



LIVING WELL
MAGAZINE



Attraction
Versus
Sexual Harassment

Exploring Destinations:
Countries you can visit without a visa

Take Time for Self
When dealing with family members with mental illness



Leesa Kow

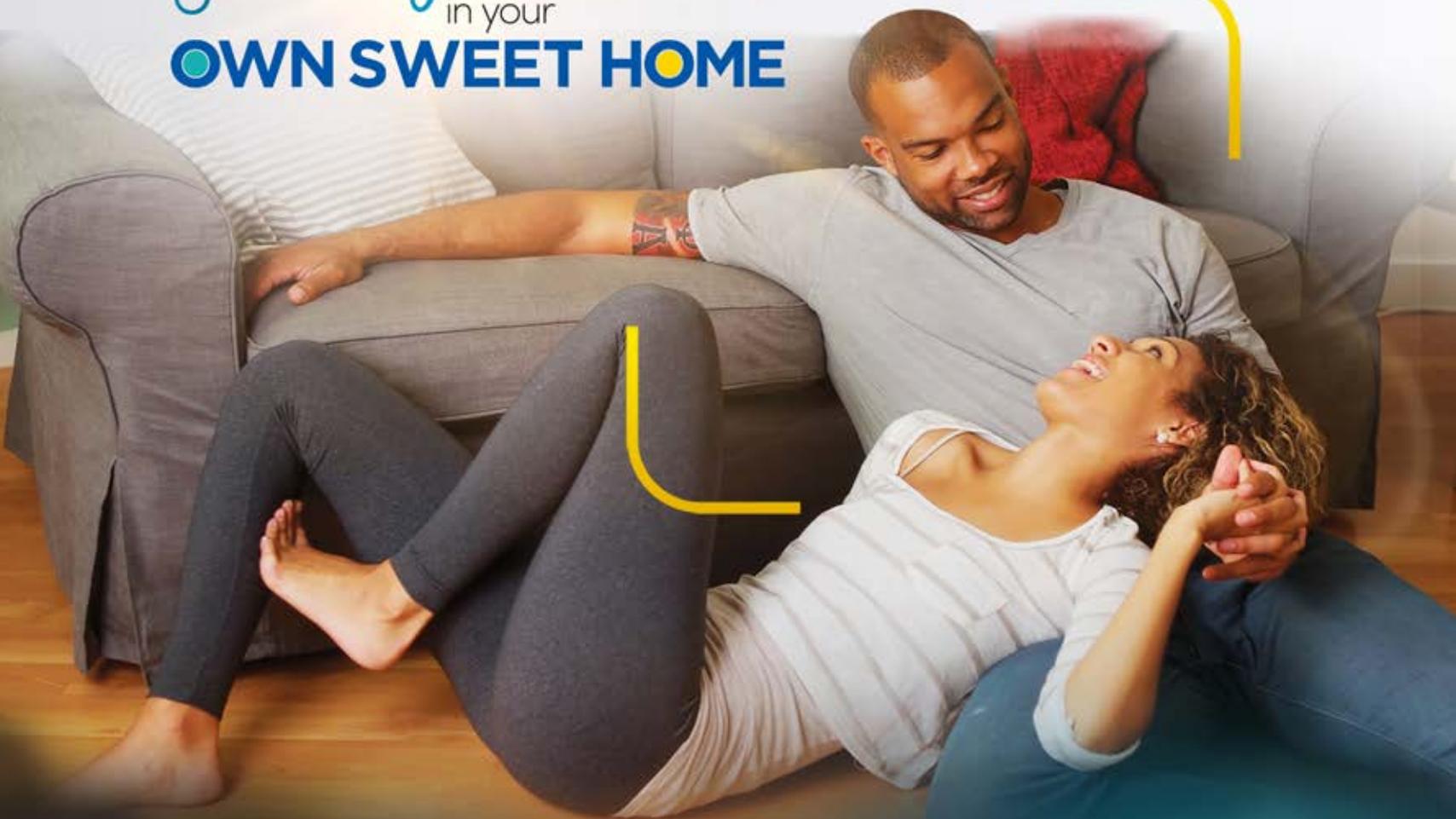
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FEEDBACK ON OUR LAST ISSUE

Having reviewed the magazine, I am interested in the story about 'Coping with Carpal Tunnel Syndrome.' As a 9 to 5 worker who sits at my desk and partakes in administrative duties, the findings given were very intriguing. I will ensure that my posture is good to reduce the chance of being affected.

-Terica Thomas

I enjoyed the contents of the magazine. They were current and relatable. My favourite article was 'What to do before Investing.' I have always heard about investments but not sure about how to get started. Having savings and

investment would make my habits better, and I know that to have financial stability is important. Being young and not adhering to good habits can lead to issues in the long run. I have started since reading this article to consider my financial goals to improve my spending habits.

-Christopher Robinson



I was fascinated by the article written by Dr Karen Carpenter. I am a married woman, and I am grateful for the advice provided. I believe in making a relationship 'spicy' and focusing on bettering it will lead

to a longer, healthy relationship. The articles all are good. Good job, JN!

-Jhenelle Watkis

EDITORIAL

Characteristically, Jamaicans are by nature an ambitious people. We dream big and wish for the best and finest of things for ourselves, our families and those we love and care for. In short, we want to live well. Yet, sometimes, if not more often than not, our desires are culturally contrary to our actions, as we often tend to spend first and save what is left.

But what if we saved more? What would it mean for us individually and our personal economic attainment, and what would it mean for the development of the country? As a society, we know that there are clear benefits to be gained from saving. We know that we will attain assets over time and be in a better position to build wealth for ourselves and our families, while at the same time, contribute to the strengthening of the economy by building a pool of capital that can be invested in various sectors and allow the country to rely less on borrowing from foreign sources.

However, there is still more that we can gain than the obvious economic benefits of saving.

By developing a habit of thrift, we do much more than make ourselves better off

economically. We develop sound character traits that, alongside our financial wellness, help to promote wellbeing in other ways. Consider the discipline we engender, the toughness in character, patience, and personal accountability we develop, as we learn to persevere by saving a dollar at a time to attain our goals. And imagine how those same virtues could impact our interactions and relationships with each other as we drive on our roads, or even as we resolve our disagreements and conflicts. We could reduce impatience - the mother of our need to speed and break road rules; and approach disputes with a level head so that fewer conflicts can end in fatalities.

We are by no means saying that thrift in and of itself can save us from our poor behaviours, but our embracement of every little positive habit adds up. Therefore, be intentional about saving and we could find that returns to us may be far more than monetary rewards, but genuine wholesome values and habits that will serve us well in our interactions and relationships with each other.



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The JN Living Well magazine, a production of the JN Group Corporate Communication department, was previously issued three times per year, April, August and December. Starting this year, the magazine is now published twice per year, May and November. This issue and previous ones can be accessed at www.jnigroup.com/living. Please send feedback and suggestions to corporatecommunications@jnigroup.com

LIVING WELL Inspirational THOUGHT:

Turning Aspirations into Achievements

What is your dream? What do you want to accomplish and what is holding you back?

These questions serve as the guiding light to our aspirations and the keys to open the doors of our untapped potential. These are important questions that can bridge the gap between aspiration and achievement.

On September 2, 2013, 64-year-old Diana Nyad, American distance swimmer, made history when she became the first person to swim from Cuba to Florida, a distance of 110 miles. She completed the trip in approximately 53 hours.

This was a remarkable feat of determination and endurance for Nyad, especially considering her age.

Her inspirational story provides three important lessons on how to achieve one's aspirations:

1 Never Give Up on Your Dreams: The swim to Florida was a goal she had pursued for more than three decades. She made many attempts previously but faced numerous setbacks, including shark attacks, jellyfish stings, and adverse weather conditions. Her perseverance serves as a powerful reminder that if you have a dream, it's essential to keep pursuing it, no matter how long it takes or how many obstacles you encounter.

2 Prepare adequately: Nyad's successful swim required meticulous preparation and unwavering resilience. She trained rigorously for years, both mentally and physically, to ensure she was ready for the challenges of the open sea. Her story highlights the importance of thorough preparation to ensure that the goal gets accomplished.

3 Get support: Nyad had a 35-person support team who accompanied her on the historic journey who served various roles such as to warn her if sharks or jellyfish were lurking near her.

You too can accomplish whatever you set your mind to. Embrace your dreams, confront your obstacles, and embark on the journey of turning your aspirations into achievements. Your dreams are worth pursuing, and you have the power to make them a reality.



Claudine Allen, Member Ombudsman
The Jamaica National Group

5 ways to Navigate Your Relationship with Your Financial Services Provider

Here are five ways the ONE JN Passport has been designed with you in mind:

1 Seamless Onboarding

The ONE JN Passport redefines the onboarding experience. By possessing a ONE JN Passport, you can access services freely across member companies once your information is up-to-date on our systems! This centralised process not only saves you valuable time but also minimises the risk of errors.

2 Simplicity Redefined

We've eliminated the complexity. Whether you're opening a savings account or applying for an unsecured loan at JN Bank, our user-friendly interface ensures that providing necessary information is straightforward.

3 Effortless Access

The ONE JN Passport card is your key to seamlessly transitioning between our suite of services. This physical multi-function

card, which has no expiry date, serves as your personalised debit card and which also allows you to unlock discounts at JN Rewards partners!

4 Consistency

By centralising the onboarding process, we ensure that you receive the same level of quality service across the Group. The JN Member ID number on the front of your ONE JN Passport card allows us to provide just that.

5 Personalised Service

The ONE JN Passport App gives you the power to choose how you are served. Go at your own pace, at your convenience using your mobile device. Or, engage with our live chat feature to get help from a friendly team member via video call or text. You decide how to use your Passport.

Join us in embracing this new era of convenience and let us help you find a way.

In an era where convenience is king, The Jamaica National Group is pleased to introduce the ONE JN Passport - an onboarding and information management service that says goodbye to multiple document submissions and hello to seamless, efficient access to financial services provided by entities within the JN Financial Group, starting with JN Bank!

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Your JN Member Ombudsman is the customer champion for The Jamaica National Group. She advocates for issues that preserve mutuality and unleash the potential of JN members. The Ombudsman promotes the adoption of business practices that ensure delightful service and adds value to membership. The Ombudsman also facilitates dialogue with JN members about matters that impact their relationship with member companies of The Jamaica National Group and investigates complaints in order to achieve impartial resolution.

Visit www.jnbank.com/member-ombudsman for more information.

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Take Time for Self

When dealing with Family Members Suffering from Mental Illnesses

Leighton Williams, Communication Officer
The Jamaica National Group

Taking time out to care for their own mental health is important for families coping with loved ones who have been diagnosed with a mental illness, says clinical psychologist, Dr Paul Smith.

The Mandeville, Manchester-based psychologist explained that, currently, the most common mental illnesses in Jamaica are depressive disorder, anxiety disorder, bipolar disorder and schizophrenia. Of the four, depression is the most prevalent, but schizophrenia is the most treated. He added that families who care for persons with mental illnesses, especially bipolar disorder, and schizophrenia, fall under what is called caregiver burden, which is characterised by severe stress, trauma and grief. The stress results from caregivers not having the support systems and resources to cope and fully care for their ill family members.

“Families find it difficult to cope because schizophrenia and bipolar disorder can have extreme and severe symptoms,” he noted. “These patients are at risk of suicide as well as substance use and can become nomadic. They sometimes behave violently and will pose a threat to the safety and security of the family.”

He explained that to cope, families need a support system to deal with the pressures of having loved ones with mental illnesses.

“They also need financial resources especially for those who have financial challenges. Families often have to purchase medication that might not be available in the public health system. They often do not have support when the patients have a relapse and need medical attention. These families also need to seek counselling, social interventions and regular check up by their medical doctor. They are encouraged to also join support groups and take breaks when they can,” he affirmed.

The clinical psychologist adds that the main facility that assists with mental illnesses is Bellevue Hospital in the capital, Kingston. However, he explained that what adds to the caregiver burden is that the institution encourages homecare and discourages extended periods of hospitalisation.

“Other hospitals also will admit such patients when they relapse. They will often be admitted, treated and be discharged in the care of their family. Other facilities that could be considered by families are private homes that will keep patients on a more long-term basis as long as the families can afford to do so. Such

service is usually very expensive. It, however, offers a break for the families,” he explained.

“Family members who have grave difficulty taking care of mentally ill relatives are at risk of themselves developing mental illnesses, such as depression, post-traumatic stress disorder, anxiety, elevated hypertension, and other physical ailments,” he advised.

Hugh Reid, General Manager, JN Life Insurance and wellness advocate, points out that families with persons suffering from mental illness should not feel guilty about the situation, but have open and frank discussions with other family members. He added that all members of the family should come together to help each other to cope.

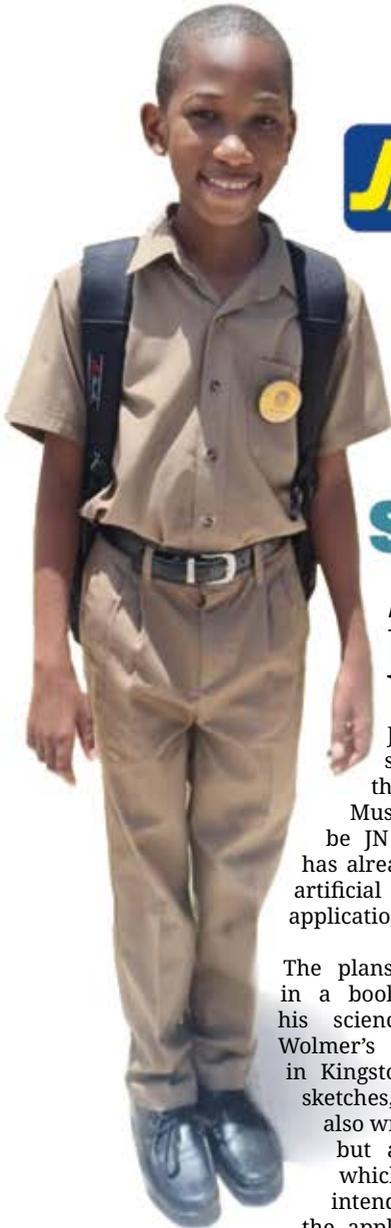
“Numerous pieces of medical literature point out that serious mental illnesses often have a biological component and are not the result of bad parenting or something that could have been prevented,” Mr Reid said.

“In fact, the American Psychology Association encourages family members to have clear and honest communication about the situation as this will help in the coping process. Therefore, I encourage persons

who have family members who have been diagnosed with mental illness to talk to each other or a counsellor as this will go a long way in helping them cope and even their family members who have the illness,” he said.

...families with
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JN Scholar

Passionate about [CODING], SOFTWARE DEVELOPMENT

Anthony Morgan, Communication Officer
The Jamaica National Group

With a national focus on coding, it is possible that in a few years Jamaica could produce the next successful technology mogul to join the ranks of Mark Zuckerberg, Elon Musk and others. That person could be JN Scholar, Rickado Mundle Jr, who has already created a blueprint for his own artificial intelligence-powered networking application.

The plans are captured in a book he uses for his science lessons at Wolmer's Boys School in Kingston. Along with sketches, Rickado has also written a curious, but altruistic blurb which states the intended purpose of the application: "I want to make something that will help students with their homework and to make friends," he writes.

Passionate about coding and software development, it's no surprise he wants to pursue a career in the field.

"I like playing games and I want to be able to make my own one day along with other apps for people to use," the reserved teen shared.

Through the robotics club at Wolmer's Boys, Rickado Jr has already learned how to do basic animation and is excited about the next step - game development. He believes the knowledge he's been gaining from the club will help develop the foundation for his future pursuits. He admits that although he joined the club out of boredom, he has grown fond of the discipline.

"Club meetings are going wonderful!" he exclaimed, noting that he would be thrilled to one day represent his school and Jamaica in coding and robotics competitions.

Rickado's mother, an entrepreneur, said she's already looking forward to how her son's work will positively impact the world in the future.

"I can't wait to use whatever he puts out to promote it. I'm here to support his interests as long as he has a balance with his schoolwork now," commented his mom, Jodian Mundle.

I WANT TO MAKE SOMETHING THAT WILL HELP STUDENTS WITH THEIR HOMEWORK AND TO MAKE FRIENDS...

Rickado is also an avid chess and table tennis player, in addition to being active in the art club at Wolmer's. He also has a knack for languages and spends his free time studying Spanish, Japanese, German, French and Thai on the popular language learning tool, Duolingo.

His dad, Rickado Sr, is also proud of his intelligent and multi-skilled son and said he will continue to support him in whatever he does. "He wanted to be a doctor before, and he also loves art and wanted to be an illustrator at one point. But whatever area he decides to venture in, I'll give him my full support. I will try to give him the resources he needs, and I'll always motivate him to give of his best," the senior Mundle remarked.

An Alpha Primary alumnus, Rickado was awarded the JN Foundation PEP Scholarship 2023 for being the top performing applicant for the parish of Kingston. When asked how he felt about the achievements, the budding software developer simply said, "I feel good."

Basking in their son's academic achievements, both his parents expressed gratitude to the JN Foundation for the award, which they believe will enable Rickado Jr's future successes.

"We put in a lot of work and studying, so we felt satisfied and proud that all of our hard work didn't go in vain," Mrs Mundle shared. "I just want our son to know that anything he puts his mind to, he can accomplish it and once he is consistent, the sky is the limit," she added.

Rickado and his parents, Jodian and Rickado Mundle



Claudine Allen, General Manager, JN Foundation, makes a presentation to Rickado Mundle Jr, JN Foundation Scholar for Kingston, during the organisation's PEP Scholarship Awards function at the Summit on November 12.





Building a Strong Social Media Presence for your Business

Kevin Clarke, Digital and Social Media Manager
The Jamaica National Group

If like most of us you were stuck at home for an extended period during the pandemic, then by now, you should have an understanding of the importance of the internet and connectivity in the digital space.

During the lockdowns and isolation, many of us found entertainment, work and relaxation online. The more industrious among us used this once-in-a-generation opportunity to find their voice and build their social media presence online.

If you are a businessowner, you don't need a pandemic to grow your presence online, in fact, modern business and marketing now insists that you have a digital presence. This presence will almost certainly ensure that you are easily reachable by your audience.

Here are five things to keep in mind to build a strong social media presence:

1 Know Your Target Audience

Figuring out your desired audience is key, especially if this audience also aligns with your eventual customers. Understand your ideal customers, their demographics, interests, and pain points. This knowledge will help you tailor your content and engagement strategies. It will also help you to determine where they gather online and the best way to reach them.

2 Choose the Right Platforms

There are many social media communities to choose from and depending on your audience, you may have to use a combination of different communities to reach 'your people.' Focus on the social media platforms that align with your business and target audience. For example, Facebook, Instagram, Twitter, LinkedIn, and TikTok may be relevant, but not all will be suitable for your business.

3 Collaborate and Partner

Influencer partnerships are not just for large entities as these collaborations can bear fruit for entities of varying sizes. Differentiating and setting yourself apart from the crowd may mean partnering with influencers, content creators or even businesses that are complimentary to your own. These collaborative efforts can help to expand your reach.

4 Develop a Content Strategy

The thought of a content strategy may seem overwhelming, but simply put, it's an outline of what you want to share with the world about your business. It will also detail the media you will use to share this content. Plan your content to cater to your audience's needs and preferences. Create a content calendar to maintain consistency. Include a mix of promotional, informative, and engaging content.

5 Engage with Your Audience

Good customer service is a hallmark of a thriving business, and with social media, you can discover potential customers, and enhance how they experience doing business with you. By responding to comments, messages, and mentions promptly, you do not only address concerns or questions about your brand, but you also show potential customers that you are responsive. It is also useful to encourage discussions, ask questions, and actively interact with your followers.

Building a strong social presence for your business is an ongoing process. It requires a combination of strategic planning, creativity, and active engagement. By staying true to your brand's identity and consistently delivering value to your audience, you can create a robust and effective social media presence for your business.

TRANSFORM *your* HOME into a LUCRATIVE & ATTRACTIVE rental property

Karen Oliver, Communication Specialist
The Jamaica National Group

Investing in home improvement projects can significantly improve the visual appeal and value of your home, whether you are considering listing it on Airbnb or another home-sharing platform for short-term rental, opting for long-term rental or putting it up for sale. These projects not only enhance the aesthetics of your home but can also improve functionality and comfort, thus increasing your rental income and boosting your property's resale value in a competitive real estate market.

Paul Thomas, a realtor of Thomas, Forbes, and Associates in central Jamaica, with more than two decades of experience, emphasised that when individuals have multiple options of homes to rent, they are more likely to gravitate towards the home that made an initial strong impression.

"The first thing people notice is the exterior of your home, and it sets the tone for what potential tenants or buyers can expect inside. First impression matters," said Mr Thomas.

Mr Thomas explored six aesthetic projects that homeowners can pursue that provide a lucrative return on investment.

1 Landscaping

1 Make your home stand out with a manicured lawn, well-maintained gardens, trimmed hedges, ornamental plants, and fruit trees. Other things that can also improve the appearance of the exterior are coloured clay tiles/ bricks in the driveway and a walkway around the house. If you have enough yard space, create a lounge area with seating for entertainment and relaxation. Install outdoor lighting to increase safety at night and create a warm ambiance.

2 Moulding of Windows and Doors

2 The use of decorative mouldings around windows and doors can transform plain and simple windows and doors, giving your home an upscale look. You can choose from various styles, sizes, and finishes to create the look that complements your interior or exterior design.

Upgrading from traditional louvre windows to French windows can be a game-changer. French windows allow an abundance of natural light indoors and excellent ventilation.



3 Repainting

3 A fresh coat of paint to the interior and exterior can instantly transform your home's appearance making it look inviting and move-in ready. It breathes new life into your home and conveys that your property is well cared for. Choose neutral colours that appeal to a wide range of persons.

4 Kitchen Renovation

4 The kitchen is often considered the heart of the home and is usually the centre of attention for potential renters or buyers. Therefore, its look will significantly influence the overall impression of the property.

You may consider changing laminate countertops to granite countertops which will provide a luxurious appearance. Also, installing modern cabinets or respraying old cabinets can transform the kitchen's look.

5 Bathroom Renovation

5 Bathrooms can make a home feel cozy. A beautifully renovated bathroom instantly adds a touch of luxury to your home and can be a decisive factor for those seeking a move-in-ready home.

The types of bathroom improvements that can help you get the most return on your investment are upgrading the fixtures, replacing faucets and showerheads and using decorative wall tiles. Also, the use of vanity lights and strategically placed mirrors can give your bathroom a fresh and modern appearance.

6 Retiling

6 A well-executed tiling job enhances the cleanliness of the interior. Replacing terrazzo floor tiles with high-quality tiles, such as porcelain and ceramic, can create an inviting atmosphere. The right colour and pattern can enhance the indoor aesthetics. Additionally, they can be quickly wiped clean, making them ideal for busy occupants.

Mr Thomas further advised that a home improvement project costing \$1.5 million can increase the value of a home by up to five million dollars.

"The increased value is based on two main factors. First of all, it depends on where the home is located. You have to be aware of the going prices of homes in the area where you live to know if you will get a big return on your investment. Also, it depends on the extent of the home improvement," Mr Thomas said.



Leesa Kow

The Multifaceted Leader

Sabriena Simpson, Communication Officer
The Jamaica National Group

A strong leader, a lover of life and people, a devout Christian and a travel aficionado, are just some of the titles that capture the effervescent personality of the multifaceted woman Leesa Kow (pronounced 'Gow'), the managing director of JN Bank.

Born in Kingston, Jamaica, to parents Patricia and Dane, and raised in a large extended family, led by her maternal grandmother, she became dedicated to imparting knowledge and developed a commitment to leadership and service from an early age.

A lover of the arts and keeping herself physically active, she was also a professional dancer

their ability to navigate the waters," she noted.

A lover of the arts and keeping herself physically active, she was also a professional dancer (with an impressive number of years under her belt) having acquired her dance training from the Royal Academy of Dance starting at age 4 and elevating to the level of Principal Dancer and Assistant Artistic Director of Movements Dance Company of Jamaica. She also taught ballet lessons, is a certified Spinning Instructor and tutored students during high school and university.

She grew up in the Catholic church and attended Catholic preparatory and high schools and is an active member of the Sts. Peter and Paul Catholic Church.

After leaving Holy Childhood High School, Ms Kow pursued an associate degree in business studies at the Institute of Management and

Production, spent a year studying A Levels on her own and matriculated to The University of the West Indies, where she completed her undergraduate degree with a double major in Accounting and Management Studies. Immediately after completing her bachelor's degree, she enrolled and completed her Master of Science in International Business, with the intention of pursuing a PhD and becoming an academic.

Choosing a path

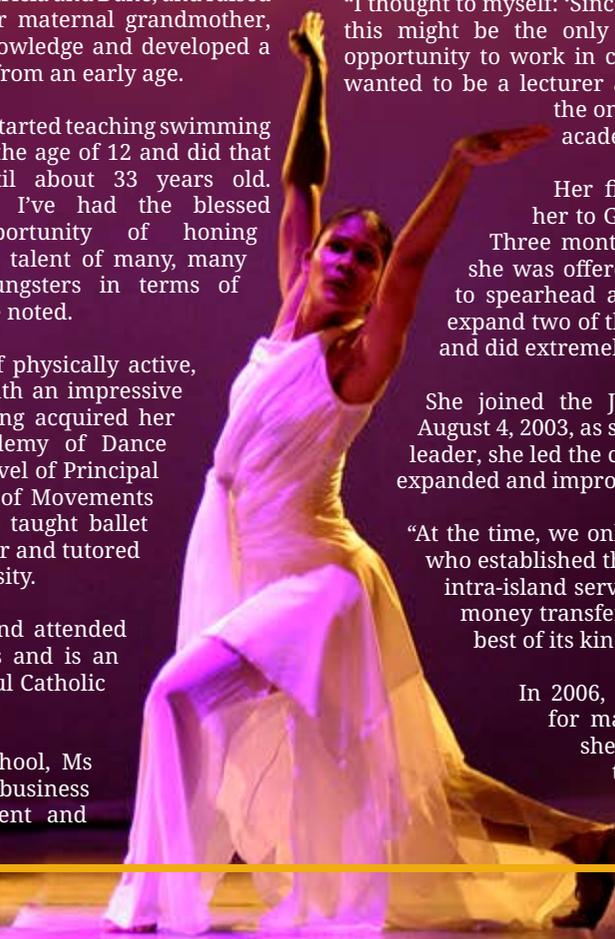
"I thought to myself: 'Since I don't ever plan to work in corporate, this might be the only time that I would actually get that opportunity to work in corporate,'" she mused, noting that she wanted to be a lecturer and the best lecturers she knew, were the ones who had work experience outside of academia.

Her first step into the corporate world led her to GraceKennedy in the latter part of 1999. Three months morphed into three years, because she was offered a job after she had the opportunity to spearhead a project that allowed the company to expand two of their services into international markets and did extremely well at it.

She joined the Jamaica National Building Society on August 4, 2003, as senior manager of remittances. An agile leader, she led the creation of the Money Transfer Unit and expanded and improved the product offering and services.

"At the time, we only did inbound transfers. I was the one who established the outbound transfers. I established our intra-island service and spearheaded the launch of our money transfer card, which continues today to be the best of its kind in the world," she revealed.

In 2006, she was promoted to Group Executive for marketing, promotions and sales, which she described as probably her most fun time at JN, as she was able to use her creative skills to come up with



successful marketing programmes and promotions, establish the sales department and mortgage centres, and overhaul the branch network to have consistent branding across all locations.

By 2008, she was appointed General Manager of JN Money Services Limited (JNMS), which made her the JN Group's youngest and first female General Manager, as she was still just over 30 years old.

For eight years, the creative and adroit business leader, headed the teams across the JNMS Group, where she was tasked with the gargantuan feat of turning around the performance of a few overseas companies and making them profitable- a feat she conquered.

Among her greatest successes during her tenure was the acquisition of a competitor in the Cayman market and the establishment of JNMS Cayman.

Sanya Wallace, who was then her assistant- now assistant general manager at JNMS- describes Ms Kow as "a powerhouse... the truest definition of a strong and powerful leader, who has shattered every glass ceiling which may have existed, using her superior intellect coupled with solid spiritual beliefs, values and work ethic as driving forces for her continued success."

"I met Leesa in 2004, when I was fresh out of college and looking to establish my own path as a marketer," Ms Wallace recounted. "I admired her strong and almost 'militant' demeanour, which she effortlessly balanced with her sense of humour and infectious

laugh. She is highly respected and having worked directly with her for well over a decade, Leesa has been a confidante, mentor and a major pillar of my own success," Ms Wallace articulated.

Balancing work and life

Recognising that her work/life balance was gradually moving away from its centre, Ms Kow realised she had to make a major decision.

"During the early years at JNMS I had to give up swimming, I couldn't teach the little babies to swim anymore, and that's something I looked forward to, you know, being with the kids on a Saturday morning because I was travelling so much [for work], I couldn't do that anymore," she related.

Then in 2016, she made a big decision to step away from her corporate life temporarily to achieve some life goals that were unrelated to her career. She jetted off abroad to several cities and spent a year in Spain where she became fluent in Spanish.

"I just took a year of spiritual reprieve and did a lot of stuff that I had on my bucket list," the still devout Roman Catholic revealed.

She later rejoined the JN Group as deputy managing director of JN Bank in 2017 and was elevated to managing director in 2022.

Today, she sits on several boards, participates in philanthropic activities and remains an active member of her church at Saints Peter and Paul in St Andrew.

"I live by the philosophy that 'Repetition is the mother of skill'. Anything that we really want to get better at, we have to be prepared to do it more than once, until we perfect it" Ms Kow declared.



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Protecting your Personal and Organisational Data on Devices

Garfield Rodriguez, Cybersecurity Engineer
The Jamaica National Group

In this era of digitisation, products and services are readily accessible 24/7 from any geographical location by simply logging on to the internet.

Technological advancements, in conjunction with software, artificial intelligence, web development, as well as the COVID-19 pandemic, have contributed to the reimagining and evolution of companies digitising their applications and services thus making them available over the internet. Because of these innovations, personal and organisational data must be secured from malicious use.

Personal Data

Accessing online services and performing e-commerce transactions on websites requires you to submit personal data, such as your date of birth, address, telephone number, credit card number including CVV (the last three numbers on the back of your card), email address, and other pertinent information, which are encapsulated by the terminology-personable identifiable information (PII).

PII represents unique indicators that can readily identify each individual from the use of their tax registration and or credit card number just to name a few.

Organisational Data

Remote work has enabled employees to work from any location. They are issued with company- owned devices and adopting frameworks such as “Bring your own device” to access the company’s networks and applications by virtue of a VPN connection. It is important to note that companies’ proprietary software and organisational data, which are confidential and sensitive in nature, will be accessible from these devices.

Here are some tips to protect your personal and organisation data on your devices:

1. Do not input personal and or financial information on websites that use http://. As these sites are unsecured, data transmitted has no encryption and hackers can easily intercept your data. Use sites with https:// as data transmitted has high encryption.
2. Use strong passwords by using alphanumeric characters on your device(s) and online platforms.
3. Do not use the same password to access all devices and online platforms.
4. Use multifactor authentication (also known as two-factor authentication or 2FA) to access online platforms such as your banking, shopping, social media and your email accounts. Multifactor is another layer outside of your password, usually an SMS text, code from an authenticator app (for example, Google Authenticator) and/ or security question.
5. Before installing an application on your devices, check the ratings and reviews on your Google Play and iOS App stores respectively. You



can also do checks for applications online before you install it on a Windows device.

6. Ensure you give applications the bare minimum permissions. Giving applications too many permissions to access your data can lead to a compromise.
7. Install a reputable anti-virus software to protect against malware and other security threats.
8. Update your devices with the latest security patches.
9. When receiving emails from anyone, pay attention to the tone of the email and check the senders’ email address. If you receive a URL link in the email, hover over it to see the true destination or if using a smart phone, press and hold the link to see. Do not open unexpected attachments.
 - (i) If you receive an email from your financial institution and/or online platform and they require that you update your personal information and or password, go to the official website of that respective institution and call the listed number to verify if it is a legitimate email.
 - (ii) To check the validity of a URL link, visit <https://virustotal.com>, enter the respective URL and scan it.
10. Scan USB devices for malware and viruses before opening any documents.
11. Do not use public Wi-Fi connections to do financial transactions and to handle confidential and sensitive data transmissions as this connection has minimal security and encryption.
12. Pay attention to website URL(s), as there are several fake websites which have the appearance of the legitimate website. The aim of this method is to steal user credentials, passwords and other sensitive information.

Also, be extra vigilant when accessing text messages and even answering phone calls as social engineering is the number one tool in the arsenal being used by these hackers through psychological manipulation to get confidential and highly sensitive information from you.



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Kimberley Henry-Atkinson, Communications Specialist
The Jamaica National Group

So, you want to experience another culture but don't know where to start? Travel seems tedious, unattainable, and even stressful when you consider visiting countries that require you to go through the process of applying for a visa.

Consider the Dominican Republic, Panama and Colombia – three countries located in the Caribbean, Central America and South America that you should definitely add to your travel destinations. To make your travel planning even easier, let's pinpoint some popular spots in each country from which you can base your travels.

Santo Domingo, Dominican Republic: Paradise Found in the Caribbean

Dominican Republic is a country that forms part of the island of Hispaniola. The capital, Santo Domingo, offers travellers a perfect blend of history, culture, and delicious food.

You may visit popular tourist destinations such as Punta Cana, Puerto Plata or even La Romana but Santo Domingo is a real treat as it is rich in history and colonial charm. The Alcázar de Colón, once the residence of Christopher Columbus' son Diego, is a must-visit. Stroll down Calle Las Damas, the oldest street in the Americas, to pick up local crafts. Visit Los Tres Ojos, a series of freshwater 'blue lagoon' lakes within limestone caves. Nearby, the Mirador del Este Park offers hiking and stunning vistas.



Santo Domingo is the perfect spot for a vacation with family as there are museums and activities in and around Zona Colonial. It is also a cost-effective destination with a cuisine that has a Caribbean flair, a similar climate to Jamaica and a short flight time from Jamaica.

Panamá City, Panamá: Where Tradition Meets Modernity

Panamá City, the dynamic capital of Panamá, is a thriving metropolis that seamlessly blends tradition and modernity. This city at the crossroads of the Americas offers a captivating mix of history, nature, and commerce.

One of the most popular locations to visit is the Panama Canal. It is an impressive engineering marvel as colossal ships pass through the locks. Along with the Panama Canal, many visitors love to explore Casco Viejo – a UNESCO world heritage site brimming with colonial architecture, charming



plazas and vibrant street art. Explore the narrow streets lined with colourful buildings and discover quaint cafes, boutique shops, and art galleries.

Panamá is a great spot for families and even couples to visit with lots of activities and cultural history to immerse yourselves in. The food is delicious, and accommodation is reasonably-priced. The flight time from Jamaica is short, and it is a great place to shop.

Bogotá, Colombia: A Vibrant Capital of Culture and History

Colombia is the perfect country for those who may want to explore South America for the first time. It offers a variety of different experiences in the popular cities of Medellín, Cartagena, Cali and the capital, Bogotá. Each city has different cultures that really highlight Colombia as a vibrant melting pot of cultures.

Bogotá is a must-visit destination for those seeking an unforgettable South American experience. It has a cool climate with temperatures averaging around 14°C.

In the Usaquén district, the Usaquén Flea Market, a long-standing craft market, showcases a plethora of authentic goods. El Chicó, a favored district among tourists, boasts an upscale ambiance, abundant restaurants, hotels, and proximity to the Andino Mall, making it a top choice for shopping and dining in Bogotá.

Bogotá is a perfect city for those who want to get away with friends or with their significant other, as the cool temperature and vibrant restaurant scene make it great for date nights and provide a more mature scene.

Dominican Republic, Panamá and Colombia offer a diverse range of experiences for travellers seeking culture, history, natural beauty, and culinary delights. Whether you're savouring the beaches of Santo Domingo, navigating the modern wonders of Panamá City, or exploring the colonial streets of Bogotá, each destination promises an unforgettable journey – without the added expense of needing a visa!

Important note: Be sure to check the entry requirements prior to all your travels as these can change.

Want more inspiration to travel?
Follow @thecountryeditxo on Instagram for more travel inspo and see where we're off to next!

Demand Soars Following Upgrade at Skills Training Centre

Dionne Rose, Communication Officer
The Jamaica National Group

It's been ten months since the Ocho Rios Baptist/Rotary Skills Training Centre opened the doors to its newly retrofitted hub for practical plumbing, and demand for the training has been soaring.

In fact, the institution is already preparing to graduate its first cohort of students in early 2024, and enrolment for the next year has been going fast.

"We started out with a cohort of 14 students, and they are far advanced in their training. They have been doing well," reported Vivette Edwards, principal of the skills training centre.

So well have activities been going at the HEART-certified training centre, that it now needs more space for its students to comfortably carry out the practical components of their training.

The upgrade, completed in late 2022, was facilitated by the JN Circle networks in Ocho Rios, Port Maria and Gayle, through funding received from the JN Foundation. The leadership of the training centre is gratified with the difference the additional services have been making for residents of the resort town and its environs.



Sandra Davis (right), student at the Ocho Rios Baptist/Rotary Skills Training Centre, demonstrates to Pamela Richmond, Secretary of the JN Circle Ocho Rios, Port Maria and Gayle, how to cut a pipe. Looking on are her classmates and a member of the Ocho Rios Baptist Church.



Students and JN Circle members in front of the retrofitted container.

"This project is well-needed in this area, and we are glad we have re-established the centre. So, we feel really good," said Pixley Irons, a board member of the Ocho Rios Baptist Skills Training Centre, past president of the Rotary Club of Ocho Rios and JN Circle member at the time of the handover in December last year.

"We are grateful to the JN Group for this. The vision is to train more persons in the communities in St Ann and St Mary. I do hope that this flame will continue to grow at the Ocho Rios Baptist/Rotary Skills Training Centre," he said.

The container was procured some 20 years ago with the intention of expanding the plumbing skills programme at the centre. However, without the finances to transform the container to facilitate the burgeoning programme that was accommodating only a few students annually, the container remained unused.

Orlene McNeish, President of JN Circle Ocho Rios, Port Maria and Gayle, said the project was selected because of the need for skills training in the parish, which she said lacks a "holistic environment" where young men and women can develop social or vocational skills.

"So, being in a church environment, our trainees will leave with a skill but also with the social graces and other well-needed skills that could be passed on," she said.

During an event to hand over the hub to the Ocho Rios Baptist/Rotary Skills Training Centre, Jennifer Martin, board member of the JN Foundation, said the objectives of the JN Foundation were to increase employment readiness and self-sufficiency through skills and personal development.

"We believe that this donation to the church and Rotary Club of Ocho Rios will improve the skill set of the residents of St Ann, St Mary and their environs," she said.

The JN Circle is a network of JN members and customers who are empowered by JN to work together to improve their lives and the lives of Jamaicans everywhere.

In 2022, the JN Foundation issued a call for proposals for projects that would improve communities. The Foundation committed up to \$1.5 million for each project. The Ocho Rios Baptist/Rotary Skills Training Centre was one of seven projects that was awarded a grant under the initiative. The projects covered a range of social development, education and health initiatives in communities across six parishes.



Karen Carpenter PhD, CST, PGCHE
Psychologist/Clinical Sexologist/Research Consultant

Attraction versus Sexual Harassment

Lately there has been a lot of talk about sexual harassment, both locally and abroad. Whether it's news about someone filing a legal claim (mostly women) or governments passing and amending laws to protect people against sexual harassment in the workplace, schools, correctional institutions, places of safety, nursing homes, medical and psychiatric facilities, among other places. Jamaica's law became active on July 3, 2023.

Everyday people want to know, how do you really define it? How does it affect our relationships? What is appropriate and not appropriate? Who decides and what do we do about it? These are all good questions, so first up let's see how the Jamaican law defines it.

Sexual harassment is described as any unwelcome act of sexual advance. It also means the making of any sexual advance towards a person by another person that is regarded as offensive or humiliating by the person towards whom it is made, or which has the effect of interfering with the work performance of the person to whom the advance is made, or creating an intimidating, offensive or hostile working environment.

So, the nature of the act is one part of it, but the more important aspect is, if the individual on the receiving end finds it, "offensive,

unwelcome, uninvited, unreasonable and unacceptable" then we know it's sexual harassment. Another test I use is, ask yourself, "If man/woman did this, instead of the person carrying out the action, would it be ok with me? Say for instance if a female colleague comments on your physical assets without your permission, is this sexual harassment? Now do the switch. If a male colleague comments on your physical attributes without your permission, would you now see this as sexual harassment? I think we all know the answer to that one. We have to wake up to the fact that modern workplace and relationships demand more equal treatment and opportunities for men and women. So how does this affect our relationships outside of the workplace?

Both men and women need to seek permission before making advances to another person of the same or opposite sex. Women are not simply put on the planet for a man's amusement and pleasure. Equally, women cannot assume that every man must want to engage with them romantically. Men and women alike have the right to say, "No".

So, what if I'm attracted to someone and I've been just waiting for the opportunity to make them know just how strong that attraction is? You can fantasise about anything really, just remember that everything you imagine the other person will do in response is really your imagination running wild. In a fantasy, we play both roles, that's why it always works out in our favour. Real life is definitely NOT like that. Create safe environments by respecting the boundaries of work and romance.

Dr. Carpenter is the author of the book, Love & Sex: The Basics, available on amazon.com. She is a licensed Counselling Psychologist in Jamaica and is Florida Board Certified. You can contact her at: drkarencarpenter.com.



Join Dr Carpenter for 'The Sexual Revolution Continues'

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