



CARI-NEWS

VOLUME 19

ISSUE 1

PRESIDENT'S MESSAGE

Optimism is essential to achievement and it is also the foundation of courage and true progress
— Nicholas M. Butler

Optimism is only one of the emotions that I would have felt over the past few months. As I sit to pen these few words to you, I reflect on the range of feelings I would have experienced. Some of them included despondent, determined, sad, hopeful, grateful and of course, optimistic. Each one would have been experienced as I went through different phases of trying to process and navigate through all the changes taking place not only in the world and our country, but also taking place in our industry. We often conduct business face to face and interact with countless persons on a daily basis and many persons were not in their usual financial positions. With social distancing in place, coupled with economic distress, what was going to happen to us? I even felt a bit overwhelmed at the thought of this. In the midst of everything, I have recognized that a great deal of creativity is required to survive. A high level of adaptability has been taking place and this has left me hopeful. Agents continue to seek out new business as well as service existing clients, utilizing the numerous technological solutions available. Plans and policies are crafted to meet the customer where they are at financially. Claims are still being paid and there is still a high level of customer satisfaction. This shift in thought and modus operandi clearly demonstrates the resilience of the industry and the importance of what we do.



Alicia Birch MBA, LUTCF

At time the situation may seem bleak, but in order for us to progress we must search for the silver lining in challenging situations. It is from there we will find motivation to pursue our passion. Do not discount your role during these uncertain times. Stay focused, flexible and optimistic, you will not regret it.

Inside this issue:

<i>Editor's Note</i>	2
<i>Eye on the Caribbean</i>	3-4
<i>Education Corner</i>	5
<i>Eye on The Caribbean</i>	3-4
<i>Saint Vincent/ Article</i>	5-7
<i>Education Corner</i>	8
<i>CARAIFA Congress 2020/2021 Cancelled</i>	9

EDITOR'S NOTE



Monica Robothom, CLU, ChFc
PR Marketing Director & Communications

We entered the year 2021 still healing from the impact of the coronavirus. We have seen the death and suffering of friends, families and even clients.

Here in the Caribbean, the countries main source of earnings have taken several hits. Tourism, B.P.O sector, restaurant and entertainment industries are among those that have suffered the most, forcing us to become creative in the way we operate. Technology became front and center and for those of us in our seasoned, season of life adaptation had to be quick to adjust to the new norm of life.

As Life Insurance Professionals, we never waste a crisis, with grit and determination recognizing the importance of the preservation of our business and protecting our clients we gave our all and from all indications the insurance industry have fairly weathered the storm.

Our current executives—Alicia Birch (President), Hugh Meredith (Vice President), Marcelle Fenton (Secretary General), William Wiltshire (Education Council Chairman), Wynthrop Catwell (Immediate Past President), Gerald Cruickshank (Regional Congress Coordinator) and myself (Director of PR, Marketing and Communications) continue to stand with all our members.

Find happiness in simple things. We need darkness in order for there to be light. Going through this pandemic, forces us to relieve the simple joy of happy moments. Make the most of our time, laugh, love and dance if we have the chance to, and most of all stay close to our clients.

We encourage all members to continue to stay safe, follow the guidelines, protect our families and look out for our fellow men.

“John 16:33 - I have said these things to you, that in me you may have peace. In the world you will have tribulation but take heart! I have overcome the world”.

EYE ON THE CARIBBEAN

MEET BARAIFA'S NEW BOARD OF EXECUTIVES

2020-2021

- Tyrone Lowe—President
- Andrew Mason—1st Vice President
- Wilton Gale—2nd Vice President
- Kweku Reid—Immediate Past President
- Rosemary Blenman— Honorary Secretary
- Michelle Fiddler-Ward—Assistant Secretary
- Trevor Mapp—Treasurer
- Sandra Bascombe-Howell—Director
- Deon Cummins—Director
- Wilton Gale—Director
- Tennyncia Gill—Director
- Amado Marciano—Director



Board of Directors 2020-2021

Missing were Andrew Mason, Trevor Mapp, Rosemary Blenman and Amado Marciano

BARAIFA held its Annual Awards and Education Presentation on Friday October 23rd, 2020 at the Lloyd Erskine Sandiford Centre. 95 Advisors were selected to received industry production awards while 14 FSCP graduates for the year 2019 received their certificates.

Special Awards presented at the time were:

The Rookie of the Year Award- Corey Watson

Agency Manager of the year award— Gloria King-Kirton

Agency of the year award—Patricia Gibson's Agency

FSCP student of the year—Anderson Rice

Both Company Awards were won by Sagicor Life Inc.

The company with the highest percentage of Agents on the Awards list.

The company with the highest percentage won by its

Student of the year Anderson Rice receiving his scroll from Guest Speaker Deighton Smith



EYE ON THE CARIBBEAN



Mr. Paul Inniss of Sagicor Life (L) receives one of the two company awards from BARAIFA's President Tyrone Lowe



BARAIFA'S FSCP 2019 Graduates

JAIFA'S VIRTUAL BLAST OFF 2021



JAIFA'S Board of Directors



Hosts—Shernette Clarke & Denton Atkins



Otis Hamilton— 1st VP



Nehemiah Perry— President of JAIFA



Managers Forum

SENDING OUR LOVE, THOUGHTS & PRAYERS TO OUR BROTHERS & SISTERS AND THEIR FAMILIES IN ST VINCENT & THE GRENADINES AND THE SURROUNDING COUNTRIES (BARBADOS, St. LUCIA & GRENADA) AS THEY DEAL WITH THE NATURAL DISASTER OF A VOLCANO WHICH ERUPTED ON APRIL 9, 2021 IN SAINT VINCENT AND THE GRENADINES.



The aftermath of the volcanic eruption has left the country in a devastating state. White coloured ash can be seen on the roads, rooftops and over vegetation. Thousands of residents have had to evacuate to the south of the island. The ash filled smoke has now started to travel to the surrounding countries of Barbados, St. Lucia and Grenada.

The article below was taken from the Jamaican Gleaner. It was published on Sunday, January 31, 2021 at 8:52am

David Jessop | China, the US and a new world order

A few days ago, China's President, Xi Jinping, addressed the opening of this year's Davos World Economic Forum. His remarks imply that China is positioning itself to be the voice for a new multilateral world order.

The full text warrants careful reading. It suggests that Beijing believes that it has achieved global equivalence to the US and as its economy and influence grow stronger, it intends playing a much broader, higher-profile leader-

Under-reported in the West, President Xi's words, delivered virtually, have significant implications.

Indicating that the world will not revert to the past, China's president identified four major tasks that his government and party believe should shape the world of the future. These were, he said, the promotion of inclusive worldwide economic growth through macroeconomic policy coordination; abandoning ideological prejudice through recognition that each country's system of governance is unique; closing the prosperity divide between developed and developing countries while enhancing the latter's voice in global economic governance; and a renewed focus on multilateralism.

Without mentioning the United States by name, he criticised nations that seek to "build small circles or start a new Cold War, to reject, threaten or intimidate others, to wilfully impose decoupling, supply disruption or sanctions, and to create isolation or estrangement". This, he warned, will only push the world into division and confrontation.

In his remarks, President Xi also proposed a more open world economy and the promotion of measures that increase multilateral trade, investment, and technological exchange. He said, too, that China will encourage a much stronger and better-coordinated responses from the G20. "Selective multilateralism," he observed, "should not be our option."

Then, without mentioning directly Western criticism of Beijing's troubling approach to human rights, dissent, and democracy, China's President said that such issues should not be an excuse for antagonism or confrontation.

"We should respect and accommodate differences, avoid meddling in other countries' internal affairs, and resolve disagreements through consultation and dialogue," Xi he told the annual high-level gathering

China itself, he observed, is "on course to finish building a moderately prosperous society" and has embarked on building "a new development paradigm" with its domestic market as its mainstay with "domestic and international circulations reinforcing each other". His country, he said, would continue to promote a new type of international relations, seeking to bridge differences and deepen South-South cooperation through a more open, balanced, and inclusive form of economic globalisation.

The wide-ranging and integrated nature of President Xi's remarks reinforces comments made by the new US Secretary of State, Antony Blinken, at his Senate hearing when asked about China's ambition.

"They are much more assertive in making clear that they seek to become, in effect, the leading country in the world, the country that sets the norms, that sets the standards, and to put forward a model they hope other countries and people will ascribe to," Mr Blinken said.

This, he told Senators, obliged the Biden administration "to demonstrate that the vision we have, the policies we pursue, and the way we do it, is much more effective in actually delivering for our people, as well as for people around the world, to make sure that our model is the one that carries the day".

Achieving this will be challenging. President Xi's remarks reflect an approach to policy that China's centralised consensus-based single-party-linked system of government can deliver over decades with few domestic challenges. By contrast, leaders and political parties in Western democracies rise and fall with regularity, making consistency and policy sustainability complex and uncertain.

Washington is now short on time to develop, enunciate, and deploy a coherent new vision of how it intends responding to China's ambition, which, to quote Mr Biden's press secretary, "threatens our alliances and our influence in international organisations".

Despite the pandemic, China's economy is rapidly recovering. In 2020, it grew by 2.3 per cent and analysts forecast that it will experience 5.7 per cent average year-on-year GDP growth up to 2025, with its economy overtaking that of the US between 2026 and 2028.

This suggests that if a far from unified West wants to counterbalance China's global influence, Washington will need to develop viable economic and political coalitions with its allies. This will require much more than 'smart sanctions' and common expressions of concerns about human rights, the treatment of the Uighur people, the future of democracy in Hong Kong, and China's military presence in the South China Seas.

To respond, Washington will need to grow its economic influence around the world by pursuing an outward-looking policy that creates linkages, incentivises US private investment, actively encourages supply chains, and pursues and delivers tomorrow's technologies while demonstrating domestic stability and the relevance of its values.

It will also require trust being restored after four years in which a US president and his Cabinet saw relationships as transactions and pushed aside and even insulted allies and friends.

President Xi's remarks indicate that China will now seek to redefine the Western-dominated global norms that have been in place since the end of the Second World War and to reshape, repurpose global institutions in ways that will enhance Beijing's influence. They also indicate that China would have the world accept that vastly different forms of democracy can co-exist and that there are alternative interpretations of human rights

For the Caribbean, co-existing in a world in which two dominant, philosophically different powers vie for supremacy will be difficult.

What President Xi says about multilateralism, climate change, respect for sovereignty and equity resonates strongly with regional thinking. Despite this, the region is within the geographic, economic, security, and political ambit of the US, and as Jamaica's Prime Minister Andrew Holness recently told Bloomberg Television, it is "intrinsicly and inextricably" linked.

If the Caribbean is to benefit from the emerging new world order, Washington and its allies should reflect on President Xi's remark that "no two leaves in the world are identical". To succeed, the West must create and deliver recognisably different, well-funded, collegiately arrived at programmes that meet the recovery needs of the region and others.

EDUCATION CORNER



The students below completed their FSCP Designation in Semester 3, 2020. We would like to congratulate them and wish them all the best in their future endeavours.

BARAIFA

Glen Jacobs
Carmel Pollard
Hanif Wharton

JAIFA

Nishioka Gordon-Johnson
Arthur Grey
Otis Hamilton
Maurice McDonald
Nobi Robinson
Cleon Walchie



TTAIFA

Richard Djerf
Makesi James
Jessica Jobe
Kelly-Ann Jones
Brandon Kissoon
Narisha Mannette
Nisa Polo-Sinanan
June Rodriguez-Cyrus
Sharon St. Hilaire-Neverson

Education Reminders

Semester 1, 2021 Supplemental Examination
Dates—April 21st & 22nd, 2021

Semester 2, 2021 classes begin May 3rd, 2021



**CARAIFA 34th
ANNUAL SALES
CONGRESS 2020**
HOSTED BY TTAIFA

MAY 3RD – 6TH, 2020
HYATT REGENCY HOTEL
PORT-OF-SPAIN, TRINIDAD



**4 DAY
PROFESSIONAL
NETWORKING**

**CONFERENCE
REGIONAL AND
INTERNATIONAL SPEAKERS**

EARLY BIRD REGISTRATION

REGISTER AND PAY BY DECEMBER 31ST

\$ 1850	USD	SINGLE OCCUPANCY
\$ 1550	USD	DOUBLE OCCUPANCY
\$ 1300	USD	LIVE OUT

REGULAR REGISTRATION

JANUARY 1ST – MARCH 31ST

\$ 2050	USD	SINGLE OCCUPANCY
\$ 1650	USD	DOUBLE OCCUPANCY
\$ 1400	USD	LIVE OUT

OTHER REGISTRATION

\$ 1250	USD	SPOUSE REGISTRATION
\$ 182	USD	EXTRA NIGHTS STAY

CANCELLED

Due to the ongoing world pandemic, Congress 2020/2021 has been cancelled. We apologize to all our members for the inconveniences caused. We are in the process of issuing refunds less (\$100USD) One Hundred US Dollars to all registered registrants.