

# CARI-NEWS



October 31, 2012

Volume 10, Issue 4

## Editor's Note



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PR & Marketing Director**

*CARI-NEWS sets out in this issue to bring to the force the work of the CARAIFA Foundation. .*

The Day of Common Concern, observed throughout the region, saw the membership being proactive in their varied approaches to doing their part in promoting awareness about kidney disease

Many persons have given up on community efforts but as the content of this issue proves, both forms have increased their awareness and on the other hand of the spectrum, also promoted growth which takes place when we give of ourselves through social activities.

Today we are reminded of all the valiant efforts of the different associations, who in the various regions are either taken up with politics, the recession, environmental disasters, and the media, but still find the time to assist—we salute you.

In our career you would realize how quickly things change. The idea that life-long learning is vital when one enters a career is true; graduating from the LUTCF/FSS program is only the first milestone of your learning.

As professionals, we have to observe the learning requirement by meeting the Continuous Education (CE) criteria which challenges us to acquire new knowledge and skills to better service our clients, company and industry.

I want to encourage my regional family to embark on a course of self-examination and access areas for both professional learning and personal growth. Not only will we be creating value for all that we do but we would be adding value to ourselves.

## Day of Common Concern - KIDNEY AWARENESS

On October 31<sup>st</sup> of each year, our membership throughout the region joins its efforts with other health groups to highlight a health condition, seeking to educate the public at large. We call this day "**The Day of Common Concern**" and in 2003 CARAIFA started to devote resources to creating a CARAIFA Foundation. The focus of the Foundation is on kidney complications, as we believe that more needs to be known about this disease as figures are showing an increasing number of deaths from kidney complications in our region. Many territories do not have the capacity to treat kidney failure and many of our friends, relatives and clients have to watch helplessly as their relatives slowly and painfully die from kidney complications. Among the most common persons who fall victim to kidney failures, according to medical sources, are those suffering from diabetes, hypertension and/or heart ailments.



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### Upcoming Events

- ◆ CARAIFA's Executive Meeting - November 22nd—24th
- ◆ CE Credits Deadline for reporting period 2011/2012—December 31, 2012
- ◆ Semester 1, 2013 Enrolment Deadline—November 15, 2012
- ◆ Congress 2013 - April 21st—24th, 2013



## INFORMATION CORNER

### AIM

- 9 Intensify all efforts to alert the population in all territories on the need to prevent kidney disease
- 9 To identify and pursue methods to strengthen the delivery of renal health care in member states
- 9 To actively pursue and encourage transplantation as a method of kidney care
- 9 To improve the lives of patients and their families throughout the region

### TRANSPLANT PRIORITY

Priority should be given to a transplant program and the region needs to improve its capacity to pursue such right now. Among the needs would be infrastructure, trained medical specialists and supporting staff, adequate operating facilities and the appropriate harvesting procedures for available organs.

### THE VALUE OF LIFE

The cost will be high but the value of a life can not be measured by dollars and cents.

It is our hope that persons and institutions, both regional and international, will join our efforts and give generous support of ideas, funds and facilities.



### RECOGNISING THE WINNERS OF THE CARAIFA FOUNDATION ANNUAL RAFFLE 2012

**1st Place Winner  
Nancy Haughton - Bahamas**

**2nd Place Winner  
Abel Simpson - Belize**

**3rd Place Winner  
Consuello Kickbush - USA  
(Main Platform Speaker -Congress 2012)**

## BENEFITS OF GIVING TO CHARITY

Five Benefits Charity Provides; Giving to charity benefits yourself as much or more than it benefits those to whom you give. That reason alone should be sufficient to justify starting now. If you need more convincing, read on:

1. Giving to a charity helps make our communities better places to live by helping to provide goods and services to people who might not otherwise have access to them. When we raise the standard of living for the least able among us, we raise our own standard of living in turn.
2. What motivates you more: Having stuff or feeling good? If you chose the latter, you're not alone. Many have found over centuries of recorded history that their ultimate satisfaction came from helping those in need.
3. Those who witness our giving are reminded that we are all interdependent on one another for our care and well-being. That reminder can have a viral effect and motivate countless others to follow your example.
4. At the very least, your gifts to charity will be rewarded, in part, by the government in the form of a reduced tax liability. Business owners can especially benefit from this if they give through their businesses.
5. Some believe that what they give to the world is returned to them threefold, sevenfold, or even tenfold! Their experiences bear out their beliefs. The only way you'll find out is to start.

Any gift to a charity is better than no gift. Start at a level you're comfortable with now. Increase if, or more likely when, you feel able and willing to. Look at what your generosity does for others, and also observe the good that it does for you.

By: *Cait Genereuse*

## DAY OF COMMON CONCERN ACTIVITIES ACROSS THE CARIBBEAN

### BELIZE ASSOCIATION

BELAIFA hosted its Annual Red Night Gala Dinner/ Dance on October 27th, 2012.

Gala was held at the Belize Biltmore Plaza.

President Tessa has reported that it was a huge success as persons were more receptive to the cause.

### TRINIDAD & TOBAGO ASSOCIATION

TTAIFA embarked on distributing Donation sheets with a creative swing of guessing how many peas in a jar; donators were given reading leaflet on Kidney Diseases awareness. They are pleased to report that the results are very receptive.





## KIDNEY DISEASE AWARENESS CORNER

### WHAT IS KIDNEY DISEASE?

Kidney disease results from damage to the nephrons, the tiny structures inside your kidneys that filter blood. Usually the damage occurs very gradually over years. It happens in both kidneys. There aren't any obvious symptoms, so you don't know it's happening.

### COMMON CAUSES OF KIDNEY DISEASE

**Diabetes:** In diabetes, the body doesn't use glucose (sugar) very well. The glucose stays in your blood and acts like a poison. If you have diabetes, you can prevent kidney disease by controlling your blood sugar levels.

**High Blood Pressure:** High blood pressure can damage the small blood vessels in your kidneys. When this happens your kidneys cannot filter wastes from your blood very well. If you have high blood pressure (hypertension) be sure to take any medicines your doctor prescribes.

**Heredity:** Some kidney diseases result from hereditary factors, and can run in families. If your family has a history of any kind of kidney problems, you may be at risk for kidney disease and should talk to your doctor.

### KIDNEYS AND NUTRITION

As the body uses nutrients from the foods we eat, wastes are made. Many of these wastes are carried by the blood to the kidneys so they can be removed from the blood. When the kidneys stop working, they no longer remove these wastes. Wastes and fluids will then build up in the blood.

The buildup of wastes and fluids will make the person with kidney failure feel ill. This is why people with kidney failure need to change their eating habits. By eating controlled amounts of foods and fluids, you can have better health. You will need to monitor your protein intake and limit the amounts of sodium, potassium, phosphorus and fluids in your diet. A dietitian will help you make the necessary changes in your eating habits.

Keeping a diet, which calls for protein management and limits sodium, potassium, phosphorus, and fluids may be difficult. It is, however, in your control, and it is something you can do for yourself. Be sure to talk with your doctor and dietitian when you have questions about your diet. Following your renal diet, taking your medications properly, and maintaining your treatment schedule are all important to keep you feeling good. Your dietitian may have suggestions and specialized renal recipe cookbooks to help make adjusting to the new diet easier—just ask.



### 6 HEALTHY THINGS KIDNEY DO

- 9 Regulate the body's water levels
- 9 Filter wastes and toxins from the blood
- 9 Release the hormone that regulates blood pressure
- 9 Activate Vitamin D to maintain healthy bones
- 9 Release the hormone that directs production of red blood cells
- 9 Keep blood minerals in balance (sodium, phosphorus, potassium)



***Give the gift of love; make a donation to the CARAIFA Foundation in support towards regional kidney awareness***



## CARAIFA'S EDUCATION CORNER

### LUTCF - Life Underwriter Training Council Fellow

Moderated by experienced financial services leaders, Life Underwriter Training Council Fellow (LUTCF) classes put you on the fast track for success. By combining essential product knowledge with basic planning concepts, the LUTCF has helped thousands of insurance professionals boost their earnings by as much as 40 percent.

### LUTCF GRADUATES - SEMESTER 2, 2012

<u>FIRST NAME</u>	<u>LAST NAME</u>	<u>ASSOCIATION</u>
Raymond	Adams	JAIFA
Marvin	Douglas	JAIFA
Rachel	Honeyghan-Baldie	JAIFA
Jacqueline	Smith	JAIFA
Muriel	Chattergoon	TTAIFA
Tyba	Hinds	TTAIFA
Alicia	O'Brien-Samuel	TTAIFA
Christina	Revenales	TTAIFA
Sandra	Theodore	TTAIFA

### FSS - Financial Services Specialist

The skills you will learn from this course of study will provide you with the tools to give the best recommendations regarding your clients' overall financial situations, values and other financial needs. As a Financial Services Specialist (FSS) student, you will learn about the financial planning environment and process. You'll gain essential product knowledge while learning practical selling and planning skills that have been shown to boost production by as much as 40 percent.

### FSS GRADUATES - SEMESTER 2, 2012

<u>FIRST NAME</u>	<u>LAST NAME</u>	<u>ASSOCIATION</u>
Seymour	Elliott	JAIFA
Meila	McKitty	JAIFA
Sophia	Morris	JAIFA
Dalton	Thompson	JAIFA



### FSS FEATURED COURSE FA 271 Foundations of Estate Planning

The FA 271 was initiated to replace FA 264 (Foundations of Retirement Planning).

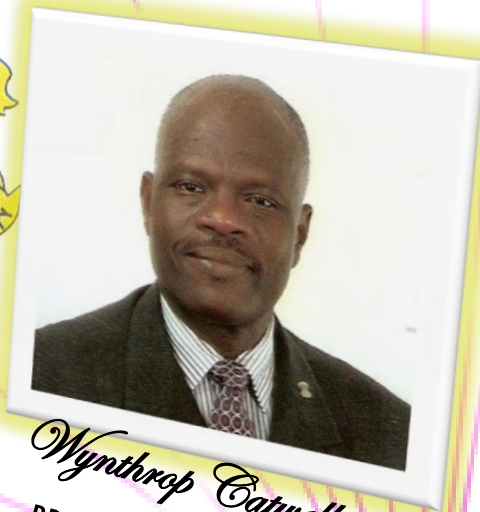
The course entails an introduction to estate planning and the role life insurance plays in the planning process. Discusses how different types of property are transferred during life and at death, and the tax implications of not planning. Also presents the steps required to settle an estate and discusses 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.

With the first sitting being Semester 2, 2012, the Pass Rate at the end of examinations was 100%. Students were enthusiastic about the course and had expressed their approval while maintaining that FA 271 was an excellent sitting.

We are confident this will continue to be the successful trend for this course in every semester.

# CARAIFA MEMBER ASSOCIATIONS' NEWS & UPDATES

*We congratulate our new  
Association Leaders*



*Wynthrop Catwell*  
PRESIDENT—BARAIFA



*Christopher Lawe*



*Ruth Augustine*  
ACTING PRESIDENT—DAIFA



*Ogden Browne*  
PRESIDENT—ABAIFA

## EYE ON THE CARIBBEAN



**TTAIFA's 32nd National Annual Awards - themed "Synergize to a New Dawn"** - chaired by Mr. Gerald Cruickshank took place at the Hyatt Regency Hotel & Conference Centre on July 6, 2012 and took the form of a Luncheon meeting with the Honorable Larry Howai, Minister of Finance being the guest speaker. Mr. Howai was the Chief Executive Officer of the First Citizens Group, one of the leading financial institutions in Trinidad & Tobago and has 30 years experience in the financial services industry. He made his maiden speech as a Government Minister at TTAIFA's 32nd Awards Function. There were over 350 attendees and some awardees were as follows; Rookie of the Year – Adrian Ramdeo; Moderator AMTC 2011 – Jacinto Martinez; Top Female Producer—Donna Jobe; Top Male Producer—Frederick Maryuen; Top Agent Overall – Nichelle Emmanuel, 2011 Moderator—Darren Dickson; 2011 Student of the Year—Anthony Moore; National Unit of the Year—Calvin Mendez and The National Agency of the Year—The Vernon Fingal Agency.

**Congratulations to all Awardees and continue to strive for excellence!**

**JAIFA's 80th Anniversary & Annual Awards** - chaired by Mr. Otis Hamilton, took place at The Knutsford Court Hotel in Kingston, Jamaica on August 31, 2012. The meeting took the form of a luncheon with the likes of Noel Peck & Joseph Brown rendering a hearty round of entertainment. There were approximately 100 attendees and some awardees were as follows; Production Top Member of the Year (LIFE) - Loeri Robinson (Sagicor); Production Top Member of the Year (BANCASSURANCE) - Yolande Donaldson (Scotia Jamaica); Association Member of the Year - Michael Lawe (Sagicor); Membership Communication Committee - Ann Green-Davis (Sagicor). Other awardees who were recognized were under the awards; CARAIFA Activity Awards – 43 awardees; CARAIFA Quality Awards – 12 awardees; CARAIFA President Awards – 15 awardees.

**Congratulations to all Awardees and continue to strive for excellence!**



**JAIFA's Blood Drive 2012** The National Blood Transfusion Service, "Blood Bank" happily lent its support to this venture, which was staged as a part of the JAIFA's 80th Anniversary celebrations. In addition to JAIFA members, the drive was supported by donations from our members, neighbours, bearer, Board members, administrative staff and, yes, the faint of heart. The Blood Bank staff, with true professionalism, screened participants, provided medical counsel, issued iron tablets, answered the many questions of our donors and put us all at ease, with great skill and friendliness.

The Blood Drive yielded twenty one (21) units of blood.

Well done JAIFA!



## CARAIFA's EXECUTIVE NEWS

### MEET OUR PRESIDENT: PRESIDENT PAULINE MCKENZIE-FAIRCLOUGH



Pauline has been in the life Insurance Industry for over 20 years where she worked for Life of Jamaica (now Sagicor Life), a position she still holds today. Throughout her career she has qualified for all CARAIFA Industry Awards and is a Qualifying Member of the Million Dollar Round Table (MDRT). Before entering the insurance industry she taught for many years. She is a graduate of The College of Arts & Technology with a teaching diploma in Home Economics. She is a trained teacher coming out of Mico Teachers College. During her time as a teacher she sat on several committees.

She knows the value of professional development and as such has moderated the LUTCF programme on various occasions. She has given back to this industry in service at many levels both within her country (Jamaica) and within in the Region. She not only reached the highest level on the CARAIFA Board, but also served two terms as President of the Jamaica Association of Insurance & Financial Advisors (JAIFA) from 2006 – 2008. She ascended to the post of CARAIFA's President in May 2012.

The CARAIFA Executive convened their series of August meetings in the Land of 365 beaches, the blessed island of Antigua with our host Association - ABAIFA at the Jolly Beach Resorts

- ☞ August 15 - Executive Meeting
- ☞ August 16 - Presidents' Convention
- ☞ August 17 - Education Council Meeting
- ☞ August 18 - Education Management Council

The Presidents' Convention maintained the theme of Madam President Fairclough, "Empowerment through Cooperation" with Presidents from various member associations.

CARAIFA continued its path in reviewing the strategic plans for education at the Education Council and Education Management Council Meetings.

The CARAIFA Executive conducted its quarterly executive meeting to discuss and review the business of CARAIFA.



BARAIFA (Barbados) presented an appreciation plaque to ABAIFA (Antigua & Barbuda) for its role in hosting the Presidents' Convention. On the right are the words that were engraved on the plaque.

Let's never underestimate  
Our power to communicate  
If pressure leads  
To words unfair  
Let's talk it over.  
If inner thoughts  
Are stirring doubt  
Let's care enough  
To talk it out  
So we don't  
Burst with things  
Unsaid. Let's  
Practice speaking  
Out instead  
So tender thoughts don't  
Slip the mind. Let's always  
Share a word that's kind.



View from a previous Executive Meeting

From left: President Pauline McKenzie-Fairclough; Vice President Maxim Marquez; Education Council Chair William 'Nat' Willshire; IPP Emond Lewis Mitchell

The CARAIFA Executive has made arrangements to convene its third Executive Meeting for the current administration in the Nature Isle of Dominica. For the first time, CARAIFA will conduct a three (3) day group of meetings on November 22nd through to November 24th. The major focus areas includes but are not limited to the review of the CARAIFA's Strategic 5-year Development Plan as well as a strategic review of upcoming congresses. As the paramount provider of professional education for life insurance and financial advisors throughout the Caribbean, CARAIFA values growth and development through education and membership; visibility, unity and fellowship through marketing and congress; humanitarian service and viability.

*"Empowerment through Cooperation"*



Stand out from the crowd...

# LUTCF & FSS

Insurance & Financial Advisors Sales Training and Development Designations

LUTCF and FSS courses benefit you with:

- **Achievement.** Increase your productions and income.
- **Interaction.** Benefit from live coaching, mentoring and networking.
- **Relevance.** Up-to-date materials written by industry experts.

Ready to drive your income higher?  
Contact CARAIFA or your local association for more details  
<http://www.caraifa.com/education.html>



## CONGRESS 2013—NATURE ISLE DOMINICA



We will be looking up towards the hills from whence cometh the planes as we see the arrival of our 300 attendees. We will greet you at the only airport in the Caribbean where a lovely, clean, safe river will gurgle a welcome to you. We are blessed as the only island in the Caribbean with no poisonous animals, no alligators, crocodiles or snakes. In Heaven there is no red light it is all green, hence there are no stoplights in Dominica its all Go! Dominica is where God takes a vacation. From our highest mountains, rivers and valleys, we welcome you.

We are humbled by CARAIFA's choice Dominica 2013 size does not matter, its quality not quantity that matters in heaven. Dominica's congress will educate you from 1-yr to 100yrs since there is no age limit in heaven. We will continue to motivate the motivated and offer tender loving care to rejuvenate you naturally. You are a child of the universe you have a right to be in Dominica. This legacy, empathy, love and camaraderie is our wish for congress 2013. Our blessings are too numerous to mention we all have a story to tell come and share it with us April 2013. To our friends and co-workers, be a beacon of light by demonstrating your blessings to attend our congress 2013.



We will take you up the river, we will provide crabs but not behave as crabs in a barrel we will offer you crab stew & callaloo, Kalinago dishes to tantalize your pallet.



EXCERPT FROM "BLESSINGS FROM DOMINICA" BY CONGRESS DIRECTOR CHERYL ROLLE  
READ MORE AT

<http://www.caraifa.com/current-caraifa-congress.html>

CARAIFA  
INVITES YOU TO COME & EXPERIENCE  
A HOST OF DYNAMIC SPEAKERS WHO  
WILL MOTIVATE & EDUCATE YOU ON  
YOUR RISE TO CAREER SUCCESS!!!!