

CARI-NEWS

PRESIDENT'S MESSAGE

Dear Members,

We are into the final quarter of 2015 and I am sure all of you are working assiduously to achieve your goals and objectives set at the beginning of the year. I trust that one of those goals would be to “keep sharpening the saw” and to be another notch higher in your capabilities to provide cutting edge service to your clients. In this regard I wish to encourage all of you to continue pursuing your designations through the courses offered by our Association. All the courses offered are designed to add value to you and to give you that competitive edge as an insurance and financial advisor.

Education and experience are a difficult combination to beat as the world continues to change rapidly, in what is now commonly referred to as the Information or Digital Age, your clients’ expectations and demands have increased significantly. Your ability to deliver as an advisor can only be enhanced with you continuously furthering your knowledge and skill base. This is exactly what our educational programmes are designed to do.

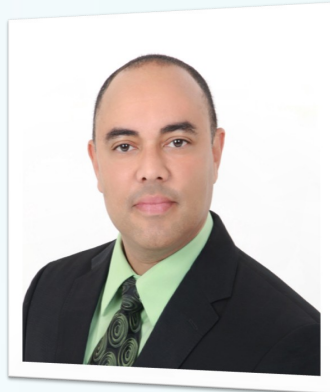
As compliance and regulation becomes more stringent throughout the region, continuation education is now a focal point and will soon be a prerequisite for license renewal in most territories. This further underscores the importance of you developing the habit of enhancing your education on an annual basis. For those who may have not yet started or need to know the next step I encourage you to work with your local Associations to get on board.

As we move towards the close of the year I also wish to appeal to the philanthropic side of our membership. Our Foundation is very happy for the contributions made by a number of our members. Through their efforts we have been able to assist a number of individuals in our member territories. Currently our Foundation focuses on kidney disease and creating awareness on the prevention of renal failure.

Through our Foundation we have been able to give back to our various societies and demonstrate that as an insurance body we can make a difference in someone’s life beyond the insurance services we offer.

The Foundation is a registered non-profit organization and your contributions can be claimed for tax purposes in those territories where this is allowed. There is lots of room for us to do more but this can only be possible with your help. Contributors can help make a difference with as little as \$100 USD per year. I urge you to join those who have committed to making an annual contribution and help us to build our Foundation which would enable us to make an even bigger difference in the lives of those in need.

I also encourage you to visit our website at www.caraifa.com where you can access more information on our Education Courses and our Foundation. I wish you all a very productive fourth quarter and may you achieve all that you set out to do in 2015.



Maxim Marquez BSc. (Econ),
MBA, LUTCF, FSS
CARAIFA's President

Inside this

Editors Note	2
Looking back at the lessons learned by a Young Advisor	3
Congress 2016	5
Eye On The Caribbean	6
General Overview about Kid-	8
Highlights of CARAIFA Meetings	10
Education Corner	11

EDITORS NOTE

Since my initial involvement as editor of the E-newsletter, I am always inspired when the time comes around for the Day of Common Concern (DOCC). That is one of CARAIFA's Signature events and it is a time when we focus on Kidney awareness.

From its genesis in 2003 CARAIFA as an organization through the Foundation have assisted numerous persons within our member territories. To date the Foundation has assisted seven (7) persons in the Caribbean with the latest being **Jyoti Bann** of Trinidad and Tobago in April 2015.

We at CARAIFA are of the firm belief that our young advisors need to be encouraged and mentored because they are the ones that would ultimately continue to eradicate the cycle of poverty.

We would like to congratulate the stellar performances of our Caribbean Athletes at the just concluded World Championships in Beijing, China.

We must remember that we are to add value to our



Alicia Birch LUTCF

PR & COMMUNICATION DIRECTOR

clients' lives, so it is important to continue on the path of education and as always we encourage all advisors to pursue their FSCP Designation as a stepping stone in their career.

We welcome your feedback and comments and you can reach us via our Facebook page www.facebook.com/CARAIFA1 or email at caraiifa@cwjamaica.com.

FOOD FOR THOUGHT

"What counts in life is not the mere fact that we have lived. It is what difference we have made to the lives of others that will determine the significance of the life we lead."

~Nelson Mandela

Looking Back at the Lessons Learned by a Young Advisor

By: Tyler Hirth



It's difficult as well as intimidating to launch a career in an established industry with equally experienced professionals when you are the ripe young age of 23. However, with the right mindset, knowledge and tools, it is possible to overcome the obstacles that cause 80 to 90 percent of financial professionals to fail within their first two years in the business.

Here are tips on how you as a young advisor can get ahead in the industry – not just surviving your first two years, but thriving as well.

Seek the Right Setting for Your Work Style

Identifying the right type of career – whether corporate, independent or part of a small business – is crucial. I learned early on that the corporate financial life was not for me. While a fresh college graduate may not know exactly what their style is, it's important to take the time to figure it out. That time may be spent in various internships or even a first job out of college. It's worth the extra effort because you'll be happier and achieve more success in a career that matches your work style. The first two years are the most crucial for new advisors to develop. After working hard to obtain your degree, you want to be part of the 10 to 20 percent who succeed.

How to Nail the First Meeting

You should give clients as much information as possible in your first meeting. Share with your clients your ideas about how you can plan together for their financial future. The first client meeting is where you can adjust the focus away from your young age and toward your work experience, knowledge and tools. This also allows you the chance to sell your clients on your business capabilities. All financial advisors have the same set of tools available to them, which puts young advisors on the same playing field as seasoned professionals.

At these meetings you also should highlight your strengths and show how you personalize your relationship with the client. For example, at each initial meeting, I am casual with my clients and learn personal details about them instead of focusing only on their financials. This lets them know I actually care about them as people, not just as clients. Throughout this conversation, you learn about your clients and identify their goals and problems. After these initial meetings, another personal touch would be drafting a letter containing the details of the conversation which reinforces everything you plan to do in the financial plan. In turn, discussing your own work experiences and personal interests gives the client the knowledge to make an informed decision on whether to continue working with you.

Looking Back at the Lessons Learned by a Young Advisor

Cont'd

Turn Your Age Into an Advantage

Financial advisors are in this business for life. At a young age, you have the ability to develop long-term relationships with clients because you'll be with them for the next 30 to 40 years. It's important to turn your age into an asset, showing how a relationship can be developed and that you'll always be there for your client. This is an overarching message that can help develop the relationship during a first meeting.

Choose the Right Mentor

Seek an older mentor to provide advice and help guide your professional development. Someone with more experience can teach younger protégés lessons that they learned over time and that can help any advisor get off on the right foot. It's important to find a mentor early to help you make it through the first two years. My mentor, whom I met at a networking event through Million Dollar Round Table (MDRT) in my third year in the business, reached out at just the right time – and before I made the mistake of leaving the financial industry altogether. With my mentor's guidance, I was brought back to the reason I love being a financial advisor.

It's equally beneficial to "pay it forward" and become a mentor to someone else.

Stay at the Forefront of Industry Changes

Something that will help you not only stay afloat but also thrive at the top is staying at the forefront of any industry changes and adapting your business to those needs.

The financial industry may soon see a huge push from the government to change to a more relationship-focused industry as a whole. We'll soon be moving from a suitable sales standard to a fiduciary standard. Since you'll be in this industry your whole life, knowing and adjusting your particular business style to predict future changes will give you an advantage over others.

Overall, the greatest insight I could give any prospective financial advisor is to work on building as many relationships as you can. Relationships are the basis of each of these pieces of advice. Keeping relationships at the core of everything you do will help guide you to success in the financial industry.

Tyler Hirth is an independent financial advisor with MetLife. He has been a member of MDRT for three years, is vice president of NAIFA - Minneapolis and is Young Advisor Team chairman for NAIFA-Minnesota. Tyler may be contacted at tyler.hirth@innfeedback.com. tyler.hirth@innfeedback.com.

<http://insurancenewsnetmagazine.com/article/looking-back-at-the-lessons-learned-by-a-young-advisor-2808#.Ven9p5dMdi8>

DON'T BE LATE REGISTER NOW

EARLY BIRD REGISTRATION
Register by December 31st 2015 and pay only

- \$1995 USD per person Single Occupancy
- \$1695 USD per person Double Occupancy
- \$1595 Live Out

REGULAR REGISTRATION
January 1st – March 14th 2016

- \$2095 USD per person Single Occupancy
- \$1795 USD per person Double Occupancy
- \$1595 Live Out

LATE REGISTRATION
Avoid Late Registration: After March 15, 2016

- \$2295 USD per person Single Occupancy
- \$1995 USD per person Double Occupancy
- \$1595 Live Out

CARAIFA'S 30th ANNUAL SALES CONGRESS 2016

CAPTURE THE VISION
April 24th -27th, 2016
Antigua

Cancellation & Refund Policy
(Please be advised that all cancellations must be in writing)

Cancellations received by: December 31st, 2015_90%
(Nb. less administrative fees of 10% of refund)
Cancellations received by: March 14th, 2016_50 %
Cancellations received after March 15th, 2016
(Applicants will not be eligible for a refund)

**Click on form above to register online
REGISTER NOW!!**

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

- **Meet motivational speakers from around the world**
- **Meet new people**
- **Gain new ideas to increase your income**
- **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 Competition**
- **Participant in the Speakers' Forum Competition will receive 2.5 CE Credits**
- **Signed Attendees at the Speakers' Forum Competition will receive 1.5 CE Credits**

EYE ON THE CARIBBEAN

Antigua & Barbuda's Visit

The Antigua & Barbuda Association of Financial Advisors (ABAIFA) welcomed the CARAIFA three-member delegation for the period Sunday, July 12, 2015 to Tuesday, July 14, 2015. The delegation was ECC Nat Wiltshire, Sec Gen Marcelle Fenton and PRC Alicia Birch (Congress Director 2015). The team met with the following members of the Congress Committee;

- | | |
|-----------------------|----------------------------------|
| 1. Joshua Fabian | Congress Director |
| 2. Leon George | Finance |
| 3. Ava Jackson | Transportation + Airport Welcome |
| 4. Charlene Selkridge | Hospitality + Entertainment |
| 5. Elcah James | Registration + Tokens |
| 6. Ogden Browne | Magazine & Corporate Sponsorship |
| 7. Romeo Francis | Public Relations |
| 8. Devon Stewart | ABAIFA Member |



Grenada's Visit

CARAIFA three-member delegation President Maxim, ECC Nat and Sec Gen Marcelle visited with the Grenada Association of Financial Advisors (GAIFA) for the period Tuesday, July 14, 2015 to Thursday, July 16, 2015. The team met with the following members of the Grenada Association Executive & Board;

- | | |
|--------------------|-----------------|
| 1. Timothy Redhead | President |
| 2. Robert Whyte | IPP |
| 3. Tracy Benjamin | Secretary |
| 4. Ryan Creedland | Treasurer |
| 5. Victor Prime | Education Chair |
| 6. Marvin O'Gilvie | Director |
| 7. Joel Greenidge | Director |



eye ON THE CARIBBEAN

WELCOME BACK TO THE BIRD'S NEST WORLD CHAMPIONSHIPS 2015 BEIJING CHINA



World Championships was great, we expected nothing less. The Caribbean shine again with Jamaica placing second (2nd) overall in the championships...Congratulations!!



CARAIFA congratulates all our Caribbean athletes you made us proud!!!

General Overview about Kidneys

Kidneys don't always get the respect they deserve. But, kidneys are truly impressive and the more you learn, the more you'll understand why you want to help keep them healthy.

Another word for kidney is renal. You may hear your doctor talk about renal or read materials that mention renal failure. Whenever you see or hear the word renal, you will know the subject is about kidneys.

Location and description

The kidneys are two bean-shaped organs about five-inches long, three-inches wide and one-inch thick located in your back on each side of your spine. Each kidney is about the size of a fist and weighs from four to six ounces. They are situated above your waist, with the left kidney a little higher and a little larger. The right kidney is a little lower and smaller to make room for the liver. The lower ribs protect your kidneys.



Gerald Cruickshank
CARAIFA FOUNDATION CHAIR

Inside the kidneys are nephrons. These are tiny units where the filtering of excess fluids and dissolved particles occurs. There are between 1 and 1.3 million nephrons in each kidney.

What kidneys do

Most people think their kidneys are just responsible for producing urine, but there's a lot more to it. In addition to removing extra fluid and water from your body, kidneys:

- * Filter the blood
- * Balance fluid content in the body
- * Produce the enzyme renin that helps control blood pressure
- * Produce the hormone erythropoietin to help make red blood cells
- * Activate vitamin D to maintain healthy bones
- * Adjust levels of minerals and other chemicals to keep the body working properly

How kidneys do their jobs

The basic function of kidneys begins when you eat and drink. After the body takes the nutrients it needs, the extras become wastes. Some of the waste winds up in the blood and needs to be filtered out. The blood gets circulated through the body with every beat of the heart. It's the job of the kidneys — with their millions of nephrons — to filter and clean out the blood and remove the extra fluids. The extra fluid and waste becomes urine and travels from the kidneys down the ureters to the bladder until eliminated through the urethra.

General Overview about Kidneys

Cont'd

Removing waste is only one job of the kidneys. In addition to filtering, the kidneys monitor the levels of chemicals, salts and acids in the blood. Inside the nephrons are sensors that keep track of sodium, phosphorus, calcium and potassium. When levels are high, the kidneys signal to remove the excess from your blood for elimination.

Another important job of the kidneys is to monitor and regulate certain body functions. An enzyme called renin is secreted by the kidneys to control blood pressure. A hormone called erythropoietin tells the bone marrow to make red blood cells, and one called calcitriol helps to keep bones strong.

Inside the kidneys

Inside each kidney is approximately 1 million tiny filtering units called nephrons. Each nephron has a glomerulus and tubules. The glomerulus is a series of specialized capillary loops where water and small particles are filtered from the blood. The waste and extra fluids then travel through the tube-like structure of the tubules where several processes take place to turn those fluids into urine. The tubules lead to the collecting duct where the urine is drained into a funnel-shaped sac called the renal pelvis. Each kidney has a ureter that connects the renal pelvis to the bladder. The urine from the kidneys flows down the ureters into the bladder and is then passed out of the body through the urethra.

Excerpt from: <http://www.davita.com/kidney-disease/overview/the-basics/overview-about-kidneys/e/4666>

Important to note



Annually on October 31st each member territory tries to host events to educate the general public on the seriousness of Kidney Diseases throughout the Caribbean and why it is important to try and live a healthy lifestyle. 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. These events also have an element of fund raising so that funds can be raised to help Kidney Disease patients in each territory via our CARAIFA Foundation. I invite everyone to log into our CARAIFA Foundation Website www.caraiifa.com/caraiifa-foundation and or FaceBook page www.facebook.com/CARAIFA1 and make a pledge to our Foundation to help us to help Kidney patients throughout the Caribbean.



CARAIFA'S EXECUTIVE NEWS AND HIGHLIGHTS

The CARAIFA Executive and Education Council convened their series of August meetings in the land of Barbados

- 9 **August 5 - Education Council Meeting**
- 9 **August 6 - Education Management Council**
- 9 **August 7 - Executive Meeting**

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



Education Management Council Meeting

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



Education Council Meeting

From left: LUAGr./GAIFA Ed. Rep. Tracy Benjamin; TTAIFA Ed. Rep. Kelvin Regisford; EMCR Cecil Frederick (Trinidad & Tobago); EMCR Beauclare Leslie (Jamaica); Education Council Chairman William 'Nat' Wiltshire; and Secretary General Marcelle Fenton

Missing from picture: BARAIFA Ed. Rep. Lana Butcher and EMCR Tyrone Lowe



Executive Meeting

From left back: VP Wynthrop; PRC Alicia; ECC Nat; MD Jacqueline; IPP Pauline; CFC Gerald;
From left front: Sec Gen Marcelle; President Maxim and RCC Gloria



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, May and September.

CARAIFA Congratulates Semester 2, 2015 LUTCF & FSS Graduates

LUTCF GRADUATES	
BARAIFA	
Susan	Carrington
Fitzgerald	Carter
Deon	Cummins
Harold	Eastmond
Michelle	Fiddler-Ward
Gertrude	St. John
LUAGr./GAIFA	
Sandra	Connaught
Dawn	Peters
JAIFA	
Carla	Ashley-Grant
Nicole	Baxter-Murray
Karen	Hamilton-Johnson

LUTCF GRADUATES	
TTAIFA	
Rona	Ali
Myrna	Coomissiong
Lisa	Dean
Cheryl	Edwards-Gilkes
Amanda	Patience-Theagali

FSSGRADUATES	
BARAIFA	
Tremayne	Austin
Rosalind	Selby
JAIFA	
Courtney	Golding
TTAIFA	
Gabrielle	Addley
Ashvin	Akal
Nicole	Butcher
Kerry	Charles
Gale	De Shong
Dyan	Guevara
Kathy	Kahrim
Muriel	Mahabir-Chattergoon
Sherwin	Wong



EDUCATION REMINDERS 2015

Semester 3 Regular Exam Dates—November 4-5
 Semester 3 Supplemental Exam Dates—December 9-10