



ISSUE 14 APR 2021

LIVING WELL  
MAGAZINE

# KEVIN DOWNSWELL

JN GROUP BRAND AMBASSADOR

SHOULD I  
*Save* OR  
INVEST  
MY MONEY?

Nets Jenner:  
The Digital  
*Storyteller*



LOVING AND  
THRIVING IN  
COVID-19

LET'S SHOW  
YOU HOW TO

BE **WIS**  **E**

PLUS

VOX POP: WHAT IS YOUR SMART TIP... & MORE



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THE AMBITION

YOU WANT  
THE SUCCESS

YOU WANT THE  
BENEFIT OF EXCLUSIVE  
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# **SBL** COVID-19 LifeLine Loan BORROW up to **J\$8 Million**

  
9% SMALL BUSINESS  
**RECOVERY**  
LifeLine Loan

**Loan Amount**  
Up to **J\$8,000,000**

**Repayment Period:** 8 Years

**Collateral:** Secured

**Moratorium on**  
principal available



  
**RECOVERY**  
LifeLine Loan

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

**Repayment Period:** 9 to 36  
months

**Collateral:** Secured  
**Moratorium on principal**  
available



  
**BUSINESS**  
LifeLine Loan

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

**Repayment Period:**  
3 - 24 Months

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



## FEEDBACK ON OUR LAST ISSUE

I quite enjoyed the December issue of the magazine. The articles were relevant and informative. The content is short and easy to digest, no need to put it down for another time. The ads are good reminders of benefits within The JN Group.

**Jeremy Sutherland**

Over the years, I have been reading the JN Living Well magazine. It has a lot of interesting topics that you can pick and choose from that suit everyday life. One thing that actually grabs my attention is the areas where I see a few young people are doing things to uplift themselves.

It gives me a good feeling that anyone, including myself, can reach for the stars.

**Beverley Buchanan**

It looks official and on par with mainstream magazines. It's versatile in that it covers topics outside of banking. What I would like to see is something on sports and music.

**Swajhea Sappleton**



## EDITORIAL

Dear Readers:

We are pleased to bring you our latest issue of the JN Living Well magazine covering articles on a range of topics including health, technology, business, relationship, and of course, an interesting personality.

The magazine is published three times a year - April, August and December. You can read this issue and past issues online at [www.jngroup.com/living](http://www.jngroup.com/living).

We love hearing from you. **Please send your feedback and suggestions to [corporatecommunications@jngroup.com](mailto:corporatecommunications@jngroup.com)** as we seek to further enhance the magazine.



**Tanya Pringle**  
Executive



**Karen Oliver**  
Communication Specialist

The JN Living Well Magazine is a production of the Corporate Communications department of The Jamaica National Group.

## Living Well: *Inspirational Thought* Soar above your Circumstances

The eagle is an extraordinary bird. To begin with, it flies higher and faster than any other bird.

There are three significant characteristics of eagles that make them outstanding. They are focused, they are not fearful when there is a storm, and they feed on fresh prey. The application of these characteristics in our lives can help us to soar to new heights as well.

**1 Eagles are focused** - Because of their strong, sharp vision, eagles can focus their attention on a prey that is as far as three kilometres away. The eagle keeps its eyes on the prey until it captures it. With so many distractions competing for your attention, staying focused on what you want to achieve is absolutely essential to achieve success.

**2 Eagles are not fearful when there is a storm** - Unlike other birds that take refuge in a safe place during a storm, eagles use it to their advantage to lift them above the clouds. By doing so, they are able to glide above the clouds, thereby conserving their energy. Similarly, when faced with the storms of life, rise to greater heights. Hold firmly on to your dreams and ride out the storm. Never allow setbacks to discourage or destroy your dreams.

**3 Eagles feed on fresh prey** - This is such an important lesson as feeding your mind on things that are useful, wholesome and elevating will help in your personal development. When you feed your mind with positive thoughts, your actions will also be positive, an important attribute for success.

**Isaiah 40:31** "...but those who hope in the LORD will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint."







Claudine Allen, Member Ombudsman  
The Jamaica National Group

# 5 Things About Doing BUSINESS Online

many online business transactions can be done outside regular work hours.

**2 It reduces your risk of exposure.** At a time like this, where the COVID-19 cases have been increasing, online business transactions minimise your risk of exposure to the virus. You can do your banking and other transactions from the safety of your home, without having to be in a public space with other persons.

**3 Always use a trusted site.** If you are wary of a website, perform your due diligence. Ensure the company is legitimate before you supply your credit card details or any other personal information.

**4 Do not overshare.** When doing business on the internet, try to give as little personal information as possible. It can be dangerous if scammers were to get their hands on your personal data, such as your Tax

Registration Number or your date of birth. With this kind of information, along with your credit card number, they could do a lot of damage. The more scammers know, the easier it is to steal your identity.

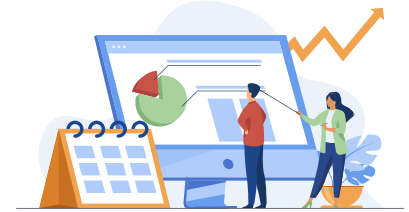
**5 You can keep track of your transactions** Online banking allows you to access your account history and transactions from anywhere at any time. It enables you to find out about any unauthorised transactions more quickly, so you can dispute them right away. It also provides an excellent form of record keeping.

Your JN Member Ombudsman is the customer champion for The Jamaica National Group. She advocates for issues that preserve mutuality and unleash the potential of JN members. The Ombudsman promotes the adoption of business practices that ensure delightful service and adds value to membership. The Ombudsman also facilitates dialogue with JN members about matters that impact their relationship with member companies of The Jamaica National Group and investigates complaints in order to achieve impartial resolution.

Visit [www.jnngroup.com/member-ombudsman](http://www.jnngroup.com/member-ombudsman) for more information.

Due to the threat of COVID-19, more Jamaicans are doing business, including banking, shopping, and even business meetings online. Here are five things about doing business online:

**1 It's convenient and efficient.** Business meetings have become much more effective as they have become shorter, better planned and more productive. And, as it pertains to doing business online, there are no lines or crowds. Furthermore,



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# Could working from home affect *your* Health?

Sabriena Simpson, Communication Officer  
and Karen Oliver, Communication Specialist  
The Jamaica National Group



Fleur Minott Nembhard,  
Registered Occupational Therapist

Although work-from-home policies and practices implemented by several Jamaican companies due to the COVID-19 pandemic have been a convenient option for many employees, there are some on whom the new workplace initiative is taking a toll.

Twenty-six-year-old Shakira Thomas\* said she was excited about the opportunity of working from home, but never anticipated that it would have come with some challenges. While she is more productive working from home, she has trouble balancing work and her personal time.

"I have to consciously do each task, for example, the time I eat, versus the time I spend sitting at my machine, as I find, once I sit at my machine in the mornings, I get so deep in the work that I forget to eat on time or even eat at all, until the work is finished," she explained. She found that not eating or not doing so on time, has caused her to develop severe 'gas.'

David-Fitz Gordon, a Jamaican IT Business Analyst living in the United States, who has been working from home since the pandemic, has been experiencing withdrawal from not having much social interaction.

"I miss going to lunch with my co-workers at different restaurants, and in-person meetings were easier for collaborative projects," he said.

He shared that he has also seen a noticeable increase in his stress and anxiety levels and, similar to Miss Thomas, he doesn't take breaks as he should.

"Since work is now in my personal space and comfort zone, I have been working much longer hours. I sign on earlier than usual and sign off late. While that increases productivity, it makes for less time to relax and have leisure time," he pointed out.

## Ergonomic Issues

Some persons are also at risk of developing musculoskeletal disorders as a result of not being aware of proper working posture and not having access to an ergonomically-designed workstation to facilitate them to perform their work safely.

Registered Occupational Therapist, Fleur Minott Nembhard of The OT Clinic, outlined that among the signs of a musculoskeletal disorder are pain, stiffness and cramping. She further stated that carpal tunnel syndrome, one of the more common issues, is characterised by pain, tingling and numbness in some of the fingers.

"You may be doing your work on your laptop while you sit on your sofa, and you don't realise how long you have been sitting there and this is where the problem is. When working for extended periods of time, sound ergonomic postures are essential to avoid repetitive strain injuries," Mrs Minott Nembhard explained.

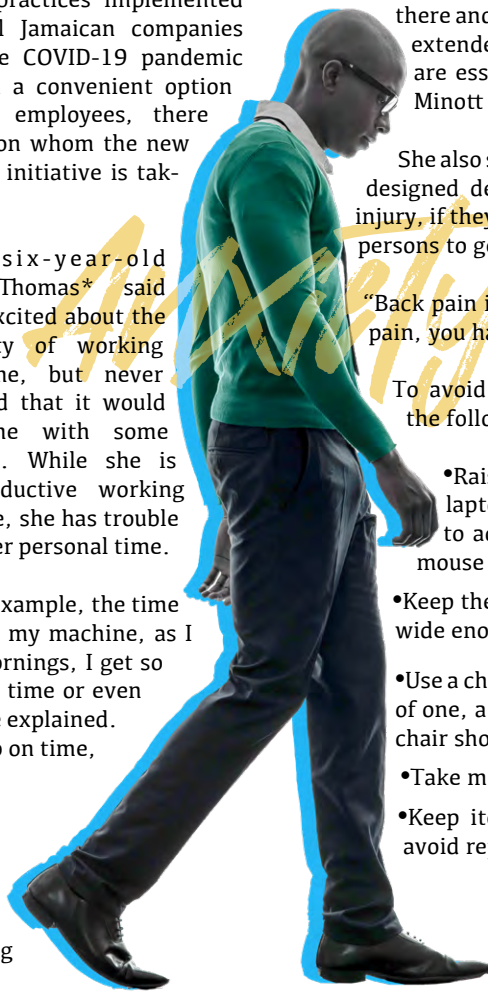
She also said that even those who have an ergonomically-designed desk and chair at home can still be at risk of injury, if they remain seated for four or five hours. She urges persons to get up and stretch at 20 to 30-minute intervals.

"Back pain is a red flag. If at the end of the day you are in pain, you have abused your body," she advised.

To avoid injuries, Mrs Minott Nembhard recommends the following:

- Raise the computer monitor to eye level. If a laptop is being used, it should be placed on a stand to achieve eye level and an external keyboard and mouse used with it.
- Keep the keyboard on a keyboard tray, which should be wide enough to accommodate the mouse beside it.
- Use a chair with built-in lumbar support. In the absence of one, a lumbar cushion can be added to the chair. The chair should have adjustable arm rests.
- Take micro-stretch breaks throughout the day.
- Keep items that are frequently used close to you to avoid repetitive reaching.

\* name changed upon request



I get so deep in the work that I  
forget to eat on time or even eat at  
all, until the work is finished



# Vox Pop:

WHAT IS YOUR SMART TIP TO SAVE MONEY?

 **Latoya West-Blackwood**  
@garveygirl

Replying to @MsGillyJ  
I've tried no buy periods for non essentials like clothing and accessories especially since my in-person events are way down 😊 Using up more fruits and vegetables available from family gardens/farm and eating out less (though supermarket bill 😭😭😭)



**Corporate Dred**  
@\_Tarantism

I save mostly, after I pay bills, and I only spend when I see something I need/want. It doesn't matter how expensive it is, I generally can afford it.



**Simon Johnson**  
@guruintraining\_

I deliberately keep less cash on hand. I've realised that the more cash I keep on hand the easier it is for me to spend.

So I stash not just on a card but on a card that I may not walk with in my wallet. Virtual piggy bank.



**Kim**  
@KimTerriRose

Replying to @MsGillyJ

1. Reduced credit limits.
2. Link only one transaction account to my debit cards. Set a monthly transaction allowance.
3. Immediately move money from my transaction accounts to savings/investments as soon as I've covered my obligations.
4. Consolidate debt



**Dmitri Dawkins**  
@utenjm

Replying to @MsGillyJ

After placing items in a cart, wait 5 days before purchasing to make sure I truly need it.

For all purchases ask myself if it's worth going into debt for this. If not then you probably don't need it.

Treat myself at home so fancy meals on the road don't appeal to me.



**wasted**  
@wastedlike

stay. home.



**Ermie**  
@namher

Replying to @MsGillyJ

Reduce my physical circle of friends and find cheaper substitutes.



**Kim Burke**  
@kimburke92

Replying to @MsGillyJ

Close that amazon window



**Jos**  
@jossysmithscott

Replying to @jnbanklimited

Definitely try to run less weekend errands



**Quentin x**  
@quentinvanharp

Live with my parents.



# SHOULD I Save OR INVEST MY MONEY?



Athaliah Reynolds-Baker, Communication Officer  
The Jamaica National Group

With the economic and social challenges that accompanied 2020 due to the COVID-19 pandemic, many Jamaicans are looking to make changes with how they manage their money in order to safeguard and build wealth.

One of the big questions on some people's minds is whether they should focus more on saving or investing this year.

Rose Miller, Head of the JN BeWi\$e Financial Empowerment Programme, JN Foundation, advised that the answer to that question depends on their goals, timeframe, and overall financial situation.

## Who should save?

She pointed out that when it comes to saving, everyone should aspire to build an emergency fund. The general rule is to have savings of at least three to six months' worth of living expenses.

Mrs Miller said once persons have built an emergency fund, they can now shift their focus to other financial goals, including a deposit on a house or a wedding.

"It's a good idea to continue saving at least 10 per cent of your income each month or as much as you can afford. The only time persons shouldn't save or invest is if there are other pressing needs, such as getting their debts, especially high interest rate debts, under control," she advised.

## Are you ready to invest?

"Whether or not it makes sense for you to invest depends on your goals, specifically if they are long, short, or medium-term," she pointed out. Short-term goals are things you plan to do within the next five years, while medium-term goals are plans you hope to accomplish within the next five to 10 years.

"Longer-term goals are ones where you won't need the money for ten years or more," Mrs Miller said.

## Short-term goals

She noted that for short-term goals, the general rule is to save into cash deposits, like bank accounts. "The stock market might go up or down in the short-term and if you invest for less than five years you might make a loss," she advised.

## Medium-term goals

For the medium-term, Mrs Miller said, while cash deposits might sometimes be the best answer, it depends on how much risk a person is willing to take with their money to achieve a greater return.

"For example, if you're planning to buy a property in seven years, and you know you'll need all your savings as a deposit and don't want to risk your money, it would be safer in a savings or fixed-deposit account," she recommended. "The latter would provide a more favourable interest rate and would allow you to earn returns ahead of inflation."

On the other hand, Mrs Miller said if persons have more flexibility with their funds, and are prepared to take some risks with their original capital they should consider investing to try and achieve a greater return than would be possible by saving alone.

## Long-term goals

For longer-term goals, a person may want to consider investing, because inflation can seriously affect the value of cash savings over the medium and long-term. Mrs Miller said the stock market tends to do better than cash over the long-term, providing an opportunity for greater returns on any money invested over time.

"You can lower the level of risk you take when you invest by spreading your money across different types of investments. This is called diversification."

She pointed out that as the below table suggests, most persons will have several goals with different timescales, which means that they will have to do some saving and some investing.

"That is why it is important to look carefully at your goals and make a plan. Talk to a professional if you are not sure how to proceed," she advised.



**Rose Miller**  
Head, JN BeWi\$e  
Financial Empowerment Programme  
JN Foundation

GOAL	SITUATION AND TIMESCALE	SAVE OR INVEST
Buy a new car	You need a new car within two years	Save
Put down a deposit on a house	You'd like to move into your new home in three years	Save
Pay for your wedding	You will be getting married in five years	Save
Have a comfortable retirement	You've just turned 30 and you'd like to retire at 65	Invest

**"It's a good idea to continue saving at least 10 per cent of your income each month"**



# Nets Jenner: The Digital Storyteller

Sabriena Simpson, Communication Officer  
The Jamaica National Group

At 23 years old, Netania Mundell, who goes by the moniker, Nets Jenner, has taken the bold step to shelve her 9-5 job and join the growing number of young Jamaicans who are full-time 'online-trepreneurs'. She has delved into a career as a full-time YouTuber, podcaster, influencer and in general, she describes herself as a "Digital Storyteller."

Miss Mundell, who started her lifestyle podcast called Nets Chat in 2018, and her YouTube channel-Nets Jenner in 2020, resigned her job as a Digital Marketer of two years, with a telecoms company in December 2020.

"I'm a very creative person, and I started to feel like my creativity wasn't really being challenged. I just kept doing generic things. I felt like my ideas weren't valued, and I couldn't execute them exactly the way I wanted to. I didn't enjoy what I was doing anymore," Ms Mundell explained.

She added that leaving a sure monthly salary to become an entrepreneur was a daunting one, especially since she has responsibilities including taking care of her younger sister. Nevertheless, she took a leap of faith.

"When I started YouTube in 2020, I didn't do it as a means of additional income. Whenever I posted videos on Instagram, people continuously asked for more. Also, I like to capture videos, and I had lots of them. My Google Photos and Dropbox accounts were full, and I needed additional storage for the videos as I didn't want to delete them so I decided to store them on YouTube," Ms Mundell pointed out.

She is now a monetised YouTuber, with more than 7,000 subscribers on the Nets Jenner channel and more than 5,000 subscribers on the Nets Chat channel.



"My podcast has been trending in countries all over the world, and I have listeners in China, Japan, Singapore, Uganda, United Arab Emirates, UK, US and Canada, the majority of the Caribbean islands and several other countries."

In 2018, Ms Mundell graduated from The University of the West Indies with a Bachelor of Science in Accounting.

"I am very good with numbers so I decided I was going to go the traditional route and do Accounting. My family encouraged me to go for it. However, I have not formally ~~used the~~ degree. Even though I am good at Accounting, it doesn't mean I should do it. Accounting would make my head hurt and I realised that it wasn't for me, but I decided to continue the degree because I had already reached so far," she explained.

Ms Mundell is also brand ambassador for Brunswick Sardine fillets and has done work as an influencer with large brands such as Campari, J Wray & Nephew and international companies such as OYS Sports and Teami Blends.

"I'm a very creative person, and I started to feel like my creativity wasn't really being challenged."





# 10 Questions with Kevin Downswell

Karen Oliver, Communication Specialist  
The Jamaica National Group

**H**aving completed a degree in Biochemistry at The University of the West Indies and subsequently being accepted into medicine, he received a call that changed the direction of his life.

Meet Kevin Downswell, an ordained evangelist, author, accomplished international gospel artiste, Brand Ambassador for The Jamaica National Group, and husband of 13 years to Marsha - his best friend and manager.

“You Make Me Stronger,” “If It’s Not You” “Goodbye World,” “Carry Me” and “Already Done”, are just some of his major hits that have been a source of inspiration to fans worldwide.

Through Kevin Downswell Ministries, Minister Downswell has been creating opportunities for a better life for children across the island.

JN Living Well had the opportunity to ask Minister Downswell 10 questions that provide a little more insight into the man behind the music and ministry:

## 1 What was your childhood like?

My mother was 15 years old when she had me so that, in and of itself, had a lot of spin offs. My childhood years were not easy, but they never limited me. The things that should have choked my potential never did, because I always found a way how to thrive in the midst of it.

## 2 Where did you grow up?

I grew up in Savanna-la-Mar and then came to Kingston at the age of eight years old. I also lived on Maxfield Avenue. When there was violence in that community, my friend, Mark, and I would be on our bellies studying with the aid of a small light over the book. Those moments were golden for me, because if we never had each other’s support during those turbulent times, I do not think I would have made it. We all need someone to push and encourage us.

## 3 What was a proud moment in your life?

Passing my exam to attend Jose Marti Technical High was a proud moment for me and my family. At that time, it was like obtaining a PhD, because some of my family members did not get the opportunity to attain that level. I was one of those trendsetters and I was one of those who everybody looked up to.

## 4 You started a journey to become a medical doctor. What led you to switch to full-time singing ministry?

I was going after something that was told to me that this is what you’re supposed to be, but I knew in my heart that ministry was it. It is so important that you don’t just know the voice of God

Minister Downswell, wife Marsha  
and his mother Miriam Levy



but that you have good people around you who can mentor you and give you proper direction and guidance.

**5 What was your experience in making the transition to ministry?** The beginning years were quite a challenge. It was scary because the number of events needed for an artiste was not flourishing at the time for one to be earning consistently. I asked God a lot of questions during those years. One of the biggest questions was “how am I going to take care of my family?” because with ministry there is no guarantee that you will earn. I thank God though, that He always provided. I think those few years were particularly important for me because it has made me who I am today.

**6 Who is it that inspires you?** One: God is my biggest source of inspiration. The early mornings that I spend with Him sets the pace for my day. Two: my family - my mother and my wife. I draw inspiration from these two women; they are such a force in my life. And three: my audience - You meet them on the road, and they would say “brother, you have no idea what this song has done to my life and my family, thank you.”

**7 How do you balance family time and your career?** Priorities are important. I learned from an early age, that if you get them wrong, it can be devastating. I try to ensure that my priorities are always before me and number one, before anything else, is my family. I will put off anything for my family.

**8 Outside of your family, who has had the biggest impact on your life?** Dr Myles Munroe has had a tremendous impact on my life. I was invited to sing at his church a few years ago before he died and

that was such a blessing for me, because I got the chance to stand before him, shake his hand and hear him call me ‘son’.

**9 What has been your greatest achievement?** After having achieved so much, I think that still having a wife who loves me surpasses them. So amidst the awards, just knowing that I have my family beside me is everything.

**10 How do you relax and exhale?** Television used to relax me a lot, however, what relaxes me now is just being at home. Quietness also relaxes me as well as hearing my wife’s voice. Reading is also one of my greatest sources of relaxation, as I love to read. C.S Lewis is one of my favorite authors, along with Dr Myles Munroe, Andrew Carnegie and Bishop TD Jakes. These authors have always provided me with inspiration.



Kevin and Marsha Downswell

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A member of the **JN** Group

# Misuse of video/photo editing technology - A Worrying Trend

Roel Forbes, Sr. Cyber Security Analyst  
The Jamaica National Group

The popularity of social media and the worldwide web has given rise to the sharing of videos and photographs. According to the YouTube Official Blog, more than a billion hours of video are watched on YouTube every day. On Facebook, 350 million photos are uploaded every day, with 243,000 photo uploads per minute.

It is important to note that not all videos and photos created, viewed and shared are authentic, as many have been digitally altered. This misuse of video/photo editing technology has become a worrying trend, especially when it is used to misrepresent someone, especially in a negative light. Chances are you may have seen quite a few of these photos and videos on social media.

## Deepfake Technology

Deepfake is a manipulative medium in which a person in an existing image or video is replaced with someone else. It is by far no easy use of technology, as it includes powerful techniques from machine learning and artificial intelligence that aid in manipulating or generating visual and audio content with a high potential to deceive. Deepfake, though a fairly new technology which, emerged in 2017, has gained widespread attention for its use in celebrity explicit video, revenge porn, hoaxes and financial fraud.

In 2019, the AI firm, Deepttrace, found that approximately 15,000 deepfake videos were circulating online, 96 per cent of which were explicit in nature. Audio can be deepfake as well, in that someone skilled enough can create a voice clone of a public figure.

## Photo Manipulation

Photo manipulation is not unethical or illegal and is possible by means of photo editing software, such as Photoshop. Using this technology for good has many benefits. For example, by using editing software, photographers and graphic artists have been able to enhance photos by removing blemishes and unwanted objects in the background. Such editing of itself is not an issue when used to achieve a good purpose, such as enhancing people's images for graduation or wedding photos. However, for the sake of this article, we are focusing more on the unethical side of photo manipulation.

The manipulation of a photo is a cause for concern when used to create misleading information. For example, a person is depicted in a negative light by being placed in a compromising position. Moreover, placing a copyrighted slogan or logo onto products, such as clothing, can result in damage to the company's reputation. Furthermore, photo manipulation can be used to back a lie by placing someone in a particular place or spot to convey a false situation.

Telltale signs of deepfakes include unnatural eye movement and facial expression, unnatural body movement, bad lip synching, patchy skin tone, hair and teeth that don't look real.

A search online of famous deepfakes will reveal many results. You will be amazed at how clever, intriguing and deceptive the nature of these videos, images and audio can be.

Sources: Norton, <https://thewayweseeit.org>, The Guardian, Wikipedia







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*Tomorrow*



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# Living Well with *Pets*



Kerry-Ann Clarke

Kadeem Rodgers

Journalist and fashion stylist (@thestyleredeemer)

Some refer to them as their babies and others as their life companions. For owners, pets are a big deal! Two pet parents share the things about their little ones that leave them awestruck at every turn or every blink.

Kerrymanwomanhome CEO, Kerry-Ann Clarke, thinks her dogs are “the perfect companion for an imperfect species called humans.”

“I love how straight-up excited they get all the time; I love how devoid of moral judgement they are; I love how they are content with their mere existence; and I love that they give themselves up entirely to their present moment.”

The fashion retail pro celebrated her ‘fur babies’ with a post on Instagram for #nationalpetday. She pointed out that she loves her babies every day and not just on special pet holidays. But, she didn’t stop there. Ms Clarke’s babies have – by dint of their own effervescence – brought her rays of sunshine even in times of isolation.

“Dogs have an uncanny way of bringing joy to our lives. If you happen to be feeling down, especially during COVID, consider adopting a furry friend! You won’t regret it. And remember to adopt responsibly...it’s a commitment for life. Thank me later.”

Graphic designer/video editor, Wayne Taylor, is on a similar wavelength when it comes to his Shih Tzu poodles.

“I know this sounds cliché, but my pets literally mean the world to me,” he says.

The turning point for this pet-to-parent love triangle hit another high recently.

“I left my mother stranded in Half-Way Tree, because one of my dogs got sick, and I had to use her car to take him to the vet. I put the well-being of any animal in my care above mine, so you can imagine what I would do for my own ‘boys’.”

“When I enjoy fast food, they enjoy fast food. When I win at work, they share in the rewards. They are my sons, my worlds, the apples of my eyes, and I would give anything for them.”

He opines that had it not been for him raising his three dogs, he would be far less patient, more cynical and generally less happy.

“My dogs have shaped my whole perception of the world and how I approach things, so much. I’ve learned to exalt the good in people more often and to live peacefully with people,” he maintains.

Mr Taylor pointed out that his dogs have run away from home many times and ended up in other people’s homes, several streets away from where he lives, and that they were kept safe until they could be returned.

“Just the fact that they were always returned to me speaks to how I treat people and how they treat me in turn. My dogs literally forced me to love all my neighbours because I never know which one of their houses they will end up in next,” he said.



“When I win at work, they share in the rewards - I would give anything for them.”



# Trash to Treasure



## Daveian Morrison turns the tide on sargassum in the Caribbean



Dionne Rose, Communication Officer  
The Jamaica National Group



Daveian Morrison

Not everyone has good childhood memories, but Daveian Morrison, Chief Executive Officer of Integral Recyclers Limited, does, as he often remembers conversations he had with his father, who is now deceased. Those conversations had a profound impact on him and shaped his character and the type of man he has become.

"My father was a man of integrity. He was loved by many people and was a no-nonsense person."

He died when I was nine years-old, but my memories of him were very impactful, and while growing up, I would always remember three distinct things that I told him I wanted to do with my life," he said.

"One, was that I wanted to be an engineer; secondly, he would always say 'one day I would like to see you on Schools Challenge Quiz'. I also did that when attending Glenmuir High School, and we won the competition in 2001; and thirdly, he would want to see me happy with kids. That has not yet happened as I'm trying to prepare a solid foundation for them before they come," he said, chuckling.

Mr Morrison is now making his mark. A Canadian-trained engineer, he started Integral Recyclers Limited in 2016 and Integral Energy in 2017 in Jamaica. Through his company, Integral Recyclers, he has come up with a viable solution for using sargassum weed, which he transforms into animal feed.

The influx of sargassum along beaches has created a regional crisis, affecting 19 Caribbean countries, but the Jamaican entrepreneur created a business aimed at transforming the unsightly brown seaweed into nutrition for animals.

"We started out recycling plastics, but I noticed that our beaches were being inundated with seaweeds, so we transformed it into animal feed. Our tagline is 'trash to treasure' and our view is that there is no such thing as trash, but is a resource placed in an area for persons not to appreciate it. So we seek to convert industrial waste into something productive," he pointed out.

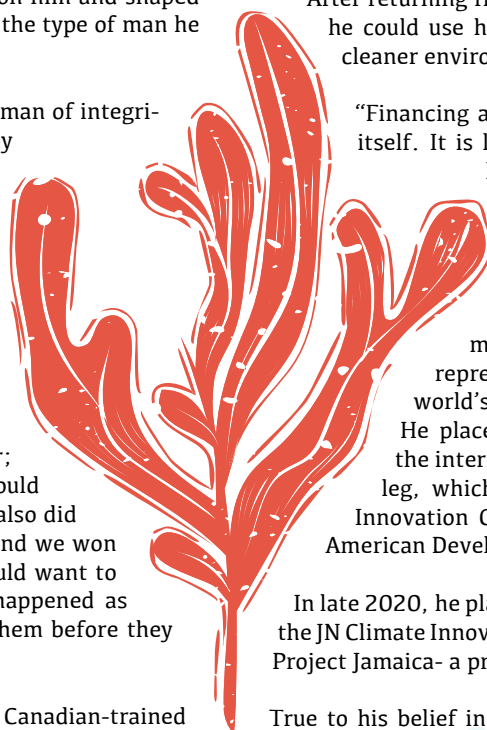
After returning from Canada, he searched around to see how he could use his skills to improve Jamaica and make it a cleaner environment through recycling.

"Financing a business on a whole is a challenge within itself. It is like a baby that when it cries, you have to hush it, as it takes a lot to do a start-up especially when you are using your own funding. But I was happy for Jamaica National, who assisted us on this front."

In November 2019, he competed against more than 120 other entrepreneurs to represent Jamaica at Climatelaunchpad, the world's largest green business ideas competition. He placed in the semi-finals. He was selected for the international competition after winning the local leg, which was organised by the Caribbean Climate Innovation Centre (CCIC) with funding from the Inter-American Development Bank.

In late 2020, he placed highly in yet another local competition- the JN Climate Innovation Pitch Competition, organised by Water Project Jamaica- a project of the JN Foundation- finishing third.

True to his belief in transforming trash to treasure, the young inventor's advice to other young people is, "Never write off yourself. There is the saying 'what nuh dead, don't dash weh'. A lot of persons didn't realise their dreams, because they didn't get the right start. But that does not mean you can't aspire to fulfil your dreams. You need to persevere and push forward," he asserted.





# Loving & Thriving in Covid-19

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

Despite all the downturns, disappointments and disasters experienced at the start of the pandemic, we have managed to come out in 2021 with a vaccine that promises hope and resilience. In that spirit, I have been talking more and more with couples who want to remain healthy while growing their relationships. My focus now is on helping couples re-kindle the flame, experience romance and care and to adjust to the new normal. Accepting that we will never go back to 2019 doesn't mean giving up on what's left of 2021. Here are some great tips for keeping the flame alive.

Always a favourite for me is the picnic. Why? Because it's simple, easy and as affordable as you want to make it. If you have a back garden, then dining outdoors is literally a breeze....whether it's a steaming pot of oxtail, curry goat or a delectable fish meal, finger foods and an array of sandwiches and cakes. Put on your favourite music on your smart phone, stick some flowers in an empty vase or bottle and create the ambiance you desire. If it's nighttime dining, then don't forget those candles or hanging lantern.

A second great date tip is a trip to the country. If you're driving, select a destination that will prove relaxing and provide social distancing. In an hour or two, you can create a new memory that will last. Castleton Gardens, Hope Gardens or a deserted area of the coastline and your special someone is always a hit. Take some photos of the two of you to remind yourselves of the fun you had.

A third tip is to plan a home renovation project together. I like to start with the bedroom. Choose one new thing to spruce up the room for both of you. Painting one wall in an accent colour, changing the bed covers, removing all that clutter, making a new bed head - you would be surprised how simple that is. Whatever the DIY activity, brainstorm, check out some YouTube "how to" videos and get cracking. You will both enjoy the results, and it may inspire you to do other areas of the house.

Another his and hers fun activity that pays dividends is to go through your underwear and sleep wear drawers together. Create two piles, one for the items your partner loves to see you in and another for the discards. Add one new item for each of you that the other one chooses and look forward to the surprise of seeing your partner looking their best at night.

The key ingredient is K.I.S.S., Keep it Simple and Sexy. There is no need to go overboard, and it doesn't have to be expensive. Being thoughtful and caring has its own reward and it leaves both of you feeling refreshed. Let me know how it goes, also send me some tips of your own that I can add to my arsenal. Looking forward to hearing your best rekindling ideas.

Stay safe.



Dr Karen Carpenter is a Florida Board certified Clinical Sexologist and licensed Psychologist, based in Jamaica. She is author of 'Love & Sex: The Basics' available on amazon.com. Email Dr Carpenter at: [loveandsexja@gmail.com](mailto:loveandsexja@gmail.com)



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