



Living Well

Making
a **WILL**

Aged to
Perfection

When a
HEART ATTACK
STRIKES

Vern's
Orchid Garden

Book Review

**AT HOME IN
FOREIGN
PLACES**

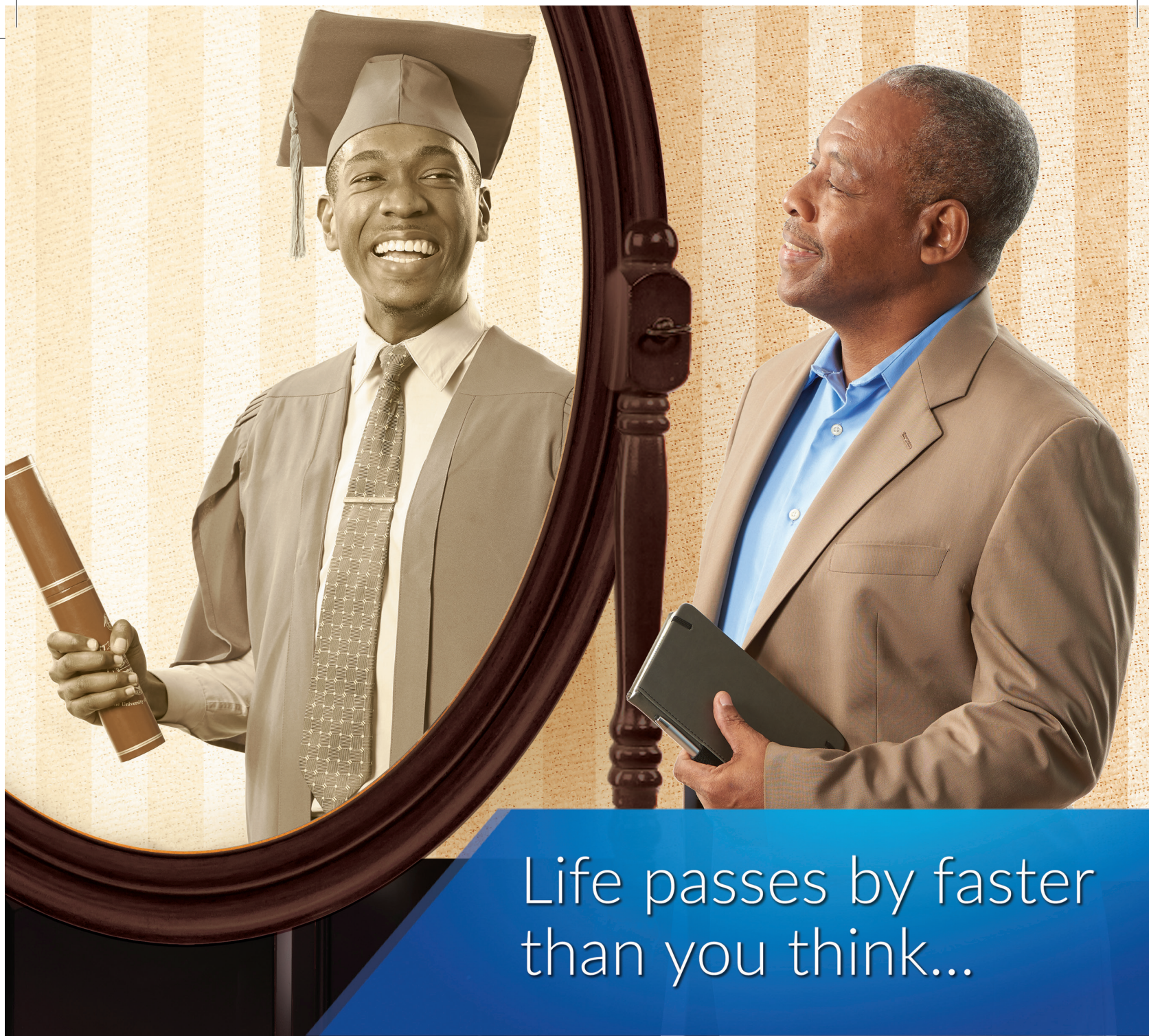
Claudette Jacks-Narico



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Vern's Orchid Garden

Karen Oliver, Senior Communications Officer

"Growing orchids is addictive, it's like drugs, you never seem to have enough," exclaimed Vernella Haynes, who has more than 100 orchid plants, including uncommon varieties, in her personal collection. "It's therapeutic to look at them and even to talk to them," she added.

She recounted the first time she saw an orchid plant how she was in awe of its beauty and fragrance.

"I had accompanied a high school classmate home and was immediately drawn to an orange Cattleya variety growing in a coconut husk. Since then I developed a keen interest in orchids," she explained.

Her love for orchids further blossomed when she attended an orchid show at the World Trade Centre in the late 1990s while living in New York.

Gold Orchid

"There were exotic orchids from all over the world. I was particularly fascinated with the orchid blooms which had been permanently preserved in liquid gold and used as jewellery."



Blooms from Vern's Garden

Her co-workers, having known how intrigued she was of the orchid ornaments, surprised her with a pair of gold orchid earrings and pendant as a farewell gift when she was leaving the Bank of New York where she worked in the Property Management Unit. Today, she still has the gift which she cherishes.

Following her relocation to Long Island, she started a small orchid collection of mostly indoor varieties. When she returned to live in Jamaica in 2011, she opted to establish her flower garden with mainly orchids.

"I get most of my orchids from three main orchid dealers in Kingston who import them from countries such as the Philippines, Thailand and the US. I purchased some of the plants at orchid shows, and I get some as gifts," she disclosed.

Most Prized Orchid Plant

Her most prized orchid plant is a rare Dendrobium variety, located in the centre of her garden, and which produces hanging peach clusters once yearly.

"The bloom lasts only for two days but it is quite a beauty. It is always something to look forward to every year," Vern pointed out. "Most of



Vern photographs an orchid bloom

my orchids bloom for about two weeks and some a little more than a month. At any given time, I have about 15 to 20 plants in bloom."

In addition to the orchids, she has several white, pink and variegated anthuriums, dessert roses, crown of thorns, palms, as well as white ginger lilies. She often photographs the blooms and shares them with friends on Facebook.

During weekdays, when her second passion for meal preparation, at Totally Delicious Restaurant and Bakery, takes her away from home early each morning, her housekeeper assists with caring for the plants. In the evenings and on weekends, she further tends to them and gets someone to spray against insects and fungus almost every week.

"Caring for orchids requires a lot of time and dedication but the results are rewarding," she maintains.

Four interesting facts about orchids from <http://www.flowerweb.com>:

Certain species of orchids can survive up to 100 years.

Orchids do not have roots; they have rhizomes, tubers or aerial roots.

The flower of orchids can survive from a few hours to six months, depending on the species.

Orchids have the largest variety of flowers, with the number of officially documented species being more than 25,000.

FEEDBACK ON OUR LAST ISSUE



The magazine had the right amount of content and the information was relevant. I would love to see advice on how pensioners can better manage their fixed income and information that can be used by returned residents.

Bonnie Gordon, Hanover

I like everything about it. The cover is attractive which grabbed my attention and the topics were also good. I would like to see puzzles, riddles and Jamaican proverbs in the other issues.

Lilieth Millington, St. Elizabeth

It's informative and concerns seniors' well being.

Teleta Barrett-Manhertz, St. Andrew

Overall, I like the magazine. The articles help to broaden your knowledge whether you are young or old. I like the title of the article 'Two Peas in a Pod', which caught my attention and made me want to read it. It would have been good if the page numbers for the different articles were also placed on the cover.

Beverly Brown, St. Catherine

I love the look and feel. The articles are current, novel and trendy.

Burchell Gordon, Kingston

It's okay. Everything about it is good. I like the sex talk advice.

Webster Manasseh, St. Mary

EDITORIAL

Welcome to the third issue of the JN Living Well Magazine. The circulation and readership of our magazine have increased, and we thank you for your valuable suggestions about articles you would like to see in upcoming issues. This issue carries topics that you asked for.

Please continue to send your feedback and suggestions to corporatecommunications@jngroup.com.

Tanya Pringle, Senior Manager
Corporate Communications, The Jamaica National Group

Karen Oliver, Senior Communications Officer
Corporate Communications, The Jamaica National Group

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Aged to Perfection

Winnifred Pearl Stern is 100 years old, but you could never tell. The New Kingston resident's memory is sharp as a razor. She reads without glasses, walks unassisted, hears very well, and still takes care of her home. Her adroitness is testament to the adage, "Aged to Perfection", which is conveyed on a paper banner that is mounted over the entrance to her home.

There is no slowing down for this independent centenarian, who regularly takes a taxi to conduct her business; attend Sunday services at the St. Andrew Parish Church; as well as, visit the hair salon, fortnightly.

Secret to Longevity

So what's the secret to her longevity? Apart from the fact that it may be genetic, considering that her mother lived to 95, her father until 86, and a sister until 96, Mrs. Stern believes otherwise.

"It's love. I am always surrounded by love," she declared. "I had loving parents and a wonderful husband, whom I was married to for 46 years, before he died," the former beautician explained.

Born on April 18, 1917 in the community of Wait-a-Bit, Trelawny, to a mother who was a dressmaker and father, who was a businessman, Mrs. Stern is the third of seven children for her parents. All, except two of her siblings, have predeceased her.

"I feel great to be alive. I can still take care of myself, therefore, I am happy about that," Mrs. Stern related.

Apart from arthritis and glaucoma, the fashionable senior citizen who has been a member of the Jamaica National Building Society, now JN Bank, for more than 20 years, still enjoys good health.

As a child, her family relocated to Kingston; and her father's work took him regularly to Cuba and Panama. At 20, she married the love of her life, Jubert "JV" Stern, an educator, who worked as Headmaster at schools in St. Thomas and Westmoreland. The union produced three children: Colonel Anthony Stern, retired Defense Advisor, in the Jamaica Defense Force; Jacqueline Clarke, who retired from the airline industry; and Normadelle Whittle, a school teacher in Atlanta, Georgia.

Karen Oliver, Senior Communications Officer



Winnifred Pearl Stern in an animated discussion

Garden Party at Buckingham Palace

One of her fondest memories is attending a garden party at Buckingham Palace. Today, the invitation is framed and hangs on the wall of her living room.

"I attended as a result of my son, who was a Military Attaché at the Jamaican High Commission in Britain. He received an invitation from Queen Elizabeth, which allowed him to bring a guest to the event," she explained.

Among her prized possessions are: a white crocheted bed spread, which her then 70-year-old mother made specifically for her; and a framed photograph of her mother, who was 30 years old when the photo was taken. Mrs. Stern clearly recalls the details of the light green dress that her mother was wearing and which her mother had sewn.

"My mother was an excellent dressmaker who worked from home. She took her work so seriously that she employed someone to look after us, so she could dedicate more time to her work," Mrs. Stern disclosed.

On a typical day, she is up by 6:00 am, prepares her breakfast and reads her bible and devotional. She is not particularly fond of watching television so she tunes in to the discussion programmes on radio, and listens to CDs of her favourite artistes, such as Jo Stafford. She loves eating stewed peas with pigs tail, which she sometimes prepares herself.

Mrs. Stern continues to enjoy entertaining guests and occasionally attends concerts and plays.

Instructions for making a **WILL**

Stacie-Ann N. Christmas, Legal Counsel, The Jamaica National Group

The instructions for preparing your Last Will & Testament, using the Will Form, aims to provide a guide as you prepare for the inevitable and organise this important aspect of life.

Definition of Key Terms:

Beneficiary: a person who receives a gift in a Will.

Duress: unlawful pressure to perform an act (such as an adult child threatening an elderly and/or ill parent to gift him/her an item in the Will).

Execute: signing the Will in the presence of two witnesses who also sign the Will.

Executor: the person(s) named in the Will whom the Testator wishes to take charge of his assets and administer the estate. The duties of an executor are to prove the Will; to bury the deceased; collect the assets of the estate; pay the debts in their proper order; and lastly, to distribute the assets to the beneficiaries.

Testator: the person who makes the Will.

Will: a declaration by which the Testator provides for the distribution or administration of his/her property after death.

Step 1: Keep it simple!

Remember, a Will takes effect after your death, and so you will not have the opportunity to clarify anything you have written. Ensure you avoid the use of technical legal phrases, and simply write in plain English.

Step 2: Do I need a Lawyer, Justice of the Peace or Pastor?

A Will is quite simple to create. All that is required of you by the Wills Act are:

- 1** Prepare the Will without duress.
- 2** Have the capacity to make a Will.
This means that:
 - a. You must be at least 18 years of age;
and
 - b. You must not be a person of unsound mind.



3 Write your Will.

- a. Unless you are a Sea Captain at sea, or a member of the Armed Forces on active service, your Will must be in writing. Telling your mother/ sister/ cousin or child that you desire to give them your house will not suffice.

4 Sign it in the presence of two witnesses.

- a. If you cannot sign because you do not have fingers, you are ill and/or physically weak, or you are illiterate; someone may sign on your behalf and that person may either sign your name or his own name on your behalf. If this happens, insert a clause stating that the Will was read over to you and those are your wishes.

5 The witnesses in 4 above must sign the Will.

- a. Please note that you do not need to use a Lawyer, Doctor, Justice of the Peace, Pastor, as your two witnesses. Any two persons will do!

I've changed my mind; I don't want to give my things to that person!

The joy of making a Will is that you can change your mind at any time. However, it is not suggested that you simply 'cross out' the portion you wish to remove. Rather you should:

- i. **Burn, tear, shred or otherwise destroy the Will; with the intention of revoking the document** (as opposed to an accidental destruction).
- ii. **Execute another Will stating clearly that you intend to revoke the previous Will and preparing a new Will altogether.**

THIS IS IMPORTANT TO REMEMBER: A Will is automatically revoked by marriage. So if you get married AFTER executing your will, you must prepare another Will.

What if I forgot to list everything I own?

The Will Form has a 'catch-all' clause or a residual clause which details who should benefit from any property which you forgot to include in the Will.

REVIEW, REVIEW, REVIEW

It is advisable to revise your Will at intervals to ensure that the persons who benefit from the document are the persons you actually wish to benefit. Ask yourself the following questions:

- 1. Have you had a child, or other dependant, after executing your Last Will & Testament?**
- 2. Have you provided for all the persons who are now dependant on you?**
- 3. Are you no longer in a relationship with an individual who is positioned to benefit under your Will?**

When a *HEART ATTACK* Strikes

Dr. Julio Leachman, Medical Practitioner



Our heart contracts to pump blood to all the cells in our body. A heart attack, also medically referred to as a Myocardial Infarction, occurs when the heart muscle doesn't get enough blood, limiting its supply of oxygen and nutrients, ultimately resulting in death of the heart muscle. This is dangerous and sometimes deadly.

Causes of Heart Attacks

Although a sudden phenomenon, heart attacks normally result from long-standing heart disease, i.e. plaque build up in the vessels that supply the heart. The most common risk factors for a heart attack include: age, heredity, high blood pressure, high cholesterol, obesity, poor diet, excessive alcohol consumption, stress and physical inactivity.

Symptoms of a Heart Attack

How does one know when he or she is having a heart attack? Symptoms to look for include a sudden onset of crushing central chest pain, usually accompanied by clutching the chest, shortness of breath, difficulty breathing, a feeling of impending doom, profuse sweating, dizziness, fainting and loss of consciousness. However, in some cases (for example in diabetics), a heart attack may not be accompanied by chest pain, often referred to as a "silent heart attack".

What to do during a Heart Attack

What do I do in the event of a heart attack? If you are alone and experiencing symptoms of a heart attack, call/shout for help immediately and contact the Emergency Medical Service (EMS) if one is available. A heart attack increases the risk of death as a result of delays in medical treatment, so alerting someone is very important. If possible, try and present to the nearest emergency/casualty department as soon as symptoms arise.

Glyceryl Trinitrate (GTN) tablets may be placed under the tongue for pain relief once no contraindications are present. However, if you suspect someone is having a heart attack, and the person is unresponsive and without a pulse, call for help and alert the EMS immediately. If competent in Cardiopulmonary Resuscitation (CPR), start chest compressions and administer rescue breaths while awaiting an Automated External Defibrillator (AED) and the Emergency Medical Service. Continue CPR until the patient becomes responsive.

A heart attack is a medical emergency. It's really important to listen to what your body is telling you if you think you might be having one. It's better to seek emergency medical treatment and be wrong than to not get help when you're having a heart attack.

Dr. Julio Leachman, BSc Biochemistry & Chemistry, MBBS, General Practitioner and Medical Officer in Cardiothoracic Surgery, The Bustamante Hospital for Children.

Beware as Jamaica enters Peak Hurricane Season



Jamaica has entered the annual three-month period of peak storm activity for what has so far been a busy hurricane season, according to the Meteorological Service of Jamaica (Met Service).

Lawrence Brown, head of forecasting, Met Service National Meteorological Centre, warns that approximately 12 tropical systems are projected for the Atlantic Ocean and Caribbean Sea basin this year. He says there is heightened concern about major hurricanes; but the public should be reminded that less intense systems can also cause devastation.

"The absolute peak month of the season is September," Mr Brown said in an interview. "The months of August, September and October are when we expect most of the activity."

Trim trees around your home to prevent damages. Ensure that trees are not touching any power lines or hanging over your house and other buildings.



Caribbean. In the first nine weeks of this season there were six named storms, which is double the number that are usually formed by early August.

Shelly-Ann Walker, Senior Manager, Compliance & Risk at JN General Insurance (JNGI), related that massive hurricanes, such as Charlie in 1951 and Gilbert in 1988, are riveted in the public's collective memory.

"Considering the risks faced in Jamaica, we need to be prepared to make decisions on whether to evacuate or stay at home, what emergency supplies need to be purchased, and ensure that adequate homeowner insurance is acquired," she said. "For most persons, our homes are our most valuable asset. JNGI will give the peace of mind that comes with knowing that your important assets are protected in the event of a loss."

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AT HOME ^{IN} FOREIGN PLACES

Claudette Jacks-Nancoo

Sonia Mills, Writer

In the book, 'At Home in Foreign Places', Claudette Jacks-Nancoo has made her home in Montreal, Canada for the last 50 years, with forays to other foreign places for short or extended sojourns, or just as a tourist. A published poet, as well as author, Claudette introduces herself in a preface to the memoir, thus:

"I'm just a little girl from the backwoods of Jamaica
That precious land of wood and water
My formative years were spent roaming the woods
Absorbing the culture of my heritage real good
Climbing mango and custard apple trees
Or just perched on the hillside enjoying the breeze
A swim in the river on sweltering days
Or sprawled in the tall grass in abandoned laze."

Claudette came to town, like most of her contemporaries at 11 plus, to be educated and townified. Her high school years were spent at Wolmer's Girls School. After graduation, she trained first as a Medical Technician, but soon switched career to become a secretary, mainly because it was a better-paying occupation. Not only was it better paying, but as it provided her with the opportunity of a life time. She 'married the boss' and soon after followed him to make her home in foreign places, and to enjoy what she characterises as "our glamorous lifestyle", which "was just what I'd been made for".

The boss was Mike Nancoo, who at the time was familiar to viewers of JBC TV, as the weather man after the evening news. Mike was Head of the Met Office, but sometime in the 60s (the stories are largely undated), the couple and their infant daughter head for Montreal, where Mike joined The International Civil Aviation Organization (ICAO), a specialised agency of the United Nations.

This appointment affords the Nancoos diplomatic status, some of the chief benefits being opportunities for international travel and special privileges.

So begins Claudette's glamorous lifestyle and 'the aura of great social success', she recounts. The book is a true personal memoir. It is written in a very intimate style; quite often as if the author is whispering confidences to the reader. She introduces her friends and expects you to remember them. The stories are small – small talk, small incidents, sometimes out of the ordinary, but not extraordinary. Of the 20 foreign countries she reports on, Canada, Mexico, and Lesotho receive the most attention, and being the most 'exotic' of the destinations, accounts from Lesotho, the Kingdom in the Sky, are perhaps the most arresting.

Many of the other foreign places are less "home", and more tourist destinations, presented with some interesting personal insights. The impression is of an album of vintage snapshots. Most of the reports are undated and the reader can only guess that most of the accounts are from the last quarter of the twentieth century. It's a nostalgic journey. In fact, her comment on disco dancing in Mexico is the perfect commentary on the book itself: "We were young and it was fun."

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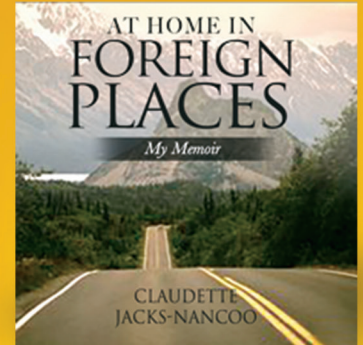
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Dr Karen Carpenter, Certified Clinical Sexologist & Psychologist



One, Two, Three ... Green Light!

Sex after 60 sounds almost like a myth because so many people in this age group tell you that they're too old for sex, but I can never quite figure out what that means. If they are now single, it often means they don't want to make the effort to find a new partner. Now that they're single, they either can't imagine themselves with anyone else or simply can't be bothered to cater to the needs of another person. It could also mean that the couple have settled into a cozy friendship, like two best friends.

Another reason could be that the sex was never very passionate from the start. Some couples get together because of common goals, but never paid much attention to the quality or quantity of lovemaking. And, still others actually have different sex drives and therefore never fully satisfied each other. On the surface, these seem like hopeless cases when it comes to sex, but not for all of them.

First of all, when you say you're too old for sex, what exactly are you comparing it to? If you started having sex by 20 and you're now 60, you have 40 years of practice. And guess what, if you live to 80, which is quite usual today, you will have 20 more years of life, a third of your life

is still waiting for you. So get busy! Many of us treat our present life as if it was a dress rehearsal for the real thing. For the best friends and roommates, if you can't bear the thought of sexual contact, carry on and be nice to each other.

Now, if the sex was never passionate in the first place, it's not suddenly going to get passionate now. Sometimes only one partner was experiencing the passion, the other one was barely warm. So that brings us to the couples that have different sex drives. These are the couples that needed to do something about the lack of libido from the first time they noticed the difference in desire. They have known this from the second year of their sexual relationship.

Create an atmosphere for Romance

If any of you have the desire to renew the romance, take a trip down memory lane and go back to where the sex was the best it has ever been. Don't suggest getting back in the sack until you create the atmosphere for romance to show up again. That's a red light, for stop. Stop and do some stocktaking. Write down three things that each of you used to like sexually. Ask yourself, if there was anything you or your partner didn't like doing, but which the other one loved.

Get on the internet and find out everything you can about this topic.



An attitude adjustment may be necessary if either of you is going to shift your bias. Now we've got an amber light, proceed with caution. Ask your partner for a date, make it relaxing, put on some music, turn off the television and discuss the list you made, and the information you found out. Next, invite your partner to join you the following week for a

romantic evening to warm things up again. Take it slow and start with the things you used to do when you first started dating.... holding hands, dancing and kissing. By the third date night, you can turn the flame up and get sexy after 60. Now that's a green for go! go!

Dr. Karen Carpenter is a Florida Board Certified Clinical Sexologist and Psychologist based in Kingston. She is a Relationship and Sex Therapist, host of Love & Sex on Nationwide 90 FM on Tuesdays and Thursdays from 9-11 pm, and the author of 'Love & Sex: The Basics' available on Amazon.com. Contact her by emailing: loveandsexja@gmail.com or text 876-275-7961.

SEE YOU ON

SUNDAY 15 2017

FALMOUTH
TRELAWNY



Jamaican Proverbs and Sayings

Karen Oliver, Senior Communications Officer

‘A nuh same day leaf drap it rotten’

“Many times proverbs were said to me when I was being reprimanded. I was often told, ‘a nuh same day leaf drap it rotten’ which means that the negative

consequence of an action will not be seen immediately. Also, I remember hearing ‘the higher monkey climb, the more him expose himself’, the meaning of which was that the higher you get in life, the more you attract attention and scrutiny.”

Ms. Cunningham explains that she uses proverbs herself, but only when giving advice to adults.

“I don’t think young people, especially those in the corporate area, are familiar with the different proverbs, so I don’t use it with them as they may not understand what I’m saying.”

Bert Brown, an air conditioning businessman, pointed out that even though he has lived in the corporate area all of his life, he was nonetheless exposed to proverbs.”

There are some proverbs I would frequently hear such as, ‘tek kin teet kibba heart bun’, which means no matter how much the hurt, smile, and ‘no every day monkey want wife’, meaning it’s not only one time you may need a favour, so be grateful.”

‘Tek kin teet kibba heart bun’

The website, www.Jamaicans.com has several Jamaican proverbs, translations and explanations. Here are a few of them:

“A nuh ebreting soak up waata a sponge”

Translation: It is not everything that soaks up water is a sponge.
Meaning: Scrutinize carefully before making decisions.

“Trouble nuh set like rain”

Translation: Trouble does not forecast its coming.
Meaning: Problems come unexpectedly.

“Tek time mash ant yuh fin im belly”

Translation: Take time in killing an ant, you will find its belly.
Meaning: Take the necessary time to investigate and you will get the answers you seek.

Diana Cunningham, JN Member, uses Jamaican proverbs from time to time

Who has never received advice or warning by means of a Jamaican proverb or even heard one being used?

The messages are usually pointed, short, witty, but contain much wisdom that, if heeded, can prevent one from making a senseless decision. No matter what the situation, there is always a relevant Jamaican saying that provides guidance and instructions on how to handle it.

While many of the messages are pretty clear and straight forward, some take a bit of deciphering. Many are commonly used and have similar meanings to each other such as ‘one one coco full basket’ and every ‘mickle mek a muckle’. Both convey the same meaning that success is not achieved overnight, but with diligent and consistent effort, the goal will eventually be attained. The two proverbs are often used in the banking industry to encourage the habit of savings.

Diana Cunningham, a grandmother of two, who hails from Spur Tree Manchester and now lives in Kingston, vividly recalls as a child, her grandmother, godmother, teachers and older adults would use proverbs to teach her a lesson, although admitting that not until she became an adult that she developed an appreciation for the lessons she was being taught.

“Dawg wid too much massa sleep widout suppa”

Translation: Dog with too many masters will go hungry.
Meaning: You will lose focus if you are influenced by the opinions of too many people.

Repair. Renew. Rejuvenate:

Your new way of life

Contributors: Kadeem Rodgers and Kristia Franklin
www.myrepeatoffender.com



Clear skin is the result of a proper skin care regimen, however, finding one that works for you can be quite tedious. The safest bet is going natural and making your own cleansers, scrubs, and toners. Yes, it's a lot easier than it sounds, and no, that doesn't mean mass-producing a line of skincare products. Your first step is to do some research and engage several processes of trial and error.

Facial Masks

Banana-rama!

Facial masks are major for skincare and natural DIY practices. Banana masks cleanse and tighten the pores; softens the skin; and gets rid of blemishes. Who knew? Mash one banana in a bowl, add a little lime juice, then refrigerate for 10 minutes. Apply to your face and leave on for half an hour before rinsing with cool water.

Glow This Way

For a simple 24-to-48-hour glow, the avocado and honey mask for the face and body is exactly what the doctor prescribed. Avocados are filled with vitamins A, D and E and are great for nursing dry and damaged skin. On the flipside, honey moisturises the skin. The 'honeycado' mask will also aid with smoothing wrinkles. You can make your own by mixing a ripe avocado, a teaspoon of honey, a tablespoon of coconut oil, and an ounce of oats in a bowl. If you prefer a smoother texture, blend the oats before adding it to the bowl.

Tea For The Soul

Grandma's advice has never steered us wrong, and according to her, heals just about anything. Tea is a great source of antioxidants, which naturally rids the body of unwanted toxins and chemicals.

Lemongrass

Lemongrass, also known as 'fever grass', has a myriad of healing qualities, which include minimizing pores, toning and firming the skin, and reducing oil build-up. For a burst of rejuvenation, brew a pot of lemongrass tea and set some aside for washing the face when warm or cool.



Chamomile

Unless it's intentional, no one should have to live with raccoon eyes. Deter dark circles with chamomile tea by placing two teabags under each eye. Chamomile even has sun-protecting properties that prevent sunburn. Plus, whenever you want a sound night's rest, brew a cup of chamomile tea. Thank us later.

Much Ado About Oils

You use it for everything, so it has to be good for you, right? Oils vary in uses, fragrances, and textures, so trial and error is the best way of finding the ideal oil or combination of oils for your skin. Stay away from fragrant oils, unless it works for you, then we recommend them!

Coconut

Coconut oil is filled with fatty acids that replenishes the skin's natural nutrients and aids in keeping the skin cells strong by reducing water loss. Coconut oil also aids in repairing the skin.

Tea Tree

When used as a spot treatment for blackheads, acne, and dry or irritable scalp, this miracle oil works like a charm. Mix three drops of tea tree oil (read: dandruff-be-gone) with shampoo, then wash the hair, and those annoying flakes will soon disappear.

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