



CARIBBEAN ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS



CARAIFA

CARI-NEWS

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All Empowering, All Achieving"

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CARAIFA 25TH ANNUAL SALES CONGRESS LETS GO GRENADA- "LEGACY OF LOVE"



Grenada Grand Beach—The Congress Hotel

ALL SET AND LOOKING GOOD

The Congress Team has put together a programme like none other. One with:

Inspiring speakers such as; Jonny Wimbrey, Consuelo Kickbusch, Dr. Spencer Thomas and Dale McLeod, Dr. Aggrey Irons among others.

Workshops to motivate managers and agents alike.

Entertainment which include tours to Grenada's historical Hydro Power Rum Distillery, the Grenada Underwater Park, night cruises on Rhum Runner, games and fun day at Moonlight City and fun filled evenings with indigenous Grenadian cuisine served "Saraka" style.

More details in the programme on page 4.

*"Let's go Grenada
A Legacy of Love is waiting for you"*

Editor's Note

The CARICOM region experienced its share of trials and triumphs in 2010. Many Insurance and Financial Advisors and their clients, saw their financial security foundations shaken by sudden exposure and some crumbling of fragile structures among some primary insurers and investment management companies.

At the same time and even with concurrent questions about the relative value of CARICOM/CSME/CCJ, CARAIFA has continued in step with other institutions, involved in regional and professional co-operation.

We applaud the advancement of OECs representatives in regional associations and affairs including the ascension of Grenada's Prime Minister Mr. Tillman Thomas to the chairmanship of CARICOM, Mr. Emond Lewis Mitchell to the position of President of CARAIFA, and Antigua's Mr. Joshua Fabian to the CARAIFA Executive. We also did not miss the award for the international 2010 T.S. Elliott Prize for Poetry, which went to St. Lucia's Derek Walcott- announced on January 26, 2011.

We are also encouraged by the evidence of mutually beneficial co-operation between the Governments of

Trinidad and Tobago and Jamaica, with the new Caribbean Airlines/Air Jamaica arrangement, and with other regional efforts to assist neighbors in distress and to work together in other areas.

We appreciate and continue to support all who are working towards renewing and/or strengthening associations and relationships with insurance and financial advisors in Curacao, Belize, Guyana and Bahamas. We are thankful for the Creator's comfort and protection amidst the storms and other natural disasters experienced in the past year, as well as for the relatively peaceful, democratic, and constitutional settlement of our economic and political differences, among other blessings.

We look forward to continued personal, national and regional development, as we take on the challenges and opportunities that lay ahead, being confidently aware that;

"Notwithstanding the evidently perennial struggle between the forces of 'good and evil' two are better than one, and a threefold chord is not soon broken"



Carlton Gordon
CARI-NEWS
Editor

Regional Insurance and Financial Advisors Report Extremely Useful Meeting with Government Regulators



CARAIFA's President—
Emond Lewis Mitchell

Executives of the Caribbean Association of Insurance and Financial Advisors (CARAIFA) and the Antigua & Barbuda Association

of Insurance and Financial Advisors (ABAIFA) returned home over the week-end, January 28-29, with "great news", after a "timely meeting", with officials of Antigua and Barbuda's Financial Services Regulatory Commission, led by Administrator/CEO, Mr John Benjamin.

The CARAIFA/ABAIFA executives included President Emond Lewis Mitchell, from Grenada, and Vice President, Pauline McKenzie-Fairclough from Jamaica, as well as Mr Joshua Fabian, ABAIFA President and member of the CARAIFA executive, Mr Arnold Cumberbatch and Ms Monica Edwards, of ABAIFA, from Antigua and Barbuda.

In an impromptu telephone interview, Monday, the CARAIFA President and Vice President, declared that the meeting was "timely, encouraging, and immensely useful".

The primary purpose of the meeting was fulfilled, they said, as ABAIFA and CARAIFA were able to update the Commission concerning the ongoing existence and functional processes of local and regional professional associations of Insurance and Financial Advisors in the Caribbean.

The association executives were officially updated on the current status of draft insurance and financial services regulations in the territory and provided significant assistance to the Commission concerning similar regulations and experience in the OECS and other areas of the Caribbean.

They were also assured of the Commission's co-operation in the associations' efforts to foster and maintain high standards, in conformity with licensing and professional association requirements.

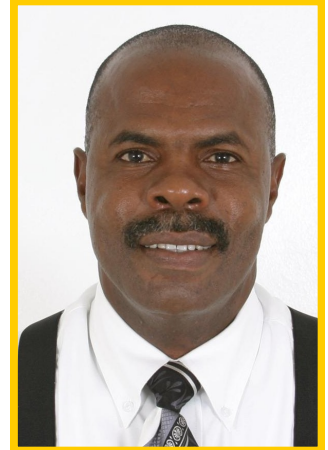


CARAIFA's Vice President
Pauline McKenzie-Fairclough

The meeting was at the Commission's office in St. Johns, Antigua. The CARAIFA President and Vice President had, on the previous day, Thursday, attended and addressed ABAIFA's "Blast Off " sales and professional development congress, at the Antigua & Barbuda, Hospitality Institute, Dutchman's Bay, Antigua.

Blast Off was reportedly attended by virtually all members of the local association.

— Carlton A. Gordon, BA, CLU —
Marketing, Public Relations & Communications Director
CARAIFA



ABAIFA's President—
Joshua Fabian
(CARAIFA's RCC Director)

...the CARAIFA President and Vice President, declared that the meeting was, "timely, encouraging, and immensely useful".

Grenada Congress May 15– 19 2011
What to expect!!!!

Have You Heard



**Caraifa 25th Annual
Sale Congress
Will be in the spice Island
May 15th to 19th 2011**

**Featured Speakers: Dr. Aggrey Irons, Jamaica
Mr. Johnny Wimbrey, U.S.A.
Mr. Dale McLeod, Trinidad**

Let's Go Grenada

Grenada Congress May 15– 19 2011

What to expect!!!!

Proposed Programme

SUNDAY MAY 15th, 2011

Registration	All day
Opening Ceremony	
6:00 pm	President's Cocktails with light entertainment
6:30 – 9:30 pm	Congress Opening Ceremony DINNER CARAIFA Hall of Fame Ceremony

Monday 16th, 2011

8:15 am	Main Platform
10:00 am	COFFEE BREAK
10:30 am	Main Platform
12:30 pm	LUNCH BREAK
1:45	WORKSHOPS (2)
2:30	WORKSHOPS (2)
7:00 pm	DINNER on Beach

Tuesday 17th, 2011

8:20 am	Main Platform
10:00 am	COFFEE BREAK
10:30 am	Main Platform
12:30 pm	LUNCH BREAK
2:30 pm	Depart to St. James Site visit to Under water Park

OR



Tuesday 17th, 2011 cont.

2:30 pm	Depart for St. Andrew's Site Visit to River Antoine Estate Depart for Moonlight City Games & Cultural Evening (Moonlight City) Caribbean Night
	
10:00 pm	Depart for Hotel

WEDNESDAY MAY 18th, 2011

8:15 am	Main Platform
10:00 am	COFFEE BREAK
10:30 am	Main Platform
12:30 pm	LUNCH BREAK

Grand Finale and Closing Ceremony

1:30 pm	Entertainment
1:45 pm	Closing Speaker
2:15 pm	Changing of the Guard/Flag Handover
7:00 pm until	Rhum Runner Cruise

THURSDAY MORNING MAY 19th, 2011

Departure from Grenada

A selection of our Congress 2011 Speakers



Consuelo Castillo Kickbusch

Born and raised along the border in a small barrio in Laredo, Texas, Consuelo Kickbusch overcame

poverty, discrimination and illiteracy to become the successful community leader she is today. Although

she grew up without material wealth, Consuelo was taught by her immigrant parents that she was rich in

culture, tradition, values and faith.

The values Consuelo learned during childhood were reinforced throughout her career in the United States military. After graduating from Hardin Simmons University, she entered the U.S. Army as an officer and served for two decades. While in the military, she broke barriers and set records to become the highest ranking Hispanic woman in the Combat Support Field of the U.S. Army. In 1996, she was selected out of 26,000 candidates to assume a command post, which would put her on track for the rank of general officer. She respectfully declined the honor and retired as a 22-year veteran of the U.S. Army to fulfill her mother's dying wish - for her to return to her roots and become a community leader. In realizing her dream, she founded Educational Achievement Services, Inc. with a mission to prepare tomorrow's leaders.

Consuelo currently shares her story with people of all ages and creeds. She is doing exactly what she preaches - **living a legacy**. She maintains a strong dedication to saving the youth of America by mentoring students and parents across the United States.

In addition to her work with American youth, Consuelo reaches audiences in the corporate, professional, Nonprofit and multi-cultural markets.

Johnny Wimbrely

The young, dynamic, master motivator known nationally for his record breaking achievements, Johnny Wimbrely trains and encourages thousands through seminars and events throughout the world. His inspirational story of overcoming life's adversities has empowered masses for greatness.



Author of, "From the Hood to Doing Good," Wimbrely is marked with life memories of living in a battered women's shelter to growing up on the hard-core streets as a young drug dealer. After several near death experiences Wimbrely decided it was time to flip the switch and refused to let his past determine his future.

At the age of twenty, Wimbrely became a temporary licensed insurance agent with no experience, and within 6 months of being in the insurance industry, he received recognition as a top fifty producer in a national marketing agency. In less than a two-year period, moving from senior agent, to district manager, to regional manager, on to regional vice president overseeing the states of Texas and Oklahoma, Wimbrely found himself in the position of training experienced regional managers to recruit, to manage, and to teach sales development skills for well-known national agencies.

After recognizing the high demand for his services, Wimbrely decided to use his skills for a higher purpose. His passion is to create success stories by helping others experience financial, spiritual, and emotional wealth. Wimbrely has been interviewed on national radio talk shows and television networks as a young success story.

Wimbrely has been featured as the special guest speaker for ZIG ZIGLAR TRAINING SYSTEMS, and has shared the stage with other world famous speakers like Les Brown, Bill Bailey, and Jim Rohn.

Johnny's message is to expose the reality, "Your past doesn't determine your future and if I can do it, anyone can."

Johnny is a professional member of the National Speakers Association.

A selection of our Congress 2011 Speakers

Aggrey Benjamin Irons MB. BS. DPM. DM



Aggrey Benjamin Irons has developed an international reputation as one of the leading psychiatrists in the region.

He is currently Chairman of the Consie Walters Cancer Care Hospice and works as consultant in the areas of Adult Psychiatry, Childhood & Adolescent Psychiatry, Sports Medicine and Organizational Behaviour. A former Senior Medical Officer and President of the National Psychiatric Association, Dr. Irons was instrumental in initiating policy and legal reform in the area of psychiatry.

Having headed the largest mental institution in the Caribbean, the Bellevue Hospital for 21 years, Dr. Irons was pivotal in transforming the hospital to a more efficient clinical unit. As a Sports Medicine Specialist and Team Doctor to two (2) Jamaican Olympic teams, he has contributed significantly to the individual success of national and international sports men and women.

He has published multiple papers and monographs together with joint research projects on major social and psychiatric topics and is one of the most sought after motivational public speakers in the region, having addressed several meetings, seminars and conferences throughout the Caribbean and North and South America.



Dale McLeod

Dale McLeod joined Guardian Life in 1988 as an agent, and blossomed under the guidance of several Branch Managers, until he was appointed Assistant Branch Manager to Willie Rodriguez. He was later promoted to Branch Manager in 1998.

He is now Managing Director of KRAT Investments Limited agent for Guardian Life of the Caribbean Limited, located at 6 & 6A Saddle Road, Maraval, a building which he owns. Not only has Dale run a successful Agency, but he has continued to be a top producer himself, setting the pace for his Unit Managers and agents in his agency to emulate. He is a Financial Planner and is highly recognized as one of the leading financial services advisors and salespersons in Trinidad & Tobago. He is a **MDRT Life Member**.

Dale was also appointed to serve on the Million Dollar Round Table (MDRT) Top of the Table Advisory Board, a Caribbean milestone, since he is the first Caribbean national to be invited to serve in this capacity. He is the first and only person in the Caribbean to have qualified for Top of the Table eleven (11) times.

He has also been invited by, Life Underwriters Association of Trinidad and Tobago (LUATT)/Trinidad and Tobago Association of Insurance Financial Advisors (TTAIFA's) North and South Chapters to speak on various topics, and has accepted those invitations.

On the charitable side, Dale supports many charities privately but has also found the time to be an Ambassador for United Way Trinidad and Tobago.

In addition to all of the above, Dale currently serves as a Director of CEPEP Company Ltd and is responsible for all field operations activities within the company.

Spencer Thomas, Ph.D

Dr Spencer Thomas has been appointed by the Government of Grenada as an Ambassador and Special Envoy for Multilateral Environmental Agreements; Chairman of the Grenada Sustainable Development Council and Deputy Chairman of the Alliance of Small Island States Negotiating Team under the United Nations Framework Convention on Climate Change. He is currently a Vice President of the Bureau of the Convention on Biological Diversity and a Regional Councillor and Chairman of the Finance and Audit Committee of the International Union for the Conservation of Nature. He served as Chairman of the Subsidiary Body on Scientific Technical and Technological Advice of the CBD from May 2008 to October 2010.



Dr Thomas is a former Permanent Secretary, Director General of Finance and Economic Policy Adviser to the Prime Minister and Minister of Finance in Grenada. He holds a Ph.D in Energy Economics, M.Sc and B.Sc Degrees in Economics and a post Doctoral Masters Degree in Telecommunications. Since 1997 Dr. Thomas has been a private consultant and completed numerous consultancy assignments in the areas of socio- economics, environment and telecommunications.

Congress Entertainment at a Glance

Grenada's Hydro Power Rum Distillery

No other distillery in the entire Caribbean has toine, and very few have so carefully main-
 ration. Visitors can watch as rum is made in
 the 18th century, when it fired the throats



been in operation as long as River An-
 tained traditional methods of rum prepa-
 much the same manner that it was in
 of the real buccaneers.

Rhum Runner Cruise

Party & Dine Grenadian Style - Experience
 the **Rum Runner** Boat Cruise where you can
 dance to steel-band music, sip rum punch
 aboard *Rhum Run-
 ner* or *Rhum
 Runner II*
 while cruis-
 ing along
 Gre -
 nada's south-



western
 coast.

The party con-
 tinues aboard while
 you enjoy Grenadian cuisine, music and the com-
 pany of your Caribbean brothers and sisters.

Grenada's Underwater

Grenada's Underwater Sculpture Park is
 sculptor Jason de Caires Taylor. A series of
 colorful history, culture and folklore. Fash-
 ing concrete and rebar the sculptures have
 by fish, corals and sponges, Located in
 sunlight they allow a thrilling interaction
 and nature. Journey to the Underwater
 minutes. You will also be able to experience
 ings of seahorses, stingrays and even manta
 cuisine!



Dinner cooked "Saraka" style

Enjoy an evening of Grenada's culture and
 games at Moonlight City Park.. Eat dinner
 "Saraka style" a local meal cooked with a vari-
 ety of



meats outdoors and
 served on fig or
 dasheen
 leaves.

Experience
 the indige-
 nous, fasci-
 nating
 rhythms of
 Grenada's
 drum danc-
 ing while
 enjoying
 CARAIFA's
 Congress's Well-
 loved Caribbean
 Night.

Sculpture Park

based on the original sculptures of British
 underwater works encapsulate Grenada's
 ioned mainly from simple substrates includ-
 created an artificial reef ideal now colonized
 clear and shallow water and dappled by
 and are a delight to appreciators of both art
 Sculpture Park on a Catamaran for Fifteen
 scuba diving, snorkelling and view regular sight-
 rays while experiencing indigenous Grenadian



@ CONGRESS 2011

PLEDGE CRITERIA

As the foundation moves forward to gain visibility and garner more pledges to assist its cause. It implores its members to be reminded of the criteria for pledges and to give generously;

Pledge Criteria:

- PLATINUM** **US\$1000 annually for 5 years**
- GOLD** **US\$500 annually for 5 years**
- SILVER** **US\$250 annually for 5 years**
- BRONZE** **US\$ 100 annually for 5 years**

Contributors will be featured on the CARAIFA website and recognised at the CARAIFA annual Sales Congress.

CARAIFA FOUNDATION TOTE BAGS

The CARAIFA Foundation in keeping with the GIVE =GET GET (GET)² tag line will give a beautiful tote bag in exchange for a minimum donation of US\$5.

CARAIFA FOUNDATION AND GRENADA CONGRESS 2011

This Year, the CARAIFA FOUNDATION will officially host a BOOTH at the Grenada Congress. Give a donation and you'll get a Free Foundation Tote Bag.

New to the CARAIFA CONGRESS, is our FOUNDATION SPEAKER, Dr Roy Tilluckdharry, Consultant Cardiologist and Medical Director of Cross Crossing Medical Centre. He will speak on the topic: Legacy of the Heart - hearts need too! He says "Premature coronary heart disease and premature atherosclerotic heart disease usually stem from poor lifestyles."



CARAIFA FOUNDATION MISSION:

To improve the quality of life of the sick and disadvantaged in the Caribbean community, through wellness initiatives, education and charitable funding.



Did you Know?

How Annuities Work:

The simplest way to explain how annuities work is to describe them as an investment security that you pay money into for a set period of time, and once you reach a certain date you start to receive regular payments for a set period of time, often times for the rest of your life.

Investors, especially those who are very risk averse, like annuities because they provide a steady stream of income and unlike stocks, bonds, mutual funds and other common investment options, annuities are guaranteed.

"The amount of time you pay in to the annuity can vary anywhere from a onetime payment (think lottery winner or someone who just received a big inheritance) to many smaller payments over a long period of time. This will vary largely on the amount of the annuity and when you intend to start receiving payments. For example, if you start paying in to an annuity when you were in your 20s but don't intend on taking payments until you retire, you will likely have many small payments, however if you waited to start when you were in your late 50s, you will need to pay more each month over a shorter period of time

Once you reach the date where you will start receiving annuity payments you will be paid a guaranteed amount of income every month until you die. Some annuities will also allow your spouse to receive payments after your death until they die, but terms can vary depending on where you purchase the annuity.

"Annuities provide a nice supplement (or primary income) especially for those who think social security might not be enough for retirement.

"Typically, the issuer will base the number of payments made on the average lifespan of someone in your position (which is calculated through extensive research on their part).

If you live longer than the typical person then you will continue receiving payments for more than the annuity is worth, but conversely if you die earlier you will receive less money overall.

For example, if you pay in \$50,000 and the issuer estimates that you will live for 20 years and you will get equal payments each month. If you live beyond 20 years then you keep receiving payments even if that exceeds your \$50,000...."

"A good man leaves an inheritance to his children's children"

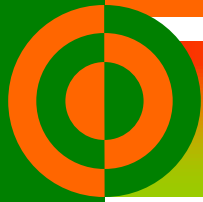
(Proverbs 13:22)

Shall we have a "show of hands" of those who know some "good men" or "wanna be good men" --- and their grandchildren "



A mere 3 percent annual rise in prices will double the cost of everything within twenty four years. At that time you will need twice as much money as you do today to live as well as you do now

"I've worked it out. If I retire tomorrow we'll be alright until Thursday week."



Your Eye on the Caribbean

CARAIFA 2010 IN REVIEW

CARAIFA Foundation activities in Trinidad and Tobago and Congress 2010 in Montego Bay, Jamaica, from May 23-26, are among the CARI-NEWS highlights of a busy calendar year 2010. There was no rest, either, for members of the CARAIFA Executive and staff, as they met with local associations and Congress Committees, and some regulatory authorities, in Jamaica, Curaçao, and Belize.



D. A. 'Tony' Williamson
CARAIFA's Hall of Fame Inductee 2009

Congress 2010 was largely unaffected by a limited state of emergency some 150 miles away, in West Kingston, as delegates heard local and international main platform speakers and workshop presenters, and enjoyed the sights and sounds of

local attractions, like Green Grotto Caves, Outameni, Mystic Mountain, and Cool Runnings.

Advisors and relatives also had to deal with the effects of Tropical and financial storms, as well as earthquakes and economic and political turmoil in diverse places during the year, including



CARAIFA Executive at meeting in Belize
November 2010.

the deaths of prominent political leaders, plus ongoing concerns and uncertainties about CARI-COM, CSME and the CCJ. Encouraging signals came from the evidently positive working

relationship between the leaders of Trinidad & Tobago and Jamaica, and others. This led to strong practical support for the disaster-plagued people of Haiti, and to the apparently successful joint venture between Caribbean Airlines and Air Jamaica.

Executive meetings during the year reviewed and made decisions concerning the CARAIFA Foundation, CARAIFA Education and accreditation programmes, 5-year Development Plan, Territorial Development and Congress Planning, as well as website development and approaches to Marketing, Public Relations and Communications. Changes of administration, at Executive levels also occurred during the year, in Jamaica, Barbados, Dominica, Belize and Cayman, according to reports from local associations.

President Emond Lewis Mitchell and Secretary General Marcelle Fenton agree that 2010 provided much for which to be thankful, including divine guidance and protection, as well as a solid base, from which to confront the challenges and opportunities that come with calendar year 2011 and administrative year 2010-2011 and beyond.

— Carlton Gordon —
PR/ Marketing and Communications Director

"All Embracing, All Empowering, All Achieving"



CARAIFA's Education Council Chair William Wiltshire enjoys bobsledding at Jamaica Congress 2010

Your Eye on the Caribbean

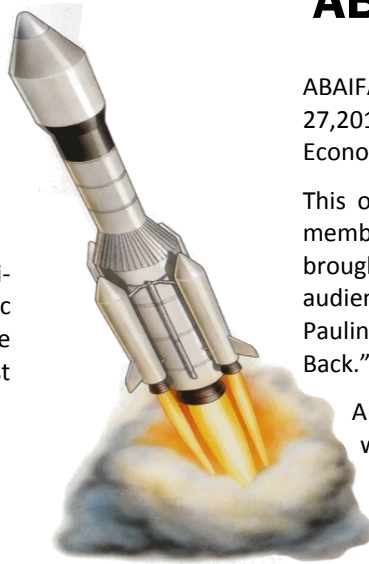
Blast off 2011

JAIFA'S Blast Off

JAIFA had their blast off on January 11, 2011 under the theme, "Rekindle the Passion."

This was a most exhilarating experience.

Agents and Financial professions were motivated by their colleagues and the dynamic Pastor Derek Bignall, Past president of the West Indies Union of Seventh Day Adventist who was the guest speaker for the event.



ABAIFA'S Mini Blast Off

ABAIFA convened a Mini- Blast off on January 27, 2011 under the theme, " Excelling in Challenging Economic Time".

This occasion had the support of almost all the members of the association. President Emond brought greetings from CARAIFA and refreshed the audience on " the Joys of the Association" while VP Pauline gave the opening remarks on "Giving Back."

Antigua was graced by many more speakers who motivated and inspired the all present.

BELIZE CONGRESS 2012

For all of you who attended either Congress 1998 & 2002 in Belize you know what amazingly innovative congresses they were.

For those of you who did not, here is your opportunity to join us as we endeavour to recreate the success of the past with a new and exciting approach for the future.

The site for Congress 2012 is the beautiful San Pedro Island, La Isla Bonita as coined by pop artist Madonna.

"tropical the island breeze..." As they say in Belize.....you better Belize it!! More details to come...



CARAIFA and Education

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

CARAIFA CONGRATULATES SEMESTER 3, 2010 LUTCF AND FSS DESIGNEES

LUTCF DESIGNEES		
JAIFA		
Jacqueline	N.	McDonald
Dalton	Christopher	Thompson
Lorraine	Pamella	Younger
Avis	Maureen	Hamilton
TTAIFA		
Lauren	Ollivia	Biot
Barbara	I.	Renales
Terrignath		Ramsahai
Cherry-ann		Pierre-Williams
Debra		Nancoo
Sandra	C.A	Moore-Williams
Alicia	Nicole	Mitchell
Dominic	Sterling	Harding
Brian		Dookeran
Dawn		Cunningham
Clementine		Smith
Anthony		Moore



FSS DESIGNEES		
JAIFA		
Hyacinth	E	Ennis
Grace		Logan-Foster
Michelle	Lavern	Grant
Claudette	A	Jackson-Rickards
Marsilyn	Cardenia	Browne
Sandra	E.	Blunt
TTAIFA		
Angel	Carlos	Landeau
Lincoln	Narad	Tirbany
Nigel		Sookbir
Nichelle		Emmanuel
Martha	C.	Greaves
Joyce	Barrington	Thompson
Colleen	Fay	Arneaud
Jeffrey		Ward
Gail		O'Brien
BARAIFA		
Sandra		Blunt
Marsilyn		Browne

CE Credits and You

CARAIFA CE CREDIT PROGRAMME

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.**

10 CE credits for attending Congresses

“The heights of great men reached and kept were not attained by sudden flight. But they, while their companions slept were toiling upward through the night.”

Important Dates to Remember in 2011

SEMESTER	SEMESTER STARTS	REG EXAM DATES	SUPP EXAM DATES
1	January	March 30th & 31st	April 27th & 28th
2	May	July 20th & 21th	August 24th & 25th
3	September	November 9th & 10th	December 14th & 15th