

INING V

# in Pursuit

### red or is it Green?

**DEVELOPING** AN **INVESTMENT** PLAN

TIPS TO LAYER
IN THE SUMMER
without looking
like a 'Poppy Show'



Happy Together

LET'S SHOW YOU HOW TO



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Moratorium on principal available



### **Loan Amount**Up to **J\$1,500,000**

**Repayment Period:** 9 to 36 months

Collateral: Secured Moratorium on principal available



### Loan Amount Up to J\$ 500,000

**Repayment Period:** 

3 - 24 Months

**Collateral:** Unsecured **Moratorium on principal** 

available



### FEEDBACK ON OUR LAST ISSUE

The JN Living Well Magazine is an excellent magazine. It is very comprehensive and easy to understand. What I like most about this magazine, is the fact that it is not limited to banking. It covers a wide range of topics and activities pertaining to family life, health and wellness. It also offers practical solutions and advice to customers on how to safely spend and

manage their finances. Vanessa Wallace

The April edition of the JN Living Well Magazine is informative and the contents are relevant. I particularly liked the story on 'Yoga for Physical & Mental Health'. **Nicholas Burbridge** 

The layout is well designed and coordinated. The pictures are sharp, colourful and of good quality. The articles are quite informative. I liked the articles on the quadruplets, IPOs and home insurance.

#### Haley Clarke-Scotland

The April 2020 edition of the JN Living Well Magazine provided information on various topics including health, finance, insurance and other topics that could be of interest to most age groups. It also provides useful tips to persons of various financial status.

**Hortense Wilson Smith** 

#### EDITORIAL

#### Dear JN Living Well Readers:

We are committed to providing you with reading material that is inspiring, educational and informative. The articles cover a wide range of topics such as health, technology, business, relationships, travel and social life geared to help you to 'live well'.

The magazine is published three times a year - April, August and December. You may access the online copy of this issue and past issues at www.jngroup.com/living.

We welcome your feedback and suggestions which you may send to corporatecommunications@jngroup.com.



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: Inspirational Thought Invough

Niccolo Paganini was a well-known and gifted violinist who lived in the 19th century. One day while performing with a full orchestra at a packed concert in Italy, the unthinkable happened.

During a beautiful composition, a string on his violin snapped and hung limply, but he continued to play. Soon after, to everyone's surprise, a second string broke. Shortly after, a third string broke. Instead of leaving, Paganini remained on stage, with the three strings dangling from his violin, and calmly completed the difficult composition on the one remaining string. When he finally finished, the place erupted with wild cheers, and the people gave him a rousing standing ovation. As we contemplate this story, there are three lessons that we can draw on:

- **1.The unexpected will happen** We often do not have any control over any crisis that may come our way. Always be prepared for any eventuality.
- **2.Every mishap in life is temporary** Whatever you are going through, no matter how difficult the situation, it too will not last forever. After darkness, there is always light. The night does not last forever. In fact, nothing lasts forever.
- **3.Your attitude to setbacks is critical** When faced with a challenge, you can respond either by giving up or persevering. If you persevere, chances are you will eventually succeed.

In the midst of our difficulties, remember that God's presence abides with us. Isaiah 41:10 tells us: "Do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand."

Claudine Allen, Member Ombudsman The Jamaica National Group

Home equity is simply the portion of your property that you truly own after deducting the outstanding mortgage from the present value. If your home is valued at \$14 million dollars and you still owe \$4 million dollars on your mortgage, you have \$10 million in equity.

Things
Home
Equity

You can create equity by reducing your mortgage debt, by paying lump sums and by undertaking home improvements that could increase the value of your property.

You can capitalise on home equity by using it to access a loan even if you currently have a mortgage on the property. The loan can be used to start or expand a business, for debt consolidation, home repairs, medical and educational purposes or to purchase another property.

A home equity loan is advantageous, as it carries a lower interest rate and fewer restrictions compared to other types of loans. Besides, you get a longer time to repay and more flexibility to manage your cash flow on a long-term mortgage.

Using your home to guarantee a loan comes with some risks. To mitigate against those risks, ensure that you honour your monthly payments to avoid losing your home to foreclosure. It is also important to maintain your property well, so that it appreciates and/or retains value.



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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# is it Red Or is it Green? The Challenges of Colour Blindness

Karen Oliver, Communication Specialist The Jamaica National Group

Imagine not being able to visually distinguish a yellow ripe banana from a green, unripe one, or being unable to differentiate between the red and green colours of a traffic light, or being unable to differentiate blood from other fluids. These are just some of the challenges persons with colour vision deficiency, or what is more commonly referred to as colour blindness, may experience.

Colour vision deficiency affects approximately one in 12 men and one in 200 women, according to colourblindawareness.org, a non-profit community interest company in the United Kingdom, which raises awareness about colour blindness.

Persons with colour deficiency condition can see colours, however, they are unable to distinguish between certain shades and spectra of colours. The extent of the condition is categorised as slight, moderate, strong, or absolute.

A few years ago while shopping for fabric, a middle-aged woman approached me with a piece of green fabric and asked if it was red. On realising that she was colour blind, I assisted her to find what she wanted. I couldn't help but wonder how she and other persons affected by the condition manage with simple day-to-day activities, such as separating laundry, preparing food, or even analysing data in a bar chart.

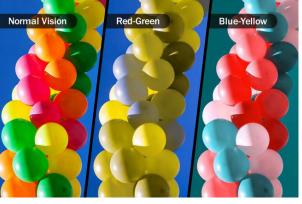
Fortunately for Ian Lawson, a St. Andrew resident, his colour deficiency condition is considered slight, therefore, he doesn't experience any severe challenges. He readily identifies colours, but has difficulties when multiple colours are clustered together, especially in a pattern. Also, when it comes to shades, he may mistake a shade of blue for purple and pink for light red.

"It doesn't bother me. I just know not to argue with people when it comes to colour," he said.

Dr Nonde Nsomi, an optometrist at Broadbent Jamaica Ltd., explains that colour vision deficiency occurs when some of the colour sensitive cells in the eyes, called cones, are either missing or do not work properly.

#### **Red-green and Blue-yellow Colour Deficiency**

"Most people with red-green colour vision deficiency have difficulty distinguishing between shades of red, yellow and green. Someone with this type of colour deficiency may find it hard to tell the difference between reds, oranges, yellows, browns and greens and confuse reds with black. Blue-yellow colour deficiency is rare and these individuals have difficulty distinguishing dark-blue from black."



Dr Nsomi also pointed out that some persons have complete colour deficiency although comparatively rare. People with this kind of deficiency cannot perceive colours; they see only black, white, and shades of grey.

She explained that while colour deficiency is hereditary, a person can also acquire the condition as a result of underlying medical conditions, side effect of medication or exposure to some chemicals. "In the case of congenital colour deficiency,

nothing can be done about it. However, in the acquired type, the symptoms may improve by treatment of the underlying medical condition," Dr Nsomi said. Seventeen-year-old Malaika Foster of Westmoreland, readily relates to acquired colour vision deficiency which she experienced at 12 years old when she developed bilateral optic neuritis. Her colour deficiency condition, which lasted four months, left her feeling stressed.

"I could not see colours. Things were either black or tan. When I looked at the trees they would be dark. Imagine eating fish, plain rice and vegetables and everything looked black or tan."

The good news is that many persons with colour vision deficiency are able to lead normal lives, as they learn to adapt to the condition. However, persons with red-green deficiency especially would have to avoid certain professions, such as being a pilot or an electrician, which requires perfect colour vision.

"It doesn't bother me. I just know not to argue with people when it comes to colour"



#### WHAT IS THE KINDEST THING A STRANGER DID FOR YOU?

Tweet

Tweet my current employer randomly saw me A @OfficiallyApril one day, came over to me and introduced himself. He said i looked like i needed help and gave me a job that has literally changed the trajectory of my life.

@netsjenner I was waiting on my bus to go home from school and this man was harassing me. An older lady noticed and walked over hugged me and

asked the man why he was harassing her granddaughter then waited with me until the bus came

mn

@paaaaaascale Tweet

A man was trailing me in a plaza and someone I had just met spotted him and when I walked up he hugged me and said "baby! Why didn't you answer when I was calling you?" we're good friends now.

> I was in a tax once and a man realized Thirds III at take of the day of the triber of the contract of

worth of coins, he must have thought i

monitor come the fate and decided to than the factor of the factor Pay Inorme. Teamewernen your own, this man looked, because right after, this man looked, because right after,

he exited the cab.

Tweet **Ash ★ ★ ← ←** @theycallmeashu

I was walking in HWT when someone opened my bag and stole my purse. Didn't have any money to go home and I stood right out by JN crying because I didn't know how I was going to reach home and this guy came up and asked what happened and I told him and he gave me bus fare 🥹

Was working at a wedding and my ring

composure and continued taking pics

You@Tessa\_Gummy

without my light and the bride offered

to buy it back I'm forever grateful for

light (Very important product to a makeup artist) fell and shattered, it

was no ones fault & I held my

# DEVELOPING AN INVESTMENT

Dionne Rose, Communication Officer The Jamaica National Group

Twenty-four year-old, Abena Bridge, recently graduated from university, and landed an entry level job at a telecommunications company. Miss Bridge has big plans for

her future, such as saving to purchase a motor car and a house. However, the graduate is at a loss about where to begin, as she would like to achieve these goals within five years.

Otis Brae, Portfolio Manager at JN Fund Managers Ltd, pointed out that Ms Bridge is on the right track, as she has identified some of her financial goals, which he said is the first step in developing an investment plan.

"You need to know what you are investing for," he advised. "You have to establish certain goals first. Are you going to be investing to purchase a car, a house; or are you thinking about real long-term planning for your retirement?" he asked.

Mr Brae said the most suited asset class for young people, such as Ms Bridge would be equity. "The Mutual Fund is ideal for young investors, who are just starting out and building a base. They can get equity exposure through our Global Equity Fund," he explained

The portfolio manager explained that a mutual fund is an approved investment scheme where individual investors pool their moneys together and it is invested in various assets including stocks, bonds and money market securities.

The performance of the Fund is shared by all investors. He explained that JN Fund Managers offers six mutual funds, which include:

- •Local Money Market Fund
- •Global Money Market Fund
- •Global Fixed Income Fund
- •Global US Dollar Fixed Income Fund
- •Global Diversified Income Fund
- •Global Equity Fund

Each Fund is structured to meet a particular risk level which ranges from low to high.

"For example, the Global Equity Fund is suited for an individual person, who may not have the financial expertise or the time to go outright on the stock market to buy stocks for themselves," he said. Mr Brae stated that another benefit of the mutual fund is diversification. This allows you to invest in a balanced portfolio consisting of a broad range of investments instead of putting all your funds in one security.

"If you have just left college, you might only be able to save \$10,000 or \$20,000 per month. Therefore, the Mutual Fund allows you to invest that sum in a diversified portfolio, versus having to go out on your own with that \$20,000 and try to purchase 17 stocks with it. This also reduces expenses as well."

"The Funds are managed by a team of experienced professionals whose priority is to earn optimum returns on your investment. Mutual Fund investments prove less expensive than paying an investment professional to manage your individual portfolio," Mr Brae advised.



"You need to know what you are investing for"

# HEALTHY & IN A LOCKDOWN

Kadeem Rodgers, Fashion Stylist and Journalist @thestyleredeemer

You've probably seen the videos and memes, more and more children are home. Many parents are already at their wits' end juggling being at home, work, attending to their spouse, personal life, and living with children at home. This list is as much for your kids as it is for your sanity or peace of mind.

If you're dealing with toddlers, we're all rooting for you; the little ones can be a handful and show very little focus until Peppa Pig or Paw Patrol comes on. Here are some healthy tricks and happy tips that are sure to help you keep the nerves, anxiety and the spread of the COVID-19 at bay.

#### **Healthy tricks**

1. Start the day with fruits and water, as often as you can.

2.Remind your kids of the importance of washing their hands, they love to play with soap and water anyway, now is the time to make it fun.

- 3. Keep the sanitizer out of reach, but pull it out every chance you get to start a habit of sanitizing, especially after playing with toys/gadgets or interacting with touch points.
- 4. Clean and sanitize everything, regularly!
- 5.Listen out for coughs and provide them with sanitizer immediately, as they often forget to cough into their hands.
- 6.Be on the lookout for anxiety or stress in your child/ ward with homework, tests, social pressures kids can face a lot of stressful situations every day.
- 7.Stress and anxiety can have a negative impact on kids' health, just like it can with adults learn to identify when your child is stressed and consult professional help.



#### **Happy tips**

• Make a roster and keep them busy! Include nap and playtime, time outdoors, and learning activity sessions.

 Outdoor activities can be something all family members do to break from the screens and breathe some fresh air.

> Be patient with yourself, be patient with your child/ward. There's no manual to parenting, but, there is an unspoken rule to be kind and patient.

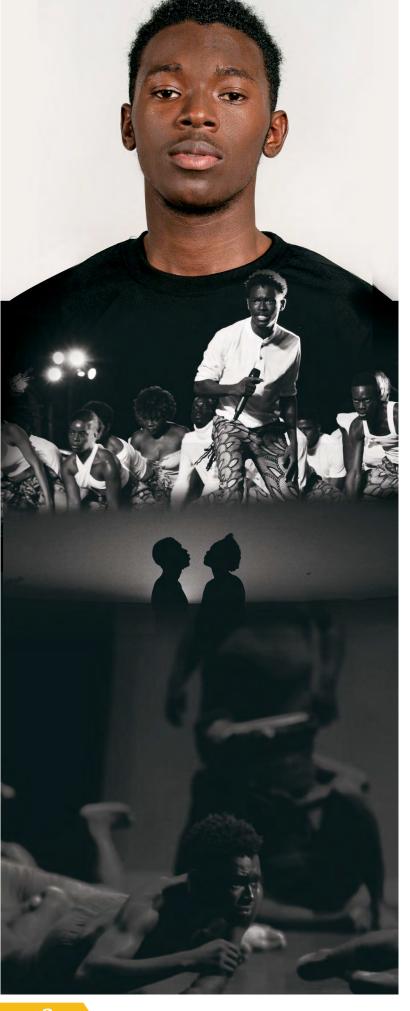
> > • Be attentive, listen keenly and do your best to keep your kids as comfortable as possible.

 Filter your sources of hard news so that you don't trigger angst or confusion in the household. This will spread quicker than COVID-19 and is likely to

affect everyone's psyche, whether you know it or not.

- Make your aim to connect with your child, rather than getting them to do things they probably won't like. If they resist your suggestions, stop making them.
- Plan a family movie night, turn the lights off, cuddle up under the duvet and watch movies together.
- Join them in doing things that they start on their own. If that's Lego, then you Lego too. If it's painting, have a go. If it's video games, ask them if you can play too. You might be surprised at how much you enjoy it.
- Sing like no one is listening singing makes us all feel good. The Quarantine Choir on YouTube has short sing-a-long 'vids'. TheSofaSingers.net meets weekly for people all over the world to sing together via the internet.





#### Sule Kamu's Star



Talented Jamaican teen eyes career in international film industry

Karen Oliver, Communication Specialist The Jamaica National Group

Being one of 18 to be accepted out of nearly 5,000 applicants for the Bachelor of Arts in Acting at the Royal Central School of Speech and Drama at the University of London this year, underscores that Sule Kamu Thelwell has what it takes to become a star. The 19-year-old rising thespian, who hails from the parish of Clarendon, attended the Glenmuir High School and only recently completed five subjects in Cape Unit 2 at DeCarteret College in the neighbouring parish of Manchester. Now he's ready to show the world of theatre the mettle he's made of.

Sule Kamu, whose African name was given to him by his grandmother, means 'adventurer' and 'brave warrior', meanings he often draws on to fuel his bold dreams. Despite the financial challenges mounted before him, this 'brave warrior' is determined that nothing will curtail his pursuit for a career in the dramatic arts.

"I just need a chance to get there. Once I get there, I don't think the school is going to want to let me go," a confident Sule Kamu related as he also disclosed that he was accepted to all five drama schools he applied to in the United Kingdom.

"It wasn't a case where I think I couldn't do it, but to know that I actually did, makes me proud of how far I've come." From as young as age six, Sule Kamu discovered that he enjoyed performing.

"It's something that had always made me happy. I would watch movies and would try to emulate the way they spoke and behaved," he pointed out.

While in fourth and fifth form at Glenmuir High, he entered solo and group performances in the annual competitions mounted by the Jamaica Cultural Development Commission, earning six gold medals at the parish level. Notwithstanding his knack for the performing arts, Sule Kamu had never considered a career in acting. As an artist, he was focused on pursuing a career in architecture until two summers ago when he enrolled in the Quilt Performing Arts Company drama camp, where he discovered his true passion.

Subsequently, Sule Kamu began acting professionally and has represented Jamaica at CARIFESTA 2019, in Trinidad and Tobago. He played the lead role in Fear, an international short film produced in Jamaica and was a part of the cast of ReAshore'd, a full theatre production by Quilt, which was nominated for 15 Actor Boy Awards, the country's foremost awards for achievement in theatre. He also plays a role in a new music video for Bob Marley endearing classic, No Woman No Cry.

"I realised that drama was so much more than entertainment. Drama influences society because art is a reflection of life and [through] art, you can change lives. When I realised that it was fulfilling and that I could do it for the rest of my life and help impact people, I decided that it was something that I would pursue. I have to thank Quilt. They have really trained and refined me in two years," he said. Founder and Art Director of Quilt Performing Arts Company, Rayon McLean, is confident that Sule Kamu has a promising future in the theatre and film industry.

"He is ambitious, driven, grounded and principled. He is talented and has star quality on camera and on stage. He is a critical thinker who has a global lens. He is a dreamer but also practical," said McLean. At the Royal Central School of Speech and Drama, whose alumni includes renowned and legendary Academy Award-winning British actors, such as Sir Laurence Olivier and Dame Judi Dench, Sule Kamu's fandom is already growing. Acting President and Student Union Vice President at the Royal Central School of Speech and Drama, Kiren Kebaili-Dwyer, disclosed that students and staff have already begun rooting for Sale Kamu after becoming aware of his acting skills.

"His passion that came across in his audition; that kind of drive and that fire I don't think you can really learn. It is something that I saw in him straight away. His passion is amazing. That, plus the innate talent that he really has means that he is the perfect fit for any drama school," he asserts.

Kebaili-Dwyer added that getting into the acting programme is extremely competitive, as about 95 percent of the approximately 5,000 applicants each year choose acting as their first option. The other two options are Acting Collaborative and Devised

Theatre and Acting Musical Theatre, which each enrol a cohort of 18 applicants annually.

Sule Kamu, who lists British actors, Idris Elba and Benedict Cumberbatch among the performers he most admires, has started a GoFundMe account to raise the £27,929 needed to realise his dream of attending Royal Central in October. The account can be accessed from his personal website at sulekamuthelwell.com.

"I just need a chance," he maintained, emphasising his one desire - his dream of becoming an actor.



Photo credits: Joel Hanson and Cesar Buelto



Technology:
A Dive into the Features of Zoom

Roel Forbes, Cyber Security Analyst The Jamaica National Group

The COVID-19 pandemic has disrupted our physical interaction with loved ones and acquaintances due to social distancing requirements. Thanks to online meeting platforms, such as Zoom, GoToMeeting, and Cisco Webex, we are able to connect virtually. These online platforms have become the new norm, and chances are, you have participated in a meeting related to work, school, service club, or church using one of these platforms.

Zoom, which is arguably the most popular of the platforms, is a video communication technology that provides video telephony and online chat services via the internet. Many persons have resorted to using Zoom, because of its ease of use and friendly interface. Besides, it can be accessed free of cost. Zoom is built with features that provide a great experience for users, some of which include virtual background, calendar integration, waiting room, multi-share and personal meeting room. Let's dive deeper into these features.

Virtual Background – One of the reservations persons generally have regarding online meetings is being on camera, as letting others into your private space can be uncomfortable. For those instances when it becomes necessary to be on camera, the virtual background feature gives you the opportunity to display an image of choice, as your background. This is ideal because it allows you to hide any cluttered distraction in your physical space.

For ease and convenience, Zoom allows users to schedule meetings using Zoom scheduler extension or plug-in for Microsoft Outlook. With just a few mouse clicks, you can have your Zoom meeting scheduled and distributed to persons in your contact list who you wish to participate.

**Waiting Room** gives you the ability to control when a participant joins a Zoom meeting. If you are the host of a meeting, you can admit and also reject persons from your meeting. You can admit attendees one by one or admit them all at once. Also, you can send all attendees to the waiting room if you are running late, or allow them into the meeting without having to join the waiting room.

**Multi-share** allows you and participants to share screens simultaneously during a Zoom session. This can be very useful if there are documents or materials that need comparison in real-time.

**Personal Meeting Room** is a permanent virtual room reserved for you that can be accessed with your personal meeting ID or personal link. With this, you can start instant meetings and also schedule meetings using your personal meeting ID. A personal meeting room makes it ideal to meet with persons 'on the go' or regularly.





#### **Individual Critical Illness Policy**

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   Major Burns
   Partial Kidney Failure
   Loss of Speech
   Deafness
   Blindness

#### Let's talk!



# TIPS TO LAYER IN THE SUMMER without looking like a Poppy Show'

Kadeem Rodgers
Journalist and fashion stylist (@thestyleredeemer)

You've seen those street style images. Haute fashion insiders snapped while embarking or disembarking private cars and making their way to the next fashion show.

And, for a moment you dream. You think 'Hmmm, I could totally rock this look', or 'I have a jacket, a pants, a pair of boots, a bag like that.'Well, fear not. It's very likely that, in your wardrobe, you have the makings of a good layered fit cool enough for a 'hot girl/hot boy' summer.

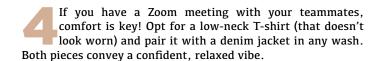
Layering involves piling on pieces that, together, make any outfit whole. In some cases, layering is crucial – a man doesn't look dapper in a three-piece suit without the matching vest that ties the look together, or the symbiotic tie and pocket square pairing. Why layer? Because it's a great way to showcase your personality and style aesthetic. Plus, you layer every day if you think about it: The sweater over your button-up or the black blazer over the black shift that is worn over sheer stockings – minimalist layering is simply a rose by another name.

In other cases, one layers to jazz up an outfit by adding accessories – a handbag, printed scarf, a few bangles, and jazzy socks worn in chunky sneakers. For the days we're allowed to dream and morph into our fashionista, here are seven fail-proof tips to layer in the summer without looking like a 'poppy show'.

Men are probably always layering. For some women, slipping into a dress is all you need to be ready. While for gents, it's a pair of fun socks, a fun print shirt, covered by a neutral oxford shirt done halfway up, an earth-tone jacket, and voila!

Sometimes all you need is a scarf to tie it all together. The other parts of your outfit could be neutral or earth toned, then you add pizzazz with a printed silk scarf either around the waist, tied around the neck, wrapped around the wrist like a delicate cuff, or neatly tied in the hair.

Print on print on print. This style's not for the timid. You have to be so confident in yourself that you end up pairing complementary prints, such as a two-tonal black and white set, or a paisley and chinoiserie combo.



Let's say somewhere in that closet you have an olive boiler suit...slip on a striped V-neck, crew neck, or turtleneck. Add some sandals or low-heeled mules and you're ready for a desk-to-summer-dinner look.

Go light or stay home. You will regret it, and if you wear make-up you'll doubly regret it. Stick to your neutrals, light colours and fabrics that is, linen, poplin, chiffons, etc.

Confidence goes a long way. Even if you end up looking like a 'poppy show' after all this, rock it with confidence and the opinions of others will be irrelevant.







Sabriena Simpson, Communication Coordinator The Jamaica National Group

Portland is undoubtedly one of the most scenic and relaxing parishes in Jamaica. Located on the north-eastern coast of the island, it boasts some of the country's best waterfalls, beaches, boutique hotels and hiking trails.

Here are five adventures that I, consider, a must do when visiting Portland:

**Tour the Blue Lagoon:** The world renowned Blue Lagoon is a beautiful body of water surrounded by lush vegetation. As the name suggests, the water has a beautiful turquoise hue that masks whatever lies below and changes to a deep royal



blue or sapphire, as it flows into the Caribbean Sea. It was once thought to be bottomless, but it was later proven to be about 180-210 feet deep. Entrance to the Blue Lagoon is free and boatmen and rafts men offer daily tours on the water. The price ranges from \$1500 upwards, as costs vary

according to tour operator and your negotiation skills.

The tour includes the history of the Blue Lagoon, the movies it appeared in, the celebrities who have visited, as well as a visit to Monkey Island which is a heavily-forested uninhabited island off the coast of Port Antonio, and possibly a stop at a mineral spring. If you're a good swimmer, you can take a swim in the pristine water. If not, Monkey Island has a small beach area perfect for non-swimmers.

Eat at Boston Jerk Centre: Portland is the home of Jamaica's native jerked dishes. This popular Jerk spot in Boston is lined with stalls that serve up delectable jerked chicken, pork, sausage and rabbit on a daily basis. People from all over the world visit the Boston Jerk Centre to sample what is dubbed as 'Jamaica's best jerk restaurants'.

Visit Fish Done Falls: Fish Done Falls is a gem off the beaten path, located in the community of Balcarres, about 15 minutes uphill from the Texaco gas station in Buff Bay. It's not popular, therefore, it provides an intimate level of relaxation as there are only a few people there at any given time. It has one main waterfall and a mini waterfall which can be found after a short hike of about seven minutes upstream. Wade out into the deeper end of the water and allow the waterfall to massage your body. The area is not commercialised, therefore there are no bathrooms, but there is a make-shift shack where you can change your clothes.

Stay at Sea Cliff Resort: Sea Cliff Resort is a quaint, rustic hotel located on a cliff side above the azure Caribbean waters, in Long Bay, about 45 minutes east of Port Antonio. It is made from driftwood and stone complete with bamboo beds, stone showers and handmade fixtures. All rooms at this boutique resort face the ocean and have a hammock on each porch. The curtains to the glass doors facing the ocean are normally drawn so that you can see the ocean from the comfort of your bed. In the nights, the waves will rock you to sleep and in the mornings, as it is approaching dawn, the ebb and flow of the waves will serve as your alarm clock. Dine at the famous Cliff Hanger Restaurant on the property and enjoy their popular Lion Fish meal.

Swim at Frenchman's Cove: Frenchman's Cove is one of Jamaica's most popular beaches and is quite the stunner, arguably one of the most beautiful beaches on the island. It

offers the best of both worlds as it has a river, which runs through the property and a white, sandy beach wedged in a cove. There is an entrance fee and food is sold on the property.



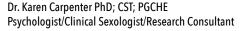
Sabriena Simpson is a food, travel and lifestyle blogger. Follow her @travelwithsabriena and @eatroundicut on Facebook and Instagram. You can also read her restaurant reviews at www.eatroundicut. wordpress.com and her travel and lifestyle blog at www.sabrienaaudriana.wordpress.com





= Venus

Happy Together



The JN Circle recently hosted a forum on Venus and Mars - Women and Men, and the ways in which they are different and alike. Throughout our life, we spend a lot of time emphasising the differences between the biological sexes, but very little time talking about how they are the same. We don't seem to be satisfied with just knowing that we have different, but complementary reproductive roles, we also ensure that our children get it right.

Parents, schools, church and the community constantly reinforce how men and women occupy different roles, spaces and realities. So how then do we expect men and women as adults to get along, help and support each

other, build successful relationships instead of constantly criticising and complaining? It just isn't possible.

A lot of the problems I encounter in therapy have to do with the roles that each partner expects the other to play. In fact, there are five big problem areas in romantic relationships and one of the big five is...you guessed it, who does what chores.

In countries such as Canada where men and women share a lot of the child-rearing chores, women still do more than five weeks

extra work than men. Imagine what it's like in countries like Jamaica where women and men's roles are not equal, but where men and women are doing a lot of the same jobs. These women do double-duty. They take care of their role in the workplace and then come home to do a second shift of washing, cooking, cleaning and taking care of the children. So how can we make life easier for both Venus and Mars?

housework actually get along better than those who have rigid gender roles. I often say to men the best foreplay to get your partner in the mood is to do the dishes, take out the garbage and put the kids to bed. If both of you do a little of the chores from the second job in the home, you will both have more time for each other. Take that time that you do the dishes together as an opportunity to talk about your day. I guarantee you Martians that if you gave Venus a half-hour break just twice a week, you would have a better love life. Don't save it up for special occasions, instead make one day each week special by showing that

Venus must learn Mars' love language if she wants to make him feel super appreciated, and the same goes for Mars of course. If you're going to help out at least learn to do the chore the way your partner would so that she/ he doesn't have to come and check up on it. Find out what day is the longest and hardest for your partner and

give him/her a treat that day by helping out. So, the next time you want to give your partner a gift, give your time, give an act of service and give a compliment for no reason at all. Top that off with a "please" and "thank

you" and it will bring both your planets back into orbit. Happy loving!

Share the problems and share the joy. Surprised? Couples who share the

So how can we make

life easier for both

Venus and Mars?

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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