

# CARI-NEWS



## Editor's Note

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**W**e're exiting the time of the year many of us consider vacation time, when we spend more time with our families and friends. It was also the third quarter of the year and it was an opportunity for us salesmen and women to make adjustments and increase our intensity in achieving our financial and personal goals for 2013.

In April, 2013 of this year we had a fabulous CARAIFA congress held in the Nature Isle of Dominica.

One congress attendee summed up the experience:

- \* The facilitators were of high caliber and their message was very relevant and motivational,
- \* The fact that we were able to explore Dominica and its rich culture was incredible,
- \* The social interaction was so rich,
- \* Thankful to the organizers for enriching our lives with the true blessing that life has to offer and for opening the gates for friendship and network

I would also say Congrats to all our students who continue to strive for excellence in the field of education re CARAIFA courses. As always I encour-



age our readers, new and old, to send us a line via email .... or visit our website [www.caraifa.com](http://www.caraifa.com) & on Facebook.

We hope that this issue of our CARAIFA CARI-NEWS letter is influential to you in unexpected ways.

**Thanks for stopping by and have a bumper end of year production!**

*Alicia Birch* LUTCF  
PR & MARKETING DIRECTOR

## The Death and Inspiring Life of an Extraordinary Salesman – Part 2

**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.**

He achieved one goal after another: New York Life's top agent (1955); the first agent to write a million dollars in new business a month (1956); the first to write a million a week (1969); the first to write 2 million a week (1975). Other salesmen set goals. But they didn't have Ben Feldman's pitch.

He sold life insurance by talking about life, not death. People didn't die, they "walked out," as in, "When you walk out, the money walks in"--the insurance money.

By paying premiums, you were accumulating wealth, regardless of when you died. You were creating a legacy--not in death, but in life. As he spoke, he'd lean forward, and there was a rhythm in his hesitations, hypnosis in his murmur.



**Ben Feldman**

He'd draw out his power phrases, and underline them with silence. He'd show them his "tax book," a loose-leaf binder that contained the financial histories of great men--Franklin D. Roosevelt, for one--whose businesses or property had to be sold because they died without enough life insurance to pay estate taxes. Taped inside the cover were a \$1,000 bill and a few pennies. "For these," he'd say, referring to the pennies, "you can get this"--the bill.

He'd have two checks printed specially for a prospective client: one, for a large sum, to the Internal Revenue Service; a second, for much less, to New York Life. "You sign the little one," he'd say. "We'll sign the big one." Other salesmen had gimmicks. But none became a legend like Ben Feldman.

The legend was born at a convention in Boston, where Ben got up and made the equivalent of Babe Ruth's called shot: He announced his goal for the year was \$1 million a week, a figure no one thought attainable.

After that, he was The Man. Agents mobbed him at conventions and lined up to buy his books and tapes. They begged for an invitation to East Liverpool to soak up his wisdom. Some even bought policies from him, so they could say, "Ben's my agent." An agent in Singapore named his son Feldman Tan.

Their mania merely reflected his. Ben liked nothing better than talking insurance--or selling it. He'd sell anyone, any time, from the plumber to his second wife, who bought a policy while they were dating, and another a few weeks before his death.

When asked about the largest policy he'd ever written, he'd reply, "I can't say. I haven't written it yet." Why did he keep pushing? It wasn't the money, which in his prime reportedly approached \$5 million a year. Although he had a big house, a Cadillac, exotic vacations and a Florida condo, he was too busy selling to spend.

"What makes Sammy run?" he said. "I want a goal that's big enough to excite me. Big enough to make me run."

He never stopped selling, despite a series of injuries and illnesses that disqualified him from buying any more life insurance himself. In 1992, New York Life marked his 50th year with the company by proclaiming "Feldman's February," a national competition in which agents would sell their best to honor the oracle of East Liverpool--who, unbeknownst to the home office, took it as a personal challenge.

The winner of Feldman February was Feldman. Working the phones from Boca Raton, where he was recovering from a cerebral hemorrhage, he recorded sales of \$15,150,000. At 80, he was back on top.

It was his last hurrah. The following September, he flew to San Francisco for an insurance meeting. As he was walking through the hotel, some fans called out to him. He turned to acknowledge them, lost his balance, and fell, breaking a hip.

He was flown to a hospital in Pittsburgh, but never went home. He had a stroke, and died Nov. 7. He died the death of a salesman, a great salesman, for beside him in the hospital was the paperwork for his last, unclosed cases.

"There never is enough time," he had said when Fritzie died. "There just never is."

*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](http://articles.latimes.com/1993-12-12/news/mn-1025_1_life-insurance-policies/2)*



## CARAIFA SOCIAL ARM



*Jacqueline McDonald* LUTCF, FSS  
**CARAIFA FOUNDATION CHAIR**

**T**he CARAIFA Foundation is the Social Arm of CARAIFA. The Foundation generally promulgates suggestions for healthy lifestyle through proper nutrition, diet and exercise. Its' main focus is on kidney complications. The Foundation provides regional data on the cost of kidney treatment, care facilities and the number of persons affected. Importantly, the Foundation raises money to assist affected persons throughout the region.

On **October 31<sup>st</sup>** each year, the Association celebrates its **Day of Common Concern**. On this day, insurance advisors throughout the region are galvanized into action to raise money to help our loved ones fight this disease. Over the years, our member Associations have staged many creative events such as galas, gaming activities and raffles, to celebrate this day.

The Foundation is always in fund-raising mode as it actively seeks to procure money to donate to our regional families, clients, relatives and friends in their time of need. Many persons have had to watch in despair as the mounting treatment bills decimate family structures emotionally and financially. Loved ones try to beat the clock as they scramble to find money for the treatment centres, medication, catheters, vital medication, iron supplements, all in addition to providing the necessary dietary provisions, vital to the well-

being of kidney sufferers.

Since its inception in 2003, the CARAIFA Foundation has helped a large number of kidney patients within the Caribbean including one (1) child with monetary donations amounting to **US\$14,332**.

The Foundation seeks an individual donation of Two United States Dollars (US\$2.00) from each Association member. It is that small.

Anyone can give a CARAIFA Foundation Gift by contributing in the various categories of :

- |   |  |
|---|--|
| <input type="checkbox"/> Platinum         | <b>US\$1,000.00 annually for 5 years</b> |
| <input type="checkbox"/> Gold             | <b>US\$500.00 annually for 5 years</b>   |
| <input type="checkbox"/> Silver           | <b>US\$250.00 annually for 5 years</b>   |
| <input type="checkbox"/> Bronze           | <b>US\$100.00 annually for 5 years</b>   |
| <input type="checkbox"/> One time gift of | <b>US\$_____</b>                         |

You may make Check or Money Order payable to CARAIFA Foundation or Charge to Visa/MasterCard/Discover.

We sincerely believe that your gift significantly improves quality of life. Let's keep our help going! Every dollar counts!

Please contact our Secretariat at 72 Hope Road, Kingston 6, St. Andrew, Jamaica and at 978-6030 to make your pledges.

# EYE ON THE CARIBBEAN

*We congratulate our new  
Association Leaders*



*Mirna Paul*  
President of BELAIFA



*Curtis Dass*  
President of TTAIFA



**Congrats to some of our Caribbean athletes in their achievement at the IAAF World Championship in Moscow 2013- we are proud of you.**

- Usain Bolt —100m & 200m gold medalist
- Shelly-Ann Fraser-Pryce —100m & 200m gold medalist
- Jehue Gordon —400m Hurdles gold medalist
- Jamaica men & women 4x100m relay winning gold

# EYE ON THE CARIBBEAN

## Trinidad and Tobago Association Of Insurance and Financial Advisors (TTAIFA) NATIONAL AWARDS 2013



*TTAIFA 2013 Awardees*

The Trinidad and Tobago Association of Insurance and Financial Advisors (TTAIFA), held its National Awards function on Saturday **May 4<sup>th</sup> 2013** at the Andre Kamperveen Hall, Centre of Excellence, Macoya, Trinidad at 6:30 in the evening.

It was a gala dinner event where Company Heads of Sales and Company officials attended in support of their Advisors. Attendees also included spouses, clients, friends and even Advisors who did not have an award to receive.



*TTAIFA Past President Alicia Birch with Awardee Dale McLeod*

The theme for the evening was **GIV**; which was the acronym for Growth, Invigoration and Vitality. Our event had approximately three hundred and fifty people. The Keynote speaker was Mrs. Eutrice Carrington, the Chief Executive Officer of Trinidad and Tobago Unit Trust Corporation



*Awards attendees dining in fine style*

TTAIFA Awards 2013 recognized for the first time our General Insurance awardees' production. However, one criteria for the General award was that the Awardees must also be licensed for and so-



*Roderick Nurse receiving his award from CARAIFA's President Pauline McKenzie-Fairclough*

The Barbados Association of Insurance and Financial Advisors (BARAIFA), held its 40th Anniversary and Awards function on **Saturday, June 29<sup>th</sup>, 2013** at the Crane Resort, St. Philip. In addition to the many attendees, CARAIFA's President Pauline McKenzie-Fairclough was also in attendance.

## Barbados Association Of Insurance and Financial Advisors (BARAIFA) 40th ANNIVERSARY & AWARDS 2013

The Association was formed forty (40) years ago to bring together the men and women who represent those companies specifically in the areas of sales.

At the function members were highly recognized for their outstanding performances; seventy-four (74) persons received industry awards, eight (8) persons attained the Life Underwriters Training Council Fellow (LUTCF) Designation and one (1) person attained the Financial Service Specialist (FSS) Designation. In addition, tributes were paid to its Past Presidents who served BARAIFA between the years 1993-2012.



*Henderson Collins receiving his award from Pan-American Agency Manager Gloria King-Kirton*



*Kendal Ince receiving his award from Past BARAIFA & Past CARAIFA President Marilyn Rice-Bowen*



## CARAIFA'S EXECUTIVE NEWS AND HIGHLIGHTS

The CARAIFA Executive convened their series of August meetings in the land of many waters Guyana at the Princess Hotel

- 9 **August 13 - Education Council Meeting**
- 9 **August 14 - Education Management Council**
- 9 **August 15 - Presidents' Convention**
- 9 **August 16 - Executive Meeting**

CARAIFA reserves this time of year to meet to plan the way going forward especially in the area of education. Education Council representatives from their respective associations bring to the fore matters of interest for CARAIFA. New policies are developed and implementation strategies discussed with a view to the betterment of all concerned.



*Meeting with Guyanese Representatives to re-ignite the Guyana Association of Insurance & Financial Advisors (GUYAIFA)*



### **Executive Members with Mr. Hans Barrow**

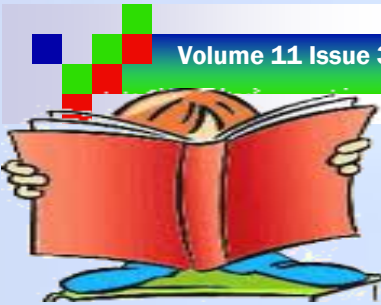
**Front Row from left:** IPP Emond Lewis Mitchell; Vice President Maxim Marquez; President Pauline McKenzie-Fairclough; Mr. Hans Barrow of Guyana; Secretary General Marcelle Fenton

**Back Row from left:** PRM Alicia Birch; CFC Jacqueline McDonald; Education Council Chair William 'Nat' Wiltshire; and RCC Wynthorp Catwell

**CARAIFA's 10th Annual Presidents' Convention** was held on August 15, 2013 at the Princess Hotel, Guyana under the theme : **"How not to Squander your Resources"**.

The Presidents from the region saw guest presentations from **Mrs. Elizabeth Cox**, CEO/Strategic Advisor & Trainer - Casper Investments Int., **Mrs. Marcelle Fenton**, Secretary General—CARAIFA and **Mr. Clarence Perry Jr.**, Marketing Manager, Demerara Mutual Life Assurance.





# 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 2, 2013 LUTCF & FSS Designees

LUTCF DESIGNEES	
ABAIFA	
<i>Philip</i>	<i>Harris</i>
BARAIFA	
<i>Lareina</i>	<i>Jemmott</i>
<i>Diana</i>	<i>Moulton</i>
JAIFA	
<i>Delta</i>	<i>Barrett</i>
<i>Garth</i>	<i>Grant</i>
<i>Robert</i>	<i>Lyons</i>
<i>Kathryn</i>	<i>Marrett</i>
<i>Reginald</i>	<i>Virgo</i>
TTAIFA	
<i>Roger</i>	<i>Alcantara</i>
<i>Hazrah</i>	<i>Bahaw</i>
<i>Peter</i>	<i>Kong</i>
<i>Corinne</i>	<i>Laban-Makaraj</i>
<i>Jeanine</i>	<i>Lucas</i>
<i>Kurlene</i>	<i>Prince-Francis</i>
<i>Ricard</i>	<i>Sherritt</i>

FSS DESIGNEES	
TTAIFA	
<i>Hilary</i>	<i>Daniel-Brown</i>
<i>Lurtan</i>	<i>Patterson</i>
<i>Dominic</i>	<i>Romain</i>
<i>Sharon</i>	<i>Sinanan</i>
<i>Mrinalini</i>	<i>Supersad</i>

### Chartered Life Underwriters (CLU)

#### How This Program Can Advance Your Career

The Chartered Life Underwriter (CLU) is the world's most respected designation of insurance expertise, helping you gain a significant advantage in a competitive market. This prestigious course of study helps advance your career by providing in-depth knowledge on the insurance needs of **individuals, business owners** and **professional clients**.



### EDUCATION REMINDERS 2013

Semester 3 begins in September  
 Semester 3 Regular Exam Dates—November 6-7  
 Semester 3 Supplemental Exam Dates—December 11-12