

CARI-NEWS

“BRIDGING THE PAST, ENABLING THE FUTURE, PATHWAYS TO SUCCESS”

PRESIDENT’S MESSAGE

The events that unfolded during the last month across the world, ought to be a stark reminder that our existence as part of this vast and beautiful universe is fraught with unknown and unprecedented challenges. They should also remind us that total independence is a contradiction in terms for we all need each other.

Unfortunately, it is an undeniable fact that it often takes disaster or tragedy for many of us to recognize how common our needs are. Alice Hubbard in one of her compositions wrote **“Complete success alienates a man from his fellows, but suffering makes kinsmen of us all”**

In my message in the last edition I referred to the need for us to be “Our Brother’s keeper” by drawing on the sobering words of Matt 25:35-40 where Jesus said that persons who looked after others who were “Hungry, Naked, or Sick: would be considered as doing the same thing for him.

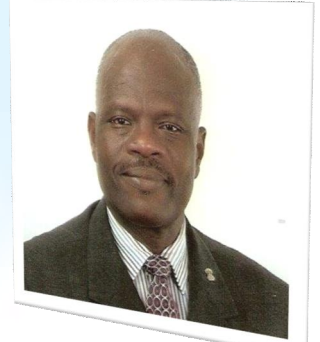
DAY OF COMMON CONCERN

This edition of the CARI-NEWS will coincide with The Annual Day of Common Concerns observed across the region by Associations of Insurance and Financial Advisors and their Associates to keep focused on Kidney related and wellness issues.

While issues of health will continue to be a major thrust in our outreach through The Day of Common Concern, and other programs, it would be appropriate for all of us to identify with the current and pressing concerns and needs of our colleagues and friends, whose lives have been suddenly and in some cases permanently changed by the unprecedented power of Hurricanes and other disasters in one place after another.

In preparation for hurricanes, and other disasters we are all encouraged to store the basics to sustain ourselves and those close to us and perhaps even to share with others whose circumstances become less than ideal. In this context, my attention was drawn to the words of a survivor of Hurricane Irma that I consider to be quite instructive. He said “For days prior to the hurricane/flooding, families were advised to stock up food supplies and

water but, as the events unfolded and houses were destroyed nobody cared about the luxuries (cars etc) and even the stocked-up foods and water. They were all more interested in survival”



Wynthrop AD Catwell
President

It is gratifying to witness the determination and courage of those impacted as they seek to rebuild their lives, and the effort to provide aid and support for them. The road to recovery is daunting for many of them, but their load can and should be made lighter by those of us who are fortunate to be in position to help.

MAKE SURE OF THE MORE IMPORTANT THINGS

The survivor quoted above was sobering in his advice to all of us who will face some kind or disaster or tragedy in our lives he stated, “As we struggle daily to achieve some of the comforts of life and to satisfy our basic needs we should keep in mind that the first need for companionship can only be achieved if we appreciate each other, let go of resentment and stay close to each other. Many are dying he said not because of a lack of food and water but because of depression occasioned by loneliness with no one to share feelings with”.

As the weeks, months and years of rebuilding, homes, businesses, communities and the country’s infrastructure continue, let us remember to focus on the more important things; the rebuilding of the lives of our family, colleagues and friends by providing encouragement, companionship, love and wholehearted support at all levels

“The measure of love is compassion; the measure of compassion is kindness”.
Anonymous

INSIDE THIS ISSUE:

Editors Note	2
Protein and the	3
CONGRESS 2018	4
Day of Common	5
CARAIFA’s Executive new s & high-	6
Education Corner	7



EDITOR'S NOTE



Hugh Meredith LUTCF
PR & Communications Director

My CARIBBEAN people, I greet thee well. This issue of CARI-NEWS is one of the hardest to be sending out. As a region we have seen good times and some not so good times. One of the positives we can take from our many lessons of transformation is that most times we find a common ground where we always find joy in being together. Congress is to us as a industry of insurance professionals as WI cricket is to the entire Caribbean. We are deeply connected as a people and it hurts so much when we see our own in distress.

In recent months the Caribbean have seen some of the worst if not the worst period of devastation from hurricanes. Hurricanes are what we are accustomed to and so we are always prepared mentally for them. You may recall some of the most devastating hurricanes of the past and how they caused massive destruction in the region. This time around however things seem a little different. Certainly from my own perspective I have never experienced a hurricane of the magnitude of what we had this year. Fortunately for me I was not in Jamaica back in 1988 when Gilbert came. What I saw on television while I was overseas however can't in my mind equal the destruction I have seen in the region this year. Forgive me if I am wrong but allow me to make that mistake for once. This year will possibly go down as the worst ever we have seen with hurricanes. I must therefore use this opportunity to express our sincere condolences to the many families who are today without a loved one because of these hurricanes.

What is interesting however, is the way our people rallied together and found that spirit of oneness to assist in so many different ways. We in the insurance industry were busy getting updates and trying to assist in the different a ways we can and it felt good to hear the many stories of greatness and goodness emanating from all walks of Caribbean life. We heard the many stories of gratitude to life and how these circumstances had many of us embracing humility and forgiveness. Most of all brotherly and sisterly love won at the end of the day.

My fellow people of insurance, we are at a time when the effects of these devastations will be felt deeply in our pockets and will no doubt cause greater pain and hardships. As a people however and as Financial Advisors now is the time when we should get even closer to our clients and colleagues because now more than ever each of us need a friend. Certainly general insurance rates will go up and we will have to bear that cost. We must not forget though that we have gone through many challenges in life and all made us better in one way or another. So let us find a common ground as much as we can and strengthen each other where possible because only when we come together many barriers are broken. I wish for a speedy recovery in our many islands and as we pray for that we wish for all many blessings as we approach the most happy season of the year. One love and peace to my fellow CARIBBEAN people!

PROTEIN AND THE HEART

It's no secret that exercise makes your heart bigger in a healthy way, helping it to pump blood more efficiently and lessening the potential for heart failure. Figuring out a way to mimic the way exercise manages to do this could be an extremely beneficial way to treat certain types of heart conditions. A study out this week shows how a protein called cardiotrophin might in fact do this; have the same positive effects on the heart, minus the actual exercise part.

"So, from a basic science perspective it looks like cardiotrophin, by itself, with nothing else, will stimulate that beneficial growth of the heart," says Lynn Megeney, senior author of the study and a senior scientist at The Ottawa Hospital and professor at the University of Ottawa. "It'll make [each] heart muscle cell, and consequently the entire heart, look like and behave like it's exercised. It'll gain those beneficial changes, which you normally attribute to exercise programs, just with the protein alone." This could seriously come in handy for people who suffer from right heart failure. This varies from congestive, or left, heart failure, in that left heart failure has several drug interventions that can slow the process down. These conventional processes don't offer much help to people with right heart failure, says Megeney, and oftentimes the only solution for these patients is a transplant.



Interest into the positive effects of cardiotrophin go back several years when researchers initially identified several proteins found in cells that could make a heart muscle grow in a beneficial way. The researchers thought that since cardiotrophin causes the heart to appear exercised when no work out has taken place, perhaps it could be a good way to benefit those with right heart failure. After witnessing the positive effects of cardiotrophin in cell tissue cultures, Megeney and his colleagues moved on to testing the protein in mice and rats. Turns out, in those models, cardiotrophin is very effective at limiting the progression of right heart failure in mice and rats with the condition. "The biology of a heart in a rat is actually more similar to a human than it is to a mouse, so that kind of propelled us forward to start testing these particular proteins in a rat model," he says.



Cardiotrophin works by activating a series of proteins that under other circumstances would actually kill the cell, inducing something called programmed cell death or apoptosis, says Megeney. However, timing is key, in this case. Cardiotrophin turns certain proteins and cell pathways on. If they stay on too long, they would lead to major problems like programmed cell death. But cardiotrophin only allows them to stay on long enough to activate other cellular pathways (almost like a domino effect). These pathways are the ones that benefit the heart. Luckily, cardiotrophin activates yet another pathway that shuts off the damaging pathways before they start causing problems. "It flips these two switches on simultaneously, one to start to remodel and make those beneficial changes, but quickly shuts it off before it can remain on and cause problems," he says.

Megeney and his team plan to get a clinical trial in right heart failure patients rolling in the next three years, while simultaneously investigating other factors or drugs that work in a similar way as cardiotrophin. "We're trying to move forward as fast as we can with what we have in our hands now," says Megeney. "Which is the protein itself, as well as [the ability to] find other drugs that can do the job just as well or better."

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!!



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

REGISTER NOW!!

DAY OF COMMON CONCERN (DOCC)

Pauline McKenzie-Fairclough CARAIFA Foundation Chair



October 31 marks CARAIFA'S Day of Common Concern (DOCC). This day in 2017 is the start of the celebration of the Association's fortieth anniversary which will culminate at the annual sales Congress in April, 2018. Happy Birthday CARAIFA!

Our DOCC is filled with images of the plight of our member territories and, indeed, the wider region; we recall the recent rapid succession of hurricanes that lashed our shores. Our concern for the residents of Barbuda and the Commonwealth of Dominica defies words. The televised scenes of devastation in the two territories was heart wrenching, eliciting a ready response to the appeal for relief funds to be sent to them. We can only hope that the recovery programmes will be swift and successful.

This has put a damper on our DOCC activities, and the plans made had to be cancelled. This is true for Antigua (sister island to Barbuda), Dominica and St. Kitts.

The other member territories are going ahead with their DOCC plans under the theme: 'Wellness – A Way of Life'. Their planned activities on or around October 31 are as shown below.

BARAIFA (Barbados) will partner with the Barbados Kidney Association to stage two 'Health Check Points' in shopping malls and sponsor a public lecture on 'Wellness – A Way of Life'.

♦ *CARAIFA Foundation Representative: Mr. Simon Marshall.*

BelAIFA (Belize) Annual Health Fair, donation to their school of choice.

♦ *CARAIFA Foundation Representative: Mrs. Olga Herrera.*

JAIFA (Jamaica) Fundraising event, members of the insurance fraternity will wear red.

♦ *CARAIFA Foundation Representative: Mrs. Kathryn Marrett.*

VINAIFA (St Vincent & the Grenadines) will host a Health Fair.

♦ *CARAIFA Foundation Representative: Mr. Andre Boyde.*

TTAIFA (Trinidad & Tobago) Launch of a campaign, aided by a series of Health Clippings, on the importance of taking care of the kidneys. The Association will invite donations to the Foundation, using the prescribed pledge form. Donors will be recognized at the Association's Annual Awards in 2018.

♦ *CARAIFA Foundation Representative: Mr. Terrance Williams.*

CARAIFA Foundation Representatives not listed above are:

- ♦ ABAIFA (Antigua & Barbuda): Mr. Leon George.
- ♦ CAIFA (Cayman Islands): Mr. Edward Balderamos.
- ♦ DAIFA (Dominica) : Mr. Hezron Seraphin.
- ♦ LUAGr (GRENADA) : Mr. Robert Whyte.



OUR VISION: To be recognized globally as the Caribbean's leading foundation promoting healthy lifestyle choices and philanthropy.

EXECUTIVE NEWS AND HIGHLIGHTS

The CARAIFA Executive and Education Council convened their series of August meetings in Jamaica

- ◆ August 10 - Education Council Meeting
- ◆ August 11- Education Management Council
- ◆ August 12 - Executive Meeting



CARAIFA EXECUTIVE

From left : Marketing Director Andre Boyde , Immediate Past President Maxim Marquez, Secretary General Marcelle Fenton, Vice President Alicia Birch, President Wynthrop Catwell, Education Council Chairman William “Nat” Wiltshire, Regional Congress Coordinator Gloria King-Kirton, PR & Communication Director Hugh Meredith, CARAIFA Foundation Chair Pauline McKenzie-Fairclough

Members of the CONGRESS 2018 Committee also joined the Executive Meeting to provide event planning updates and get feedback from the executive.

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.



Above from Left: Courtney Golding JAIFA’s EMCR, Geoffrey Graham DAIFA’s ECR, Tyrone Lowe BARAIFA’s EMCR, Andrew Bates TTAIFA’s EMCR, Colleen Arneaud-Rostant TTAIFA’s ECR



ECC William “Nat” Wiltshire and Secretary General Marcelle Fenton



Pictured above from the Congress 2018 Committee are (front left) JAIFA’s 1st VP Monica Robotham, Ann Green-Davis for Ceremonies and Nehemiah Perry for Marketing and PR. Congress Director Orville Johnson (front right)



Above from left: PRC Hugh Meredith has the attention of ECC William “Nat” Wiltshire, President Catwell, and Secretary General Fenton

Right: Nehemiah Perry shares a laugh with President Catwell and Congress Director Johnson



EDUCATION NEWS

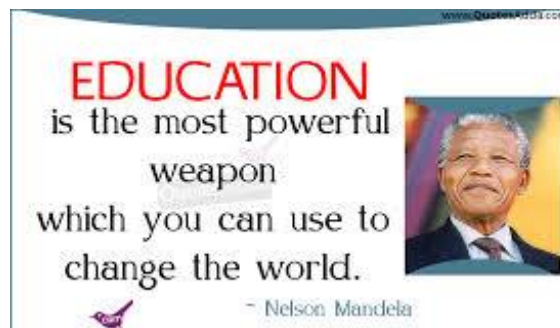
CARAIFA Congratulates Semester 2, 2017 FSCP Designees

JAIFA

Sandra Williams	Richard Thelwell
Melanie Mckitty- Martin	Melodie Knight-Mcnab
Lincoln Dickson	Meganne Clarke

TTAIFA

Merlene Alexander	Anju Balai
Yukchin Cheung	Nicole Woods
Trudy Cuffie	Allison Diaz-Lewis
Marsha Harripaul	Brent Jankie
Kathy Kahrim	Roslyn Keller
Shazahra Khan-Camacho	Nicole Matas
Alicia O'brien-Samuel	Sabrina Ramsaran
Brent Romano	Nandie Da Silva



EDUCATION SCHEDULE 2017

Semester	Semester starts:	Classes begin	Exam Dates:	Supplemental Exam dates :
Semester 3 2017	September	September 4th	November 15th & 16th	December 19th
Semester 1 2018	January	January 8th	March 14th & 15th	April 18th & 19th
Semester 2 2018	May	May 7th	July 11th & 12th	August 15th & 16th

‘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 or email us at caraifa@cwjamaica.com