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ISSUE 13 DEC 2020

## YOUNG Priviranmentalist

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**COSTS IN WORKING** FROM HOME

**Beware of** COVID-19 Cyber Scams





LET'S SHOW YOU HOW TO



POP: WHAT IS THE BEST.... & MORE



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# COVID-19 in Loan

J\$8 Million



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**Repayment Period:** 8 Years

Collateral: Secured 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 August edition of the JN Living Well Magazine was fantastic. It was definitely a great read. The articles were diverse and relevant. I enjoyed the article on 'Venus and Mars – Happy Together.' It inspired me to make changes in my daily life.

#### **Danielle Raynor**

My overall feedback on this most recent JN Living Well Magazine is that it was informative and rather exciting to read. The features done on each topic and highlighted person were detailed and easy to understand.

#### **Chad-Omar Wint**

The August issue of the JN Living Well Magazine grabs and keeps your attention. The colours are lovely and vibrant and the various articles on Investments and Home Equity definitely taught me a lot. Once again, a very great magazine. Lavenia McKoy

The 12 th edition of the JN Living Well Magazine is so far my favourite. It incorporates bold topics that draw readers in. These topics are very engaging. **Solomon Jones** 

## EDITORIAL

#### Dear JN Living Well Readers:

It is our pleasure to bring you another issue of the JN Living Well magazine. We hope that you enjoyed reading the articles just as much as we enjoyed writing them. Some of the topics covered in this issue include COVID-19 experiences, working from home and cyber scams.

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. As usual, we welcome your feedback and suggestions so we can further improve our content. Please continue to submit feedback to corporatecommunications@jngroup.com.



Tanya Pringle, Executive Corporate Communications The Jamaica National Group



Kar en Oliv er 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: Achieve Your Full Potential

There is something extraordinary about the Japanese Koi fish. It will grow up to two inches in a fish bowl, 14 inches in a fish tank, and up to 42 inches in a lake. It is important to note that every Japanese Koi fish has a 42-inch growth potential once it has the right food and environment. Similarly, each person has the capacity to reach his/her potential by setting high expectations for oneself. This involves reaching beyond your comfort zone and being unwilling to settle for something less than what you want.

Former President of Liberia, Ellen Sirleaf, once said that, "If your dreams do not scare you; then they are not big enough." To achieve your full potential, the size of your dreams must always exceed your current capacity to achieve them.

#### Be determined to:

- **1. Be bold in your undertakings:** Don't be comfortable with the ordinary or anything normal. Big dreams need much effort to be achieved. Reaching your full potential require your willingness to be stretched beyond your current capacity.
- **2. Eliminate Self Doubt**. Yes, you may feel overwhelmed in the beginning, but remember you are more than capable to achieve what you want. If others can do it, you can do it too.
- **Be persistent**. Commit to the process. No one is yet to achieve something great by giving up. Keep pressing on even when things look discouraging.

Philippians 4 verse 13 tells us: "I can do all things through Christ which strengthened me."



Claudine Allen, Member Ombudsman The Jamaica National Group

Having a credit card is useful especially during the Christmas season. However, if you are not careful, your credit card can be susceptible to misuse. Follow these safety tips to prevent unauthorised transactions on your card:

Keep your card with you always. Don't let the card out of your sight, especially when it has to be swiped

Things About

W your

Credit

Card

Card

Solution

Credit

at the point of sale. When at the supermarket, restaurant or gas station, make sure it is swiped in your presence.

Never share your credit card PIN with anyone—even if it is a person claiming to be a bank representative. You should also avoid writing down your card PIN or keeping it with your card, in your wallet or purse. Avoid storing your PIN details on your mobile phone, as misuse or theft of your phone will put your credit card at risk.

Check all alerts you receive from your bank about credit card transactions. Make sure you authorised those payments. Besides alerts, you should also check your credit card statements thoroughly for any suspicious transactions that may have skipped your attention earlier.

Don't use your card on suspicious websites or apps. One of the most important credit card safety tips is to read reviews of a website or app before making a purchase. If you are shopping online, ensure that the website link contains https://instead of http://. The former indicates a secure server.

Don't use your credit card on public computers or Wi-Fi networks. It is too easy to tap into public machines and networks for the purpose of stealing information. Shopping on your own device and on your home server is the safest way.





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## Is There an Obligation

## to Disclose my COVID-19 **status** at Work?

From remote working to stringent physical distancing and rigorous sanitation protocols, the COVID-19 pandemic has resulted in much confusion for many companies and organisations. And, in a country such as Jamaica, where discrimination, especially at the onset of the pandemic, has

been rife, even being meted out with violence when persons are revealed to be positive, exposing the status of a positive case in the workplace has become another sticky subject matter, which several entities are now forced to deal with.

Notwithstanding our constant learning and unlearning of how the disease spreads and affects people, occupational health and safety legal expert, Khadrea Folkes, believes the matter surrounding the disclosure of an employee's COVID-19 status in the workplace, although sensitive, is not so legally complex.

In short, the lawyer opines that although an employee's medical information is indeed private and confidential, employers do have a right to some disclosure, in the interest of the safety of other workers. However, a careful balance must be struck when acting.

"In light of the fact that this is an infectious disease, and that someone being infected has implications for other persons who come in contact with them, there will need to be a level of disclosure," she affirms. "But that disclosure [should] only be sufficient to assist the employer to discharge his obligations, to keep the other workers safe," she underscores.

"At common law, an employer has a duty to ensure the safety of workers and, therefore, the response cannot be not to do or say anything," she opines, "As the risk must be managed. Whether an issue arises, depends on how the employer chooses to disclose an employee's status."

"The employer has to focus on being very discreet. So you can disclose that someone is in quarantine; in isolation; someone is infected, and disclose to the persons who would have come in contact, such as the persons in the department. Or, if it's someone in a customer-facing role, you'd try to see who that person came in contact with and disclose to those

persons that they may have come in contact with someone who is positive," Ms Folkes explains.

"But even if it's going to be obvious that it is Tom, I would say never disclose Tom's name," she cautioned, noting that employers need only provide enough information to place other workers on alert, particularly those who have been in contact with the positive case and not disclose information unnecessarily. However, the expert advises that, if exposure can be avoided, then one should take care not to disclose the information.

"Suppose it's a big organisation, where several people are on vacation leave, so no one really knows why you're off.

> You're asymptomatic and you tested positive and you ask your employer 'Can you facilitate me with telework?' So you're working from home. Especially in a situation like that, there is no need to disclose why you're at home," she explains.

The employee's responsibilities The burden of disclosure is not only for the employer to shoulder though, Ms Folkes argues. Employees also have a responsibility to disclose their status, if they know they are positive, or if they have good reason to be believe that they have been exposed to a positive case. And their failure to do so, could result in consequences. Employees also have a duty of care to others in the workplace, Ms Folkes contends, and their breach could also expose the employer to liability. "The employer can be vicariously liable for anything that you do, so if the employer is aware of that he has to take drastic action," she says. She further notes that, employees who are aware of any risk which another employee

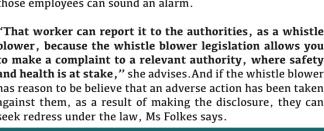
poses, and the employer is also aware and does nothing or little to minimise the risk to the rest of the workplace, then those employees can sound an alarm.

"That worker can report it to the authorities, as a whistle blower, because the whistle blower legislation allows you to make a complaint to a relevant authority, where safety and health is at stake," she advises. And if the whistle blower has reason to be believe that an adverse action has been taken against them, as a result of making the disclosure, they can seek redress under the law, Ms Folkes says.

The employer has to focus on being

very discreet. So you can disclose

that someone is in quarantine





Khadrea Folkes, Attorney at Law

# 1 /OX

DESPITE THE CHALLENGES OF 2020, WHAT WAS THE BEST THING THAT HAPPENED TO YOU?



Replying to @denillerene\_

I actually had more time to create art and now I'm able to earn from it. I think it has been a good year for many small businesses.



I got married

I have traveled more this year than any other

Didnt get a pay cut or lose my job due to COVID

I have finally found my career path



Essential Krys @shanksrxx

Actually had more time for myself and Replying to @denillerene\_ regrowth. Allowing me to complete further studies.

Also, i cleared all my debt and regained financial statability.



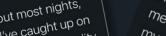
Puss in a bag @Shanzayye

Replying to @denillerene\_

I resigned from a job that was killing my mental health and underpaying me. Within the same day I got a call from a company I interviewed with a whole year prior and their offer turned out to be 5x the salary I was receiving at the job before.



As a promoter I was out most nights, Replying to @denillerene\_ since the pandemic I've caught up on my sleep and more importantly quality



family time.



Gemmar

@<sub>GemJamGym</sub>

This year has oddly been very good to me. Bought my 1st car and moved out my parents house into my own apartment this year. Also became

team lead of the production studio @itspixelperfect. Can't too complain.



YouTube: Danzii's Recipes . 824 I finally found what I was passionate about—cooking. I've channeled that passion into starting a channel, working on my cookbook, creating a whole condiment line and landing multiple collaborations with local brands. I might not be making millions but I certainly am happy.



iyam W a xoxo\_MiaJay

I lost 50lbs and counting.

I started a business with my partner. I got awarded at my 9-5.

I found self-love, peace and healing from slowing down and practicing gratitude.

I am in the best space ever emotionally/mentally/spiritually.







Replying to @denillerene\_ I was redirected to another lane,

something I've put aside for years; I started a podcast and now I have a

radio show.

If someone had told me this is how 2020 would have ended, I wouldn't believe 🙏











# THE HIDDEN costs in working FROM HOME

Athaliah Reynolds-Baker, Communication Officer The Jamaica National Group

When the "shelter-in-place" orders were announced in March, as part of efforts to curb the spread of the deadly COVID-19 disease, Gregory Anderson\*, a media practitioner, was among those who immediately saw the economic

benefits of working from home.

"I have always believed that much of my work could be done outside of the office," Mr Anderson said. "Therefore, for me it was a welcomed opportunity, not only to be safe from the virus, but also to take advantage of the savings."

Immediately, Mr Anderson said he could see the difference in his monthly spending. The time he spent commuting to and from work had been slashed significantly.

"I live in Kitson Town, St Catherine and work in Kingston, hence under normal circumstances, I'm spending at least three hours in traffic daily," he recounted.

That translated to thousands of dollars in petrol costs each month. "The major advantage of working from home was that I immediately saw how I was saving money on gas; and reducing the wear and tear on my motor vehicle. And, I also saved from not having to buy lunch every day," he informed.

But like many others in his position, Mr Anderson quickly realised that despite the initial savings, there were many hidden costs to working from home.

"The first real wakeup call I got was my Jamaica Public Service bill. In my first month at home, my bill increased by 100 per cent. I normally paid \$4,000 monthly for electricity, and it increased to \$8,000," he informed.

It was a similar revelation for Janae Bennett.

"What I quickly released was that, when you are spending every waking hour at home, you need to stock up on all the essential items your office would normally provide.



Therefore, while I was saving on commuting costs and lunch money, I also saw other bills balloon," the 28-year-old Legal Assistant noted. Ms Bennett stated that over the last few months, her budget shifted in several unexpected ways.

"In addition to spending more on utilities, I've also had to acquire a new computer monitor and a more comfortable desk chair."

Michael Collins, Team Lead, Youth Banking at JN Bank, advised that while the new work from home culture has been

a blessing for many families, it's important for persons to take careful note of the hidden expenses and to seek ways to save. Therefore, now is the time to maintain and review your budget and to be realistic about reducing your expenses. One of the most

obvious and tangible areas to tackle is your energy bill.

"Consider designating one room as your office, and only keep the air conditioning running when you are in that room, with the door closed. Otherwise, consider working close to a window to get fresh air instead of using the AC," Mr Collins

recommended.

He also advised persons to pay keen attention to their food bill. "Be creative. Take a few hours to plan out what you'll shop for, how you can use ingredients in more than one meal, and how to make dinners that can become tasty leftover lunches the next day."

He further suggested that persons could also approach their companies for assistance with, or reimbursement for certain items, such as office furniture, additional internet bandwidth and even stationery and other office supplies.

\*name changed to protect identity

"I normally paid \$4,000 monthly for electricity, and it increased to \$8,000,"

## Yekini Wallen-Bryan: Problem Solver & NATURE LOVER

Leighton Williams, Communication Officer The Jamaica National Group

For those who know Yekini Wallen-Bryan, his reputation as a problem-solver and innovator precedes him. He was part of a team that worked on making ventilators and 3D printing face shields locally when the coronavirus pandemic first arrived on Jamaican shores. His company, Preelabs, invented "PowerPree," a system which, assists consumers

to save on energy, by using an app on their smart phones. He recently began promoting an addition to that system, "Waterpree," to assist consumers to conserve water, which he entered in a competition mounted by the JN Foundation Water Project in November. However, what many persons do not know, is that he has an undying love for nature and the environment, so much so that camping is one of his hobbies. This love for nature led him to engage in scuba diving as a hobby, a pastime he decided to engage in shortly before the COVID-19 pandemic.

"A friend of mine invited me one day and told me I would enjoy it," explained Mr Wallen-Bryan. "I signed up for the classes and started diving shortly after. And, I have been enjoying it ever since."

"I enjoy it because it is very peaceful at the bottom of the sea. It is a totally different world and you get to see nature at its best. I love nature and

being in the environment and scuba diving, helps me to do something I love; and also gives me a break from the daily hassle; and some time away from screens, as well," he added.

When not enjoying scuba diving, Mr. Wallen-Bryan is chief executive officer of Preelabs, his four-year-old company. The Wolmers Boys' School past student, who majored in Electronics, Energy and Environmental Physics, founded the company after being accepted in an accelerator programme for one of his inventions.

The 26-year-old who also does mixed martial arts, had his first invention five years ago and has been making things ever since. "When we started Preelabs we had no experience

in managing a business. We had a lot of knowledge about the technical aspects of the operations; however, we did not fully understand business concepts, such as: cash flow management, financing, market research and the other aspects of operating a successful business. We received a

lot of guidance and mentorship about those activities over the years, which enabled us to get the company off the ground," he related.

"I love solving problems," he added. "I try to challenge the teams I lead to find more efficient ways of doing anything. It is part of the culture of the company to always be trying to find a better way to do something, whether it is in R&D [Research and Development] or in a business process. Even when things are not going their way, I normally encourage them to pause, breathe, look at the problem from different perspectives and a solution will come. It always comes."

Although a full-time entrepreneur, Mr Wallen-Bryan is also pursuing a Master of Philosophy (MPhil) in Electronics Engineering at The University of the West Indies.

"I now work with the Electronics Engineering Department part-time, where I lecture and mentor students and the robotics team. I try to stay involved with the upcoming generations and give them guidance, which I

wish I had when I was in their position. We have some really brilliant students with a lot to offer to nation building, and I love to see them succeed. We offer internships and jobs to some of the high performers, as well," he related.







## YOUNG Environmentalist on a MISSON

Karen Oliver, Communication Specialist The Jamaica National Group

Twenty-five-year-old Zabrenna Griffiths has joined a cadre of young environmentalists around the world, who are stimulating conversations about climate change and preservation of the environment. Her primary focus is to reduce pollution of the ocean, which could possibly save the lives of thousands of sea creatures yearly.

A doctoral candidate in genome science and technology at the University of Tennessee in the United States, this young Jamaican spends several hours per week immersed in researching the usefulness of microbes in degrading crude oil, particularly in spill-response situations.

"Crude oil is very hard to break down and decompose. Hence, sensitive marine animals will really suffer if there is an oil spill," she explained.

While underscoring the disastrous impact of crude oil on the environment, Zabrenna has been monitoring the developments of an oil tanker, which has been stranded near Trinidad since January 2019. The vessel is laden with approximately 80 million gallons of oil.

She has a keen interest in the preservation of the environment, which developed during childhood, as a result of frequently hearing about habitat destruction, beach erosion, air pollution, climate change and coral degradation.

"I believe that in a country, such as Jamaica, we do need to have more conversations and more engagement at all levels, about our environmental actions and practices; and learn about what we need to do to protect our natural resources. We really don't speak much about climate change and it is already affecting us," she related.

"There are so many things we could do better. It's up to us, the next generation, to find ways to mitigate the problem, use resources wisely, and find ways to plan for the environmental threats, which we will face." She gives thumbs up to the Jamaican government for banning plastic bags last year.

"We were right to ban plastic bags and straws. Plastic does end up in the ocean eventually, and once in the ocean, just like crude oil, it is hard to break down, as it does not compose readily," she pointed out.

A former student of Bishop Gibson High and deCarteret College, Zabrenna has always maintained an impressive academic record. In 2007, she earned a five-year scholarship from Jamaica National after she emerged as the JN Scholar for the parish of Manchester.

She went on to achieve 13 Caribbean Secondary Education Certificate (CSEC) subjects, with 12 distinctions and one



credit, while earning a regional merit award for social studies. Two years later, she repeated her outstanding feat, gaining 12 units of CAPE subjects, with 10 grade ones and earning national merit awards for environmental science and French.

At the Florida Agricultural & Mechanical University where she pursued a bachelor of science in environmental sciences, with a concentration on restoration and waste management, she was consistently on the Dean's List and became a graduate scholar, achieving a grade point average (GPA) of 3.97 out of 4.

## **Personal Battle**

Although Zabrenna is on an arduous journey to protect the environment, she has also been fighting a personal battle of her own. Plagued by unexplained dizzy spells since high school, Zabrenna has become a familiar face in the emergency room of her local hospital in Knoxville, where she has been admitted every month, during this year.

"Although I have these setbacks, I don't see them as something to stop me from finishing," asserts Zabrenna, who is in her third year of her five-year doctoral programme.

An only child for Charmane and Brenton Griffiths, a school teacher and a technical engineer respectively, she has been a source of inspiration to them.

"She's such a strong person. I'm proud of her strength, perseverance and courage. She tries to be positive and upbeat. I am praying that she can hold it together," said her mother, who related that recently Zabrenna opted to sit an exam two days after doing a major surgery, in an effort not to repeat the course of study.

Dr Terry Hazen, Professor in the Department of Microbiology, at the University of Tennessee, credits Zabrenna for her interest in her area of study.

"Zabrenna has been working enthusiastically and tirelessly with my group on oil biodegradation in the Caspian Sea, a major oil producing area in the world; and the world's largest landlocked water body. She has been analysing the biodegradation of oil, so that the best strategies of spill remediation can be planned and used," he disclosed.

When time allows, Zabrenna engages in baking and doing art as part of her school-life balance.

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Beware of COVID-19 Cyber Scams

Roel Forbes, Cyber Security Analyst The Jamaica National Group

The COVID-19 pandemic has made life so easy for tricksters, cybercriminals and fraudsters in their ploy for scamming people. Holidays and crises create opportunities for persons seeking to con people with fake offers in an attempt to steal their money, credit card and other personal information.

No event over the last decade has spawned nearly as many schemes, as those related to COVID-19. According to the Federal Trade Commission, the coronavirus has prompted more than 170,000 complaints for scams related to everything from masks, face shields and miracle cures, to government stimulus payments and unemployment. The commission further pointed out that complaints relating to coronavirus scams are, by far, the largest they have ever experienced.

In January 2020, scams related to the coronavirus made up eight per cent of all fraud complaints reported to law enforcement. In recent months, that percentage has grown close to a 12 per cent increase. These scams are carried out via phone calls, SMS and online methods such as emails offers and fake advertisements. Sad to say, these scams are paying off as consumers reportedly have lost more than US\$114 million to coronavirus fraud.

Cybercriminals are leveraging this pandemic crisis as an opportunity to social engineer persons by creating coronavirus-related phishing scams that will cause persons' computers to be infected with malware after clicking on a link or attachment. Given that many persons have lost their jobs and are desperate, they are more likely to fall for scams related to government assistance and job opportunities.

Once a scam works successfully and proves to be lucrative, tricksters tend to dedicate a lot of time and energy to it. Michael Diamond, President, Consumers Intervention of Jamaica, points out that given that many businesses in Jamaica have downsized or permanently closed down due to the pandemic, tricksters are especially targeting persons who are seeking employment opportunities.

"Amidst the stress of losing a job and searching for something new, the last thing anyone wants is to get caught up in these types of scams."

He explained that fake investments and even work-fromhome opportunities are being advertised on social media sites, encouraging desperate individuals to take advantage of the current financial downturn.

"Currency trading platforms are using email and advertisements on social media to entice unsuspecting victims to put money into fake companies using fake websites. This includes soliciting COVID-19 donations to fake charities," he outlined.

Key pointers to avoid falling a victim to scams:

- 1 Validate offers being sent. If it too good to be true, more than likely it's a scam.
- **2** Check with official sources for information relating to government assistance and COVID-19 updates.
- **3** Follow your instincts. Check email for grammatical errors and source email address before clicking on links.
- 4 Check for keywords such as "quick money", "unlimited earning potential" and even subtle phrases such as "no experience needed."
- Note that legitimate job postings will not ask you to wire or transfer money for background checks, uniforms and processing fees.

Source:

https://www.washingtonpost.com







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   Kidney Failure
   Cancer
   Major Organ Transplant
- Coronary Artery Bypass Surgery Coma Paralysis Major Burns
- Partial Kidney Failure Loss of Speech Deafness Blindness

### Let's talk!



A member of the \_\_\_ Group

We'll help you find a way!

Despite the
Obvious there's

MODO for the

Kadeem Rodgers
Journalist and fashion stylist (@thestyleredeemer)

Ecclesiastes 3 v 1, 6: To everything there is a season, and a time to every purpose under the heaven; a time to get, and a time to lose; a time to keep, and a time to cast away. Christmas is about community, love, worship, and a time of reflection on the year we've had. The door's closing on 2020 — the year that felt like it would never end, and felt as though it was moving at a faster pace than ever before, and I am grateful! Growing up, my grandmother always instilled gratitude in me, and I remember vividly the way she'd pray just before or after a meal, almost like a ritual.

'Lord, thank you for this meal,' she'd start. 'Some have it and can't eat it...some don't know where to find it...some have it in abundance and are never satisfied. And, some simply don't have it and would do well with some right now, so I'm grateful.'I head into 2021 with an attitude of gratitude, and you should be too because you've made it. Think of all the people you've outlived; all the people who passed in 2020.

There's hope for the holidays, and hope for 2021. Here's how you can start 2021 with good vibes and a heart of hope.

Start with a healthy lifestyle. Reading, exercise, clean eating and rest are key. Personal care, short-but-necessary breaks, and simply being kind to others are quite rewarding in the long run.

2 Swap screen time for 'me time' by tucking away your phone/devices in a drawer and staying away from any form of social media. Even your gadgets have to rest and recharge from time to time.

Shut it down. Whenever you decide to shut down, try extending the time period longer every time you feel the urge to check what everyone else is up to.

Disconnect. Get the shortest possible USB cord for your devices. If your phone must be on, set an automatic (do not disturb) DND mode.

Register for free guided yoga lessons via YouTube or with your favourite Yogi.

Because more people are becoming aware of the importance of wellness, there's information overload and several resources are at your fingertips.

6 Hop on Zoom to see a loved one instead of direct calling; that's so last year. At a time when people are ordered to practise social distancing and 'tan a we yaad', video-calling is our best bet.

Think you've seen every nook and cranny of your home, and there's no reason to go outside? Think again! Take along non-electric devices: books, magazines, pruning shears for gardening, or an umbrella. There's nothing wrong with sitting in the middle of your yard, enjoying the sounds and warmth of nature.

Now is the time to cast away. Cast away habits that no longer serve you, those that, if you're being honest, were bad for you from the moment you learned them.





Sabriena Simpson, Communication Officer The Jamaica National Group

Imagine relaxing on a bamboo raft while being carried by the gentle ebb and flow of a river; a rainforest all around; the peculiar sounds of nature adding its idyllic charm and, of

course, a rafts man wielding a long bamboo stick, as he skilfully manoeuvres the raft, against the gentle force of the river.

This enchanting and tranquil experience is rafting on the Martha Brae River, located about three miles from the historic capital of Falmouth in the parish of Trelawny. Many celebrities have visited the attraction, including boxer Lennox

Lewis; film director, Spike

Lee and martial arts film actor, Chuck Norris.

The embarkation area, called the Rafter's Village, spans six acres and has a bar, souvenir shops, a swimming pool and restrooms, which you can utilise before and after your trip. Sanitisation stations are on property and visitors are encouraged to sanitise before boarding the raft.

From a concrete pier, patrons board a 30-foot bamboo raft, assisted by one of 85 licensed rafts men who work at the establishment. The rafts men wear masks to protect patrons and themselves from the spread of COVID-19. The one-hourand-15-minute journey, that spans three of the 20 miles of river, then begins.

The rafts man introduces himself, gives you a synopsis of the journey and also some historical facts about the Martha Brae. Along the journey, he may also point out an old, abandoned water mill that was used back in 1800s.

The ride, which costs \$6,500 per raft, makes for good conversation with whomever you bring along, or if you're alone, then some thinking, writing, reflection, or just plain old relaxing is perfect. It is a most serene experience.

At some point during the journey, the rafts man will give you a

chance to take charge of the vessel, carefully and patiently showing you how to use the bamboo to drive the raft. They make it appear way easier than it looks, as you'll come quickly to recognise that it takes some skill and strength!

You can also take a swim in the gently flowing river, if you wish. After a most exhilarating ride, you are taken to the disembarkation area, known as Martha's Rest, which is also outfitted with a souvenir shop and restrooms. Here, the rafts men will help you to safely debark. You will be asked to sanitise your hands once more before you are transported back to the embarkation point.



Sabriena Simpson is a food, travel and lifestyle blogger. Follow her atravelwithsabriena and aeatroundicut 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

While we recognise the toll that this long period of lockdown and restrictions has created, there is another aspect to this pandemic that I have been observing. I am hearing more and more people, especially those over 50, talking to various people about how they are coping. A number of them have been saying that they are taking the time to appreciate their partners, family and friends in a new way. What they have been pointing to is the Intimacy Factor.

Intimacy builds when we are forced to be in each other's company for long periods of time because we literally get the opportunity for "into – me –

True intimacy is the ability to connect, to understand the others'

point of view

see". We begin to observe the likes and dislikes of those around us, the ways in which we are similar and different and perhaps, just perhaps, we begin to appreciate their needs. True intimacy is the ability to connect, to understand the others' point of view and to engage with their mental and emotional state of mind. Most of us hear the word intimacy and think "sex", but nothing could be further from the truth. Intimacy is really a true sense of belonging.

Since the new restrictions have been imposed, many of us are experiencing a closer

sense of family life again. I watch my friends and colleagues who have adult children, sharing chores and space in ways that say, 'your needs are important to me' and this is intimacy. Well, you may be reading this article and saying, 'I haven't experienced that, that doesn't ring true for me.'

## Here are a few tips that will help you to build intimacy with those you care about:

- Firstly, choose three important people who contribute to your life.
- Secondly, make the effort to learn one new thing about each of them per week.



• Thirdly, write each person's interests under their name and demonstrate to them that you care about their interests. You will be surprised at how much you get back in return.

Now, can you build intimacy with yourself? You certainly can. Instead of spending each day worrying about when this period of lockdown will end, ask yourself a different question: 'If I had to introduce myself to someone new what would I say about me?'

Take this as a week-long exercise and keep a small journal on paper or in your phone. Have a look at it at the end

of the week and choose one of those things about yourself to celebrate. Make these hallmarks of who you are. So the next time someone asks you about yourself, you will be the best person to tell them who you truly are. Being on lockdown is an opportunity to reflect, remember and revitalize yourself. Enjoy the intimacy!

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.



## Join Dr Carpenter for 'The Sexual Revolution Continues'

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- Learn how to read your meter. Lock off your water supply and monitor your meter for five minutes. If the dial is still moving, you may have a leak.
- Replace inefficient fixtures with water-saving fixtures that use 20-25 per cent less water than standard units. You can reduce water consumption at home by as much as 30 per cent by using proper water-saving devices and good conservation practices.
- Install sediment filters which are essential in reducing the wear and tear on the valves and seals of your plumbing equipment.
- Install a water softener or lime scale inhibitor, which will prevent calcium and magnesium build-up in your plumbing system thereby reducing leaks.

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