

# CARI-NEWS

"FUSING OUR PEOPLE, PASSION AND PURPOSE FOR SUCCESS"

VOLUME 13 ISSUE 2

MAY 31, 2015

CARIBBEAN  
ASSOCIATION OF  
INSURANCE &  
FINANCIAL ADVISORS

CARAIFA



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## IMPORTANT DATES FOR 2015

Education Council	August 5
Education Management	August 6
Executive Meeting	August 7
Day of Common Concern	October 31
Executive Meeting	November 20-21

## Editor's Note

It is with special pride and pleasure that I write this editor's note. The 29<sup>th</sup> CARAIFA Sales Congress was held in the enchanting twin island Republic of Trinidad and Tobago. The theme of this prestigious event was "**The Pursuit Continues.....**" and from all indications, the event was distinctive, exhilarating and certainly awe inspiring.

Advisors received a wealth of information, as the international and regional speakers delivered a programme that was rich in content and certainly thought provoking. The programme began with a video clip from Matrix reloaded - *'Why are we here..... we have a purpose and without purpose we will not exist..... purpose creates, defines, connects, guides and drives us....'* The introspection was created from that very moment and with each presentation, the speakers seemed to be scanning our minds, filling gaps of knowledge, describing our weaknesses, advising on critical areas for success and on how we could continue this pursuit for excellence. If at any time we thought that re strategizing and redefining that new path seemed daunting, the experience of Jason Black jolted us to positivity and the words of Max Moyo echoed - *'For most of us, our lives do not reflect who we truly are, or what we can be. Underneath the surface, your surface, are unexplored*



*unique talents, untapped potential and a unique purpose'*

The Congress undoubtedly lived up to its usual high standard. All aspects were outstanding. Caribbean people just love great entertainment and that too was offered - great music, sumptuous food and the right assortment of beverages- to a compliant audience.

Nevertheless, as we resume our normal routines, all will be lost; no benefits will be derived, if there is no implementation. Take the day as one speaker advised, examine your purpose, redefine the way you conduct your business, and detail your plan of action with realistic timeframes. You deserve success and your clients are entitled to sound financial advice. Let's continue the Pursuit....

Thanks for reading and enjoy!

Alicia Birch LUTCF

PR & COMMUNICATION DIRECTOR

# MEET THE NEW EXECUTIVE 2015—2016

## Centre Top clockwise:

**Maxim Marquez** – President; **Wynthrop Catwell** – VP; **William 'Nat' Wiltshire** – Education Council Chairman; **Gerald Cruickshank** – CARAIFA Foundation Chair; **Gloria King-Kirton** – Regional Congress Coordinator; **Alicia Birch** – PR & Communication; **Jacqueline McDonald** – Marketing Director; **Marcelle Fenton** – Secretary General; **Pauline McKenzie-Fairclough** – IPP



To view each executive profile click on picture above



CARAIFA executives and delegates at CARAIFA's 38th Annual General Meeting for 2015

## CARAIFA AGM 2015

CARAIFA's 38th Annual General Meeting for 2015 was held on the beautiful Island of Trinidad on April 24th and 25th at the University Inn & Conference Centre. In attendance were the CARAIFA executives and delegates representing seven Member Territories namely Antigua & Barbuda, Barbados, Belize, Cayman Islands, Grenada, Jamaica and Trinidad & Tobago. This vibrant August body met to discuss past and future business of CARAIFA and to champion the cause of their Associations.

**DON'T QUIT. SUFFER NOW AND LIVE THE REST OF YOUR LIFE AS A CHAMPION.**

MOHAMMED ALI

## Moving to the Next Level of Success

**E**verybody talks about growing their business, but not everybody follows through. Many have the skills, talent and money to grow their business, yet still do not. How is that possible? You've brought your business this far; the following questions can help you determine your path toward the next level.

### How Did You Get Here? What Has Made You Successful?

Imagine you are asked to introduce yourself to another MDRT member, providing the following information: your name, where you are from, a short description of your business and two to three things that got you to MDRT. Now imagine that the person you introduced yourself to is then asked to introduce you to a group of people. Although the introductions were nice, it's likely that no one shared any of the critical keys to success that were instrumental in qualifying you for MDRT.

It is important that you invest time thinking about your formula for success to date. Some or all of this formula may be critical to future growth and success. So take a few moments to write down your thoughts on what has made you successful.

- ◆ **What is your mindset?**
- ◆ **What are your habits and disciplines?**
- ◆ **Whom do you spend time with?**
- ◆ **Who or what energizes you to do what you have done?**
- ◆ **How or what have you invested in your business that got you here?**
- ◆ **Why are you in this business? Why will you stay in this business?**

### The Power of No!

What I have learned over the years is that, for many people, planning is the process of making lists—long lists of things they are going to do, or hope to do. Rarely do planning exercises include a process where the individual, team or company makes a declaration of what they will *no longer* do. It is important to take a hard look at your business and make the decision to stop doing the things that no longer work for you. It's a simple concept, but rarely done. Use some or all of the following provocative questions to make up your own list of "no's."

- ◆ **What will you no longer do?**
- ◆ **What have been some of your biggest mistakes?**
- ◆ **Who or what has held you back?**
- ◆ **Who or what kills your energy and enthusiasm?**
- ◆ **What no longer serves you?**

Once you've considered the answers to these questions, you'll be better prepared to take the next steps: Where do you want to go from here? What will you build? Why will you build it? How will you build it? What results must you achieve in order for you to have a significant return on your investment? May the journey be stimulating, challenging, and rewarding.

## HALL OF FAME INDUCTEE 2015

**G.A Harrison Pilgrim** is a former Regional Manager for Sagicor Capital Life's insurance operations in Belize. He held that position for twelve (12) years, up to December 2012. Currently, he is an Alternate Director on the National Health Insurance Committee of the Social Security Board of Belize, Alternate Chairman of the Board of Management of the Anglican Cathedral College (formerly the St. Michael's College – his alma mater), and Chairman of the Board of Trustees of the University of Belize. He is also seen as a "perennial contributor" to the Kidney Association of Belize.

He is also a founding member and past president of the Life Underwriters Association of Belize (LUABz), now Belize Association of Insurance and Financial Advisors (BelAIFA). He has been a moderator for life industry education programmes, and has served as the Public Relations Director on the Executive of the Caribbean Association of Insurance and Financial Advisors (CARAIFA) not once, but twice.

Our 2015 Inductee's commitment to the Industry is unchallenged in Belize and throughout the Caribbean. He is seen as the quintessential "insurance man", always immaculately dressed, always knowledgeable and willing to share information with clients and prospects and always delivering quality service.

He was Secretary for many years, during the 1970's and 1980's, of the Belize Insurance Association (BIA), and has participated in numerous regional meetings of the Insurance Association of the Caribbean (IAC). He was among the few brave souls that organized the first IAC Conference that was held in Belize.

He was also very influential in bringing the first CARAIFA Congress to Belize in 1998. He spearheaded the return of Congress in 2001 and took the reins, as Congress Director, of the 2012 Congress, in Belize. He has been a prolific attendee at Congress, beginning with Barbados in 1992 and participating in more than twelve (12) others. At many of these congresses, he was host of the Hospitality Suite, where congress attendees gathered to 'let down their hair' and socialize with their colleagues at the end of the day's session. The CARAIFA congresses strengthened his commitment to his chosen career, worked miracles on the performance of many of the advisors he introduced to CARAIFA's Congresses and provided opportunities to forge enduring friendships with persons who were themselves among the CARAIFA faithful.

He attended St. Michael's College in Belize City, Belize and Calabar High School in Kingston, Jamaica before completing a Bachelor's degree with History as a major at the University of the West Indies (UWI), Mona, Jamaica. There he also excelled at Track and Football, and played Cricket for the 2<sup>nd</sup> Division Team. He represented Belize in Track at the Central American and Caribbean Games in Santo Domingo in 1974.

At UWI Mona, our CARAIFA Hall of Fame Inductee held office in the Student Government, initially, as the Arts Faculty Representative then as Second Vice President of the UWI Undergraduate Guild Council. That position made him Chairman of the Student Union Committee, more commonly called "Union Chairman". He served under the Presidencies of several individuals who have become prominent contemporary political figures. These include Robert "Bobby" Pickersgill of Jamaica, Ralph Gonsalves of St. Vincent & the Grenadines, and retired Jamaican diplomat Douglas Saunders.

With his personal and professional lives being "fully integrated"; he has retained an enduring interest in education and training, as the keys to the treasures of a full and rewarding life.

He returned home, from Jamaica, in 1973 and taught at two High Schools in Belize (becoming principal of one)



**G.A Harrison Pilgrim**  
BA, CLU, MBA

# HALL OF FAME INDUCTEE 2015 CONT'D

before making a complete career switch in 1977, (the year CARAIFA's precursor CALU was formed) becoming a Life Underwriter with Caribbean Atlantic Life. He immediately sought to qualify himself formally in his new area of activity, obtaining the Life Underwriters Association Training Certificate (LUATC), Associate in Customer Service (ACS) and Associate in Insurance Agency Administration (AIAA) designations, before becoming a Chartered Life Underwriter in 1998. In 2004 he obtained the Master in Business Administration (MBA) from UWI, Cave Hill, Barbados.

Today, our Hall of Fame Inductee focuses on enhancing marketing and service delivery in two (2) insurance agencies with which he is associated. Operating under the banner Diversified Life Solutions Belize Ltd., the agencies provide property, casualty, life, health and pension services to a diverse corporate and governmental clientele. He is father of four (4) children, Karla, Andrew, Giselle and Adrienne, and grandfather of two (2) boys.

He has held effective leadership positions in community, church and civic organizations; Secretary, then President, of the Belize Cricket Association; President of the Council for Voluntary Social Services; and Treasurer on the Executive of the Belize Athletics Association. He has also served as a political activist for a period spanning sixteen (16) years. The work he did on the campaign trail bore the best fruits possible - the election of a deputy prime minister and a prime minister of Belize. His unwavering support and invaluable contribution to his local association - BELAIFA - also earned him the CARAIFA President's Appreciation Award for 2014.

He loves listening to music of virtually every genre, enjoys boating and fishing, and is an ardent admirer of "all that is beautiful in God's creation". He embraces Christian religious ideals and worships at the St. John's Anglican Cathedral. He is also a member of the Prince Hall Masonic fraternity.

*From sports, and from living, he has learned that when life bowls you "bouncers", you can play safe, and dodge, or you can face them -- and something great may happen.*

As a result of his extraordinary contributions to enhancing the professional practice and image of life insurance practitioners throughout the Caribbean, it is CARAIFA's distinct pleasure, to induct into its Hall of Fame, **Gilbert Andrew Harrison ("Harry") Pilgrim BA, CLU, MBA.**

## HALL OF FAME 2015 HIGHLIGHTS



CARAIFA's 2015 Hall of Famer Harry Pilgrim with Sagicor Trinidad Branch Manager Joel Martinez, Sagicor Trinidad VP, Sales & Marketing Jacinto Martinez, and Maxim Marquez President of CARAIFA & PALIG Trinidad VP, Regional Director of Agencies



From left; CARAIFA's President Maxim Marquez, CARAIFA's Secretary General Marcelle Fenton and Congress Director 2015 Alicia Birch



From left; Cayman Islands Association President Debbian Francis and Jamaica Association President Jacqueline McDonald



CARAIFA's Hall of Famers with new inductee G.A. Harrison Pilgrim, from left: William 'Nat' Wiltshire (2009), Marcelle Fenton (2006), Harry Pilgrim (2015) and Edward 'Eddie' Balderamos (2012)



CARAIFA's 2015 Hall of Famer Harry Pilgrim with RF&G Insurance Unit Manager Sandra McKay of Belize

# CONGRESS 2015 HIGHLIGHTS



# CONGRESS 2015 REVIEW

*"World class, first class event"*

*"Excellent memorable experience"*

*"Wonderful, motivating experience"*



THE PURSUIT  
CONTINUES...

Are but few of the sentiments expressed by our congress 2015 attendees.

If you travelled by air, land or sea to CARAIFA's 29<sup>th</sup> Annual Sales Congress 2015 in Trinidad & Tobago.....then you would agree that it was a titillating experience you could not have afforded to miss!

From the airport welcome to the warm hospitality at the Hyatt Regency Hotel, the exquisite Hall of Fame function, the stellar platform presentations, informative and interactive workshop sessions... scrumptious food, excellent and vibrant entertainment..... Congress 2015 an unforgettable experience!

Congress Director Alicia Birch and her hardworking congress team, filled with a spirit of volunteerism, commitment, enthusiasm.....full of vim, vigour and vitality.....are all to be lauded for a job well done!

President Curtis and his Executive & Board along with his Secretariat at TTAIFA pulled out all the stops and ensured that they assisted the process for an excellent execution.

Congrats, congrats, congrats.....to all the architects of Congress 2015.....  
It truly was a magnificent experience!

*Email us your review to [caraiifa@cwjamaica.com](mailto:caraiifa@cwjamaica.com). We would love to hear from you!!*

# SPEAKERS' FORUM 2015 HIGHLIGHTS

One of the highlights of the CARAIFA Congress is the Annual Speakers' Forum. This is an opportunity for Insurance Advisors in the Caribbean who are aspiring to become public speakers to gain some practical experience.

The session saw forty-seven (47) attendees and seventeen (17) participants.

Each participant did their best but there could only be one winner; and the winner for our Annual Speakers' Forum at CARAIFA's Congress 2015 is none other than **CHRISTOPHER GOUVEIA** of Trinidad & Tobago



# Understanding Kidney Disease -- the Basics

## What Is Kidney Disease?

The Kidneys are two organs located in your abdominal cavity on either side of your spine in the middle of your back, just above the waist. They perform several life-sustaining roles: They cleanse your blood by removing waste and excess fluid, maintain the balance of salt and minerals in your blood, and help regulate blood pressure.



**Submitted by:**  
**Gerald Cruickshank**  
 CARAIFA Foundation  
 Chair

When the kidneys become damaged, waste products and fluid can build up in the body, causing swelling in your ankles, vomiting, weakness, poor sleep, and shortness of breath. If left untreated, diseased kidneys may eventually stop functioning completely. Loss of kidney function is a serious -- and potentially fatal -- condition. Healthy kidneys handle several specific roles. Healthy kidneys:

- ◆ Maintain a balance of water and concentration of minerals, such as sodium, potassium, and phosphorus, in your blood
- ◆ Remove waste by-products from the blood after digestion, muscle activity, and exposure to chemicals or medications
- ◆ Produce renin, an enzyme that helps regulate blood pressure
- ◆ Produce erythropoietin, which stimulates red blood cell production
- ◆ Produce an active form of vitamin D, needed for bone health

## What Causes Acute Kidney Injury?

The sudden loss of kidney function is called acute kidney injury, also known as acute renal failure (ARF). ARF has three main causes:

- ◆ Lack of blood flow to the kidneys
- ◆ Direct damage to the kidneys themselves
- ◆ Blockage of urine from the kidneys

Common causes include:

- ◆ A traumatic injury with blood loss
- ◆ Dehydration
- ◆ Damage to the kidneys from shock during a severe infection called sepsis
- ◆ Obstruction of urine flow, such as with an enlarged prostate
- ◆ Damage from certain drugs or toxins
- ◆ Pregnancy complications, such as eclampsia and pre-eclampsia

Marathon runners and other athletes who don't drink enough fluids while competing in long-distance endurance events may suffer acute renal failure due to a sudden breakdown of muscle tissue. This muscle breakdown releases a large amount of protein into the bloodstream called myoglobin that can damage the kidneys.

## What Causes Chronic Kidney Disease?

Kidney damage and decreased function that lasts longer than 3 months is called chronic kidney disease (CKD). Chronic kidney disease is particularly dangerous, because you may not have any symptoms



until considerable, often irreparable, kidney damage has occurred. Diabetes (types 1 and 2) and high blood pressure are the most common causes of CKD. Other causes are:

- ◆ **Immune system conditions** such as lupus and chronic viral illnesses such as HIV/AIDS, hepatitis B, and hepatitis C
- ◆ **Urinary tract infections** within the kidneys themselves, called pyelonephritis, can lead to scarring as the infection heals. Multiple episodes can lead to kidney damage.
- ◆ **Inflammation** in the tiny filters (glomeruli) within the kidneys; this can happen after strep infection and other conditions of unknown cause.
- ◆ **Polycystic kidney disease**, in which fluid-filled cysts form in the kidneys over time. This is the most common form of inherited kidney disease.
- ◆ **Congenital defects**, present at birth, are often the result of a urinary tract obstruction or malformation that affects the kidneys; one of the most common involves a valve-like mechanism between the bladder and urethra.
- ◆ **Drugs and toxins**, including long-term exposure to some medications and chemicals, such as NSAIDs (non steroidal anti-inflammatory drugs), like ibuprofen and naproxen, and use of intravenous “street” drugs

## ANNUAL FOUNDATION RAFFLE

*Thanks to all the supporters of the Annual Foundation Raffle & Congrats to the winners!!!!*



3<sup>rd</sup> PLACE WINNER - Samsung 2  
*NORLINDA ORTELA*  
CURACAO



1<sup>st</sup> PLACE WINNER - Samsung Tab 4  
*MIRNA PAUL-GREENIDGE*  
BELIZE



2<sup>nd</sup> PLACE WINNER - Blu Life  
Play Mini  
*HUGH MEREDITH*  
JAMAICA

## ANNUAL FOUNDATION AGM

This year we had our 3rd Foundation Annual General Meeting held on April 26 at the University Inn & Conference Centre. In attendance were the Foundation Board members, CARAIFA Executives and Guest Speaker **Dr. Lesley Villarroel**.



From left; Guest Speaker **Dr. Lesley Villarroel**, Curtis Dass Chairman and Maxim Marquez Vice Chairman/President – CARAIFA

# EYE ON THE CARIBBEAN

Let's talk sports.

Our Caribbean athletes are preparing for the World Championships starting August 22, 2015 and we hope to see greatness from our athletes like Kirani James (Grenada), Usain Bolt (Jamaica), and others.

Not only are we waiting for World Championships but also for the Caribbean cricketers such as the **Tridents** (Barbados), **Tallawahs** (Jamaica), **Zouks** (St. Lucia) and **Red Steel** (Trinidad & Tobago), to put on an exciting performance at the Caribbean Premier League (CPL) T20 starting June 20, 2015. Let's go CARIBBEAN!!



Click link below for CPL fixtures:  
<http://cplt20.com/fixtures>

**JAIFA** has committed to providing assistance to the Pediatric Ward at the May Pen Hospital in Clarendon. They had organized a benefit performance play entitled "**NIGHTWORK**" on Monday, May 25, 2015 at the Theatre Place. It was entertaining and hilarious.



They continue to ensure that their members are relaxing, as the proverb says "*All Work and No Play makes Jack a dull boy*".

## Did you know?

**Congress 2016 will be held in Antigua & Barbuda the land of 365 beaches**



**Antigua & Barbuda, the land of 365 beaches one for every day of the year - and offering a cocktail of sun, sea and sand activities is one of the best vacation places in the Caribbean to dive, dance, discover their unique culture or simply relax on one of the secluded beaches.**

**YOU DON'T WANT TO MISS IT!!!**

### **ANTIGUA & BARBUDA**

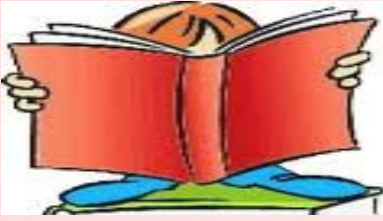


The island had warm, steady winds, a complex coastline of safe harbors, and a protective, nearly unbroken wall of coral reef. It would make a perfect place to hide a fleet. And so in 1784 the legendary Admiral Horatio Nelson sailed to Antigua and established Great Britain's most important Caribbean base. Little did he know that over 200 years later the same unique characteristics that attracted the Royal Navy would transform Antigua and Barbuda into one of the Caribbean's premier tourist destinations. The signs are still there, they just point to different things. The Trade Winds that once blew British men-of-war safely into English Harbour now fuel one of the world's foremost maritime events, Sailing Week. The coral reefs, once the bane of marauding enemy ships, now attract snorkelers and scuba divers from all over the world. And the fascinating little island of Barbuda -- once a scavenger's paradise because so many ships wrecked on its reefs -- is now home to one of the region's most significant bird sanctuaries.

### **FLAG OF ANTIGUA & BARBUDA**

Designed by Sir Reginald Samuel, a high school art teacher in Antigua and Barbuda, the national flag of Antigua and Barbuda was adopted on February 27, 1967. The Antigua and Barbuda shows an inverted isosceles triangle on the top edge. There are three horizontal bands of different colors: white, blue, and black. At the bottom of the black area is 16-pointed yellow star/sun symbol. The sun in the flag represents dawning of a new era. The colors in the flag have different meanings. The red color represents energy of the people, blue symbolizes hope and black represents African ancestry. The V shape stands for victory.





# Education Corner

## *FSCP—Financial Services Certified Professional Designation*

Product and skills training is the foundation for career-long learning and helps advisors and agents succeed. The FSCP programme is a replacement for the LUTCF and FSS programmes. This programme will take the current training curriculum to the next level and is designed to offer fresh content to give the financial services professionals even greater results.

This programme was introduced in January 2014 and as at September 2014 we have our first FSCP Graduate in the Caribbean, **Marcelle Fenton MBA, BA (Hons.), CLU, ChFC, FLMI, FSCP.**



**Congratulations!**

### EDUCATION REMINDERS 2015

Semester 2, Regular Exam Dates—July 8-9  
 Semester 2, Supplemental Exam Dates—August 12-13  
 Semester 3 will begin in September  
 Semester 3 Regular Exam Dates—November 4-5  
 Semester 3 Supplemental Exam Dates—December 9-10

*Please be reminded that students will not attain any LUTCF & FSS Designations after June 30, 2015 as it will be replaced by the FSCP.*

**'The paramount provider of professional education for Life Insurance and Financial Advisors in the Caribbean.'**

For further information you can visit our website at [www.caraifa.com](http://www.caraifa.com) or email us at [caraifa@cwjamaica.com](mailto:caraifa@cwjamaica.com)