

Actor, Comedian and Champion of Change



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FEEDBACK ON OUR LAST ISSUE

The magazine is enriching,

enlightening, educational and touching on several key issues that are part of Jamaican lives. The article "Principal on a Mission" and "JN Foundation helps boost production at Cross Agro-processing Keys Facility" hit home for me as an educator and former $resident \, of \, South \, Manchester.$ It is paramount to highlight those who have gone above and beyond to impact their communities when there is little or no remuneration. am extremely proud Ι

what the editors and writers of the JN Living Well magazine are doing to highlight movers and shakers of this beautiful island of Jamaica. -Barbarajean Burton-Williams, 49



I commend the team for great work in putting out articles that are very interesting to read. I am all for the article which spoke to managing debt. This will come in handy. Also, the Principal's story really showed the value of being selfless, something that we rarely see in our world today. - **Jonathan Wright, 37**

I was quite impressed with the work that the JN Foundation is doing in the community. I particularly liked how they helped the residents of Cross Keys to contribute to sustainable development by assisting in their own food production. This is a very futuristic project and will be beneficial for years to come. Also, "The JN Woman of the Year" story proved to be inspiring and well written.

Year" story proved to be inspiring and well written. I liked the storytelling technique used as it helped me to see and relate to her journey at the company. - **Shanakay Dyer, 26**

EDITORIAL Climate Change is Our Responsibility Too!

At the time of writing this editorial, the 27th Conference of the Parties (COP 27) was in full swing in Egypt, as developed and highly industrialised countries- whose practices, collectively, have been largely responsible for the increasingly volatile climatic conditions small island states like ours are facing today- finally agreed, after 30 years, to establish a fund to compensate developing countries for the damage and economic losses they have caused through global warming.

However, while developing nations, like Jamaica, wait for that and other commitments to be put into action, they continue to nervously grapple with the uncertainty of erratic weather that has been growing in frequency and intensity, and undermining their ability to effectively plan and grow.

From 'super storms', to shrinking coastlines due to sea level rise; longer droughts and out of season flood rains, climate change due to global warming has been affecting our daily lives in more direct ways than we realise in Jamaica. Food prices have been rising, as farmers struggle to produce crops in increasingly unpredictable conditions, while homes in some towns and communities across the country have gradually



Tanya Pringle

Executive Corporate Communications The Jamaica National Group



Karen Oliver Communication Specialist Corporate Communications The Jamaica National Group been growing accustomed to muck and mildew left behind from intense flooding due to unpredicted heavy rainfall and intense flooding.

Despite the scientific evidence pointing the blame at developed countries, we should be careful not to absolve ourselves of all responsibility in building our own resilience. We too must act, individually and collectively, to limit the effects on ourselves.

We need urgently to update and enforce many of our environmental and planning laws to manage our worsening circumstances. We are far too vulnerable to allow disorder to reign over our development process, or to compromise our island's natural beauty and resources. We must take seriously the discipline of behaviour change communication to curb negative conducts and encourage positive ones that will reduce the blocking of our drains and gullies from illegal dumping and littering, and discourage construction in watersheds, which compromises our water resources and exacerbates the disasters we experience.

All of us acting together, doing our part and being accountable for our own small actions will make a difference. Our desire to live well and to be resilient, depend on us taking responsibility.



Gareth Manning Senior Communication Specialist Corporate Communications The Jamaica National Group

The JN Living Well magazine is a production of the Corporate Communications department of The Jamaica National Group. You may access this issue and past issues online at www.jngroup.com/living. Please send your feedback and suggestions to corporatecommunications@jngroup.com.



Never Give Up!

The story is told of a soldier, who, while in battle, was forced to spend several hours in hiding in a ruined building from his enemies.

In an effort to divert his mind, he fixed his attention on an ant which was attempting to carry a grain of corn, larger than itself, up a wall.

Again and again, the ant tried to accomplish the task unsuccessfully. The soldier watched the ant returning to the ground to pick up the piece of corn 69 times. On the 70th attempt, the ant reached the top of the wall with its prize which provided hope for the soldier in the midst of his despair.

There are two important lessons about success that we can take away from this story:

1 The ant took on a big task: An ant is able to carry an object several times its body weight. It is never concerned about its limitation.

We should never doubt our ability to achieve our goals. We can achieve any dream because it is born within our hearts. To achieve success, set big goals and see what happens when we put all our effort into it.

2 The ant never gave up: When an ant starts a journey, there is full commitment... there is no turning back. If an obstacle is placed in its way, it is going to make a way around it or over it. Quitting is never in the heart of an ant.

No matter what the obstacle we encounter on our journey, we should never quit. We should always be willing to persevere until we achieve what we set out to do.

"There is no failure except in no longer trying." - Elbert Hubbard



Claudine Allen, Member Ombudsman The Jamaica National Group

At some point, 'parenting your parents' will become an integral part of caring for your parents. Aging parents generally look to their children to usher them into new ways of thinking. It is important - now more than ever - to help them in meaningful ways. One way is to ensure they enjoy and benefit from financial wellness and the proper management of their resources.

A major challenge with ensuring their financial wellness, is that many shy away from discussing financial matters and proactively making plans about how they will distribute their resources.

In a recent publication, the JN Group General Legal Counsel, Tasha Manley, advised, "A will provides security blanket for your beneficiaries."

"In Jamaica, the refusal or hesitation to make a



WITH FINANCIAL MANAGEMENT

will is largely linked to superstition. Some persons believe that if they make a will it will bring bad luck and hasten their deaths. For others, they do not appreciate the importance of the will and are not aware of the implications of dying intestate (without leaving a will), while some are simply unsure how to proceed," she indicated.

Your parents may hesitate, like many other Jamaicans. Help them to navigate that hurdle by providing information, and getting advice from a trusted source.

Here are some additional ways you can approach the issue of financial planning with your parents:

Make a reservation to address their reservations

Take your parents to a quiet spot where you can have a private, calm and meaningful discussion. These things can sometimes be broached more easily over a nice meal.

Ask them what their plan is first

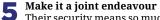
Do not be hasty to jump to conclusions! Chances are your parents are generally aware of what's available. They just need a trusted partner to help them get started.

Do your research

3 Do your research Treat it like a business meeting. JN Fund Managers, JN Bank and JN Life Insurance offer a suite of financial preparedness options. Reach out to your JN representative today and arm yourself with knowledge you can share.

Don't make it too heavy

4 Approach the conversation with tact! Don't scare them- especially if you know they may be hesitant. You know your parents best! Bring it up in a way that excites them about their future.



Their security means so much to you! Join them on this journey. For example, if it is savings they need to focus on and you can spare the funds each month, tell them you will match their efforts. Give them monthly or quarterly updates and each year encourage them to increase it.

As we embark on a new year, now is the ideal time to get parents in the attitude of a fresh start with financial management. At JN, we can help you find a way!

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 for more information.



Leighton Williams, Communication Officer The Jamaica National Group

Tor the past 11 years, Simon* has been living with HIV. Although his subsequent experiences with unemployment as a result of his illness left him struggling with depression and suicidal thoughts, he has now put that behind him and has been motivating others by telling them that HIV is not a death sentence, but a chance to live life to the fullest.

Simon, 32, is unsure of the person who infected him, because at the time he was young and having fun. However, that merriment turned into a nightmare when he went to do a medical for work and got the results.

"At the time I worked in the service industry, and when I first found out that I tested positive for HIV I was initially not bothered because I knew it

was not the end of the world. I was more concerned about my work because of what I did. I worked with a major company that conducted frequent blood tests and also tested for HIV," he revealed.

"I visited the doctor to do the blood test the November and I was convinced I would be gone by Christmas. However, the New Year came I was still there. In February, the human resource department called me into a meeting and gave me a letter saying I was not fit for work and I was sent home."

The Project Officer at a non-governmental organisation added that he went to the Ministry of Labour and Social Security seeking justice and was referred to the Jamaican Network of Seropositives (JN Plus) for further assistance.

"They were able to provide the support I needed, but at the time they didn't have enough lawyers working on these issues, so nothing came from it," he added.

Simon revealed that he became depressed after that ordeal and that situation intensified when he was unable to find work.

"I applied to many companies and got interviews but as soon as I did the medical, there was always some excuse as to why I could not be employed. I was depressed for a while and contemplated suicide. I got a job at a call centre and lost it before a nongovernment organisation offered me a job as a Project Officer," he related. Since then, Simon has been working to assist other persons living with HIV to rebound.

"I inform them about my experience and let them know that living with HIV is no longer a death sentence. I also advise them that they can live positive and meaningful lives and encourage them to take their medication because that will ensure that they can live a life free of additional illnesses," he said.

Simon revealed that when he was initially diagnosed he only told a close friend and a cousin because he was fearful about how those close to him would react.

Simon revealed that he became depressed after that ordeal and that situation intensified when he was unable to find work.

> "My cousin and friend were supportive. I didn't tell my mother until last Christmas, but when I did, she was supportive," he shared.

> Richard Amenyah, UNAIDS, Multi-Country Director, stated that living with HIV is no longer a death sentence and this message should be promoted as part of efforts to ease the stigma surrounding the illness.

> "There are 30,000 people living with HIV in Jamaica and 90 per cent of them know their status. However, only 50 per cent of them are being treated. The maximum number of years you can live with HIV without being treated is 10 years. Therefore, people need to be treated, and there needs to be an end to the stigma. You just need to take one tablet a day for the rest of your life to lead an active and normal life," he said.

> Simon also encourages those affected to remain positive, something he has been doing since 2017.

"I encourage persons who I support to be strong to know that HIV does not define them, and that they are more than their HIV status. I used my challenge of being diagnosed for betterment because I have since gone to university and on my way to getting my degree. I have even represented my organisation at the World AIDS Conference and other fora sharing my experience while advocating for persons living with and affected by HIV. I encourage them that it's not the end of life but a new beginning," he said.

Name Changed*

f you have ever been the victim or eyewitness to a road rage incident, then you are familiar with its awful effects. Road rage is a common phenomenon that occurs daily on our Jamaican thoroughfares and poses a significant risk to life and property.

Many people may recall the news of a motor vehicle crash in the Corporate Area in June 2022 that resulted in a motorist chasing another with a machete. The confrontation ended in a physical assault. Only a month later, a video went viral of two licenced firearm holders engaged in a shootout with each other in high traffic in Montego Bay following a crash. They both sustained gunshot injuries.

Both cases of road rage are before the courts.

Despite the various anecdotes one may be able to recall, statistics on road rage incidents in Jamaica are not available. However, 2019 traffic safety data provided by the American Automobile Association (AAA) Foundation found that, "nearly 80 per cent of drivers expressed significant anger, aggression or road rage behind the wheel at least once in the Restrainir previous 30 days."

Yelling, cursing, excessive honking, and the use of profane language and gestures are often directed at the targeted motorist, cyclist or pedestrian to offend and intimidate. In extreme cases, road rage can escalate into an assault.

Lynford Reece, Senior Manager - Distribution, IN General Insurance and road safety advocate, said that aggressive behaviour while driving creates a road safety issue.

"Road rage affects your judgment and composure. It can also lead to risky driving behaviours such as tailgating, forcing a motorist off the road, impeding traffic flow, and speeding. Furthermore, it can result in a retaliatory action that puts other road users in harm's way," Mr. Reece explained.

"Understandably, road rage is a cause for concern for insurers because it can escalate beyond a heated argument, resulting in a crash, damage to property, injury or death of persons. If a claim is made following a crash, it will affect the insurance premium. Furthermore, the police may charge the perpetrator of the road rage for careless or reckless driving."

Victor Anderson, Programme Coordinator, National Road Safety Council, pointed out that there are many triggers of road rage, but anger is the most common cause.

"A driver becomes irate because another driver does something that is viewed as disrespectful and responds in an aggressive manner. Road rage is an unfortunate occurrence that can become deadly; therefore, avoid all conflicts, even if you are right," Mr Anderson advised.

> He outlined the following guidelines on how to handle a confrontation with an aggressive driver:

Apologise if the incident was your fault. You can do so by raising your hand. Even if you were not at fault, still try not to add fuel to the argument by defending yourself.

Don't retaliate. Avoid making a bad situation worse. Keep as calm as possible. Endeavour to be the peacemaker by not responding to rude gestures and comments. This is one of the quickest and most effective ways to defuse a confrontation.

Don't make eye contact. This will help to quickly reduce your tension and that of the aggressor.

Keep your doors locked and your windows up. Also, don't get out of the vehicle if you feel threatened. Call the police if necessary.



Don't underestimate the other driver's potential for aggression. As you do not know what could trigger further violence, try not to say anything.

"By simply pledging to show courtesy and consideration for other road users, you can significantly help to reduce incidents of road rage, thus making our roads safer. Keeping one's cool can defuse aggression," Mr. Anderson maintained.

BUYING BUYING Do these Five P's Before You Purchase

Gillian Jackson, Senior Manager, Data and Analytics The Jamaica National Group

It is important to learn about any land you are thinking of buying and to ensure that there are no issues with the property before you hand over your hard-earned money. It is for this reason that real estate professionals advise buyers to use the five P's of due diligence when buying land or any property.

Let us look at each of these five P's in detail. They are: purpose, price, physical characteristics, potential risks and professional opinions.

Purpose – In order to make sure you are making an informed decision, be clear on what you want your property for, as this will help determine the type and size of land that you need. Use a licenced realtor to help you locate land that is suitable for that purpose and is within your budget.

Price – Think about what your financial resources are, as well as how much money you are willing to invest into your new property. Do some quick research using a licenced realtor's website to search for land in the desired area. Once you have identified land that is similar to what you are looking for and is within your budget, visit the property to ensure it meets your expectations. Your mortgage officer will guide you on what loan amount you are pre-qualified for, which you will need prior to engaging with a realtor. It is also recommended that you hire a licenced valuator who will determine the value of the property. This will guide you on whether othe price that you are paying is fair (and your mortgage company will also need it).

Physical Characteristics – Knowing the physical characteristics will help determine if the land is suitable for the purpose you identified. A land surveyor should be engaged to help identify if the boundaries of the land match back to the government records and if there are any easements and encroachments (your mortgage company will need this before deciding whether to give you a loan).

Questions you may want answered are: What is the soil type? What are the topography, geology and hydrology like? How much slope does it have? Is it flat or hilly? What is the soil moisture content? Is there adequate water supply? Is there a history of flooding?

If your budget allows, get a soil test done to determine if there are any problems with drainage, topography or other issues that could become costly later.

Potential Risks – When buying land, there are some potential risks that you need to be aware of. Firstly, consider the location. Are there nearby highways, infrastructure and community resources? There is the risk of purchasing a property that later on is not fit for purpose.

Secondly, consider the zoning. If you are interested in commercial property, does it have a zoning designation for what you want to do with it? You may end up in trouble if you make plans to build a hardware store where it is not permitted.

Thirdly, think about water issues. Where is the nearest water source such as a well or canal?

Fourthly, one of the biggest risks that persons are unaware of is making a down payment or purchasing a property that does not have permission to be sold by the owner. The last P will guide you on this.

5 Professional Opinions – Hire an attorney to review the sales agreement and conduct due diligence on your behalf. They will do a title search on the property, which will tell them who owns it and if that person is the person who is trying to sell it you. They can also find out if there are any liens or other issues with the property and how much the property taxes are etc. They will also prepare any other paperwork relevant to the sale and generally guide you right up until you have the property transferred in your name.

Ensure you engage a realtor to help locate the property and a mortgage officer to guide you on what you can afford before you embark on the land purchase journey.



AUTISTIC EDGE DEBUNKING Julism Myhs

Karen Oliver, Communication Specialist The Jamaica National Group

White the matrix of myths and misconceptions about autism, a couple has embarked on an initiative to debunk misinformation, while inspiring other parents of children with the condition.

Meet Lowenfield Alleyne, Managing Director of Total Credit Services, The Jamaica National Group and his wife, Terry-Ann, who are parents to 11-yearold Alexavier, their only child. He is on the severe spectrum of autism disorder and is non-verbal.

In July of this year, the Alleynes launched **Autistic Edge**, a YouTube Channel, which has been serving as the vehicle to share their own experience

about raising a child with autism, and to educate the public about the condition.

"There is a lot that is lacking where awareness of the condition is concerned. I see it as an opportunity to share with persons about the condition because one of the things that I think is mislabelled is the matter of tantrum versus meltdown."

Mr Alleyne explained that a meltdown is an autistic child's response to hypersensitivity due to multiple things such as light, scents and touch. The senses become heightened to a level where it is impossible for an autistic child to cope. A tantrum, on the other hand, is an outburst in a regular child in response to anger and frustration. When a child has a tantrum, it is deemed misbehaving whereas a meltdown is a coping mechanism.

SEVERE AUTISM

"We don't claim to be experts, but we are open to giving recommendations and advice and to share our story," he said, adding that since the launch of the YouTube channel, they have been receiving positive feedback and invitations for speaking engagements and a media interview.

Children with severe autism experience significant delays in achieving developmental milestones.



According to Verywell Health, a website dedicated to health information and expert advice, "People with severe autism experience profound challenges and require very substantial support. They are often unable to live independently and require 24-hour care." The website also pointed out that issues associated with severe autism include: "non-verbal or limited speech, restricted social communication skills, sensory processing issues and extreme difficulty dealing with changes in routine."

The Alleynes

Mr Alleyne pointed out that one

of the major challenges he experiences with his son, is his severe insomnia, which results in he and his wife getting limited sleep.

"If he gets just a 30-minute nap in the day, he is good enough to go to the next day [without any sleep in the night] so we try to keep him awake as much as possible until the particular time when he'll go off to sleep."

The closure of schools at the start of the COVID-19 pandemic created an opportunity for the Alleynes to provide greater support to their son.

"We ultimately had to become teachers. My wife and I were able to develop material that is geared specifically to him. We were able to work with him more in terms of speech and language development, doing our own research and executing on those things ourselves," he said, adding that since their intervention, there has been significant improvement in their son's communication skills.

The Alleynes are intentional about maintaining the quality of their marriage as they care for their child.

"The incidence of divorce of parents with special needs children is twice as high as regular separation; so my wife and I have been very deliberate about supporting each other as we navigate through this particular situation. We plan the majority of our activities with him in mind, and we've been blessed to be able to afford additional support when required," he related.

The Autism Jamaica website indicates that approximately 700 children are born with autism in Jamaica each year.

JULIE T BODLEY

Actor, Comedian and Champion of Change

Athaliah Reynolds-Baker, Communication Officer The Jamaica National Group

Where as the comedian and social media sensation 'Julie Mango' who has been creating a storm of laughter on Tik Tok and Instagram, but how much do we know about the person, Juliet Bodley?

Multi-faceted, uber-talented and accomplished are a just a few of the words that come to mind when one thinks about this Clarendon native.

Although she is known by many titles, in her various other roles including former member of the Jamaica Defence Force, engineer, cadet officer, singer/songwriter, social media influencer, trained pilot, mental health advocate and certified Life Coach, it is her most recent role as an actor that's closest to her heart.

For Juliet, this is her true calling.

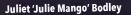
While Julie Mango, the actress, is a recent introduction to those of us in social media land, for her friends and family and former schoolmates at Manchester High, this is who she is at the core.

"The stuff you see me doing on Instagram, I've always been doing that in my spare time and with my friends, during high school. Even now, I'd just be sitting with my friends and just switch characters. I have friends who are like that too. We would be at lunch and just decide to do a skit right there at the table, engaging different personas and characters," she revealed.

From as early as 12 years old, Juliet knew she wanted to be an actress, but felt compelled to pursue a more 'practical' profession, because that is what was deemed acceptable by society, and of course, her parents.

The stuff you see me doing on Instagram, I've always been doing that in my spare time and with my friends, during high school. Even now, I'd just be sitting with my friends and just switch characters."







"[At that time] in Jamaica, it was only certain careers that your parents would allow you to [pursue]."

Therefore, although acting was close to her heart, Juliet decided to pursue a career in engineering, earning a bachelor's degree in structural engineering from the University of Technology and a master's degree in engineering management from Florida International University.

She spent 17 years working in the field, landing employment at major firms, such as Jamalco in Jamaica, and BlueScope

Buildings in the United States. Until, one day, November 27, 2021, to be exact, she walked into her manager's office, armed with a resignation letter.

Her plan? To pursue her first love of acting.

Despite the doubt in others, and maybe even a little doubt of her own, Juliet hasn't looked back.

"I just decided to jump off the cliff and build my wings on the way down."

She gets up each morning and treats her new social media career with the same diligence and commitment that she has treated all her other jobs in the past.

"Many might ask why I left engineering. Look how mi get up and walk off the people dem good, nice, clean job, weh mi get pension and health insurance. But for me, it's not leaving engineering behind, instead it's finally coming into who I am. Finding and accepting myself," Juliet pointed out.

Not only did she find herself and her calling, but Juliet has also been able to reach thousands of people through her social media platforms. In fact, many Jamaicans, both at home and in the Diaspora, will admit that the videos she posted, during the height of the pandemic, served as a form



of therapy – keeping them laughing, as they navigated one of the most difficult periods of their lives.

Juliet, too, admitted that the videos served as a form of catharsis or therapy for her own life.

"When I started social media in 2020, I was stil<mark>l healing," she said,</mark> alluding to her battle with borderline personality disorder, depression, and anxiety. She has been very transparent about he<mark>r struggles in the</mark>

hope to normalise the discussion of mental illness in Jamaica and to bring healing to those who grapple with various disorders.

She admits to struggling with suicidal thoughts, having attempted to take her own life three times. She has also practised self-mutilation, an act her family and friends, and even she herself, could not understand.

Aside from her acting, her work as a mental health advocate is among her most cherished roles. Her hope is that Jamaica will get to a point where persons can release the stigma attached to mental illness, where people can speak openly about their struggles and concerns and are able to seek help without fear of discrimination.

"I believe Jamaica can get to that point, but it will take some time and a lot of education. Maybe not in my lifetime, but there's hope."

In the meantime, Juliet is doing her part to create the change. Despite all her achievements, titles and accolades, Juliet sees herself as nothing more than an ordinary Jamaican, country girl, with dreams and aspirations.

"I just see myself as a human being, trying to make it in life, and trying to self-actualise, like everyone else. I'm just trying to worship God and to see His will for me, and to just enjoy a good life," she said.





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

Currently, entrepreneurship is very popular. There are more opportunities than ever before to study and grow; thanks to the internet and globalisation of markets.

You might be asking which business idea is the best fit for you, the most lucrative, and the most in-demand. Here are five hot business concepts to think about if you are planning to launch a company in 2023.

🥖 Online Teaching

By pursuing this company idea, you can make use of your academic degrees. One of the trends in the education industry from the past three years that will continue to expand in 2023 is a more personalised educational experience for students. You must select your standard and area of speciality based on the Jamaican educational system's curricula. This kind of instruction is individualised for each student and focuses on meeting those needs. However, because of how quickly technology is evolving, online training now offers a learning environment that is even more personalised, equivalent to highlighting each student's preferences, skills, needs, and difficulties. Moreover, tutors may benefit greatly from this technological advancement in the e-learning industry. They can provide anything in their online learning environments, ranging from the straightforward use of a variety of tools to differentiate their tutoring approaches, such as video lectures, augmented reality, virtual reality, interactive games, etc.

🔁 Virtual Assistant (VA)

Because it makes use of administrative and creative abilities you probably already have from prior employment, your career, or your education, starting a virtual assistant business is simple.

Since you essentially offer a list of services in exchange for a specified fee, a VA business may be launched quickly. In terms of expense, you frequently do not need to make any purchases at all to launch your VA business. You can probably make use of the tools and technologies you already have at home!

Social Media Manager

It takes expertise to grow and manage social media accounts successfully. Consider working as a social media manager or consultant for brands if you have the skills.

You would be in charge of establishing a company's social marketing strategy, managing campaigns, and other related duties, as well as keeping up a company's online social presence. With social media occupations predicted to expand by 10 per cent through 2030, it is a viable online company idea with lots of demand that does not require a lot of start-up money.

Podcast

Consider recording your voice for a podcast if you possess the gift of public speaking. Similar to beginning a blog, podcasting is a fantastic home business idea with a variety of revenue choices.

The popularity of podcasts continues to increase. A successful podcast can open up a world of opportunities, including the ability to blog about your episodes, find sponsors and advertisers, and form relationships you never would have been able to otherwise.

Construct speciality websites

You can construct websites for small business by learning to do so online. In addition to the abundance of free internet resources available to you, you can also learn website builder platforms, such as Shopify, to create marketable skills that clients are actively seeking.

Although it is not difficult to learn how to create niche websites, marketing them may require more effort. Consider using websites, such as UpWork, Indeed, or Fiverr to get your first few customers. Don't forget to gather client testimonials as you get things going so that it will be simpler to promote your services to new customers.

Conclusion

There are countless and diverse options for online businesses. Successful internet businesses will keep growing due to the beauty of technology, developing a genuinely global market. If you're considering starting your own business, go over our list of business ideas multiple times.

Share your thoughts with us if you found this article to be useful by sending an email to **corporatecommunications@ jngroup.com**.

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Kimberley Henry-Atkinson, Communication Specialist The Jamaica National Group

E speriencing a new culture is a thrill like no other! The cherry on top of that is seeing how yours intersects with another – the similarities that bind us and the differences that foster conversation! That's what travel does – and that is why we travel!

My husband and I are new to travel. For years, we prioritised financial growth after graduating from college. In 2020, during the height of the COVID-19 pandemic, we were stuck at home. During that time, we resolved to prioritise travel. We started by exploring all 14 parishes of our beautiful island and discovering popular spots. In addition, we have visited three countries since 2021, with our most recent trip being to Colombia in September.

Off to Colombia!

We visited the city of Bogotá for eight days. As the capital city of Colombia, Bogotá is a melting pot of cultures. The city is a mix of lush green spaces

juxtaposed by the hustle and bustle of a true metropolitan hub. Located in the South American Andean region, it is characterised by its high altitude of over 2,600 metres above sea level and moderately cold temperature. To compare – during our time there, we hit temperature lows of five degrees Celsius while Kingston was between 26-30 degrees Celsius.

For any overseas trip, we usually have a few things we never go without – travel insurance, a reliable data plan and a comfortable hotel room. Those are our nonnegotiables. We start planning our trips six to eight months in advance and plan every aspect ourselves. The more we travel, the more confident we become with doing everything ourselves.

For Jamaicans, no visa is required if you stay fewer than 180 days.







2 We booked our trip via Copa Airlines. To arrive in Bogotá, you will transit through Panama. No visa is required for Jamaicans visiting Panama either.

3 Be sure to pack warm clothing – we made the mistake of underestimating the temperature and had to purchase warm clothing at the mall.

4 We stayed in the city most of our trip. However, we visited a municipality outside of Bogotá called, Cundinamarca, and stayed in a town called Villeta. In Colombia, you are encouraged to convert your cash to local currency as outside of the city, nobody accepts US dollars. Thankfully, we had our credit cards and prepaid for most things where we were staying, but don't make that mistake – in some areas, like Villeta, cash is king.

5 It is important to mention for those who come from a low-altitude country, such as Jamaica, beware of elevation sickness. It took me two days to adjust to the altitude. My husband was fine, but I experienced shortness of breath and dizziness.

What to do in Bogotá

In the city, one of the most popular locations is Mount Monserrate, the high peak in Bogotá. At over 3,000 metres high, it gives a perfect view of all of Bogotá, while offering spots to grab some crafts or some wellneeded coffee to keep warm.

Another district that is popular for tourists, El Chicó, which we found to be a very upscale location that has a lot of restaurants and hotels and is in close proximity to Andino Mall – with a lot of great shopping! El Chicó was our favourite location in the city.

Just go for it!

What's holding you back from travelling? Start small and work your way up to your dream destination. You will never regret it!

Want more inspiration to travel? Follow us @thecountryeditxo on Instagram for more travel 'inspo' and see where we are off to next! If we can do it, you definitely can!

PORT MARIA HOSPITAL Gets Needed Equipment from JN Foundation

Representatives of the Port Maria Hospital in St Mary were elated to receive a donation of medical equipment from the JN Foundation.

The equipment, which comprise an ECG machine, 10 pulse oximeters, six digital thermometers, a vital signs monitor and a hospital lamp and stand were funded by a grant provided from the JN Foundation.

"JN has always been working with us and to see that we have put forth this project to them, requesting equipment to enhance healthcare and that it has been approved, I can say that we are overjoyed and for sure this will enhance service delivery for our patients," said Lorraine Brown-Wright, Chief Executive Officer of the Port Maria Hospital.

Dr Powell Sydney, Senior Medical Officer at the Port Maria Hospital, underscored the importance of partnership with the private sector, as he noted that the health sector is in need of critical equipment to improve healthcare.

"These partnerships are clearly critical for us because there is no way that gap can be closed without benefactors and in particular one of the measures... [used to determine] whether a country is developed is actually [the] maternal mortality ratio, which reflects the care that we give to women," he said.

Dr Sydney noted that there has been a significant decrease in the death rate of women. He said the equipment requested will assist the hospital in managing the care of these patients and other persons with chronic lifestyle diseases.

Jennifer Martin, Board Director of the JN Foundation, said the JN Foundation was pleased to make the donation of critical equipment that will improve the service offered by the hospital to the general public. The idea to fund the project was presented by the Ocho Rios, Port Maria and Gayle chapter of the JN Circle network.

"The Port Maria Hospital is an important institution in this region, serving not only St Mary, but parts of St

Ann, Portland and St Catherine, said Mrs Martin. "Therefore, when the JN Circle recommended that critical equipment be purchased for the hospital, having done an assessment to ascertain your needs, we were happy to support".

"Today's donation will assist with the achievement of the Vision 2030 national development goals, as it will improve access to high



The Port Maria Hospital is the recipient of needed pieces of medical equipment that were donated by the JN Foundation through the JN Circle Ocho Rios, Port Maria and Gayle.

quality healthcare in the parish of St Mary and communities in other parishes," she added.

Orlene McNeish, President of the JN Circle Ocho Rios, Port Maria and Gayle chapter, said that the hospital was selected for the donation because of the need for the equipment to improve health care.

"Another thing that has struck me over the past year and preceding years is that we are seeing a flight of medical personnel and we know that we have the best. We do not want to see [our medical staff] leaving Port Maria Hospital. Today, we are bringing in equipment that is going to make the jobs [medical staff] easier and so you can attract well needed talents," she said.

"So instead of seeing resignations, we want you to see resumes coming into Port Maria Hospital. That is part of the dream and the vision we have for the parish," she added.

The JN Foundation last year issued a call for proposals for projects that will improve communities.

The Foundation committed up to \$1.5 million in financing available for each project. The Port Maria Hospital was one of seven projects that were awarded grants. The projects covered a range of social development, education and health initiatives in communities across six parishes.



Q. I am in a committed relationship with a partner who has been diagnosed with a critical illness. I love my partner but how do we make love when I know how much pain she goes through?

This is one of those complicated and unexpected twists of life. If you look back at the wedding photos, no couple commits to a life together thinking that one of them will be critically ill. This situation has many factors: first, there is the partner who is ill, then there is the partner who is still very much healthy and vibrant, there may be children as well, and of course, close family and friends who may not identify with your situation.

Your partner will be able to express for herself how much physical engagement she is comfortable with. During sexual activity, you may find yourself unconsciously being so careful that you can't relax completely. Be honest and gentle about expressing these feelings. There may be a compromise that allows you both closeness without penetrative intercourse.

Discuss all your options together or with a therapist. Depending on the ages of your children and the stage of the illness your partner is experiencing, you may need to take time for yourself to exercise,

relax and just be with supportive friends. Accept that you cannot be with your partner 24/7. Explain this to each child separately as they need their own conversation to understand your time away from your partner. Most of all, get counselling and support for your own grieving process. Lack of sexual intimacy and activity takes a toll on the best of relationships.

Q. What is a good age to stop having sex?

This question always makes me smile and it is usually asked by someone very young or very old. There is no age to stop having sex. People are vastly different in their sex drives/libidos, their physical ability to engage and their preferences in terms of partners. If you are healthy,



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

have a good libido, a legally consenting partner, and you are not causing harm, I say go ahead. The benefits of keeping sexually active are numerous. There is now great information on sex for all ages. In the words of the musical group BT Express, "Go on and do, do it till you're satisfied."

Q. I am thinking of having sex for the first time. Should I be scared?

First, sex can take place at any legal age. For the female first sex can and usually is painful. That is because the thin barrier of skin inside the vagina is usually broken during penetration of the penis. My suggestion is taking two painkillers before sex. There may be some slight bleeding, this is quite normal, protect your clothing and bed

sheets. Most importantly, make sure you have a male or female condom. NO condom, NO intercourse. Finally, you may experience some soreness after first sex, if you have used condoms there should be little to worry about by way of pregnancy and sexually transmitted infections.

For the young man, step number one – get condoms. At least three condoms in case one is damaged in any way. Never use a condom twice. No bareback penetration before condom use is safe for you or your partner. Condoms can be fun, try different flavours, colours and types, especially a lubricated condom can make intercourse less painful for your partner.

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



Join Dr Carpenter for 'The Sexual Revolution Continues'

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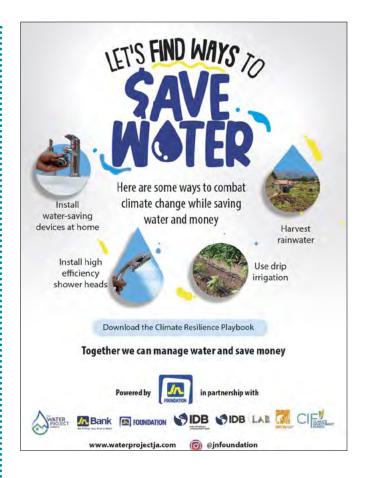
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