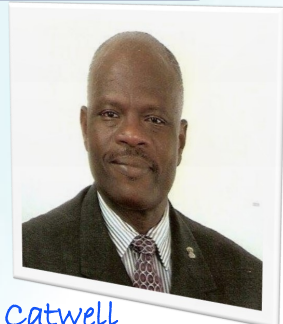


CARI-NEWS

"Bridging the Past, Enabling the Future, Pathways to Success"



President's Message



Wynthrop AD Catwell
President

My Fellow Presidents, Colleague Association Members, Company Executives, Friends all, Greetings! In the context of my Theme for the year "**Bridging the Past, Enabling the Future - Pathways to Success**" 2016 is now part of the annals of history. History as we have all come to appreciate at some time in our lives can be a great teacher or an unforgiving accuser.

we were created in his image with all the attributes that he possesses; Love, Justice, Wisdom, and Power. These special qualities unselfishly utilized in the interest of others, will ensure that we succeed in our own endeavors.

So, another year has passed, and now is the time to create the future. The question is what will we use as our bridge? If we have not been succeeding in achieving our goals, will we give up or redefine our goals and the methods we are using to achieve them? Are we frustrated by repeated efforts that just appear to fail? How can we turn the corner and taste the joy of achieving success? Are we putting in the required effort? Gorge Bernard Shaw made this poignant comment in one of his famous papers. "*When I was young, I realized that nine out of every ten things I did were failures, so I did ten times more work*".

To create and enable the future we would do well to look at the effort we are making, the vision we have, the plans we made and the mission employed to get us on the pathway to success. As we do so, let us remember that ours is a critical role, as a small part of a greater plan to ensure the stability and viability of our nations states. And based on current evidence there is no room for failure. We must redouble our efforts in the interest of the future wellbeing of the citizens of our region. We must not blunder and fail to learn from the experience, too much is at stake!

May all of you have good health and worthy blessings throughout the ensuing year.

Inside this issue:

Editors Note	2
Opinion: Leaders in search of leadership	3
Congress 2017	4
Congress 2017 Motivational Speakers	5
Eye on the Caribbean	6
Day of Common Concern Highlights 2016	7
Education Corner	9

As we reflect on the year 2016, we must determine whether we shall allow ourselves to be guided by the experiences of the past year becoming a student of our most recent history and learn from them, or if we will become a victim of what could have been accomplished but was not, dwelling on what we might consider to be a failure.

In his book, what is History, Edward Hallett Carr wrote '*Pregnant failures are not uncommon in history. History recognizes what I may call delayed achievement. The apparent failures of today may turn out to have made a vital contribution to the achievement of tomorrow. -prophets born before their time*' These profound words seem to suggest that what we often regard as failure is nothing more than an opportunity waiting to be explored and a discovery waiting to be realized. It would seem to be a matter of perspective. If our focus is aligned, we can learn from our good as well as our bad experiences and capitalized on what they teach us about who we are and how we can turn obstacles in our past to stepping stones to our future.

Time to create the future!

Now that 2016 has been officially laid to rest, it is time for closure on what we did not accomplish and to begin anew with the promise that 2017 has given us. We can and should give thanks to our creator each day for the many wonderful things he provided and continue to provide for us and for the remarkable fact that



Hugh Meredith LUTCF
PR & COMMUNICATION DIRECTOR

EDITORS NOTE

In this edition we will be highlighting our Annual Day of Common Concern 2016 and our upcoming Congress in beautiful Barbados. CARAIFA celebrated its 39th Anniversary on October 31, 2016, that special day was probably the most significant day in the calendar of the CARAIFA Foundation. CARAIFA would like to take this opportunity to congratulate the seven (7) Associations that participated in our Annual Day of Common Concern that can be viewed pictorially on page 7.

As we approach Congress 2017 under the theme “The Power of Imagination” let us open our minds to new possibilities and great achievements for this year.

In November 2016 I got the opportunity to be in Barbados for three nights and two days. I stayed at the luxurious Hilton Barbados Resort; our Congress venue. To say the least, I was awestruck by the beauty and grand size of the hotel.

Now I have been to many hotels all over the world, however there is something about the Hilton Barbados Resort that makes you feel very welcomed and makes you want to explore its surroundings, if only to sit and look at the ocean and watch the waves rise from it in the setting sun is something to behold.

How about taking a minibus to the town centre where you will experience and understand what a glorious nation of people the Bajans are.

This year’s Congress theme will most definitely showcase the substance and camaraderie that congresses are made of. The passion I see in the planning committee, the interest everyone has in seeing this year’s congress succeed, makes me feel like I am living the congress dream already, in January. Let me give you a glance into what to expect: (1) Circumnavigating beautiful Barbados on the calm Caribbean Sea and (2) international speakers that have rocked the world’s stage and are sure to get you fired up, such as Mr. Joe Jordan. We are ensuring that your lives will be transformed and your mindset renewed so you can move to higher heights while setting a new pace in your game.

Fellow colleagues I implore you to attend Congress in Barbados this year and I have no doubt you will be more than motivated to live your dreams.



**THE POWER OF
IMAGINATION**

Opinion: Leaders in search of leadership

The word "leader" is one of the most-used terms in publications from the World Economic Forum in Davos, Switzerland. Leaders from the fields of politics, the economy and other sectors have come here since 1971, among them the "Young Global Leaders." This year, the motto of the gathering was "Responsive and responsible leadership."

That's honoring all those getting an invite and all those attending as guests. Big companies pay up to 500,000 euros (\$532,125) to help shape the Davos forum. Many participants are in charge of companies, international organizations or head up governments. They use the Davos meeting to get involved in debates, do some networking, do business or exchange information.

But this year it was so obvious that the leaders attending were in search of leadership themselves. They were looking for direction, for something to cling to or something to rely on, but none of that seems available right now.

Where's the world heading?

When the Soviet Union collapsed, it seemed there was just one superpower left, the United States. And it seemed the future path would be economic globalization and competition, free trade and open borders wherever possible, at least free movement of labor and capital. Those used to be the core messages coming from Davos. But since 2016 at the latest, that path has increasingly been called into question by an unhappy middle class in industrialized nations, populist parties and in the wake of the successes of pro-Brexit campaigners in the UK and Donald Trump in the US. Since then, it's completely uncertain where the world is heading to.

DW's Andreas Becker

Is the European Union falling apart? Is the US drifting toward full-blown protectionism? Is the end of free trade nigh? All those questions were debated at Davos, including the question of how globalization could proceed without letting large parts of the world's population fall by the wayside. From the perspective of the poor and all those left behind, it may seem cynical that questions like these are only being asked now that mainstream politicians in industrialized nations are afraid of losing their power. Even the International Monetary Fund - which is by no means a charity - warned against growing inequality a long time ago, but its basically went unheard for years.

China the savior?

The fact that the Chinese president was hailed as a capitalist savior at this year's forum at Davos adds to signs to what extent the global elite has been beset by uncertainty. WEF founder Klaus Schwab called Xi Jinping's speech "historic" and a good example of "responsive and responsible leadership." Yes, Xi did come out in favor of free trade, climate protection and international cooperation. But then his country has for decades pursued a protectionist policy. The Chinese leadership has been wise enough to open the economy only slowly, step by step, to international competition. It is still shutting out competitors from some key sectors. Whether Donald Trump has the same policy in mind for his country is yet to be seen. But the world's largest economy can no longer pursue a "same-procedure-as-every-year" policy, that's for sure.

We face an increasingly multipolar world, with power almost evenly spread among them. That was also part of the discussions at Davos. But what it means for the "global elite" gathering there every year is that the times of interpretational sovereignty and cure-alls are over.

CONGRESS 2017

Registration Information

REGULAR REGISTRATION January 1st – April 14th 2017

- ✓ \$2160 USD per person Single Occupancy
- ✓ \$1960 USD per person Double Occupancy
- ✓ \$1610 USD per person Triple Occupancy
- ✓ \$1150 USD per person Live Out

LATE REGISTRATION

Avoid Late Registration: After April 15th, 2017

- ✓ \$2310 USD per person Single Occupancy
- ✓ \$2110 USD per person Double Occupancy
- ✓ \$1760 USD per person Triple Occupancy
- ✓ \$1150 USD per person Live Out

Cancellation & Refund Policy

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

Cancellations received by: December 31st, 2016 -100 %
(NB. less administrative fees of US\$100.00)

Cancellations received by: April 14th, 2017 -50 %

Cancellations received after April 15th, 2017
(Applicants will not be eligible for a refund)



DON'T BE LATE REGISTER NOW!



CARAIFA'S 31st ANNUAL SALES CONGRESS 2017



THE POWER OF IMAGINATION

May 21st – 24th, 2017

Hilton Barbados Resort
Barbados

Hosted By:



Barbados Association of Insurance and
Financial Advisors

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

CONGRESS 2017 MOTIVATIONAL SPEAKERS



ANDRÉ BELLO has enjoyed a career in sales, marketing and service that spans over twenty-five years. A native Trinidadian, he began his career as a medical representative, before completing his MBA, taking a sabbatical in Spain, and returning to his homeland to work in advertising.

When one of his clients invited him to create a new marketing department for their group of financial companies, he welcomed the opportunity, and joined The Maritime Financial Group as General Manager – Marketing. He spent several years in the financial sector, eventually taking a role in Jamaica as Marketing Manager for Jamaica Money Market Brokers (JMMB). He now lives in Barbados, and is the Head of the Caribbean for Virgin Atlantic Airways.

Today, André believes that the models of leadership that Caribbean businesses look to for guidance are too convoluted. He's broken the formula into five simple parts called Stella Leadership® and is conducting a regional study to examine the state of regional leadership.

WINSTON BENNETT a graduate of Wolmer's Boys' School and the University of the West Indies. After working as the Plant Chemist and Production Manager of the former Caribbean Steel Company, he entered the Life Insurance Industry as a sales representative. As a salesman and financial advisor he qualified for almost all industry awards and as a Senior Branch Manager, he managed one of the largest and more productive branches of Life of Jamaica (now Sagicor Life). Apart from being a repeated winner of his company's Unit Manager's Trophy, Winston was on two occasions designated as the industry's Branch Manager of the Year by the Life Insurance Managers Association of Jamaica.



MICHAEL HOLFORD is an ordained pastor with the Abundant Life Assembly where he is part of the leadership team as well as the Director of The Vita Dei Foundation, a registered Barbadian charity which assists young people in wholistic development. He has been a speaker and consultant in various fora including churches, schools, youth groups and leadership conferences. Michael has nearly two decades combined experience as a leader and has willingly shared his wealth of knowledge.

Michael is the former National Director of Youth for Christ Barbados and has had a number of years' experience in the Retail Banking Sector.

Michael holds a Bachelor of Science degree in Psychology and a Masters of Science Degree in Labour and Employment Relations from the University of the West Indies and is currently pursuing his PhD in Organizational Leadership from Piedmont International University in North Carolina.

NEAL PETERSEN is an award-winning author, round-the-world solo racing yachtsman, international speaker and global investor.

Petersen shares how the courage to dream, perseverance, dedication to a plan, and accepting help from others enable anyone to achieve their goals.



FRANK WILLIAMSON ODLE, an extraordinary Barbadian and a long standing member of the Barbados Association of Insurance and Financial Advisors (BARAIFA) joined the Life Insurance Industry as a young and enthusiastic sales representative with Confederation Life in April 1972 after being a teacher of mathematics and science in secondary schools in Barbados and the United States of America.

He established and maintained himself as a top Life Insurance Industry sales agent, one of his Company's top producers and soon rose through the ranks to become the Branch Manager with Life of Barbados Limited between 1992 and 2004, and was later appointed an Agency Manager with Sagicor Life Inc.

Being associated with Sagicor and the highly successful law Firm of Carrington & Sealy, Frank's experience and skills have created a rare combination of educational, social, work and business experience which makes him stand out as one of the celebrated entrepreneurs of the local and Caribbean Insurance Industry.

EYE ON THE CARIBBEAN



BARBADOS ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

The BARAIFA Association held the following on November 18th 2016

1. Breadfruit Lime (*collage of pictures to the right*)
2. Annual Independence Quiz (*collage of pictures below*)



JAMAICA ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

The Inauguration of JAIFA's 64th President **Hugh Meredith** was held on **Wednesday, December 1, 2016**. (Pictures below)



TRINIDAD & TOBAGO ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

A charity event was held in November 2016 under the theme "Guardian Let's Walk, Let's Run, Let's Shine for Charity". See below collage of pictures



JAIFA hosted their annual Blast Off at the Jamaica Conference Centre on **Tuesday January 10, 2017** under the theme "**Empower to change**".

The Blast-off featured dynamic speakers such as;

- ◆ Dr. Shalette Ashman, PhD—CEO and Founder of Shalette East Group (*picture below left first row*)
- ◆ Dr. Carla Dunbar—Carla Dunbar Ministries & Counselling Care (*picture below right first row*)
- ◆ Mr. Orville Johnson—Director Jamaica Medical Foundation (*picture below left second row*)
- ◆ Mr. Oliver Tomlinson, JP, BSc, MBA—Chief Executive Office Jamaica National Insurance Company (*picture below right second row*)



HIGHLIGHTS OF DAY OF COMMON CONCERN 2016 ACTIVITIES

"Those who bring sunshine to the lives of others cannot keep it from themselves." (James Matthew Barrie)

Your participation in our recent DOCC event has brought sunshine to the lives of others and Oh what a wonderful experience it was! We are therefore using this medium to highlight the fruits of your labour.

BARBADOS ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

BARAIFA in association with the Barbados Kidney Association hosted an event for the public on **Monday, October 31, 2016** at 11:00 a.m. at Sky Mall, Haggart Hall. They provided health testing in conjunction with an education forum on the maintenance of Kidney health and its function. See collage of pictures below;



BELIZE ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

BelaIFA incorporated the DOCC in their Life Insurance Awareness Week which was celebrated from **October 23 – 28**. The theme for the week was *'Enriching Lives through Financial Freedom'*. The following activities were done: **(1)** A food drive at major supermarkets in Belize city which provided a huge gift basket for the Liberty Children's Home. **(2)** The stellar Annual Red Night Gala Fundraiser. Please see below collage of pictures;



CAYMAN ISLANDS ASSOCIATION OF FINANCIAL ADVISORS

CIAFA undertook a fundraising event for the Day of Common Concern.

DOMINICA ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

DAIFA presented to the Princess Margaret Hospital's dialysis unit, food supplies to provide snacks for dialysis patients. Picture at the right shows VP Hezron and EC Geoffrey presenting the supplies to Sister Matthew the Head of the Department.



GRENADA ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

GAIFA took advantage of the opportunity to do some public relations on national news media. Picture at the right shows an interview with President Robert on GTC Radio.



ST. VINCENT ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

VINAIFA celebrated the DOCC by hosting a two-day Health Fair (**October 28 -29**). They had the support of one of St. Vincent's Medical Universities and the Nurses' Association along with the Ministry of Health. Please see below collage of pictures;



TRINIDAD & TOBAGO ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

TTAIFA staged an Education thrust at the Trinicity Mall on **Friday, November 04**. Thrust was used to inform the public about the role of TTAIFA, the meaning of 'DOCC' and the need for a healthier lifestyle. Please see below collage of pictures;



"How beautiful a day can be when kindness touches it!" George Elliston

CONTINUING EDUCATION



Details	Credits
CARAIFA Congress	10
Association's Local Congress	10
One-day Seminar by local association or company	3
Association blast-off	3
Completion of CARAIFA Courses	15
MDRT	7.5
LAMP	5
Moderator	10
Attendance at two (2) accredited workshops at congress	2.5
Participants in Congress Speaker's Forum	2.5
SIGNED Attendees at Congress Speaker's Forum	1.5
Relevant non-CARAIFA courses (20 hours)	7.5
AMTC Original Course i.e. 23 weeks x 3 hrs per week = 69 hrs	25

EDUCATION REMINDERS

Semester 1, 2017 Regular Exam Dates—March 22-23

Semester 1, 2017 Supplemental Exam Dates—April 26-27

Semester 2, 2017 Registration Deadline—March 13

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