



LIVING WELL  
MAGAZINE

ISSUE 20 MAY 2023



*A Sensational  
Experience*

Coping With  
**Carpal Tunnel  
Syndrome**

# AGENT SASCO

CONSUMMATE BUSINESSMAN,  
PHILANTHROPIST AND ENVIRONMENTALIST

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SHOW YOU  
HOW TO

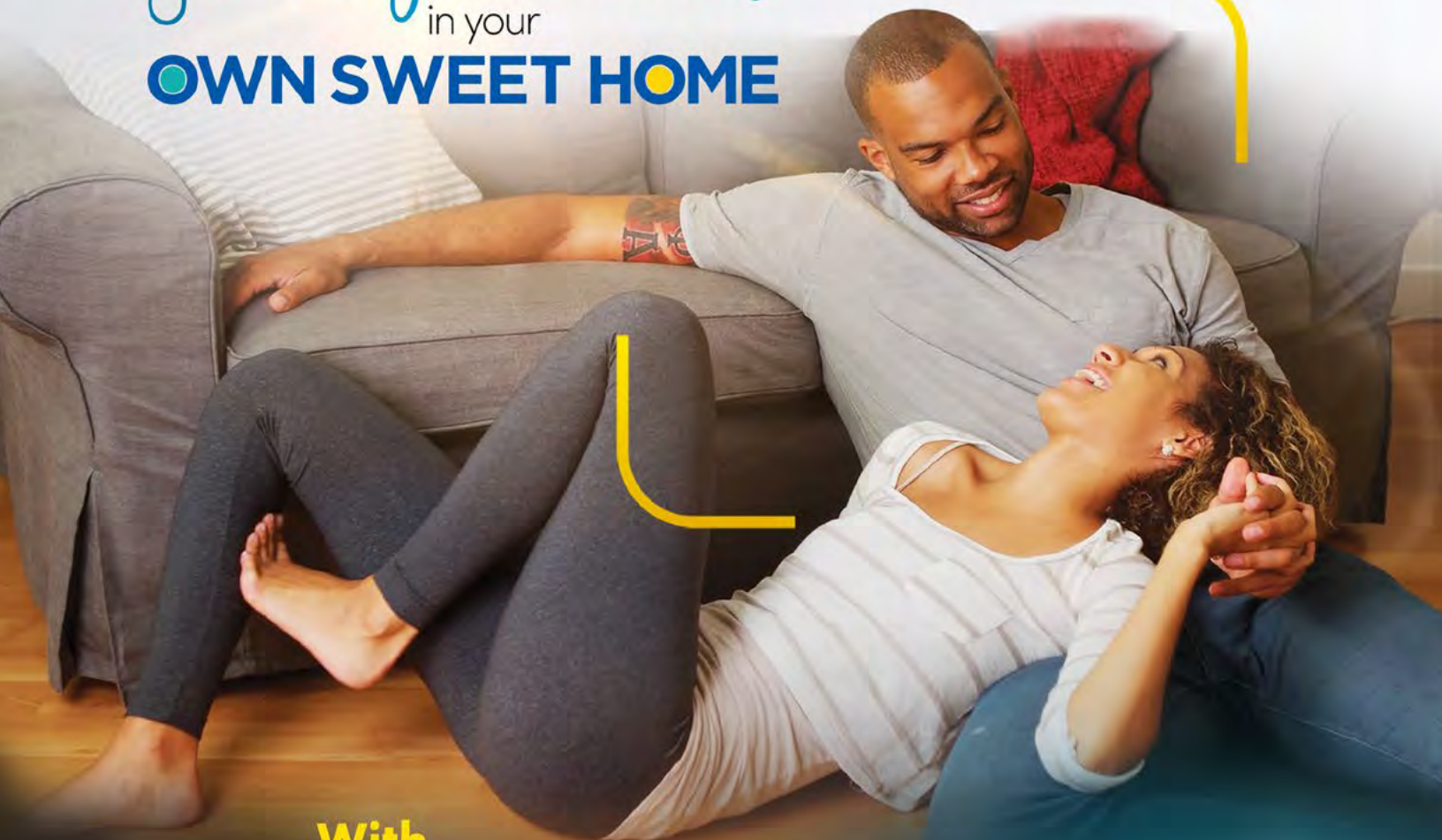
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# FEEDBACK

## ON OUR LAST ISSUE

I am impressed with the wealth of knowledge one magazine has to educate readers. The content is relevant and useful. I like the layout of the magazine. All information is useful, but what resonated with me is Dr Karen Carpenter's article. Given that I am married, my wife and I are living separately, it's a discussion we have from time to time. I enjoyed how the information was presented and I have a better understanding of the woman's anatomy.

- **Richard Grey**

The content provided is very relevant to everyday life. I enjoyed the article which spoke to five ways to help the elderly. Given



that I am in retirement, I will adopt some of these tips to help me cope. The tips are realistic and easy to apply.

- **Michelle Smith**

I loved the real estate story as I am in the process of homeownership, and I was clueless to some factors. This magazine provided a crash course in that aspect and I will hold onto the magazine as other useful information is applicable. I will be in a better place to discuss with my real estate lawyer. Another aspect of information I enjoyed is taking a loan and appreciating why the loan was done. It will aid me with making wise decisions where loans are concerned. I will share the information with my friends and colleagues.

- **Natasha Lamie**

## EDITORIAL

### Positive Values and Attitudes Make a Difference on Our Roads

A record of 488 lives lost in a single year due largely to impatience, indiscipline and intolerance on our roads should not become just another fleeting figure representing the trauma we inflict on ourselves as a nation annually. Instead, it should shock us and move us to want to change by purging ourselves of the negative attitudes and behaviours that keep our health system in constant crisis; leave families emotionally and economically distraught; and rob our economy of people who are at the prime of their productive years.

Although stricter laws and tighter mechanisms are necessary to curb bad practices on our roads, it will take much more than policing to achieve a turnaround, as evidenced by the continued high volume of incidents that haunt us, despite the harsher penalties being levied under the new Road Traffic Act implemented on February 1. We need values-based changes that will transform attitudes positively

and modify our behaviour. Curbing the incidents on our roads requires developing a culture of diligent care and courtesy among our people, many of whom are often only focused on where they need to be in the shortest possible time, rather than on the countless others with whom they must share the common space of our thoroughfares.

Our demonstration of kindness and care for each other will go a far way in changing the outcomes on our roads. This collective exercise of altruism goes beyond the state's promotion of good values and attitudes, and rests within our individual remit to change. Creating a society where we all feel secure, enjoy good health, live well, and feel positioned to attain our desired development goals as a nation, requires each of us to adopt the right attitude and practise the right behaviours, even when there are no police to watch us. It takes only our single, individual actions to make a positive change on our roads.



**Tanya Pringle**  
Executive  
Corporate Communications  
The Jamaica National Group



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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 will be published twice per year, May and November. This issue and previous ones can be accessed at [www.jnigroup.com/living](http://www.jnigroup.com/living). Please send feedback and suggestions to [corporatecommunications@jnigroup.com](mailto:corporatecommunications@jnigroup.com)

## LIVING WELL

### Inspirational THOUGHT:

## Achieving Success

The journey to success is never usually an easy one. Along the way, we often come across obstacles of every kind that threaten to discourage us and create setbacks. However, we should be careful not to lose focus of what we want to achieve despite the challenges we face. Let us remain steadfast in our pursuit of our goals until we achieve them.

An ancient story is told of a young boy who wanted to become successful. He knew many persons who he deemed successful, and he wanted to be like them. He approached Socrates, the famous Greek philosopher, to find out the secret of success.

"Sir," the boy said, "can you please tell me what is the secret of success?" Socrates told him to meet him by the river the next morning where he would tell him the answer.

Early the next morning, the boy found the wise old man sitting on the bank of the river. The boy sat next to him in silence, waiting for the grand revelation about the secret of success.

Without warning, Socrates grabbed the boy and immersed him in the water and held him there and then released him. Angrily, the boy shouted, "What were you trying to do?" Socrates asked: "What did you want most while you were under the water?"

"I wanted air," the boy responded still upset. "I couldn't breathe."

Socrates answered: "Young man, when you want success as badly as you want air to breathe, then you will achieve anything you set your mind to do."

This story highlights a very important truth about success and that is, you must have a great desire for what you want to achieve.

To achieve success:

**Set clear and specific goals:** This will give you a roadmap that will help you to focus your efforts and measure your progress. Ensure that your goals are realistic.

**Work hard and consistently:** Stay focused on your goals, even when you encounter setbacks or challenges. Maintain a positive attitude and maintain your motivation by celebrating small wins and learning from failures.

**Develop strong relationships:** Surround yourself with supportive and positive people who encourage you to grow and learn. Cultivate a network of mentors and peers who can offer guidance, support, and feedback. Networking is also important for building connections that can lead to new opportunities and collaborations.



Claudine Allen, Member Ombudsman  
The Jamaica National Group

# 5 ways to Navigate Your Relationship with Your Financial Services Provider

## 2 Understand the different types of financial institutions

There are institutions referred to as deposit-taking – meaning they provide savings and loans. There are also institutions that specialise in selling financial products called securities such as stocks, bonds. These institutions promote investments. In the JN Group, for example, JN Bank is a deposit-taking entity, while JN Fund Managers is an investment house.

## 3 Financial institutions have an obligation to ensure best practices

A financial institution is legally obligated to exercise confidentiality, remain transparent, handle complaints in a fair and decisive way, provide care, and maintain financial stability for the integrity of the entity itself and the well-being of all customers. In turn, it is also important for you, as a customer, to reciprocate by remaining honest, transparent and compliant with Know Your Customer, also known as KYC, policies.

## 4 Do Your Research!

Be sure to look for certifications such as ISO 9001 or awards for customer service or best practices and be knowledgeable about the reputation of the financial institution you choose to do business with. Above all, know the representatives of the entity. Be sure they are following the rules established by the entity.

Some financial institutions are covered by the Jamaica Deposit Insurance Corporation (JDIC),

while others are not. JDIC provides insurance for your savings but up to a certain amount. However, even financial institutions that are not covered, such as credit unions, have a responsibility to comply with laws and regulations and act in the best interest of the customer.

## 5 Ensure you know the best practices for customer recourse

In a worst-case scenario where you happen to have a complaint against a financial institution and unfortunately cannot reach a resolution with the institution directly, you are encouraged to reach out to resources at the Bank of Jamaica, the Financial Services Commission, or the Jamaica Deposit Insurance Corporation, depending on the type of issue and financial service provided so that your investment and rights are protected.

At The Jamaica National Group, we pride ourselves on helping you “to find a way.” Let’s work together to achieve your goals.

You have seen the news and have heard the ongoing conversations. And, with the current climate in the financial sector, it is important to ensure you stay alert, aware and smart. Your chosen financial provider is one of the most important relationships you will have – and for some people, this is a life-long one.

Here are five ways to help you navigate and maintain your relationship with your banker/financial service provider:

## 1 Check if your preferred financial service provider is licenced by the Bank of Jamaica or the Financial Services Commission.

Both bodies seek to ensure financial entities within Jamaica are regulated and standards are maintained. Cover your bases by visiting their website to view a full list of the entities which are regulated.

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

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3

# Coping with Carpal Tunnel Syndrome

Leighton Williams, Communication Officer  
The Jamaica National Group

**J**unett Robinson Numa would not wish the experience of living with carpal tunnel syndrome on anyone. The Administrative Assistant was diagnosed with the condition in her left hand more than 20 years ago, and the ordeal is one she will never forget.

"I used to experience severe pain from my fingertips up to my breasts," she recalled. "When I was diagnosed with carpal tunnel syndrome, there was a bump on my wrist. Over time, it got bigger." Carpal tunnel syndrome is one of the most common hand disorders. It may be caused by overuse of the hands from repetitive activities like typing. It is more common in individuals with diabetes or rheumatoid arthritis, and sometimes there is a family history of the disorder.

The condition is caused by pinching or compression of the median nerve in the carpal tunnel at the wrist. This nerve is important and provides sensation to most of the hand.

Mrs Numa pointed out that her condition began when she was a university student and got worse when she became an administrative assistant which required her to type. She added that her condition got so bad that she had to do surgery. Although the pain is now gone, she has had to contend with other challenges.

"After the surgery I had to make adjustments to make my work area comfortable. Also, I find that since the surgery I keep dropping things. The surgery was on my left hand, and I am a lefty so that is my stronger side. What I have done to minimise this happening is exercising my hands," she said.

"There is a particular ergonomic design that is needed to minimise the risk of this condition," she stated. "The keyboard needs to be on a tray below the desk to ensure that your hands are not being strained."

Communications Officer, Sheree Sharpe, who was also diagnosed with carpal tunnel syndrome five years ago, said she has found herself unable to sleep at times.

"The pain in my right hand has reduced my quality of life. There are times when I am unable to sleep because the pain is so severe. Also, I find that I drop things frequently, even a few seconds after picking them up. Over the counter painkillers

don't help, and I have had to get injections twice per year and do exercises," she revealed.

Dr Cecil Aird, hand and microsurgeon at the Carnegie Hand Institute and Surgery Centre in Ironshore, St James, pointed out that the usual symptoms of carpal tunnel syndrome are numbness and tingling of the fingers. The numbness may be aggravated by activities such as driving or holding a phone. He added that the numbness sometimes awakens the patient at night and may be relieved by shaking the hand.

"In the early stages, the numbness might come and go but if the condition is not treated, the numbness of the hand may become continuous and may be associated with pain. Weakness and atrophy of the small muscles at the base of the thumb sometimes develop in the advanced stages, causing severe impairment of hand function," he stated.

"Numbness of the hand should never be ignored. Medical attention should be promptly sought. Usually, the diagnosis can be made by a doctor after a careful history and examination. A nerve conduction study (NCS) should be done to confirm the diagnosis and determine severity," he added.

Dr Aird added that proper treatment of the condition depends on the severity as determined by the NCS.

"Mild cases can improve with non-surgical treatment, which consists of wearing a wrist splint at night to rest the area; vitamin B6, which helps nerve function; and anti-inflammatory tablets which help reduce the pressure on the median nerve," he stated.

Hugh Reid, General Manager, JN Life Insurance, noted that companies and persons should also invest in ergonomic equipment to reduce the risk of carpal tunnel syndrome.

"If you work in an environment that requires you to move your hands doing the same tasks repetitively, you are at risk of developing carpal tunnel syndrome. Therefore, more is needed to reduce this possibility. You can invest in curvy keyboards and mice that are ergonomically friendly for your wrists, which will reduce stress and tension on your joints and tendons," he said.

Dr Aird explained that in the event of a diagnosis, attention should also be given to modification of job duties to avoid overuse of the hands.

"Changing your job duties is usually helpful in reducing the harmful effects of repetitive work. Severe cases usually require surgery to relieve the pressure on the median nerve. Ninety-five per cent of cases have a good outcome after surgery. Moderate cases may improve with conservative treatment, but some may require surgery if symptoms do not subside after two to three months."

"Surgery is usually performed under local anaesthesia in an outpatient setting. In advanced cases where thumb function is compromised, reconstructive hand surgery may be required to restore proper grasp," Dr Aird added.



Dr Cecil Aird

**"Numbness of the hand should never be ignored."**



## Rendering Assistance at the

# SCENE OF AN ACCIDENT

Karen Oliver, Communication Specialist  
The Jamaica National Group

A motor vehicle crash can be a frightening and traumatic event that often results in serious injuries that require urgent attention. As the first few minutes after a major motor vehicle crash are crucial, the immediate assistance provided at the scene by individuals who are knowledgeable in first aid, can make a big difference on the impact of injuries and improve the chances of survival.

Linton Edwards, a first aid instructor at St John's Ambulance, emphasised that it is important that persons who are rendering assistance remain calm and focused.

“Be sure that the area is safe for you and the victim. Check that there are no risks, such as oncoming vehicles or other hazards that could put either of you in danger. Also, protect yourself from persons’ body fluids. Use gloves if you have a pair; if not, improvise by using a clean plastic bag.”

Invariably, one of the major injuries that victims will sustain is a wound. Mr Edwards explained that severe wounds always result in excessive bleeding and, if left unattended, could result in loss of life.

“The good news is that anyone can help to reduce bleeding as the procedure is relatively simple,” he said.

The first aid instructor shared the following tips on how to stop bleeding at an accident scene:

**1 Apply direct pressure:** Direct pressure is the most effective way to control bleeding. Apply pressure directly to the wound for as long as possible. Use a sanitary napkin, clean handkerchief, rag, or towel to put over the wound and use the person's belt, necktie, or anything else that is available to bandage the wound tightly. If the bleeding continues, apply more bandages and pressure.

Importantly, refrain from removing objects that are in the wound, as this can worsen the bleeding.

**2 Apply indirect pressure:** Resort to indirect pressure if direct pressure does not slow the bleeding. To apply indirect pressure, go to the nearest pressure point of the wound, where a pulse can be felt, and place a tight bandage above the wound.

**3 Elevate the injured area:** Elevate the injured limb if the bleeding is significant. Bleeding may be slowed or stopped by elevating the wounded location above the heart. For instance, elevate the wound above the heart if it is on the arm or leg by supporting it.

“It is important that the injured person goes to get medical attention because some wounds need to be sutured,” Mr Edwards advised.

Suturing, also known as stitching, involves joining together the open parts of a wound using sterile surgical threads.

Lynford Reece, Senior Manager, Marketing and Distribution, JN General Insurance and road safety advocate, maintains that if motorists exercise greater caution on the road, many crashes can be avoided, thus saving lives, and reducing severe injuries.

“Driver behaviour is one of the most significant factors contributing to road accidents. Most accidents are caused by driver error, such as distracted driving, speeding, drunk and aggressive driving.”

Mr Reece pointed out that motorists can reduce the risk of crashes by being attentive and alert while driving.

“They should avoid distractions such as using a cell phone or eating. They should keep a safe distance from other vehicles to avoid collisions, follow traffic rules such as staying within the speed limit, using turn signals, and stopping at red lights and stop signs.

“It's also important for drivers and motorcyclists to use protective gears such as a seatbelt and helmet and that they keep an eye out for other vehicles, pedestrians, and obstacles on the road,” Mr Reece advised.

JN General Insurance has, over the years, undertaken several road safety initiatives, including the “Just Slow Down” campaign, to appeal to motorists and motorcyclists to reduce speeding. Additionally, the company erected warning signs at crash hotspots across Jamaica, so motorists can know where they are most at risk for a road crash.

Statistics provided by the Road Traffic Unit in the Ministry of Transport and Mining shows that 2,000 fatal crashes occurred over the past five years resulting in the deaths of 2,237 persons. Last year, there were 425 fatal collisions that caused a record 488 persons to be killed.

Investing can be an effective way to build wealth and reach financial goals. However, it is important to determine if you are ready to begin investing before diving in by doing your research. Take time to prepare yourself financially and think through what your personal and professional goals are. When you have an idea of what you want to achieve, start developing a strategy to work towards those goals successfully.

Here are some steps to take before you start investing:

## 1 Define your goals

It is important to have a clear understanding of your financial goals. What do you want to achieve by investing? Do you want to build a retirement fund, save for a down payment on a home, or generate passive income? Perhaps the goal is more short-term like completing your degree or purchasing a new car. Your goals typically come with a financial component, so once you know what you are working towards, you can determine the cost and then start to develop a strategy for achieving those goals.

## 2 Build an emergency fund

Have an emergency fund in place. An emergency fund is a cash reserve that can be accessed in case of unexpected expenses or loss of income. A good rule of thumb is to have three to six months' worth of living expenses saved up in your emergency fund.

## 3 Pay off high-interest debt

If you have any high-interest debt, such as credit card debt or unsecured personal loans, it is a good idea to pay it off before you start investing. High-interest debt can be a drain on your finances and make it difficult to achieve your financial goals. By paying off your debt first, you'll free up more money to invest in the future.

## 4 Understand the risks and rewards

Investing comes with both risks and rewards. Before you start investing, it's important to understand both, particularly as it relates to achieving your specific goals. There is always a chance that you could lose money on your investments, but there is also the potential for significant gains. It is important to be comfortable with the level of risk involved in your investments and to have a realistic expectation of the potential rewards. A licenced financial advisor will guide you

# What to do Before Investing

## 5 Educate yourself

Investing can be complex. It is important to have a solid understanding of the fundamentals before you start. Take the time to read books, attend seminars, and talk to financial professionals to learn more about investing and the different options available to you such as stocks, bonds, real estate, mutual funds etc. The more you know, the better equipped you will be to make informed investment decisions.

## 6 Start small

If possible, invest a small amount of money to begin with and gradually increase your investments as you become more comfortable with the process. This will give you a chance to learn from your mistakes without risking a significant amount of money.

## 7 Speak with a licensed financial advisor

A financial advisor can be an asset when it comes to making investment decisions. Before you invest, you should consider the benefits of working with an experienced financial advisor.

A financial advisor will help you understand the complexities of investing and can offer guidance on which investments are right for you. They will review your goals, risk tolerance, and time horizon to develop an investment strategy that is tailored to your specific needs. Using a financial advisor can be helpful for those who are new to investing or don't have the time or knowledge to manage their investments on their own.

Investing can be a powerful tool to achieve your financial goals, but it is important to be prepared before you start. By establishing your goals, building an emergency fund, paying off debt, understanding the risks and rewards, educating yourself, starting small and speaking with a licenced financial advisor, you can set yourself up for success and make the most of your investment journey.

# MALCOLM MARTIN

## Impacting Lives in Maxfield Park

Karen Oliver, Communication Specialist  
The Jamaica National Group

When Malcolm Martin was just 10 or 11 years old, he knew he wanted to make a positive impact on the lives of others in the Maxfield Park community where he was living at the time. He embarked on his bold dream from that tender age by becoming a peer counsellor and participant in the Peace and Love in Schools (PALS) programme while at Rousseau Primary.

“I was thinking way ahead of my time. I was too mature for my age; my grandmother always said it to me,” the Proof Operations Officer at JN Bank related.

Moving on to Jamaica College, he continued to harness his skills in conflict management while helping his peers at school and his community to maintain good behaviour. In 2020, during the height of the COVID-19 pandemic, Mr Martin established GENS Uprising Foundation, a male mentorship programme which currently caters to 66 young persons, age 12 to 30, who meet at the Norman Manley High School.

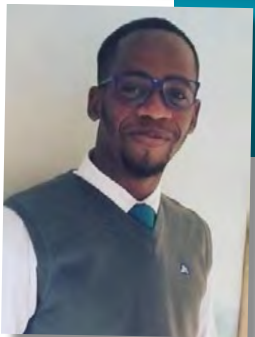
With a team of Christian friends from high school and his church community, the now 27-year-old Mr Martin is mentoring youths to achieve their full potential.

“I see a lot of young men just sitting in the community and basically wasting their life. Hearing the different conversations, there is a need for guidance, nurturing and retraining the mindset.”

GENS Uprising Foundation is registered with the Companies Office of Jamaica, and Mr Martin is in the process of also getting it registered with the Department of Co-operatives and Friendly Societies to achieve charity status.



A mentor (right) conducts a rap session with youths.



Malcolm Martin, Proof Operations Officer, JN Bank

In a bizarre twist of fate to what Mr Martin hopes for the Foundation to achieve, he pointed out that he has lost two brothers to violence in the past two years.

“The first one was killed on the same day I was registering the Foundation. I was at the cashier paying the registration fee [when] I got a call.”

His second brother, 22-year-old Police Constable Brian Martin, who lived with him, was shot and killed in October last year while at a wake. Mr Martin related that he had just arrived to pick him up when the shooting began. Being grief-stricken, Mr Martin admitted that initially he contemplated whether to continue with the Foundation.

“It pushed me to provide even more mentorship because there needs to be change and these young men that I am mentoring are not the cause of what happened to my brothers. You want to protect them from reaching to that stage by nipping it in the bud and giving them a chance to experience a different kind of life, a different kind of mindset that will take them out of the community, if not physically, then mentally,” he asserted, adding that individual and group mentorship sessions are held every second and fourth Saturday.

In addition to the mentorship programme, the Foundation provides skills training in partnership with the HEART Trust NTA and helps to source jobs.

Children aged six to 17 access classes for Primary Exit Profile (PEP) subjects; Mathematics and English classes are available for older students, along with an active homework programme on Saturdays. Mr Martin is in the process of getting a scholarship for one of the young men attending The University of the West Indies (UWI).

He credits the success of the Foundation to the ongoing support he receives from his church; Campbell's Office Supplies; Karen Parks, retiree, JN Bank; Allan Lewis, Executive, The Jamaica National Group; and the many mentors who avail themselves to serve.

Mr Martin is a final-year student at The UWI pursuing a bachelor's degree in Management Studies.



Mr Malcolm reviews the work of a mentee during a Saturday class session.



## Agent Sasco

### Consummate Businessman, Philanthropist and Environmentalist

Sabriena Simpson, Communication Officer  
The Jamaica National Group

**B**eyond his revered lyricism, many accolades for his more than two decades of prowess in dancehall and reggae music, Jeffrey 'Agent Sasco' Campbell has shaped himself into much more than an artiste and producer. His talent has soared beyond music into the world of business, philanthropy, environmentalism, and nation building.

Born Jeffery Campbell and growing up in Kintyre, St Andrew, his childhood was moulded by communities beyond the Corporate Area, including the rural communities of Pedro district in St Catherine and in Cornwall Mountain in Westmoreland, which also played a part in the launch of his music career at age 17 as a sixth-former at Camperdown High School in Kingston.

"I discovered my love for music and by extension the art form of deejaying from very early, as far as I can remember. My earliest memory includes just being fascinated by the art form and just wanting to learn how to do it," he noted. "By the time I was four and five, I already started to make up my own little songs and it was my older brother who really like, took a very keen interest in my ability to deejay."

"I was in grade three when I won my first deejay contest at Hope Valley, so school-wide I would be known as the deejay then and by

the time I went to Camperdown. My interaction with music has been a significant part of my life. I recognised then that among my peer group, I was a little bit more advanced. I knew from early on that I had something that was more than the average eight or nine-year-old," he pointed out.

The husband and father of three explained that musical 'clashes' with schoolmates were major part of his development. His biggest rival in those days was a student who went by the moniker 'Briggy Benz', who just happened to be the nephew of dancehall giant 'Spragga Benz'. "When he left in fifth form, I continued to sixth form and gave him my material because I was in school. I entertained dreams of maybe deejaying, but I still thought it was reserved for special alien beings," The Jamaica National Group ambassador chuckled. "One of the songs that I gave him, Spragga Benz ended up performing that song and I got to meet Spragga. He introduced me to some producers and as they say, the rest is history."

#### HOW HE GOT INTO BUSINESS

Now a giant in his own right in dancehall and reggae, Campbell, who in 2022 was conferred with the Order of Distinction

(Officer Class) for his music and philanthropy, found that as he matured, so did his appreciation for his other passions. He considered giving time to his other interests.

"If I'm passionate about music, then why limit it to that? Why not



maximise on the fulfilment and do other things. And there was no escaping it too, in terms of sometimes just wanting a break from the monotony of doing the same thing,” he disclosed.

“The first thing was producing. When my wife was about to start her business, being involved in the formative stages of that, I sort of opened my mind to the possibilities of doing other things that had nothing to do with music.”

The University of Sunderland graduate who holds a degree in Business Management said that by making himself more open to possibilities, things started to fall in place. Among those “things,” was an interest in mentorship.

#### PHILANTHROPY

He developed a relationship with the Metcalfe Street Secure Juvenile Remand Centre in Kingston, beginning with an invitation to be a mentor with the We Transform Programme through the Ministry of National Security several years ago.

“When the concept was explained to me, I immediately felt that it was something that I would want to give some time and energy to. The idea that young people get on the wrong side of the legal system, and this programme is a way of trying to steer them away from that path in the future especially because of the high rate of recidivism, drew me to the programme” he explained.

“Since my involvement, I’ve become more engaged and just more committed and invested. When I’m on the road and see an

individual who says they are from Metcalfe and say “Mi a behave myself enuh”. When you talk about fulfillment, there is nothing that quite compares to that,” he mused.

#### ENVIRONMENTALISM

Environmental sustainability is another passion of the ‘Winning Now’ artiste, who is an ambassador for Recycling Partners of Jamaica (RPJ).

“Recycling is just one of the things that is good for the environment and its sustainability. And when we talk about the environment, we’re talking about what’s good for us, not just now but for generations to come. Recycling is one of those things that can help with that,” he said.

As a part of his ambassadorship, Agent Sasco has rallied the people in Friendship Gap in St Mary to recycle plastics, marrying his new venture- Mulberry Valley Estate located in the pastoral community- with his passion for sustainability.

Operated with his wife, businesswoman Nicole McClaren Campbell. Sasco also has his eyes fixed on developing the lush 20-acre Mulberry Valley for eco-tourism, to add value to St Mary economy and national tourism product.

“When most people think of tourism, they think of the beach and the sea, and we get a lot of that in the Caribbean, but I think there is definitely a massive space for more of what I call inland tourism,” Campbell posited

A 2024 date is being targeted for the launch of the luxury terrestrial tourism attraction.



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# ChatGPT Revolutionizing the Way We Communicate?

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

**H**ow we communicate could be completely changed by ChatGPT, an artificial-intelligence chatbot developed by Open AI. Users can easily produce customised content using the text-generating capabilities of this artificial intelligence. The language model can answer questions and assist you with tasks like composing emails, essays, and code. It is important to weigh the benefits and drawbacks of employing ChatGPT before implementing this new technology.

ChatGPT was launched as a prototype on November 30, 2022 garnering attention for its detailed responses across many domains of knowledge. Its uneven factual accuracy, however, has been identified as a significant drawback. Following the release of ChatGPT, Open AI's valuation has soared to US\$29 billion as at April 8 and is being touted as having the potential to revive Microsoft's sagging fortune in the AI segment.

## What is ChatGPT and how does it work?

ChatGPT is a free online chatbot. According to OpenAI, it will enable the system to pick up knowledge from actual use. You can pose simple questions such as "What's the best way to answer the 'tell me about your five-year plan' question in a job interview?" ChatGPT is also capable of creating music, poems, and essays.

Large amounts of human-written material from the internet, including conversations, are used to train Artificial Intelligence (AI). However, ChatGPT does not have direct access to the internet, because it is a self-contained programme and not a web browser or a search engine. It will occasionally provide inaccurate or outdated results and only has a limited amount of information.

## Will AI Affect the Way We Work?

Renee Malcolm Robertson, an attorney, expressed her concern about the potential effects of AI.

"The legal profession requires a more intimate interpersonal approach to each matter, as no two situations are the same. AI being patented for legal related matters will be very troubling," she said.

US-based journalist Fransico Marconi, whose company, Applied XL, specialises in a computational journalism, an area of journalism that uses artificial intelligence, computers and mathematics to aid in newswriting and gathering, notes that AIs can assist the profession positively.

"This new development offers applications to journalism that go beyond simple automated reports and data analysis. Now, we could ask a chatbot to write a longer, balanced article on a subject or an opinion piece from a particular standpoint. We could even ask it to do so in the style of a well-known writer or publication," he said during an interview with Reuters Institute an affiliate of Reuters News Agency and Oxford University.

Locally, Natalia Clarke, a Junior Reporter with CVM TV, related that the use of artificial intelligence in media stirs up mixed feelings in her own mind.



"Its impending acceptance makes me both nervous and enthusiastic. Nervous, because it will undoubtedly affect job availabilities. In a few media houses, AI has been programmed to source, write, and publish events within minutes, and media houses are particularly focused on being the first to share news. I'm also enthusiastic because AI gives us the opportunity to access and analyse data faster and more accurately. This allows us to provide more simplified information to our audiences."

## Will AI Boost our Productivity?

"In law, AI may minimise the time it takes to draft, gather evidence, review cases etc., however, as to its application with each individual case to ensure accuracy, I am uncertain that AI will yield much fruit in this capacity," said Mrs Robertson.

Writing for Harvard University Law School Centre on the Legal Profession, Dean of Suffolk University Law School, Professor Andrew Perlman, explained that the ability of generative AIs such as Chat GPT poses a challenge to the legal profession. He admitted that the technology was here to stay but had reservations about its credibility at this point in its development. The responses generated by ChatGPT were imperfect and at times problematic."

Ms Clarke believes that artificial intelligence will change the way journalists and other media professionals work.

"We no longer need to spend hours transcribing interviews, sifting through finance documents and other time-consuming activities. It allows us to focus more on putting information together coherently for our different audiences."

Washington Post writers, Geoffrey A. Fowler and Jeremy Merrill in their assessment of AIs in the newsgathering process add that when it comes to research for journalism, the information presented by chatbots came with mixed results.

"You can trust the answers you get from the chatbot — usually. It's impressive. But when AI gets it wrong, it can get it really, really wrong. That's a problem because AI chatbots like ChatGPT, Bing and Google's new Bard are not the same as a long list of search results. They present themselves as definitive answers, even when they're just confidently wrong.

AI is revolutionising the way we communicate, and it will improve how daily tasks are done. However, there is need for ethical consideration in how the technology is used. Moreover, it should not be used as a replacement tool, but rather as an enhancement tool.

Share your thoughts with us if you believe that AI is revolutionising the way we communicate by sending an email to [corporatecommunications@jngroup.com](mailto:corporatecommunications@jngroup.com).

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# 7 PLACES TO VISIT IN St Elizabeth



Sabriena Simpson, Communication Officer  
The Jamaica National Group

St Elizabeth, located in the south-western section of the island, is widely known as the “bread basket” because of its agricultural economy, which makes it abundant in food such as seafood, crops and fruits. However, the parish also has several attractions, places for adventure and a beautiful combination of rocky and black sand beaches.

Of the many things to do in St. Elizabeth, here are seven of them that you can enjoy whenever you visit:

## Floyd's Pelican Bar

Located a few miles off the coast of the Parrottee Bay in St Elizabeth, is the ultimate, rustic hangout zone. Named after its owner, the unique attraction is a 15-minute boat ride away from the shore and serves up tantalising seafood, beer and rum. The chill spot is decorated with licence plates, shirts, posters and other memorabilia left by the many tourists who have visited the attraction. Another unique feature of the bar are the names carved all over the wooden structure. You can also take a swim while you wait on your delicious meal of fish, shrimp or lobster to be prepared. No need to worry if you're a non-swimmer as the water around the bar is only waist deep because it sits on a sand dune. It offers the adventure of a lifetime!

## Joy Spence Appleton Estate Rum Experience

The Joy Spence Appleton Rum Experience is a fun, educational tour, which details the history of rum production in Jamaica. The Appleton Estate, located in Siloah, St Elizabeth, is the oldest sugar estate and distillery in Jamaica, which has been in continuous production. The tour takes you on a visual journey back in time, demonstrating the development of rum production and how

technology has refined it over the years. The tour also includes a live show about how cane juice was extracted in the 1800s using animal labour. Oh, you also get rum cocktails, participate in rum tastings and you'll receive a small bottle of Appleton Estate Rum as a souvenir. Call and book a reservation today!

## YS Falls

The YS Falls is a beautiful cascading waterfall with seven tiers, leading to natural swimming pools filled with cold water. There are also manmade swimming pools on property. You can bring your own food or buy food from the restaurant on site. It surely makes for a perfect day with family, friends or even co-workers.

## Lover's Leap

Famous for its historical love story about two slaves who made the decision to jump to their deaths rather than be separated by their owners, Lover's Leap is the perfect place to admire the sweeping views of the south coast while having lunch, dinner or drinks at the newly refurbished restaurant and bar. Standing at 1,700 feet above sea level, it boasts one of the best views in Jamaica and also houses the tallest lighthouse in the Western Hemisphere. Ensure you take a photo by the love sign when you visit!

## Middle Quarters

If you're a shrimp lover, then this is the place for you. Stop by Middle Quarters to buy delicious peppered shrimp, crayfish and crayfish soup from the various vendors!

## Stay at a villa in Teasure Beach

Treasure Beach is largely known as the home of community tourism in Jamaica and has several villas which can accommodate couples or a large group, some with personal chefs, pools and also a beach. If you're feeling for a vacation on the south coast, then Treasure Beach is the perfect spot for you.

## Breadnut Valley Falls

Located off the beaten track in Maggoty, St. Elizabeth, Breadnut Valley Falls is a hidden gem with beautiful waterfalls and four natural turquoise blue swimming pools. It's surrounded by lush vegetation and its tranquillity is complemented by the rushing, calming sound of the river. It has not been commercialised but you may see a guide who will offer to give you a tour of the place for a small fee. There are no bathrooms or changing rooms so be prepared for that. Bring your food and snacks and enjoy an adventure in unspoilt beauty!

# A 'Safe Haven' for the Vulnerable in Clarendon

## *Non-profit Rebrands and Expands Services*

Dionne Rose, Communication Officer  
The Jamaica National Group

Sixty-seven-year-old William\* is a diabetic who is no longer able to work to sustain himself. The resident of Effortville in Clarendon is happy that he can receive food supplies from Safe Haven (2020) Ministries.

"I give God thanks and praise," he said of the basic food supplies that he received at Safe Haven (2020) Ministries, formerly Reach Dem Jamaica, located in the May Pen Bus Park in Clarendon.

"I'm a sick man, I'm at the doctor most of the time and I'm on medication. This food supply will go a far way," he related. Jones was among hundreds of persons who turned out at Safe Haven (2020) Ministries on a day when the items were being distributed in collaboration with Food for the Poor.

Delma Pryce, founder and chief executive officer of Safe Haven (2020) Ministries pointed out that the charitable organisation was established in 2010 to provide support to the vulnerable in Clarendon and parts of Kingston. "We intend to achieve our goals by breaking down social barriers and stereotypes, which are so prevalent in today's society and prevent us from reaching people in inner cities and depressed communities through new and existing social intervention programmes."

Mrs Pryce explained that in executing the organisation's mandate, the non-profit organisation is revolutionising and reforming the traditional ways of reaching people, particularly focusing on the empowerment of those who are deemed impoverished, women, children, young adults, single parent families, the homeless, persons living with HIV, and those who have been imprisoned or deported.

The organisation's capacity was recently bolstered by a donation from the JN Foundation, the charitable arm of The Jamaica National Group, in collaboration with Food for The Poor. The funds were used to retrofit a container to provide a



**Retrofitted container which houses Safe Haven (2020) Ministries, in the May Pen Bus Park.**

host of holistic services.

"We will be able to open seven days [each] week instead of once or twice per week. We will provide counselling and pastoral services; cater to the young people through training; distribute food and clothing to the homeless and conduct community outreach in May Pen and surrounding parishes," said Mrs Pryce.

Since the new facility was opened, close to 800 persons per month have been provided with services, up from 200 when they started in 2020.

Mrs Pryce pointed out that the organisation has pivoted and expanded its services to provide counselling for those emotionally affected by the COVID-19 pandemic. "When COVID-19 occurred, we realised that we needed to do more than just feed people. We realised that we needed to become a holistic hub, which means that we [do] not only cater to the body and soul but also to the mind.

Rose Miller, manager, Strategic Empowerment Programmes at the JN Foundation, commended Mrs Pryce on the accomplishments of the organisation and for its commitment to serving the vulnerable in Clarendon and outside of the parish. "We congratulate you for establishing this initiative, which expands your ministry by marrying it with innovation in the form of your online helpline to reach people at a time when mental health needs are at critical levels."

Mrs Miller noted that since the late 90s, the parish of Clarendon has been plagued with crime and violence and that the programmes being offered by Safe Haven Ministries will make a difference in many lives and assist with actualising the potential of communities.

Craig Moss-Solomon, Executive Director of Food for the Poor, was happy to partner with the organisation in reaching more vulnerable persons and helping to attain the Sustainable Development Goals related to zero hunger, good health, and wellbeing.

"This a beautiful structure strategically located [in Clarendon] and is cause for us to celebrate. But the significance extends far beyond these walls, indeed across the parish of Clarendon. What we celebrate is not just this building but rather how this facility serves at the centre of a beacon of hope for this community," he said.



**Delma Pryce (centre), Chief Executive Officer of the Safe Haven (2020) Ministries interacts with her team members as meals are prepared for patrons.**



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

## A Sensational Experience

This month we take a look at building sexual intimacy. Now many people hear the word, “intimacy” and immediately think, “sexual intercourse”. They are not actually the same. In fact, sexual intercourse can be completely without intimacy, as well as you can have many intimate and enjoyable relationships that have nothing at all to do with sex. So, for the record this time we are talking about sexual intimacy.

There is an exercise that I encourage partners to do when the sex has become routine, and the interest is low. It actually does not include intercourse but may lead to greater pleasure and satisfaction during intercourse. Ok, ok, I hear you saying, ‘What is it?’ The secret sex sauce is called a Sensate Focus Experience. We focus on the sensations that we experience to create greater sexual pleasure. Here goes...

### Ingredients:

Body wash/scented soap  
Towel  
Aromatic massage oil  
Soft, relaxing music  
Two people

Both you and your partner will take a shower together using your favourite body wash or soap. Decide which of you will receive the Sensate Focus Experience and who will perform the massage. The person receiving the massage will lie face down on the towel on the bed. The person giving the massage will straddle them and starting with the base of the neck, and moving towards the tips of the fingers, gently apply the oils with a feather – light touch. Do not apply pressure and do not speak. Your partner who is receiving the massage will indicate whether he or she wants to be touched in that area.

Continue the exercise moving down the back to the soles of the feet. Avoid the buttocks, inner thighs, breast/chest and genitals, throughout the exercise. Even if your partner becomes aroused do not break the experience to engage sexually. When you have finished on the back ask your partner to turn over and starting with the face, gently apply the oils tracing the features of the face, all the way down to the tips of the toes. Don’t rush. Take your time and follow the instructions that your partner gives.

When you are done, lie down together and talk about what the experience felt like for each of you, beginning with the partner who received the massage. It might surprise you what emotions are stirred up when we communicate without words, through gentle, loving caresses. You now know your partner’s body in a way that no one else does. After a few sessions of non-genital Sensate Focus Experiences, you can graduate to genital massages, if you are both comfortable with that. The important point is not to interrupt the massage, in order to have intercourse. That can come after the conversation if you are both still aroused.

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).



## Join Dr Carpenter for ‘The Sexual Revolution Continues’

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### The Three Best Ways to Save Water During a Drought

Jamaica is currently experiencing a meteorological drought due to inadequate rainfall. Therefore, every drop of water counts. Here are three tips to save water during a drought:

#### 1. Let your lawn go dormant

The lawn will turn brown during dormancy, but it will regain its colour once the rains return.

#### 2. Hand water your garden and shrub beds

This saves up to 40 per cent of the water used when compared to sprinklers, since sprinklers apply water across the entire swath they are set to cover.

#### 3. Wash your car using a bucket

During a drought, it's wasteful to wash cars on a regular basis. When the car must be washed, fill a bucket with water and use a sponge to apply the water. Refill the bucket to rinse, again using the sponge to apply the water sparingly.

### Make Loan Payments on JN Bank LIVE

Did you know that you can view your JN Bank loan balance on JN Bank LIVE and make payments too? And it's pretty easy! You can also add multiple loan accounts.

Here's how in five easy steps:

1. Sign into JN Live.
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3. Then click "Add Account" and put in the required information.
4. To view your loan balance, click "Loans" and then "Summary Balance" to see your loan balance.
5. To make a loan payment, click "Loans", then "Payments", put in the required information and click "Pay".

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