

CARI-NEWS



A NOTE FROM THE EDITOR

The dawning of a new year marks a time to evaluate last year's successes and challenges while looking ahead to new possibilities. This year is very special to those of us who bring you what is happening within the CARAIFA family across the Caribbean.



Alicia Birch *LUTCF*

Director Marketing & Public Relations

If you didn't get a chance to participate in 2012 activities, this note has shown that we pay especially close attention to your thoughts and opinions thereby adding value to the CARAIFA brand. If you have ideas about topics you'd like to see us cover in 2013 you can also write us at caraifa@cwjamaica.com. In the end, we want to continue working to make this Newsletter more relevant to you.

In 2013 we are heading to the nature isle Dominica for the CARAIFA 27th Annual Sales Congress, April 21st to April 24th, 2013, under the theme "Life's Blessings". If you have never been to a CARAIFA Congress specifically geared to persons in our industry, you owe it to yourself and your company to attend this motivational and educational event which adds value to your professional advancement and success.

If you have been to a CARAIFA Congress in the past, do not assume that this one would be the same. CARAIFA, every year, has much, much more to offer in addition to the already significant line up of activities and speakers such as John Haughton, Consultant/Owner of Peak Performance, Margaret Audain, an inspirational motivational speaker and Ravi Rambarran Chief Financial and Investment Officer at Sagicor, just to name a few.

While our Congress is centred around professional advancement, we will also indulge you with recreational activities in and around the island of Dominica.

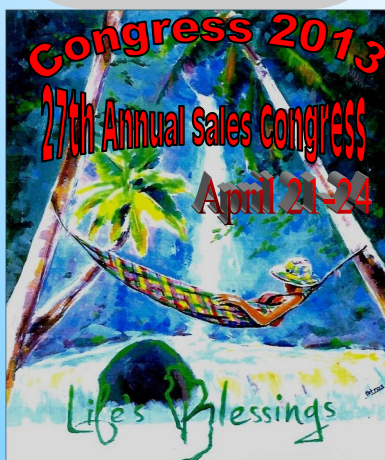
Our prestigious Hall of Fame Banquet will see CARAIFA inducting an extraordinary individual into the well-acclaimed Hall of Fame.

This opportunity only comes around once a year, and there is still time to register. You, our membership will have opportunities to learn more ways of improving your bottom line in any other single event in the region.

Hope to see you there.

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CARAIFA
27TH Annual Sales Congress
Hosted by our Dominica Association
April 21 - 24, 2013

Theme: Life's Blessings



CONGRESS 2013

BENEFITS OF CONGRESS

INTEGRATION: The integration of the Caribbean Region and its people who are in the field of financial services.

INFORMATION: Provides pertinent and current information to participants, that would help improve in the delivery of services to clients.

CAMARADERIE: Develops friendship among participants that will be long lasting and beneficial in creating an environment of caring and sharing.

MOTIVATION: Motivate participants to achieve more, set higher goals and to become truly successful in their endeavors in the world of financial services.

CE CREDITS: Each attendee will earn ten (10) continuing education (CE) credits for attending Congress.

Speakers' Forum

One of the highlights of the CARAIFA congress is the annual speakers' forum. This is an opportunity for Life Underwriter's in the Caribbean who are aspiring to become public speakers to gain some practical experience.

One of the main criteria to participate in the speaker's forum is that the participant should not be anyone who has already spoken as a main platform speaker at any previous congress.

****Benefits****

You will receive a challenge trophy, which you will keep for the year

You will be invited as a main platform speaker at the congress the following year

Your congress registration fee will be covered by CARAIFA

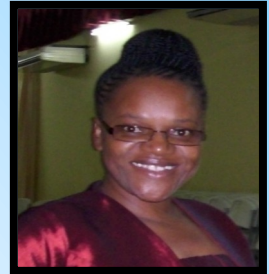
Participant in Congress Speaker's Forum will get **2.5 CE Credits**

or

SIGNED Attendees at the Speaker's Forum will get **1.5 CE Credits**

The CARAIFA Executive would like to urge all interested individuals to make use of this opportunity and display their speaking ability.

The nature isle of Dominica with its lush green vegetation is a must see for Congress 2013, under the theme "Life's Blessings" which will be held on April 21-24 in Dominica and is a guarantee to educate, motivate and stimulate your overall development.



Delma Roberts MFA, LUTCF
Regional Congress
Coordinator

Come hear the professionals speak, learn from the best, grab an idea, "run with it" and make 2013 your best year ever in the business!

Make going to congress this year an investment that will not only last in your generation but the next.

Who knows you maybe the next speakers' forum winner!

You may even discover the sleeping eagle in you.

Over the years our congresses have motivated and fostered relationships that lasted for years even in marriage. The camaraderie shared is second to none and is incomparable.

I urge you to start registering now, the holistic feeling you will experience will be worth it!

See you in Dominica God bless you all and continue to experience "Life's Blessings".



FEATURED MOTIVATORS—CONGRESS 2013



Margaret Audain, LUTCF

Margaret Audain, The Senior Sagicor Advisor joined the Sales team of Barbados Mutual now Sagicor in 1981. She became a founder circle member of The John Maxwell programme as a certified Executive Coach, Motivational speaker and Trainer. She has over 40 years experience in the diverse sectors of commercial banking and insurance, she carries a proven track record of productivity, quality and integrity. Her noted organizational skills highly influence her ability to multitask, meet deadlines and goals. Currently ranked as one of the top Financial Advisors in the Eastern Caribbean. She is also author of a 2005 study in Financial Planning subtitled "Transitioning from agent to Financial Advisor".



John Haughton, MBA, CIPM

John Haughton is the Consultant/Owner of Peak Performance Consulting since 2005, where he provides Sales and Training Strategy Services to Insurance, Government and Education clients in USA, Jamaica and the Bahamas. He has earned an MBA in Management, BS in Social Science and a Graduate Diploma in Education from the University of the West Indies. He also earned a Graduate Diploma in Marketing from the Institute of Management & Production and the Florida International University. He is a Certified International Project Manager from the American Association of Project Managers, a Master Trainer for Life Insurance Marketing & Research Association (LIMRA) and HPI Certified from the ASTD.



Ravi Rambarran, BSc., MSc., FIA,

Ravi Rambarran a native of Trinidad and Tobago with a BSc (Hons) in Actuarial Science from City University, London, and an MSc in Financial Economics from the University of London has been the Chief Executive Officer of West Indies Cricket Board since September 30, 2012 and serves as the Chief Executive Officer and President of Sagicor International since 2006. He has also worked in top positions in several Caribbean countries including Jamaica, Bahamas and Cayman Islands. Mr. Rambarran's work experience includes Pensions Actuary of Life of Jamaica, Appointed Actuary of Global Life Bahamas and Global Life Cayman, Chief Financial and Investment Officer of LOJ (Sagicor Life Jamaica), Managing Director of NCB Capital Markets and West Indian Trust Company.



Justina Charles

Justina Charles, widow of the late Prime Minister Pierre Charles, was born in Grand Bay in 1961. She attended the Grand Bay Primary School and moved on to the Dominica Community High School in Roseau. Mrs. Charles is the mother of two, a boy and a girl. She became a registered nurse in 1982 and first worked as a Primary Care nurse in Pichelin and Grand Bay. Most of her professional working life has been in the Grand Bay Health District where she has been not only a nurse, but mother to many in the community. For the past nine months, Justina was supervisor of the Portsmouth, La Plaine and Castle Bruce Health Districts. She has mixed a rich professional life with being mother and social activist. She brings with her candidature, a strong Catholic faith, a passion for the poor and the elderly, formed and cemented through her involvement in the St. Vincent de Paul Society and a clear vision of the roadmap Grand Bay must follow, in order to enhance its image and to lift the living conditions of all in the constituency.



Mia Amor Mottley, QC, MP

Member of Parliament for the Constituency of St. Michael North East in Barbados. Mia Mottley was elected to Parliament for the first time in September 1994. One of the youngest people ever to be assigned a ministerial portfolio at age 29, she was appointed to the Ministry of Education, Youth Affairs and Culture. During her tenure she co-authored an acclaimed white paper on education that draws the link between better education and job fulfilment. In 1996 and again in 1997 she served as Chairman of the CARICOM Standing Committee of Ministers of Education; thereafter being named Deputy Prime Minister and Minister of Economic Affairs and Development in a February 2006 cabinet reshuffle.



Professor Patrick George Smith

Professor Patrick George Smith currently serves as Director of Corporate Communications, Marketing and Public Relations at Northern Caribbean University. He has studied at Northern Caribbean University (NCU), University of the West Indies (UWI), 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.

*Feature Article***A DRAFT REGIONAL POLICY AND REGULATORY FRAMEWORK FOR THE PROVISION OF PROFESSIONAL SERVICES IN THE CSME (continued from Volume 10, Issue 3)****Possible regulatory Framework for Policy Implementation**

Once approved, this policy framework would fit into a comprehensive Regional Strategic Plan which is being developed for Professional Services and which includes a regulatory framework, a human resource requirement and the financing needs of the sector.

The main instrument through which the proposed policy is to be implemented will be the Model Bill. The Model Professionals Bill (**the Draft Model Bill**) developed to reflect Member States' obligations under the Revised Treaty and FTAs has benefited from consultations with stakeholders from across the Region. It is proposed that once the policy framework is cleared by the COTED, national and regional consultations will be intensified to conclude the consensus-building process for about six sectors in relation to the Bill.

The intended desired Outcomes of the Model Professional Bill :-

Immediate Outcome; The enunciation of a clear harmonised policy to operationalise and to make the single space more effective for professional services within the CARICOM Single Market and Economy.

Intermediate Outcome; The enhanced ability of all professionals within the single space to effectively seize the opportunities created under the CSME and FTAs.

Long Term Outcome; Improved international competitiveness of the providers of professional service of the CSME, increased export earnings, and improved current accounts of Member States' Balance of Payments.

It is proposed that a regional network be established to monitor the impact and effectiveness of the policy when implemented. These networks consist of private sector, public sector and on-governmental organizations. Also Bi-yearly reports be prepared and submitted to The COTED for consideration and action.

This Draft Regional Policy and Regulatory framework is a fundamental tool to help members to assess the likely benefits, costs and effects of the new and existing regulations. By improving the quality of regulatory design, we can make policies more efficient. This is all the more important as governments and agencies cope with budgetary constraints and competing policy demands. The Policy will assist service professionals better understand the elements needed to introduce and consolidate the system.

***Extracted from the Institute of Chartered Accountants of the Caribbean (ICAC) "Consideration of a draft regional policy and regulatory framework for the provision of Professional Services in the CSME"*



CARAIFA
27th Annual Sales Congress
 Hosted by our **Dominica Association**
 In the **Nature Isle of the Caribbean (Dominica)**
April 21 - 24th, 2013
Life's Blessings





27th Annual Sales Congress Schedule of Events



SUNDAY, APRIL 21, 2013

10:00 am - 6:00 pm Proclaiming the Arrival of Attendees through the sweet sounds of Rhythm and Steel Pan Orchestra

7:00 pm - 10:00 pm Hall of Fame Banquet
 Trumpeting the accomplishment of Hall of Fame Nominee Frank Odle
 Entertainment by: Petite Savanne Cultural Group
 Dress Code: Elegantly Casual

MONDAY, APRIL 22, 2013

6:00 am - 7:00 am Nautical Experience

8:00 am - 12:30 pm HERALDING THE DAWN OF CONGRESS PRESENTATIONS
 (Grand Ballroom)

1:00 pm - 2:30 pm Communion with our fellowmen (lunch)

2:30 pm - 4:30 pm MENTORS PRESENTATIONS
 Our guardian angels sharing their secrets of how they fly

6:00 pm - 8:00 pm Rejuvenation at Screws Sulphur Spa

8:30 pm - 11:00 pm Nourishment of Body, Mind and Spirits - Dinner, dancing, music and interaction
 Venue: Anchorage Hotel

TUESDAY, APRIL 23, 2013

6:00 am - 7:00 am Nautical Experience

8:00 am Sailing on the waters to Portsmouth via The Caribbean Sea

10:00 am - 12:30 pm SHARING OF KNOWLEDGE BY THREE (3) WISE MEN

12:30 pm - 1:30 pm Breaking & Sharing of Bread (Lunch)

1:30 pm - 3:30 pm BINDING US TOGETHER THROUGH MENTORING - PRESENTATIONS

3:00 pm - 6:00 pm Heavenly Tours to Secret Cove Syndicate Waterfalls and Indian River

6:00 pm - 9:00 pm Rejuvenation of Body, Mind and Spirits Venue: Cabrits, Portsmouth

9:00 pm Return to Hotel by land

WEDNESDAY, APRIL 24, 2013

6:00 am - 7:00 am Nautical Experience

8:00 am - 12:00 pm SPREADING THE GOSPEL OF INSURANCE PRESENTATIONS
 Venue: Rosalie River Lime

1:30 pm - 4:00 pm Dominica Partaking of Bread with Kalinago Chief and Kalinago Presentation with photo opportunity with indigenous people (US\$2.00)

4:00 pm - 6:00 pm Endurance and Survival Classes

6:00 pm - 8:00 pm Supper by Flambeau

THURSDAY, APRIL 25, 2013

7:30 am - 7:00 pm TOUR TO FRENCH ISLAND OF MARTINIQUE (OPTIONAL)

- ✚ Leaves Dominica by Ferry then breakfast at the Marouba Hotel,
- ✚ Visit museum on volcanic eruption of Mt Pelee volcano where 30,000 residents were killed in 1902 in Martinique,
- ✚ Visit research centre, Depaz castle and Rum distillery of Neisson and Depaz
- ✚ Return to Marouba hotel for lunch and entertainment
- ✚ Transfer to town or beach for shopping and
- ✚ Return to ferry terminal at 7pm.

7:00 pm Return to Dominica by Ferry

Come and enjoy the beautiful Fort Young Hotel!!!!

Tips when traveling to Dominica

- ◆ Intl code is +1-767
- ◆ Only a Valid Passport is needed to Travel to Dominica
- ◆ Only one Airport which is 1 1/2 hour away
- ◆ Departure Tax is approximately US \$ 21
- ◆ Currency is Eastern Caribbean Dollar (US \$ 1 = EC \$ 2.60)
- ◆ Ambulance number is 999
- ◆ Driving is on the left side
- ◆ Locals are very friendly
- ◆ Rasta culture is very strong
- ◆ Home to approximately 2200 Caribs
- ◆ Always use bottled water
- ◆ Best to eat meats & fish well done
- ◆ Dress code: Lounge Suit - Hall of Fame Banquet
- ◆ Business Casual dressing for Main Platform sessions
- ◆ Congress shirt, shorts ,



Experience some of our exciting tours!!!

Martinique

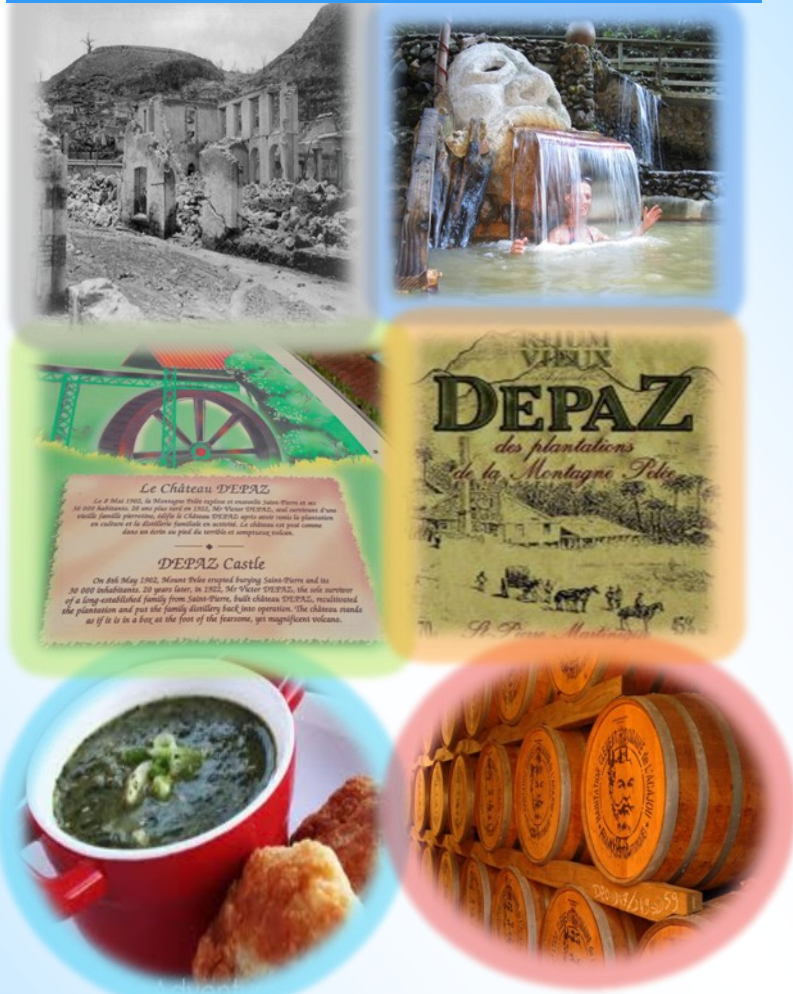
OPTIONAL

ONE DAY TOUR INCLUDES;

- ◆ Breakfast at the Marouba Hotel,
- ◆ Visit museum on volcanic eruption of Mt Pelee volcano where 30 000 residents were killed in 1902 in Martinique
- ◆ Visit research centre, Depaz castle,
- ◆ Rum distillery of Neisson and Depaz
- ◆ Return to Marouba Hotel for lunch and entertainment
- ◆ transfer to town or beach for shopping and return to ferry terminal at 7pm.

ON THURSDAY, APRIL 25TH, 2013

ALL FOR THE LOW PRICE OF US\$300 (per person)



EYE ON THE CARIBBEAN



JAIFA hosted their annual Blast Off at the Jamaica Conference Centre on Tuesday January 8, 2013 under the theme “Re-ENGAGE ! Building Synergy”.

The Blast-off featured some dynamic speakers such as;

- ◆ Sharon Cawley (from Guardian Life Limited) who spoke about “ Invocation & Creed”
- ◆ Dr. Damian Ffriend who spoke about “ Developing & Maintaining a Winning Attitude”
- ◆ Dr. Lorenzo Gordon spoke about “Preventing/ Living with Diabetes”,
- ◆ Dennis Chung spoke about “ Achieving Life’s Equilibrium” with the aim to persuade and encourage the agents.

The agents and all who were present have been revitalized



BARAIFA hosted their annual Blast off at the Savannah Hotel, Christ Church on January 18, 2013 under the theme “Determination to Achieve”.

The Blast-ff included motivational speakers such as:

- ◆ Senator the Honourable Darcy Boyce
- ◆ Attorney at law Ralph Thorne
- ◆ Ms. Gail Caddle - Clinical Psychologist
- ◆ Mr. Ian Carrington—CEO Financial Services Commission

The drama filled event was informative with exciting topics, and encouragement to the agents. BARAIFA’s Blast off 2013 was well received by the agents and other attendees.



TTAIFA hosted a Leadership Seminar on January 15th 2013 for all Heads of Sales, Agency Managers, Branch Managers & Unit Managers at HYATT Regency Hotel from 9am to 12 noon. Our Feature Speaker was Mr. Luis Chiappy – GAMA International President. Guest Speakers :- Mr. Carl Hirilal – Inspector of Financial Institutions at Central Bank of Trinidad & Tobago., Mr. Douglas Comacho – Past President ATTIC & Executive Director Guardian Life of Caribbean Limited, Mr. Jose Suquet – President & CEO Pan American Life Insurance Company Limited.

TTAIFA is very pleased to acknowledge part sponsors of the event Pan American Life Insurance Company who was instrumental in bringing Mr. Chiappy to Trinidad as well as Guardian Life of The Caribbean who hosted a wonderful Cocktail Reception the evening prior to the seminar for Mr. Chiappy and Special Invited Guests such as The Tourism Minister Mr. Stephen Cadiz, other Insurance Companies Heads of Sales, Agency Managers, TTAIFA Executives etc.



CARAIFA Foundation Education Corner



Fabian Carew LUTCF, FAA, RFC
CARAIFA Foundation
Chairman

I would like to focus on some very important issues concerning the whole topic of “Kidney”. Many of us are oblivious to the facts of some of the definitions and terms used very commonly around individuals who are suffering with kidney disease or diabetes or renal failure in the Caribbean. What exactly are these terms, what do they mean, how serious is one’s condition when you are diagnosed with these illnesses, what causes these illnesses and what can we do to prevent them.

So first of all let’s talk kidneys.....

The kidneys:

- ◆ There are two kidneys.
- ◆ Kidneys are located on either side of the spine, just below the rib cage.
- ◆ Kidneys are about the size of a fist. The kidneys are shaped like kidney beans.
- ◆ Kidneys are connected to bladder by tubes called ureters.

What do kidneys do?

Kidneys may be best described as filters in your body. Kidneys keep things in your body that are required and reject the things that you don’t need. There are many other things kidneys do and they include:

- ◆ Make urine
- ◆ Remove waste and extra fluid from your blood
- ◆ Help control your blood pressure
- ◆ Make red blood cells
- ◆ Balance hormones
- ◆ Balance body chemicals
- ◆ Maintain healthy bones

LET’S TALK ABOUT KIDNEY



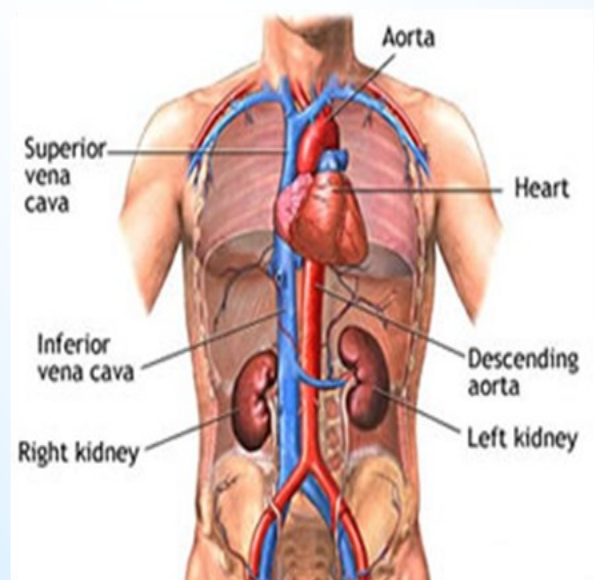
Symptoms and early signs of kidney disease:

Kidney disease refers to a variety of diseases. CKD (Chronic Kidney Disease) is the term coined to describe a common kidney disease that may be caused by many different diseases e.g. diabetes, high blood pressure, some drugs, physical injury etc.

There are no early symptoms of kidney disease. There are no early symptoms of kidney disease. Yes, you are right the previous sentence was written twice to emphasize the fact that there are no early symptoms until the disease is almost at a chronic state.

Speak with your doctor if you:

- ◆ Often feel sick to your stomach
- ◆ Feel tired or dizzy
- ◆ Have swelling in your feet, hands or face
- ◆ Have back pain
- ◆ Have bloody, foamy or dark colored urine
- ◆ Need to urinate more or less than usual



THE GIFT OF KIDNEY



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, 2012 LUTCF AND FSS DESIGNEES

LUTCF DESIGNEES	
BARAIFA	
<i>Courtney</i>	<i>Collymore</i>
<i>Sharon</i>	<i>Headley</i>
<i>Lana</i>	<i>Moseley</i>
<i>Roderick</i>	<i>Nurse</i>
<i>Wendell</i>	<i>Phillips</i>
<i>Kim</i>	<i>Rock</i>

LUTCF DESIGNEES	
JAIFA	
<i>Vincent</i>	<i>Davidson</i>
<i>Stacey-Ann</i>	<i>Hall</i>
<i>Moncrieffe</i>	<i>Leslie</i>
<i>Natasba</i>	<i>Mc Donald</i>
<i>Grace</i>	<i>Nelson</i>
<i>Carlene</i>	<i>Stewart</i>
<i>Boyd</i>	<i>White</i>

LUTCF DESIGNEES	
T'TAIFA	
<i>Daveraj</i>	<i>Babooram</i>
<i>Risba</i>	<i>Baddaloo</i>
<i>Joseph</i>	<i>Belix</i>
<i>Tricia</i>	<i>Francis</i>
<i>Mariana</i>	<i>Galindo</i>
<i>Seereram</i>	<i>Seepersad</i>
<i>Kamal</i>	<i>Seunarine</i>

IMPORTANT DATES TO REMEMBER IN 2013

Event	Date	Location
Executive Meeting	March 2 nd	Dominica
Semester 1 Regular Exams	March 27 th – 28 th	Various Territories
Semester 1 Supplemental Exams	April 17 th – 18 th	Various Territories
Annual General Meeting	April 19 th – 20 th	Dominica
Annual Congress 2013	April 21 st – 24 th	Dominica
Semester 2 begins	May 6 th	Various Territories
Semester 2 Regular Exams	July 17 th – 18 th	Various Territories
Education Council Meeting	August 14 th	Guyana
Education Management Council Meeting	August 15 th	Guyana
President's Convention	August 16 th	Guyana
Executive Meeting	August 17 th	Guyana
Semester 2 Supplemental Exams	August 21 st – 22 nd	Various Territories
Semester 3 begins	September 2 nd	Various Territories
Semester 3 Regular Exams	November 6 th – 7 th	Various Territories
Executive Meeting	November 15 th – 16 th	Jamaica
Semester 3 Supplemental Exams	December 11 th – 12 th	Various Territories

FSS DESIGNEES	
JAIFA	
<i>Stacey-Ann</i>	<i>Hall</i>
T'TAIFA	
<i>Clementine</i>	<i>Jardine</i>
<i>Shivan</i>	<i>Maharaj</i>
<i>Nicole</i>	<i>Valere-Grimes</i>

*FA 200- Techniques for Prospecting: Prospect or Perish*

FA 200 Techniques for Prospecting: Prospect or Perish is a standalone course offered by CARAIFA which teaches advisors, industry proven methods for successfully identifying, selecting and approaching prospects for financial products and services. The course covers procedures for creating prospect awareness, target marketing concepts, prospect qualification and prioritization techniques. Strategic, tactical, and operational business planning processes are presented in detail. Professionalism and ethics are also explored throughout the course.

FA 200 highlights:

An insightful collection of prospecting strategies for financial services professionals; Overcome the psychological barriers to prospecting; earn innovative approaches to setting income and activity goals, earn and utilize effective contact management systems.

In this harsh economy learn how to Prospect and not Perish!