

# CARI-NEWS

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



## President's Message



Wynthrop AD Catwell  
President

"To the extent that you did it to the least of one of these my Brothers, you did it to me also" Mt 25:45 NW

The profound words captioned above came forcefully to my mind as we concluded our most recent executive meeting in Barbados. The very last item on our agenda, were requests from two individuals seeking assistance with weekly dialysis as they were both in treatment for renal failure.

Over the last fifteen years The Caribbean Association of Insurance and Financial Advisors has been on a mission through its social arm The CARAIFA FOUNDATION to raise awareness, first about the prevalence of Kidney Disease and its devastating consequences, and secondly to established a fund large enough to aid some of its victims and their families who may be least fortunate than many of us.

It was one of the late Prime Ministers of the United Kingdom Winston Churchill who said, **"If I had my way I would write the word 'insure' over every door of every cottage and upon the blotting pad of every public man, because I am convinced that, for sacrifices that are conceivably small, families can be secured against catastrophes which otherwise would smash them over forever"**.

### OUR 'BROTHER'S' KEEPER

Sadly, my dear colleagues and friends, sometimes this and other illnesses are so pervasive and overwhelming that having Health Insurance alone is not a guarantee against this catastrophe. In recent times, we have provided aid to persons who exhausted more than 1.5 Million dollars trying to look after themselves and their family. As we are all so very aware, life can change in an instant and when it does we would want to see how best we can assist our "Brothers" in meeting the challenge.

### CARAIFA'S MISSION

During the last decade or so CARAIFA has made a gallant attempt in keeping with the constitution of The CARAIFA FOUNDATION, to raise funds for this purpose. We have done so through funding raising drives, raffles, member's donations, and personal pledges and while

we have done reasonably well thus far, we still have very long way to go to realize our dream of educating as many persons as possible in the region and assisting those less fortunate than ourselves, or those who become so through no fault of their own.

In that context, we have established a permanent Chairman for the Foundation and we are reviewing our strategies to develop the most efficient and effective way to accomplish the above. As your current President I am indeed very passionate about the ideals of this Foundation and along with the current foundation Chair Pauline Fairclough, we want to invite you to join us and help to realize our dream, our mission! We encourage you to pledge you time, your resources, your knowledge, your experience and your will to assist others less fortunate than you.

When we do so as the captioned quote at the beginning says (you did it to me also) Mt 25:45 NW

So, I encourage all who are privileged to read these words either incidentally, or coincidentally to act by visiting our website ([www.caraifa.com/](http://www.caraifa.com/) [caraifa@cwjamaica.com](mailto:caraifa@cwjamaica.com). to make a commitment to help one of our Caribbean Brothers to have a little better quality of life as they battle with the challenge of compromised health.

It was the late Martin Luther King who wrote;

**"If humans wish to have a prolonged and indefinite period of material prosperity, they have only got to behave in a peaceful and helpful way towards one another"**.

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Hugh Meredith LUTCF

PR & COMMUNICATION DIRECTOR

## EDITORS NOTE

### Congress, Congress, Congress!

We are just about three (3) weeks from this very important event on our calendar.

As we prepare for this year's congress we must be thankful for the journey we have had as an association spanning as far back as 1978. We have seen many great months and difficult times over the years; challenges from hurricanes, earthquakes and economic hardships. Our resilience as a people brought us through these turbulent times and for this we must be eternally grateful.

Next year CARAIFA celebrates forty(40) years . This is no easy or simple accomplishment when you consider the number of companies that have NOT been able to survive three (3) years. There is something about us that many would love to have, so as we gather in Barbados to attend congress 2017; let us reflect on the journey started by our visionaries way back and ask ourselves the questions - How well do I want someone forty years from now to view the next forty years that we have ahead of us?

We believe in ourselves as a people and together there are no challenges that we cannot overcome. Let us therefore use this opportunity to ignite among us that spark we need to create lasting legacies for those who will come after us. We should use our creativity, our unique cultures and merge these things in a positive way to ensure that the impact of these mergers will be felt far and wide.

## Signs you may have blocked arteries

**A heart attack — known in medical jargon as a myocardial infarction, occurs when plaque that has been building up in your coronary arteries ruptures and a clot forms, leading to sudden blockage of blood flow to the heart muscle.**

In some cases, there is severe blockage of the arteries, which limits the blood flow during times of physical stress, such as running, brisk walks, swimming etc. In this case there is no plaque rupture, and this is called angina pectoris — for chest pain.

The heart is a muscular pump and relies on a constant supply of blood, which carries essential nutrients and oxygen, to continue to function. From the moment we are born, plaque — also know as hardening of the arteries — begins to accumulate. This process continues throughout our life and by the time we get to 60 years old, we may have varying degrees of plaque build-up inside our arteries.

This process may happen at a faster rate if we add additional stressors such as hypertension, diabetes, high cholesterol, or cigarette smoking. In some cases, you may have a genetic predisposition to having more aggressive plaque build-up at a younger age.

In most cases, this plaque build-up is silent, that is, it doesn't create any symptoms or signs, and testing

## Signs you may have blocked arteries

may not show anything abnormal. Minor plaque build-up, which does not cause more than 70 per cent blockage of the coronary artery, typically does not produce any symptoms or signs.

Coronary artery disease will produce symptoms when the blockage in the artery is 70 per cent or more, or if the plaque ruptures (breaks) leading to clot formation and sudden blockage of blood flow close to 100 per cent.

### CONSEQUENCES OF BLOCKED ARTERIES

So there are three scenarios that may occur as a consequence of blocked arteries:

1. No symptoms — minor blockage (less than 70 per cent blockage) and no plaque rupture.
2. Chest pain on exertion — for example, during brisk walks or while climbing stairs or during sports. Typically, while resting or doing minimal exertion, there is no chest pain, but one may experience chest pain while walking fast or climbing stairs. This is considered stable angina pectoris. Major blockage with at least 70 per cent obstruction of blood flow typically produces chest pain when you exert yourself.
3. Chest pain at rest — while lying or sitting, or doing very light activity such as bathing or other activities of daily living. Minor or major blockage with plaque rupture usually causes chest pain at rest — while sitting or lying down, or doing minor exertion, that would not have produced pain in the past. This may be either unstable angina pectoris or a myocardial infarction. This scenario is a medical emergency and requires a visit to the nearest emergency room.

### CHEST PAIN

This is the most common symptom that a person suffering a heart attack will experience. The pain is usually described as heaviness or pressure in the centre or to the left of the chest and may extend to the neck, jawline, or left shoulder or even down the left arm. It may sometimes give a numb feeling down the left arm.

The pain usually lasts for more than 10 minutes and you may experience shortness of breath and or palpitations along with the chest pain. Sometimes the pain may be felt as a burning sensation and, less frequently, as a sharp or sticking sensation, or tightness. Sometimes the pain or discomfort is mistaken for indigestion.

Do not make that mistake. Any chest pain in a person 40 years or older, especially with a history of diabetes, hypertension, cigarette smoking, high cholesterol or family history of early coronary artery disease, is cause for concern.

If the chest pain lasts more than 10 minutes and fits the description above, it is a medical emergency. Do not self-treat with antacid and 'watch it'. This is a sign you should call for help, best-case scenario call an ambulance or get someone to drive you to the emergency room.

### HEART ATTACKS IN WOMEN, DIABETICS AND THE ELDERLY

Women, diabetics and the elderly are notorious for having heart attacks with no symptoms or atypical symptoms. They sometimes may not experience the heavy chest pain in the centre of the chest, but may only experience vague numbness in the arm, or neck, sometimes just shortness of breath, or a feeling of dread. In some instances, many feel light-headed or may faint.

In any of these circumstances with unexplained symptoms, it is reasonable to have your doctor check for a heart attack with an electrocardiogram and some blood work after careful review of your history



# FUN FACTS ABOUT BARBADOS

- ◆ Barbados became **independent** from Britain on **November 30th, 1966**.
- ◆ Barbados now is the most developed island country in the Caribbean. This scenic island also enjoys the distinction of being the third most developed country in the Western hemisphere, after the United States of America and Canada
- ◆ **Barbadian cuisine** is a mixture of African, Indian, and British influences. A typical meal consists of a main dish of meat or fish, normally marinated with a mixture of herbs and spices, a number of hot side dishes, and one or more salads. The meal is usually served with one or more sauces. The **national dish** of Barbados is **Cou-Cou & fried Flying Fish with spicy gravy**.



## NATURE LOVERS

- ◆ **Barbados** is a coral island and most of its beaches are made from finely ground coral forming a clean fine grain.
- ◆ **Harrison's Cave**, near the center of the island, is a large underground cave with stalactites and stalagmites. Streams flow through the cave, spilling over rock formations to form waterfalls which feed into deep pools of emerald-green water
- ◆ The **Flower Forest** is a tropical paradise located in the heart of the Barbados countryside! This botanical garden is home to a multitude of majestic palms, colourful shrubs and tropical flowers. The 20-hectare (50-acre) property was formerly a sugar plantation.



## HISTORY LOVERS

- ◆ **Historic Bridgetown and its Garrison**, an outstanding example of British colonial architecture consisting of a well-preserved old town built in the 17th, 18th and 19th centuries, which testifies to the spread of Great Britain's Atlantic colonial empire. On 25 June 2011, Historic Bridgetown and its Garrison were added as a World Heritage Site of UNESCO.





## CONGRESS 2017 MOTIVATIONAL SPEAKERS

**Dereck Foster**, is the co-Founder of Automotive Art, which is the Caribbean's largest automotive after-market retailer, and a global player in the automotive refinish business. Dereck was educated in Guyana and has won several awards including Ernst & Young Entrepreneur of the Year Award for Retail & Distribution. He served as President of the Barbados Manufacturers' Association and currently serves on the boards of several companies outside of the Group, including the Goddard's Enterprises Ltd and The Crane Hotel.



**Gay Griffith** is a highly motivated, qualified, skilled and experienced professional; well versed in the art of organizational development, marketing strategies and managerial techniques. An accomplished sales representative. Currently, he is the Vice President, Barbados Sales- Sagicor Life Inc and a sales representative of Individual Life, Group Life and Health, Group Pension and General Insurance Products. He has attained many awards such as: Sagicor Life Group Life and Health Leading Producer 2010, Sagicor Life General Insurance Leading Producer 2007 among many others. Otherwise from his professional life, Mr. Griffith has been involved locally and nationally as it relates to church, athletics, music and cadet.



**Jeremy Stephen**, the current President of the Barbados Economics Society, has extensive experience in private equity, and economic consulting in Barbados regionally. His core consulting specialities include corporate advisory; financial due diligence; economic analysis; economics of cryptocurrencies, and web and app development. He has provided business advisory services, inter alia, to the Government of Barbados; the Caribbean Development Bank; One Caribbean Media; and The Craane Group (Merrill Lynch).



**Joe Jordan**, inspirational speaker and behavioral finance expert, is the author of the award-winning book *Living a Life of Significance* (Acanthus Publishing, 2013). Formerly, Joe ran insurance sales at Paine Webber and more recently was a senior vice president at MetLife. He was responsible for retail product development and started their fee-based financial planning program and behavioural finance department. Joe is also a founder of the Insured Retirement Institute (formally known as the National Association of Variable Annuities or NAVA) and has been featured on the cover of *Life Insurance Selling* magazine. For three consecutive years, he has been honored by *Irish America* magazine as one of the "Top 50 Irish Americans on Wall Street."



**Mr. Joseph H. Dolphin** is an Honours graduate of the University of Guelph, Ontario, Canada. He holds degrees in Agricultural Economics (Hons.), Marketing and Adult Education. He also has Diplomas (Hons.) in Agronomy and Export Marketing (Hons.) and Audio Visual Technology. Mr. Dolphin has headed two major World Bank Projects in Barbados and Guyana. He has also developed and directed several cross-Caribbean marketing and communication and strategic planning programmes for large multi-national companies. He has served as a director on several local and regional Boards.



**Mr. Kester Guy** is currently the Acting Chief Executive Officer (CEO) of the FSC. He joined the FSC in March 2016 as the Deputy CEO - Supervision & Regulation at the Financial Services Commission (FSC) in Barbados, where he oversees that organisation's core regulatory divisions - insurance, securities, credit unions and (occupational) pensions. Mr. Guy has an extensive background in economics and research, having assisted his team at the Central Bank in the development and maintenance of a macro-prudential framework for assessing financial stability in Barbados and contributing to economic and financial policy formation through research. His professional development also included being CEO of Barbados Deposit Insurance Corporation, senior economist at the Central Bank of Barbados and economist at the Central Bank of Trinidad and Tobago.



**Toney Olton** is a former educator, life insurance Vice-President of Sales, and a reserve officer in The Barbados Defense Force. He founded The Potter Centre in 1998 and is today its Executive Director, with a growing local and regional clientele. He is a personal and leadership development trainer and coach to a variety of organizations and persons drawn from both the private and public sectors, stretching from Bermuda in the Atlantic to Trinidad in the Southern Caribbean. He has served as team building coach and motivator to several teams, including the Barbados culinary team to Taste of The Caribbean, and volunteers as a resource person to HM Prison Dodds.



**Duana M. Peterson (nee Wiltshire)** is the product of a hardworking single mother who from early taught her the value of discipline, diligence and determination. She attended Harrison College obtained a degree in Government (International Relations) with Honours. In 2006, Duana obtained the Master of Laws degree in Corporate and Commercial Law from the University of the West Indies Cave Hill Campus, specializing in Company Law, Insurance Law and Intellectual Property. In 2009, she obtained the LL.B. (Upper Second Class Hons.) degree from the University of the West Indies, Cave Hill Campus. She was called to the Barbados Bar. Her current practice areas include civil litigation, criminal law, family law, employment law and insurance law.





## CONGRESS 2017 MOTIVATIONAL SPEAKERS



**Khalil Bryan** is a Barbadian entrepreneur who focuses on the implementation and execution of strategic initiatives. He has been involved in a few startup ventures in NYC since 2007 and in Barbados since 2010. He has an MBA from the Richard Ivey School of Business at the University of Western Ontario and an undergraduate Computer Engineering Degree from Howard University (Washington, DC). He has been involved in a few startup ventures in NYC since 2007 and in Barbados since 2010. He worked as a management consultant at PwC in New York City for 3.5 years where he focused on project management and process improvement. In 2014 he co-founded Caribbean Transit Solutions (CaribbeanTSI.com). His specialties include Strategy Execution & Implementation, Business Development, Project Management, Process Improvement, Organizational Design and Information Technology.



**Maurice Norville** is a household name in Barbados. His voice has been on the air since 1972. Away from the microphone and stage, Maurice as Sagikor Advisor, still helps a growing number of men and women plan the financing of their future. He is a former Advertising Account Executive and holds a BA Spanish major, is a Chartered Life Underwriter, a fellow of the Life Member Institute as well as the Financial Services Institute.



**Ms. Lisa R. Cummins** is the Executive Director of the University of the West Indies Consulting Company. UWI Consulting provides advisory services to public and private sector entities using the expertise of the UWI community around the globe. Previously, she was the Executive Director for the Barbados Coalition of Services Industries. Ms. Cummins, a former career diplomat for ten years served at the Headquarters of the Ministry of Foreign Affairs and Foreign Trade and in the Barbados Embassy at Washington DC (2001- 2004).

Ms. Cummins sits on several Boards locally and regionally including two Private Sector Boards and the Shridath Ramphal Center for Trade Law and Policy and is the President of the Rotary Club of Barbados.



**Ms. Kierre Beckles**, a world class athlete, Barbados National Recorder Holder 100mh and Olympian. She started her athletic path at the age of 9 while in primary school which has led her to accomplish many goals as it relates to furthering her skills as an athlete. As a result, she competed in the Carifta Games in Bermuda 2004 at the age of 13 and won bronze in the 300mh. She holds a Bachelor of Arts and Science (Sociology) and an Associated of Arts and Science. After completion, she was able to further her career in Track &Field.



**The Hon. Mia Amor Mottley, Q.C., M.P.** was elected to the Barbados Parliament in September 1994 and was appointed Minister of Education, Youth Affairs and Culture - one of the youngest persons ever to be assigned a ministerial portfolio. Ms Mottley again made history in January 2008 when she became Barbados first female Leader of the Opposition. A position she held until October, 2010. She again assumed the Leadership of the Opposition in February 2013. She is an Attorney-at-Law in Barbados and also a Barrister of the Bar of England and Wales.



**Robin Taylor** has established a solid track record developing and delivering strategic training initiatives. As a personal development training consultant, Robin works with organizations to align enterprise-wide training initiatives with immediate tactical needs and long-term strategic objectives. Specifically within the Insurance and Financial Services industry Robin entered the Life Insurance industry in 1992 at 19 years of age and after his third year qualified for the industry's highest award in becoming a member of the prestigious Million Dollar Round Table. Robin is the owner of Change Academy Inc, the company through which he delivers his training and development courses and is also a founding member and certified trainer and coach with the John Maxwell TEAM.



**Ms. Tilia Wilkinson** joined the Financial Services Industry in May 2015 as a Life Insurance Agent with the Insurance Corporation of Barbados Limited, having successfully completed the Introduction to Life Underwriting Course (ILU) in 2014. In 2016, just under one year in the Industry, Ms. Wilkinson entered and won the BARAIFA "Speak Off" Competition. This afforded her the opportunity to attend her first CARAIFA Sales Congress in Antigua; where she represented Barbados in the CARAIFA Speakers' Forum Competition and emerged victorious once again. With a mere introduction to the Industry, Ms. Wilkinson is making strides guaranteed to ensure that both a successful and lasting career as a Life Insurance Agent.



**Paul Sealy** is a full time practitioner in the science and art of teaching people how to master their minds to achieve their goals, heal physical and emotional issues, and live their greatest lives. As a Certified Master Neuro-Linguistic Programming (NLP) Practitioner, life-skills coach, trainer of trainers (TVET) and Certified Medical Support Clinical Hypnotherapist, Paul has fully integrated life coaching, sport psychology, self-hypnosis, hypnotherapy and NLP techniques into his work with clients with great success. Paul Sealy is also a partner at Success You Inc., a private fulltime personal transformational practice in his homeland Barbados.

# EYE ON THE CARIBBEAN

## GRENADA ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

The GAIFA Association held their first Education Fair highlighting the importance of professionalism and education.



1 2 3 4

From left : 1. Dawn Peters (Agent at Sagicor Insurance , 2. Glen Otway (Guest Presenter), 3. Marvin Ogilvie (Agent at Newim, recently changed to Antillean Insurance company) and 4. attentive audience

## BARBADOS ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

In February the Association welcomed Pastor Elector Pearson of Hope Church St. George Valley who spoke on "Leadership" .



Illustration of the Trust Activity with Pastor Elector (first left)

On March 17th, Mr. Shawn Callender, Manager of Training and Development at the Barbados Productivity Council., did an interactive session on "Productivity Best Practices".

On April 21st was their Annual Speak Off Competition. There were three participants ; Shontelle Bridgeman, Timothy Nicholls, and Wayne Ifill .



Shawn Callender

## TRINIDAD & TOBAGO ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

On Thursday, March 16, TTAIFA held a re-opening ceremony of their building. Their special guest who cut the ribbon to officially open the new facility was the Mayor of Port of Spain, Joel Martinez .



Industry's own His Worship The Mayor Alderman Joel Martinez cuts the ribbon to officially open the new facility. On lookers were from left; TTAIFA's President Gerald Cruickshank, IPP Curtis Dass, VP Mariana Galindo, CARAIFA's VP Alicia Birch and General Manager of TTAIFA, Carol Salim.

TTAIFA refurbished Headquarters



# FOUNDATION CORNER

Dear friends and Colleagues, we are fast approaching Congress 2017 – *“The Power of Imagination”* – in Barbados, and what a congress it promises to be! The CARAIFA Foundation will be an active participant in the celebration of CARAIFA’s 31<sup>st</sup> Annual Congress. We are the proud sponsors of two main platform speakers. One of whom will address the topic of kidney diseases in the region while the other will share her experiences with diabetes. In addition, there will be a Foundation booth in the Congress Mall; please be sure to visit.

In keeping with tradition, we will stage our annual fundraising raffle, the prizes for which are displayed below. Our aim is to make this a bumper year for ticket sales. To ensure that the sales objective is met, we have promoted a pre Congress distribution of tickets. Our territorial heads and others have kindly consented to be part of this promotion; therefore tickets are currently available from the persons listed below –



## 1<sup>st</sup> Prize

Amazon Fire Tablet (7")

**Antigua & Barbuda (ABAIFA) Past President Joshua Fabian**

**Barbados (BARAIFA) President Gloria King-Kirton**

**Belize (BelaIFA) President Olga Herrera and Immediate Past President Shawn Smith**

**Grenada (GAIFA) President Robert White and Education Council Representative Tracy Benjamin**

**Jamaica (JAIFA) President Hugh Meredith, Immediate Past President Joel Dixon, First Vice President**

**Monica Robotham and Fundraiser Director Denton Atkins**

**St. Kitts Mrs. Jennifer Tross-Clarke**

**Trinidad & Tobago (TTAIFA) CARAIFA Vice President Alicia Birch**

## 2<sup>nd</sup> Prize

Jawbone UP2 Fitness Tracker



Please be reminded that additional tickets may be purchased at the Congress.

The tremendous support you have given to the Foundation over the past several years has helped significantly in enabling us to make our ‘Gift of Life’ donations. We are grateful for all the contributions that we receive because we recognize that: **“Even the smallest act of caring for another person is like a drop of water – it will make ripples throughout the entire pond.”** (Jessy and Bryan Matteo)

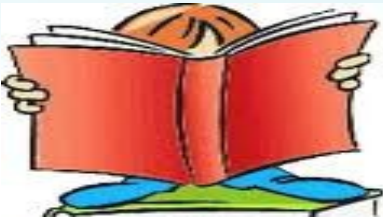
## 3<sup>rd</sup> Prize

Cellphone Power Bank



## OUR VISION

***To be recognized globally as the Caribbean’s leading foundation, promoting Healthy lifestyle choices and philanthropy***



# Education corner

Upon completing the educational requirements for the 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, 2016 FSCP Designees

JAIFA	
DERRICK C.	LEWIS
SOPHIA S	MORRIS
SHERYL C.A.	BLOOMFIELD



## EDUCATION SCHEDULE 2017

SEMESTER	SEMESTER STARTS	ENROLMENT DEADLINE	CLASSES BEGIN	EXAM DATES	SUPPLEMENTAL EXAM DATES
2	May	March 13th	May 8th	July 19th & 20th	August 23rd & 24th
3	September	July 10th	September 4th	November 15th & 16th	December 19th

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