

Newsletter for members of the Caribbean Association of Insurance & Financial Advisors



Editor's Note

This post Congress edition of CARI-News comes with the memories and sensations of Congress 24 still fresh in our hearts and minds. We welcome the opportunity to share them with those who attended and who did not. We also share some decisions and outcomes of CARAIFA's 33rd Annual General Meeting, which preceded the Congress on May 21-2, 2010. Thus, you will meet the new CARAIFA President, Vice President and incoming CARAIFA Executive, as well as the latest inductees into CARAIFA's Hall of Fame.

We trust you will be informed, educated, and entertained. We also look forward to receiving your feedback, by every available means, including- FACEBOOK!

**Carlton A. Gordon -
BA, CLU**
Marketing Public
Relations &
Communications
Director

GRENADA'S **EMOND LEWIS MITCHELL** FIRST CARAIFA PRESIDENT FROM OECS

Mr. Emond Lewis Mitchell has become the first CARAIFA President from the Organization of Eastern Caribbean States (OECS). He ascended automatically at the Association's 33rd Annual General Meeting, May 21-22 at the Holiday Inn Sunspree Resort in Montego Bay, Jamaica, having served as Vice President for the previous two years.

A Past President of the Grenada Association of Insurance and Financial Advisors, the new CARAIFA President is an Agency Manager for Sagicor Life, Grenada, a position he assumed in August 2009, after serving in a similar position with CLICO International Life, in Grenada.

Emond Lewis Mitchell began his Insurance career as an agent with the legendary Chester John, (CARAIFA Hall of Famer) Agency Manager of Colonial Life Insurance Company, St. George's, Grenada. In 1996 he was appointed Agency Supervisor of Chester John's Agency. In April 2005 he was promoted to Agency Manager of CLICO International Life, in St. Georges', Grenada and in 2007 assumed responsibility for CLICO's Grenville Agency. He qualified as top agent of the month in his first month of production and has consistently qualified for numerous company and industry awards. In 2001 he became a qualifying member of the MDRT and in 2002 was the 3rd highest producer for CLICO Barbados and EC Islands. He has always featured among the top producers for Barbados and EC Islands and in 2004 was 4th highest producer for EC Islands. He has served Life Underwriters Association of Grenada (LUAGr) now Grenada Association of Insurance & Financial Advisors (GAIFA), as President, from 1994- 1999 and again in 2004-2005.



President Emond Lewis Mitchell

He served as a CARAIFA Board member in 2004 and was elected to serve on the executive as Regional Congress Coordinator to 2006. He also served as CARAIFA's Foundation Chair 2007-2008 and CARAIFA's VP 2008-2010. He was Congress Director of "Spice Congress 2003", held in Grenada under the theme "the Spice of Life."

He is happy with his career in the Insurance industry, with no regrets for not pursuing his Bio/Chemistry career. In 2005, he was invited to be a member of the PAHO/CAREC sponsored National Laboratory Advisory Committee and earned his LUTCF and FSS designations in January 2007 and December 2008 respectively. His theme for this administration is "All Embracing, All Empowering, All Achieving."

MEET CARAIFA'S EXECUTIVE TEAM



From the left (clockwise): Marcelle Fenton – Secretary General, Maxim Marquez – IPP, Emond Lewis Mitchell – President, Pauline McKenzie-Fairclough – VP, William ‘Nat’ Wiltshire – Education Council Chair, Raziah Ahmed – Foundation Director, Carlton Gordon – PR, Marketing & Communications Director, Joshua Fabian – Regional Congress Director

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Thank You

Immediate Past President of CARAIFA, Maxim Marquez, and new President, Emond Lewis Mitchell, and their Executive, have joined with many of the more than 200 delegates at Congress 2010 in Jamaica, in saying a "big thank you", to the Congress Planning Committee, headed by Mrs. Pauline McKenzie-Fairclough, and to hosting President, Carlton A. Gordon and members of the JAIFA Board, for a "wonderful" Congress.

Many delegates who responded to a post-Congress evaluation survey declared that the Congress met or exceeded their expectations for educational value and enjoyment -- especially as it was staged in the midst of a limited national state of emergency in West Kingston -- in the heart of Jamaica's capital city.

Congress organizers also expressed appreciation for the high levels of participation, understanding, and co-operation of local and overseas delegates

CARAIFA'S THIRD FEMALE VICE PRESIDENT



In another history making move, Mrs. Pauline McKenzie-Fairclough, Past President of JAIFA and second time Congress Director (2006 & 2010) was elected Vice President. She is only the third female Vice President and will serve for two years before becoming President. Current

Secretary General, Mrs. Marcelle Fenton, from Jamaica was the first female CARAIFA Vice President and President while Marilyn Rice-Bowen, from Barbados was the second.

ABAIFA & JAIFA'S PRESIDENTS ELECTED TO EXECUTIVE WITH TTAIFA'S PAST PRESIDENT

Antigua's Joshua Fabian, President of ABAIFA and JAIFA's President, Carlton A. Gordon were elected to the CARAIFA Executive along with Trinidad and Tobago's Mrs. Raziah Ahmed Past President of TTAIFA. Mr. Fabian is Regional Congress Director, Mrs. Ahmed is CARAIFA Foundation Director and Mr. Gordon is Marketing, Public Relations & Communications Director.

Other members of the CARAIFA Executive for 2010-2011 are Education Council Chair, William "Nat" Wiltshire, Secretary General Mrs. Marcelle Fenton and Immediate Past President, Maxim Marquez.

Speakers' Forum



The Congress 2010 Speakers' Forum winner, Carlyle Fletcher, spoke eloquently, and with humour, conviction and sincerity, on the how to and the value of "Retiring as a Gentleman versus Retiring as an Old Man."

Power Phrases

- **Nothing is more expensive than a missed opportunity**
- **Business will go where it is wanted and stay where it is appreciated**
- **If you think education is expensive ... try ignorance**
- **Life Insurance is sold not bought- you make the call**
- **Challenges create opportunities**
- **There is never a traffic jam on the extra mile**

Attention Association Presidents

October 31st is the Day of Common Concern. Please be reminded that your proposed projects should reach the CARAIFA Foundation Chair Raziah Ahmed by September 6, 2010.

Let us make

CONGRESS HIGHLIGHTS

TRIPLE-A RATING FROM DELEGATES FOR “AWESUM”, AMAZING, ACTION-PACKED CONGRESS 2010

“AWE” effectively sums up the experience for most delegates attending Congress 2010, CARAIFA’s 24th annual sales and motivational congress, at the Holiday Inn Sunspree Resort, Montego Bay, Jamaica, May 23-26, under the theme: “Passage of Time...The Power of Love”. The Association’s 33rd Annual General Meeting preceded the congress, on May 21-22, at the same venue.

For most visiting delegates and for many Jamaicans, the congress was “Amazing”, Wonderful, “Exciting” – hence “AWE-sum”. There were amazing sights, sounds and non-stop action at Mystic Mountain in Ocho Rios – especially on the Sky Train and the bobsled; at the Dunn’s River falls, also in Ocho Rios, at the Outameni experience, near Usain Bolt’s country in Trelawny, and at the Green Grotto Caves in the same parish.

There was the “wonderful experience” of amazing and even sacrificial attitudes of service and friendliness – with Congress Committee members and others giving up accommodation, among other things, to minimize inconvenience for some visitors.

There was EXCITEMENT galore: from local disturbances leading to a limited state of emergency in Kingston, with events unfolding even as delegates who traveled through or from Kingston were arriving, to the exciting line-up of main platform speakers, workshop presenters, and participants in the CEO’s forum. And still – if you know where to look – there are just a few copies of the exciting and informative collector’s item 2010 Congress Magazine.

Hosting JAIFA President, Carlton A. Gordon, has expressed appreciation to CARAIFA, to Congress Director, Pauline McKenzie-Fairclough, and her Committee, and to all who contributed in any way to what, by all accounts, so far, has been another successful CARAIFA congress.



IPP Maxim Marquez and Education Council Chair William “Nat” Wiltshire



Hall of Famer Curtis Tonge takes center stage and makes the ladies laugh. The ladies are Margaret Laurent “17 times congress attendee” (Left) from Dominica & Lynete Chin-McDaniel MDRT Country Chair for Jamaica

CONGRESS HIGHLIGHTS

TRIPLE-A RATING (contd.)

He was aware, he said, that not everything went according to plan. Nevertheless, he and the Congress Committee were thankful for the patience and understanding of any who may have been inconvenienced. He was looking forward to applying lessons learned in Jamaica to help ensure even greater success for Congress 2011 – CARAIFA's 25th annual Sales congress, in Grenada. This will be held from May 15 -19, 2011 under the theme "The Legacy of Love".



CEO Forum leaders L-R – Mark Chisholm (VP & Head of Individual Line Division Sagicor, Jamaica), Phillipa Beckkford (Sales & Marketing Manager, Cuna Mutual), Trevor Vigo – (VP & OECS Branch Manager Sagicor, Antigua) & Glendon Gordon – (VP Individual Line Guardian Life Jamaica Ltd.)



Sec Gen Marcelle Fenton and IPP Ruddy Jackson



Caribbean international story teller, Amina Blackwood Meeks humorously advises attendees to be "wary of stories which begin with 'if elected'"



Congress attendees in Main Platform Focus at Congress 2010



Insurance Co-op Credit Union Service on Display: at CARAIFA Congress 2010 "Shopping Mall"

CONGRESS HIGHLIGHTS

Hall of Fame

Amado Francisco Marcano & the late Owen G. Thompson Admitted to CARAIFA'S Hall of Fame at 24th Annual Congress

Amado Francisco Marcano, CIAM, CLF, veteran of the Trinidad and Tobago insurance landscape, and the late Owen G. Thompson, from Jamaica, were inducted into CARAIFA's Hall of Fame during the recently held CARAIFA Sales Congress, held in Montego Bay, Jamaica. The "glitzy" Hall of Fame Gala Dinner and Induction Ceremony preceded the formal Congress.

Over 200 delegates from thirteen island member associations of CARAIFA, witnessed the ceremony, which was presided over by Immediate Past President, Rudolph Jackson. Marcano's number one supporter, his wife Anna-Mae Bello-Marcano, as well as his long time friend and "three musketeers" partner, William "Nat" Wiltshire were delighted to see his labour rewarded.

Mr. Marcano was lauded in a congress magazine citation for his "more than 26 years of exhibiting the dedication, diligence and resilience that are required to succeed in the insurance and financial industry". The citation went on to say "he has enjoyed success through serving his company, Guardian Life of the Caribbean Limited (GLOC) in several positions, from Unit Manager to Agency Manager and Regional Branch Manager, overseeing four agencies and one hundred agents".

In reference to some factors influencing his admission to the Hall of Fame, Mr. Marcano has been described as "a true Caribbean man, who has impacted the region through CARAIFA, and who never ceases to spur new interest in the Association on his visits to the various territories." He was also recognized for being "dedicated and committed to the development and success of insurance professionals and for his passion to



From left: Amado Marcano with wife Anna-Mae Bello Marcano, Maxim Marquez – President (2008-2010) & Rudolph Jackson – IPP (2008-2010)



Hall of Famer Amado Marcano delivering his acceptance speech at CARAIFA's 24th Annual Congress

"MR. MARCANO WAS LAUDED FOR MORE THAN 26 YEARS OF EXHIBITING THE DEDICATION, DILIGENCE AND RESILIENCE REQUIRED TO SUCCEED"



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CARAIFA

CONGRESS HIGHLIGHTS

HALL OF FAME (contd.)

constantly further the aims and objectives of CARAIFA. During his administration as CARAIFA President, Mr. Marcano steered the focus of the CARAIFA Foundation toward providing assistance to persons living with renal disorders. He also served as a member of the Advisory Council to the Executive Council of the Saint Maarten government, for national health scheme implementation, as well as co-chair, Association of Insurance Companies, Windward Islands. Amado and his wife are proud parents of three children and three grandchildren.

The citation inducting the Late Owen G. Thompson was received by his widow, Jean and son Brian. He was lauded for his unstinting service to his local association, Life Underwriters Association of Jamaica (LUAJ) which was later renamed Jamaica Association of Insurance and Financial Advisors (JAIFA), and for his foresight in steering the establishment of Caribbean Association of Life Underwriters (CALU), which was to be later renamed CARAIFA.

He joined Jamaica Mutual Life Assurance Society in 1970. His mission was to make a significant mark in the life insurance industry. By 1977 he was elected to the Board of Directors of LUAJ. It was in that year also, that through his instrumentality, a new chapter in the history of regional co-operation was written, when CARAIFA was established. At the inaugural meeting of the Association, at the Guyana Pegasus Hotel, his passion for education earned him the elected position as Chairman of the Educational Council. He was elected CARAIFA President in 1979-82 and demonstrated his special interest in Caribbean unity when he hailed "the convergence of our brothers and sisters from neighbouring and distant Caribbean territories on Jamaica", at LUAJ's sales congress. He also contributed to public and social services through the St. Catherine Jaycees and the Lions Club. The pride of his private world was his wife, three children, and extended family. Owen G. Thompson died in January 2, 1991

“HIS MISSION WAS TO MAKE A SIGNIFICANT MARK IN THE LIFE INSURANCE INDUSTRY”



Accepting the Hall of Fame award on behalf of Owen G. Thompson are, son Brian, and widow Jean Thompson. Delivering the award from right are IPP Rudolph Jackson and President Maxim Marquez



The late Owen Thompson and his widow Jean Thompson making the acceptance speech on his behalf at CARAIFA's 24th Annual Congress

CONGRESS HIGHLIGHTS

Congress 2011

GRENADA: MAY 15TH – 19TH

THE HISTORY, THE EXCITEMENT, THE LEGACY OF LOVE

Grenada continues to be the scene of much that is historically significant and exciting, including the special meeting of CARICOM heads, on August 17, 2010, "with a more effective governance system for the 37 year old entity (CARICOM) as the primary agenda item," according to well known Caribbean correspondent, Ricky Singh, in the Jamaica Sunday Observer of August 8, 2010.

Even as the same newspaper points to the OECS as a possible source for a new CARICOM Secretary General, after the departure of incumbent, Edwin Carrington, at the end of 2010, and Grenada's Emond Lewis Mitchell, has created history by becoming the first CARAIFA President from Grenada or the OECS, CARAIFA members, now look forward to a manifestation of Grenada's 'LEGACY OF LOVE' at CARAIFA's 25th annual sales and motivational congress, from May 15-19, 2011, to be hosted by The Grenada Association of Insurance and Financial Advisors (GAIFA).

Congress 2011 is "all about you", according to Grenada's 2011 Congress Director, Robert White, and President Emond Lewis Mitchell.

We will be catering to the needs, wants and desires of the Rookie, to that of the super experienced Sales Person, Advisor and Manager. If you are already at your best, we will expose you to the methods and strategies for sustainability.

The Maroon Saraca Festival is just one highlight of Grenada's melting pot of rich history -- from rebellion to revolution and invasion, to a predominant mind-set of "thanksgiving to the SOURCE of all life, production and prosperity," as well as "a celebration of the rich cultural traditions, and the important values of sharing, unity, and community self help". As for the games, beaches, tours and sites, they say, there is only one word - WOW!!

Let's join Grenada and the rest of the region and the world in sharing the Legacy of Love at Congress 2011, in St. Georges Grenada.

See you there!



EDUCATION UPDATE

LUTC 290

Ethics for the Financial Services Professional

This course provides a practical framework for making ethical business decisions in the financial services industry. It examines legal, compliance and practice standards that apply to the financial services professional. The course also investigates ethical approaches to placing financial products, determining suitability and assessing risk.

Congratulations to several persons who passed this course during Semester 2, 2010. Your diligence shall provide a sure reward.

CONGRATULATIONS

LUTCF Qualifiers as at Semester 2, 2010

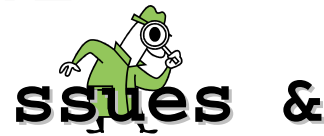
Elcah Wright (Antigua)
Donovan Craige (Jamaica)
Denise Calbio (Trinidad & Tobago)
Rene Martinez (Trinidad & Tobago)
Radica Sammah (Trinidad & Tobago)
Andre Samuel (Trinidad & Tobago)
Ricardo Smith (Trinidad & Tobago)

FSS Qualifiers as at Semester 2, 2010

Joshua Fabian (Antigua)
Leon George (Antigua)
Ann-Marie Fisher (Antigua)
Arnold Cumberbatch (Antigua)
Sylvia Yearwood-Oneal (Barbados)
Erin Walrond (Barbados)



ideas



issues &

(for Information, Inspiration and Encouragement)

"Sales managers need training too" - this according to delegates and company executives participating in the "CEO's Forum" at Congress 2010.

"Lead, Lead, Lead" is the current focus, says Sagikor's Vice President of Marketing, Mark Chisholm, instead of just "sell, sell, sell!"

GCT and GCT related compensation issues for sales representatives attached to brokerage houses in Jamaica are the subject of on-going discussions and behind the scenes negotiations. CARINEWS understands that much of the focus is on trying to persuade the financial authorities to eliminate the tax in respect of life and health insurance products. Meanwhile, even as sales representatives at some brokerage houses complain that their earnings continue to be affected, even if GCT is not mentioned, insurance companies and brokerage houses are said to be "reluctant" or "unable" either to absorb the GCT cost or to recover from customers.

Did you know?

Annuities provide a lifetime guaranteed income?

Lines to Live By

*Blessed Are the Flexible for They Shall Not
Be Bent Out of Shape*

**"ALL EMBRACING, ALL
EMPOWERING, ALL
ACHIEVING"**