



**Editor's Note**

Dear Colleagues,

Happy New Year to all our members around the Caribbean. As we say good bye to 2009 let us not reflect on the negatives that beset our associations and their members. The insurance industry has survived great calamities in the past and the industry emerged stronger. This difficult time will also pass and we will emerge stronger. Remember tough times never last but people do.

As we approach 2010 with hope and anxiety we must unite as one Caribbean people full of expectation and we will all emerge stronger with *The Passage of Time and The Power of Love*.

**Congress 2010**

Jamaica is set to host CARAIFA's 24th Annual Congress May 23-26 in Montego Bay. This congress is set to be the congress of the century. It is an event not to be missed. REGISTER NOW! and avoid disappointment.

*Uelma Nicholson*

Sincerely,  
 Uelma Nicholson  
 Public Relations Director

CARIBBEAN ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS



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**CARAIFA**

CARAIFA's 24th Annual Sales Congress

**THE PASSAGE OF TIME...**  
*The Power of Love*

May 23 - 26, 2010

Registration Fee:  
 Single Occupancy - US\$1395  
 Double Occupancy - US\$1115  
 Triple Occupancy - US\$946

Holiday Inn SunSpree Resorts Montego Bay JAMAICA

Early Bird special of US \$1345 for single & US \$1065 for double: \*Ends November 30, 2009\*

Register online @ www.caraifa.com.  
 For further information contact JAIFA at (876) 927-3249/(876) 927-3765/(876) 9879506 or email jaifa@cwjamaica.com.

**Regular Registration Deadline is February 19, 2010.**

Please Ensure that you book your flight to the **SANGSTER INTERNATIONAL AIRPORT MONTEGO BAY** as arrangement for pick up will be made **ONLY** from this location

**REGISTER NOW!**

**IT'S A CONGRESS YOU CANNOT AFFORD TO MISS!**

**President's Diary**

- \* Executive Meeting Nov 13 -14th, 2009
- \* Meeting in Barbados Nov 20th, 2009
- \* Executive Meeting March 13, 2010
- \* AGM May 21 & 22 2010
- \* Congress May 23,



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CONGRESS 2010 LAUNCH- HOLIDAY INN SUNSPREE RESORTS



President Maxim Marquez along with his wife Mrs. Marquez having a chat with IPP Rudolph Jackson and Congress Director Pauline McKenzie-Fairclough at CARAIFA's 24th Annual Congress Launch on November 14th 2009 at the Holiday Inn Sunspree Resort

O'Neil Brooks, Regional Manager, Guardian Life Montego Bay in discussion with Carlton Gordon, President of JAIFA

MEET THE CONGRESS 2010 PLANNING COMMITTEE



**Seated from left to right:** Pauline Archer Magazine Chairman, Doneth Brown-Reid Speaker Topics and Programme, Magdalena Cooper -de Neuze Ceremonies, Operation and Protocols.

**Standing left o right:** Pauline McKenzie Fairclough Congress Director, Michelle Williams Hospitality and Entertainment, Tommy James Technical, Merliine Daley Workshops, Margaret Little-Wilson Registration and Tokens, Carlton A Gordon Marketing Sales and PR, and Uelma Nicholson Deputy Congress Director

**Missing are:**

- |                 |                                     |                  |  |
|-----------------|-------------------------------------|------------------|--|
| Leroy Dallas    | —Congress Mall Chairman             | Davin Nairne     | — Finance Chairman                     |
| Leighton Morgan | —Transportation and Airport Welcome | Richard Thelwell | — Assistant Transportation             |
| Patrick Worghs  | — Secretariat Chairman              | Monica Robotham  | —Coordinator for Regional Coordinators |

**CONGRESS 2010 COORDINATORS—Speak with them for all your congress questions**

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**CONGRESS 2010- MAIN PLATFORM SPEAKERS**

**Don't Miss this opportunity to hear**

**Solomon Hicks**

**School Drop Out Strikes it Rich.** An international sort after speaker, career coach, author, most recently founder of Solomon Hicks Financial Service, Inc International Services. He repeatedly set and raise the bar for his fellow agents. He specialize in marketing to churches, pastors, non-profit organizations and is license to sell insurance and financial service to clients in thirty—nine (39) states.

**DA Tony Williamson**

Forty (40) years veteran in the insurance industry brought back by special demand.

**Dr. Wendel Able**

Consultant Psychiatrist UWI Mona, whatever it takes you will be moved to change your life for good

**Delma Roberts**

2009 Speaker's Forum winner

**Focus Session**

**Magdalena Cooper-de Neuze**

Pension specialist

**And many more**

CONGRESS 2010- WHAT TO EXPECT



From left to Right: Ruth Augustine of Dominica, Lorena Best and Andrea Small of Barbados hanging out.

ASSOCIATION NEWS

**ANTIGUA**

ABAIFA will be hosting a MINI BLAST OFF February 23, 2010. We wish for President Joshua and the association a very successful BLAST OFF.

**BARBADOS**

BARAIFA is planning to raffle a Toyota Corolla motor car and host numerous bingos in 2010. If these events are held part proceeds from these events will go to BARAIFA and CARAIFA Foundation for kidney awareness. We wish for BARAIFA ever success in these fundraising effort that are being planned.

**GRENADA**

IPP Rudolph Jackson visited Grenada December 6-9 2009 at the invitation of CARAIFA' VP Emond Lewis Mitchell. While there he met with Government Ministers and their Permanent Secretaries as well as Agency Managers of Insurance Companies. He addressed Sagicor agents on CARAIFA's role and benefits of membership, education, Congress 2010 and 2011. At that meeting agents took the responsibility to move LUAGr/GAIFA forward, great things is expected to emerge from the association. IPP Jackson also had radio and television interviews with media. Due to his visit CARAIFA's 25th Annual Congress will take place in Grenada in May 2011.

**ST. LUCIA**

LUAST. L will be hosting their AGM February 2010. We wish President Joseph every success.

**ST. VINCENT**

Eighteen (18) new members joined the association. President Victor continues to encourage members to do the education courses. We wish him continued success.

ASSOCIATION NEWS CONTINUES

**JAMAICA**



Mrs. Pat Witter (Regional Inspector) along with Mrs. Marcelle Fenton (CARAIFA's Secretary General) cutting the ribbon officially handing over the wheel chair ramp donated by JAIFA at the Mandeville Post Office on November 30, 2009. Looking on is President Carlton Gordon, IPP Uelma Nicholson, Past President Pauline Channer and other members of JAIFA, Post Office Staff as well as residents of Mandeville including two residents in their wheel chairs expressing their delight at the ramp being built for persons with disabilities.

JAIFA hosted its annual Christmas Social on December 17, 2009 and members who attended had a great time.

**TRINIDAD**



TTAIFA hosted a walk-a-thon and several car park limes in November and December 2009. Funds raised will go towards Day of Common Concern (DOCC.). Mrs. Patricia Ramoutar chairperson for the Day of Common Concern hosted the members of the committee at her home to show her appreciation for the hard work that they have done (see picture of some members of the committee).

December a luncheon was held for members of the board and staff and they were presented with gifts by the President.

On January 8, 2010 TTAIFA hosted its 4th end of Christmas function to show appreciation to stakeholders for their time and talent given to TTAIFA during the year.

**Member territories:** Belize, Cayman and Dominica please continue to keep your associations vibrant and continue to take part in educational courses.

**Associate Members:** Guyana, St. Maarten, St. Kitts and Turks and Caicos, CARAIFA encourages you to continue to do the educational courses it is an asset to your future development.

Looking forward to see you all at Congress 2010 in Jamaica. We are one united people sharing in *THE PASSAGE OF TIME THE POWER OF LOVE.*

**CONDOLENCES**



CARAIFA wishes extend our condolences to our members in Belize on the death of Elvira Nunez our colleague Sagicor Life Belize. Our prayers are with her family, friends and colleagues as they go through this difficult time. Condolences



CARAIFA wishes extend our condolences to our members of Sagicor Life Jamaica Mandeville Branch on the tragic passing of Rosemarie Blackwood. Our prayers are with her family, friends and colleagues during this time of bereavement.



### The Foundation's Aim:

1. Intensify all efforts to alert the population in all territories on the need to prevent critical illness with health education.
2. To identify and pursue methods to strengthen the delivery of Health Care in member states.
3. To actively pursue and encourage health and wellness in the Caribbean.
4. To improve the lives of patients and their families throughout the region.

Look out for the next raffle at congress 2010 in Jamaica.

Proceeds of the raffle will go towards the Foundation to improve the lives of patients and their families around the region.

## 5 TIPS TO REDUCE STRESS (Unknown)

### Stress Relief Tip 1: Do one thing at a time.

Do it mindfully. Do it well. Enjoy the satisfaction. Then go on to the next thing. Multitasking might work for computers, but humans have yet to get the hang of it. It leads to careless mistakes, shoddy work and unreliable performance. Worst of all, having to do things over. This is no way to live. Give what you're doing your undivided attention. Take the time to get it right. And enjoy the experience.

### Stress Relief Tip 2: Cut down on competitive stress.

Today, we compete for everything: the space around us, to be first to own a new product, to get our kids signed up for programs, to get our viewpoints across, to be faster, smarter, richer, sexier. Our days are filled with stressful competitions. And most are absolutely unnecessary. Because they're driven by insecurity, fear of being left behind, an ingrained need to always have more or better than the next guy. Try to get above all that. If you want to compete, vie to be the one who stays calm and in control, who isn't easily sucked in by material things, who avoids being caught up in the daily grab-bag that robs people of health and peace of mind.

### Stress Relief Tip 3: Throw something out every day.

You've got too much stuff in your house. Office. Garage. Attic. Useless clutter that's weighing you down, getting in the way, obscuring the things you really need. Be realistic. If you're not going to use it, lose it. And you don't have to make

a humongous project out of it. Every day, find one thing you don't need and toss it. Or give it away. Over time, the clutter will begin to vanish and space and order will magically appear in your home...and your life.

### Stress Relief Tip 4: Eliminate meaningless deadlines.

Our life is full of them. Arbitrary and unrealistic time constraints imposed by ourselves and others that serve only to make us more pressured, anxious, stressed out. For no worthwhile reason. Avoid the trap of assigning time frames to everything you do, especially if you have little idea how long it will take. Instead, make your goal one of completing a project in a careful, professional, satisfying manner.

### Stress Relief Tip 5: Get more out of life by doing less.

What a concept! Is your life fulfilling? Or is it merely crammed? Know the difference and you'll realize it's not the quantity of activities you engage in (or possessions you collect) that ultimately determine your happiness. One naturally unfolding, enriching experience can easily surpasses many rushed and distracted ones. But you may be so chronically overscheduled, you never give yourself a chance to enjoy anything to the fullest. Experiment.

EDUCATION CORNER

CARARIFA Congratulates



LUTCF Graduates

- Donald Narine
- Davin Nairne
- Delma Roberts
- Pauline Archer
- Grace Logan-Foster

FSS Graduates

- Marlene Forrester
- Abel Simpson
- Theola Polonio-Flores
- Elvira Nunez (Deceased)
- Olga Herrera
- Neville Forrester
- Lisa Cummins



CARARIFA Student Handbook are now available to students electronically via their local association. This we believe will help student through the education process. Please ensure you get acquainted with it.



Important Dates to Remember in 2010

SEMESTER	SEMESTER STARTS	REG EXAM DATES	SUPP EXAM DATES
1	January	March 23rd & 24th	April 27th & 28th
2	May	July 13th & 14th	August 17th & 18th
3	September	November 9th & 10th	December 14th & 15th

Refresher: LUTCF & FSS PROGRAMMES

LUTCF Life Underwriters Training Course Fellow

LUTC 201

Techniques for Exploring Personal Markets

LUTC 202

Techniques for Meeting Client Needs

LUTC 211

Essential of Disability Income Insurance

LUTC 251

Essentials of Business Insurance

LUTC 261

Foundations of Retirement Planning

LUTC 290

Ethics for the Financial Services Professional

FSS Financial Services Professional

After completing the LUTCF course requirements in order to attain the FSS designation individuals are required to do:

FSS 262

Foundations of Financial Planning: An Overview

FSS 263

Foundations of Financial Planning: The Process

FSS 264 – Foundations of Investment Planning

OR

Persons eligible to do the FSS without having the LUTC designation but are holders of CLU and/or ChFC designation or outside the business of insurance please contact your local association for pre-requisites.

LUTCF/FSS Designation

Upon completing the educational requirements for the LUTCF/FSS Designation, students are required to **APPLY** for the LUTCF Designation immediately after your last course by completing a LUTCF application form (which they can source from their local association) and submit it to the CARAIFA Secretariat via email. Applications are accepted three (3) times per year: January, June, and September.

EDUCATION CORNER

**CARAIFA CE CREDIT PROGRAMME**

CARAIFA has adopted a continuing education programme for LUTCF and FSS designees. Continuing Education (CE) is mandatory for all CARAIFA LUTCF and FSS designation holders. These designees are required to earn a minimum of **30 CE credits each reporting period**. Any deficiency in one reporting period must be made up by the next reporting period in addition to the full credit requirement for that period. Non-compliance will be subject to sanctions. **Sanctions will be determined by the Education Management Council.**

Below is the list of CE Credits that will be granted to members of Associations AND CARAIFA Associate members in good standing if they participate in the following activities:

	Credits
o CARAIFA Congress	10
o Association's Local Congress	10
o MDRT Meeting	5
o One-day Seminar by local assoc. / company	3
o Completion of CARAIFA Courses	15
o Electronic questionnaire on CARAIFA magazine/newsletter article	1
o Moderator	10
o Attendance at two (2) accredited workshops at congress/MDRT	2.5
o Relevant non-CARAIFA courses	7.5

Any person who serves as teacher, speaker or moderator panellist in an educational meeting e.g. seminar or workshop earns one credit for each 30 minutes of participation activity

Courses in the following subject matter are acceptable for CE credits:

Disability Income Insurance	Financial Institutions
Long-Term Care	Accounting
Business Law	Investments
Accumulation Planning	Underwriting
Medical Expense Insurance	Life Insurance
Financial Planning	Risk Management
Business Ethics	Taxation
Retirement Planning	Insurance Company Operations
Property and Liability Insurance	Health Insurance
Client Planning	Business Planning
Economics	Annuities
Employee Benefit Planning	Estate Planning
Pensions	Regulation
Group Insurance	Actuarial Science

FOR MORE ON CE CREDITS PLEASE VISIT [www.caraifa.com](http://www.caraifa.com)