



CARI-NEWS

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Editor's Note

INSIDE THIS ISSUE:

Meet the New Executives 2014 — 2015	2
Khuda Buksh Life Insurance Icon (1930-1974)	3
Hall of Fame Inductee 2014	4
Hall of Fame Highlights	5
Congress 2014 Highlights	6
Congress 2014 Testimonials	7
CARAIFA Foundation Corner	8
Did You Know	9
Education Corner	10

Under the theme “**Embracing the Future**”, the 28th CARAIFA Sales Congress 2014 came alive. It was held in the beautiful Island of Jamaica. The Life Insurance Industry is truly blessed as we continue to assemble people who are willing to engage their minds and unite under one roof, to partake in the wealth of knowledge of talented speakers. We are speaking of “*La Crème de la Crème*” who share unselfishly of their success stories and who have paved the way for many Insurance Advisors to raise the bar of excellence.

The opportunity to participate in workshops that allow you to interact with the best mentors in the Industry on a one to one basis to sharpen your skills is priceless. Yes, the focus of Congress is to educate & motivate but there is also room for relaxation. Who can ever forget the excellent entertainment with a performance from “**Luciano**”? He was the highlight of one of the evenings; the Scotia singers, dancers and many other local entertainers all in a spirit of fun and entertainment. It was a great experience that every advisor who wants to succeed in this career must have. It will make a tremendous difference not only to you but to the clients you serve as well.

As we return to our respective territories I would like you to not lose



sight of the essence of life. Remember that if you dig deeper you will find your purpose, be led by your passion and never underestimate the pivotal role that you play in the lives of the clientele you serve, the economy and your community. I challenge you to go back home and put in practice what you have learnt and to share this knowledge with your colleagues. Let us walk in the wisdom of *Mahatma Gandhi* who said “**Be the change that you want to see in the world**”.

Mirna Paul-Greenidge LUTCF
PR & COMMUNICATION DIRECTOR

MEET THE NEW EXECUTIVE 2014—2015



Centre:

Maxim Marquez – President

CARAIFA AGM 2014

From the left down:

Pauline McKenzie-Fairclough – IPP; William 'Nat' Wiltshire – Education Council Chairman; Alicia Birch – Marketing Director; Mirna Paul-Greenidge – PR & Communication; Pauline Archer – Regional Congress Coordinator; Curtis Dass – CARAIFA Foundation Chair; Marcelle Fenton – Secretary General; Wynthrop Catwell – VP

CARAIFA's Annual General Meeting for 2014 was held on the beautiful Reggae Island of Jamaica on April 25th and 26th and was attended by delegates representing eight Member Territories plus the CARAIFA Executive. This vibrant August body met to discuss the business of CARAIFA and to champion the cause of their Associations.

CARAIFA WILL CONTINUE WITH ITS MANDATE OF FOSTERING A SPIRIT OF TOGETHERNESS AND UNITY AMONG THE TERRITORIES OF THE REGION.

Khuda Buksh Life Insurance Icon (1930-1974)

Submitted by: Mirna Paul-Greenidge



Khuda Buksh

He was the “life and soul of the insurance industry for nearly forty years.” His dedicated work and accomplishments in life insurance business earned him a reputation as the country’s “most outstanding and sensational insurance salesman in Pakistan.”

Khuda Buksh made it his life’s goal not only to change preconceived ideas about insurance, but to create and sustain a positive image of insurance workers. He also gave much emphasis on training, which other companies did not do. In those days there were no university courses on insurance.

Working tirelessly from the 1930s until his death in 1974, Khuda Buksh established insurance as an institution in Bangladesh, became the driving force in expanding life insurance in Pakistan, and helped nurture the business in East India, becoming a much beloved business figure in all three countries.

Buksh started his career as an agent of the Oriental Government Security Life Assurance Company of the undivided India, and was the first among the Bengal Muslim community to embrace insurance as a profession. Later, he became general manager of the life insurance department of the Eastern Federal Union Insurance Company of Pakistan, demonstrating that his leadership and sales skills could span a wide geographical distance **rife** with language barriers and religious differences.

Those who remember working with him describe a man who was tough in business, refusing to look the other way if an agent tried to take advantage of a client or attempted to implement unscrupulous practices. Agents who worked hard and showed strong ethics, though, were amply rewarded with Buksh’s mentorship and appreciation.

Buksh was far more than a business leader who established a specific industry; he was a humanitarian, dedicated family man, and exemplary person, and it’s only fitting that his memory be honored and that his story be shared with all those in the Industrybooks.google.com.bz - The Memoirs of a Life Insurance Icon: Khuda Buksh illustrates the life of a legendary Insurance Specialist who chose to serve humanity by sparking an insurance awareness movement in three countries (India, Pakistan, and Bangladesh). Between 1930 and 1970, Khuda Buksh worked tirelessly to establish the.... If he had a secret to his success, it was **“to see other people as human beings who could benefit from his services, rather than as mere customers”**. Stories abound of Buksh going out of his way to help others, either through minor favors or major assistance, and he did so without complaint or expectation of anything in return.

The insurance industry developed due to handful visionaries’ and hard work of many field workers, inspectors, development officers, administrators and managers led by Khuda Buksh who took insurance as a motto in life and sparked the life insurance awareness in public. His leadership and motivational techniques captured the attention of many people as **“he played an educator to the vast number of field force who placed faith in his leadership and took insurance as a career.”**

Excerpt from Insurance is Unimaginable without Khuda Buksh by Hossain Mir mosharraf

*Excerpt from Journal of the Asiatic Society of Bangladesh (Hum.), Vol. 58(1), 2013, pp. 157-189 article Insurance Business and Khuda Buksh’s Contributions by M. Obaidur Rahim**

HALL OF FAME INDUCTEE 2014

Patricia M. Gilding is a 38-year veteran in life

insurance sales in the Caribbean, earning the Industry's most prestigious awards, while giving pioneering service to the industry and her country. She became a Chartered Life Underwriter (CLU) in 1982, Fellow of the Life Management Institute (FLMI) in 1988, with a specialty in Pension Planning, and a Chartered Financial Consultant (ChFC) in 1999.

She is the only Life member of the Prestigious Million Dollar Round Table in her country, and is a 15 year Life and Qualifying Member of this association, (MDRT) which represents the top 6% of insurance advisors across the globe, with membership of more than 28,000 persons worldwide.

This senior Sagicor advisor came into the Industry in April 1974 as a sales representative. She joined Confederation Life Insurance Co in April 1975 and remained there until 1986, and she has been at Sagicor since 1986 when Life of Barbados, now Sagicor, took over Confederation Life.

A native of Barbados, she completed the certificate course at the Barbados Community College in Mutual Funds in 2002 and the Certificate of Proficiency in General Insurance from the Insurance Institute of Barbados in 2003. As one of the few Corporate Agents employed by Sagicor Life Inc, she continues to be a top producer. Her consistency earned her numerous awards, including the President's Trophy in 1998, 1999, 2006, 2007 and 2010.

While at Confederation Life, she was part of a team that negotiated with the Inland Revenue Department to allow small businesses (fewer than 10 employees) to have their own Company Pension Plans. Pat's insight on how she could help in this area was gleaned while studying for her Chartered Life Underwriter designation.

These plans were to be set up by using individual policies thereby negating the need for a trust deed as was required for large pension plans.

Putting her continuing education to good use, she is credited with being responsible for putting several small businesses on the "Revenue Map".

Our Hall of Fame inductee has served on the Board of Directors and the Educational Council of the Barbados Association of Financial Advisors (BARAIFA) - formerly known as the Life Underwriters Association of Barbados (LUAB). Here she has consistently won the Knight and Production Table and Star awards. To date, this feat has been repeated for 36 consecutive years.

She is an ardent supporter of CARAIFA congresses, attending 16 out of a possible 27. She served as the Magazine Committee Chair for CARAIFA'S 20th Annual Sales Congress held in Barbados and more recently as a mentor at CARAIFA'S 2013 Congress.

This Caribbean insurance industry stalwart loves orchids and includes the likes of Chalkdust, Black Stallin, Bob Marley and Byron Lee among her favourite artistes. She is a die-hard fan of West Indies Cricket and a Life Member of the Barbados Cricket Association.

Our 2014 CARAIFA Hall of Fame Inductee could justifiably claim as her own, a version of the proverbial "Golden Rule" that says: "He who has the gold makes the rules" but has chosen instead to live and be guided by the divinely inspired version that is fundamental, and even more precious than gold. It says: "Do unto others as you would have them do unto you."

This mother of three and grandmother of ten is living a life that has been dedicated to family and clients, she has also sought to be "honest and true to self", sharing as she does, the philosophy of William Shakespeare's Hamlet, who said: "To thine own self be true. And it must follow as the night the day, Thou canst not then be false to any man".

As a result of her remarkable contribution to the enhancement of the professional image of life insurance practitioners throughout the Caribbean region and her role in strengthening the aims and objectives of CARAIFA, it is CARAIFA's distinct pleasure to induct into its HALL OF FAME, Patricia M. Gilding CLU, ChFC, FLMI.



**Patricia M. Gilding CLU, ChFC,
FLMI**

HALL OF FAME HIGHLIGHTS



CARAIFA's President Pauline McKenzie-Fairclough presenting CARAIFA's 2014 Hall of Famer Patricia Gilding her plaque



Patricia Gilding 2014 Hall of Famer wittingly addressing the audience



CARAIFA's 2014 Hall of Famer Patricia Gilding with daughter Lana Butcher and Cheryl Rolle Past President from Dominica



CARAIFA's Hall of Famers pose with new inductee Patricia Gilding, from left top: Earl Moore (2004), Patricia Gilding (2014), Marcelle Fenton (2006), Keith King (2009), Amado Marciano (2010) from left bottom: Curtis Tonge (2007), Dwight "Tony" Williamson (2009), Thomas "Tommy" James (2011) and Edward "Eddie" Balderamos (2012)

CONGRESS 2014 HIGHLIGHTS

Embrace the Future

EDUCATIONAL



HARMONIOUS



INSPIRATIONAL



CONGRESS 2014

TESTIMONIALS

My first experience of congress was 4 years ago in Jamaica and therefore I was looking forward with great anticipation and JAIFA you did not disappoint. As a matter of fact, my experience in Jamaica 4 years ago is why I have continued attending congresses. Great job my Jamaican Family!!!

Sandra Theodore (Trinidad & Tobago)



I found the congress highly educational, motivational and inspirational. It reinforced my beliefs and affirmed that I am in purpose. This career/business allows me to be a servant and evangelist – impacting lives by changing mindsets and these events rejuvenate and refreshed the spirit.

Susan Romano-Davis (Trinidad & Tobago)

I have had a lovely time! Congress 2014 has truly provided the much needed motivation!! The speakers were extremely informative and motivational. The room, workshops & main platform speakers especially Max Moyo & Tony Williamson will be hard to forget. Good job Congress Team!! Thanks to you all, especially Olecia & Marcelle.

Lana Butcher (Barbados)

1. Well planned & Well organized (always proud of my country & country man) 2. Great speakers 3. Very motivating and educating 4. Returning to Belize – more motivated and invigorated to “Embrace the Future”

Rhonda Lecky (Belize)

1. The congress was very informative, value for money
2. Speakers were relevant to the theme “Embrace the Future”
3. Congress theme song very good
5. Time management of chairman was very good

Wayne Ramsay (Jamaica)

1. Too many speakers more motivational speakers instead
2. Start on time
3. Shorting the day for more social interaction
4. Speakers’ forum start too early, give topics earlier for more participants
5. Country dress competition needs judges not crown the odds are stacked against islands who only have a few or one participant.

Benita Francis (Cayman)

After arriving I did not like the reception that we received at the airport. I think much more could have been done. However in terms of the contents which I received, it was good. What comes to mind is Mr. Moyo. It was deep & soul searching. Mr. Winston Bennett as usual, was excellent. Mr. Tony Williamson as usual, much food for thought and will take away the idea of purchasing a home for your child cash and investing in a “trust fund”; never thought of that. Building Relationships and not just going after a sale, as long as work is done the result will come (sales). Keeping good records, date & reason for meeting etc confirming information that you gather and putting the client in the drivers seat.

Pamela Johnson-Cave (Barbados)

It gives me great pleasure to say a big thank you to all for making my stay in Jam City a most exciting, memorable and business focus experience. I am at my desk just reflecting on the speaker and how to move ahead in this economic time. I walk away with many ideas from Max Moyo especially his “7 steps to Leadership” May God continue to bless us and the association as we work together for one common cause.

Ava Jackson (Antigua)

Email us your review to caraiifa@cwjamaica.com. We would love to hear from you!!



CARAIFA Foundation Corner



“To whom much is given, much is expected” John F. Kennedy

It is with great humility that I accept this honor of being appointed to the position of Chairman –**CARAIFA FOUNDATION**.

In 2006, at the first CARAIFA Foundation Board Meeting in Jamaica, Dr. Lawson Douglas, Medical Specialist, explained why kidney disease was challenging to any Government. He cited the exorbitant cost to treat this disease as a main challenge amongst other factors.

To this day, with a fast growing population, coupled with a fast- food industry, it continues to be a challenge. The old adage, “Prevention is better than cure”, is no less important, as we continue this battle against kidney disease.

For such small organs, kidneys function to maintain the right levels of water, minerals and hormones in the body. It is easy to take care of the kidneys if you will follow these simple steps:-

- ◆ Drink plenty of water and limit caffeinated drinks so your kidneys can flush out all the toxins from your body.

Thanks to all the supporters of the Annual Foundation Raffle & Congrats to the winners!!!!

1st Prize
US\$100
TICKET
Kathryn Marrett
Jamaica

CARAIFA FOUNDATION
RAFFLE WINNERS 2014

2nd Prize
Basket of Goodies
TICKET
Harrison Pilgrim
Belize

CARAIFA FOUNDATION
RAFFLE WINNERS 2014

3rd Prize
Webcam
TICKET
Calvin Mendez
Trinidad & Tobago

CARAIFA FOUNDATION
RAFFLE WINNERS 2014

- ◆ Watch your blood pressure and blood glucose levels.
- ◆ Eat a balanced diet. Take care not to eat too much protein, which is the source of most of the waste that has to be eliminated by the kidneys.
- ◆ Quit smoking, as nicotine has harmful effects on all the body's organs.
- ◆ Get a kidney function test as part of your annual physical to help your doctor detect any potential problems early.
- ◆ Protect your kidneys from blows during contact sports.
- ◆ Take care when using aspirin or acetaminophen. These drugs are processed by the kidneys; too much can damage them.

Most importantly, let your doctor know if someone in your family suffers from kidney disease, some kidney problems are hereditary!

Our Mission: To improve the quality of life of the sick and disadvantaged in the Caribbean community through wellness initiations.

I urge you to visit the CARAIFA Foundation's website (www.caraifa.com) to pledge your contribution.

Contact your local insurance association to learn how you can contribute to our D.O.C.C. (Day of Common Concern), held annually on October 31st.

In closing, I want to congratulate all the previous Chairpersons for their efforts in keeping the Foundation's flag flying high. In addition, to my predecessor, Chair Jacqueline McDonald, thank you for your guidance as I take the Foundation to the next leg.



Submitted by:
Curtis Dass

CARAIFA Foundation Chair



Did you know?

TRINIDAD & TOBAGO



A visit to Trinidad today would reveal a multicultural melting pot stirred by the descendants of settlers from Europe, Africa, Asia, South America and the Middle East. But in 1498, when explorer Christopher Columbus set foot on Trinidad, things were very different.

Arawak and Carib Indians prospered here on the island the Amerindians called leri, land of the Humming Bird, until Columbus spotted the island he named for the Holy Trinity. When the Spaniards discovered no precious metals on Trinidad, the Amerindians were enslaved and shipped off to work on other Caribbean settlements.

Tobago is named for the tobacco cultivated by the original Carib population, Tobago existed separately from Trinidad for centuries. While the explorer Christopher Columbus sighted the island in 1498, he did not land and no attempts were made to colonize Tobago.

In 1889, Britain joined the smaller Tobago to Trinidad as an administrative ward. The islands achieved independence from England in 1962 and became the Republic

of Trinidad and Tobago in 1976.

FLAG OF TRINIDAD & TOBAGO

The Trinidad and Tobago Flag was adopted soon after gaining independence from Britain. The Trinidad and Tobago Flag has a red background with a black band diagonally placed across the upper left corner to the bottom right corner.

The black band in the flag has white borders. The black band in the Trinidad and Tobago National Flag represents the industrious and hard-working nature of the people of Trinidad and Tobago. The white color of the borders of the black band stands for the sea surrounding the country. The red color is symbolic of the vitality of the land and also of the people.



Excerpt from <http://www.gotrinidadandtobago.com/trinidad/history/>

Excerpt from http://www.jumbocoloring.info/trinidad-&-tobago-flag-coloring-page_1d1429.html

Congress 2015 will be held on the land of the Hummingbird of Trinidad & Tobago



Trinidad & Tobago, one of the best vacation places in the Caribbean to dive, hike, dance, discover their unique culture or simply relax on one of Trinidad's secluded beaches.

YOU DON'T WANT TO MISS IT!!!



Education corner

Upon completing the educational requirements for the LUTCF/FSS Designation, students are required to **APPLY** for these designations by completing the requisite form (which can be sourced from their local association) and submit them to the CARAIFA's Secretariat via email. Applications are accepted three (3) times per year: January, June and September.

CARAIFA Congratulates Semester 1, 2014 LUTCF & FSS Designees

LUTCF DESIGNEES	
BARAIFA	
Rudo	Catlin
Allison	Mottley
JAIFA	
Janet	Cousley
Royan	Evans
Marcia	Servis-Mahabeer
Opal	Smith-Brown
Venice	Walker
TTAIFA	
Yannick	Antoine
Marcia	Assam
Michael	Baloo
Joan	Carr
Bernadette	Charles
Dyan	Guevara
Tricia	Herreira-Britto
Kenwyne	James
Alicia	Lazarus
Clifford	Manchoon
Christopher	Maraj
Ulan	Sanderson
Ingrid	Serrette-Carabache
Trevalyn	Sucre

FSS DESIGNEES	
BARAIFA	
Gloria	King-Kirton
Dale	Myrie
Roderick	Nurse
TTAIFA	
Juan	Alleyne
Joanne	Baptiste
Nicole	Carter
Norva	Cooper-Welch
Jan	Ragoonanan
Sophia	Ramsaroop



EDUCATION REMINDERS 2014

Semester 2 Regular Exam Dates—July 9—10
 Semester 2 Supplemental Exam Dates—August 13—14
 Semester 3 will begin in September
 Semester 3 Regular Exam Dates—November 5—6
 Semester 3 Supplemental Exam Dates—December 10—11