



CARI-NEWS

"Empowerment through Cooperation"

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Editor's Note

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We just concluded our CARAIFA/Dominica Congress.

What a congress!

Educational, Motivational, and set in an ideal nature-driven environment, Congress is a place where you can earn CE Credits. It is also an opportunity to stop, regenerate, renew and move on again.

What stood out (eye opener) at the congress was a testimony from the late Prime Minister's wife the Honourable Justina Charles, who is also Dominica's Minister of Culture, Youth & Sports. She spoke about the need for insurance and that what we do as sales persons can never be diminished.

The 2nd quarter of the year is upon us and I encourage you to stay focused on your companies' targets and as I mentioned keep reaching for the stars and while you are at it consider



the moon, it is also an option at your fingertips.

As I conclude consider this: *"Though no one can go back and make a brand new start, anyone can start from now and make a brand new ending."* Carl Bard

Alicia Birch LUTCF
PR & MARKETING DIRECTOR

MEET THE NEW EXECUTIVE 2013—2014

Centre:

Pauline McKenzie-Fairclough – President

From the left (clockwise):

Maxim Marquez – VP; **Emond Lewis Mitchell** – IPP; **Marcelle Fenton** – Secretary General; **William ‘Nat’ Wiltshire** – Education Council Chairman; **Wyntrop Catwell** – Regional Congress Coordinator; **Jacqueline McDonald** – CARAIFA Foundation Chair; **Alicia Birch** – PR & Marketing Director



CARAIFA AGM 2013

CARAIFA’s Annual General Meeting for 2013 was held on the beautiful Nature Isle of Dominica on April 19th and 20th and was attended by delegates representing eight Member Territories plus the CARAIFA Executive. This vibrant August body met to discuss the business of CARAIFA and to champion the cause of their Associations.

CARAIFA WILL CONTINUE WITH ITS MANDATE OF FOSTERING A SPIRIT OF TOGETHERNESS AND UNITY AMONG THE TERRITORIES OF THE REGION.

The Death and Inspiring Life of an Extraordinary Salesman – Part 1

Motivation: It's not Ben Feldman's fault that life insurance isn't universal. It's just that he didn't have time to sell to everyone.



Ben Feldman

He didn't look like a salesman. He looked more like a gnome--short and stooped, pudgy and balding, with eyelids so droopy he appeared half-asleep. He didn't sound like a salesman. He talked softly, hesitantly, with a lisp. Sometimes he just sat there, blinking, and said nothing

He didn't act like a salesman. No cigars, no back-slapping. When he tried to retell the latest joke, he'd start chuckling before the punch line. He was so shy that he once insisted on standing behind a screen when he spoke to an audience of fellow agents. But when he died in November at 81, Ben Feldman was beyond question the world's greatest life insurance salesman.

Without straying 60 miles from his home in this shabby old river town, Feldman would sell more life insurance in a day than most agents sell in a year, more in a year than most sell in a career. In the '70s, he personally wrote more business than 1,500 of the nation's 1,800 life insurance companies. Feldman sold life insurance policies with a face value of about \$1.5 billion--a third of it after he turned 65--and transformed his industry. He told insurance agents they could sell more, and he told insurance companies they had to. When he was starting his rise, New York Life Insurance would insure no one life for more than \$500,000; he helped push that limit to \$20 million.

What made him run? Harry Hohn, chairman of New York Life, suggested an answer to those who gathered for his funeral: "Ben really felt everyone in the world was underinsured." And he would do whatever it took to insure them, as a prominent Youngstown real estate developer discovered. After weeks of trying to get in to see the busy tycoon, Ben finally asked the secretary to take five \$100 bills into her boss--to buy five minutes of his time. "If I don't have a good idea for him," Ben told her, "he can keep the money." He got in, and sold a \$14-million policy.

A few years later, Ben decided the same businessman needed another \$20 million in coverage. But the man, busier than ever, refused to make time for the required physical exam. So Ben rented a fully equipped medical van in Chicago, hired a doctor, and sent both to wait for the man. The policy was so large that no one company would issue it. So Ben put together a consortium himself. When Ben was finished with him, the man's life was insured for \$52 million.

Ben Feldman was the son of Russian Jewish immigrants who settled in eastern Ohio, where they dealt junk and poultry. He had dropped out of school at his father's insistence and was selling eggs at \$10 a week when he met Fritzie Zaremborg, a teacher who became his wife. Her response to his marriage proposal--"How are you going to support me?"--would goad him for the rest of his life.

Ben started selling insurance shortly before World War II, but soon reached the point where most agents quit: He'd sold friends and relatives, and needed new prospects. So he began focusing on owners of small industrial corporations that were flourishing in eastern Ohio and western Pennsylvania during and after the war. These men were building families and homes as well as businesses, and young Feldman appealed to their need to protect these assets with ever-increasing amounts of life insurance. As they grew, he grew.

Other salesmen focused on such a clientele. But they weren't as sincere as Ben Feldman. Some salesmen are crippled by suspicion--well-founded, critics argue--that life insurance isn't the best investment in many cases. But Ben's ambitious young businessmen were so well-suited for insurance that this shy man drew courage from his cause. He really felt he was helping people, and this conviction propelled him.

He bought life insurance himself. "If I don't buy it, I can't sell it," he used to say, so he kept buying until he had \$6 million worth. Other salesmen were sincere. But they didn't have Ben Feldman's drive.

He worked 12-hour days, six or seven days a week. He'd drop in on four or five prospects a day, many of them strangers. But he knew all about them. He'd scoped out their plants, ordered a financial profile of their company, chatted up his other clients about the new prospect. He'd sat up late, crafting the pithy sayings that he called "power phrases" and rehearsing with a tape recorder.

The only time his two sons could be sure of seeing him was Friday night, because Fritzie insisted on his presence at supper. So they started hanging around his office, filing or cleaning up. When Fritzie died in 1974, he only sold harder. The next year was his best.

"He was a workaholic," said his son Richard. Other salesmen were workaholics. But they didn't have Ben Feldman's goals. He set apparently unreachable sales targets, and then broke them down into achievable steps--a certain number of calls per week, or so many signed policy applications a month.

Abstract from Los Angeles Times - The Death and Inspiring Life of an Extraordinary Salesman : Motivation: It's not Ben Feldman's fault that life insurance isn't universal. It's just that he didn't have time to sell to everyone. Rick Hampson, Associated Press, December 12, 1993, http://articles.latimes.com/1993-12-12/news/mn-1025_1_life-insurance-policies/2

HALL OF FAME INDUCTEE 2013

Frank Williamson Odle

an extraordinary Barbadian and a long standing member of the Barbados Association of Insurance and Financial Advisors (BARAIFA) joined the Life Insurance Industry as a young and enthusiastic sales representative with Confederation Life in April 1972 after being a teacher of mathematics and science in secondary schools in Barbados and the United States of America.

He established and maintained himself as a top life insurance industry sales agent, one of his Company's top producers and soon rose through the ranks to become the Branch Manager with Life of Barbados Limited between 1992 and 2004, and was later appointed an Agency Manager with Sagicor Life Inc. He remained in that position until his entry into the Hugh Wooding Law School in September, 2007, to pursue his goal to practise law.

Frank exemplifies excellence by earning numerous company and industry awards during his distinguished insurance career. A multi-faceted man of many hats, Frank's service to his industry and his Association is nothing short of spectacular. His passion for his industry is recognised by his work as Deputy Congress Director for three (3) CARAIFA sales congresses hosted by Barbados.

His service on various committees allowed him to be involved in the revision of the Insurance Act, 1996, and the Occupational Pensions Benefits Act, 2003, as well as the Laws of Barbados.

As an integral credit unionist, Frank Odle was elected to an interim Board which was mandated to manage the Barbados Teachers' Credit Union Limited, a Credit Union whose assets at the end of March, 2012 stood at BDS\$70 million, during a period that threatened the survival of the Credit Union.

A Dale Carnegie Sales Talk Champion and news paper contributor, Frank has written and published many articles and papers on topics of insurance, financial and estate planning, and has presented numerous seminars and workshops on Financial Planning and Estate Planning in Barbados and the Eastern Caribbean.

Being associated with Sagicor and the highly successful law Firm of Carrington & Sealy, Frank's experience and skills have created a rare combination of educational, social, work and business experience which makes him stand out as one of the celebrated entrepreneurs of the local and Caribbean Insurance Industry.

He is a keen walker and enjoys hiking, swimming and water sports.



Frank Williamson Odle

HALL OF FAME HIGHLIGHTS

Life's Blessings



CARAIFA's President Pauline Fairclough presenting CARAIFA's 2013 Hall of Famer Frank Odle his plaque



Frank Odle 2013 Hall of Famer addresses the audience

Congratulations



CARAIFA's 2013 Hall of Famer Frank Odle and fellow Barbadian colleague Pat Gilding



CARAIFA's Hall of Famers congratulates Frank Odle
From left: Curtis Tonge (2007), Marcelle Fenton (2006), Frank Williamson Odle (2013) and William Wiltshire (2009)

CONGRESS 2013 HIGHLIGHTS

Life's Blessings



Arrival of some of our Congress Attendees who came to experience **life's blessings!!**

REJUVENATING



Our Mentorship Session was very rejuvenating, educational and experiential!!!

EDUCATIONAL



Our 2013 Speakers' Forum Winner **Ava Jackson from Antigua!!!**



Our Caribbean **Flags** raise high at the opening ceremony of our **27th Annual Sales Congress**

EXPERIENTIAL

CONGRESS 2013

TESTIMONIALS

*I had a wonderful time
at Congress Dominica*

*Karl Crooks
Trinidad & Tobago*



*A Blessed and uplifting Con-
gress. Well organised congratu-
lations to the Director and her
Team.*

*Anne Marie & Leonard Bowrin
Trinidad & Tobago*

*I haven't stopped
talking about Domin-
ica and Congress*

*Sherry Sobers
Barbados*

*Thanks to the organizers for an
educational and enjoyable con-
gress 2013 hats off to Cheryl,
Ruth, and members of the
DAIFA congress committee and
our friends at CARAIFA*

*Hector Berthier
St. Lucia*



*Thanks for hosting a really
wonderful congress. I
enjoyed every aspect of it.
Looking forward to Jamaica*

*Dawn Cunningham
Trinidad & Tobago*

*Thank you for a won-
derful Congress!*

*Jacinto Martinez
Trinidad & Tobago*



*It was a blessing motivation
and a beautiful experience .
New friends and great
fellowship .*

*Kendal Ince
Barbados*

*The Congress was
terrific*

*Michael Tudor
Trinidad & Tobago*



CARAIFA Foundation Corner

It is my absolute pleasure to have been appointed to this esteemed position as Chair of the CARAIFA Foundation. I am excited with the mandate given to promote healthy live style choices and to excavate and proffer practical ways to help those with kidney disease. I thank my predecessors for the foundation laid and which has allowed me to launch seamlessly into action.

Let's recap.....

The kidneys are vital organs in the body that filter blood in the body and remove toxic wastes. When these organs fail, other organs will also be affected causing them to malfunction as well. Chronic kidney disease (CKD) is a serious and growing public health problem yet many persons remain unaware of its causes and consequences. Kidney disease can be silent, causing no symptoms for many years. Those with high blood pressure and diabetes - the leading causes of kidney disease - often are not aware of this link.



Jacqueline McDonald LUTCF, FSS
CARAIFA FOUNDATION CHAIR

Your s may be sick if.....

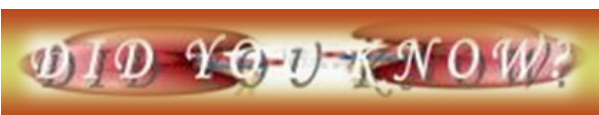
- ◆ Your body starts to swell especially the extremities like hands and feet and even in the face
- ◆ Your feel lethargic or dizzy all the time
- ◆ It hurts to pass urine
- ◆ Your urine looks like blood or dark in colour like "Pepsi" or tea
- ◆ Your urine is cloudy / foamy and strong smelling
- ◆ You are passing less urine or a lot more urine than usual
- ◆ If you still wet the bed although you are older than 6 years old
- ◆ If your paediatrician thinks you are a lot smaller than other children in your age group
- ◆ Tests reveal that there is protein in the urine
- ◆ Anaemia, high blood pressure, disorders of cholesterol and fatty acids, acidosis (excessive acidity of body fluids, bone disease)



Let's fight

What kind of foods patients with kidney problems should eat? What changes can I make to daily living to have healthy kidneys?

- ◆ Drink a lot of water
- ◆ Control weight
- ◆ Exercise regularly
- ◆ Monitor blood pressure and cholesterol
- ◆ Avoid salty food and junk food
- ◆ Regular check- ups with your doctor
- ◆ Quit smoking
- ◆ Include in your diet, fruits and vegetables that are high in fiber, have anti-inflammatory properties and antioxidants. Apples, red grapes, cranberries, cabbage, cherries, strawberries, cauliflower, onions, garlic, red bell peppers, blueberries and raspberries.
- ◆ Add fish to your daily diet. Fish contains protein and omega-3 fatty acids, which can reduce kidney inflammation and lower cholesterol.



Because kidney disease disrupts the balance of hormones produced by the body, women with the condition can experience symptoms of menopause at a young age

Did you know?

JAMAICA



The original inhabitants of Jamaica are believed to be the Arawaks, also called Tainos. They came from South America 2,500 years ago and named the island Xaymaca, which meant "land of wood and water". The Arawaks were a mild and simple people by nature. Physically, they were light brown in colour, short and well-shaped with coarse, black hair. Their faces were broad and their noses flat.

They grew cassava, sweet potatoes, maize (corn), fruits, vegetables, cotton and tobacco. Tobacco was grown on a large scale as smoking was their most popular pastime. They built their villages all over the island but most of them settled on the coasts and near rivers as they fished to get food. Fish was also a major part of their diet.

The Arawaks led quiet and peaceful lives until they were destroyed by the Spaniards some years after Christopher Columbus discovered the island in 1494.

Jamaica has a rich and vibrant history, which inspires us to move forward as a nation. Our history speaks to experiences of hardships and prosperity; and the growth and determination of a people. Jamaica's history has been poetically composed by Howard Pyle, who states:

"Jamaica, like many another of the West Indian Islands, is like a woman with a history. She has had her experiences and has lived her life rapidly. She has enjoyed a fever of prosperity founded upon those incalculable treasures poured into her lap by the old time buccaneer pirates. She has suffered earthquake, famine, pestilence, fire and death: and she has been the home of cruel merciless slavery, hardly second to that practiced by the Spaniards themselves. Other countries have taken centuries to grow from their primitive life through the flower and fruit of prosperity into the seed time of picturesque decrepitude. Jamaica has lived through it all in a few years."

FLAG OF JAMAICA

The current Jamaican flag was adopted on August 6, 1962, which is also the nation's original Independence Day. On this day, Jamaica gained freedom from the Federation of the West Indies. The Jamaican flag is comprised of a gold cross, which divides the flag into four quadrants. Two of the sections are black, while the other two are green. The design of the Jamaican flag is the result of submissions in a national competition to design the nation's flag. The original submission used horizontal stripes; however it was modified to make it more unique. The colours on the flag are black, green, and gold which are also the Pan-African colours. They are also linked to the African National Congress. Alternatively, the colour green symbolizes the vegetation on the land of the country, the colour gold is symbolic of the sun, and black represents the strength and creativity of the citizens of Jamaica.

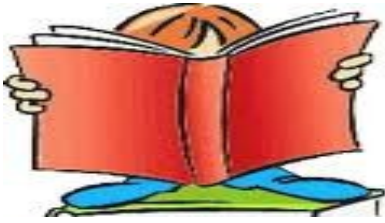


Congress 2014 will be held on the beautiful Island of Jamaica



Jamaica, one of the best vacation places in the Caribbean to dive, hike, bird watch, explore a pristine tropical rainforest, discover their unique culture or simply relax on one of Jamaica's secluded beaches.

YOU DON'T WANT TO MISS IT!!!



Education corner

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 1, 2013 LUTCF & FSS Designees

LUTCF DESIGNEES	
ABAIFA	
Fay	Morgan
BARAIFA	
Terencia	Coward-Thompson
Caleb	Welch
BeAIFA	
Henry	Dawn
JAIFA	
Grace	Anderson Simons
Damian	Ffriend
Patrick	Whittock
TTAIFA	
Cameilla	Ali
Christopher	Gouveia
Kathy Ann	Kahrim
Varoon	Ramesar
Darrel	Rampersad

FSS DESIGNEES	
TTAIFA	
Sandie	Bhagwandeem
Paula	Cournand
Damian	Cuffy
Sandra	Gooding
Linda	John
Marlon	McPherson
Yvonne	Ramsey

