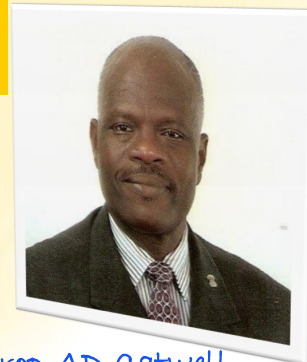




CARI-NEWS

"BRIDGING THE PAST, ENABLING THE FUTURE, PATHWAYS TO SUCCESS"

PRESIDENT'S MESSAGE



Wynthrop AD Catwell
President

"IF THE IMAGINATION IS TO YIELD ANY REAL PRODUCT, IT MUST HAVE RECEIVED A GREAT DEAL OF MATERIAL FROM THE EXTERNAL WORLD" (Arthur Schopenhauer)

By popular acclaim Congress 2017 lived up to expectations and in the minds of many, exceeded them. For those who were fortunate to be at Hilton Barbados from the 21 to the 24 of May 2017 attending CARAIFA'S annual sales congress, the quotation captioned above would be quite applicable. The Power of Imagination Congress was powerful and meaningful providing a great deal of material from various sources that was, motivating, stimulating, thought provoking, enlightening, and captivating.

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It could be described like 'a banquet of well-oiled dishes exquisitely prepared and skillfully presented to nourish the salivating patrons who were eager to consume every delicious morsel.' I was delighted to hear from one company's executive who said "This is the best congress/conference that I have attended in the last decade from an overall perspective, and I have attended MDRT, LAMP, LOMA, all of them. This was fabulous! There was something for everyone to savor, and ruminate upon to assist them in the chosen career".

Of course, not everyone may want to subscribe to such an esteemed endorsement, nevertheless, it does suggest that the product is an exceptionally outstanding one that if properly planned, skillfully managed, and successfully marketed can be as good or better than many of those already available for consumption. Indeed, we are uniquely placed to learn from the past to enable the future and make possible pathways for successful achievements.

It is often said that we are always quick to analyze failure, but tend to gloss over success as something for-gone, however all of us are aware of the enormous sacrifice that is required to plan and execute an event of this nature and magnitude. Not all of us are aware of the many, many challenges that must be overcome to do so. There are companies that thrive on

planning and managing these type of events as part of their daily regimen and are paid handsomely for doing so as well because of those very reasons.

I am exceedingly delighted therefore to extend congratulations to the Congress Director and his team, the President and members of the Barbados Association of Insurance and Financial Advisors, the management and staff of Hilton Barbados, all of the sponsors, those providing transportation and entertainment, the presenters and support persons and anyone who contributed their time and or resources, and the CARAIFA Executive and Board for providing the delegates of congress 2017 with a memorable and possibly life changing experience.

We have all received a great amount of information from those with who we interacted and should have come away with a rich reservoir of knowledge. Let us remember however that Imagination is greater than knowledge, Knowledge has its limitations but Imagination encircles the world.

It was William Blake who said that 'What is now proved was once only imagined'

EDITOR'S NOTE



Hugh Meredith LUTCF

PR & COMMUNICATION DIRECTOR

My Fellow CARAIFA members, I greet you well. Let me say thanks to you all for the support you have given to CARAIFA over the past many years of congress. I am delighted to learn that many of you who attended Congress 2017 enjoyed every minute of your time in Barbados and most importantly the congress itself. For me, I really felt like I was among family. The love, the sharing and care towards all was simply amazing.

I truly believe that a new dawn is on the horizon and CARAIFA is here to stay forever. I truly believe that when we come together as a people, there is no other place in the world that can match us with our creative minds. "BIG UP" to the Planning Committee and the entire Barbados team that assisted with the planning and execution of this wonderful congress.

So what's next? We now turn our attention to Jamaica and from all indication Jamaica will be a big one; not because it's Jamaica "**The land of Wood and Water**", Usain Bolt and Reggae Music but more so it would be our **FORTIETH (40th) YEAR** as an association. Yes, we have come a far way and I am very proud of the work that we all have put in over the past decades and we anticipate a milestone celebrated with a difference.

The CARAIFA brand is ours and forty (40) years from now will be a reflection of what we do today to enhance what we have and place it in the hands of so many young and enthusiastic youngsters coming into this great career.

In this our fortieth (40th) year, let us celebrate it like true Caribbean people, 'Get up, Dress Up and Show up'.

See you all in Jamaica

Are You a True Leader, or Just a Boss?

How do you know if you're a good boss and, more importantly, a good leader? The two roles aren't mutually exclusive, but the best bosses are actually leaders first.

"When the boss is a true leader, the fact that he or she is the boss might be a side note," said Charles A. Mohler, president and founder of Eagle CFO Consulting. "People often see a boss as getting things accomplished through rewards or punishment or consequences, while they see a leader as using mentorship and encouragement, trying to teach and train and motivate."

"A leader runs with their team and empowers them with a shared vision and strong values in which everyone enrolls and excels," added Jennifer Borba Von Stauffenberg, founder of Olive PR Solutions. "A boss can mean the same thing if the boss in question holds these values."

According to the Great Boss Assessment survey by S. Chris Edmonds, founder and CEO of The Purposeful Culture Group, only 45 percent of survey respondents say their boss inspires their best efforts each day. Fifty-eight percent say their boss treats them with trust and respect daily, which means 42 percent of bosses treat team members with distrust and disrespect.

Experts agree that, when bosses embrace leadership qualities, they're more likely to inspire their team.

According to Mohler, good leaders have following characteristics:

- They have an open-door policy.
- They're willing to work with their staff and their team.
- They're able to share the purpose or the "why" of what's being accomplished.
- They're open to input and consider different perspectives when they're making a decision.

"A good boss elevates everyone around them, provides the resources they need to do their job well and acknowledges them often," Borba Von Stauffenberg added. "Additionally, a good boss allows each team member to be brilliant by staying out of their way but is willing to get in the trenches with them when needed."

To become a better leader, reach out to mentors to get feedback on your strengths and weaknesses, Mohler suggested. This way, you'll know what you need to improve on and what kind of information you need to seek out.

"From there, read books on leadership and actively participate in the company," he added. "Don't wait for someone to give you a title; just jump in and take the lead."

If you're still uncertain of your abilities, look to the team you've been leading, Borba Von Stauffenberg suggested.

"You'll know you're a good boss because you see it in your team's work and on their faces," she said. "The success is there."

MEET THE NEW EXECUTIVE 2017—2018



WYNTHROP CATWELL
PRESIDENT

MAXIM MARQUEZ
IMMEDIATE PAST
PRESIDENT



ALICIA BIRCH
VICE PRESIDENT



MARCELLE
FENTON
SECRETARY GENERAL



MRS. PAULINE FAIRCLOUGH
CARAIFA FOUNDATION
CHAIRMAN



WILLIAM WILTSHIRE
EDUCATION COUNCIL
CHAIRMAN



HUGH MEREDITH
PUBLIC RELATIONS & COMMUNICATIONS



GLORIA KING- KIRTON
REGIONAL CONGRESS
COORDINATOR



ANDRE BOYDE
MARKETING
DIRECTOR

CARAIFA AGM 2017

CARAIFA's 40th Annual General Meeting for 2017 was held on the beautiful Island of Barbados on May 19th and 20th at the Blue Horizon Hotel. In attendance were the CARAIFA executives and delegates representing eight Member Territories namely Antigua & Barbuda, Barbados, Belize, Dominica, Grenada, Jamaica, St. Vincent & the Grenadines and Trinidad & Tobago. This vibrant August body met to discuss past and future business of CARAIFA and to champion the cause of their Associations.

**AGM
2017**



EYE ON THE CARIBBEAN

JAMAICA ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS (JAIFA)

The Jamaica Association of Insurance and Financial Advisors (JAIFA), held its 83rd Annual Awards Ceremony on Thursday **May 5, 2017** at the Knutsford Court Hotel, Jamaica.

Members were recognized for their outstanding performances for the year 2016; one hundred & six (106) persons received the CARAIFA's Activity Awards, thirty- one (31) CARAIFA's President Awards, sixty-three (63) CARAIFA's Quality Awards, one hundred & forty-five (145) MDRT qualifiers inter-alia. Education graduates were also recognized ; five (5) FSCP .



JAIFA AWARDS AND INDUCTION CEREMONY.

The highlight of the function was the prestigious awards of the Production and Association members of the year. **Congratulations to all Awardees and Graduates, continue to strive for excellence!**

TRINIDAD & TOBAGO ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS (TTAIFA)

TTAIFA held its Annual General Meeting on Friday 12th May, 2017 at their newly renovated facility , 129-131 Edward Street, Port of Spain. The feature address was delivered by Mr. Trevor Baddaloo, Branch Manager of Maritime South Regional Centre.



TTAIFA 's Annual General Meeting

Life Underwriters Association of Grenada (LUAGr)

LUAGr held a One Day Seminar on May 3rd, 2017. The seminar was well attended.



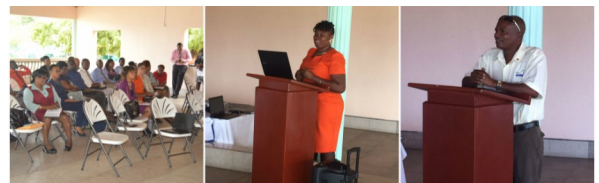
From left: Marvin Ogilvie (1st VP), Dawn Peters (2nd VP), Tracy Benjamin(Education Coordinator), Robert Whyte (President)

UB president, Clement Sankat and Vice President, Mariot Simon flanking Chairman Harry Pilgrim outside historic St. John's Cathedral immediately following installation of President of the University of Belize

BELIZE ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

Mr. Harrison Pilgrim CARAIFA's 2015 Hall of Famer is now the Chairman of the University of Belize.

CONGRATULATIONS!!



From left: an attentive audience, Tracy Benjamin and Emond Lewis Mitchell



CONGRESS 2017 HIGHLIGHTS



CONGRESS 2017



OPENING CEREMONY



Speaker's Forum



HANDING OVER CEREMONY TO JAMAICA

SPEAKER'S FORUM 2017 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 nineteen (19) 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 2017 is none other than *Sandra Ramjit* of Trinidad.



SANDRA RAMJIT



THE ONLY PERSON YOU SHOULD
TRY TO BE BETTER THAN,
IS THE PERSON YOU
WERE YESTERDAY.



Day of Common Concern (DOCC)



Submitted by:
Pauline McKenzie-Fairclough LUTCF
CARAIFA Foundation
Chair

It is my pleasure to present to you the proud winners of the CARAIFA Foundation's Annual Raffle drawn at Congress 2017 in Barbados. They are:

First prizeWayne Griffith (Trinidad)
 Second prize.....Dave Hill (Jamaica)
 Third prize.....Carlyle Fletcher (Trinidad)

Heartiest congratulations to you all and I am looking forward to your continued participation in 2018! Please allow me to use this opportunity to thank you for the wonderful support you gave to the 2017 CARAIFA Foundation raffle. We thank our members who sold tickets, who purchased tickets, who both sold and bought tickets and those who encouraged others to buy. I however need to say a special thank you to the associations that sold tickets prior to attending Congress 2017. This had a tremendous impact on our total sale.

The associations responsible for pre-selling tickets are from the following territories:

BARBADOS (BARAIFA)
 BELIZE (BelAIFA)
 DOMINICA (DAIFA)
 GRENADA (GAIFA)
 JAMAICA (JAIFA)
 ST. KITTS
 ST. VINCENT & the GRENADINES (VINAIFA)
 TRINIDAD & TOBAGO (TTAIFA)

The effort exerted by Barbados, Belize and St. Kitts was noteworthy. Persons spearheading the sales in these were President Gloria King-Kirton, President Olga Herrera and Mrs. Jennifer Tross-Clarke respectively.

Colleagues, 'We have only just begun...' our work is about to start! OCTOBER 31 marks the 40th Anniversary of CARAIFA. That date is use for our DAY OF COMMON CONCERN (DOCC) and we are going to 'big up' CARAIFA by a week of activities planned by our local associations. Several associations have already named their members who will be responsible for the Foundation portfolio and I will be in direct contact with those individuals. If you have not yet identified a member please do so as soon as possible so that the planning can commence. The Secretariat stands willing and able to assist you in whatever way possible. Please note that your passionate help will make all the difference.

My confidence in your support has remained steadfast over the past few years and there is no reason to change that equation now. Do have a wonderful summer..... HEAT and ALL!

CONGRESS 2018 JAMAICA

Registration Information

EARLY BIRD REGISTRATION

Register by December 31st 2017 and pay only

- \$1800 USD Single Occupancy
- \$1500 USD per person Double Occupancy
- \$1300 USD per person Triple Occupancy

REGULAR REGISTRATION

January 1st – March 16th 2018

- \$1900 USD Single Occupancy
- \$1700 USD per person Double Occupancy
- \$1400 USD per person Triple Occupancy

LATE REGISTRATION

Avoid Late Registration: Deadline April 7th

Single & Double Occupancy ONLY

- \$2000 USD Single Occupancy
- \$1800 USD per person Double Occupancy

Cancellation & Refund Policy

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

Cancellations received by December 31, 2017 100%
(NB: Less administrative fee of at least 10% of refund)

Cancellations received by March 16, 2018 50%

Cancellations received after March 16, 2018
(Applicant not eligible for a refund)

DON'T BE LATE... REGISTER NOW!!



EMPOWERED TO RISE

CARIBBEAN ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS
CARAIFA

UNIVERSITY OF THE WEST INDIES
Host 2018

CARAIFA'S 32ND ANNUAL SALES CONGRESS

April 29 to May 3, 2018

**Hilton Rose Hall Resort & Spa,
Montego Bay, Jamaica**

[Click on form above to register online](#)

REGISTER NOW!!



Education corner



We're proud
of you!

Congratulations

CARAIFA Congratulates Semester 1, 2017 FSCP Designees

D A I F A	
HEZRON	SERAPHIN
J A I F A	
SMITH- WATSON	TAMARA
SPICER	TONI
S T . K I T T S / N E V I S	
CONNOR	DENRICK
QUINLAN	GLENN
T T A I F A	
DASS	KEVERN
DECOTEAU	PIERRE
GRANT-DANIEL	NATASHA
KISSOON	KATHY ANN
LEE	NEKEISHA
WEBSTER	DAVID
WONG SONG	ANTHONY

Develop a passion
for learning. If you
do, you will never
cease to grow.

Anthony J. D'Angelo

<u>SEMESTER</u>	<u>Semester starts</u>	<u>Enrolment Deadline</u>	<u>Classes Begin</u>	<u>Exam Dates:</u>	<u>Supplemental Exam Dates:</u>
2	May	March 13 th	May 8 th	July 19 th & 20 th	August 23 rd & 24 th
3	September	July 10 th	September 4 th	November 15 th & 16 th	December 19 th

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