prize!

## JPOL SAVINGS CHALLENGE

### *A Revolution in Savings*

*Are you tired of your current financial situation?* A meager salary, runaway food prices and other prices have become the norms rather than the exception. Would you like to make some changes and learn how to save more of your hard-earned money? If you are willing to change the way you save and share your personal journey for the opportunity to participate in a savings makeover, and a chance to win over \$100,000, Jamaica Police Co-op Credit Union Savings Challenge '08/'09 may just be for you.

Jamaica Police Co-Op Credit Union (JPOL CU) has identified six (6) families who are willing to work toward achieving defined savings and debt-reduction goals over the period July '08 to June '09.

#### They are:

- A. The Blossom Edwards Family
- B. The Stacy Holness Family
- C. The Robert Webster Family
- D. The Dwayne Smart Family
- E. The Derrick Hunter Family
- F. The Dalbert Watkis Family

The participants were chosen based on several components including need, desire, and ability to participate. All six families will work with JPOL's coaches who will carefully review their financial situations and recommend goals to accomplish. The coaches will provide the families with support, encouragement, and accountability as they try to change the way they save.

At the end of the competition, the family coming closest to, or exceeding, their established goals will be declared the winner and will receive \$100,000 in cash

and other prizes. Runners-up will also receive prizes.

There will be ongoing monitoring of the participants' progress via the media in the form of a "reality series" on television, radio and newspaper. It is hoped that this will stimulate others members of the credit union and consumers in general to check on the families' progress. It is hoped as well that it will prompt them to think about taking the next step toward their own financial goals. The media partnership is the Savings Challenge – it is the reality TV (and radio and newspaper) means to have consumers share in and track the participants' success and challenges as they work toward their savings and debt reduction goals. Importantly, though, it is a means to communicate to consumers that there are others who are struggling with similar challenges as their own. In other words, it humanizes the financial crisis that results from failure to save.

Consumers should find this promotion enjoyable, interesting and informative.

This should also make it a treasure trove of human interest stories for the media.

