

The Real Estate Journal

A quarterly publication of the Real Estate Board/Commission of Strata Corporations



Re-calibrated Social Media Marketing Course Set for January, February



The Real Estate Board will roll out its highly-anticipated Continuous Professional Development (CPD) Course, Social Media Marketing for Real Estate Professionals, starting January 2022. After some improvements and considering a number of factors, the Board has re-tooled the course into two separate courses that target professionals at different knowledge levels. On Thursday January 20, 2022, the Fundamentals of Social Media Marketing will be held. The advanced level session, Intermediary Social Media Marketing, will be held on February 3, 2022. Both will run from 2:00pm to 6:00pm and will be facilitated via Zoom.

"We have been anxious to introduce this course to our clients

for some time now," explained CPD Manager, Ainsworth Norton. "When we disseminated the information about the Course, we received some very instructive feedback from our clients and that prompted us to make some modifications and upgrades to what we are offering."

Initially proposed was a 6-hour course, divided into two modules, two hours in the first instant and four hours in the second. Participants would have been required to sit both.

The course as configured is now two separate courses, with the option of doing one, or both courses. However, if persons wish to do one now and the other at a later sitting, it is suggested that they begin with the Fundamentals Course. As the name suggests, the first is an introduction to social

media marketing for real estate professionals. Course content includes: Introduction to Social Media Platforms, Basic Social Media Strategy, Social Media Measurement, Social Media Content Creation Basics, and Ethics and Laws.

The Intermediary level will include course content such as: Social Media Algorithms, Comprehensive Social Media Strategy, Fundamentals of Social Media Advertising and advanced levels of Social Media Tracking & Measurement and Social Media Content Creation.

What is also different is the fee structure which should now be more manageable for participants. Each course is now \$9000, a reduction from the original \$15,500.

Contents





SOCIAL MEDIA MARKETING FOR REAL ESTATE PROFESSIONALS

FUNDAMENTALS OF SOCIAL MEDIA MARKETING
JANUARY 20, 2022 | 2:00PM-6:00PM

INTERMEDIARY SOCIAL MEDIA MARKETING
FEBRUARY 3, 2022 | 2:00PM-6:00PM

**** These are separate courses. You have the option of registering for either one, or both courses**

Facilitator: Kerin Scott
Digital Growth Strategist & Digital Marketing Educator

THIS IS AN EXCITING NEW COURSE DESIGNED SPECIFICALLY FOR ALL REAL ESTATE PROFESSIONALS. THE COURSE WILL ALSO AFFORD PARTICIPANTS OPTIONAL CPD CREDITS IN FULFILMENT OF THEIR CPD REQUIREMENTS

COURSE FACILITATED VIA ZOOM | COST: \$9,000 EACH

Social Media Marketing Course Set for January

The Course facilitator remains Kerin Scott, a Digital Growth Strategist and Digital Marketing Educator with over 12 years of experience in Marketing, Sales and Customer Service, of which 6 of these years were spent specializing in Digital Marketing. Ms. Scott is also an adjunct Lecturer at the University of the West Indies' Caribbean Institute of Media and Communication (CARIMAC), in addition to working for and with major media/content companies like Digicel and Yello (Pages).

"Social media remains such a ubiquitous part of the life of persons involved in any sales profession, including real estate. These courses will elevate the social media planning and execution processes that real estate dealers and salesmen do daily," insists Ms Scott. "From studies, the vast majority of persons who are not IT or (social media) marketing professionals, exists somewhere in the spectrum of novice to above-average competence in social media use and content creation. As such, we have pitched these courses at the level to meet the likely proficiency of real estate professionals," she added.

For his part, Mr Norton believes that real estate professionals will see meaningful economic advantages from doing this course. The first and more obvious one is that professionals can use social media more effectively to drive sales, armed with the new tools of how to generate content and capitalize on the algorithms etc. The second is that professionals can now be their own content creators, instead of relying on others to do so on their behalf, typically at a cost. They can also be more responsive and timely, as they remove the 'middle-man' between them and their content, he asserted.

The Board is also touting the fact that participants will be exposed to the list of requirements of real estate advertising as outlined in the Real Estate (Dealers and Developers) Act. These requirements apply across platforms, including those on social media.

The course remains open to all real estate dealers and salesmen, as well as any other interested individuals, and will afford licenced real estate professionals critical optional CPD credits towards CPD requirements. Registration, which is now open, may be done in one of two ways: using the Board's one-stop payment and registration Client Portal at clientportal.reb.gov.jm or making payment at the offices of the Real Estate Board at 24 Trafalgar Road. The Registration Portal will close on January 17, 2022 for the Fundamentals of Social Media Marketing and on January 31, 2022 for the Intermediary Social Media Marketing.

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Professionals can now be their own content creators, instead of relying on others to do so on their behalf, typically at a cost. They can also be more responsive and timely, as they remove the 'middle-man' between them and their content

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Ainsworth Norton
CPD Manager



Sandra Garrick

CEO MESSAGE

As has become the custom, I use this platform of first publication in the new year, to wish everyone a happy, safe, healthy and prosperous 2022. Special thanks are also extended to our stakeholders and partner organisations, including the Realtor's Association of Jamaica, the Developers' Association of Jamaica, the National Land Agency, the Companies Office of Jamaica and the various municipal Corporations island wide.

The Board embarked on or started a number of projects in 2021 which will carry over into the New Year which should bring meaningful changes to the organisation and be of substantial benefit to our clients. As you would have read in our cover article, we will be launching our Social Media Marketing Course in January. The course will also be a CPD Course so dealers and salesmen will gain the added benefit of receiving CPD credit hours. We are very excited about this course because it is something we have been working on for some time now as we seek to ensure that it adequately meets the needs and expectation of our clients and anyone so interested. The course content will also incorporate some of the general requirements for real estate advertising. We trust that this will be quite advantageous to any real estate practitioner or anyone working in sales or marketing.

We are also in the process of developing other CPD Courses with a view to improving the level of

service delivery to the public and public confidence in the industry. To this end, we have negotiated a joint venture agreement with the Mona School of Business and Management for the provision of a Sales Course designed to improve the professional competence of salesmen and dealers. The course is currently being developed and is slated to be rolled out later this year.

We also want to thank those dealers who attended the two AML Trainings over the last quarter. We are particularly pleased to have seen that both sessions saw a maximum capacity turnout. We are confident that the added emphasis on money laundering and terrorist financing will improve the vigilance and oversight of the industry, resulting in greater protection for individual dealerships and the sector as a whole.

Special thanks also to (our former Minister) the Honourable Minister, Parnell Charles Jr. and directors of our parent Ministry for their expert oversight and direction over the last year. We look forward to continuing to work together to effectively exercise our mandate.

My final bit of thank you is reserved for our practitioners – our dealers, salesmen and developers. This Board and the industry continues to exist and thrive because of your entrepreneurship, dedication and hard work. Your willingness to abide by the legislatively mandated requirements of the Board, including those which may be a challenge in this uncertain environment, have made our work considerably lighter and for this we are grateful.

We continue to be indebted to all persons who use our services, for your patience and understanding, even while we have adapted to the new reality brought on by the ongoing Pandemic. Let us continue to do what we know is necessary in the best interest of ourselves and each other as we go forward.

The Board embarked on or started a number of projects in 2021 which will carry over into the New Year which should bring meaningful changes to the organisation and be of substantial benefit to our clients

Strata Tribunal hands potential blow to short-term rentals



Persons who offer their strata unit for short term rental, commonly referred to as an 'Air BnB,' may have been dealt a major blow with two rulings by the Tribunal of the Commission of Strata Corporations. In two separate decisions, the Panel ruled that such arrangements are a violation where amended by-laws prohibit proprietors from doing so. Additionally such by-laws do not constitute a violation of any provision of the Registration (Strata Titles) Act.

While the matters were brought by the same Corporation against separate proprietors, the Tribunal Panel relied on the same case law given the similarity in the cases. In the more recent decision handed down in 2021, the Corporation alleged that the Respondent used his strata lot in contravention of the by-laws, in particular that (1) the unit was not being used for the sole purpose of a single private residence, and (2) the unit is being rented for short-term rental. The Corporation argued that this was in breach of By-Law 2a and By-laws 1 and 3 of the amended by-laws. Finally, they held that the unit was being utilized as a tourist accommodation without a licence, in breach of the Tourist Board Act.

It was also established that he had in fact advertised the property located in Kingston 19, St. Andrew, for rent via popular hospitality websites [airbnb.com](https://www.airbnb.com), [expedia.com](https://www.expedia.com) and [hotels.com](https://www.hotels.com). Reviews on these sites showed stays for days or weeks at a time.

The facts and complaints brought in the case were similar to a 2019 judgement. In the earlier case however, the respondent held that the amended by-laws that prohibit both short term rentals and define short term rentals as a period of rental by a tenant for less than one year, are invalid based on Section 9 (4) of the Registration (Strata Titles) Act. These two issues, of the legitimacy of the amended by-laws and its potential conflict with Section 9 (4) of the parent legislation, were common and central to both cases.

Section 9(4) essentially limits Corporations from passing by laws which "prohibit or restrict the devolution of strata lots or any transfer, lease, mortgage, or other

dealing or modify any easement implied or created by this Act." This section essentially restricts Corporations from prohibiting owners from renting or leasing their unit – or anything which would be considered reasonable use by a property owner.

Regarding the issue of the amended by-laws limiting the use to 'single use private residence' vis-à-vis the expressed prohibition against restricting an owner's right to use (S.9(4)), the panel relied on a privy council case from the Turks and Caicos Islands. In that case, *O'Connor vs PSP 51*, the Corporation instituted similar restrictions where "in no event shall any individual rental be for a period of less than one (1) month."

In that case, it was held that *"it is clear however that statutes prohibiting restrictions on dealing in strata lots do not prevent reasonable restrictions on the uses of the property, even though such restrictions may have the inevitable effect of restricting the potential market for the property"*

In making reference to another case from Western Australia (*Bryne*), the Board held that, as in the case of *O'Connor*, the restriction was on the 'use' of the lot, and not a proprietary's ability to rent or lease his or her property.

The *O'Connor* case itself relied on a 2001 ruling (*Cardon*), where short-term rental could not be construed as 'residence' where it allowed for "paying holiday makers." In the 2001 ruling it is stated that *"both in the ordinary use of the word and in its context it seems to me that a person who is in a holiday property for a week or two would not describe it as his home... what is required in order to amount to some use of a property as a home is a degree of permanence, together with the intention that that should be a home, albeit for a short period, but not for the purposes of a holiday."*

The Panel agreed with the reasoning of the courts in *O'Connor*, *Cardon* and *Bryne*, and therefore held that the respondent in the case, as they did in the 2019 ruling, was in fact, not using his strata lot for the purpose of a single private residence only. They also ruled that the by-law was not inconsistent or in contravention with Section 9(4) of the Registration (Strata Titles) Act. He was immediately ordered to cease and desist from using his strata lot for short term 'rentals'.

With the popularity of short-term rentals, many property owners have sought to profit from their units in this manner, increasing disputes centred on the applicable by-laws. Many owners would prefer their development to retain an owner-occupier character and avoid commercial use.

2022 Pre-Licensing Course Schedule



Salesman Course

February 1 - March 4 | FULL TIME
Mondays-Fridays 9:00am-6:30pm

March 7 - May 6 | EVENINGS & 3 FULL DAYS
Mondays-Thursdays | 5:30pm-8:45pm | Full days: March 18, April 8 & May 6

May 9 - July 8 | EVENINGS & 3 FULL DAYS
Mondays-Thursdays 5:30pm-8:45pm | Full days: May 27, June 10 & July 1

July 11- August 12 | FULL TIME | Mondays-Fridays | 9:00am-6:30pm

September 7 - November 23 | DAY RELEASE | Every Wednesday 9:00am-6:30pm
Four Full Tuesdays | Full days: Sept 6, 20 , Oct 4 & 18

October 18 - December 16 | EVENINGS & 3 FULL DAYS
Mondays-Thursdays 5:30pm-8:45pm | Full days: Oct 28, Nov 11 & Dec 2

November 6 - March 5, 2023 | DAY RELEASE | Sundays 9:00pm-6:30pm

Dealer's Course

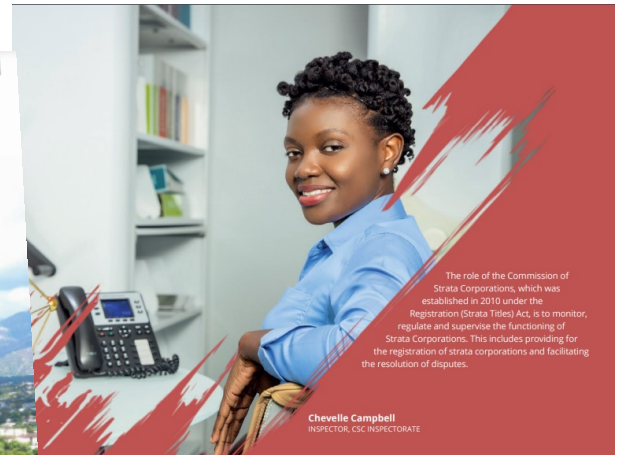
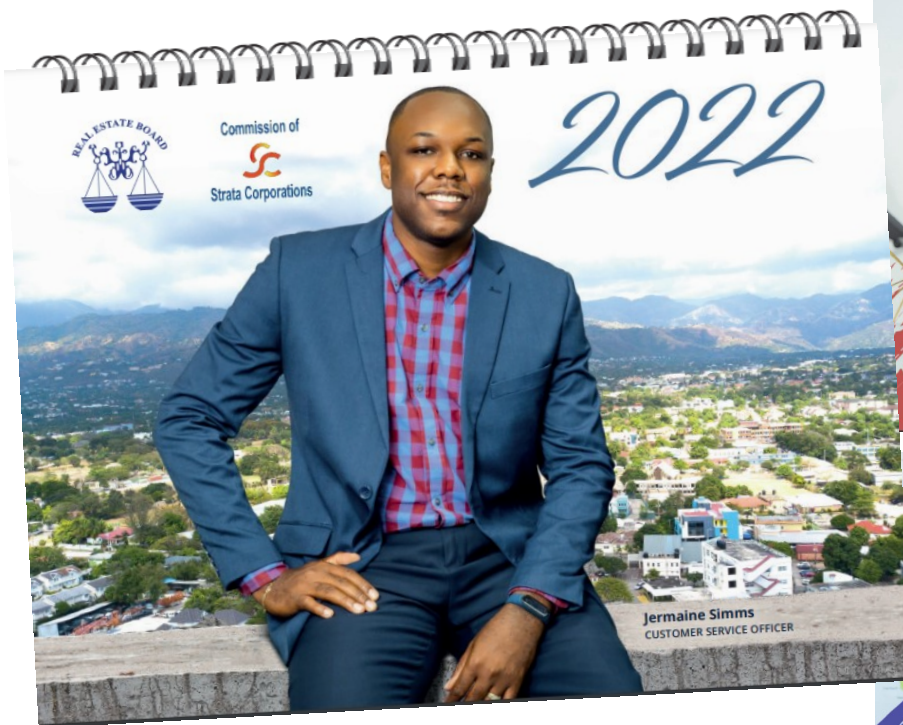
March 18 - July 8 | FULL DAYS
Fridays: Mar 18-June 24
Thursdays: April 14, May 12 & June 23 - 9:00am-6:30pm | 2 Full weeks: June 27-July 8

For additional information including: How to Apply, Application Deadline, Interview Dates, Registration Deadline & Exam Dates. Visit the Courses section of our website @ www.reb.gov.jm

The Real Estate Training Institute

1 Surbiton Road, Kingston 10 | 876-633-1292, 876-350-6761
E-mail: info@reb.gov.jm

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- Featuring high gloss images
- Highlighted Deadline dates, reminders & Public Holidays
- Facts and Information about the Board and the Commission



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Real Estate NEWS

Gov't to consider law for real estate investment trusts



Prime Minister Andrew Holness says his administration is considering a proposal for legislation to facilitate Real Estate Investment Trusts (REITs) in Jamaica.

"REITs are something that we actually have discussed internally in the Government, and it is being considered," he stated.

Holness was delivering the keynote address at a recent symbolic groundbreaking ceremony for the development of the \$3.7-billion 'One Belmont' Class-A corporate building on Belmont Road in New Kingston.

The prime minister pointed out that "our research shows that the asset class of real estate, even during the pandemic, grew at approximately 5.2 per cent", noting that this "is amazing".

"So, real estate is very important ... and a very resilient asset to have in your portfolio, it would appear, even during the pandemic," he continued.

Holness said that if the real estate industry continues to grow throughout the pandemic, it will "drive [Jamaica] out of the fallout in economic activity and lead to a stronger and better recovery".

In highlighting the benefits of the proposed REIT legislation, co-founder and president of the Sygnus Group, Berisford Grey, indicated that REITs legislation would "attract international capital for Jamaica".

"You'd have emerging markets and investors coming to invest in Jamaica. With specific laws governing REITs, whether it's a private or public vehicle, there's tremendous value in terms of pooling real estate together, getting the ordinary investor in, getting the pension funds in, and letting them take a long-term view on the asset class," he explained.

Encouraging Renewal

Grey pointed out that in the United States, public REITs comprise 5.5 per cent of the economy, noting that "that's approximately US\$1.5 trillion worth of value that is held by the public investor in the US market".

"Imagine a world in which the public of Jamaica holds 5.5 per cent of value in real estate trust; that would probably be about \$800 million of publicly traded value, which the ordinary investor, pension funds, and others can get out," he further argued.

Additionally, Grey said Jamaica's real estate stock can be "packaged into a REIT that is sponsored by the Government or by a public-private partnership".

In this regard, the prime minister said he would be encouraging the renewal and building of residential and commercial stock.

"There are some lovely buildings in downtown Kingston. [But] one of the complaints we [have] had to deal with within the Government is the health environment in the office spaces," he pointed out.

Holness noted that there are many sick buildings, "because we have not replenished our commercial building stocks with great speed".

"So, I'm all for the renewal of our building stock; it is necessary [and] important that it be done," he added.

However, Holness emphasised the importance of persons' understanding that although the lack of adequate infrastructure is a "binding constraint on [the country's] growth", the renewal and building process "cannot be done in a haphazard way".

He said the Government has taken note of complaints about the methods used by developers, which are "changing the nature of areas and infringing on privacy".

Additionally, the prime minister said it is important to bear in mind that new modernised buildings can potentially spur discord regarding the "perceived high-quality buildings and outdated and inflexible secondary stock that could suffer from a decline in demand".

Consequently, he advised that his administration would be providing guidance on how to deal with the various issues presented.

**The Gleaner
PUBLISHED**

Wednesday December 29, 2021



Want to rent the **HOME****ALONE** house?



Want to rent the famous McCallister family mansion from the 1990 movie “Home Alone”?

From Dec. 7, you can make a booking — but for one night only.

The offer, announced Wednesday by Airbnb, invites people to spend the night in the suburbs of Chicago in Winnetka, Ill. — famously referred to as “the most boring street in the United States of America” in the movie by Buzz, the older brother of Macaulay Culkin’s character Kevin.

Buzz — also known as actor Devin Ratray, who is now 44 — is hosting the booking, which will see the home open its doors on Dec. 12. Airbnb said it will make a one-time donation that will benefit Chicago’s La Rabida Children’s Hospital.

The franchise, which is widely considered a holiday classic for the generations, began more than three decades ago, when 8-year-old Kevin, played by Culkin, was accidentally left home alone as his family left for vacation. Chaos swiftly ensued as burglars targeted the home, and Kevin was forced to defend the sprawling property — using an interesting array of tactics.

Buzz, as quoted in Airbnb’s listing for the home, says he has grown up a lot since he was seen “tormenting” his siblings and would “be happy to share my childhood home — my pizza, even — with you this holiday season.”

Those staying at the house — either alone like Kevin, or with up to three other guests of their choice — will be welcomed in a perfect Christmas setting that

INTERNATIONAL News

boasts “twinkling lights and a perfectly trimmed tree,” according to the listing. The visit will feature pizza, a meet and greet with Axl, Buzz’s pet tarantula, and a microwaveable Kraft Macaroni & Cheese. One can even wrap up in the velvet green robe that Kevin wears in the movie.

While Airbnb said the home would be available to book for the price of \$25 on a “first come first served basis,” it remains unclear how the company will manage what will likely be an influx of attempted bookings from die-hard fans who are already frantically asking on social media how they can ensure their stay. Airbnb did not immediately respond to a request for comment.

“Celebrate the season McCallister style, ya filthy animals,” Airbnb wrote on Instagram, referencing one of the most widely known lines from the franchise, taken from “Angels With Filthy Souls,” a movie watched by Kevin as he is separated from his family — which turns out is not a real movie.

The announcement continued: “For the first time ever, one crew of mischief makers can book a holiday in the timeless house where the Home Alone story began,” adding that those staying would not — unlike Kevin — be interrupted by “pesky intruders.”

On social media, many rejoiced at the news, with many branding the offer a “childhood dream come true,” although others asked that the offer be extended so that they would be able to secure a booking. Guests must provide their own travel to and from the house and adhere to coronavirus guidelines, Airbnb said.

“Hopefully it’ll be snowing,” as it was in the movie, Ratray told People in an interview, adding that there was “no down side” to the Airbnb experience, which will raise funds for children in need.

Ratray, just recently returned to the Home Alone franchise with the release of the new Disney Plus movie: “Home Sweet Home Alone,” in which he returns some 30 years later to play Buzz McCallister — who is now a policeman.

The Washington Post
Jennifer Hassan

PUBLISHED: Thursday, December 2, 2021

Board Hosts Webinar to Explain AML Amendments



The Real Estate Board hosted an online webinar on Tuesday November 16, to update dealer and salesmen on recent amendment to its Anti-money Laundering (AML) Guidelines for Real Estate Professionals. The Board is the Competent Authority under the Proceeds of Crime (Designated Non-Financial Institution) (Real Estate Dealers) Order 2013, to provide guidance and monitor the industry to mitigate the risk of money laundering or terrorist financing.

In her opening remarks, the Board's CEO, Sandra Garrick, noted that the presence of the approximately 500 dealers and salesmen in attendance, was an indication that they were aware of the threat presented to the industry by money laundering and terrorism financing, and signalled their willingness to increase their ability to adequately meet those threat. "The Pandemic has increased what was already a reliance on the use of information technology to communicate locally and globally. While this is a positive development for business opportunities, there are those who use this as an opportunity to hide their true identity and the nature of their nefarious operations under the cloak of information technology. As such, as technology and opportunities for criminality evolve, so must our knowledge and diligence," Mrs Garrick suggested.

In November 2019 two key pieces of legislation which inform its Guidelines were amended, namely the Proceeds of Crime Act (POCA) and the Terrorism Prevention Act (TPA). This forced the Board to re-draft its Guidelines, just two months after it was gazetted. The Board is suggesting that practitioners, particularly dealers, familiarise themselves with not just these Guidelines, which can be found on its website, but both

pieces of legislation.

Among the areas which underwent adjustments were those in relation to industry reporting, as well as a focus on the risk associated with specific countries. Regarding the issue of reporting, the POCA amendments require the Board as the Competent Authority, to collect information from the industry which will be used by the Board to assess the risk of money laundering and terrorist financing in the sector and provide directions accordingly.

The Guidelines encourage identification of suspicious transactions, specifically those that are complex, unusual and/or large, and inconsistent with the standard or usual client transaction. High risk transactions also exist in cases where the beneficial owner is hard to identify. There is also a requirement that clients' information be kept for a period of no less than seven years.

Other changes based on the amendments to the TPA, focus on the heightened risk of conducting business with clients from certain jurisdictions. These are typically countries with consistently weak anti-money laundering/counter terrorism mechanisms. Country lists are maintained and monitored by international organisations, the Financial Action Task Force (FATF) and the United Nations Security Council. Transactions from these countries are therefore subject to increased due diligence, in addition to the standard 'Know Your Client' requirements.

A report on the National Risk Assessment was also presented by the Bank of Jamaica. Jamaica recently published its National Risk Assessment (NRA) Report. The objective of the NRA is to identify the vulnerabilities and threats to the country's AML/CFT regime to inform policy measures to address areas of risk that require attention. The NRA report is the result of a multi-agency exercise that lasted three years (January 2016 to December 2019) and covers 11 financial and designated non-financial professions/sectors, including the real estate sector.

During the Webinar, Senior AML Inspector at the Board, Akeil Pladley, spoke on the Board's own Risk Assessment Survey. Initially, 13 dealers were suspended in August 2021 for failure to complete the mandatory assessment tool after repeated warning by the Board to go so by a given deadline.

In February 2020, Jamaica was 'grey-listed' by the FATF, for gaps or failures to adequately address Anti-Money Laundering and Counter Terrorism Financing measures. This has placed the country under increased scrutiny, with a commitment to address these gaps within an agreed timeframe. As a result, this Webinar

Continued on the next page




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MAINTAINING YOUR STRATA UNIT

Unit owners are expected to repair and maintain their strata lots/units, and generally ensure that it is kept in good physical condition and appearance

The Commission of Strata Corporations



Engaging with a licenced real estate professional gives you the confidence in knowing that he or she is bound by, and monitored according to an explicit set of legislative requirements, as well as a strict Code of Ethics




All development schemes must be registered by the Board prior to the development being advertised or accepting money from purchasers

AML Amendments

was of increased importance, with implications not only for the industry but the country.

Board Chairman, Andrew James explained to the online attendees, what he called “several negative, far-reaching implications” for both the real estate sector and individual practitioners in an industry where money-laundering is common place. This he said can serve to: Compromise the integrity of the industry; enrich criminal enterprises including those involved in organised crime involving extortion and murder and reputational risk to the country and the fallout from being flagged by international watchdog groups such as the Financial Action Taskforce.

Mr James also explained that the Guidelines were a result of much deliberation, review of international standards and expert analysis by stakeholders such as the Bank of Jamaica. “It should therefore be utilised in conjunction with the training provided by the Board during pre-licencing training and subsequent training,” Mr James concluded.



DORMANCY

If you do not intent to practice for the period ending March 31, you should apply for dormancy by April 30



Gail Newell
Human Resource Specialist

How would your friends describe you?

My friends would say that I am a quiet and reserved person. Having asked one of my closest friends, she remarked that I am supportive, genuine, and selfless. I value my relationships with others, and I maintain mostly long-lasting friendships. I know my friends value my opinions; and they can trust that I will speak my mind honestly.

What did you want to be when you were small?

When I was a child in preparatory school, I wanted to be an attorney. As I became older, I thought of myself as working in Human Resources – not having a clue what it was really about. My passion was to help others, and I believed that a career in human resources would have allowed me to do so. My deepest desire has always been to pursue entrepreneurship.

What was your favourite subject in school?

My favourite subject in school was Principles of Business, because I had an entrepreneurial ambition. I also enjoyed History a great deal alongside Biology, Law and also Art.

What was your first job?

I was a Treasury Banking Operations Officer. I appreciated that job because it was my introduction to the working world, dealing with different personalities and operating outside of the school environment. Although working in the bank was a short stint, it taught me a level of promptness which has been engrained

into my attitude towards work.

What skill would you like to master?

I would like to work on my creative side. Having not practiced art in a long time, I would like to spend some time honing my artistic skills. In the past, I found a great deal of joy in creating art and I would like to experience that feeling again.

What website (s) do you visit most often?

I visit Netflix.com and Youtube.com for the entertainment content. Also, I have been visiting coinbase.com daily because I am teaching myself about crypto currency. Also, I browse CNN.com to keep up with current events as well.

What takes up too much of your time?

I don't really see anything as taking too much of my time. I just feel as if there is not enough time in the day to do everything that is required. If anything, I wish I could get through tasks faster.

What have you only recently formed an opinion about?

I think the pandemic has caused me to see the value of being self sufficient in terms of a food source. Prior to the pandemic, I never gave a second thought about starting a garden and learning about agriculture. However, after seeing the convergence on the supermarkets at the start of the Covid, and how supplies of certain items ran low, I think it is important for everyone to have at least a small garden with ground

[cont'd from previous page]

provisions and fruits.

What job do you think you'd be really good at?

I am very interested in helping others. So a job like the one I am in right now – HR and also something in the legal profession that I am still eyeing, I would say I would be good at. I also know that I could be a good make-up artiste. In fact, I had ventured in cosmetics a little bit; that was one of my fledgling entrepreneurial pursuits.

What irrational fear do you have?

I have an irrational fear of snakes and crocodiles. I have not had a bad experience with reptiles, but just looking at them triggers a fearful reaction. I developed a fear of heights over time. When I was younger, I was not afraid of heights, but over time I started to think of the possible danger of toppling from a high platform.

What is the luckiest thing that has happened to you?

Everyday is a lucky day for me. I was born lucky. And that luck is God's favour in my life. Most times I find myself in the right place, at the right time. But I find determination is a significant part of my luck. Once I set my mind to a positive outcome, I do not divert even when things become difficult. One might say luck is by chance, I think part of luck is the effort you put into life.

What's your favourite piece of clothing or shoes you own/owned?

I owned a fabulous pair of black heels. They were very ornate, and I loved them so much. Also, I still remember

the dresses my mother used to buy for me as a child. Right now, I have three hand bags that I am in love with, two were gifts from close friends, and one was a gift to me from me.

When people come to you for help, what do they usually want help with?

I am a generally helpful person and people will ask me for assistance readily. Most people come to me for help with organizing documents or discussing ideas. I also like to do research, so if I am asked something, I normally return with the answer and detailed information.

What's the best and worst thing about getting older?

I think the best thing about getting older is having new experiences and seeing yourself change and grow. The person you were five years ago, is not the same person you are today. Because we are constantly evolving. Each stage of life brings a different perspective. And I think the best part about perspective is being able to use that life experience and help someone else. There is no bad thing really to getting older in my opinion, I see it as the natural progression of life, and the word "worst" gives a negative connotation to changes that are necessary. If we don't change – it leads to frustration and an inevitable end. However, if I had to pick something about getting older that I don't like – I would say not being able to stay up all night and function normally the next day, bills that seem to be growing and getting wrinkles.

CONTINUING PROFESSIONAL DEVELOPMENT 2022 COURSE SCHEDULE

COMMON ISSUES IN THE REAL ESTATE INDUSTRY

TUES FEB 22 | MON JUNE 13 | THURS OCT 20 - ALL DATES 5:00-7:00PM

REAL ESTATE DEALERS AND DEVELOPERS ACT

FRI FEB 25 | TUES JUNE 14 | FRI OCT 21 - ALL DATES: 4:00-6:00PM

TERRORISM PREVENTION ACT

MON MAR 7 | THURS JUNE 16 | TUES OCT 25 - ALL DATES: 4:30-7:30PM

ANTI-MONEY LAUNDERING 2

TUES MAR 8 | FRI JUNE 17 | WED OCT 26 - ALL DATES: 4:30-8:00PM

GO-AML FOR DEALERS

THUS MAR 10 | TUES JUNE 21 | MON OCT 31 - ALL DATES: 10:00AM-2:00PM

GO-AML FOR SALESMEN

FRI MAR 11 | WED JUNE 22 | FRI OCT 28 - ALL DATES: 5:00-6:30PM

All courses are mandatory for dealers & salesmen. There will be no consideration given for non-completion.

Payment & registration should be done via the Client Portal at clientportal.reb.gov.jm

Each Course provides 2 hours towards CPD requirements

**** Dates and times are subject to change**



COURSES FACILITATED VIA ZOOM

How to Resign from Your Job

It's very uncommon for human resource professionals like myself to talk about resignation. However, moving on is a common part of professional growth and mobility. As such, persons must leave their current situation to do so. It is not something we often think about, as resigning is generally considered run-of-the-mill. Resigning isn't always easy, even if you dislike your job or your boss and can't wait for a new, positive start. But is it important to resign tactfully and gracefully.

If you are thinking about leaving your job, here are some important points to think through before you turn in your resignation, to ensure that you leave on good terms.



Gail Newell
Human Resource Specialist

Make Sure You Really Want to Resign

There are a few warning signs that it's time to go, including reduced productivity, physical complaints, and finding your conversation at home dominated by work-related issues.

Even if you have every reason in the world to resign, it might not be a good idea to do so right away. Make sure that you're leaving for the right reasons, rather than because you're having a bad week and it seems like it won't get better any time soon.

IMPORTANT: Once you're certain that you want to resign, handle your resignation as carefully as you would handle any other business endeavour.

It's always wise to not alienate your current employer. You never know when you will need them for a reference.

about opportunities to advance? If the new job comes out ahead on all counts and you feel sure that this is the right change to make, don't hesitate.

If you're still on the fence about the next position you are considering taking, ask if you can spend a day in the office "shadowing" the staff. It may reinforce your decision to take the position or help you decide you don't want the new job after all.

WARNING: If you don't have another position lined up, consider the basics before resigning. It will take about three to six months, sometimes longer, to find a new job.

Do you have enough savings or other income to manage financially? Even if your employment situation isn't the best, you might want to consider hanging on to the job you have and start your job search before you resign. That old saying that "it's easier to find a job when you have a job" does hold true.

Give Adequate Notice (When Possible)

If you have an employment contract that states how much notice you should give, abide by it. Otherwise, it's appropriate to offer two weeks' notice. In some cases, you may feel that you are unable to stay for another couple of weeks. When that happens, it's important to conduct yourself professionally in every other way, such as sending a formal resignation letter, offering to help to the best of your abilities, and keeping things positive until you go.

If your employer asks you to stay longer than two weeks (or the time period in your contract), you have no obligation to stay. Your new employer will be expecting you to start as scheduled, and in a timely manner. What you could do is offer to help your previous employer, if necessary, after hours, via email or on the phone.



Consider All Your Options

Do you have another job offer? If so, weigh the pros and cons of the new position versus your current position. Consider the work environment, flexibility, salary, and benefits in addition to the job responsibilities. How

Continued on the next page



Tips for Resigning Gracefully

Whenever possible, it's always a good idea to talk to your boss to explain that you're moving on, and to provide written notification that you're resignation.

Write a Resignation Letter

The formal way to resign is to write a letter and to tell your supervisor in person that you're leaving. However, depending on circumstances, you may need to resign over the phone or via email. Regardless of how you resign, write a resignation letter or send a resignation email.

IMPORTANT: A well-written resignation letter can help you maintain a positive relationship with your old employer while paving the way for you to move on.

Again, you never know when you might need your previous employer to give you a reference, so it makes sense to take the time to write a polished and professional resignation letter.

Talk to Your Boss

Don't say much more than you are leaving. Emphasize the positive and talk about how the company has benefited you, but also mention that it's time to move

on. Avoid being negative. There's no point—you're leaving and you want to leave on good terms.

Regardless of why you are leaving your job, be sure to say the right things in your resignation letter: offer a brief explanation of why you're leaving, thank them for the opportunity, and let them know when your last day will be.

Ask for a Reference

Before you leave, ask for a letter of recommendation from your manager. As time passes and people move on, it's easy to lose track of previous employers. With a letter in hand or a LinkedIn recommendation online, you'll have documentation of your credentials to share with prospective employers.

Finalise the Details of your Departure

Find out about the employee benefits and salary you are entitled to receive upon leaving. Inquire about collecting unused vacation and sick pay, and another pension plan you may have so. Note: You may be asked to participate in an exit interview prior to your departure. Review sample exit interview questions to get an idea of what you'll be asked during such an interview.

Return Company Property

Return any company property you have, including keys, documents, computers, phones, and anything else that doesn't belong to you. The company doesn't want to chase you to get it back, and you don't want to be held responsible if it's not returned in a timely manner.

Source:

Thebalancecareers.com

How To Quit Your Job

<https://www.thebalancecareers.com/how-to-quit-your-job-2058462>

Accessed: December 20, 2021

CALLING ALL REAL ESTATE DEALERS

You are invited to our **MANDATORY**

RISK-BASED APPROACH AML WORKSHOP

MONDAY JANUARY 31, 2022
FROM 10:00-11:30AM



zoom

Meeting ID: 829 7250 8189

Passcode: RISK



Dealers who attended the December 16 Workshop need not attend



NOT THAT BRIGHT

The last buyer I worked with wasn't that bright. When I handed him an exclusive buyer agreement that said "sign here" at the bottom, instead of signing his name he just wrote "Capricorn."

THE LOWEST INVENTORY

Did you hear about the last remaining unit in the apartment building? It was last but not leased.

THE SECRET TO REAL ESTATE SUCCESS

After reading books by Tom Ferry and Brian Buffini, and going to seven coaching seminars this year, I think I've finally discovered the secret to making serious money in the real estate industry—I'm going to become a real estate coach!

How did the real estate agent handle the rude client?

She showed her some manors.

Why did the house make an appointment with the doctor?

It had a window pane.



THE TENANTS

So I was in my room and I saw a group of 10 ants running frantically. I felt bad, I made a small house for them out of a cardboard box.

This technically makes me their landlord and they are my **TENANTS**



"Wait, you want all three of your wishes to be about getting more referrals?"