



LIVING WELL  
MAGAZINE

ISSUE 18 AUG 2022



**Can sex on  
a schedule  
cure my  
bedroom  
blues?**

# Principal ON A MISSION

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PLUS AND THE JN WOMAN OF THE YEAR IS...JENNIFER JONES D'AGUILAR AND MORE

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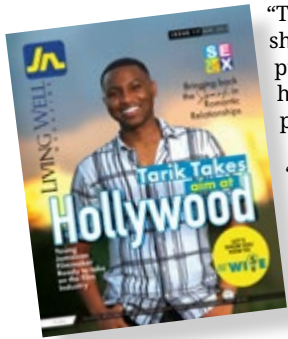
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# FEEDBACK

## ON OUR LAST ISSUE



“Tarik’s story really motivated me to go after my goals as a young man. I shared the magazine with my parents, who also enjoyed much of the content published. A lot of knowledge I gained from reading the magazine will help me to make wiser decisions as an adult, such as managing credit and purchasing a home.” – **Matthew Evans, 17**

“I particularly loved Shantel Wellington’s story as I can relate to her struggles with insecurities and overcoming it. I also paid special attention to the article about homeownership, which I am working towards currently. All in all, great content.” – **Trisha Campbell, 31**

“I found the articles to be quite engaging. The overall design of the magazine speaks to the team’s desire to ensure that persons who read it will thoroughly enjoy it. Shantel’s story had my admiration, as well as learning about kidney disease. Keep up the good work.” – **Lorraine Burton, 52**

# Living Well

*Inspirational Thought:*

## Let’s Create Ripples!

Creator of the Dilbert comic strip, Scott Adams, said: *‘There’s no such thing as a small act of kindness. Every act creates a ripple with no logical end.’*

In 2013, Eileen Taylor created a ripple that commanded national attention. Ms Taylor had made her usual stop at a popular donut shop in Massachusetts, United States of America, when a woman ahead of her in the drive-through offered to pay for her drinks. Feeling impressed by a stranger’s kindness, she returned to the donut shop the next day and offered to replicate the good deed, despite having lost her job.

She never expected how far-reaching the outcome of her action would be. The customer for whom she paid the drinks reciprocated and paid for the drinks for the next customer. That morning, 55 customers each paid for the next order back to back.

While the shop employees pointed out that pay it forward deeds were common among their customers, the consecutive number of participants in this pay it forward chain was surprising. Employees did not mention the chain reaction to customers until the 17th or 18th one.

Kindness produces a ripple effect. When our actions touch the lives of others and improve their social and economic standing, we can create a ripple effect, which can be long lasting. People are empowered and encouraged by the good deed meted out to them; and, each good deed is like a pebble dropped into water. The ripples expand outward, not only creating a beautiful picture, but touching the lives of many people.

There are numerous opportunities daily to make a difference in the lives of others. Let’s create ripples!

# EDITORIAL

## Now’s Not the Time for ‘Keeping up with the Jones’ ...

With inflation at 10.9 per cent, managing one’s finances has perhaps never been more important to many Jamaicans. Certainly, the situation is nowhere as bad as it was in the early 1990s and mid-2000s when the world entered into a recession. However, with no end to the ongoing Russian war on Ukraine in sight, and the continued global logistics and other challenges precipitated by the COVID-19 pandemic over the past two years, doing what we can to stretch every dollar we earn makes perfect sense.

Instead of sinking into gloom, let’s stay positive and take personal action to stay afloat. Here are a few tips from JN BeWi\$e Ambassador, Michael Collins, which we urge you to adopt to keep you going during these times:

- 1. Budget:** If you were not doing this before or consistently, now is the time to prepare a budget and stick to it.
- 2. Start a backyard garden and plan your meals:** Grow your own vegetables and other small crops, where possible, and cut back on your food bill; and instead of purchasing lunch

daily, plan your meals ahead, and take lunch along or a filling snack, as much as possible, that will keep you energetic until you return home.

**3. Convert things you no longer need to cash:** If there are a few things you have in excess, such as fruits from a tree in your yard, or assets you no longer need, such as an extra cell phone, consider how they can be sold.

**4. Use your skills to earn extra income:** Now is the time to look at how you can use your skills to earn additional income. If you’re great at baking or have the skills of a plumber, for example, get the necessary certification, where required, and use those skills in your free time to earn extra.

**5. Consolidate debt:** If you have several loan payments being deducted from your salary, shop around and see how you can convert them into a single loan with one affordable interest rate to give yourself more breathing room.

By making some meaningful adjustments, we can live well within our means until we can soar.



**Tanya Pringle**  
Executive  
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Claudine Allen, Member Ombudsman  
The Jamaica National Group

Too many times we hear stories of honest and hard-working individuals being scammed by dishonest persons. How do we safeguard our assets from those who wish to harm us? Here are five ways to spot a scam:

**1** “Hi! I am from that organisation you definitely know...”  
The aim of a scammer is to build familiarity with you. When they contact you, they will more than likely mention they are from an organisation you know or have done business with before. If you have any doubts, try to make contact with someone you know from the organisation or reach out to the customer

# 5 ways to spot a scam

service department to verify any offer they make. Be sure to use the contact information which the organisation has published.

**2** “Congratulations! You’re a Winner!”  
If you have not recently entered a competition, applied for a grant or completed a survey, chances are you are not a winner of an amazing prize and this is a scamming attempt. If it sounds too good to be true, then it is. And, if you have to provide money, in order to access the prize, don’t do it!

**3** “There’s a huge problem – I can help solve it!”  
Scammers don’t only provide amazing news – they are ‘good’ citizens who offer assistance in getting you out of going to jail for not paying that bill for a company you have never even done business with before. Yeah, right!

If there is an issue, the organisation you actually do business with will reach out to you directly via their official communication channels. The representative would be able to properly identify him/herself.

**4** “Cash or Kind, please”  
A scammer will always reach out to solicit something – whether it be cash or kind. It could be insisting you transfer funds in order to redeem whatever prize they promise or jumping in to ‘save’ you – for a small fee – from whatever urgent matter you may have with the government that you had no idea about. Again, don’t do it!

**5** It’s ALWAYS Urgent!  
Sure! It is always urgent when someone is trying to rob you. It’s urgent for them – not for you. Never fall victim to anyone’s urgency. You should always have time to think about an offer and you should always be able to obtain information about the terms and conditions of the offer... the fine print.

Always err on the side of caution. Always double-check (or triple-check) any offer and reach out to the organisation’s customer service team to verify offers or report any instance scam taken against you. Use the publicly available contact information for the company.

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.jnigroup.com/member-ombudsman](http://www.jnigroup.com/member-ombudsman) for more information.

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# The Pain of Whiplash Injury

Leighton Williams, Communication Officer  
The Jamaica National Group

Although whiplash injury is often associated with motor vehicle crashes, Registered Physiotherapist and Vice President of the Jamaica Physiotherapy Association, Dayna Griffiths, says this injury can also occur from playing contact sports.

A common neck injury, whiplash is caused by the rapid back and forth movement of the neck when hit from behind. Owing to its nature, whiplash injury can be diagnosed through a complete medical history and physical exam, X-ray, magnetic resonance imaging (MRI) or a computed tomography (CT) scan. Miss Griffiths emphasised that whiplash injuries should be treated as quickly as possible.

“Whiplash causes neck stiffness and tenderness. Symptoms of the injury may travel to shoulders, upper back and arms,” she pointed out. “Some cases of whiplash can cause blurred vision, dizziness and headaches. [An injured person] should seek treatment with some amount of urgency. No one should have to live with pain and discomfort if it can be treated.”

“When one suffers whiplash injury, even the simplest of tasks can become difficult. Simple tasks such as turning your head can be difficult. The level of discomfort from the injury that someone experiences usually inhibits their usual ability to function which will begin to impede their daily lives because they may have difficulty working, doing chores and other activities,” she added.

Globally, whiplash injury affects millions of persons. In the United States of America, it is



Othneil Blagrove

estimated to affect more than 2 million persons annually. In the United Kingdom, it accounts for more than 10 per cent of all motor vehicle claims. Miss Griffiths was unable to say how many persons are affected annually in Jamaica, but noted that members of the Association treat several cases each year.

Samanthia Anderson, who sustained a whiplash injury in 2020, said she realised that she was affected after she started to experience neck pains, blurred vision and vertigo.

“My husband and I were stationary in traffic along a main road when a truck slammed into the back of our car and pushed us some distance. The crash irritated a back injury I suffered two months before, and the whiplash added to it. I could not move my neck and had severe pain. I also had dizziness, and it affected my vision so I could not drive or do simple tasks for a few weeks,” she related.

She later received treatment which helped to ease the pain.

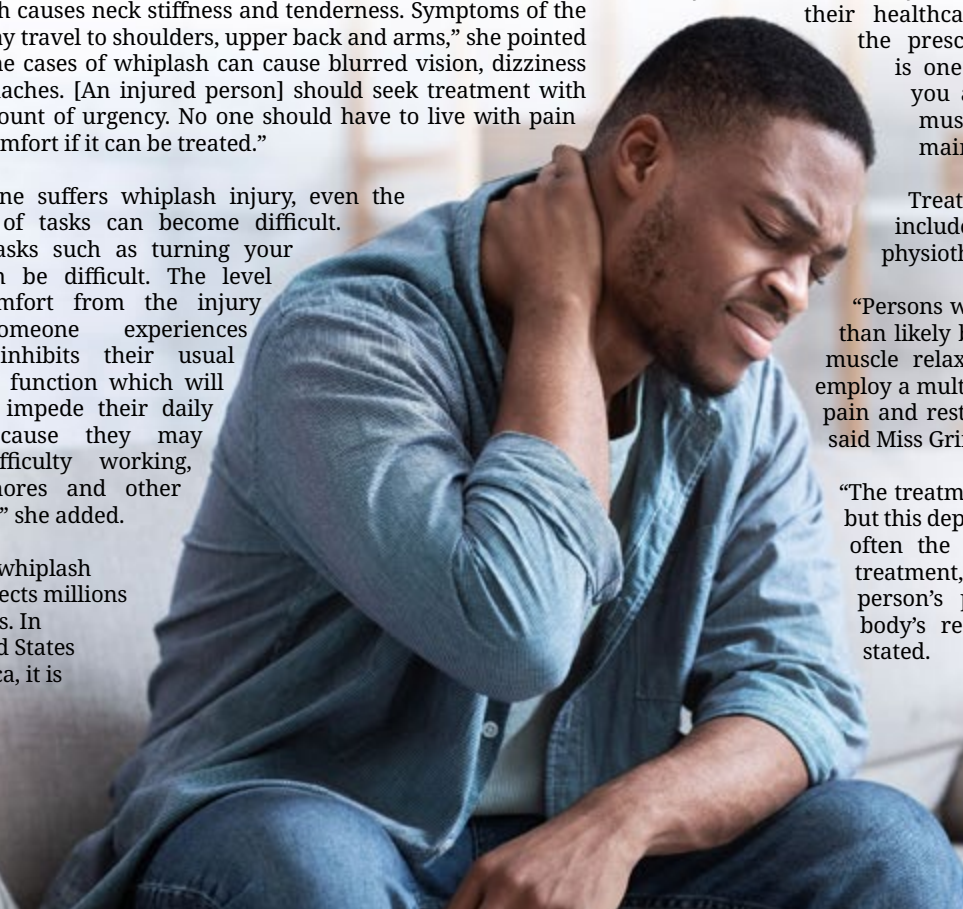
Othneil Blagrove, Senior Manager, Sales, JN Life Insurance, underscored that similar to other serious injuries and illnesses, a whiplash injury should not be ignored.

“Whiplash injury should be taken seriously because it can cause discomfort over the short or even long term. Research suggests that older persons are more likely to be affected than younger persons, and we encourage persons to seek medical attention if they are affected. They should also follow the advice of their healthcare professional and stick to the prescribed treatment. Your health is one of the most important things you are blessed with, so all efforts must be made to ensure that it is maintained,” he stressed.

Treatment for whiplash injury includes a combination of medical and physiotherapy management.

“Persons with a whiplash injury will more than likely be prescribed painkillers and/or muscle relaxants while physiotherapy will employ a multi-modal treatment to reduce the pain and restore function through exercise,” said Miss Griffiths.

“The treatment can last over several weeks, but this depends on some variables like how often the person receives physiotherapy treatment, the severity of the injury, the person’s physiology, that is their own body’s response to treatment etc,” she stated.



# Avoid Drowsy Driving

Karen Oliver, Communication Specialist  
The Jamaica National Group

Drowsy driving is a prevalent road safety issue that places all road users at risk. It is a significant contributor to road crashes causing injuries and deaths every year.

Statistics provided by the Road Safety Unit in the Ministry of Transport and Mining showed that there were 331 crashes in Jamaica from 2010 to 2019 that resulted from drivers falling asleep. Meanwhile, the US-based National Highway Traffic Safety Administration (NHTSA) pointed out that “drowsy-driving crashes occur most frequently between midnight and 6 a.m., or in the late afternoon, often involve only a single driver (and no passengers), running off the road at a high rate of speed with no evidence of braking, and frequently occur on rural roads and highways.”

Driving while fatigued produces similar behaviour to drunk driving. Drowsiness affects cognition, vision, focus, judgement, as well as causes slower reaction times, and these outcomes increase the risk of a fatal crash.

Six years ago, Ricardo\*, a resident of St. Catherine, almost lost his life after falling asleep at the wheel. He had only an hour and a half of sleep when he left home in the wee hours of the morning to take someone home. On his return home, sometime after 5 a.m., he dozed off and drifted on to the soft shoulder. Regaining his composure, he continued driving.

“Like a minute later, I fell asleep again. The car was going off again on the soft shoulder. I jumped up and panicked. Instead of pressing the brake, I pressed gas. I was heading into a building; [so] I swerved, all this time [I am] pressing gas,” he related, adding that the car flipped on the side then hit into the perimeter wall of his gated community.

Though the car was totalled, he only sustained minor bruises on his arms. Since the crash, he has been intentional about exercising greater care on the road.

“If I’m working long hours, I get someone to carry me around,” he said.

Dr Donald Neil, a St Catherine-based general practitioner, explained that some medications cause drowsiness and impair one’s ability to drive safely.

“Drowsiness, light-headedness and reduced alertness can be caused by various medications including benzodiazepines used for anxiety and sleep, antipsychotics, certain antidepressants and even over the counter medications like antihistamines. Narcotic pain medication like codeine and morphine can also cause drowsiness and cognitive impairment.”

Andrea Gordon-Martin, Assistant General Manager-Operations, JN General Insurance Company, pointed out that persons who are at greater risk of drowsy driving include people who are sleep deprived, persons who work long shifts or night shifts, persons taking medication or are under the influence of illegal drugs or alcohol.

“There are legal implications which can be quite costly to you, if persons become injured or die as a result of you causing a collision under these circumstances. If you are feeling drowsy, pull over at a safe area, such as a rest stop, and take a nap. Otherwise, call someone on the phone and start a conversation. Don’t be tempted to continue driving because you are near home,” Mrs Gordon Martin cautioned.

## How to keep alert and avoid fatigue

- 1** Get at least six to eight hours sleep before your trip. If you worked an extra-long shift, arrange alternate transportation home.
- 2** Take regular breaks on long journeys. Exit the vehicle, get fresh air, stretch and walk around in an area where it is safe to do so.
- 3** Always check your prescription and over-the-counter drugs to see if they cause drowsiness before taking them.
- 4** Avoid taking long trips late at night. Driving on lonely roads with little or no street lights can induce drowsiness.
- 5** Avoid travelling alone. If your passenger is a driver, take turns driving.
- 6** Discourage front-seat passengers from sleeping while you are driving.

“Too many lives are lost on our streets each year. Only by using the road responsibly can we significantly reduce the number of fatalities,” said Mrs Gordon-Martin.

*\*Name changed to protect identity*





# Managing Personal DEBT

Many Jamaicans have had their personal debt exacerbated by the COVID-19 pandemic, and the current global economic challenges triggered by the ongoing Russian war on Ukraine have added fuel to an already fiery economic situation, as it has directly impacted food prices and oil, which powers our industries and our households.

Real household debt, according to the Bank of Jamaica in its Financial Stability Report 2022, grew by 8.9 per cent for the year ending December 2021, relative to 3.4 per cent at the end of 2020. This was supported by an increase in consumer loans by 4.7 per cent, in contrast to a marginal decline in consumer borrowing of 0.8 per cent. Despite the increase, however, non-performing loans remained stable at 4.3 per cent at the end of 2021.

With the right strategies, Jamaicans can take control of their liabilities, where they may be struggling, especially those with high interest consumer loans.

“Consolidating high interest debts with a more affordable interest rate debt option is a good strategy,” affirmed Carlene Stair, Head of Customer Experience and Service Recovery at JN Bank. “Reduce unnecessary borrowing and don’t borrow high interest loans for spending on consumption goods, such as food and other items that won’t appreciate or will disappear in a short while,” she advised consumers, as they look for ways to reduce debt.

“Ensure you are paying your debts on time, when due, and paying the required amounts or at least the minimum amount required on, for example, your credit cards.”

Howard Lawrence, Head of Credit Administration at JN Bank, similarly urged those privileged to have credit cards to ensure they are managing their spending carefully, as he pointed out that credit cards, while great instruments for managing one’s expenses, can place one in serious debt, if not wisely used.

“Limit spend on these facilities to an amount that can be paid off from your regular income on a monthly basis,” he counselled. “This will prevent the accumulation of high interest charges. The best practice is to use credit cards to cover regular monthly expenses, such as for purchasing your petrol and spending at the supermarket, and to avoid bingeing or impulsive spending.”

He also recommended consolidating debt where one can, and noted that persons can look at two ways of lumping debt - by using an equity loan or accessing an unsecured loan.

“Debt consolidation loans may be equity loans secured by real estate that will allow for lower interest rates and longer tenure. Where an equity loan is not an option, consumers may access unsecured loans for debt consolidation,” he said.

However, not all debt is bad debt, the two reminded consumers, pointing out that debt is necessary in many circumstances to access capital and improve one’s quality of life, such as getting a mortgage to purchase a house. In fact, the BOJ’s data showed that the acceleration in household debt for 2021 was largely due to an increase in mortgages. Mortgages grew by 15 per cent compared to 10 per cent in 2020.

Managing debt carefully will also impact one’s quality of life the JN Bank experts say.

“Debt is not necessarily bad as borrowing can grow your assets and increase your net worth. It can also increase your cash flow, which allows businesses to grow,” Mrs Stair affirmed.

“However, one needs to be mindful of how much and for what purpose they are borrowing. We can’t borrow our way out of debt.”





A mother to two boys, Javier, 15, and Pierce, 11; and wife of 17 years to Paul, Mrs Jones D'Aguilar says when it comes to her career, which is largely male-dominated, she is the only person who can decide what her expectations and limitations are.

“People will always be quick to share their opinions, especially when they see you start to become successful. It’s important that as a woman we do not let these voices and gender expectations dictate what you can and cannot do. Being a woman in a competitive industry has not held me back from being a mother, a wife or anything else that I choose to do,” she shared.



She noted, however, that website development was not her first career choice as she wanted to be a computer analyst.

“In my first job I discovered my creative talent, and I thought to myself: ‘How can I do both programming and design?’ And this led me to web development,” she explained.

Since then, the St Catherine High School alumna has done several certifications to further hone her craft and even completed a Master of Business Administration at The University of the West Indies, Mona.

Mrs Jones D'Aguilar spends much of her free time giving back through the Lions Club of St Andrew, where she is 2nd Vice-President and Marketing Director. Due to her excellent performance, she shared the award for Lion of the Year for 2021 with fellow Lion, Rosemarie Spence.

“When I enrich others I enrich myself. Volunteering helps me develop my leadership and professional skills knowing that I can make a difference in people’s lives and in the community and that boosts my happiness,” the Old Harbour native explained.

She encourages everyone to pursue success without limits and to always showcase their talents.

Acknowledging her strong support system, Mrs Jones D'Aguilar says she credits her success to the people in her life.

“I surround myself with positive people as they help shape how I think and behave. One such person is my supervisor, Tanya Pringle, who I learn from and who helps me to learn from my mistakes. My team members also help me to raise my standards to become a better person. And last but not least, my husband, who also encourages me to step out of my shell,” she pointed out.

Mrs Jones D'Aguilar says she looks forward to advancing the goals of The Jamaica National Group, and to live, learn and lead the JN DART values.

And the JN

# Woman Of the Year is...

*Jennifer Jones D'Aguilar*

Sabriena Simpson, Communication Officer  
The Jamaica National Group

When Jennifer Jones D'Aguilar became employed to the Jamaica National Building Society (now The Jamaica National Group) as a Webmaster in 2007, she had no idea what her tenure at the organisation would look like. Having proven herself and rising through the ranks, 15 years later, Mrs Jones D'Aguilar is now Senior Manager, Website and Digital Media, at The Jamaica National Group.

On July 7, Mrs Jones D'Aguilar emerged winner of the inaugural JN Woman of the Year from a shortlist of 10 nominees from an initial field of more than 60 nominees. As a criteria, nominees should be employed to the Jamaica National for at least two years, exemplify the D.A.R.T values of Dependability, Authenticity, Reliability and Transparency and be an example of empowerment in the workplace.

“I was deeply humbled and honoured to have been chosen as JN Woman of the Year. This award has given me the motivation and encouragement to work harder to achieve my goals,” she said.

# PRINCIPAL ON A MISSION

Keron King Changing Lives in Leaps and Bounds



Karen Oliver, Communication Specialist  
The Jamaica National Group

Keron King's touching story of selflessness and determination is somewhat akin to Sidney Poitier's classic film, *To Sir, with Love*.

The setting is at the Little Bay Primary and Infant School, located in a small fishing village of the same name, in Westmoreland. Many of the students are from low income households who live in hard-to-reach communities, accessible only by motor bikes.

It has been four years since Mr King, then only 31, became Principal of the school. He is on a mission to have all 187 enrolled students become the crème de la crème in academic achievement.

The residents and parents have welcomed him with open arms and they even have taught him how to ride a motor bike, a skill that came in handy many times when he had to go in search of students who have been absent from school. At other times, he hired a 'bike taxi', an informal mode of transportation in the parish.

"When it comes to the children, he goes all out. If they are sick, he makes sure he calls. If he doesn't see one come to school for three days, Mr King finds that house and finds out why that child is not at school. He gets people onboard to buy shoes and uniform [for the children]," said Venettia Young, a parent of three children at the school.

Ms Young also related that she has observed Mr King going through students' books to check that they are marked; and that during the pandemic, he would often take snacks along with the school work for the children to their home.

In 2020, when schools were closed to curtail the COVID-19 pandemic, Mr King visited the students at least twice per week to distribute work sheets and collect those previously given out for marking.



Mr King (second right) and teachers package work sheets for distribution to students

"If we didn't do this, then they would have been cut off from the learning community," said Mr King, adding that many of the children did not own a device or have internet access, which rendered online learning impossible.

The United Nations Children's Fund (UNICEF) revealed that children in Jamaica lost an estimated 1.3 billion in-class hours over 19 months of physical school closures during the pandemic, with those with little or no access to remote education being the most affected.

Today, Mr King beams with pride knowing that his efforts and those of his staff, coupled with the resilience of his students, have paid off, particularly for those in grade six who sat the Primary Exit Profile (PEP) earlier this year.

"More than 90 per cent of our students got the school of their first choice. That was one of our best passes," he declared.

When Mr King became principal, there were just about 100 pupils as many parents opted to send their children to other schools with better facilities. The school has since transitioned to be a desired place of learning with the enrollment now being almost doubled.

“We have been getting excellent passes. Students are coming from different areas because of the academic achievement.”



Keron King, Principal

Beyond the improved academic performance, the school’s sustainability programme has commanded much attention. They won the national Jamaica 4H Club’s best school garden in the primary category for 2018 and 2019. Crops from the garden and the chickens they raise, including layers, are used to provide breakfast every day at no charge to the children, and lunch at a minimal cost.

“We have a couple hundred chickens on our farm. We just completed a water harvesting project because there is no running water in the community,” he disclosed, while giving credit to the Rock House Foundation, based in Negril and Uzazi Foundation based in Canada, for supporting these initiatives and providing tablets for the children.

Plans are already in gear for the start of the new school year.

“We are now looking at digital education. We have a new learning platform that is accessible to all our students. We are launching our school management system, RenWeb, in September and we will be one of five primary schools in the island to have that.”

Mr King, who is married to Ann-Marie Stennett, taught at four high schools in Kingston and St. Catherine before relocating to Westmoreland to become a principal. He recounted how he sent out almost 100 application letters for the position of a principal. Only

Little Bay Primary and Infant interviewed him.

He is fully committed to transforming lives and to helping children achieve their full potential.

“I was one of the first in my community and my family to gain university education. Teachers played a very important role in terms of inspiring me, so I felt if they did it for me then I can go back and



Students of Little Bay Primary and Infant does school work in the community.

*The photos appearing on page 8 and 9 are courtesy of UNICEF/Makyn.*

*Little Bay Primary and Infant School in Westmoreland has participated in the Virtual Instructional Leadership online course offered by UNICEF and the National College for Education Leadership (NCEL) to help teachers cross the digital divide to improve child-centred distance learning and present different options for remote contact with students.*

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# Five free tools to help Entrepreneurs

Jennifer Jones D'Aguilar, Senior Manager of Web and Digital Media  
The Jamaica National Group

It has become clear that we are gradually returning to 'business as usual' after being significantly affected by the COVID-19 pandemic. Entrepreneurs are always on the lookout for tools to grow their business and to help improve sales and build brand awareness.

One of the most important tactics that has become increasingly vital since the pandemic is the need for entrepreneurs to be strategic about their digital marketing efforts.

Here are five digital tools that can be considered to drive sales and keep your customers engaged, no matter where they are:

## 1 Wix - Website Builder

Wix is a top-rated tool that assists with building your website. It has scored an overall rating of 4.8 out of 5 by Wix customers. This tool is easy to use, has several extra features and provides excellent creative control. The team at Wix pointed out that among the features is a drag-and-drop editor that makes it easy to create an attractive website without even knowing how to code! This tool is suitable for creating personal online portfolios and small business websites.

## 2 HubSpot - Email Marketing

HubSpot is an all-in-one platform that is easy to use and offers features such as email marketing, which is crucial as it provides a return on investment that is unparalleled by any other type of marketing.

HubSpot is absolutely free. It allows you to store more than 1,000 contacts, it has no time limit and it offers support to users. HubSpot is a community which facilitates open discussion on issues and resolutions. Also, users have unlimited access to HubSpot Academy where they can expand their knowledge, learn new skills, and get expert advice on HubSpot tools in the Knowledge Base.

## 3 Buffer - Social Media Manager

Buffer is a social media automation tool used for content planning and scheduling posts that have already been created. This tool is easy to use and ideal for entrepreneurs who are always on the go. Buffer is an intuitive platform with features such as the ability

to pause social media schedules. It also publishes and integrates with Facebook, Instagram, Twitter, LinkedIn, and Pinterest.

## 4 Canva - Free image and video editor

Canva is an easy-to-use multimedia platform. It can be used to create graphics for social media posts, presentations, posters, and invitations. With its built-in drag and drop feature, users can access a library with more than a million stock photos, graphics, and fonts. Canva also provides access to Design School, an area packed with tutorial videos and tips on how to create beautiful graphics.

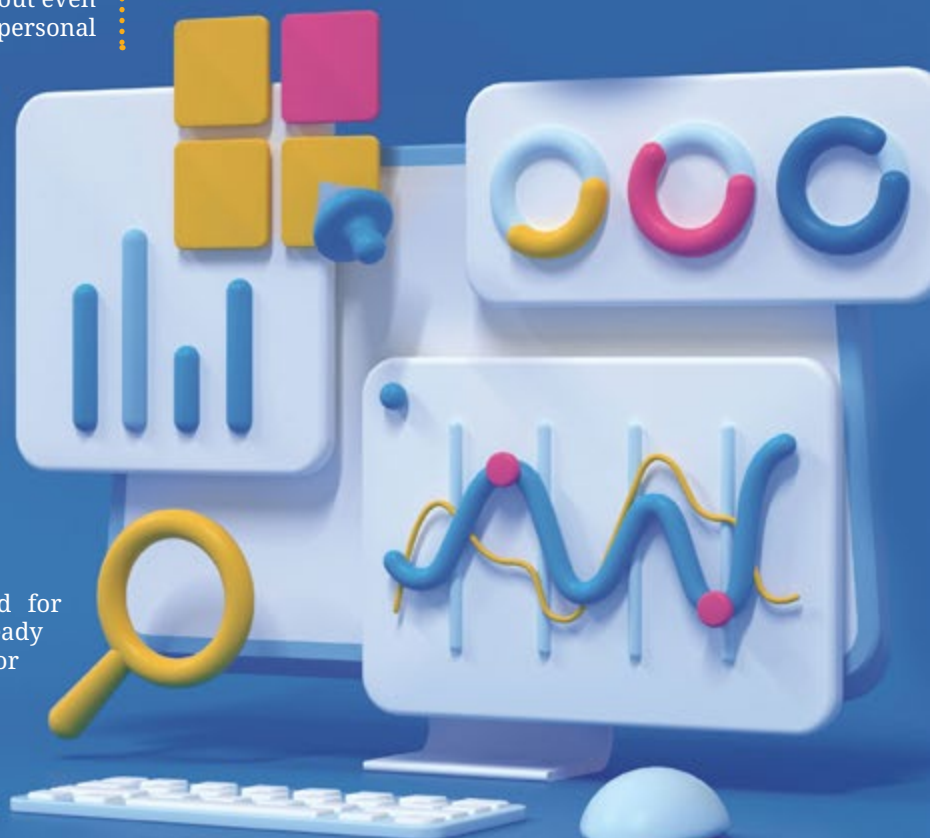
## 5 Google Business Profile - list your business

Google Business Profile is a free tool that allows users to promote their brand and business website on Google Search and Maps. This tool enables users to see and connect with their customers and prospective customers, easily update their business information, and engage with customers who interact with their business on Google.

Google Business Profile helps with marketing your brand. Whether your business is small or big, one of the most essential tools needed to survive in this digital market is a digital marketing tool that promotes your business hours and location. Google My Business helps you to reach out to customers who search for your service.

Whether you are big or small business, there are many free tools available to give you the means to move your business forward in today's digitally-connected world.

Did we miss any noteworthy free tools on this list? Share your thoughts by emailing us at [corpcomm@gmail.com](mailto:corpcomm@gmail.com).





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# How to jazz up these five rooms on a budget

Kadeem Rodgers (@thestyleredeemer)  
fashion stylist, journalist

Sometimes jazzing up a space could be as simple as adding a new statement piece: an oversized gold fish, a silver hand statue, a bright yellow dish that's either a wall ornament, or used as a flat-lay for pot pourri.

It's important that this piece is something you love and/or are inspired by.

But, let's dial it back and start with the basics. In your plan to 'amp' up your space, start with research. Every great project begins with research.

Google to find a colour that speaks to you, visit a fabric store and scope out textures, prints and colours, and visit woodwork shops/furniture stores for inspiration. If it's calling your name, then it's meant for you.

I'm no expert, but I've got five tips to 'zhoosh' up living spaces in your home. Here goes:

**Living/Entertainment spaces...** A set of statement cushions (in any array or style) and a throw works wonders for any bland couch.

**The kitchen...** Ever thought of bright, colourful paintings that would complement the colours in your kitchen? You could incorporate a few vases of similar style and different colours. Add fresh flowers as often as they last.

**The bedroom...** A bright wall – displaying a bright solid colour/a gorgeous pattern/a family-made mural – can make a space appear smaller or larger.

**The bathroom...** Don't forget the bathroom! For some, it's the most sacred room in the house. Add a brilliant but quirky mirror to your bathroom, re-use old candle vessels and take some plants indoors.

**The washroom...** place a piece of art (something inspiring, possibly landscape art) just above your washer or at an appropriate space in the room. Add new magazines every so often so while you're there, you have something to keep the mind busy – you may never feel like you're doing a chore ever again.

Here's another scenario. Say, for example, you're a young couple, you just had your first child together and are starting to build your home; you may want to ditch the sharp furniture like the hard-edged coffee table.

You may want to reinvent the space with softer, more elegant loungewear – that's also baby proof.

But, what about the bachelor/bachelorette? No baby involved but you want to 'bling' out your apartment.

Your home should be well-thought-out too; it's usually best to take a minimalist approach and go for gold/metallic or solid dark colours to start.

Case in point, I'm about to start a DIY project of spray-painting a gold-framed mirror with fire-engine red paint. I also want to revive a repurposed school desk/chair set that will be used as a shelf to stack my books/fashion magazines. The colours in mind: hot pink or pastelle yellow!

If a single piece is not enough, go big or go home, and get a statement wall, for example. This could transform a single bland wall in the space into your pièce de résistance.

Remember to tread lightly if you're not so exuberant and research, research, research!



# JN Foundation helps boost production at Cross Keys agro-processing facility

Dionne Rose, Communication Officer  
The Jamaica National Group

The community of Cross Keys in southern Manchester is poised to boost its agro-processing facility following the donation of critical equipment that will aid in expanding the production of plantain chips and creating employment for the community.

The two pieces of equipment, a deep fryer and commercial slicer, were donated by the JN Foundation through the JN Circle and recently presented to the community.

Smeadly Reid, Chairman of the Cross Keys Development Area Committee, said that the agro-processing facility has been in operation since 2016 and has been producing plantain chips, but due to challenges with the equipment, production fell.

He said with the new equipment, production will be able to move up by 60 per cent or more. "Surely we will be able to improve our production, and many more farmers will benefit as we will need more produce," he said.

Mr Reid informed that farmers in neighbouring Manchester communities, such as Woodland, Resort, Cocoa Walk and Porus, will also benefit.

"We were only able to produce twice for the month, but with the new equipment we will be able to produce more often," he said.

Mr Reid disclosed that the facility will also be able to diversify to produce cassava and sweet potato chips.

The JN Foundation also presented a pavilion stand where members of the community can be comfortably seated when watching sports and other community activities. Mr Reid noted that residents from four communities, comprising 25 districts, utilise the facility, which hosts community sporting leagues annually.



"The pavilion stand has begun to be impactful as it is now being used by community members who comfortably watch sporting events," he said. "In that regard, the potential is great. We know that many persons will find it more comfortable to be spectators for the sporting activities."

Alethia Peart, Business Relationship and Sales Manager at JN Bank, Mandeville, who handed over the equipment, said The Jamaica National Group, through the JN Foundation, was happy to be presenting the equipment as our organisation is always seeking to help to develop communities development and enhance lives.

"We are very happy to be involved in presenting the equipment and erecting the grandstand. At the JN Group, we pride ourselves in saying that 'we put people first'," she said.

"It is not just about today. This is a sustainable project. We are very happy to see community members enjoying the use of the grand stand, and they are able to sit and enjoy the football game- in comfort," she said.

The facility was recommended for funding by the JN Circle Mandeville chapter. The JN Circle is a network of JN members and customers in the member companies of the JN Group, who work together to enrich lives through community building, advocacy and networking.

The JN Foundation last year issued a call to JN Circle chapters for submission of community building project proposals, offering grant funding of up to \$1.5 million. Dawnette Pryce-Thompson, project coordinator at the JN Foundation, said that the organisation was pleased to be investing in the community in a sustainable way.

"The impact of this project will be seen in the very near future as it will provide employment within the community and help to build camaraderie among community members. The JN Foundation is happy to be impacting lives in this way," she said.

# Can Sex on a Schedule Cure my Bedroom Blues?

There is a very funny condom ad that has an aspirin inside the packet. The message is clear, “no excuses for not having sex”, not even a headache. The truth of our busy, modern lives is that we can actually find plenty of excuses, with both partners working and kids and family in the mix. So the answer to the bedroom blues could well be...wait for it...a Sex Schedule. Yes, you read right, sex and relationship therapists have been suggesting this for years.

Couples who want to rev up their sex lives and can't remember when they last made love, are advised to put it in the timetable along with school pick-ups, 2:30; shopping, 4:30; wash dishes, 6:30; followed by sex at 8:30 pm.

Why is this a good idea? Because the idea of spontaneous sex being the best sex, is highly overstated. Even when we had the idea, that we were being spontaneous, early in a relationship, we actually spent a lot of time guessing whether we would have sex. This, essentially created anxiety, but it also created uncertainty and anticipation, and that's exciting.

So how do we schedule those ingredients into our sex lives? Lifetime TV ran a programme called “7 Days of Sex”, which is an experiment that has been tried in different countries. Couples are put on a diet of more sex. Every day they have to find time for at least one sexual activity, and make a video diary about it. What happens is that the couples discover, that the reason they found sex such hard work before is that they put no thought and effort into it. So, you have to think about it beforehand, just like when you were dating, and plan for it in advance.

Here are a few ways you can actually make this happen:



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

- Get a cookie jar and put seven things you would like in bed, on folded post-it notes. Have your partner do the same. Each day choose one of your partner's wishes and make it come true.
- Shower when you get home, instead of late at night and put on the sexy underwear under your house clothes. Make sure your partner gets a peek at some of that sexiness before the agreed time. This acts as foreplay. Switch it up sometimes and invite your partner home for a saucy afternoon delight. Please don't bother to cook. Pick up some food on your way and create a picnic on the living room floor, put on some music and get grooving.
- Ever thought of playing strangers in a restaurant or bar and picking up your partner all over again? How about trying a new look, a wig, a prop, a toy?

Just because it's on the schedule, doesn't mean it has to be in the bedroom. I hear partners asking for sex in the outdoors, sex in the kitchen, sex in a hotel, or any other new place. Maybe you can live out one of those fantasies.

Here's a big secret that therapists have always known...hot sex, erotic sex, is always premeditated. The fact is sex is in the mind, not in the genitals. The reason we are not horny is because we've taken sex off the priority list. We have stopped lusting after our partners and thinking about the last time we found them irresistible.

Re-start your engines by re-living some of those memories together. Talk about those wicked, sexy things you used to do to each other. Send your partner a sext message, “If you've got the place, I've got the time,” and remind them of how much you're looking forward to that magical 8:30 romp.



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](http://drkarencarpenter.com).



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