

Yogafor Physical MENTAL HEALTH

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Cloud Storage: What's That?



LET'S SHOW YOU HOW TO



Jamaica's History Makers

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BANK ON YOUR TIME

- Transfer funds to accounts
- Pay utility bills
- Make loan payments

- Phone top-up
- Do wire transfers
- Check Balances

ONLINE BANKING THAT GOES WHERE YOU GO





Karen Oliver, Communication Specialist The Jamaica National Group

Persons who practise yoga tend to have one sentiment in common: it improves their physical and mental well-being. So what is yoga? According to webmd.com, a top healthcare website, yoga is a mind-body workout that combines strengthening and stretching poses with deep breathing and meditation or relaxation.

Kalisse Kelly, Michelle Green, Joyett Johnson, Gillian Jackson and Subhadra Bowman share why you should consider yoga:

It increases energy

When I started practising yoga, I was in a space of low energy, depression and anger. I was very unhappy and didn't really see a purpose to live. Yoga challenges you physically. These physical challenges are a test of your mental fortitude. Once you overcome a challenge on your mat, it has to transfer to your life. When you realize that you are

in control of everything that happens to you, you cannot stay in a state of distress for very long. It becomes pretty much impossible. **Kalisse Kelly**

It Improves Health

Yoga changed my life. Yoga is a personal practice because you are

looking within. Where you are in your life, is where you are in yoga. It allows me to adjust my ego. It improves my health 100 per cent. For me, it was my mental state. It reinforces and confirms the person I am, and it improves my body. Yoga releases sorrow, joy, happiness, and sadness. **Michelle Green**

It Relieves Stress

I release stress whenever I practise deep-breathing exercises. At the end of a stressful day, I would go on the mat and with each deep breath I take, or with each pose I contort my body into, I can mentally feel the day's stress melting away. Physically, my body gets calmer and more relaxed. Having to focus on holding the poses, I believe this forces your mind to concentrate and allows you, for an hour or so, to forget the things that are burdensome. **Joyett Johnson**

It improves flexibility, strength, and posture

As a person who regularly exercises at the gym, yoga has been very helpful. By performing the various poses and asanas repetitively, I found that, over time, I improved my ability to do the pose and it became easier as my joints became more accustomed to them. Having the ability to do the poses led to increased strength in my arms, core and legs. The improved strength in my core has led to improved posture and reduced back pains.

Gillian Jackson

It improves Concentration

I would credit my success to the concentration power gained from doing yoga. I'm able to focus and systematically approach all the spinning wheels that my life offers. Yoga is my 'go-to' for my entire balance in life. Yoga has become my lifestyle, and I use it for my physical, mental, emotional, and psychological health. The power of concentration has enabled me to balance myself and approach life with a loving attitude, regardless of any challenging situations. Subhadra Bowman

Has your interest in yoga been piqued? It doesn't take much to get going. All you'll need is a good non-slip yoga mat, a towel, and comfortable clothing. There are several yoga classes offered in Jamaica. An online search will direct you to many yoga classes around the island. If you choose to practise yoga from the comfort of your home, then you can simply follow an instructor on YouTube. Make the time to improve your well-being and enjoy the myriad of health benefits yoga offers.

> "Yoga challenges you physically. These physical challenges are a test of your mental fortitude."

FEEDBACK on our last issue

Since I was introduced to the JN Living Well Magazine, it is always my delight in getting other issues as it stimulates my reading. The magazine always comes with a wide range of interesting and educational topics. One could make this magazine a part of their collection. **Beverley Brown**

Absolutely fantastic, are the words that come to mind, having reviewed the December 2019 issue of the JN Living Well magazine. The features are quite captivating, focusing on matters of significant relevance to healthy living. I am totally inspired, and I'm already looking forward to reading the next issue. Kudos to the editors and the Corporate Communications department; this is a first-class production! **Dorian Harris**

The December edition of the JN Living Well magazine delivered excellent financial tips, along with health and wellness advice, and featured an intriguing article on smart devices in the home. The magazine is a great read and is illustrated beautifully, with appealing images. Looking forward to the next edition. **Kashay Thomas-Gordon**

EDITORIAL

Dear JN Living Well Readers

We are delighted to bring you our latest issue of the JN Living Well Magazine covering articles on health, technology, business, relationship, travel, social life and of course, an interesting personality.

In case you missed our last issue, we have added four pages to the magazine and extended our target audience, who now range from young adults to seniors. The magazine is still published three times a year - April, August and December. The magazine is distributed through JN Group locations and it is also available online at **www.jngroup.com/**living.

As your editors, we are committed to providing you with reading material that covers a wide range of topics that will stimulate your interest and help you to 'live well' in different areas of your life.

We love hearing from you. Please keep sharing your suggestions to **corporatecommunications @jngroup.com** as we seek to further improve the magazine.



Tanya Pringle, Executive Corporate Communications The Jamaica National Group



Karen Oliver 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.

Living Well: **Finding Peace** in the Midst of the **STORM**

When there is an absence of peace in our lives, it affects us mentally, emotionally, physically and spiritually.With so many disturbances and uncertainties happening in our world, many are left feeling fearful. It seems so much easier to worry than to remain calm and to put our trust in God.

The story is told of a major art gallery that sponsored a competition for the best painting depicting "peace". The challenge stirred the imagination of artists everywhere. On the day of the competition, the judges unveiled one peaceful scene after another. As the final painting was unveiled, the crowd gasped. The scene depicted a violent storm. Half way up the cliff, was a bird's nest tucked into a tiny hollow in the rock. A mother bird was sitting on the nest with her babies sleeping undisturbed.

The judges declared it as the winning painting because the true meaning of peace is not the absence of noise or trouble. Peace means to be in the midst of a storm and still be calm in your soul. If a bird, in the cliff, could find peace in the midst of a storm, with God's help, we can do it too.

John 14:27 contains words of assurance: "Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid."





Claudine Allen, Member Ombudsman The Jamaica National Group

A Homeowners policy provides coverage for residential properties in the event of damage to the building and or contents, caused by perils insured by the policy. Examples of such perils are fire, flood, earthquake, hurricanes/ windstorms, burglary and theft. In addition, the policy generally covers the legal liability of the insured, incurred at the premises, to (a) domestic employees and (b) visitors to the insured property.

Things Homeowners' INSURANCE

Only buildings and contents are considered by the insurance; land is not covered. It is recommended that your sums insured are revised annually especially if home improvements were done. This will mitigate the effects of under-insurance and the application of the average clause in the event of a claim. If you cannot afford a valuation, you may obtain a report from a loss adjuster who provides insurance valuation services. Be sure to submit this to your insurer before or around the time of your annual renewal so the necessary changes can be done.

The reinstatement cost/replacement value, which is found in a valuation report, is used to determine the sum insured for the building(s). The market value or forced sale value is not used as it may, among other things, include the value of the land. Claims should be made within 30 days of an event. Among the documents to submit are completed Homeowners insurance claim forms, an estimate of damage done to the insured property, supported by pictures if available. In the case of a fire or vandalization, a police report is required.

5 The policy is subject to an average clause, which means the insured is responsible for a portion of the claim, should the sum insured be less than 85% of the replacement value. This is one reason it is important to ensure that an up-to-date valuation is in place.

Read more about peril insurance at www. jngijamaica.com.

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 also promotes the adoption of business practices that ensure delightful service and adds value to membership. The Ombudsman facilitates dialogue with JN members about matters which impact their relationship with the entities within The Jamaica National Group and investigates complaints in order to achieve impartial resolution.

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A member of the **I** Group



Athaliah Reynolds-Baker, Communication Officer The Jamaica National Group

LIKE MANY Jamaicans, **Millicent Powell***, a resident of Eight Miles in Bull Bay, St Andrew, is already feeling the economic crunch brought on by the ongoing restrictions on movement and social gatherings, due to the COVID-19 (coronavirus) pandemic. The 60-year-old practical nurse, who provides geriatric care, has been out of work for almost two weeks.

"I lost my job without any warning. The day after the Government announced that Bull Bay would be placed under quarantine, I received a call from the wife of the elderly man I was taking care of. She just told me not to come back to work until further notice," Powell informed.

"I was laid off without any pay or any surety that I would get my job back. It has been a devastating blow, because I honestly didn't have much savings; and the small amount I had has already dried up," she stated.

The mother of two, who has been the sole breadwinner for her family since her husband died a few years ago, said her bills have been piling up.

"Right now, it comes down to eating or paying my bills. My JPS (Jamaica Public Service) bill was due on the 21st of March and I couldn't afford to pay it. My cooking gas is running low, and we will soon be out of toiletries," she related.

Powell is, however, grateful to the Government for the weekly food supply they have been providing to the residents of Bull Bay since the quarantine was declared.

"It has been a big help for many of us," she said. However, the Clarendon native is hoping that things will turn around soon, as she is uncertain how long she can survive under the enormous weight of the COVID-19 outbreak.

Rose Miller, head of the **JN BeWi\$e** financial empowerment programme, said, unfortunately, Powell's situation reflects the experience of many Jamaicans.



Rose Miller, head of the JN BeWi\$e financial empowerment programme

"It has been a devastating blow, because I honestly didn't have much savings,"

HAND-TO-MOUTH

"Many of our hairdressers, barbers, taxi drivers, farmers, vendors and tourism workers have found themselves in a

similar predicament.The sad reality is that a majority of our population live hand to mouth, and they often have little or no savings on which they can survive during a time of crisis," she related.

Miller, who is also grants manager at the JN Foundation, said it will take significant family and community support, the goodwill of corporate Jamaica and other entities, such as the Church, to ensure that all Jamaicans can weather this economic storm.

She also pointed out that Jamaicans will also need to become more creative to ensure that they are able to stretch the little funds they now have. The JN Foundation financial literacy expert

suggested that persons consider the following tips to manage their financial resources during the coronavirus crisis.

Reach out to your creditors

Miller noted that the good news is that many utility and other companies are aware that some persons are experiencing financial hardships as a result of the COVID-19 restrictions.

"Some have designed programmes specifically to assist their customers during this rough time. Therefore, if you find yourself in the spot where you won't be able to meet your financial responsibilities, it is wise to reach out to your creditors, because they may be willing to work with you until you are back on your feet," she advised.

2 Make partial bill payments

"The truth is that many people will be forced to choose between paying their monthly bills and providing sustenance for their families," Miller said. "If you are faced with that dilemma, you may need to prioritise your bills and make partial or minimum payments, where possible."



Be creative with your meal preparation

Miller said the Jamaican idiom, 'tun yuh han' mek fashion,' will come in very handy at this time. "You may need to get creative in the kitchen to ensure that every member of the family eats, and that you are able to make what you have last for some time," she said. "Take advantage of discounts, and switch to cheaper brands, where possible."

She noted that in some instances, persons may need to forego or reduce the amount of poultry or fish they consume in favour of more affordable alternatives, such as callaloo and cabbage or canned goods.

"Other vegetables, such as carrots, peas, beans and potatoes, can also be used to stretch your chicken or beef dishes. It may also mean that you will only be able to eat two or even one substantial meal for the day instead of three big meals," the JN manager said.

4 Listen out for opportunities of assistance

"Keep your ears to the ground so that you do not miss out on any opportunity for assistance from the Government, the Church or corporate Jamaica," Miller recommended.

Some organisations, including financial institutions, have announced measures through which they will be providing relief or assistance to persons experiencing financial difficulties during the

> **COVID-19** pandemic. The Government has also announced relief packages for affected groups, and some church organisations have been collecting donations to assist the most vulnerable. Miller said persons in dire need of financial assistance should not be afraid to take advantage of any of these opportunities.



Andrew Green*, former Communication Specialist The Jamaica National Group

Given the successful listing of several companies on the Jamaica Stock Exchange in recent years and the general positive performance of the stock exchange, many Jamaican investors have taken an interest in the local stock market. There are many who have thought about investing, but have never done so because of a lack of understanding of the stock exchange and the process of the Initial Public Offering (IPO).

Luwanna Williams, Corporate Finance Manager and a Licensed Broker and Securities Dealer at JN Fund Managers, explains that the IPO may be viewed as the 'birth' of a private company on a public exchange, also known as a stock market.

"A company may do an IPO, to increase the number of shareholders in the company in order to gain visibility, and/or to raise funds," she points out.

Prospectus

The

Leading up to the IPO, Ms Williams says, a company makes a formal offering to investors, called a 'prospectus,' which is the blueprint of the business. It is a map, she explains, showing the business model, the financial performance, how much money is being raised, and a profile of who manages the operations of the company. The prospectus guides the investor as to whether the offer fits his/her personal needs and interests.

Benefits of IPOs

1 Quality at a discount:

An IPO price is usually below the market price, Ms Williams explains, which allows investors to access the company at a lower relative value. The company's valuation is based on historical and projected profitability, composition of the balance sheet, how in demand their products and services are and the factors influencing the state of the overall economy.

2 Chance to finally start investing:

The JN Fund Managers Investment Banker says many persons have thought about investing for some time, and the level of

publicity around an IPO may lead new investors to finally make the step.



3 Portfolio benefit:

Adding stocks to one's investment portfolio is a great way to diversify investment holdings and spread risk, Ms Williams points out. Also, by purchasing stocks in different companies across different sectors of the economy, persons can further diversify their portfolio.

Caution

Beware of the bounce: According to Ms Williams, there are cases where persons may use IPOs as an opportunity to realise high returns in a short period. This is based on the fact that the IPO price can rise rapidly soon after being listed on the market.

As investors rush for the shares, the demand drives up the price; however, this spike is unpredictable. On those grounds, it is not best to use IPOs as a ticket to "overnight riches," Ms Williams cautions, but rather to invest with a medium to long-term horizon in view.

Price volatility: As a stock is traded, it is subject to price movements both ways, up and down. This is yet another reason stocks are best for medium to long-term investors, Ms Williams highlights.

IPOs signal confidence in an economy and may attract local and international investors to participate. However, IPOs can be challenging to navigate for new investors, hence, the importance to consult with licensed investment professionals to learn more.

*Andrew passed away suddenly on March 14, 2020. He was an astute business and finance writer and will be missed by his colleagues in the Corporate Communications department.



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Jamaica`s History Makers

Karen Oliver, Communication Specialist The Jamaica National Group

AT NUNE YEARS OLD

If they dress alike, they are asked why they do, and if they don't, they are asked why they didn't. This is a dilemma that the Hird quadruplets sometimes face.

Meet **Ruthann-belle**, **Isabelle**, **Gabrielle** and **Annabelle** of Greater Portmore, St. Catherine, who were ushered into the annals of Jamaica's history on January 24, 2008, as the first quadruplets to be born here.

"It feels weird," said Ruthann-belle, the first born, who considers herself as the 'co-boss' to Gabrielle, the third born.

"People always ask us questions and ask to take photos with us."

Their mother, **Keshia Hird**, an Accounting Clerk at the Post and Telecommunications Department, pointed out that her daughters lead such independent lives that the novelty of being quadruplets doesn't seem to resonate much with them.

"They know that they are the first quadruplets in Jamaica, but it's not much of a big deal to them so they shy away from the attention. Maybe when they get older, they will have a greater appreciation for it."

Father, **Reginald Hird**, a Consumer Lending Manager at Grace Kennedy Capital Management, related that the public was more fascinated with the girls when they were babies. However, the reaction from the public is now different.

"Persons tend to now comment on how they have developed and say that they remember when they were born," he disclosed.

As with other children, the girls have their moments of sibling rivalry and competitiveness, but can be fierce supporters of each other. They are always together except once when Gabrielle was hospitalised for five days last October.

The quadruplets have different interests but share one common sentiment - the desire for a brother. **"Too many girls. I want to know what it is like having a brother**," exclaimed **Gabrielle**.

Her sisters immediately supported her opinion while seeking affirmation from their mother.

Ar Six YEARS OLD

Now 12 years old and in Grade Six at the Kensington Primary School, the girls made it clear that they do not live in the shadow of each other and they desire to attend different high schools come September.



Besides, they all have different career interests. Annabelle wants to become a paediatrician; Ruthann-belle, an athlete; Gabrielle, a surgeon; and Isabelle, an actress. Currently all four are on the Principal's Honour Roll, while maintaining grades of over 94 per cent.

Mr and Mrs Hird, who have been married for 18 years, remember clearly the moment their lives were changed upon learning that they were going to be parents to quadruplets. They had gone to do an ultrasound to check on the development of the pregnancy when they were greeted with the unexpected news. The ultrasound showed five foetuses, one of which showed no promise of further development.

"I asked the doctor if he was sure," related Mr Hird, who insisted that he be shown the four foetuses on one monitor, instead of showing him two foetuses at a time.

Upon confirmation, he instantly became ecstatic. His emotion was understandable.

"My wife always insisted that she was going to give birth only once, so I was always hoping that I would get twins," he said. For Mrs. Hird, the news took longer to sink in.

"I was shocked," she said, adding that close to delivery she became more concerned of her capability about taking care of four babies.

The next four weeks following the ultrasound were filled with anxious moments. The second ultrasound confirmed that all four foetuses would survive, much to their relief.

"When I heard their heartbeats, there was an instant connection between myself and them. It was emotional," Mr Hird reminisced.

Mr and Mrs Hird pointed out that the infant years where especially challenging, but they were able to cope with help from their family. They are particular about providing a nurturing environment for their children while allowing them to maintain their individuality. When appropriate, the children are allowed to make their own decisions and to resolve issues among themselves. Their greatest desire for their children is that they will continue to embrace the Christian values that they have been exposed to and that they will make even more history by becoming change makers in society and especially in their various careers.

The Hird family enjoy hanging out at home, playing board games such as Ludo, Snake and Ladder. They also relish the occasions when they get to go out, especially to have a meal.



It's about that **TIME**

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Cloud Storage: What's That?

Roel Forbes Cyber Security Analyst, The Jamaica National Group

Cloud computing is the new dawn of Information Technology. It is not a new concept or idea, but its abilities are now being realized and appreciated.

One of the major aspects of cloud computing that is changing the way we use our mobile devices and share information, is cloud storage. It is convenient and gives us access to our data anywhere, at any time, on nearly any device.

Examples of Cloud Storage Providers

Some cloud service providers that you may know of, or that provide excellent online storage, are:

- **Google Drive**
- iCloud
- OneDrive
- Dropbox

What are the Benefits of **Cloud Storage?**

Well let's take a look. Instead of having our data stored locally or directly to our personal devices, service providers allow us to store data remotely to their servers, thus making our data accessible remotely or through the internet. Cloud storage comes with a lot of accessibility. Persons can snap a picture with their Android smartphone and automatically sync the photo into the cloud of their service provider. All of this can be done with a few clicks of a button.

Many companies and small businesses benefit from cloud storage in that it allows users working in teams across the globe to view and edit project documents seamlessly. For example, a person in

... Instead of having our data stored locally or directly to our personal devices, service providers allow us to store data remotely to their servers

Jamaica can draft a document in Google Docs and have it viewed, edited and signed by someone else in another country within

The Pros and Cons

While there are many pros to cloud storage, such as the convenience it gives persons in accessing their data anywhere, at any time, on nearly any device, there are cons associated with

cloud storage.

The greatest concern with cloud storage is security. While most cloud storage systems come with decent security measures, they aren't perfect and can differ with service providers. These relates to security coverage and geographical laws pertaining to data rights and restrictions of data movement, such as General Data Protection Regulation (GDPR).

Data stored in the cloud is maintained by the service providers. Because of this, it is impossible to know just how protected your data is from prying eyes. It is also difficult to know who has access to your data when it is not entirely managed by you. Because of this, it is unwise to store sensitive data in cloud services.

Storing data in cloud infrastructure can take a weight of your shoulders. However, in case of malware outbreaks and outages, you now have to rely on the service providers to fix these issues. Keep in mind though the longer your information is unprotected, the more at risk it becomes.

Your sensitive data should be stored on a flash drive or a personal computer that only you have access to. Periodically refresh your password and security questions. Also, enable twofactor authentication which will prevent hackers from accessing your data within the cloud.

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Kadeem Rodgers Journalist and fashion stylist (@thestyleredeemer)

Welcome to your New Year! 2020 is a year of directness – knowing exactly what we want and getting equipped to achieve it in every aspect of our lives. In this edition, our focus is style, and particularly, personal style.Human beings are natural creatures of habit. We learn something new, love it so much, love the way it makes us feel, love the way others love it for us, we latch onto it indefinitely – it's completely parasitic behaviour, but I digress.

Instead of buying a new outfit every time, many of us go for "safe". The "safe" sweater that is as comfy as it is trendy or the pair of navy blue FashionNova jeans that fit sooooo good, we buy two pairs just in case, you never know...Point is, oftentimes that graphic T-shirt you "have to buy" is just another version/ style of one you have or have had before...habit!

This is the point where you SHED.

With this revelation, your savings account will start thanking you. You never ever need new clothes...chances are whatever you yearn is already in your closet. A stylist or fashionably inclined friend is who you need to help you get things in order. There may be instances when you don't have all the answers, need a bit of help in the style aisle or just don't have it all together. In these moments, having a plan and a sense of direction will get you back on track seamlessly.

This mindset helps when you go through your closet in an attempt to make the hard and fast decision to **keep**, **shed**, **or zhoosh!**

Think of your favourite pieces in your closet. Think of the ones you've worn the most. Think of the pieces yet to be worn, the ones you have no intentions of wearing, and don't know what to do with them.

Now, think of the pieces in a boutique that you've had your eyes on for a while. You know, the trendy patterned shirt or floral maxi dress that seems too good to pass on. The decision is tough, I know, but, shedding is the first step to decluttering, which in turn leaves room for more (or newer, depending on how you look at it).

In order to KEEP...

Changing your wardrobe starts with an open mind. I guarantee that by searching through your closet you'll find something you've missed for so long, and another item you can't wait to wear!

Let's start by making a note, observing your closet keenly and doing all the organising you can to get it in order.

Here's the ZHOOSH part!

DONATIONS

Maybe it's an ol' keepsake: a jacket or sweater you either purchased or have had for some time. You don't want to give it up. Fine, you can wear it over your outfit to work one day; throw it on over jeans and a T-shirt, add sneakers and wear it to a dinner date; or keep it nearby for days/nights when it's colder.

"Find your thing and do you."



An Adventure Worth Experiencing

Sabriena Simpson, Communication Coordinator The Jamaica National Group

Located on the border of St. Ann and St. Mary is the majestic Blue Hole, a gushing river with tiers of cascading waterfalls and a hidden cave surrounded by a tropical forest. As you may have guessed, Blue Hole got its name from its deep blue colour- a feature of the deep water, which is as much as 20 feet in some areas. Blue Hole is formally called Island Gully Falls or Secret Falls, which speaks to its unspoilt, hidden beauty and minimal commercialisation.

Going to Blue Hole means a full day of fun and adventure. To get there from Ocho Rios, head east towards White River, make the right turn at the stoplight at the Texaco gas station and drive for about 15 minutes along the Exchange main road, passing the Upton Golf Course. When you arrive at the Lodge Square, make the left turn on to the Thatch Hill Road, then

make a right. You know you have arrived at your destination when you see towering national flags representing at least four countries and a number of men clad in blue shirts approaching your vehicle and offering to be your tour guide for the day.

The entrance fee to the facility is \$500 per person. You can rent a life jacket for \$100 if you do not have your own. The services provided by the tour guides is free of

cost but tips are expected. Water shoes are highly recommended for the series of mini hikes that your guide will take you on. If you don't own water shoes, you may purchase a pair from the vendors located on site. Delight in light refreshments or have a cool coconut jelly sold by locals before you begin your tour. Blue Hole has several pools which facilitates different activities. The tour begins with your guide inviting you to take a dive into one of the small pools, then on to a series of hikes and stops at other pools where you can swing off a rope into the water, do cannonball jumps and dive as many times as you wish.

> For the thrill seekers, there is a 20-foot high waterfall from which you can dive as well as a nine and 15-feet jump. Enjoy the relaxation at Blue Hole.

> > Guides offer mud baths and massages at the cave or you can relax in a tube in one of the pools for the duration of your stay. Blue Hole is an adventurefilled hidden gem that is definitely worth the trek!

For the thrill seekers, there is a 20-foot high waterfall from which you can dive as well as a nine and 15-feet jump.

Sabriena Simpson is a food, travel and lifestyle blogger. Follow her **@travelwithsabriena** and **@eatroundicut** on Facebook and Instagram. You can also read her restaurant reviews at www.eatroundicut. wordpress.com and her travel and lifestyle blog at www.sabrienaaudriana.wordpress.com





Dr. Karen Carpenter PhD; CST; PGCHE Psychologist/Clinical Sexologist/Research Consultant

Lately there has been a lot of talk about sexual harassment both locally and abroad. Whether it's news about someone filing a legal claim (mostly women) or governments passing and amending laws to protect people against sexual harassment at home, school and work. Every day people want to know: how do you really define it? how does it affect our relationships? what is appropriate and not appropriate? who decides and what do we do about it? These are all questions that come to me from many people. So first up, let's see how the International Labour Organisation defines it:

Both men and women need to seek permission before making overt or

women alike have the right to say, "No".

Sexual harassment is conduct that is sexual in nature. It can be conduct that is covert or overt. It is conduct that is offensive, unwelcome, uninvited, unreasonable and unacceptable. Whether a particular behaviour is defined as sexual harassment depends largely on whether the conduct is unwelcome to the person to whom the act or acts are directed, along with the circumstances surrounding it.

So, the nature of the act is one part of it, but the more important aspect is, if the individual on

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



covert advances to another person of the same or opposite sex. Women are not simply put on the planet for a man's amusement and pleasure. Equally, women cannot assume that every man must want to engage with them romantically simply because they are female. Men and

What if I'm attracted to someone, and I've been just waiting for the opportunity to make him/her know just how strong that attraction is? Here's a quick story that might help. A man once asked me, "Is it ok to fantasize about a co-worker?" The simple answer is "Yes".

You can fantasize about anything really, just remember that everything you imagine the other person will do in

response to your sexual advances, is really your imagination running wild. You are actually making out with yourself. In a fantasy we play both roles, that's why it always works out in our favour. Real life is definitely NOT like that. Create safe environments by respecting the boundaries of work and romance.

Dr. Karen Carpenter is a Florida Board certified Clinical Sexologist and licensed Psychologist based in Kingston. She is the author of 'Love & Sex: The Basics' available on amazon.com. You can listen to 'Love & Sex' every Tuesday and Thursday on Nationwide 90 fm, from 9-11 pm. Email Dr. Carpenter at: loveandsexja@gmail.com.









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