

CARI-NEWS

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



President's Message



Mrs Alicia Birch
 President 2018-2020
 CARAIFA's President

Congress, Congress, Congress, is on our doorsteps. One of CARAIFA's signature events where Caribbean insurance and financial advisors will all meet in beautiful Belize on May 5th CARAIFA 33rd Annual Sales Congress under the theme "Soaring with Excellence and Commitment". I cannot wait to see all my Caribbean colleagues in all their splendour; Congress is a perfect opportunity for you to fuel up for your return to your home territory.

We must always bear in mind that advisors who are most edified and prepared are the ones who experience great success. Ours, is a noble profession and each one must continue to do their part in the service delivery aspect to our clients', service is a game changer. Also, remember your health is our greatest asset.

Have a bumper 2nd Quarter.

We love hearing from you drop us a line.

Enjoy!

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EDITORS NOTE



**Monica Robotham, CLU,
Ch.F.C, SLU
PR& Marketing
& Communication Director**

My Caribbean colleagues, I greet you well.

Greatness comes from the desire to do extraordinary things-to reach beyond the status quo and relentlessly chase your dreams It all start with setting and achieving goals, but when you aim higher than where you set your mark, you force yourself to get better, one victory at a time.

As my administrate year comes to a close, I am pleased that I was able to complete my fourth quarterly CARI_ NEWS. Its my hope that the information was informative and also challenges us to give of our best.

CARAIFA continues to be a strong organization, with highly effective and dedicated personnel ensuring that the welfare of its members are taken care of. The educational program and annual congresses ensure we are equip to not only be professionals but also men and women of integrity.

Continue to support the Day of Common Concern, so we can give back to those with kidney diseases.

As Financial Advisors, ensure we give quality service to our clients and support and strengthen each other.

Congress! Congress! We better Belize it!

“When you have had a taste of excellence you cannot go back to mediocrity”-

M. Wegenez

“

Challenges are what make life interesting and overcoming them is what makes life meaningful.”

Joshua J. Marine

Caribbean: In no one's backyard

Former Prime Minister of Jamaica P J Patterson recently observed to an attentive audience in Washington, DC, the capital of the United States, that: %We of the Caribbean should never allow our strategy to be dictated or determined by anyone else,+adding that, %We live in no one's backyard.+

Those words resound with a compelling freshness and significance today as the Caribbean is beset by forces that seek to divide and marginalise the region; to deprive it of a voice in global affairs that materially affect all its countries; and to treat the small, individual territories as nothing more than annoying complications.

Of course, leaders of Caribbean countries, particularly those that are members of the Caribbean Community (Caricom), contribute to their own marginalisation and to the disregard shown to them by more powerful states or groups of states.

In the conduct of their external relations, several governments, now and in the past, have pursued narrow, short-term interests, compromising their own sovereignty and weakening themselves and the entire Caribbean Community in international bargaining.

Patterson knows this well. He saw it first-hand in several roles, including as minister of foreign affairs and foreign trade of Jamaica, as an Opposition politician in Jamaica, and as prime minister. The tendency to eschew the strength of Caribbean-wide unity in favour of satisfying the self-interest of political parties has plagued the region to its detriment.

Several Caribbean governments have preferred to treat other Caribbean governments as their competitors and adversaries in order to gain short-term gains. This behaviour has been obvious in tourism, particularly in the cruise ship business, in which Caribbean governments have failed to form an alliance to withstand dictation from large cruise companies. The result has been that Caribbean countries earn a disproportionately smaller share of the earnings of the business.

But the predilection to reject the strength of unity, or to bend to the will of external interests in favour of opportunistic alliances with power-blocs - countries or companies - is not limited to sectors such as tourism. They seem to be replicated across the board of non-domestic activity, resulting in insufficient trust in the Caricom partnership.

Patterson spoke in Washington, DC, at the launch of his book, *My Political Journey*, which chronicles his political life as a Jamaican politician, a Caribbean regionalist, and the role he played in fighting for respect for the Caribbean in the global community. It is a book that should be compulsory reading for all current political leaders in the Caribbean and every person who represents the interests of Caribbean nations in international bargaining.

In his book, Patterson states: %The assertion of our united voice as sovereign nations singing from the same hymn sheet is the only way for us to be heard in the global din.+And, he knows this with authenticity, born of lived experience of the truth of which he speaks. He was an integral participant in the most significant demonstration of unity by developing states at a significant crossroads of their fortunes.

Caribbean: In no one's backyard Cont'd

Ironically, that event occurred when Britain decided to join the European Economic Community (now the European Union). Preferential trade access to the British market was disappearing for Britain's former Commonwealth colonies in Africa, the Caribbean and the Pacific (ACP), as responsibility for trade with Britain passed from London to the EU headquarters in Brussels.

The unification of the ACP countries was fashioned in the Caribbean as a single unit to negotiate a trade and aid pact with Europe.

The arrangement involved three regions, but one voice on each aspect of the negotiating pillars.

The Caribbean's main spokespersons on behalf of the ACP group were Sir Shridath Ramphal and Patterson.

Many lessons arose for the Caribbean from those negotiations, not least that the unity of developing countries is a formidable force in bargaining with other countries and regions, much bigger and powerful than themselves.

It is no exaggeration to say that the Lomé Convention, that emerged from those ACP-EEC negotiations, continues to stand today as the most beneficial trade and development document ever signed by developing states. Its benefits, over more than four decades, should permanently flash warning lights to the Caribbean not to fracture their unity and, instead, maintain their solidarity.

Caribbean countries have a sparse box of tools from which to draw in advancing their national interests in international affairs. Fighting relentlessly for their sovereign rights is one vital tool they should never relinquish. Patterson states with no equivocation that: "While small and powerless states do not, in fact, receive equal treatment in the application of international law, we in the Caribbean who lack military power are nevertheless compelled to continue the search for that ideal in which the international system will uphold right over might and law over force."

That is wisdom from an authentic voice speaking from Caribbean trenches in international battlegrounds that have not diminished. They have simply appeared in other forms such as in the EU blacklisting Caribbean countries in language that pretends cooperation but actions that manifest coercion; in the World Trade Organization, where big countries deny justice to small ones; in the Organization of American States, where after more than 50 years of membership the Caribbean's development and security aspirations still play second fiddle to the political agenda of other countries; and in the lip service paid to the adverse effects of climate change that point like a dagger at the heart of the Caribbean's existence.

In all of this, Jamaica's Patterson has long and often advocated that "there needs to be a cohesive and effective strategic alliance among small developing countries". Such an alliance must be cemented, solidified, and fortified first among the countries of the Caribbean.

Then, and only then, will Caribbean countries establish the means for true independence and sovereignty both politically and economically.

Caribbean leaders of all political stripes have every right to engage governments of other countries in their economic interest. But, in doing so, they should be mindful that they have a responsibility to themselves and the people of the Caribbean to support each other first.

FUN FACTS ABOUT BELIZE

Belize is one of the world's last unspoilt destinations. They call it "Mother nature's best kept secret".

There are jungle adventures, waterfalls, Mayan ruins and caves.

Belize has some of the best dive sites in the Caribbean. Spanning the length of Belize is the 2nd biggest barrier reef in the world. In many other parts of the Caribbean the diving is around volcanic rock!

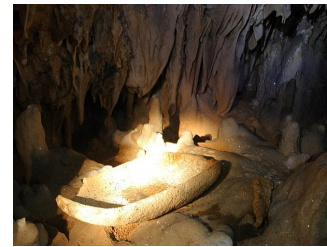
The Belizean barrier reef boasts an incredible array of marine life making it one of the premier Caribbean destinations for diving and snorkeling.

NATURE LOVERS

- ◆ In 1971, famed marine biologist Jacques Cousteau discovered what had long been the sole province of local fisherman ó [the Great Blue Hole](#), a unique diving site in the middle of an offshore coral atoll. The Great Blue Hole is regularly voted as one of the Top 10 best diving sites in the world.
- ◆ A few decades ago when Queen Elizabeth visited Belize, she was served with one of the country's finest delicacies ó gibbon meat. Locally referred to as the "Royal Rat", this large rodent looks something like a cross between a chipmunk and a tapir and tastes similar to rabbit.

HISTORY LOVERS

- ◆ The Black Howler Monkeys known locally as baboons, these tree-dwelling primates are listed as one of the top 10 loudest animals in the world equipped with a piercing shriek that can be heard up to three miles away through the thick rainforest.
- ◆ **The Only Jaguar Preserve on the Planet** -Half a dozen great cats, including jaguars and pumas, are indigenous to Belize and Central America. Belize is the only country in the world with a nature sanctuary dedicated to preserving these magnificent animals, a protected area called the [Cockscomb Wildlife Sanctuary and Jaguar Preserve](#).
- ◆ With only 355,000 people living in an area the size of Massachusetts, Belize has the lowest population density in Central America, an average of 15 per square kilometer. Belize is also universally known as having a very friendly population renowned for their amiability and hospitality.



CONGRESS 2019 MOTIVATIONAL SPEAKERS

Andrew Usher began his professional career within the hospitality industry in his beautiful country Belize. After attending Wheeling Jesuit University, Andrew returned home where his journey would lead him to become the General Manager of Hamanasi Adventure and Dive Resort, one of the country's leading boutique resorts consistently recognized by Trip Advisor for outstanding service in the region. Here he recognized the value and need for developing a highly motivated, cohesive and energized team. Dedicating his energy and love for the development and growth of himself and team, he pulled together one of the best teams in the industry with purpose and direction. His passion and dedication to constant improvement of himself and his team's attention to detail and service philosophy to customers over a four-year period was recognized with the position of General Manager, which he held for six years.

Dr. Dionne Chamberlain Miranda is the managing director and partner in a successful regional, bilingual consulting firm known as "Chamberlain Consulting".

Her areas of expertise are Public Relations, Strategic Planning, Social Specialist, Motivation, Entrepreneurship, European Market access, Sales Management, Strategy, Marketing, Customer Service and Project Management and Communication and Visibility Strategies and implementation. She holds a PhD in Business Administration and a Masters Degree in Global Management from Phoenix University. She has completed a number of specialized training programs including Leadership at the Centre for Applied Sciences in Geneva Switzerland Neuro Linguistic Programming and continues to pursue growth through training.


She believes that if you can dream it, you can achieve it, but only if you take ACTION!

Raphael Saul is a 30 year-old husband, father, Attorney-at-Law, entrepreneur, life & business coach and motivational speaker with a passion for helping people achieve success and realise their full potential. After achieving academic excellence at the Queen's College Secondary School and receiving a National Academic Award after completing his Associate Degree in Business Studies at the Barbados Community College, he graduated with honours from the University of the West Indies with his Bachelor of Laws Degree. While completing further legal studies in Trinidad & Tobago, he earned several awards for outstanding performance, leadership and initiative, debating and public speaking. As a dynamic speaker, preacher, worship leader and professional coach, he is passionate about continuously improving himself and his skills, and encouraging others go after their dreams. He has worked with several professionals and business owners to develop strategies to help them grow their businesses.

Anthony Matthews Jones


Jones is a four-year MDRT member with one Top of the Table and three Court of the Table qualifications. A trained singer and actor, Jones' infectious enthusiasm and unique style make his presentations memorable. Now in his 14th year in the life insurance business, Jones shares a proven method of handling objections that has helped advisors increase appointments, close more sales, and push their production and confidence to new heights.

CONGRESS 2019 MOTIVATIONAL SPEAKERS




Ruth Esquivel earned her Associate Degree in Physics and Math from St John's College Junior College then went on to earn her Bachelor Degree in Computer Science from The University of North Florida. In an effort to remain current with information and continue growth in her field, Ruth has also obtained several certifications over the years. Ms Esquivel has worked in the Information Technology field for over 20 years and uses her experience to not only work within challenging landscapes, but also to improve and strengthen existing processes and innovate new solutions. Ms Esquivel currently operates a 24 hour contact centre with a range of services mostly provided for international clients. When a client asks if she can provide a service or solution, her response is usually, "If we don't do it now, we can figure out a way to do it!"

Peaches Simmonds, B.Sc.



Based in the beautiful twin island of Trinidad and Tobago, Peaches Simmonds is a graduate of the University of the West Indies, St. Augustine, holding a B.Sc. in Tourism Management. She is energetic, passionate, hardworking and customer driven. On July 1st, 2015 she joined the sales force of Guardian Life of the Caribbean, Trinidad and Tobago and within the last three years, she has won many coveted company awards including the Centurion Award for three consecutive years, the Production Award and the Persistency Award. Currently she is well placed on the award listing within the Insurance Industry.



Kobus Kleyn is a Certified Financial Planner and a Director at Kainos Financial Services, He obtained his Post Graduate Diploma in Financial Planning at the University of Free State (South Africa) and his MDP & AEP from UNISA (Southern Africa). He holds many other qualifications.

He currently is Chairperson of the Financial Planning Institute (FPI) RDR Workgroup and the Liberty Ethics FA Committee. He is Vice-Chairperson of the FPI Client Engagement Committee. He also serves on the FPI Annual Convention Committee and Million Dollar Round Table (MDRT) Task Forces. He has served on many past committees and task forces for the FPI, FIA (Financial Intermediaries Association) and MDRT over the years. He has been past-area and country chair for MDRT South Africa. Kobus hold MDRT Top of the Table status since 2012 and are one of the top CFPs in South Africa, with a fully-functional professional office-based practice.



Mr. Clayton Greenidge is a former Broadcaster, Singer & a Certified Fitness Trainer & Coach by the International Sports Science Association (ISSA); with over 30 years of experience.

His clients are a living testimony of his dedication and commitment to excellence. He is an advocate for fitness and an accomplished Master Bodybuilder representing Belize in Central America, in the Caribbean and competed in the World Championship.

His most recent accomplishment in 2017 in addition to winning the title of Mr. Belize is to become the first Bodybuilder to win two gold medals at the Central American Games held in Managua Nicaragua on December 9-13, 2017. Mr. Greenidge has now established a new record for Belize and the rest of Central America.

Mr. Greenidge shares his passion for training individuals & helping athletes to obtain their optimum fitness goals. He has trained several athletes who attained first place in several local bodybuilding competitions as well as Strong Man Champions.

FOUNDATION CORNER

World Kidney Day (WKD), celebrated March 14, staged a global campaign that aimed at increasing awareness of the importance of our kidneys and of reducing the impact of kidney disease and its associated problems.

When our kidneys are healthy they are simply amazing. They assist in blood pressure control. The manufacture of red blood cells is aided by these organs. They also remove waste and extra water from the body. On the other hand unhealthy kidneys can result in Chronic Kidney Disease (**CKD**) which is a non-communicable disease that affects 1 in 10 persons worldwide. While CKD severity can vary, it remains incurable and therefore causes the patient to need lifelong care.

As the incidence of kidney disease escalates, **WKD** plays a crucial role in educating the public and in encouraging prevention and early detection of the disease.

Below are some valuable tips for keeping your kidneys healthy:

1. Drink water often throughout the day
2. Eat fruits and vegetables to avoid constipation
3. Avoid salty and junk food
4. Keep fit and active
5. Do not smoke
6. Wear loose cotton underwear as opposed to tights
7. Wipe properly after using the toilet, wiping from front to back
8. Pass urine at regular times during the day and if passing urine is painful it could be the result of an infection, blockage or Kidney stones. See a doctor.
9. Be alert to urine colour change and inability to pass it in a good steady stream
10. Seek treatment for vomiting and loose stools to avoid dehydration
11. Ensure that your blood pressure is checked at each visit to the doctor.

When Kidneys Don't Work Well - these indicators are to be taken seriously:

Your body starts to swell

Your eyes look puffy in the mornings and it is not due to eye allergies

Your urine looks like blood, dark coloured soft drinks or tea

Your urine is cloudy and has a strong odour

Passing your urine hurts

You are either passing less or more urine than usual

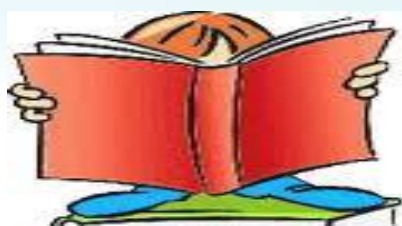
You start wetting yourself both in the day and at nights

You feel tired all the time and begin to lose weight

It is extremely important that we do everything in our power to maintain a healthy body ó Our Health is our Responsibility

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 1, 2019 FSCP Designees

JAIFA		TTAIFA	
♦ Antoinette McDonald	♦ Roland Chue-Edwards	♦ Sharon Sinanan ♦ Riquen Allen ♦ Damian Cuffy	♦ Kurlene Prince-Francis ♦ Natasha Charles
♦ Helen Duhaney	♦ Courtney Golding	♦ Edward Duchesne ♦ Gemma Saunders	♦ Corinne Laban-Maharaj ♦ Brian Peterson
♦ Patricia Holness		♦ Darrel Rampersad	♦ Inshan Ali

EDUCATION SCHEDULE 2019

SEMESTER	SEMESTER STARTS	ENROLMENT DEADLINE	CLASSES BEGIN	EXAM DATES	SUPPLEMENTAL EXAM DATES
2	May	March 11th	May 6th	July 9th & 10th	August 13rd & 14th
3	September	July 8th	September 2nd	November 5th & 6th	December 10th & 11th

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