



ISSUE 10 DEC 2019

LIVING WELL  
MAGAZINE



Vegetarian  
for 32 years

4 FINANCIAL  
HABITS  
TO AVOID

IS YOUR HOME  
CYBER  
SMART?



Stages of a  
Relationship

LET'S SHOW  
YOU HOW TO

BE WISE

*Zumba*: UPPING THE  
FITNESS TEMPO!

SHANI MCGRAHAM-SHIRLEY

PLUS

EXPLORING THE DEEP BLUE

SEEING 2020 EYE TO EYE ... & MORE

VISA



worldwide sponsor

YOU want to be a  
part of the action.  
WE can take you there.



## Let's Go to Tokyo

Pay with your JN Bank VISA Credit Card for a chance to WIN one of two (2) trips to the Olympic Games Tokyo 2020, thanks to VISA!

Plus ten (10) consolation prizes of 43 inch HDTVs

**Two (2) Grand Prizes**

Monthly prizes of VISA Olympic Games themed backpacks, Samsung phones and Samsung tablets.

**First Grand Prize Draw**, Friday, January 10, 2020

**Second Grand Prize Draw**, Friday, April 3, 2020

Promotion valid from November 15, 2019 – March 27, 2020  
Terms and conditions apply

Authorised by Order Under Section 58 (3) of the Betting, Gaming & Lotteries Act



888-438-5627 [www.jnbank.com](http://www.jnbank.com)

A member of the Group



Dr. Gary Buddoo-Fletcher

# Vegetarian for 32 years

Karen Oliver, Communication Specialist  
The Jamaica National Group

As a vegetarian for 32 years, Dr. Gary Buddoo-Fletcher is accustomed to being asked many questions about his diet. Topping the list of such questions are: “What do you eat?”, “How do you get your protein?”, “How long have you been a vegetarian?” Don’t you miss meat?” and “How do you do it?”

The Chaplain of the Jamaica Constabulary Force and a Seventh-day Adventist Pastor, Dr. Buddoo-Fletcher eats no flesh nor animal products, except eggs, which he only consumes when used in pastries. His diet includes a variety of legumes, vegetables, fruits, nuts, whole grains and soy-based products.

“I have never had any regrets becoming a vegetarian. In fact, being a vegetarian has proven beneficial to my health,” he pointed out.

Dr. Buddoo-Fletcher was a mere 16-year-old, who was attending St. Catherine High School, when he became a vegetarian. His change in diet was an attempt to get rid of a bad case of acne, which made him self-conscious.

“Having acne caused me to develop low self-esteem. I was teased a lot and called names. I used a facial cleanser which worked, but I also wanted to attack the problem from the inside,” he explained.

His strong resolve to maintain his new diet could not be thwarted despite being the only vegetarian in his household. His adopted mother, Ivy Fletcher, operated a meat shop, which meant that there was always an abundance of meat at home.

“I used to eat a lot of meat. There was always plenty of meat, all kinds of meat,” he related.

## The transition

The transition to vegetarianism did not prove to be much of a challenge for him. He ate mainly fruits and snacks at school, and with the rest of his lunch money, he purchased dinner at a vegetarian restaurant near his home.

After transferring to West Indies College High, now Victor Dixon High, a Seventh-day Adventist institution, and later at West Indies College, now Northern Caribbean University, also a Seventh-day Adventist institution, it became increasingly easier for him to obtain vegetarian meals daily. At home, things were also getting easier, as his adopted mother started to prepare vegetarian meals for him.

He disclosed that while he finds the smell of meat appealing when it is being cooked or

**I have never had any regrets becoming a vegetarian. In fact, being a vegetarian has proven beneficial to my health**

jerked, he has never been enticed to indulge.

“Meat is not the healthiest thing. My principle is that you must eat the best of what is around you.”

Fortunately, he has never had to backpedal on his diet, as he is always able to find vegetarian options. In the Corporate Area where he works, he has a choice of three vegetarian restaurants where he obtains his lunch.

He credits his wife of 24 years, Dyhann, who is also a vegetarian, for preparing a variety of delicious meals, which he enjoys.

## Favourite Meal

“My favourite meal is sweet and sour tofu with pineapple,” he disclosed, while adding that his wife prepares it the best.

Dr. Buddoo-Fletcher urges persons to pay keen attention to their health.

“It’s less expensive to eat properly than to have to spend the money at the doctor. You can enjoy a better quality of life and longevity, as it is proven that persons who have a plant-based diet live longer,” he reasoned.



Dr Buddoo-Fletcher and his wife, Dyhann



Dr Buddoo-Fletcher and his family

# FEEDBACK ON OUR LAST ISSUE



The August 2019 issue of the JN Living Well Magazine was chock-full of information for everyone, irrespective of age and/or social standing. The articles relating to the summer and hurricane seasons were very timely, while the others were quite relevant and refreshing. Congratulations to the Communications team. Good job!!

**Judith Cheese-Morris**

The August issue of the JN Living Well Magazine may be described as a composite source of useful information for the general reading constituents both here and in the Diaspora. It's topical, relevant and educational. I'm looking forward to more in subsequent issues.

**Al Chambers**

Since reading last December's edition of the JN Living Well Magazine, I've looked forward to getting my hands on other issues.

The magazine is well laid out, very informative and provides a lot of stories as it relates to our personal living. Excellent job on the part of the Communication Specialists.

**Angella Stewart**

## EDITORIAL

Dear JN Living Well Readers

Guess What? The JN Living Well Magazine is celebrating its third anniversary! We could not have done it without you. We are, therefore, thankful for your feedback and ideas over the years. Your comments have helped us improve the content of the magazine, along the way.

To further enhance your reading experience, we have added four pages to provide you with more varied content. In addition, our target audience has been extended to reach a wider age group, ranging from young adults to seniors. The magazine will still be published three times during the year - April, August and December.

The magazine will also continue to be available online at: [www.jngroup.com/jnlivingwell](http://www.jngroup.com/jnlivingwell)

As your editors, we are committed to providing you with quality reading material, which covers a wide range of topics that will stimulate your interest; and assist you to 'live well' in different areas of your life. Please continue to forward your suggestions to [koliver@jngroup.com](mailto:koliver@jngroup.com), to assist us to further improve the magazine.



**Tanya Pringle, Executive**  
Corporate Communications  
The Jamaica National Group



**Karen Oliver**  
Communication Specialist  
Corporate Communications  
The Jamaica National Group

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

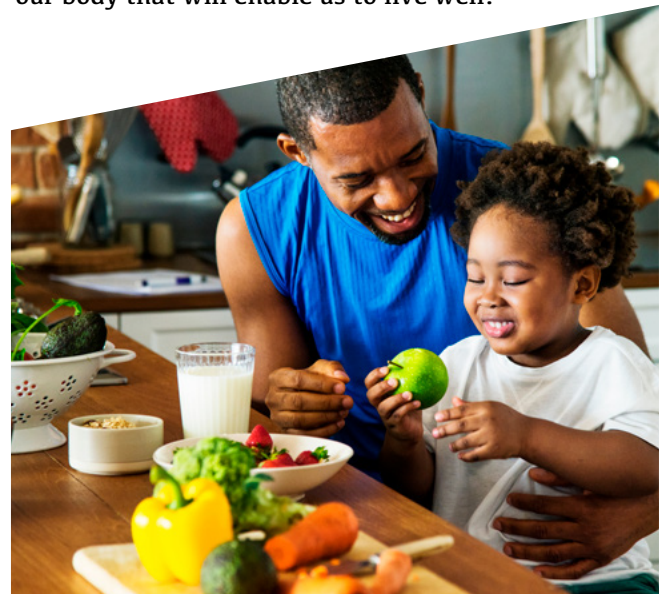
# Living Well: A Healthy Diet Should Always Be Our Priority

With the hustle and bustle in our daily life, and being on the go all the time, eating healthy can sometimes prove to be a real challenge. Despite our busy schedule, maintaining a healthy diet should always be our priority. The result of doing so will have far-reaching benefits to our overall health and wellbeing. On the other hand, an unhealthy diet has been associated with many lifestyle conditions, such as hypertension, cholesterol and Type 2 diabetes.

Everyone should make a concerted effort to eat foods that are nutritious, while eliminating those with high sugar, salt and trans-fat content.

While we focus on taking a new approach to our diet, we should also be mindful of portion sizes. Eating more than what the body needs will lead to weight gain. Furthermore, we should also ensure that our foods are prepared and eaten in a clean environment. Failing to do so will lead to ill health.

Maintaining a healthy diet is worth your best effort and will certainly yield positive results for our body that will enable us to live well.



# 5 THINGS ABOUT LIFE INSURANCE



Claudine Allen, Member Ombudsman  
The Jamaica National Group

**1** Life insurance is a safety net put in place for life eventualities when they happen to you or your loved ones. It means that your loved ones will be comfortably taken care of when you are no longer around to provide for them.

**2** Your premiums are like the rope that holds your safety net in place. Premiums are paid monthly, quarterly or annually, in return for your coverage. Your on-time payment strengthens your safety net.

**3** Just like other important documents, always keep your insurance policy in a safe place. If you can, keep a digital copy as a backup.

**4** Things happen. If you're having difficulty paying for a period, keep in touch with your insurance agent and make arrangements to pay before the grace period expires. Non-payment can affect your policy benefits and weakens your safety net.

**5** When you need to make a claim on your life insurance, contact your insurance agent who will guide you through the process. Don't forget to take your policy along with you.

Read about JN Life Insurance company's offerings at [www.jnlifeinsurance.com](http://www.jnlifeinsurance.com).

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

Visit [www.jngroup.com/member-ombudsman](http://www.jngroup.com/member-ombudsman)

## Get some Good Vibes!

Fast, efficient service

Easy, safe way to receive funds

Receive funds on your JN Money Card or in your bank account



We know you and that makes us family



Conditions apply

888-991-4065 • [www.jnmoneyonline.com](http://www.jnmoneyonline.com)



A member of the JN Group

Over 90 locations islandwide

# No Giving In!

Anjuui James-Sawyers

Karen Oliver, Communication Specialist  
The Jamaica National Group

Anjuui James-Sawyers' cheerful disposition and positive attitude belie the daily struggles she endures with her health. Her indomitable spirit to persevere, despite her limitations, has been an inspiration to many.

The 33-year-old writer, presenter, and producer at the Jamaica Information Service, has rheumatoid arthritis, a disabling autoimmune disease, which causes her to experience spasms, paralyzing pain, tenderness, swelling and stiffness in her joints, primarily in her hips, knees, fingers and toes. Furthermore, she tires easily, experiences mood swings and bouts of depression.

For Anjuui, doing simple routine tasks, such as getting out of bed in the morning, often takes much effort and conscious coordination. For the past two years, her body becomes incapacitated during sleep, thus rendering her unable to move her limbs immediately as she awakes. She has to wait up to 15 minutes, until the stiffness in her joints subsides, after which she gently flexes her joints to gain mobility.

"I remember having to crawl to the bathroom a few times. One day, when I arrived at my workplace, and stepped out of the car, I just could not walk and that happened a few times," she related.

Needless to say, the condition often takes a toll on her physical and mental well-being.

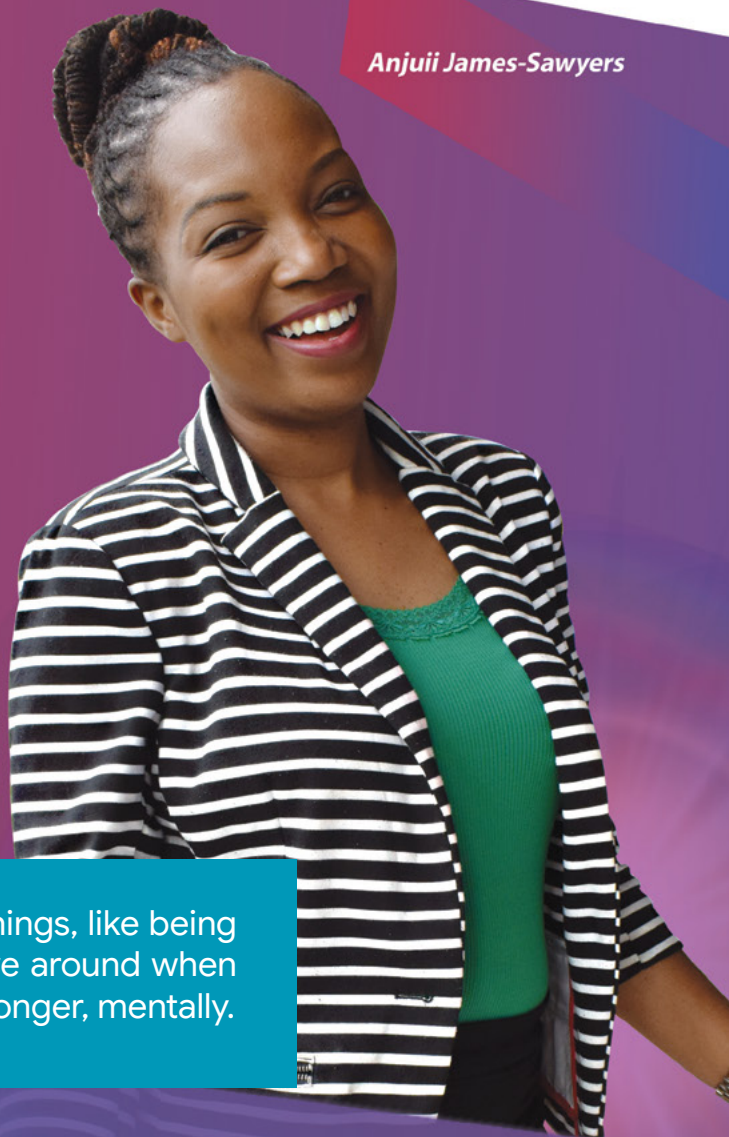
"There are days when I feel as if my condition is more than I can bear. I get very frustrated, when I need to take several breaks while doing chores and preparing a meal. It also takes a longer time to get tasks done at work, and that stresses me. Let's not even talk about when my fingers get swollen and stiff, to the point where typing is a task unto itself," she related.

## No Warning Signals

As there are no warning signals when the pain and spasms are about to start, Anjuui is often caught off guard. For that reason, she is hesitant to drive and often declines invitations to social events.

Anjuui, who also has the sickle cell trait, started to have health issues during childhood. The pain was then milder and less frequent. All the tests she did to determine if she had rheumatic fever, turned out negative. Thirteen years ago, when she became a student at the Northern Caribbean University, the problem became progressively worse; and would intensify when the time was cold. However, it was not until in 2017 that a blood test revealed that she has rheumatoid arthritis.

With a strong supportive nucleus of family, friends, co-workers, and her therapist, Anjuui is fighting fiercely to remain on top of



I celebrate the little things, like being able to walk and move around when I can. I've become stronger, mentally.

her game. At the same time, she's careful not to push too hard, as she is aware of the repercussions.

"I celebrate the little things, like being able to walk and move around when I can. I've become stronger, mentally. I laugh more, and I am more grateful for the simple things in life. I am hopeful that I will stop taking meds and be free of rheumatoid arthritis one day," she said.

She maintains her health by paying keen attention to her diet. As such, she has eliminated meat, gluten, dairy, some types of nuts and foods prepared with Monosodium glutamate (MSG). Also, she remains active, through low impact exercises, while managing stress and getting adequate rest.

Last year, she joined an online rheumatoid arthritis support group, called "RA Chicks," which has more than 9,000 members, as part of her resolve to increase her coping skills.

For Anjuui, giving in is not an option.

"While being positive isn't a cure; it certainly makes everything a bit easier to manage," she quipped.

# 4

# FINANCIAL HABITS TO AVOID in your 20s and beyond

Athaliah Reynolds-Baker, Communication Officer  
The Jamaica National Group

Long-term financial planning may not be at the forefront of one's mind when they're a 20-year-old, university graduate. In fact, Rose Miller, Grants Manager at the JN Foundation, says for many young persons, money management, the stock market or retirement planning are remote ideas. However, Mrs Miller warns that a lack of focus during your 20s when it comes to your money will begin to take its toll by the time you are in your 30s.

The **JN Foundation BeWi\$e** Financial Empowerment Programme Lead, maintained that this is why it's important to plan ahead, noting that the sooner you determine how to manage your finances in some basic ways, the better off you'll be.

In that vein, she highlights a few mistakes persons in their 20s should avoid, which will enable them to prosper in their 30s and beyond.



## 1. Avoid Skipping Student Loan Payments

Delaying payment on your student loan is a bad idea because this will negatively affect your credit rating. The sooner those university loans are paid down, the easier it will be to manage the next phase of your life. Young persons are better off making a dent in their student loans before it's time to settle down.

## 2. Spending All of Your Pay Cheque

The adage, "It's not how much you earn, but how much you save," still rings true. If you're spending as much as, or more than you earn, it is only a matter of time before you spiral into unmanageable debt.

That lifestyle will make it almost impossible to build significant savings. Therefore, the solution is to live within your means, not beyond.

Steer away from trying to keep up with your friends' spending habits. Living up to your friends' or coworkers' standards is tempting. Choosing where to eat, what to wear, and what gadgets to buy based on what your friends are doing can ruin your budget.

## 3. Not Establishing a Savings Goal

To save more, it's important to start off with a clear goal; and then put a specific plan in place to achieve that goal. Start by determining exactly what major purchases you plan for your future, such as: a home, a car, or improving your education. Next, determine how much you need to save to achieve those goals and how long a period to save the funds. Finally, set up a recurring automatic transfer from your current account to your savings account, to ensure that you'll be consistent with your savings.

## 4. Dipping Into Savings

Once you set up the account to take care of the goals you are trying to achieve, keep your hands out of it. You should create a mental and logistical barrier between yourself and this money. Move it into a separate account, such as a high-interest savings account, or a money-market account, which both offer higher interest rates than the traditional savings account.



# BORROW UP TO

# \$15 MILLION

## \*9.5%



- Financial solution to assist small businesses to expand
- Up to eight (8) years to repay on amounts over 12 million dollars

## 5%

### TEF LOAN

- Loan for tourism activities
- Up to five (5) years to repay

## 4%



- Loan for agricultural purposes
- Up to four (4) years to repay



LIFE OPPORTUNITIES - LOAN POSSIBILITIES

\*Conditions Apply

Contact us today

📞 876-948-7454

📱 876-579-9290

[www.jnsbl.com](http://www.jnsbl.com)



A member of the Group



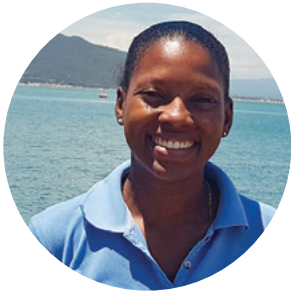
Conducting coral reef surveys along a barrier reef off the coast of Port Royal, Jamaica.

EXPLORING THE

# Deep Blue

Chauntelle Green

Athaliah Reynolds-Baker, Communication Officer  
The Jamaica National Group



It was Confucius who said, "Choose a job you love, and you will never work a day in your life."

Chauntelle Green, Marine Biologist and Outreach Officer for the past seven years at the Port Royal Marine Lab (PRML), is a true embodiment of that philosophy.

The 28-year-old has always had a keen interest in the environment,

but it was not until primary school that she fell in love with the ocean; and the wide and expansive world of the deep sea.

"I always knew that I wanted to do something related to the environment, and for a short time, I considered geology. But then, as I got into Grade Six, I started learning to swim; and watching a lot of National Geographic shows on television; therefore, I was swayed towards the marine side of the environment," she related.

Chauntelle can usually be found conducting educational tours for visitors, especially students and conducting their school assessments.

"We usually receive anywhere between 4,000 and 5,000 visitors during the school year. We take them out to sea, where they snorkel, or dive, and we provide guidance and supervision while they're in the water," Miss Green related.

Exploring Jamaica's marine environment and interacting with the marine life is a normal part of Chauntelle's day.

"My job is absolutely fun, but the misconception that many

Through her work, Chauntelle has been doing her part to protect, conserve and restore the Jamaican marine environment.

people have is that it's all about fun and that I'm just out there swimming with dolphins," she said.

"However, the reality is that, there is a serious side to what I do, because of the importance of the marine environment on the sustainability of our island."

She informed that while the Jamaican marine environment is thriving in some areas, there are sections which are of grave concern to environmentalists.

"In the past, our marine environment was doing much better. However, in some areas, we had as high as 50 per cent coral reef cover; and then, as the years progressed, it has declined to as low as single digits, in some areas," Chauntelle informed.

She noted that this was due to several factors including hurricanes, climate change and pollution.

Through her work, Chauntelle has been doing her part to protect, conserve and restore the Jamaican marine environment. While pursuing

her Master's degree at The University of the West Indies (UWI), Chauntelle assessed the impact of environmental stressors, such as solid waste, on seabird populations in the Kingston Harbour. She continues to work to educate Jamaicans about the impact of pollution on the harbour, which is the seventh-largest natural harbour in the world.

Come January, the team at the PRML will be working to restore the coral reef cover in sections of Port Royal.

"This project is expected to enhance the fish population, because corals help to protect us from waste energy and it's also a habitat for animals."

A graduate of Vaz Preparatory and Immaculate Conception High School, Chauntelle is pursuing her doctoral studies at UWI.



Posing during a diver safety stop upon completion of surveys in Barbuda, 2017, as a part of a research team assembled by the U.S based Waitt Institute's Blue Halo Initiative.



# Zumba!

## UPPING THE

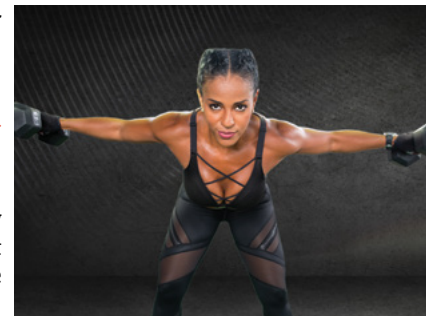
Karen Oliver, Communication Specialist  
The Jamaica National Group

**Shani McGraham-Shirley**, a former model and Ms Jamaica Universe (1998) is on a mission to make physical fitness truly enjoyable. Since 2010, this trained special educator, who moulded young minds in the classroom for eight years, has taken up a different kind of tutoring that has made her a sought-after group fitness instructor and personal trainer. She is the brain child of “Yahsuh Fitness” aka “FitBox”, a boutique fitness studio that offers a range of cardio-based classes, including dance fitness such as Zumba.

Here’s what she had to say about her love affair with physical fitness:

**KO: You’re big on Zumba. What led you to take such a serious interest in it?**

**SMS:** I realized that many persons, including me, were intimidated by traditional exercise or simply didn’t find it fun or engaging. I saw the need to make fitness fun, appealing, effective and welcoming.



**KO: At what point did you decide to transform this passion for fitness into a business?**

**SMS:** I left the classroom after attending a Zumba class at Shakti. I was a part of a boot camp to help me with my weight loss. After falling in love with Zumba, I found out that the teacher was only here for a summer job. The class petitioned Nora Mae, one of Shakti’s owners, who then took a chance and offered me a job on the spot. I blindly jumped into it with both feet and got certified one month later. I then called every gym in Kingston and offered my services. Within three months, I was teaching four classes per day, five days per week, and two classes on Saturdays. After one year of this hectic, crazy schedule, I opened my studio. I took the leap of faith and I have never looked back.

**KO: What is it about Zumba that intrigues you?**

**SMS:** I love the music, the movement and the free-spirited styling. The concept of Zumba is “ditch the workout and join the party”. I was able to burn close to 800 calories in one hour and not be bored. I really felt like I was at a party dancing the night away. I hate boring exercises and Zumba was far from that.

**KO: What else do you do to maintain good health?**

**SMS:** Good health is a constant work in progress. I don't always do well and slip up many times. My biggest struggle is eating healthily. I'm a foodie who loves to eat and drink. Exercise is the easy part for me.

**KO: Apart from Zumba, what else do you enjoy?**

**SMS:** I'm a beach lover. When I really need a break, I tend to get away to a resort for a weekend, get on the beach and bask in the sun. I love resort life.

**KO: Does your family share your interest for physical fitness?**

**SMS:** My entire family is very active. My husband, David, is an avid tennis and squash player. My eldest daughter, India, is a dancer and gymnast. Thai, my son, is a black belt in Taekwondo, and my youngest, Mali, does ballet and ballroom dancing.

**KO: You struggled with weight issues for years. Tell me more about this.**

**SMS:** My weight gain started when I was 23 after undergoing fertility treatment. I'm 5'2" and my heaviest weight during pregnancy was approximately 210 pounds. Unfortunately, I never lost all the "baby weight" before getting pregnant again, then again. My weight yo-yoed for nine years. I tried every diet

in the book, did weight loss pills, you name it, I tried it. The only thing that worked was exercise and moderation with my eating. I'm presently 140 pounds.

**KO: What is the next big thing for Shani?**

**SMS:** My next step is making my fitness more accessible worldwide. I have taken on brand ambassadorship for a few companies. I'll be focusing more on my motivational speaking and a few more surprise projects.

**KO: What would people be surprised to know about Shani?**

**SMS:** I'm tired and in pain almost all the time. People see me as the energizer bunny. Little do they know, that partly due to my poor sleeping, I'm exhausted from I open my eyes in the morning. I have sought help for this from multiple medical practitioners, but so far, nothing helps. I also have so many ailments, that I'm constantly in discomfort or flat out in pain. But it's my reality and I just deal with it and move along.



# FITNESS TEMPO

**Follow Shani**

- shani.fitness.life | yahsuhfitness
- Shani McGraham-Shirley
- Yahsuh with Shani

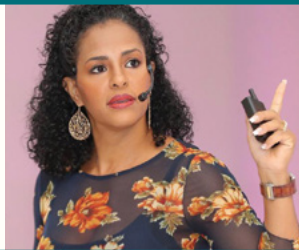


Photo credits: Norman Chen, Andre Rattigan, Esirom

GOOD VIBES { **COLDWELL BANKER** } EVERYTIME  
JAMAICA REALTY



**AQUEDUCTS**  
NEGRIL, WESTMORELAND  
**OCEAN VIEW HOMES**



**PARADISE BAY**  
READING, MONTEGO BAY  
**LUXURY RESIDENCIES**



**WATERMILL VILLAS**  
MAMMEE BAY, ST. ANN  
**RESORT APARTMENTS**

**Your smooth experience is our priority. Call any of our trusted real estate professionals today.**

+1 (876) 946-0007 / 953-6099 | [www.cbjamaica.com](http://www.cbjamaica.com) | [sales@cbjamaica.com](mailto:sales@cbjamaica.com)

SALES • RENTALS • RESIDENTIAL • COMMERCIAL • PROPERTY MANAGEMENT



# Is Your Home Cyber Smart?

Delecia Mair-Grizzle  
Cyber Security Operations Lead, The Jamaica National Group

Smart home devices are rapidly replacing the traditional devices and are providing not only comfort and convenience, but also a higher risk of cybercrimes.

Internet of Things (IoT) is a system of interrelated computing devices that can transfer data through internet connection. Such devices such as smart TVs, web cameras, gaming consoles, smart light bulbs, and smart thermostats make life easier. However, without proper protection measures in place, they offer attackers a number of ways to access personal data.

- Hacking into web cameras or baby monitors provides attackers with a live stream of the happenings inside your house.
- Smart thermostats or light bulbs can provide details about when the house is empty.
- Hackers can infiltrate smart alarm systems and disable them before entering the house.
- Another major concern is that hacking into IoT devices may expose the WiFi password. This can allow the tracking of your network activity and even possibly steal sensitive information such as banking credentials or medical information.

...without proper protection measures in place, they offer attackers a number of ways to access personal data.



## What should you do?

- Invest in trusted brands; be sure to familiarise yourself with the privacy policies.
  - Change the default username and password of any IoT device that you use. Be sure to create strong passwords.
  - Ensure your devices have the latest updates and security patches installed.
  - Check the settings of your devices and disable any feature that you do not need.
  - Avoid connecting devices to public WiFi networks, especially when accessing your online banking or email accounts.

Internet of Things are beneficial devices that are being enjoyed by many. However, they have created opportunities for cybercriminals who take advantage of vulnerable systems. It's imperative therefore that a defense plan is in place to secure these devices upon installation. Failure to do so can result in more worries than what they are worth.

Consumers are more focused on the features of the device, rather than the security. As such the security of these devices is a source of concern.



# Recipe: Sorrel-Glazed Veggie Balls

## INGREDIENTS

- 1 large white onion (minced)
- 3 cloves garlic (minced)
- 1 cup oats
- 1 can red kidney beans
- 1 can black beans
- 1 can chick peas
- 2 tsp Italian seasoning
- 1/4 cup fresh parsley
- 1/2 cup bread crumbs
- 2 – 3 tbsp water
- 1 tbsp olive oil
- Vegetable oil for frying
- Salt & pepper (to taste)

## FOR COATING:

1/3 cup bread crumbs

## FOR SORREL GLAZE:

- 2 cups sorrel juice
- 1 cup brown sugar
- 1/4 cup honey
- 1 tsp orange zest
- 1/2 cup orange juice

## INSTRUCTIONS:

Preheat oven to 375 degrees F (190 C)

- In a large, deep skillet; sauté onion and garlic in 1 tbsp olive oil over medium heat until soft and translucent ~ about 3 minutes. Set aside.
- Place oats in food processor and pulse until a flour like texture forms. Add canned beans to food processor and pulse to break down. Next, add sautéed

garlic, onion and remaining ingredients and mix, scraping down sides as needed.

- Scoop out dough in 1 tbsp servings and roll into balls. Heat skillet to a medium heat.
- Place additional bread crumbs together in a shallow dish. Add bean balls one or two at a time and roll to coat.
- Add enough vegetable oil to form a thin layer on the bottom of your hot skillet, then add your veggie balls. Brown for about 5 minutes.
- Prepare sorrel glaze by combining all ingredients in a saucepan. Place on a medium heat and allow to reduce by half. This should take about 20-25 minutes.
- Place browned veggie balls on a baking sheet and in preheated oven to bake for about 15 minutes or longer (if crispier result desired). Remove sorrel glaze from heat. To serve: top cooked pasta with veggie balls and sorrel glaze.



## CREDCONS CARIBBEAN LTD Management Consultants



# WE'LL GET IT DONE FOR YOU!

## Credcons Business Reports

Power-packed with over 50 years of experience!

*"Your Information Source"*

Services in all Caribbean countries and worldwide.

Providing Business Information for:

- |                                |                                 |
|--------------------------------|---------------------------------|
| Employment Background Reports  | Marketing Reports               |
| Insurance Underwriting Reports | Mortgage Reports                |
| Insurance Agent Reports        | Special Investigation Reports   |
| Insurance Claims Reports       | Credcons Due Dilligence Reports |



## Credcons Caribbean Limited

25 Burlington Avenue, Kingston 10, Jamaica, W.I.  
 • (876) 968-3017 • 656-9996 • 656-9505  
 consultant@credcons.com  
 credcarib@cwjamaica.com  
 credconsintl@cwjamaica.com  
 Website: www.credcons.com

# Note to Self:

## Seeing

# 20/20

## Eye to eye



Kadeem Rodgers  
Journalist and fashion stylist (@thestyleredeemer)

This is a personal reminder to never stop living. Have you ever felt like you're going uphill, making headway with your responsibilities, yet you're not quite at your goal? Perhaps then you wonder "hmm...what's missing?" Chances are everything is happening the way fate intended. Chances are you're a tad bit anxious and way ahead of yourself. Or, chances are you're right, this was not meant to be. You need to relax and faith it 'til you make it.

2019 is nearing an end, and what better time (and way) to delve into the New Year than with an open mind and totally inspired attitude?

### Here's how you too can take control of your mind with relaxation and recharge.

- 1** Start by surrounding yourself with things that lift your spirits and give you life! This can be anything from an oddly shaped pebble or miniature figurines that hold sentimental value. Even a photo of your loved one on your desk at work can help. Whatever it is, keep it clean, keep it close, and refer to it whenever you feel the lethargy creeping up.
- 2** You are in control! Never be afraid to say no. People will take advantage of every bit of yes they can get.
- 3** Be honest with yourself. Speak the truth about everything. Your contribution to an argument you've had... the breakdown of a relationship... the reason you declined an invitation... the reason that WhatsApp message is still unread. Start with honesty and the rest will work itself out.

- 4** Stay clear of high-energy music. The last thing you want to do is add confusion to the chaos swirling around in your brain. Oftentimes, music from the punk rock, heavy metal, rap, hip hop, and music similar up-tempo genres — oftentimes dancehall — tend to make things worse when trying to reduce stress.
- 5** Go outdoors! The best way to kick the block or get the brain going again is to get active or go outdoors. Most times we see things clearer from other points of views. Try walking, jogging, or hiking. But, whatever you do, interact with green spaces!
- 6** Switch up your routine. Clean your bedroom or engage in a bit of feng shui.
- 7** Get creative and make art.
- 8** Exercise gratitude!
- 9** Make yourself a warm bath and soak away the worries. The point of this is to clear your mind and stop thinking, relaxation is the best medicine.
- 10** Take up a new hobby. Hobbies allow for an escape, and when your mind is bogged down with thoughts, all you want to do is escape. Just don't escape to another high-stress situation.

At the beginning of this article, I had no idea I'd be able to complete it and look, a clearer mind later, we are here.

# The Gem Off The Beaten Path –

## Strawberry Fields Together

Sabriena Simpson, Communication Coordinator  
The Jamaica National Group

Tucked away in the north eastern rural town of Robin's Bay, St. Mary, is the beautiful and serene Strawberry Fields Together Beach and eco-resort.

The facility was named after the popular Beatles song, "Strawberry Fields Forever." Characterised by towering willow trees and cool breeze, with the azure waters of the Caribbean Sea lapping against huge sedimentary rocks, this little piece of heaven in Jamaica is tranquility personified.

Founded in the 1970's by owner, Kim Chase, the 18-acre venue has two private beach coves, two three-bedroom semi-rustic villas and six beachside cottages. The elements make it perfect for camping; group, family or couple's getaway. Simply put, it is the perfect place to relax, unwind and bask in the glory of this quiet, un-spoilt environment.

Open from 10:00 am to 5:00 pm for daily use, the entrance fee to the property is J\$1,000 for adults and J\$500 for children aged 6-12, if you are bringing your own food; and J\$600 and J\$300 respectively, if you are not.

## Unique adventures and activities

Unique adventures and activities are available. One such adventure is a guided nature hiking trail to Kwame Falls, 1 ½ hours each way, which can include a delicious roast fish and yam lunch, done over wood fire at the falls. The adventurous could also opt to take a boat ride to Black Sand Beach and hike to the falls, half hour each way, instead of hiking the entire journey.

Sporting activities, such as volleyball and table tennis, are also available. The venue can accommodate very large groups and meals are provided on request. There is a restaurant on site, the Strawberry Patch Café, which provides scrumptious meals for visitors, daily.

On Sundays, the chef at the venue prepares pizza in the wood-burning pizza oven, while patrons are entertained with "oldies" music, rocking them back to yesteryear. You could also bring your own food and rent the barbecue grill area to cook your own meal, on any given day.

The location also provides full wedding packages and special areas are designated to capture beautiful wedding photographs.

**Strawberry Fields Together is one of St. Mary's jewels, and it is "a must visit," for locals and visitors alike.**

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](http://www.eatroundicut.wordpress.com) and her travel and lifestyle blog at [www.sabrienaudriana.wordpress.com](http://www.sabrienaudriana.wordpress.com)



## Stages of a Relationship

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

Relationship studies show that most couples go through the same stages at a slightly different pace. In fact, we don't really consider therapy for a couple before the first six months as they really don't know very much about each other at this point. Therefore, there is very little to work with. Couples who start off fighting really should consider whether they are suited to each other at all.

For most couples, the honeymoon ends in the third year of the relationship. The first two years are a bonus point when you are still in the "getting to know you" phase, and we are generally fascinated by the ways in which our partners are like us, and curious about how they are different from us. We call this "the intensifying".

Year three is when we see our partner's faults, they stop the courtship and the "No's" become more frequent. By year three, we get used to each other and behave in ways that are far more natural to us. Couples who survive this year well often go on to have very fulfilling relationships.

Years four and onwards often bring about the "cementing of the relationship", some call this stage the plateau. Things even out, and we each fall into the roles we are likely to play for a very long time to come. If we have children, they take up one third of the time we used to spend with each other, and every other child that is added to the family reduces our "me & we" time. It's at this stage that couples need to look out for the moments they can steal away to be alone with each other. Some couples never make this time for themselves once children come along and the relationship is likely to suffer in the long run.

The first four stages of the relationship usually go according to plan, until the fifth stage of "the power struggle." This is the stage where couples bargain over who gets to decide what we do, how we do it and when we do it. There are five major red flags that become the source of these struggles: 1) children, 2) chores, 3) in laws, 4) money, 5) sex.

Couples tend to argue about **children** - how to bring them up, and how to discipline them. The **chores** - around the house and who does what is also another bone of contention. **In laws** - the parents of one of the partners and how they should be integrated into the family is the source of many a joke on television, but it is a real problem for some couples. When it comes to money and sex - there almost always is a problem in those two areas when couples split up.

At times, it is disagreements in the other three areas that put pressure on the **money and sex**. It's hard for many people to make love when they are upset about other areas of their life.

If couples don't sort out their disagreements in the power struggle stage, it usually leads to them going down separate roads, even while they stay together in the same house. Some keep quiet and accept "peace for a price" others choose to "be right rather than happy" and take control of the battle. Couples who can fight fair will resolve their issues and re-harmonise, even if it means "agreeing to disagree".



In the final stages of a relationship, when the kids have left home and it's just the two of us again, many couples realise they have grown apart. If they didn't manage the power struggle phase well, and one of them was just biting their tongue to keep the peace, chances are this is when the relationship will fall apart.

So what can we do to exercise good relationship maintenance? First of all we have to take time out just to be a couple, without the children along the way. Just like the car that goes in for servicing every 5,000 miles, relationships need frequent tune-ups.

Listen to each other. When your partner complains, learn to turn gripes into gold. These are opportunities for meeting a need that will make a difference.

When you are stuck with one of the five red flag issues, stop and get professional help. It will be worth the dividends later on.

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](mailto:loveandsexja@gmail.com).



# LOVE AND SEX

LISTEN LIVE



"The sexual revolution continues"  
WITH DR. KAREN CARPENTER

Love & Sex Next Generation

Tuesdays & Thursdays  
9PM - 11PM

90.3, 90.5, 90.7, 90.9 | [NATIONWIDERADIOJM.COM](http://NATIONWIDERADIOJM.COM) | FLOW CHANNEL 916





LET'S SHOW  
YOU HOW TO

# BE WISE



## WEALTH CREATION

Accumulating assets enables you to maintain your living standard even if you don't have a source of income for a while. A good wealth creation strategy should be anchored under the letters. **W-I-N**.

**Be Wishful:** Identify all the goals you want to achieve, or the assets you want to accumulate, and write down your **SMART** Goals: Specific; Measurable; Achievable; Realistic and Time bound.

**Be Intentional:** Prepare for unplanned events with an emergency fund of 3-6 months of your day to day living expenses. Budgeting helps your intentional wealth creation, which is based on two things... Investing and Owning. Owning sometimes proves to be safer, or surer, however the initial capital outlay may not be available. The individual who has the capacity to both own and invest is usually better served.

**Be Nimble:** Prepare to take on investment opportunities when they arise. To be in the money, you also need to be in the know. Do your own research and consult with an expert in the field. Ensure that you are aligned with a Financial Advisor, who will work with you to achieve your goal.

"Winning" is a part of our Strategy at JN Fund Managers. We stand ready to work with you to achieve your goals.

Visit [www.jnfundmanagers.com](http://www.jnfundmanagers.com) or call (876) 929-2289.



The **JNSBL Climate Smart Loan** is available to micro, small and medium size enterprises (MSMEs) in the tourism and agri-business sectors across Jamaica to implement systems to better withstand periods of drought and extreme rainfall, such as:

- **Water management systems:** water tanks, drip irrigation, rain-water harvesting ponds
- **Planting material and fertilizer** (climate resilient varieties)
- **Heat and energy management systems** – Inverter Air conditioning and solar systems

Climate Smart Loans range from J\$200,000 to J\$5 million at a special interest rate of 4 per cent per annum on the reducing balance.

Learn more at [www.jnsbl.com/climate-smart-loan/](http://www.jnsbl.com/climate-smart-loan/)



### THE CREDIT CARD WITH THE LOWEST INTEREST

Gold or Classic? Get the only VISA credit card that calculates your interest using the reduced balance. JN Bank VISA credit cards provides you with lower interest, great security and it's accepted everywhere!

#### Features

Use your card in Jamaican or US dollars

- Interest rate 34%
- Interest calculated using reduced balance method
- Secured by EMV technology
- Contactless card

#### Benefits

- Emergency card replacement
- Discounts from almost 200 merchants with your JN card
- Access to online banking using JN LIVE
- Price protection of up to US\$200

Get your JN Bank VISA credit card today! Visit [www.jnbank.com/member-forms](http://www.jnbank.com/member-forms)



### FAMILY CRITICAL ILLNESS PLAN AND AN INDEMNITY PLAN

Did you know that JN Life Insurance currently offers a Family Critical Illness Plan and an Indemnity Plan?

The Family Critical Illness Plan, or JN Life AIDE, provides critical illness insurance coverage for:

- Yourself and up to five (5) additional members of your family inclusive of spouse, children, parents and parents-in-law.
- 13 critical illnesses and,
- Offers coverage of up to \$6 million.

JN Life Insurance also offers a Family Indemnity Plan which gives you coverage for funeral expenses in the event of the death of a family member. Visit [www.jnlifeinsurance.com](http://www.jnlifeinsurance.com) to learn more.



# BE WISE



### CREATING AN EMERGENCY FUND

An emergency fund is money set aside to cover the financial surprises that life throws your way. It should cover at least three months of your living expenses. Tips to Build an Emergency Fund:

- Set a Monthly Savings Goal
- Start Small and Build Up Your Discipline
- Save Your Unexpected Income
- Identify Supplemental Income, such as a second job or sell unused items
- Assess and Adjust. If there's money left over from your budget at the end of a pay period, move some of it into your emergency fund



2-4 Constant Spring Road, Kingston 10, Jamaica  
[www.jngroup.com](http://www.jngroup.com) | [corporatecommunications@jngroup](mailto:corporatecommunications@jngroup)  
876-926-1344-9



**JN GI HOMEOWNERS'  
INSURANCE**

What matters to you... *is important to us.*  
Protect what matters.

**PREMIUMS  
AT THEIR  
LOWEST  
IN YEARS**

**PLUS  
CONVENIENT  
MONTHLY PAYMENTS\***

**NOW IS THE TIME  
TO INSURE!**




**JN GENERAL INSURANCE**

   @jngijamaica

888-225-5636 | [www.jngijamaica.com](http://www.jngijamaica.com)

\*Conditions apply

A member of the  Group




# PLAN YOUR FUTURE with funds that PERFORM NOW

## Mutual Funds

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

Our diverse portfolio is designed to help you achieve long-term capital growth while preserving capital.

**Come talk to us**  **Fund Managers Ltd.**

A member of the  Group