

CARI-NEWS

"Fusing our People, Passion and Purpose for Success"

EDITOR'S NOTE



Congratulations!!! You have made it to 2015, and with a New Year comes new perspectives, new opportunities for growth and development and to be the best that you can be. Colleagues I am sure that you all have your formula for success written and broken down into your daily, weekly, monthly, quarterly and yearly activities.

Having chosen the noble career of life Insurance, you can certainly agree with the teachings

by John F. Carroll, that says *"Selling insurance is hard, hard work. Insurance agents you see with big houses and nice cars playing golf around the world didn't get there overnight. They sold and sold and sold and sold more. This is the only way to be very successful in this business and if you want to be successful you will have to do it too."*

Whatever your personal or professional goal or dream is, "you" are the determining factor to making that goal or dream a reality. Do not fall prey to procrastination, nor let any one deter your focus, no one can stop you from achieving the success that is rightfully yours. Keep pressing on.

In the words of Eleanor Roosevelt: *"The Future Belongs To Those Who Believe In The Beauty of their Dreams"*

Have a productive 2015 filled with Love, Health & Wealth....and see you at Congress 2015 in Trinidad & Tobago!



Inside this issue:

<i>How to Sell Insurance on "Value" Instead of "Price"</i>	2
<i>Congress 2015</i>	3
<i>Eye On The Caribbean</i>	7
<i>12 Unexpected Reasons to Drink More Water This New Year</i>	8
<i>Education Corner</i>	9

Mirna Paul-Greenidge LUTCF
PR & COMMUNICATION DIRECTOR



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

THE PURSUIT
CONTINUES...

How to Sell Insurance on “Value” Instead of “Price”

Insurance is one of the most expensive things people buy and they can't see it, touch it, or hold it. You're selling ideas. You're selling trust. You're selling promises.



Which one are you selling?

Sometimes nice things cost more. Does the Mercedes salesperson apologize because you can't get an **S-Class** for the same price as a **Kia Forte**? Of course not, he believes it's a better car and it's worth the extra price.

If you don't believe your product is better than everyone else's and worth the price either convince yourself otherwise or don't expect long-term success. If you only sell insurance on price, you will eventually be replaced because:

1. There will always be another company with lower rates.
2. When people buy from you just to save money, they'll leave just as fast.
3. A call center employee can quote more people faster and cheaper than you.
4. A website can give millions of quotes per second even faster and cheaper.

No matter what your prospects tell you, most of them don't understand how insurance works. If you can explain it to them in a way that makes sense without being condescending you're already providing an incredible amount of value! When clients see how well you understand insurance they'll feel more comfortable about the decisions you're guiding them to make and they'll feel more confident you'll be a positive resource in the event of a claim.

Experts don't just spit out a bunch of terminology. The mark of a real expert is the ability to explain a subject to anyone regardless of age, background, or education. Don't lecture; ask questions and engage.

Compare how much money someone could save by not buying your insurance policy with the potential cost of not buying it. "If you don't buy this life insurance policy you'll save \$25 a month... But what's the potential cost of being diagnosed with cancer after making that decision? "If you don't purchase higher coverage limits you'll save \$10 a month... But what's the potential cost of becoming disabled in a major accident after making that decision?"

When you pose questions like this, make sure you let the prospect think through and answer themselves before stepping in. It's important for them to internalize the point of the question.

It's hard to sell the value of your products and agency when you don't know what's most important to the client. We're inclined to believe everyone else thinks just like we do. Most salespeople mistakenly believe the product features and benefits most appealing to them will also appeal to our clients and this can lead to **selling the WRONG value**.

To find out what product values to focus on ask more questions. Here's an example: "What's the second most important thing to you about insurance? I'll assume price is number one..."

I know everyone wants to save money on insurance – me too. I also know most of your sales happen because of saving people money.



THE PURSUIT CONTINUES...

REGULAR REGISTRATION		LATE REGISTRATION	
December 16 th - March 15 th		Avoid Late Registration: After March 16 th	
\$1795USD	Single Occupancy	\$1695USD	Double Occupancy
\$1595USD	Double Occupancy	\$1395USD	Live Out
\$1295USD	Live Out		



FindTTAIFAat:

www.ttaifa.com
 Phone: (868) 624-2940
 FAX: (868) 627-0208
 129 Edward St. Port of Spain,
 Trinidad, WI



FindCARAIFAat:

caraifa@cwjamaica.com
 www.caraifa.com
 Phone: (876)978-6030
 FAX: (876)978-7787
 72 Hope Road, Kingston 6



Cancellations received by: March 15th, 2015_ 50 %

Cancellations received after March 16th, 2015 (Applicants will not be eligible for a refund)

CONGRESS 2015 MOTIVATIONAL SPEAKERS

Max Moyo is the Founder and CEO of Ignite My Potential, an organization whose mission is to provide the spark that creates a world of ignited individuals who are conscious of their Identity, Talents and Purpose. Max is a 'Wealth Catalyst' who focuses on helping individuals secure their futures by understanding their identity and its relationship with their finances.



Jason Black is more than just a coach to Fortune 100 companies. He is an entrepreneur, business owner, and father to 6. Classically trained as a world class opera singer Jason understands what excellence requires: **Results**. Whether it's surviving certain death twice, or overcoming impossible odds to turnaround multiple bankrupting companies into market leaders, Jason Black knows how to get results.



Daniel O'Connell joined the industry in a post 9/11 market that brought financial challenges to just about every area of financial services, especially the ability to create new accounts. But O'Connell seized the challenges and mastered the art of what often turns off new recruits: cold-calling. In September 2001, O'Connell was the financial advisor of the month, opening more accounts than anybody else at the Dallas-based money-management firm. He has made MDRT for eight years in a row, with five Court of the Table qualifications.



Dr. Julian (Jules) Ferdinand is a business consultant, lecturer and author. He has conducted management and leadership training in several companies and organizations throughout the Eastern Caribbean. He is the former Chief Executive Officer of East Caribbean Group of Companies and the former Chairman of the OECS Distribution and Transportation Company Limited (ODTC). Dr. Ferdinand is the author of the motivational book, "Be Inspired". He has written extensively on the need to cultivate habits that retain a focus on constantly improving personal performances.

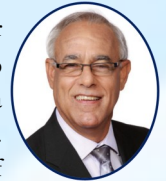


Carlyle Fletcher joined the Insurance Industry on 1st December, 1981, after a ten year career in accounting and auditing. From his first year in the business he floated to the top and has stayed there ever since.



In 1987 he received his first managerial appointment and continued in that vein. In 1990, he returned to ALGICO as a Unit Manager and was appointed Agency Manager of the Arima Agency in January 1992. He set about rebuilding the Arima Agency of ALGICO and in 1993 his agency won the coveted "Agency of the Year Award." In 1994 he was invited to return to Guardian Life to build a model Branch in Central Trinidad. He started this Branch with two agents and today he has grown to 26 agents.

Douglas Camacho is Group Executive Director of Guardian Holdings Limited (GHL) and Group President- Strategic Investments and Projects and a Director of Guardian Life of the Caribbean Limited. He is currently President of the Association of Trinidad and Tobago Insurance Companies (ATTIC), Chairman of the Board of Governors of the Trinidad and Tobago Insurance Institute (TTII), Chairman of the Board of the Insurance Association of the Caribbean (IAC) and Chairman of the Pan Caribbean Business Coalition (PCBC). Mr. Camacho is active in the industry for over 30 years, he has been a member of the Guardian Holdings Board since 1998.



PLATFORM SPEAKER—SPEAKERS' FORUM WINNER 2014



Wayne Alleyne
2014 Winner

Wayne Alleyne joined the Insurance Industry twenty four years ago and has never regretted his career change.

The challenge of this particular financial service industry is well suited to his outgoing personality. He also has the ability to multitask, and is committed and dedicated in helping others achieve their Insurance and Investment goals as well as pursuing a life of excellence.

To further hone his Industry skills, he has undergone training programs, including those, related to Managing Advisors, and as result, he has been able to transition into his current position of Unit Manager with Sagicor Life Inc. situated in the Barbados Branch in Belleville, St Michael.

He is Past Vice President of the Barbados Association of Insurance and Financial Advisors (BARAIFA), and a former Executive member of the Caribbean Association of Insurance and Financial Advisors (CARAIFA) from 2007-2010.

He founded the **Empowerment Clinic** in February 2010, to Train, Coach and Develop people to living a life of purpose and excellence, in every area of Life.

THINGS TO KNOW ABOUT TRINIDAD & TOBAGO TO MAKE YOUR STAY FANTABULOUS!!

Trinidad was named by Christopher Columbus on his third voyage to the New World. On the morning of 31 July 1498, he saw what appeared to him as a trinity of hills along the southeastern coast. The island was called Iere, meaning "the land of the hummingbird," by its native Amerindian inhabitants. Trinidadians and Tobagonians of African descent are called "Negro," "Black," or "African."

Trinidad is diverse geographically. It has three mountain ranges, roughly parallel to each other, running east to west in the north, central, and south parts of the island. San Fernando in the south is Trinidad's second city. Scarborough is the capital of Tobago. Afro-Trinidadians and other Creoles predominate in urban areas and in the north of Trinidad; Indo-Trinidadians live mostly in the central and south parts of the island. Trinidadians and Tobagonians (the population of Tobago is almost 100 percent of African descent) identify strongly with their home island and believe each other to be different culturally.



The public symbols of the nation tend to evoke the themes of multiculturalism, unity in diversity, and tolerance. The national motto is **"Together we aspire, together we achieve."** The national anthem features the line "Here every creed and race find an equal place," which is sung twice for emphasis. Some public holidays and celebrations emphasize group contributions to the nation, including Independence Day (31 August), Emancipation Day (1 August; commemorating the ending of slavery), and Indian Arrival Day (30 May).



Trinidad and Tobago has a variety of popular meals, but crab and callaloo is their respective national dish. Dasheen leaves are prepared in a unique fashion, similar to a dark leafy stew/gravy type of consistency. The leafy stew is served with crab and tends to be eaten as Sunday lunch.



There's always something to celebrate in Trinidad. The contributions of the different ethnic groups that settled in these islands have combined to create a rich inheritance of dance, music, art, cuisine and festivals.

Many of the festivals celebrated in Trinidad, like the Muslim festivals of Hosay and Eid-ul-Fitr and the Hindu festival of Divali are religious observances. Other festivals, like Emancipation Day, Shouter Baptist Liberation Day and Arrival Day, highlight the traditions, customs and contributions specific ethnic groups have made to the islands' development. Carnival, a two day explosion of colour and drama, is the ultimate showcase for the rich artistic and cultural expressions of the island.

With a calendar of public holidays and festivals that is second to none, visitors are sure to encounter one or more of these diverse and exciting events, no matter when a trip is planned.

Capital	Port of Spain, Trinidad
Population	1,328,019
Currency	Trinidad and Tobago dollar. US dollars are widely accepted at an approximate rate of TT \$6 to US \$1
Language	Official language is English.
Area	Trinidad is approximately 1853 square miles (4,800 sq km) and Tobago 116 square miles (300 sq km)
Climate & Weather	Trinidad and Tobago has a warm, sunny climate year round.
Religion	Freedom of religion is enshrined in Trinidad and Tobago's Constitution, and Catholics, Hindus, Anglicans, Baptist, Pentecostal, Muslim, Seventh Day Adventist are all represented in the islands.
Telecommunications	Digicel and Telecommunications Services of Trinidad and Tobago (TSTT)
Laws	Illegal drugs are not allowed into Trinidad and Tobago. Travellers found to be in possession of illegal drugs such as cocaine and marijuana (even a small amount) face serious penalties and jail sentences.

THINGS TO DO IN TRINIDAD & TOBAGO



Pointe-a-Pierre Wildfowl Trust

A non-profit, environmentally friendly wildlife reserve located at the Pointe-a-Pierre oil refinery in the South. It is a haven for various wildfowls and other birds set on a secluded area of land,

surrounded by lakes and lush vegetation.



Asa Wright Nature Centre

The Asa Wright Nature Centre is a "Not-for-Profit" Trust established in 1967 by a group of naturalists and bird-watchers to "protect

part of the Arima Valley in a natural state and to create a conservation and study area for the protection of wildlife and for the enjoyment of all." It was one of the first nature centres to be established in the Caribbean.



Paria Falls

There is nothing more refreshing than coming across one of the Trinidad and Tobago waterfalls during a rainforest hike. Since the weather in Trinidad and Tobago is hot year round, the rejuvenating powers of a

freshwater waterfall are frequently sought after by both locals and tourists. And understandably so. Many of the waterfalls in Trinidad and Tobago empty into a natural pool where swimming can be enjoyed, so if you hear the rush of water close by in the forest, chances are good that you can enjoy a quick dip.

Pitch Lake

The Pitch Lake is beside the village of La Brea, in southwestern Trinidad. It is the largest of the world's three natural asphalt lakes, the others being the La Brea Tar Pits in Los Angeles and Lake Guanoco in Venezuela.



Caroni Bird Sanctuary

This is the home of Trinidad's national bird, the Scarlet Ibis - a beautiful sight as they flock to Caroni's mangrove trees to roost at sunset. The swamp houses a wide variety of wildlife including 186 species of birds: osprey, herons, white flamingoes, plovers and egrets.



Galera Point - Toco Lighthouse

Built by the British in 1897, the lighthouse is east of the town of Toco and is usually called Toco Light in Trinidad. So far, there is no national park, but the government has renovated and repainted the lighthouse, securing it from further deterioration. Parking and picnic facilities have also been provided.



EYE ON THE CARIBBEAN



JAMAICA ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS



Congratulations to JAIFA's new President
Jacqueline McDonald



JAIFA hosted their annual Blast Off at the Jamaica Conference Centre on **Tuesday January 6, 2015** under the theme **"Giving of Ourselves....Serving this Nation"**.

The Blast-off featured some dynamic speakers such as;

- ◆ Mr. Jason Black—International Motivational Speaker
- ◆ Dr. Belinda Morrison—Urologist who spoke about **"Important Issues in Men's Health"**
- ◆ Mr. Orville Johnson (Executive Director—Insurance Association of Jamaica) who spoke about **"Economic Overview"**
- ◆ Mr. Mark Chisholm (Executive Vice President of Individual Insurance Division—Sagicor Jamaica Life) who spoke about **"Higher Ground"** with the aim to persuade and encourage the agents.

BARBADOS ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

BARAIFA continued to have their annual activities as seen below;



Gloria King-Kirton 1st Vice President presenting to PALIG participants Wilton Gale and Joann Grifith.

1. Annual Independence Quiz Contests on **November 21, 2014**. Pan-American emerged the winners of the competition.
2. Annual donation of can foods to the HIV/AIDS Food bank in December.
3. Held a choir competition during their regular monthly meeting of **December 19, 2014**.
4. Hosted their annual Blast Off at the Hilton Barbados Resort on **Friday January 16, 2015** under the theme **"Overcoming Obstacles to Success"**.



Participants at the BARAIFA'S Annual Independence Quiz Contest



Picture of Cans for HIV/AIDS food bank



Choir members of Pan-American Life Insurance Group.

TRINIDAD & TOBAGO ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

TTAIFA EAST Chapter hosted a Children's Christmas Party for 90 student of Curepe Vedic Primary School. The function was held at the Auzonville Park Tunapuna. Santa was in attendance and the children had a great time. Continue to be an inspiration in your community and country at large!!!



12 Unexpected Reasons to Drink More Water This New Year

By Laura Schwecherl

With the holidays finally behind us and healthy habits on our minds, many are trading mugs of beer for glasses of water. Whether it's a New Year's resolution to drink more H₂O or you're *still* fending off that January 1st hang-over, we've uncovered some convincing reasons to knock back more water in the New Year.

1. **Kidney function.** Our kidneys process 200 quarts of blood daily, sifting out waste and transporting urine to the bladder. It is critical for them to get enough fluids to clear away what we don't need in the body. Let's drink to that!
2. **Fluid balance.** Roughly 60 percent of the body is made of water. Drinking enough H₂O maintains the body's fluid balance, which helps transport nutrients in the body, regulate body temperature, digest food, and more.
3. **Calorie control.** drinking water helps with weight loss. Water helps people feel full, and as a result consume fewer calories.
4. **Muscle fuel.** Sweating at the gym causes muscles to lose water and get tired. So drinking water gets you through that final set of squats.
5. **Clearer skin.** Certain toxins in the body can cause the skin to inflame, which results in clogged pores and acne. Water *does* flush out these toxins and can reduce the risk of pimples.
6. **Productivity boost.** In order to really focus, a glass of water could help people concentrate and stay refreshed and alert.
7. **Fatigue buster.** Move over coffee—water can help fight those tired eyes too. One of the most common symptoms of dehydration is tiredness.
8. **Hangover help.** help a hangover with a glass of water to hydrate the body and stop that pounding headache.
9. **Pain prevention.** Aching joints and muscle cramps and strains can all occur if the body is dehydrated.
10. **Keep things flowing.** , drinking enough water adds fluids to the colon which contributes to easy movements.
11. **Sickness fighter.** Water may help with decongestion and dehydration, helping the body bounce back when feeling under the weather. Just beware—drinking fluids hasn't been scientifically proven to *beat* colds in one swoop, so don't swap this for a trip to the doctor or other cold remedies.
12. **Brain boost.** A study in London found a link between students bringing water into an exam room and better grades, suggesting H₂O promotes clearer thinking. While it's *unclear* if drinking the water had anything to do with a better score, it doesn't hurt to try it out!



Curtis Dass

CARAIFA FOUNDATION CHAIR

Bottoms Up—Your Action Plan

The amount of water people need per day is up for debate, but studies suggest adults need nine to 16 cups of H₂O. However this number varies depending on activity level, age, and how much water people are consuming in coffee, tea, or water-rich veggies and fruit.

Here's how to keep yourself hydrated: Begin by drinking a glass of water as soon as you wake up, and 30 minutes before eating any big meal. (This will help control appetite, too.) Get in the habit of keeping a water bottle on hand at all times. And if the taste beings to bore, spice up the taste buds with a squeeze of citrus to the glass! Before you know it, all the benefits of water will be right at your fingertips... and in your body.



Education CORNER

Upon completing the educational requirements for the LUTCF/FSS/FSCP 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, 2014 LUTCF, FSS & FSCP Designees

LUTCF DESIGNEES	
BARAIFA	
<i>Charles</i>	<i>Rouse</i>
JAIFA	
<i>Brian</i>	<i>Bailey</i>
<i>Sherene</i>	<i>Bartley</i>
<i>Joycelyn</i>	<i>Boland</i>
<i>Andraye</i>	<i>Gordon</i>
<i>Nisbioka</i>	<i>Gordon-Johnson</i>
<i>Triola</i>	<i>Harper-Smith</i>
<i>Nichola</i>	<i>Simmonds-Gordon</i>
<i>Fern</i>	<i>Smallborne</i>
<i>Richard</i>	<i>Theilwell</i>

LUTCF DESIGNEES	
TTAIFA	
<i>Denise</i>	<i>Bissessar-Dass</i>
<i>Earline</i>	<i>Brathwaite</i>
<i>Marlon</i>	<i>Deleon</i>
<i>Jaime</i>	<i>Garcia</i>
<i>Wayne</i>	<i>Griffith</i>
<i>Geeta</i>	<i>Gunness</i>
<i>Michelle</i>	<i>Hernandez</i>
<i>Kerwin</i>	<i>Kitson</i>
<i>Andrew</i>	<i>Mohan</i>
<i>Dariel</i>	<i>Pereira</i>
<i>Christine</i>	<i>Peru</i>
<i>Jagdish</i>	<i>Ramkissoon</i>
<i>Simone</i>	<i>Squires</i>
<i>Denise</i>	<i>Steeple-Salandy</i>

Congratulations!

To our first FSCP
Designee in the Car-
ibbean **Marcelle
Fenton!!!!**



FSS DESIGNEES	
JAIFA	
<i>Christopher</i>	<i>Barnett</i>
<i>Natasha</i>	<i>McDonald</i>
<i>Dorna</i>	<i>Parker</i>
TTAIFA	
<i>Roger</i>	<i>Alcantara</i>
<i>Cameilla</i>	<i>Ali</i>
<i>Salome</i>	<i>Barton</i>
<i>Natasha</i>	<i>Charles</i>
<i>Brent</i>	<i>Durity</i>
<i>Peter</i>	<i>Kong</i>
<i>Corinne</i>	<i>Laban-Mabaraj</i>
<i>Jeanine</i>	<i>Lucas</i>
<i>Rene</i>	<i>Martinez</i>
<i>Jacqueline</i>	<i>Pollonais</i>
<i>Rose</i>	<i>Ramoutar</i>
<i>Prematee</i>	<i>Ramsoomair</i>
<i>Mark</i>	<i>Rodriguez</i>
<i>Ricard</i>	<i>Skerritt</i>
<i>Brent</i>	<i>Thomas</i>
<i>David</i>	<i>Webster</i>

IMPORTANT DATES TO REMEMBER IN 2015

Event	Date	Location
Executive Meeting	February 28 th	Trinidad & Tobago
Semester 1 Regular Exams	March 11 th – 12 th	Various Territories
Semester 1 Supplemental Exams	April 15 th – 16 th	Various Territories
Annual General Meeting	April 24 th – 25 th	Trinidad & Tobago
Annual Congress 2015	April 26 th – 29 th	Trinidad & Tobago
Semester 2 begins	May 4 th	Various Territories
Semester 2 Regular Exams	July 8 th – 9 th	Various Territories
Semester 2 Supplemental Exams	August 12 th - 13 th	Various Territories
Education Council Meeting	August 13 th	Barbados
Education Management Council Meeting	August 14 th	Barbados
Executive Meeting	August 15 th	Barbados
Semester 3 begins	August 31 st	Various Territories
Semester 3 Regular Exams	November 4 th – 5 th	Various Territories
Executive Meeting	November 20 th – 21 st	Antigua & Barbuda
Semester 3 Supplemental Exams	December 9 th – 10 th	Various Territories