



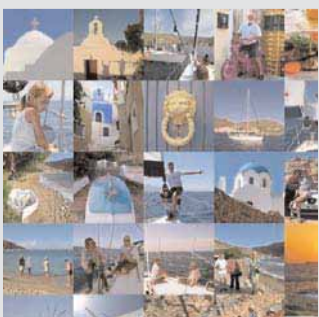
Sex + Sleep = Long, healthy life?

Forget counting calories, crunches and laps around the track. What if the secrets to a long life involved a lot less work and a much more enjoyment? Turns out, sex and sleep could be just as important to a long, healthy life as omega-3s and cardio. I know, you're thinking, "This is too good to be true!" Followed by, "I can barely find time for the little sleep I get right now." Stick with me – I promise it's worth it.

All this week, we'll help you find ways to make these simple secrets to a long life work for you. An active sex life and plenty of rest are just two reasons scientists think people on the remote Greek island of Ikaria are living longer, healthier lives. Of course, I'm guessing living on a Greek island doesn't exactly lead to depression, but for those of us who can't pack up and move to a Mediterranean paradise, we can reap the benefits of Ikarian culture at home.

Clearly, more time in bed is part of the equation, but it's far from the only piece of this puzzle. People often live well into their 90's and – perhaps most importantly – they have fewer years of disease and poor health. If you think about your friends and loved ones, many who have died in their "old age" probably weren't in great shape those last few years. Maybe it was cancer, dementia, Alzheimer's... the list of potential health problems is endless and almost expected in the US. Rarely do we hear about people living nearly disease-free until their final days. Yet, on this 99-square mile island, people require far less medical care and tend to have more "good years". If you're thinking Ikarians simply hit the good gene jackpot, it's a nice try but not that simple. Only about 20 percent of our longevity is determined by genes; the rest is up to us.

Greek tourism sector experiences worst Easter



The Greek tourism industry has experienced its worst Easter in many years. Hotel bookings were down ten percent on the Cyclades Islands. On Crete, many hotels remained closed and those that opened were only 60 percent full. In Greece, 800,000 people rely on tourism for work. The tourism sector predicts that at least 50,000 people will lose their jobs.

Ethnic Greek mayor jailed in Albania for changing signs

The mayor of the Greek minority village of Himara, Vasili Bollano, has been sentenced 6 months in jail and also given a fine of over US\$5,000 after he was charged with taking



down signs in Greek minority areas that were not in the Greek language. Albania authorities claimed that the removal of the signs caused a great amount of confusion for tourists and other visitors who visit Albania's southwest coast. In addition to the above verdict, Bollano will not be able to hold any sort of public office for three years. Hmmm interesting to see how his party, Omonia, will move on being that he is currently the head of it.

Bollano has said he would take the case to the Human Rights court of Europe.

Laiki aims to lose the Greek community bank tag

Laiki Bank is putting the finishing touches to a marketing campaign that will start at the end of the month. After eight years in Australia, during which time it has developed a comprehensive product set for its retail and small business customers, the bank feels the time is right to establish an identity outside the local Greek community.

Don't expect to see a national television or newspaper campaign. Laiki is small, with assets of \$1 billion split evenly between mortgages and SME loans.

It will be using its 10 branches as the focus for some community-based marketing and it will use the internet for some direct marketing.

Laiki Bank Australia general manager Michael Athanasiou said that with the consolidation that has occurred in the market over the past



couple of years, it is a good time for banks like Laiki to promote themselves as alternatives to the big four.

Athanasiou said: "Part of our marketing will be to let people know that we are part of a large institution that has been operating for 110 years."

Laiki's parent has an A3 rating from Moody's. The local bank is not rated; all of its funding comes from customer deposits.

Athanasiou said the bank had a strong liquidity position and its asset quality was in line with or better than system. Laiki offers only secured loans and does not issue a credit card (it offers Visa debit).

Laiki is promoting all the positive attributes of a small financial institution. It is flexible, accessible and the service levels are high.

Athanasiou said: "In our SME business we lend \$1 to \$5 million and maybe up to \$10 million in certain cases. All those customers get a relationship manager.

"We don't do a product package sale with our business customers. If they want a small commercial loan to be made up of a fixed rate portion, a variable rate portion and some in an

overdraft we will do that for them."

The bank's commercial product set includes electronic banking, cash management and other treasury services. The bank has recently launched a foreign exchange service.

It has also been sprucing up its retail offering. Last year it launched a home loan called Options Plus, which has a 100 basis point discount for the first year, no application fee, 100 per cent offset and redraw and access via ATM and cheque book.

Laiki's marketing manager, **Spiro Kanellakis**, said the bank decided to put product details on InfoChoice and other consumer websites and set the rate at a level where it would get attention (the current intro rate is 4.89 per cent).

Laiki does not distribute its mortgages through the broker network.

Its retail offering also includes a high-interest savings account, Smart Saver, and an electronic banking platform. **Athanasiou** has set a growth target of 12 per cent in assets and liabilities for this year. He is confident of meeting that target because the market is not so crowded.

He agrees with comments made by regional bank chiefs in recent weeks about the way the government guarantee arrangements have helped the big banks more than others in the market.

Because Laiki does not raise wholesale funds he is not concerned about that aspect of the scheme but he believes the government should make the cost of the guarantee on retail deposits over \$1 million the same for all deposit taking institutions.

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