

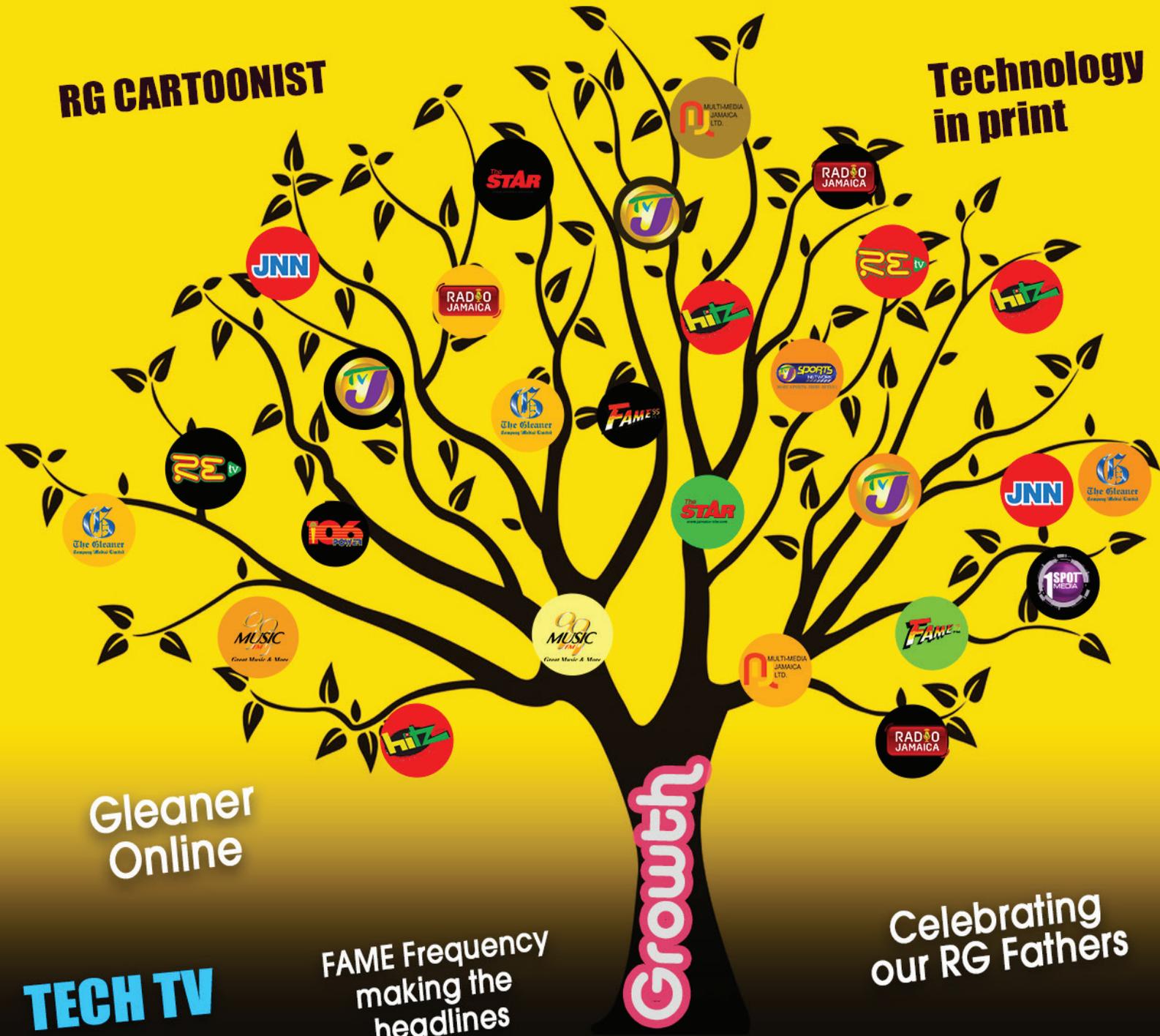


HAPPENINGS

JUNE/ JULY 2020

RG CARTOONIST

**Technology
in print**



**Gleaner
Online**

**FAME Frequency
making the
headlines**

**Celebrating
our RG Fathers**

TECH TV

**Terrian Heslop's
Journey**

**Errent Murray's
sojourn**

**The
Paulene
Graham
Story**

MESSAGE FROM THE CEO

Mr. Gary Allen



Colleagues, we have just seen the back of the first half of 2020, a half-year that has brought the most significant challenges for our Group since our amalgamation.

These challenges have forced us to focus on what is best for us at personal, departmental and corporate levels. But, what can we best do to benefit all of us? The simple answer is – if we could all GROW, we would all be on a similar mission that would dramatically change us and our organisation.

COVID-19 has led to dramatic decline in our business. The decline has come through loss of revenues, loss of activities, loss of opportunities.

Yet, during this period we realised that we can create new opportunities, grasp opportunities that others have created and give ourselves and our business a more promising future, based on personal and corporate GROWTH.

The ways we have done things in the past need to be examined and we must determine whether or not we can do them better - more effectively, more

efficiently. If we can use technology, use new processes and incorporate new ideas in what we do, we can help the organisation GROW. In the process as we learn and adopt new approaches, we can GROW personally too.

During this period, if we recognise that we are not operating at optimum, if we recognise that there are gaps in our skills, where we can get assistance to address; if we can communicate better and improve our own skills, then we can experience personal and professional GROWTH too.

When our personal and our professional desires for GROWING meet, then we can find the synergies that make our engagement more rewarding and more effective. If we grow our advertising revenues, this will help our traditional business recover, where necessary and excel where we are already doing well. This would strengthen GROWTH.

If we can GROW our digital revenues and business we would contribute more to the whole and help drive this group forward in an accelerated way.

Growing our influence as a credible, reliable, responsible media organisation in Jamaica are all good goals to attain as well.

COVID 19 has challenged us, but it should not paralyse us. Our creativity, our enthusiasm and our drive have to be stimulated in these challenging times and challenging circumstances to find the will and the way to GROW.

If we fail to GROW and others do, then by standing still, we are actually in reverse as others surge past us. We are not the group that is content with standing still and not the group that hits reverse. Let us therefore meet our challenges by encouraging ourselves and each other to GROW in various areas – personally and corporately.

Let us GROW out of the current challenges and GROW into people and an organisation, greater than is expected and greater than before.

MEET OUR GLEANER

ONLINE GO-JAMAICA

SALES AND MARKETING TEAM

golservices.com



(from left to right) **Andriyev Richards** - Production Supervisor, **Britney Cameron** - Sales Assistant, **Karma-Gaye Williams** - Online Sales & Marketing Manager, **Dayna Drummond** - Sales Assistant, **Ian R Johnson** - Business Development Executive, **Davina Laylor-Haynes** - Business Development Executive.

What we do?

GOL services offers Online Advertising via all Gleaner websites. We also offer Social Media Advertising on our Gleaner and Star Social Media pages such as Instagram, Twitter, Youtube and Advertorials on our Facebook pages. We also offer advertising on our ePaper subscriptions.



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Editor's Message:

Growth is possible when challenges force us to reach greater heights. Having a growth mindset is based on the idea that our essential qualities are things we can cultivate through our efforts. A growth mentality sees springboards to success, not detriment. It stems from our own set of powerful beliefs; and is liquid enough to change when such view is no longer on route to the attaining of goals.

Having a growth mindset doesn't mean we have to believe that anyone can become the next Einstein, Mozart or Da Vinci. We only have to acknowledge

that our potential to learn and grow is unbounded and that the power to increase our own abilities is within our control. With this attitude, we become less discouraged by failures and more attentive when struggling and we begin to see difficulties as an opportunity to stretch ourselves and not avoid them.

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Errent Murray

Quality Assurance Officer



(Super Murray)

I started my employment with The Gleaner Company in January of 1988 as a Page Layout Terminal Operator, which encompassed ad and page design. It was the period where the company was in transition from analog to a digital hybrid production of the newspaper, for approximately two years.

I was then moved to the then IT Department where I worked as a technical support personnel for two to three years. I was transferred to the Prepress department as one of two Operation Coordinators charged with the daily operation of the department. The department at the time processed all ads and pages for output along with the then paste-up section eventually going to a fully digital workflow.

When the company decided to upgrade all operational processes in the production area to international standards I was identified as the individual to be trained, implement and ensure continuity in the quality control standards. This entailed ensuring both internal and external customers were educated on the standards and best practices.

I was transferred to my present position, Press Operations Manager, in 2018 with responsibility for the daily operations of production of all our publications with emphasis on deadlines, efficiency and quality.

All through my transition in the company, the company has invested in numerous training programmes/ seminars locally and internationally to ensure the delivery of services which are guided by international standards. Some skills sets are very unique to our industry which require

specialist training for which I am thankful. It is an environment where it is accepted that you're constantly learning and in most case you try to be ahead of the curve.

Customer service is my main driver through my Gleaner experience, to both external and internal customers, always giving the best with no difference in service to either.

The nature of the area of the company where I work you're always confronted with challenges so you tend to take them all in stride, resolve and move on.

There are many triumphs, having the opportunity to be a part of the company moving to a full digital workflow. Laying out the first Gleaner publication, 16 page Flair, done entirely on a Desktop Publishing system, being selected Employee of the Year also an individual award from The Advertising Agency Association of Jamaica (AAAJ) are just few of the many triumphs.

I have had and continue to have great role models, from my two immediate supervisors when I join The Gleaner that made me aware that work can be fun but never forget professionalism. If you can't be the best at least be second best. Great and supportive managers such as Mr. Errol Knight, Mr. Ian Roxburgh, Mr. Callaghan and my present manager Mr. Burchell Gibson. These are Individuals who challenged you with goals and support you in achieving them. My team members, particular the team I work with daily, within the organization, who motivate you every day to be at your best because they deliver no less,.

Last, but by no means least, our late former chairman Mr. Oliver Clarke.





The Growth of Technology in Television (TV) Broadcasting



Trevor Johnson
Deputy General Manager, TVJ

Over the years, technological innovations by manufacturers of Television Broadcast equipment across a range of disciplines, have served to enhance quality, creativity, longevity and workflow. This article will feature the evolution of cameras and other recording devices used in television broadcasting, from videotapes to the hard drives medium.

In the past, it was commonplace for a production crew of five to six persons, including a dedicated driver, to be seen capturing a basic news story, elements for a TV feature or a scene for a documentary. The team comprised of a driver, cameraman, soundman (audio engineer), videotape recordist, and producer. In some situations we would add a host/presenter. This process also required a logistic task of assembling a crew- if a freelance crew was the preferred mode of operation. This extended project duration escalated the cost operation, as freelance personnel were not always available. Some entities opted to employ fulltime practitioners to remedy the aforementioned challenges.



This camcorder unit forced a change in production culture, training and workflow. The immediate effect was obvious with the reduction in crew size. A cameraman began to compose images, record audio and drove himself to a crime scene to capture a news story.

This change in production culture and operation drastically reduced production cost which resulted in an improvement in profit margin on our projects. Generally, there was growth in the number of assignments which were being captured and this enhanced the look and feel of TVJ's Entertainment, News and Sports products created by the production department.



Then, TV capturing devices were in analogue format and consisted of a video camera, linked (via a cable) to a videocassette tape recorder, strings of audio cables connected to an audio mixer and a microphone(s).

In the late 80s to early 1990s equipment manufacturers responded to market needs with the creation of a single-piece camera and recorder in one unit called a camcorder. These camcorders later moved from the analogue to the new digital format.



Betacam 1/2" tape

These camcorders realized more evolution in the mid to late 90s



DVCam 1/4" tape

and early 2000, to Digital Beta camcorders (1/2" tape), Camcorders and Mini - Camcorders (1/4" tape) formats. This signaled a further reduction in the size of the camcorders and playback devices.



Mini-DVCam 1/4" tape

In 2004, Television Jamaica Limited (TVJ) moved from South Odeon Avenue to a new home on the property of RJR at 32 Lyndhurst Road, signaling a new era in the life of this entity.



TOWEL BLOWOUT



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Fast forward to 2020, consumers have demanded of manufacturers, greater speed, better quality and greater flexibility at a more competitive price-point to content delivery. As a result of innovations in technology over the years, television content can now be produced with a diverse range of camera capturing devices. These capturing devices range from a high-end compact camcorder to a mobile phone. **We are currently capturing and producing content in High Definition (HD) in a digital format (tapeless), on a range of digital devices.**



TVJ became the new standard bearer in local broadcasting. The first Standard Digital (SD) broadcast television entity in the English speaking Caribbean.

These digital devices have improved our workflow, allowing the transfer of content from “the road to the editing environment” and other content share platforms- 40-60% faster than conventional videotape. Digital content uploads can be done in the background while the editor is still editing a feature. The older tape format could only facilitate the transfer of content in real time or longer, with their cumbersome setup process. Nothing else could be done, while the tape content was being transferred.

international partners and competitors. Hence, our growth in the application of technologically advanced broadcasting equipment has led to:-

- Enhanced production quality;
- Facilitated the creativity of our team to generate engaging content;
- Extended the longevity of content;
- Improved the workflow, which assists in reducing cost and increase output.

In essence, Innovation in Technology has greatly assisted in realizing profitability and continues to help in the continued growth of the TVJ brand.

The transition to High Definition (HD), now places the TVJ brand on the same broadcast landscape as our



FAME Frequency

Making the headlines!

The Covid pandemic has seen persons showing off their creative side. Every Saturday night for the past 14 Saturdays have seen social media catching fire. From the Zoomers in costumes, the blowing up of Instagram and Twitter to the fully supported themed parties. Who could forget the nun on the "Rep your School edition".

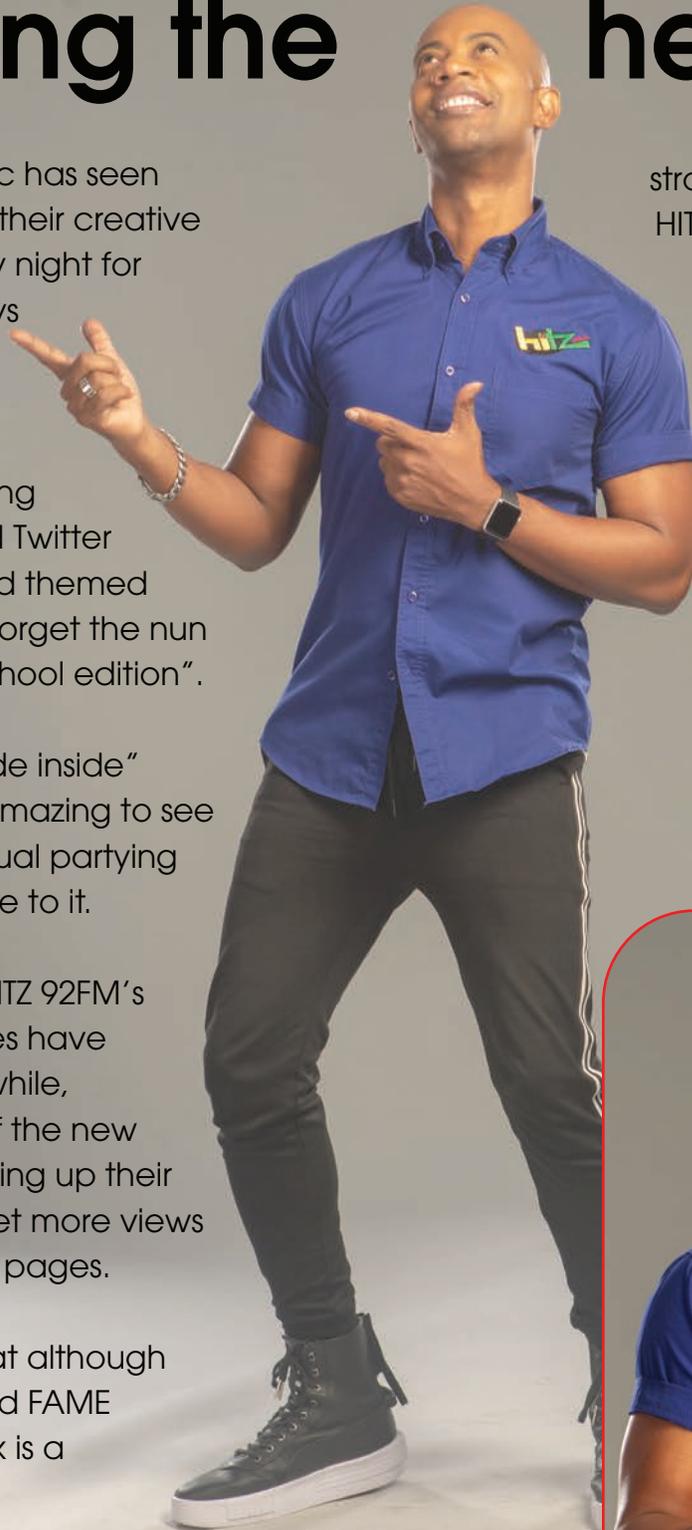
People are just "inside inside" having fun. It's just amazing to see the revolution of virtual partying and people response to it.

To Rodrick Howell, HITZ 92FM's DJ, the virtual parties have been around for a while, but now because of the new trend, Dj's are stepping up their creative game to get more views flowing to our social pages.

Let us not forget, that although the parties are called FAME Frequency, Roderick is a

strong defender of the Big Bad HITZ92FM #TeamHitzSquad hahaaaa.

We can all agree that while the online party removed the gap of party withdrawal, the parties are said to be Hitztoriffic.



GROWTH

Terrian Heslop

Assistant Librarian



I started my journey in the Record Library as a Heart Trainee in October 2001. When I was first told I would be working in the Record Library I thought it was just paper records. I had no idea it would have been about music. I loved listening to music, but this job wasn't just about listening. It was about being behind the scenes contributing meaningfully to the entire package that was

presented on the airwaves, whether it be commercials, live shows or scripted programmes.

By July 2002, I was promoted to the position of a Library Assistant, my first permanent job - a post I held until becoming an Assistant Librarian in 2019. As a music librarian you are expected to have a vast knowledge of the many varieties and styles of music being recorded around the world, to compile music sheets that fit the time of day, feature or show, as well as find the delicate balance of being entertaining to a wide range of audience, without offending or turning off any particular sector. I had to learn fast.

For me, there is something about the ability to touch someone's life merely through a song you select to be played on a radio show, that helps a listener through a particular situation or bouncing back from depression or separation.

I have been able to maintain working relationships with external clients who either come in to record at our facilities, or send in pre-recorded material for broadcast. I have vetted all pre-recorded material to ensure compliance with broadcasting standards, laws and regulations, but also listen for technical qualities, musical aesthetics and entertainment value, among other things.

Not all of our interactions with music producers

and artistes are amiable, as they sometimes take the rejection of their (sub-standard) songs offensively. But we strive to be as objective and fair as we are expected to be firm when confronted by irate musicians, producers and publicists.

Now as the Assistant Librarian, I am not only charged with fulfilling my responsibilities on a broader scale but to also offer guidance to the younger and newer members of the team.



My philosophy is to do my best work even when no one is watching and become an active volunteer in something.



Salutes

OUR SPORTS JOURNALISTS

There are hundreds of thousands of sports fields on the planet, where stunning feats of athletic talent and abilities are continually displayed (well pre covid19). Thanks to sports journalists, millions of fans around the world receive information, make choices and are constantly entertained on everything sports.

Thursday July 2, 2020 was recognized as World Sports Journalists Day, and although the day has passed we must salute the great professionals in our Sports Departments who beat the daily grind in producing the most creative and engaging stories, on community activities, human interest deeds, as well as international events, like the Olympics and World Games.



Daniel Blake



Jerome Foster



Renardo Brown



Oneil Meredith



Karen Madden



Simon Preston



Brian Lewis



Kayon Raynor



Daniel Wheeler



Akino Ming



Robert Bailey



Rachid Parchment



Livingston Scott



Denise Walters



Jeremain Brown



Trishana McGowan



Oral Tracey



Simon Crosskill



Spencer Darlington



Jordan Forte



Andre Lowe

Thank You

Advancement through technology.. The Production Department GCML.



Joseph McCurdy
Press Operator

On September 13, 1834 the DeCordova brothers Joshua and Jacob published the first issue of The Gleaner and Weekly Compendium of News; what we now know as The Gleaner (GCML), which to date remains the oldest newspaper in the western hemisphere being 187 years old. The company has been through 2 world wars, many changes in technology and political upheavals. In 1976, Oliver Fredrick Clarke then general manager of the Jamaica National Building Society was asked, by then Chairman of The Gleaner Company, Leslie Ashenheim to become a part of The Gleaner. With the approval of the then directors of Jamaica National, Oliver joined The Gleaner Company on secondment for two years. The two years materialized into over four decades of dynamic leadership which created the company as we now know it as today.

On the 17th of June 1993, I started my journey with The Gleaner Company as a Messenger in the Production Managers' Office which, under the tutelage of the then Production Manager, the great Mr. Ian Roxburgh, who was a master at his craft in every sense of the word. In the early 1990s the world was moving in a digital direction and The Gleaner Company was moving with it. The first departments to be digitized were the Advertising and Editorial Departments then later Production.

In this little flash back, I will do my best to be your eyes to the past and give you, the reader an over view of how far the Production Department and by extension the company has come.

Back in 1993, the Production Department was made up of 4 main sections; PASTE UP, CAMERA ROOM, MERIGRAPH and PRESSROOM. In order to produce the paper, like a train, it had to pass through all 4 sections,

each contributing to the final product. I will now breakdown the operations of each section as best I can.

PASTE UP

As the name suggest "Paste-up" was just that, using wax by hand to paste articles or information on white paper, called bromide. We were cutting and pasting way before Windows. There is very little difference in the appearance of the digital page now used and that of when it was done manually - the men were artists.

Before we had digital, everything that went into the paper was done by hand, the pages where put together in the Paste up Section. Once completed the page was then moved to the Camera Room.

In today's operations, paste up no longer exists, these functions are now just a computer screen. Majority if not all the paste up operations now fall under the fully digital Prepress Section.

Camera Room

The main functions of the camera room were to:

- Produce page negatives from mechanical artwork submitted by advertising agencies;
- Strip advertisements into page negatives in cases when ads were submitted in negative forms;
- Register and punch colors and black and white negatives for both ads and full page before sending to plate making (Merigraph)
- Back up the electronic imaging system as the page production resource in the event of a system failure

Continues on page 14

The Camera Room was also another casualty of modernization, as although the use of negatives outlived paste up, it too was eaten up by the simple computer.

Merigraph (Plate Making)

The name merigraph was derived from the machine which was used at the time. The crew was responsible for the burning and bending of plates the negatives received from the Camera Room, which would be placed in the merigraph machine, transforming the image from the negatives to the plate which at the time was flexographic. The complete plate would have the image surfaces raised and the non image area would remain flat. Once the plate was created it was then transferred to the pressroom.

The plate making section survived modernization, and it is now likely the most advanced section in the company, with regular upgrade of its equipment moving from the old merigraph system to the new Computer To Plate (CTP) process.

In 1996 the company purchased two(2) CTP Machines, which eliminated the need for negatives all together as information could be sent directly from computer to plate then to print.



CTP Machine

Pressroom

In 1993 the Company had a Crabtree letter press which could do single spot colors but was mainly black and white printing. In November 1994, the company purchased a 16 unit Goss Urbanite Offset Press and installed the SII System/66 Editor publishing System, what was at the time the largest press in the English speaking Caribbean. The Gleaner had gone fully colored. It had the capacity to produce full page color ads, comic and photos and the facilities to fully paginate each newspaper page.

With this came the elimination of the Camera Room and Paste up sections which gave birth to Prepress. Prepress absorbed the core operation of both Camera Room and Paste up, and all duties were transformed to a mere computer screen. Negatives were still produced using a negative image printer reducing manual labour.

The new process of producing the paper meant the Merigraph system became obsolete, as the change saw a move from flexo plate to aluminum plates. With the aluminum plate all surfaces remained flat in contrast to having a raised surface when flexo was used.

There is an old adage "oil and water don't mix" in Printing it is "ink and water don't mix". With the aluminum sheet plate the image area is what is called ink soluble which means ink will stick to that surface and the non image area is now water soluble which means water will stick to that part and help to produce the clean finish product that you are used to.

Another advancement coming with the new press was the zero speed splicers. With the old letter press, whenever a roll of paper was finished, the pressmen would have to stop and change all rolls and start again. This also caused the company to invest in a rewind machine, as there were many ¼ pieces of rolls that had to be rewound into full sized rolls. That rewind machine was my entrance into the printing world as I was its last operator. With the new zero speed splicers stopping to change rolls was a thing of the past, as these machines were capable of splicing with the speed of the press.

The press also boasts its own reverse osmosis water system which powers the rico dampening system. The rico is an upgrade from the socks rollers and water trays that came with the press

Accompanying the new press was

- Two flip top plate burners (burn the aluminum plate)



- Two plate processors (washing the non image area of the plate)



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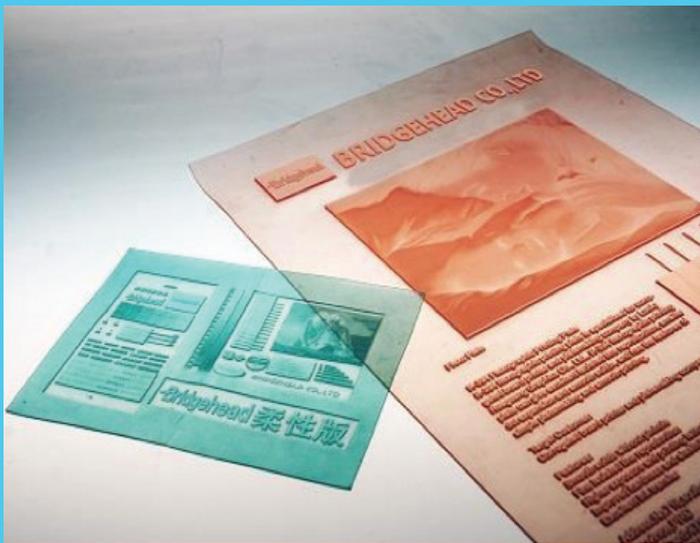
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- A manual plate punch (punching registration markers on the plates)

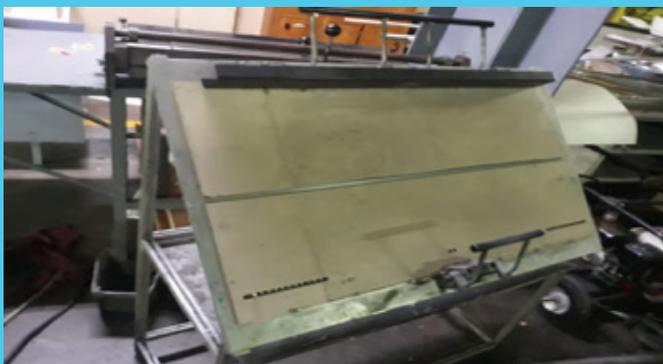


I should mention the use of the new desktop publishing software, which bridged the gap among Advertising, Editorial and Pressroom with the establishment of a new section called Data Processing.



Plate Processor

Old flexo plate with the rise image surface



- A manual plate bender (inflicting the four bends to affix plate to press)

In 2010, there was a purchase of a semi automatic Plate Bender; however the plate were still being punched manual.



- 8 enkel zero speed splices (make changing from roll to roll seamless)



The CTP machine and Processors were again renewed to an updated version in 2015/2016. The last major update was done in 2019 with the purchase of the fully automated Plate Punch and Bending machine.



This fully automated machine eliminated the human contact with the plate before it reached the press.

In 1998, the Editorial SII System was upgraded and a new computer system, CompuClass, was installed in the Advertisement Department.

Gleaner reporter André Williams is 2020 APIC Fellow



André Williams

Gleaner reporter Andre Williams is one of four mid-career journalists from influential news organisations in the Pacific and Caribbean selected as APIC Japan Journalism Fellows for 2020. The fellowship, now in its sixth year, is a competitive programme that brings journalists to Japan for an intensive two-week introduction to the country.

The Association for Promotion of International Cooperation (APIC), a private foundation in Tokyo that strengthens relations between Japan and the nations of the Pacific and Caribbean, sponsors the fellowship.

This year's class is comprised of Samantha Magick, managing editor, **Islands Business** magazine, Fiji; Ofani Eremae, editor, **Solomon Star**, the Solomon Islands; Andre Williams, reporter, **The Gleaner**, Jamaica; and Heather-Lynn Evanson, environment reporter and former acting editor, **The Nation**, Barbados.

old man

daddy

pappy

HAPPY FATHER'S DAY!

pa

pops

papa



Kirk Williams



Kevin Burnett



Kemar Johns and Kevin Dixon



Derrick Wilks, Marvin Moodie and Basil Tyrell

fathers

old man



Christopher Grant



Robert Brown



Kirk Wright

daddy

pa



Kraig Grayson

pappy

papa



Giovanni Dennis



Edwin Williams

pops



International Women in Engineering Day is an annual event that showcases the incredible work of female engineers and is aimed to encourage females in engineering careers.

The theme for this year's International Women in Engineering Day 2020 is 'Shape the World': a call to action to challenge gender disparity in the engineering sector.

Let us show appreciation to our female engineering staff.



Happy International Women in ENGINEERING DAY

to
TONI-ANN BROWN
&
ANGELA RICHARDSON



GROWTH

Paulene Graham

Senior Receptionist



However my dream of becoming a teacher was shattered at the age of 19 years old when I applied to St. Joseph's Teachers College. I was called to do an interview, the nun who conducted the interview asked where I lived. When I said August Town her face had a look of scorn and disdain and then she asked if I would be selling drugs in order to pay for my tuition. When she said that I walked right out of the interview broken.

Prior to working at Radio Jamaica I had applied for a clerical position at St. Joseph Hospital but was instead asked to fill a vacancy as a Telephone Operator even though I had no formal training in that field. The Accounts Department was next to where my work station was and as a result of my curiosity and eagerness to learn, the accounting clerks would always give me some of their work to do. I was asked to check and prepare invoices among other things. I was recommended to learn Peachtree and worked for a short time as an Accounting Clerk, A medical Admissions Clerk, Casualty Claims processing clerk and finally a Credit Officer (collections) because of the wealth and knowledge gained at St. Josephs Hospital it was quite easy for me to ease into Radio Jamaica Limited.

When did you start working for the Organisation?

I started working at Radio Jamaica in July 2006

What was the first position you were employed in and your position now

The first position I held at R J R was that of a relief Telephone Operator, this position meant that I would be asked to work only if a member of staff went on vacation or was unable to work due to illness etc. This meant only a few days of work for me as on rare occasion would someone call in sick and rarely did any of the permanent staff want to take vacation. Even though I was given a part time position I would be so involved in work that I sometimes forgot that I was in a temporary position and would constantly be told that I was the best part time operator they had ever worked with. Statements like those made me work even harder.

In growth one should identify what they love doing

From the age of five, I knew exactly what I wanted to be when I grew up as I would use two tins extended by cords and pretend I was sending and receiving calls or I would speak to trees and plants around my yard as if they were children in a classroom.

GROWTH

Paulene Graham
Senior Receptionist

About a year later, a staff at the front desk informed me that she would be leaving the company. Her exact words were "Paulene I am going for an interview - if they pay more than what I am being paid here I will not return, but if they don't I will be back" Up to this day she never returned.

With hard work and a positive attitude, I was promoted years later to my current supervisory role as a Senior Receptionist. This position would provide me with a lot of opportunities, too many to list at this time.

What is it you love about your job

I love my job as I can sometimes change lives. I remember an incident that happened recently - a frightened mother called me to say she was not getting through to the Covid hotline and that she suspected her daughter of having Covid. I tried desperately to convince her to get the child to a hospital but she refused. I eventually spoke to the daughter and asked her to stay calm until I could convince her mother to get someone to take her to a hospital. To make a long story short, her father took her to the doctor and she was having an asthma attack for the first time.

I never allowed where I live to deter me from getting to and from work. I continued to work extra hard and go beyond the call of duty as stated on a memo I saved years ago from Ms. Tanya Smith, the Human Resource Manager.

There are several things that happened during my journey; this incident is edged in my mind.

I remember being on the late shift during a pending storm. I was the only female employee in the taxi scheduled to take us home and one of the male employee insisted that he wanted to be the first to be taken home because I was used to being the last person to be taken home due to where I lived. I did not utter a word as getting home almost 12 midnight sometimes was nothing strange. To this day I admire the only occupant in the car Jeremain Brown of the Sports Department

who said not necessarily his exact words" we are all males here, let her be taken home first." I was taken to the nearest point home and made my way home in the pouring rain feeling relieved that someone had compassion.

I finally got promoted to a supervisory role as Senior Receptionist and looking back I can only say it was clearly due to hard work. There are times however, that I find myself in situations that are not necessarily created by me. However, sometime I have to bear the brunt of it and learn from each situation whether good or bad.

I remember being told on several occasion that as a Telephone Operator "you will die poor and pauperized"

I beg to differ; in whatever field you are in, you can set goals and achieve just about anything with careful planning.

Instead of role models, because I have too many to mention I would prefer to say thanks to the key players in my growth: Panceta Foster, Tanya Smith Group Human Resource Manager and Princene Nelson Facilities Manager. Without these individuals I would not be in the position I am in as these individuals have greatly impacted my work life. In order to have growth in any organization one has to:

- 1. Create a vision of the things you want**
- 2. Develop a Plan**
- 3. Don't say no if you can say yes**
- 4. Do a Job that you love**
- 5. Trust God to do the rest**

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Routine Check-up No. of Limitations			
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Specialist Visits			
Dietician (on referral) -reimbursement only No. of Limitations			
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Diagnostic Services Includes Cat Scans, MRI	100% of Cost	100% of Cost	100% of Cost
SURGERY BENEFITS Basic benefits based on surgical schedule up to foll. amt, bal. paid @ 80% in MM after satisfying the deductible			
Maximum Surgeon's Fee	100% of R&C	100% of R&C	100% of R&C
Maximum Assistant Surgeon's Fee	100% of R&C, Based on Surgeon's Fee	100% of R&C, Based on Surgeon's Fee	100% of R&C, Based on Surgeon's Fee
Maximum Anaesthetist Fee	100% of R&C, Based on Surgeon's Fee	100% of R&C, Based on Surgeon's Fee	100% of R&C, Based on Surgeon's Fee
Root Canal	100% of R&C	100% of R&C	100% of R&C
HOSPITALIZATION SERVICES			
Daily Room & Board (semi-pvt.rates) No. of limitations	100% of R&C,	100% of R&C,	100% of R&C,
In - Hospital Misc. charges (100% of cost to basic max. then goes into MM @ 80% of Cost after satisfying the deductible)	100% of R&C,	100% of R&C,	100% of R&C,
Hospital Out-Patient (100% of cost with max. as follows per dis	100% of R&C,	100% of R&C,	100% of R&C,
Doctor's In -Hospital Visit (non-surgical)	\$3,000	\$3,000	\$3,000
Intensive Care	80% of cost	80% of cost	80% of cost
Daily Nursing Care -per 8hr. shift (Requires Pre-authorization)	\$1,500	\$1,500	\$1,500
Local Ground Ambulance	100% of R&C	100% of R&C	100% of R&C
MATERNITY			
Normal Childbirth	\$20,000	\$20,000	\$20,000
Caesarian Section	\$40,000	\$40,000	\$40,000
Miscarriage	\$10,000	\$10,000	\$10,000

Description of Benefits cont'd	Option3	Option 4	Option 5
OTHER MEDICAL SERVICES	Basic Benefits	Basic Benefits	Basic Benefits
Psychiatry	Covered under BASE Plan	Covered under BASE Plan	Covered under BASE Plan
Chemotherapy / Radiation / Renal Dialysis	80% of cost	80% of cost	80% of cost
Physiotherapy / Speech Therapy	Covered under BASE Plan	Covered under BASE Plan	Covered under BASE Plan
Occupational Therapy	Covered under BASE Plan	Covered under BASE Plan	Covered under BASE Plan
PREVENTIVE CARE			
Inoculations all Ages	Covered Under BASE Plan	Covered Under BASE Plan	Covered Under BASE Plan
HPV Vaccine (Human Papillomavirus) (ages 12 – 26 yrs.) -Reimbursement Only	Covered Under BASE Plan	Covered Under BASE Plan	Covered Under BASE Plan
Tubal Ligation / Vasectomy	100% of R&C	100% of R&C	100% of R&C
OVERSEAS NON-EMERGENCY			
Room & Board Hospital Miscellaneous/Diag./Surg. Air Transp. Deductible	Covered under BASE Plan	Covered under BASE Plan	Covered under BASE Plan
MAJOR MEDICAL BENEFITS			
Co – Insurance payment			
Local deductible – per person, per year	\$15,000	\$15,000	\$15,000
MAXIMUM LIFETIME BENEFIT This benefit, when exhausted, can be reinstated but only after a waiting period of thirteen (13) weeks and after providing evidence of insurability	\$5,000,000	\$5,000,000	\$5,000,000
OVERSEAS EMERGENCY MEDICAL SERVICES Maximum benefit payable at 100% coverage	Covered under BASE Plan	Covered under BASE Plan	Covered under BASE Plan
DENTAL & OPTICAL BENEFITS			
Dental & Optical Combined: 80% of cost, max.	Covered under BASE Plan	\$18,000 (\$16,000 already covered under current/base plan)	\$20,000 (\$16,000 already covered under current/base plan)

SUPH 3,4,5	
EMPLOYEE	1,204.00
EMPLOYEE + ONE	2,408.00
EMPLOYEE + MULTIPLE	3,372.00
DENOPT - PLAN 1 & 4	
EMPLOYEE	165.00
EMPLOYEE + MULTIPLE	322.00
DENOPT - PLAN 2 & 5	
EMPLOYEE	311.00
EMPLOYEE + ONE	660.00
EMPLOYEE + MULTIPLE	813.00
GRAND TOTAL - SUPH PLAN 3	
EMPLOYEE	1,204.00
EMPLOYEE + ONE	2,408.00
EMPLOYEE + MULTIPLE	3,372.00
GRAND TOTAL - SUPH -PLAN 4	
EMPLOYEE	1,369.00
EMPLOYEE + ONE	2,730.00
EMPLOYEE + MULTIPLE	3,694.00
GRAND TOTAL - SUPH -PLAN 5	
EMPLOYEE	1,515.00
EMPLOYEE + ONE	3,068.00
EMPLOYEE + MULTIPLE	4,185.00

Do you know about our Supplemental Health Insurance?

GROUP HEALTH INSURANCE PLAN

for

MEMBERS & ELIGIBLE DEPENDENTS

of the

RADIO JAMAICA

Insured by:



GUARDIAN LIFE LIMITED

12 TRAFALGAR ROAD

KINGSTON 5

Tel: (876) 927-4105

Fax: (876) 978-8241



Tel: (876) 978-4473

Fax: (876) 927-4732

April 1, 2020 - March 31, 2021

EXPLANATION OF Benefits

- ✓ This plan is a Rider to an existing Group Health Policy.
- ✓ It is offered on an optional basis, with the applicable premiums being covered by the employee, but deducted and remitted by the Employer.
- ✓ Entry in this plan is at renewal date, or date of admission to the Group Health Policy
- ✓ The waiting period on the Group Health policy is also applicable on this Rider.
- ✓ The benefits on this Rider are used to supplement those on the Group Health Policy.
- ✓ After benefits have been paid on the Group Health Policy, the Supplemental policy covers the excess up to the stated maximums for applicable benefits as outlined in the schedule.
- ✓ A member's co-payment is covered, hence the addition of this Rider usually results in 100% coverage in respect of the benefit lines under the Supplemental Policy.

Category	Rates
Employee Only	\$1,453.92
Employee+ 1 Dependent	\$2,907.84
Employee+Family	\$4,070.51

- ✓ Coverage under the Supplemental Plan is on a reimbursement basis; **no health card will be provided.**
- ✓ Coverage applies only to in hospital services with the exception of:
 - **Laboratory & X-ray, Ultra-sound**
 - **CT Scan, MRI an Other specialized Tests**

DOCTOR'S VISIT:

Office Visit - \$1,000 (Unlimited visits per disability)

HOSPITALIZATION:

Room & Board (Semi-private room) – 100% of UCR

Public Hospital Ward – 100% of UCR

Hospital Miscellaneous – 100% of UCR

EM Accident & Outpatient – 100 % of UCR

Doctor's In-Hospital visit (*non-surgical*)

-100% of UCR (*unlimited*)

Private Nursing (*per 8 hr shift*) -100% of UCR

Intensive Care- 100% of UCR (*30 visits p.a.*)

***In Hospital Services** include drugs, dressings, operating theatre fees, lab, X-ray and all other medical services related to in-hospital care

SURGERY:

Maximum Surgeon's Fee –100% of UCR

Maximum Assistant Surgeon's Fee – 25% of UCR

Maximum Anaesthetist's Fee - 40% of UCR

Root Canal – Covered under Base Plan

We recommend that the surgical fees (Surgeon, Anaesthetist and Assistant Surgeon - if applicable) are sent to your HR or directly to Guardian Life in advance, so that we may advise of the amount covered by your plan.

DIAGNOSTIC SERVICES:

Lab/X-Rays/Ultra Sound – 100% of Remaining Cost after payment on Base Plan

CT Scans/MRI/Specialized Tests - 100% of Remaining Cost after payment on Base Plan

MATERNITY:

- Normal Delivery - \$ 100,000
- Caesarean - \$ 200,000
- Miscarriage - \$ 50,000
- Emergency Caesarean - **80% of UCR**
(requires formal post-operative notification from provider)

DENTAL / OPTICAL:

Dental /Optical Combined- 80% of cost up to \$10,000

ORAL EXAMINATIONS: once every 6 months

DENTAL CLEANING: once every 6 months

MISCELLANEOUS SERVICES:

Radiotherapy – 100% of UCR after payment on Base Plan

Chemotherapy – 100% of UCR after payment on Base Plan

Renal Dialysis - 100% of UCR after payment on Base Plan

Overseas Services/Non-Emergency

(Reimbursable) – When Approval is granted 100% of UCR / No Approval granted 80% of UCR

MAJOR MEDICAL:

Lifetime Maximum - **\$8,000,000**

Deductible - **\$15,000**

Prepared by: **Employee Benefits
Sales & Marketing Department**
April 7, 2020



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Have an upcoming event or promotion for your department, a submission, story, poem, photo or any suggestion for our next edition?

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