



**Editors Note**

Dear Colleagues

The April's issues of CARI-News is now ready and is a click away from your email. It is designed for our members to know the events that are happening around the regions and Associations. Pleasant reading

**Congress 2010**

The CARAIFA's 24th Annual Congress hosted by the Jamaica Association of Insurance and Financial Advisors is in high gear. Congress Director Pauline McKenzie -Fairclough and the Congress Planning Committee has put together an action pack program, which our members around the Caribbean cannot afford to miss. It is dubbed the Congress of the Century.

If you have not yet registered you have only 23 days to go.

**Register NOW !!!!**

**CARAIFA Foundation**

The cost of health care in the region continues to climb, the CARAIFA Foundation provides funds to assist those who need it most. The raffle is one way of raising funds. For only US\$10 you get a chance to contribute and a chance to win. There is no better way to give .

**Uelma Nicholson**  
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**CARAIFA**

**Presidents Diary**

- AGM

-CARAIFA's 24th Annual Congress

May 23-26, 2010

**What's in side**

Page 1	Editors Note
Page 2	Things to know about Jamaica
Page 3	What to do in Jamaica
Page 4-5	CARAIFA Congress Programme at a glance
Page 6	Insurance Policy
Page 7	Association News
Page 8	Hall of Fame & Health Wise
Page 9	CARAIFA Foundation Raffle
Page 10	Upcoming Events & Education Corner





# JAMAICA

Ackee & Codfish



<b>Capital City</b>	Kingston
<b>Currency:</b>	Jamaican Dollars (JMD)
<b>Counties</b>	Cornwall, Middlesex and Surrey
<b>Parishes</b>	Clarendon, Hanover, Kingston, Manchester, Portland, Saint Andrew, Saint Ann, Saint Catherine, Saint Elizabeth, Saint James, Saint Mary, Saint Thomas, Trelawney, Westmoreland
<b>Official Language</b>	English
<b>Area</b>	10,991 sq. km. (4,244 sq. mi.)
<b>Population:</b>	2,687,000 (2008)
<b>Avg Temp</b>	82° F
<b>Mobile Networks</b>	Digicel, LIME, CLARO
<b>Ground Transportation</b>	Taxi,
<b>Internet Access</b>	High Speed up to 15kbps
<b>Airlines</b>	Air Jamaica, American Airlines, Caribbean Airline, Delta Airlines, Air Canada, British Airways and Virgin Atlantic
<b>Visa Requirements</b>	
<b>Departure Tax</b>	\$27.00USD

Coat of Arms



**International Airports** Norman Manley International Airport in Kingston, Sangster International Airport (MBJ) in Montego Bay **(ENSURE THAT YOU BOOK YOUR FLIGHT TO THE SANGSTER INTERNATIONAL AIRPORT MONTEGO BAY AS ARRANGEMENTS FOR PICK UP WILL BE MADE ONLY FROM THIS LOCATION)**

**Telephone Code** +1-876  
**Time Zone** GMT - 5 hours

Usain Bolt / Shelly-Ann Fraser





### "Dunn's River Falls & Park"

is a mix of modern facilities with the rustic charm of a nature park. Visitors can climb the falls in a human chain led by experienced Falls Guides or visit "the massage parlour" and experience the soothing effect of the water as it cascades to the sea. Sun lovers also can enjoy the beach.

Welcome to Rainforest Bobsled Jamaica at Mystic Mountain, the hottest new destination in Ocho Rios, Jamaica, the attraction capital of the Caribbean



Welcome to Outameni Experience... Travel with us through time, take a journey through the many eras of Jamaica's rich culture and gain a first hand feel of the Jamaican experience... from TAINO to RASTA. Enjoy a unique blend of music, art, dance, film and drama, a colourful mosaic enriched by the vibrant spirit and culture of the Jamaican people.

### "GREEN GROTTTO CAVES" near Ocho Rios

Are located along the main road two miles east from Discovery Bay, they meander for about 6 miles and are abound in natural art forms of glistening stalagmites and stalactites. This cave system also features a subterranean salt water lake 120 feet below ground level. Optional Tour



### "Rose Hall Great House"

is one of Jamaica's premier tourist attractions. The Great House was formerly the home of Annie Palmer, the White Witch of Rose Hall. Dead for over 100 years, her legend still evokes memories of her monstrous reign as mistress of the house. Optional Tour

### "Appleton Estate Tours"

A timeless journey through the soul of the finest rums in the world. The Appleton Estate has been blending rums since 1749 and the Rum Distillery is sited beside the Black River in one of the most beautiful valleys in Jamaica, south of Montego Bay. You can savour these award-winning rums after you tour the distillery and learn the details of the distilling process from sugar cane, molasses, sugar, to wine and rum. Bar, gift shop, souvenirs and snacks are available. Optional Tour



**Programme at a glance**  
**CARAIFA's 24<sup>th</sup> Annual Sales Congress**  
**Congress 2010**

**The Passage of Time...the power of Love!**  
**May 23-26 2010**  
**Holiday Sunspree Resort Montego Bay**

**Sunday, May 23**

9AM Registration opens

4 pm - 5pm: First Timer's Orientation

6:30pm - 7 pm: Cocktail

7:00-10pm: CARAIFA Hall of Fame gala dinner

Dress Code Lounge Suit

Entertainment by Boris Gardener and Dwight Pinkney Band

**Monday, May 24**

9 am - 12:30 pm: Main Platform

Dress Code Business Wear

Speakers- **Governor General Representative** - The Hon. Ewen Corroodus, CD, Custos Rotulorum for St. James

**Dr. Wendel Abel**- Consultant Psychiatrist UWI Mona...whatever it takes, whether hypnosis or otherwise you will be moved to change your life for good.

**DA Tony Williamson** - Insurance veteran of 40 years brought back by popular demand

**Solomon Hicks**- MDRT Speaker - High School drop out having four decades of success behind him. Author of "*The Secret of the #1 Salesman*" and "*Wise guys finish first*". It chronicles a journey that has not been an easy one...

1:30pm-4:30pm Work shops (earn CE Credit)

**Tuesday May 25**

7:30-8:30: Speaker's Forum (Earn a spot on the Main platform for Congress 2011)

8:30-10:30: CEO's Forum

11-12:30 Workshops

Dress Code Casual Wear

1:30pm Tours and Entertainment

Dress Code - Congress T-Shirt/swimwear /sneakers

7pm Caribbean Night/ Party Time!!!!

Dress Code- Wear your national colours, the colours of your national flag.

Programme at a glance continues..

### Workshop Topics

1. **Managing your Personal Finances \***
2. **Pensions- What Everyone Needs to Know about Government's Retirement Benefits**
3. **Estate Planning**
4. **Critical Illness- The negative effects on your finances/ Disability Income and its (Advantages in times of need**
6. **Love and Relationships - Our survival**
7. **Aesthetics -Making your surroundings more comfortable and relaxing**
8. **Life Insurance as a Business**
9. **Giving Selflessly- Its reward and satisfaction**
10. **Investing for your retirement**

The highlighted topics are CE Credits

### Wednesday May 26

8am- 12:30pm: Main Platform Sessions

Dress Code Casual Wear

Speakers- **Glenford Smith**- one of the leading experts in life and success mastery and human potential development.

**Delma Roberts**- Speakers Forum winner 2009

**Amina Blackwood Meeks**- the Caribbean's leading Story teller...a real treat...laughter, tears, just don't miss her.

**Aloun N'dombet-Assamba**- Former General Manager of City of Kingston Co-operative Credit Union, Minister of Tourism, Entertainment and Culture, Attorney at -Law and Lecturer at the Mona Business School and Norman Manley Law School... don't miss this tear jerking presentation.

**Barton Pasco** - MDRT Speaker- President of Pasco Financial Group. His job is his hobby and his hobby is his job...hear valuable lessons from a third generation agent and manager who has made waves from Virginia to Singapore and now Jamaica

Closing Ceremony

2:30 until Shopping Time

9:30pm Passage of Time Party

Dress Code Costumes ranging from the tainos—present day

"We must step forward to communicate who we are to the world. This is our profession, our commitment and our passion".



**Grenada**

President Maxim receiving a T-shirt from the CARAIFA Foundation Chair Wayne Alleyne at the Executive meeting held on March 12, 2010



The Jamaica Association of Insurance and Financial Advisors (JAIFA) held its fundraising tag drive March 5, 2010. Funds collected to date is \$172,000 and counting. The funds will be donated to the Richmond Park Church of the Nazarene Basic School. Counting the funds are, Immediate Past President Uelma Nicholson, Fund Raising Director Christopher Lawe, Metropolitan Chapter Chair Jennifer Hopwood Shelly, First Vice President Courtney Golding, and Membership Director Jacqueline McDonald, Seated is a member of the Association

TTAIFA's upcoming National AGM took place at the Crowne Plaza Hotel Friday April 16, 2010. They presented the Audited Accounts, updated their members on the events of the Association and elected a new Assistant Secretary/ Treasurer. In attendance were President Fabian Carew, Vice President Alicia Brich, Curtis Dass Secretary Treasurer and a host of Agents and Managers. Guest Speaker was Mr. Dale McLeod - Agency Manager of Guardian Life of the Caribbean. He spoke on the topic "The tiger in me"..., how to stay on top of your business in these economic times. The message was inspiring to the members who attended, at the end of the presentation he was given a standing ovation. The Audited Accounts was presented by the Auditor Mr. Sashtri Persad of the firm Hadaway and Company.

TTAIFA's National Annual Awards event will take place on April 30th at the Hyatt Hotel. The theme this year is "The Year of Tiger..... sharpness in action". Included in the awards function will be the Chinese 2010 calendar, the year of the tiger, all aspects of the event will be touched by items of Chinese origin.

**BeLAIFA (Belize)**

Congratulations to President Dawn Henry newly elected president of BeLAIFA. We wish for her and members of her Board a successful year in office

Insurance Policy

I am a piece of paper .. but even more -

I am an idea.

I am a promise

I help men see visions, dreams, and achieve economic immortality.

I am education for my children

I am savings.

I am also property that increase in value from year to year

I lend money when you need it most - with no questions asked.

I pay off mortgages so that the family can remain together in its own home.

I assure fathers the daring to live and the moral right to die.

I create, manage, and distribute property.

I am the great emancipator from want.

I guarantee the continuity of business ... I protect the jobs of employees ... I converse the employer's investment.

I am tangible evidence that a man is a good husband and father.

I am a declaration of financial independence, a character of economic freedom

I am the difference between an "old man" and an "elderly gentleman."

I provide cash if illness, injury, old age, or death cuts off the breadwinner's income.

I am the only thing that father can buy on the installment plan that mother doesn't have to finish paying for.

I am certificate of character, an evidence of good citizenship, an unimpeachable title to the right self-government.

I am protected by laws that prevent creditors from assessing the money I give to your loved ones.

I bring dignity, peace of mind, and security to the latter years of life.

I am "great social compact that merges the individual into the mass and places behind the frailty of man, standing alone, the immeasurable strength of men, standing together."

I supply investment capital that makes the smoke go up the chimneys, wheels turn, and motors hum.

I guarantee that there "will always be Christmas - with tinsel, a happy fireside, and the laughter of children - even though father is not there."

I am the guardian angel of the home.

**I AM YOUR LIFE INSURANCE POLICY**

"You cannot hope to build a better world without improving individuals. We all must work for our own improvement, and at the same time share a general responsibility for all humanity".

Marie Curie

## Hall of Fame 2010

CARAIFA continues to recognize its members with Hall of Fame Honors, for the work and dedication of professional insurance persons who have been in the industry for at least 20 years and have made positive contributions to the industry and Associations. The two Hall of Fame inductees are, the late Owen Thompson from Jamaica Past President and Amado Marcano also Past President of CARAIFA Trinidad & Tobago .

We salute these gentlemen.



The late Owen Thompson



Amado Marcano C.L.F.

## Flash back

### Hall of Fame 2009 Inductees

William "Nat" Wiltshire B.A, D.L.U

Keith King

DA Tony Williamson C.L.U, C.H. F.C



## Health Wise—Resources

### Make the Kidney Connection Diabetes & High Blood Pressure

The two leading causes of kidney disease Diabetes and high blood pressure cause about 70 percent of kidney failure cases. If you have diabetes or high blood pressure, it's important to learn about kidney disease. Early kidney disease has no signs or symptoms. If not treated, kidney disease can lead to kidney failure. And if your kidneys fail, your only option is dialysis or a kidney transplant.

### Risk factors for Kidney Disease

Diabetes is the leading cause of kidney disease. Both type 1 and type 2 diabetes can damage your kidneys. This damage can occur over many years, without you knowing.

High blood pressure is the second leading cause of kidney disease. It makes your heart work harder, which damages the kidneys over time.

You are also at risk for kidney disease if you have:

- \* cardiovascular (heart) disease, or
- \* a mother, father, sister, or brother with kidney disease, or
- \* protein in your urine. Protein can leak into the urine when the kidneys are not working well.

Blood vessels in your kidneys (located near the center of your back) filter your blood to remove wastes. Damage to these blood vessels can cause wastes to build up in the body.



A poster for the CARAIFA Foundation Draw. The text is centered and framed by a double border of orange and purple. The background features a faint, stylized map of the Caribbean region.

**CARAIFA  
FOUNDATION  
DRAW**

**PRIZES INCLUDE**

- ◆ Trip for two compliments of LIAT
  - ◆ Weekend for two compliments of Almond Beach Resorts
  - ◆ A note book
  - ◆ Mp3 Player

**US \$ 10.00 PER TICKET**

**PRIZES TO BE DRAWN ON  
WEDNESDAY MAY 26TH, 2010**

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*PROCEEDS GO TOWARD  
HELPING OUR CARIBBEAN BROTHERS AND  
SISTERS WHO ARE IN NEED OF  
KIDNEY TREATMENT.*

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Sponsored by LIAT and Almond Beach Resort

**CARAIFA Foundation Raffle**

The CARAIFA Foundation continues to promote healthy lifestyle and health care in the region. The raffle is one way of raising funds to assist our brothers and sisters with their medical expenses around the region. Please purchase your tickets today for this worthily cause. The draw will take place at the CARAIFA's 24th Annual Congress being held on May 23-26, 2010 Montego Bay ,Jamaica.

**BUY YOUR TICKETS NOW !!!!!!!**

## Upcoming Events

Supplemental Exams -May 4 & 5, 2010

AGM - May 20 & 22, 2010

CARIFA 24th Annual Congress May 23-26, 2010

## Education Corner

We would like to congratulate the 138 members who sat and passed their LUTC exams held in March 2010

### **New LUTCF qualifiers as per semester 1, 2010 examination:**

Kimberly Doughlin (Barbados)

Emmanuel Folakan (Barbados)

Deonette Douglas (Jamaica)

Elfrida Barrington (St. Vincent & the Grenadines)

Fazaad Bacchus (Trinidad & Tobago)

Yvonne Ramsey (Trinidad & Tobago)

Ann-Marie Carew (Trinidad & Tobago)

Brent Thomas (Trinidad & Tobago)

Congratulations are in order for the 27 members who sat and passed FSS Exams held in March 2010

### **New FSS qualifiers as per semester 1, 2010 examination:**

Jerry Griffith (Barbados)

Suleman Nana (Barbados)

Paul Fyfield (Trinidad & Tobago)

Kris Deonanan (Trinidad & Tobago)

Andrew Bates (Trinidad & Tobago)

Pauline McKenna-Sebro (Trinidad & Tobago)

Congratulations to all qualifiers and we urge you to ensure that you apply for your designations. **Remember no application no designations.**

