

January 31, 2012
Volume 10, Issue 1

"All Embracing, All Empowering,
All Achieving"

CARINEWS

PRESIDENT'S MESSAGE



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"All embracing, all empowering, all achieving" this phrase epitomizes the attitude of CARAIFA towards the achievement of its mission to stimulate the educational and professional development of the Life underwriter/Financial Advisor and foster a spirit of co-operation, togetherness and unity among the territories of the region while ensuring the upholding high ethical industry standards.

Notwithstanding the global and other challenges that we have faced last year CARAIFA continues to perform credible. In one of my favorite clichés from this crises which says, *"We have been beaten, but not defeated. Some have fallen but all is not lost; we are gradually rising again."*

The industry and Associations are now surviving in some instances with a skeleton of dedicated and hard working agents and advisors.



Mr. Emond Lewis Mitchell
President

However, I take heart in the words of Horace Satires, *"Adversity has the effect of eliciting talents which, in prosperous circumstances, would have lain dormant."*

So let us, pull on those talents that called us to this profession. Let us pull on our resilience, our hope in the next call and meet our adversity with the winning attitude from which miracles are made.

BELIZE SAN PEDRO 2012!!!!

Editor's Note

"SO NEVER BE ANXIOUS ABOUT THE NEXT DAY, FOR THE NEXT DAY WILL HAVE IT'S OWN ANXIETIES SUFFICIENT FOR TODAY IS ITS OWN BADNESS" Mt 6:34 NW

Whew! Finally, 2011 came to and end and many breathed a sigh of relief. What a year we had, to contend with. The sense of malaise that permeated the proceeding year may linger and cripple the thoughts and actions of the faint hearted, as they contemplate the outcome of 2012.

The current world recession which is heavily impacting the peoples of the majestic Caribbean region may be foremost in their minds, as they consider the challenges of the previous year in meeting their various and demanding commitments, hence the words of the greatest man who ever walked the earth quoted above are not just appropriate, but timely.

Despite the predictions of would be prophets about specific dates for the destruction of the world, or the inevi-

table doom and gloom that others say is imminent we have that sobering admonition which positively encourages living in the moment; as it were 'in day tight compartments' closing the door on yesterday/yesteryear, and buoyantly welcoming the new day. For indeed :A New Day Dawns.

SEIZE THE DAY



"SO NEVER BE ANXIOUS ABOUT THE NEXT DAY, FOR THE NEXT DAY WILL HAVE IT'S OWN ANXIETIES SUFFICIENT FOR TODAY IS ITS OWN BADNESS" Mt 6:34 NW

With the loyal rising of the sun those words should motivate us to have a positive and optimistic plan of action for the effective use of the 24 hours which it will bring. Being truly focus not on pursuing the interest of self but in doing the will of God to benefit our fellowman.



Mr. Wyntbrop Catwell

PR & Communication Director

As this current year reveals itself we will have many "days" to plan and prepare ourselves to meet them with defiant steadfastness no matter what the challenge may be, the lives of our families, clients and potential clients and indeed ourselves depend on us we must therefore "SEIZE THE DAY"

Let us be determined therefore to live in day tight compartments, having no anxiety about tomorrow, expending no energy on yesterday but with guidance from our God to may the best use of today. **SEIZE THE MOMENT**

BELIZE CONGRESS MAY 20-24, 2012



26th ANNUAL SALES CONGRESS



Today's Excellence... Tomorrow's Legacy

May 20th - 24th 2012

San Pedro, Belize

CONGRESS FEE:
Single: \$1550. USD
Double: \$1395. USD
Triple: \$1295. USD
Quad: \$1195. USD
Spouse: \$900. USD



Dress Code:
No Shoes
No Tie
No Problem!!!

Early Bird Registration:
Single - \$1450.
Double - \$1295.
Triple - \$1195.
Quad - \$1095.

Another Barefoot Experience

Proudly Hosted by:
Belize Association of
Insurance and Financial Advisors (BELAIFA)

Regular Registration:
Nov. 30, 2011 - February 20, 2012

For more info.
Belizecongress2012@gmail.com

Come and Enjoy Motivational Speakers like:.....



Bert Oliva

knows first-hand what it takes to overcome adversity and succeed in business. He has gone from living in a warehouse to now building his dream mansion in Asheville, NC. He has a proven system and now his life goal is to share and make those techniques available to

people who want to transform their lives from the mundane to total freedom.

Bert Oliva is a Humanologist who has developed a system to train millions on how to reprogram themselves to achieve their dreams in perfect balance. He has shattered records and made millions during his career in Marketing & Advertising. Companies from all over the world have hired him to help with their business strategies and now he has taken that knowledge and compiled it so that GO-GETTERS can reach their goals in record time.

Bert has the ability to give direct, straight to the point answers and push your motivation to levels you have never reached before. There are a lot of so called speakers & trainers but Bert is a one of a kind leader that TRULY cares about people who care enough about themselves to G.O.Y.A. (GET OFF YOUR ASSETS) and grow mentally, spiritually & financially.

Professor Patrick

George Smith studied at Northern Caribbean University (NCU), University of the West Indies, Mona Campus, and Andrews University, Michigan USA. He has taught in Preparatory Schools, High Schools, and Universities. For his work in education he has received several awards including that of Most Outstanding Teacher.

He has authored eleven books; written, directed, and produced nine major plays; and has taught more than thirty courses. Professor Smith has led and managed several enterprises, among them the University Programme of Jamaica, an adult education programme for the degree in Organizational Management, the Alumni Relations & Planned Giving sector of NCU, and the Young Alums volunteer programme that reaches over 5,000 young people.

Currently, he serves as Director of Corporate Communications, Marketing and Public Relations at Northern Caribbean University. He has received awards and citations for leadership and entrepreneurial vision. As a motivational speaker, Patrick George Smith has made hundreds of presentations over the years to thousands of delighted listeners in a variety of settings including Awards functions, workshops, seminars, conferences and congresses, for multi-million dollar corporations, national and international organizations, youth organizations, schools, churches, and citizens associations across Jamaica, the Caribbean, North America and Europe. In this field Mr. Smith has also enjoyed success, with several distinguished awards.

Professor Smith's motto is: "To Become Love", and his greatest joy is being a part of the development of individuals and institutions.





**Dr. Dionne
Chamberlain**

Miranda is the General Manager of Customer Services at Belize Telemedia Ltd. She has 14 cumulative years with the company at

varying positions. Her areas of expertise are Entrepreneurship, European Market access, Sales Management & Strategy, Marketing, Customer Service and Project Management. She holds a PhD in Business Administration and a Masters Degree in Global Management. She has also completed a number of specialized training programs including Leadership at the Centre for Applied Sciences in Geneva Switzerland where she earned a fellowship.

She has worked in NGO Communities, as well as public and private sector in varying capacities. She has worked on short and medium term projects for a number of international agencies including Proinvest, Inter-American Development Bank and the International Labour Organization. She is an adjunct lecturer at the three tertiary level educational institutions in Belize and lectures at the Masters level.



**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 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 multicultural markets.



Come and enjoy the Beautiful Coco Beach Hotel!!!!



Know Belize a little Better..... Experience some of our exciting tours!!!!

1. Proposed Itinerary to

Visit Historic St. Georges Caye

- a. Boat Leaves Coco Beach at 8:00 am
- b. First stop: Hol Chan Marine Reserve – snorkel, swim with sharks, dolphins and sting rays.
- c. Second stop: Visit Caye Caulker an idyllic fishing village turned tourist hotspot.
- d. Third stop: St. Georges Caye, 1st capital of Belize – explore, lunch, hang out at Miami Beach. Return to Coco Beach by 4:30 p.m.



OR

2. Proposed Itinerary to

Visit Chetumal , Mexico



- a. Boat leaves Coco Beach at 7.15 AM. Passports, credit cards and USD cash required.
- b. Lunch, drinks, snacks must be bought (not congress responsibility).
- c. All day shopping, etc according to individual inclination
- d. Chetumal tour guide may be available at a standard fee. Boat leaves Chetumal at 3:00 p.m.

CARAIFA Foundation at Congress 2012

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.

INDIVIDUAL CONTRIBUTION

- 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
- One time gift of \$ _____

Recognition Awards will be given at annual CARAIFA Congresses. Contributions are tax deductible.

First Name _____ Last Name _____

Title _____

Company _____ Address _____

City _____ Country _____

Email address _____

PAYMENT INFORMATION

- Check or Money Order (made payable to CARAIFA FOUNDATION)
- Charge to Visa/ MasterCard/ Discover

Total amount \$ _____ Name on card _____

Card Number _____ Expiration Date _____

Signature _____ Date _____

“Give and it will come back to you, good measure press down shaken together running over...”

CARAIFA FOUNDATION MISSION:

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

CARAIFA Foundation speaker for Congress



The CARAIFA Foundation speaker for Congress 2012 is Dr. Aisha Andrewin



EYE ON THE CARIBBEAN

JAIFA's BLAST OFF



JAIFA held their annual Blast Off at the Jamaica Conference Centre on Tuesday January 10, 2012 under the theme "RECONNECT". They had speakers such as Mrs. Patricia Flethcher who spoke about 'Reconnecting to your Health', Mr. Jon Shawl who presented on 5-25-100 formulas for success and other speakers who persuade and encourage the agents.

The agents and all who were present have been revitalized and reenergized.



BARAIFA's BLAST OFF

"AND YET STILL I RISE" These interest arousing words formed the backdrop as the theme for this years BARAIFA BLAST OFF.

On January the 11Th this year The BARBADOS ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS engaged the minds of its members with a thought provoking and emotionally charged seminar at the Lloyd Erskine Sandiford Centre. Notwithstanding the current state of the world's economic climate the members of BARAIFA and it's associates were reminded of the role which they must play in the lives of the citizens of their country.

From a carefully chosen theme speaker after speaker, headed by The Honourable Christopher Sinckler the island's Minister of Finance and Economic Affairs held the attention of the large audience as they presented reasoned arguments to support the theme. This seminar, as in previous years was designed to stimulate, educate, and motivate insurance

and financial advisors and salesmen to redouble their efforts in the cause of families, the community and the country as we collectively face and overcome the challenges to our present standard of living and our future financial stability.

Much encouragement was given to all present to remain focus to the task at hand confident of the outcome despite the odds. Inspirational songs and dance provided assurance that we are not alone in our quest each day, and reminded that if we seek we shall find, if we knock it shall be opened on to us, and if we ask it shall be given unto us. It was indeed a day that of great reflection and hope for a brighter tomorrow knowing that no matter what; "AND YET S'TILL I RISE"

Wynthrop A d Catwell



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 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 3, 2011 LUTCF AND FSS DESIGNEES

LUTCF DESIGNEES		
ABAIFA		
Eural		Baptiste
Alesha	T.	Walker
JAIFA		
Christopher	Augustus	Barnett
Walter	G	Grant
Pauline	May	McKenzie-Fairclough
Dorna	Marie	Parker
Margaret	Angela Marie	Little Wilson
Nicolette	Kaymarie	Mahabier-Morris
TTAIFA		
June-Ann	Marie	Brandt
Edward	Leopold	Duchesne
Marlon		McPherson
Denise	Sharon	Richardson
Sharon		Sinanan
Sherryann	Nicole	Smith
Alafia	Okera	Whiskey

FSS DESIGNEES		
BARAIFA		
Wilton	Sherlock	Gale
Alan	Erwin	Inniss
JAIFA		
Pauline	Veronica	Archer
Gladys	Janice	Dennie-Nicholson
Avis	Maureen	Hamilton
Patrina	Doreen	Parkes-Gibbons
Oscar	George	Wilks



FSS 271—FOUNDATIONS OF ESTATE PLANNING

FSS 271 offers an introduction to estate planning and the role life insurance plays in the planning process. Discusses how different types of property are transferred during life and at death, and the tax implications of not planning. Also presents the steps required to settle an estate and discusses the importance of having a will, the gift and estate transfer tax system, state death and estate taxes, trusts and planning estates of business owners.

FSS 271—Foundations of Estate Planning will commence in Semester 2, 2012

CARAIFA

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'The paramount provider of professional education for Life Insurance and Financial Advisors in the Caribbean.'

CARAIFA's Mission

To stimulate the educational and professional development of the Life Underwriter /Financial Advisor and foster a spirit of co-operation, togetherness and unity among the territories of the region while ensuring the upholding of high ethical industry standards.

CARAIFA and Education Cont'd

Continuing Education (CE) Credit and Congress

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.

10 CE credits for attending Congresses

Sanctions will be determined by the Education Management Council.

IMPORTANT DATES TO REMEMBER IN 2012

SEMESTER	SMESTER STARTS	REG EXAM DATES	SUPP EXAM DATES
1	January	March 28th & 29th	April 25th & 26th
2	May	July 18th & 19th	August 22nd & 23rd
3	September	November 7th & 8th	December 12th & 13th

CONTINUING EDUCATION (CE) CREDIT (Extension)

The final date for submission of your CE Credits for reporting period **January 1, 2009 to December 31, 2010** and **January 1, 2010 to December 31, 2011** is March 30, 2012.

"Don't let the fear of the time it will take to accomplish something stand in the way of your doing it. The time will pass anyway; we might just as well put that passing time to the best possible use."

Earl Nightingale