



CARI-NEWS

Editor's Note



Wow it is incredible!!! Hard to believe but it is true; we are in the last quarter of the year and in a few weeks we will be saying goodbye to 2014.

Congratulations to all **Insurance Advisors** throughout the Caribbean who have made their mark and achieve their Company and personal production goals. Let me remind you that you can use the time that is left to keep doing what we do and **'Better your Best'**. So go for it!...

In achieving higher goals in our career there is always the need for balance in other areas of life. Therefore, I would like to invite you all to take an active role in supporting the **CARAIFA FOUNDATION** initiatives and your own Association events that leads to helping our brothers and sisters with the fight against **Kidney Disease**.

Without a shadow of a doubt there is none of our Caribbean territories that have the resources to combat this deadly disease. However, our emphasis as advocates should focus on prevention and education of the public at large. Putting the word out there when you meet with your prospects and clients; holding seminars and health fairs are just a few of the initiatives that

you as Insurance Advisors can implement. In doing so, you are not only making your mark but you are also saving the lives of others.

Going forward there is a greater need in the world for everyone to become more service oriented and to give unselfishly of their resources. As Insurance Advisors there is no doubt in my mind that each and everyone understands that concept very clear as you live it day to day in your career. In the words of Bob Dylan ...**"You're gonna have to serve somebody."**



In my humble opinion this poster summarize the essence of our work and it gives a good perspective on what our mission is all about.

(Source www.justsell.com)

In wishing that you end the year with a "BANG", I would like to share these quotes that remind us that *"To do more for the world than the world does for you - that is success"* **Henry Ford** and *"Only by giving are you able to receive more than you already have."* **Jim Rohn**

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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.



UNDERSTANDING WHY WE NEED LIFE INSURANCE

While most people may need life insurance at some point in their life, don't buy a policy just because you heard it was a good idea.

The number one reason you should consider getting life insurance is because **your spouse, your children and any other dependents need your financial support to survive.** You don't want to pass away and leave them with mountains of debt, bills and funeral expenses.

Life insurance is designed to provide families with financial security in the event of the death of a spouse or parent. Life insurance protection can help pay for mortgages, a college education, help to fund retirement, provide charitable requests and of course is a key element in estate planning. In short, if others depend on your income for support, you should strongly consider life insurance.

Even if you don't have any of these needs immediately, you still may want to consider purchasing a small "starter" policy, if you anticipate you will have them in the future. The reason is because the younger you are, the less expensive life insurance will be.

The Truth about Life Insurance

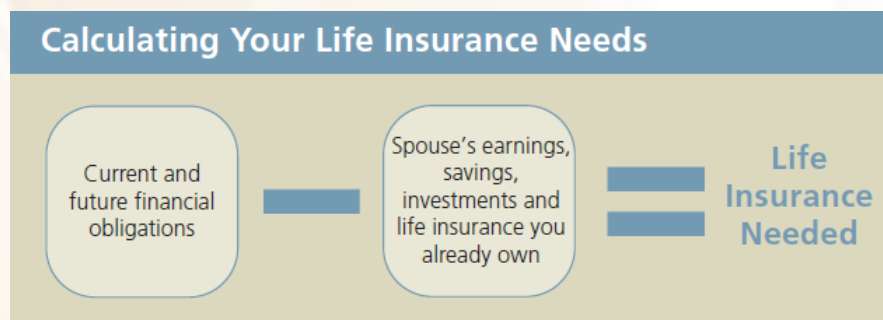
There are two types of life insurance;

- **Whole life insurance** (or permanent insurance) is a cash value policy that combines both saving and investing into one insurance product.
- **Term life insurance**, is a much better option – especially for those of us just looking for simple insurance. It provides you and your family coverage for a specific period of time, or term, until the insurance ends. It's basically like car insurance with an expiration date.

It protects you and if you die within the term of coverage and your dependents will receive the amount the policy is worth. However, if you die after the coverage has expired, your family gets nothing.

Determine the amount of coverage you need:

You can use any number of tools to get an idea of the amount of coverage you'll need for your policy. An easy place to start is by multiplying your annual income by the number of years left before your retirement benefits kick in.



Source: LifeHappens.org

Consult a financial professional

Consult with an Insurance Advisors when seeking insurance coverage. They are qualifying professionals that can help you factor in financial considerations, your needs, and your family's needs.

Excerpt 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>, others sources include: careful cents from Carrie.

EARLY BIRD REGISTRATION

Register by December 15th and pay only

\$1695 USD	Single Occupancy
\$1495 USD	Double Occupancy
\$ 1195 USD	Live Out



**CARAIFA'S
29th ANNUAL
SALES CONGRESS
2015**

REGULAR REGISTRATION

December 16th – March 15th

\$1795 USD	Single Occupancy
\$1595 USD	Double Occupancy
\$1295 USD	Live Out

Cancellation & Refund Policy

(Please be advised that all cancellations must be in writing)

Cancellations received by: December 15th,
2014_30% (Nb. less administrative fees of 10% of
refund) Cancellations received by: March 15th,
2015_50% Cancellations received after March 16th,
2015 (Applicants will not be eligible for a refund)



The Pursuit Continues...

APRIL 26–29

Trinidad & Tobago

Venue: Hyatt Regency Hotel

Hosted By: **TTAIFA**
Trinidad and Tobago Association of Insurance & Financial Advisors

LATE REGISTRATION

Avoid Late Registration: After March 16th

\$1695 USD	Double Occupancy
\$1395 USD	Live Out

DON'T BE LATE REGISTER NOW!

*****BENEFITS OF CONGRESS*****

- 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**

26-29
April 2015
CARAIFA Sales Congress
Hyatt Regency, Trinidad & Tobago

Did you Know—Guess the word puzzle

1. What is the name of CARAIFA's first Hall of Famer from Trinidad & Tobago?

__ l __ i __ _ _ _ _ _ a __ _ e __

2. Which words are missing from this congress theme?

"The __ __ d __ __ c __ __ __ __ __ d C __ __ n __ __ _"

3. Which year did Trinidad & Tobago host their first CALU Sales Congress?

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EYE ON THE CARIBBEAN

Belize Association of Insurance and Financial Advisors (BelAIFA)

Community Project: Calvary Temple Primary School & Red Night Gala

Thumbs up to BelAIFA's team for their community service at the Calvary Temple Primary School on **August 29, 2014**. Continue to be that beacon of light in your community and country at large.



This year BelAIFA held their **Red Night Gala** fundraising event on **Saturday, October 25, 2014**, in their continuous support of the Kidney Association of Belize and the CARAIFA Foundation. Continue to "keep on keeping on" BelAIFA!!!!

The Jamaica Association of Insurance and Financial Advisors (JAIFA), held its 82nd Annual Awards Ceremony on Wednesday **September 17th, 2014** at the Knutsford Court Hotel, Jamaica.

Members were recognized for their outstanding performances; fifty-six (56) persons received the CARAIFA's Activity Awards, twenty-eight (28) CARAIFA's President Awards, twenty-three (23) CARAIFA's Quality Awards, one hundred & seventeen (117) MDRT qualifiers inter-alia. Education graduates were also recognized; five (5) AMTC graduates, twenty (20) LUTCF, four (4) FSS and four (4) FA200 graduates.

The highlight of the function was the prestigious awards of the Production and Association members of the year and also the pinning of JAIFA's Past Presidents.

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

Jamaica Association of Insurance and Financial Advisors (JAIFA) 82nd Anniversary Annual Awards 2014



EYE ON THE CARIBBEAN

Trinidad & Tobago Association of Insurance and Financial Advisors (TTAIFA) Liming with the Stars Function

Liming with the Stars is an annual event organized by TTAIFA East Chapter to foster camaraderie among advisors.

Advisors from different agencies get together for an evening of fun and relaxation. They have the option to enjoy the music supplied by a DJ, dance, play cards and savour the popular local delights that are served.

Fun!! Fun!! Fun!!!!

TTAIFA
TRINIDAD AND TOBAGO ASSOCIATION OF
INSURANCE AND FINANCIAL ADVISORS



Glaxco
Insurance



"I think you misunderstood. The million dollar umbrella policy only covers you for claims involving an umbrella."



INSURANCE JOKES

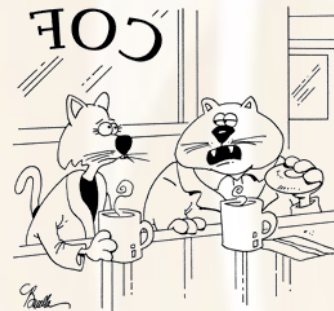
Insurance
Claims Dept.



"According to our records, you had the same illness 200 years ago in a previous life. That qualifies as a pre-existing condition."



"At last, the perfect health insurance group. No illnesses, no accidents, no annoying questions, no lawsuits."



"I couldn't get life insurance. Turns out that curiosity is a pre-existing condition."

12 Symptoms of Kidney Disease That You Must Know

Most people are not aware of the fact that kidney diseases can be silent killers. They may not show any symptoms for a long time till the situation becomes critical. It is important to recognize the symptoms of kidney diseases to catch them early. Here is a list of twelve such symptoms you should look out for:

- **Changes in your urinary function:** The first symptom of kidney disease is changes the amount, frequency of your urination. There may be an increase or decrease in amount and/or its frequency, especially at night. It may also look darker coloured. You may feel the urge to urinate but are unable to do so when you get to the restroom.
- **Difficulty or pain during voiding:** Sometimes you have difficulty or feel pressure or pain while voiding. Urinary tract infections may cause symptoms such as pain or burning during urination. When these infections spread to the kidneys they may cause fever and pain in your back.
- **Blood in the urine:** This is a symptom of kidney disease which is a definite cause for concern. There may be other reasons, but it is advisable to visit your doctor in case you notice it.
- **Swelling:** Kidneys remove wastes and extra fluid from the body. When they are unable to do so, this extra fluid will build up causing swelling in your hands, feet, ankles and/or your face.
- **Extreme fatigue and generalized weakness:** Your kidneys produce a hormone called erythropoietin which helps make red blood cells that carry oxygen. In kidney disease lower levels of erythropoietin causes decreased red blood cells in your body resulting in anemia. There is decreased oxygen delivery to cells causing generalized weakness and extreme fatigue.
- **Dizziness & Inability to concentrate:** Anemia associated with kidney disease also depletes your brain of oxygen which may cause dizziness, trouble with concentration, etc.
- **Feeling cold all the time:** If you have kidney disease you may feel cold even when in a warm surrounding due to anemia. Pyelonephritis (kidney infection) may cause fever with chills.
- **Skin rashes and itching:** Kidney failure causes waste build-up in your blood. This can causes severe itching and skin rashes.
- **Ammonia breath and metallic taste:** Kidney failure increases level of urea in the blood (uraemia). This urea is broken down to ammonia in the saliva causing urine-like bad breath called ammonia breath. It is also usually associated with an unpleasant metallic taste (dysgeusia) in the mouth.
- **Nausea and vomiting:** The build-up of waste products in your blood in kidney disease can also cause nausea and vomiting.
- **Shortness of breath:** Kidney disease causes fluid to build up in the lungs. And also, anemia, a common side-effect of kidney disease, starves your body of oxygen. You may have trouble catching your breath due to these factors.
- **Pain in the back or sides:** Some cases of kidney disease may cause pain. You may feel a severe cramping pain that spreads from the lower back into the groin if there is a kidney stone in the ureter. Pain may also be related to polycystic kidney disease, an inherited kidney disorder, which causes many fluid-filled cysts in the kidneys. Interstitial cystitis, a chronic inflammation of the bladder wall, causes chronic pain and discomfort.

It is important to identify kidney disease early because in most cases the damage in the kidneys can't be undone. To reduce your chances of getting severe kidney problems, see your doctor when you observe one or more of the above symptoms. If caught early, kidney disease can be treated very effectively.

Excerpt from: <http://www.healthdigezt.com/12-symptoms-of-kidney-disease-that-you-must-know/>



CARAIFA'S EXECUTIVE NEWS AND HIGHLIGHTS

The CARAIFA Executive convened their series of August meetings in the land of the hummingbird Trinidad & Tobago

- 9 **August 12 - Education Council Meeting**
- 9 **August 13 - Education Management Council**
- 9 **August 14 - Presidents' Convention**
- 9 **August 15 - 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 enhance the professionalism of all member territories.



Education Management Meeting

From left: EMCR Beauclare Leslie (Jamaica); Secretary General Marcelle Fenton; Education Council Chairman William 'Nat' Wiltshire; EMCR Tyrone Lowe (Barbados) and EMCR Cecil Frederick (Trinidad & Tobago)



Education Council Meeting

From left: Secretary General Marcelle Fenton; Education Council Chairman William 'Nat' Wiltshire; CARAIFA's President Maxim Marquez; PR & Communication Director /BelAIFA Ed. Rep. Mirna Paul; EMCR Tyrone Lowe (Barbados); EMCR Cecil Frederick (Trinidad & Tobago) and EMCR Beauclare Leslie (Jamaica)



Senator the Honourable Raziah Ahmed (above) making her presentation at **CARAIFA's 11th Annual Presidents' Convention** that was held on August 14, 2014 at the Pan American Life Insurance Company, Trinidad & Tobago under the theme : **"Exploring the possibilities Together"**.

The Presidents from the region also saw guest presentations from **Mrs. Marcelle Fenton**, Secretary General—CARAIFA and **William 'Nat' Wiltshire**, Education Council Chairman—CARAIFA.



Education corner

SOME FSCP FREQUENTLY ASK QUESTION AND ANSWERS

When was the official launch of the FSCP®?

FSCP® programme was formally launched on January 1, 2014.

Is the LUTCF and FSS designation programmes still being offered after the launch of the FSCP®?

Yes, for students still in the programme up until June 2015. Note well, no new registrants will be accepted into the LUTCF or FSS programme after January 1, 2014.

I've already completed some LUTCF or FSS courses. Will that work count toward FSCP®?

Yes. Completion of courses currently in the LUTCF or FSS programmes will count toward FSCP® completion requirements.

EDUCATION REMINDERS

Semester 3, 2014 Regular Exam Dates—November 12-13
 Semester 3, 2014 Supplemental Exam Dates—December 17-18
 Semester 1, 2015 Registration Deadline—November 10, 2014
 Semester 1, 2015 begins in January 5, 2014



Chartered Life Underwriter

WHY IT'S IMPORTANT FOR YOU

1. The CLU® is recognized in the financial services industry and is respected by clients and their financial practitioners.
2. The CLU® helps you to give your clients sound advice on how to manage, protect and transfer their wealth including current and comprehensive tax, trust, etc.
3. CLU®-designated practitioners are in the unique position of helping their clients build and preserve wealth.
4. Most importantly the costs for these courses are **inexpensive** compare to other institutions.

