

CARI-NEWS

Editor's Note



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It's been a busy year and as always we have steadfastly kept our eyes on our goals that were made at the start of the year.

The final quarter is upon us and this is the sprint period for us to draw out all that is required for us to achieve our targets for the year end.

This being the final issue for the year 2013, I must say that it was indeed a pleasure putting our newsletters together.

My fervent hope is that

we were able to touch as many lives as possible through the content which was always geared towards "you" our membership.

Thank you for your feedback. It was well received and it allowed us to grow and enhance from one issue to the next.

As we participate in all the activities that the year end brings, remember those less fortunate than ourselves.

Be safe and remember it is all about the quality of life



Alicia Birch LUTCF

PR & MARKETING DIRECTOR

and finding a happy balance between work, friends and family.

Upcoming Events

- CARAIFA's Executive Meeting - November 15th–16th
- CE Credits Deadline for reporting period 2012/2013–December 31, 2013
- Congress 2014 - April 27th–30th, 2014

Day of Common Concern

On October 31st 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. This special day "The Day of Common Concern" saw its genesis in 2003 when CARAIFA started to devote resources to assist the public at large. In 2005 we intensified all efforts to alert the population in all territories on the need to prevent kidney disease. Furthermore our aim is to assist kidney patients in dire needs and disseminate information to as many persons as possible.





ACUTE RENAL FAILURE AWARENESS CORNER

What is acute renal failure?

Acute renal failure (also called acute kidney injury) means that your kidneys have suddenly stopped working. Your kidneys remove waste products and help balance water and salt and other minerals (electrolytes) in your blood. When your kidneys stop working, waste products, fluids, and electrolytes build up in your body. This can cause problems that can be deadly.

What causes acute renal failure?

Acute renal failure has three main causes:

- **A sudden, serious drop in blood flow to the kidneys.** Heavy blood loss, an injury, or a bad infection called sepsis can reduce blood flow to the kidneys. Not enough fluid in the body (dehydration) also can harm the kidneys.
- **Damage from some medicines, poisons, or infections.** Most people don't have any kidney problems from taking medicines. But people who have serious, long-term health problems are more likely than other people to have a kidney problem from medicines. Examples of medicines that can sometimes harm the kidneys include:
 - * Antibiotics, such as gentamicin and streptomycin.
 - * Pain medicines, such as aspirin and ibuprofen.
 - * Some blood pressure medicines, such as ACE inhibitors.
 - * The dyes used in some X-ray tests.
- **A sudden blockage that stops urine from flowing out of the kidneys.** Kidney stones, a tumor, an injury, or an enlarged prostate gland can cause a blockage.



Jacqueline McDonald LUTCF, FSS
CARAIFA FOUNDATION CHAIR

You have a greater chance of getting acute renal failure if:

- You are an older adult.
- You have a long-term health problem such as kidney or liver disease, diabetes, high blood pressure, heart failure, or obesity.
- You are already very ill and are in the hospital or intensive care (ICU). Heart or belly surgery or a bone marrow transplant can make you more likely to have kidney failure.

What are the symptoms?

Symptoms of acute renal failure may include:

- Little or no urine when you urinate.
- Swelling, especially in your legs and feet.
- Not feeling like eating.
- Nausea and vomiting.
- Feeling confused, anxious and restless, or sleepy.
- Pain in the back just below the rib cage. This is called flank pain.

How is it treated?

Your doctor or a kidney specialist (nephrologist) will try to treat the problem that is causing your kidneys to fail. Treatment can vary widely, depending on the cause. For example, your doctor may need to restore blood flow to the kidneys, stop any medicines that may be causing the problem, or remove or bypass a blockage in the urinary tract.

At the same time, the doctor will try to:

Stop wastes from building up in your body: You may have to do dialysis. This treatment uses a machine to do the work of your kidneys until they recover. It will help you feel better.

Prevent other problems: You may take antibiotics to prevent or treat infections. You also may take other medicines to get rid of extra fluid and keep your body's minerals in balance.

MEDICAL DICTIONARY

Sepsis The presence of bacteria (bacteremia), other infectious organisms, or toxins created by infectious organisms in the bloodstream with spread throughout the body.

Kidney stones are a common cause of blood in the urine and pain in the abdomen, flank, or groin.

Diabetes Refers to diabetes mellitus or, less often, to diabetes insipidus. Diabetes mellitus and diabetes insipidus share the name "diabetes" because they are both conditions characterized by excessive urination (polyuria).

Obesity The state of being well above one's normal weight.

Bone marrow The soft blood-forming tissue that fills the cavities of bones and contains fat and immature and mature blood cells, including white blood cells, red blood cells, and platelets.

A **bone marrow transplant** A procedure in which bone marrow that is diseased or damaged is replaced with healthy bone marrow.

A **Nephrologist** A physician specializing in treating diseases of the kidneys

Nephrology The art and science of the care of the kidneys

Abstracted from Medicine Net.com <http://www.medterms.com/script/main/art.asp?articlekey=6650>

Abstracted from WebMD Medical Reference from Healthwise <http://www.webmd.com/a-to-z-guides/acute-renal-failure-topic-overview>

PLEDGE FORM



CARAIFA FOUNDATION GIFT - "TO IMPROVE THE QUALITY OF LIFE"

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 _____

"The manner of giving is
worth more than the gift."

Pierre Corneille, *Menteur*

Is Your Lack of Empathy Crippling Your Sales?

You might be shocked to learn that some people think the insurance industry is “boring.” Granted, the products themselves are not terribly exciting (in fact, that’s why people like them; they’re simple and safe), but being an insurance agent is anything but boring. Every day insurance agents sit down with real people with real dreams and real risks and help them prevent crisis and catastrophe. Plus, it takes very specialized knowledge to be an insurance agent. You need to know the products, know the carriers, know the laws and regulations, and it helps to have some marketing and business savvy sprinkled in there. ***But being a successful insurance agent is as much about your emotional intelligence as it is your insurance intelligence.***

In fact, an insurance industry research study revealed that producers who were high in emotional intelligence generated 53% more in sales than producers who were low in emotional intelligence.

Emotional intelligence is your ability to recognize and understand emotions in yourself and others apply this awareness to manage your behavior and relationships. The good news is, unlike your IQ which is fixed early in life, your emotional intelligence can be increased over a lifetime. If you want to increase your emotional intelligence, and hopefully your sales as a result, focus on these four competencies.

- * **Self-awareness** – The ability to read your emotions and understand how they affect you and others around you. For example, recognizing when you’re stressed or nervous and understand what that does to your performance and how it affects say a prospect who is meeting you.
- * **Self-management** – The ability to control your emotions and impulses. For example, keeping calm and focused in a stressful situation so you can remain positive and productive.
- * **Social Awareness** – This is what is commonly referred to as empathy, or the ability to sense, understand and react to others’ emotions. For example, being able to empathize with a prospect or client as they describe their goals, fears, experiences, etc.
- * **Relationship Management** – The ability to inspire and influence people in the direction you desire. For example, the process of finding common ground and building rapport with a prospect will ultimately help them to trust you and truly see the need for a solution you are proposing.

These are critically important to insurance agents because being an agent isn’t about selling insurance products, it’s about understanding people’s hopes and worries and getting them to like and trust you enough to listen to the recommendations you make.

Abstracted from Senior Market Sales, Inc. Sales Tips#30; Is Your Lack of Empathy Crippling Your Sales?
<https://www.seniormarketsales.com/go/sms/blogs/sales-tips-from-successful-people/sales-tip-30-is-your-lack-of-empathy-crippling-your-sales/>

EYE ON THE CARIBBEAN

Jamaica Association of Insurance and Financial Advisors (JAIFA) 81st Anniversary Annual Awards 2013

The Jamaica Association of Insurance and Financial Advisors (JAIFA), held its 81st Annual Awards Ceremony on Thursday August 22nd, 2013 at the Terra Nova Suit Hotel, Jamaica.

Members were recognized for their outstanding performances; seventy-eight (78) persons received the CARAIFA's Activity Awards, thirty-four (34) CARAIFA's President Awards, twenty-three (23) CARAIFA's Quality Awards, one hundred & thirty (130) MDRT qualifiers inter-alia. Education graduates were also recognized; twelve (12) AMTC graduates, seventeen (17) LUTCF, five (5) FSS and eleven (11) FA200 graduates.

The highlight of the function was the prestigious awards of the Production and Association members of the year.

Congratulations to all Awardees and Graduates, continue to strive for excellence!



From Left: Ann Marie Ashman and Sec Gen Marcelle Fenton

Sagor Executive VP. Mark Cosholm

Awards Attendees dining in fine style

Guardian Life VP Glendon Gordon

From Left: Cherry Webster and PDI Beauclare Leslie

DAY OF COMMON CONCERN (DOCC) EVENTS

**BARAIFA CELEBRATES
DAY OF COMMON CONCERN**

By

ASSISTING WITH THE FEEDING OF THE PATIENTS

**AT THE
QUEEN ELIZABETH HOSPITAL**

ON

THURSDAY, OCTOBER 31, 2013

12:00 P.M. – 1:00 P.M.

TTAIFA CELEBRATES

DAY OF COMMON CONCERN

By

**TRINIDAD AND TOBAGO ASSOCIATION OF
INSURANCE AND FINANCIAL ADVISORS
HAVING A FUNDRAISER**

TO

EARN US\$1,000

**EMBRACE
THE FUTURE**



**CARAIFA'S 28TH ANNUAL
SALES CONGRESS 2014**

APRIL 27-30

Hilton Rose Hall Resort & Spa, Montego Bay, Jamaica

With our Mission in focus, Congresses are held annually on a rotational basis in different territories. Annually new ideas are implanted; lasting friendships cemented and our Associations’ strength reinforced.

Miles and miles of ocean divide us but annually we refuel and commit ourselves for the greater good.

This year congress in the beauty isle of Jamaica the land of wood and water is another opportunity to convert one idea into millions \$.

*****BENEFITS*****

- Meet motivational speakers from around the world
- Meet new people
- Attendees at Congress will receive **10 CE Credits**
- Attend workshops to gain new ideas and to be refueled
- Attendees at 2 workshops will receive **2.5 CE Credits**
- Be able to participate in our annual speakers’ forum
- Participant in Congress Speakers’ Forum will receive **2.5 CE Credits**
- SIGNED Attendees at the Speakers’ Forum will receive **1.5 CE Credits**

Did You Know Puzzle - CARAIFA CONGRESS HISTORY

1. Which year was our first Sales Congress _____
2. In which territory was our first Sales Congress held _____
3. Which year did Jamaica host their first CALU Sales Congress _____
4. Which territory/territories hosted the most Sales Congress _____
5. Which words are missing from this congress theme “Building _____....Changing _____”
6. What is the name of CARAIFA’s first Hall of Famer _____

| | | | | | | | | | |
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| A | E | A | R | L | M | O | O | R | E |
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| T | A | E | I | A | T | C | W | F | M |
| E | R | E | C | V | I | M | W | D | D |
| S | U | 2 | 3 | A | P | A | Z | S | O |
| A | B | 1 | M | E | R | T | Y | O | M |
| M | A | A | 1 | 9 | 4 | 1 | 1 | D | N |
| A | J | 2 | 0 | 8 | 6 | 9 | T | A | I |
| H | A | 1 | 9 | 8 | 9 | 0 | R | B | C |
| A | I | 1 | 9 | 1 | 2 | 0 | W | R | A |
| B | E | L | I | V | E | S | 1 | A | 9 |
| C | H | D | R | E | A | M | S | B | A |

**EMBRACE
THE FUTURE**



CARAIFA'S 28TH ANNUAL SALES CONGRESS 2014

APRIL 27-30

Hilton Rose Hall Resort & Spa, Montego Bay, Jamaica

PLEASE WRITE IN BLOCK CAPITALS

Sex: Male Female

Last Name _____ First Name _____

Company _____

Position _____

Address _____

Parish _____ Country _____

Telephone # _____ Fax # _____

Email _____

Shirt Size: S M L XL XXL XXXL

If Salary Deduction: Please state Company Name _____

Salary Deduction Approved by _____

Approving Officer's Signature _____

**CASH, CREDIT, DEBIT, CERTIFIED CHEQUE,
OR SALARY DEDUCTIONS ACCEPTED
PAYMENTS SHOULD BE MADE TO:
The Jamaica Association of Insurance and Financial Advisors
72 Hope Road, Kingston 6, Jamaica, W.I.**

Card Number _____

Name as it appears on card _____

First Name _____ Last Name _____

Expiry Date _____

Month _____ Year _____

Cash, Credit, Debit, Certified Cheque, Salary Deduction

US\$ _____ enclosed.

I authorize JAIFA to charge my

Visa Master Card

Signature _____

Date _____

Please communicate occupancy and list persons, if you intend to share room:

Double Triple

REGISTRATION CANCELLATION: Cancellation(s) made on or before February 21, will receive a 100% refund less 10% administration fee. Those made by March 14, a 50%, thereafter no refund.

CARAIFA'S 28th Annual Sales Congress 2014 REGISTRATION FEES

REGISTER online at www.caraifa.com - registration is effective on receipt of payment.

Please indicate your choice by ticking one of the box provided

OPTION 1

SINGLE OCCUPANCY
US \$1,495.00

OPTION 2

DOUBLE OCCUPANCY
US \$1,190.00

OPTION 3

TRIPLE OCCUPANCY
US \$990.00

Please return completed form with fee to the JAIFA office at 72 Hope Road, Kingston 6, Jamaica W.I.



Education CORNER

Health Care is important to our clients...

Gain distinction and valuable insight



Understand a full range of health insurance and managed care needs with the industry's premier credential from The American College!

RHU®
Registered Health Underwriter®

The RHU® designation provides you with the most comprehensive information available on group insurance benefits and health insurance for individuals and families.

RHU® designees acquire up-to-date, relevant education in the following areas:

- Medical Insurance
- Disability Income Insurance
- Long-term Care Insurance
- Managed Care

For additional information on the RHU® program, visit:
<http://www.caraifa.com/insurance-education/rhu/118.html>

or call 876-978-6030 for registration details.



The mark RHU® is the property of The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for these designations.

**CONGRATULATIONS
TO
RAWLE GRAHAM
(CAYMAN ISLANDS)
OUR FIRST
RHU DESIGNEE!!!!**

FOOD FOR THOUGHT

“An investment in knowledge pays the best interest.”

Benjamin Franklin

EDUCATION REMINDERS

- Semester 3, 2013 Regular Exam Dates—November 6-7
- Semester 3, 2013 Supplemental Exam Dates—December 11-12
- Semester 1, 2014 Registration Deadline—November 11, 2013
- Semester 1, 2014 begins in January 2014

“Empowerment through cooperation”