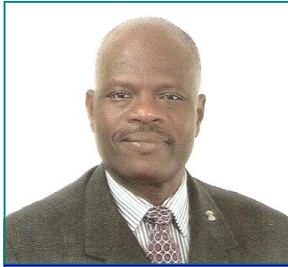


CARI-NEWS

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

President's Message



Wynthrop A. D. Catwell
President

*"Don't Ever Promise More Than you can deliver,
but always deliver more than you promise" (Lou Holtz)*

It is the season of promises! This is the time of the year when most of us become mellifluous with our promises. Whether they are made to ourselves, in the form of a personal resolution, to our family as a hopeful expectation, to our career as a goal to be accomplished, or to our companies as a contractual obligation to be kept. They roll off our minds and engage our mouths like music to the ears. However, promises they say are made to be broken and they usually are because, they are often made in the stormy time of our lives and forgotten or ignored in the calm.

We have just welcomed an exciting and promising new year 2018 and those of us who are fortunate to be here can soberly reflect on the challenges of 2017 and be thankful that it is now behind us. As we look to the promise of the days, weeks and months ahead we want to keep in mind the quote captioned above. Whether we are making a promise to ourselves or one of the afore mentioned persons let us be mindful of the circumstances under which we endeavor to commit ourselves to ensure that we will always deliver more than we promised.

PROGRESS

There is much optimism in the region and perhaps even the world that this year will be better than the last and that there will be progress. But as we are so often reminded by circumstance, progress depends on the play of forces in our various communities and external to them. It depends on the room left by the state for the enterprise, energy and initiative of the individual and not on any single element in social being, but by all the right elements flowing in to each other to provide the right opportunity.

When opportunity knocks let us ask for guidance, and seek wisdom to do the best we can.

GROWTH

Most of our economies are experiencing tremendous economic stagnation and our standard of living has been severely compromised. At the same time many of the regions governments are preparing for their constitutional elections and will therefore seek to offer solutions or alternative approaches for growth and or recovery. Many promises will be made, not all will be kept, such is the time and the season. As we continue to work with the forces in our communities and those external to them to provide the right advice to our clients, their families and their businesses, let us be mindful of the need to be fully prepared for the task ahead.

DEVELOPMENT

In just a few months we will all have a wonderful opportunity to be part of a very up building Congress in beautiful Jamaica when we will be encouraged and motivated to "Find our Passion and Brand our life". This is in my view a very appropriate and yet intriguing theme that excites the imagination and provides enough stimulation to encourage all who are interested in career development to attend. Make a promise to yourself and be there and encourage a friend to come along as well. Let us join our wonderful Jamaican family and enjoy their unmatched hospitality and unspoiled culture, it will be worth it. I promise! In the mean time for all who have already started the year with a blast keep your focus. If you are just about to hit the spot remember to *Under Promise and Over deliver*.

Keep your faith in the creative process, in the dynamics of emergence and the values of purpose that transcends past achievements and past forms, a precondition of all further growth.

May all enjoy a most productive, healthy and blessed 2018.

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EDITORS NOTE



Hugh Meredith LUTCF
PR & Communication Director

I am sure you have all hit the ground running as you embark on your plans for 2018, I wish you all success. I urge you to look back only to ensure that you avoid repeating fruitless endeavours as you forge ahead with your plans for this year.

“Don’t let your past dictate who you are, but let it be a lesson that strengthens the person you’ll become.”

The 32nd CARAIFA Sales Congress will be in the beautiful Montego Bay, Jamaica this year from April 29th – May 3rd, 2018 under the theme **“Empowered to Rise”**. It is not to be missed as it will also highlight the 40th Anniversary of CARAIFA and attendees will be enveloped in the rich history of CARAIFA throughout the region. CARAIFA Congresses add

value to your professional advancement and success. This opportunity only comes around once a year, and there is still time to register.

We at CARAIFA would also invite you to share your opinions and feedback with us via caraiifa@cwjamaica.com.

Benefits of Congress

- ◆ Integration: The integration of the Caribbean Region and its people who are in the field of financial services.
- ◆ Information: Provides pertinent and current information to participants, that would help improve in the delivery of services to clients.
- ◆ Camaraderie: Develops friendship among participants that will be long lasting and beneficial in creating an environment of caring and sharing.
- ◆ Motivation: Motivate participants to achieve more, set higher goals and to become truly successful in their endeavors in the world of financial services.
- ◆ CE CREDITS: Each attendee will earn ten (10) continuing education (CE) credits for attending Congress.

Speakers’ Forum

One of the highlights of the CARAIFA congress is the annual speakers’ forum. This is an opportunity for Life Underwriter’s in the Caribbean who are aspiring to become public speakers to gain some practical experience. One of the main criteria to participate in the speaker’s forum is that the participant should not be anyone who has already spoken as a main platform speaker at any previous congress.

****Benefits****

- ◆ You will receive a challenge trophy, which you will keep for the year
- ◆ You will be invited as a main platform speaker at the congress the following year
- ◆ Your congress registration fee will be covered by CARAIFA
- ◆ Participant in Congress Speaker’s Forum will get 2.5 CE Credits (SIGNED Attendees at the Speaker’s Forum will get 1.5 CE Credits)

The CARAIFA Executive would like to urge all interested individuals to make use of this opportunity and display their speaking ability

CONGRESS 2018



The flyer features a silhouette of a man in a suit walking towards a bright sun on a horizon. The text 'EMPOWERED TO RISE' is prominently displayed in the center. On the left is the CARAIFA 40th Anniversary logo, and on the right is the logo of the host institution. The bottom section is a blue banner with white and red text.

**EMPOWERED
TO
RISE**

CARAIFA
40th Anniversary

Host 2018

**CARAIFA'S 32ND ANNUAL
SALES CONGRESS**

April 29 to May 3, 2018

Hilton Rose Hall Resort & Spa,
Montego Bay, Jamaica

Click on the flyer above to register online

REGISTER NOW!!



The flyer has a red-to-black gradient background. It features a photo of a man in a suit and glasses. The text is in various colors and fonts, including a large, stylized title.

Congress 2018 Speaker

The Honourable R. Danny Williams

This speaker will **captivate, energize & motivate** you, so don't miss it.

Register now for Congress 2018 at the Hilton Rose Hall Resort & spa, Montego Bay

April 29 to May 3, 2018

CONGRESS 2018 MOTIVATIONAL SPEAKERS



Marcus T. Henderson, Sr., RFP®, MRFC of Franklin, Tennessee, is President and CEO of Henderson Financial Group, Inc. He is a 26-year consecutive member of the prestigious Million Dollar Round Table (MDRT), a benchmark of excellence in the financial services arena. Quite accomplished within media and print, Marcus has been featured in Advisor Today in 2005, NAIFA's national publication, and is a frequent columnist in many national financial planning magazines and periodicals. He was most recently highlighted, February 2015, by Signator in Financial Planning magazine for his exemplary independent firm building achievements .

Rev. Dr. Carla Dunbar B.Th. L.H.D, FOIE. JP is a Certified Professional Life Coach, Sex and Family Counseling Therapist. She is an archive Media Consultant for Jamaica Media Houses and CEO of Carla Dunbar Ministries and Counseling Care where she serves as Resident Marriage Officer, Family & Sex Therapist. She is the Author of two (2) books CHANGED...The Journey and "SEXCRPTION: A Prescription for Sex" Dr. Dunbar's passion for marriage and the family continues to propel her to fulfill her mantra of 'Rebuilding Jamaica One Marriage at a Time'. She loves the Lord passionately and humbly enjoys helping persons resolve life's issues. Her philosophy states "Anyone can create an impression but not anyone can create an impact. She seeks always to impact by empowering.



Sanja Tolani, a 15 years member of the Million Dollar Round Table – The Premier Association of Financial Professionals, with 2 Court of the Table & 11 Top of the Table honours. He became the youngest member in 2003 at the age of 19 and then qualified as the Youngest Life Member in 2012 at the age of 28. Also, became the Youngest Managing Director of an Insurance Brokerage in the Middle East.

Alicia P. Hussey is an Attorney-at-Law and Principal at the law firm, HusseyLegal. Ms Hussey has been a practising Attorney since 2002 and has gathered a wealth of experience in the fields of corporate and commercial law, corporate governance, corporate compliance, real estate development, conveyancing, estate planning and administration, probate and family law. Ms Hussey enjoys teaching and currently serves as tutor of Probate Practice and Procedure at the Norman Manley Law School.




Belinda Frederica Morrison, Senior Lecturer and Head of the Division of Urology at UWI Mona her General areas of interest includes Prostate Cancer and Andrology- (Study of male sexual dysfunction). Ms Belinda is also the President of Jamaica Urological Society and a Medical Advisor to the National Health Fund- Pharmaceutical Committee. She also has published chapter in the book Priapism: Medical and Surgical Therapy.



DAY OF COMMON CONCERN 2017



VINAIFA A DOCC fund raiser and health fair was held. Participating were the medical schools and retired nurses association provided blood pressure and sugar testing. The Ministry of Health provided materials for distribution.



Day of Common Concern
 Oct 31, 2017
 In Association With The Barbados Kidney Association
 Presents
 Health Check Day
 Massy Stores Supermarket Worthing
 10:00am - 2:00pm
 Get Your Blood Pressure & Blood Sugar Tested
 Bring A Friend. Leave a Donation

Day of Common Concern

OCTOBER 31ST, 2017
 SUPPORT THE KIDNEY FOUNDATION



TELL SOMEONE ABOUT THE NEED TO HAVE CRITICAL ILLNESS COVERAGE.
 HELP US TO HELP THOSE THAT CANNOT MEET THEIR CURRENT KIDNEY MEDICAL BILLS.
 SHOW LOVE. MAKE A CONTRIBUTION.



From Left: Susan Ming Guardian Life Sales Rep, Eli Ferguson Branch Manager and Kathryn Marrett JAIFA's 1st Vice President



JAIFA celebrating CARAIFA's Day Of Common Concern launched 'Red Day'. Members were also asked to make a donation to the foundation.



World Kidney Day March 8, 2018



EIGHT GOLDEN RULES For taking care of your kidney

What can you do for your kidneys?

Kidney diseases are silent killers, which will largely affect your quality of life. There are however several easy ways to reduce the risk of developing kidney disease.

1. Keep fit and active
2. Keep regular control of your blood sugar level
3. Monitor your blood pressure
4. Eat healthy and keep your weight in check
5. Maintain a healthy fluid intake
6. Do not smoke
7. Do not take over-the-counter pills on a regular basis
8. Get your kidney function checked if you have one or more of the 'high risk' factors

Source: <http://www.worldkidneyday.org/faqs/your-kidneys/>



EYE ON THE CARIBBEAN



Members of **CARAIFA** Executive team meeting with members of St Lucia (AIFASTL) to discuss reviving the association in November 2017



TTAIFA South Chapter Christmas Party December 2017



Escaping the Ordinary, **TTAIFA** East Chapter Membership Meeting. Monday 8th January, 2018

JAIFA Blast Off 2018 at the Jamaica Conference Centre

JAIFA's President Inauguration Ceremony 2017 Past President Hugh Meredith handing the gavel to the incoming President Ms Monica Robotham . December 2017



Members of **BARAIFA** participating in a Cook-Off and presenting a skit in their December meeting.

EDUCATION

CARAIFA Congratulates Semester 3, 2017 FSCP Designees

JAIFA	
Andrea Anthony	Irene Graham
Dave Kerr	Laslene Topey
David Robinson	Lorraine Maddix-Miller
Ronald McLeod	Rachel Singh
Nadine Pottinger	
TTAIFA	
Rose Ramoutar	Brian Dookeran
Joanne Frederick	Stacy Hazel
Nadia Mahabir	

★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★
 ★ **EARN UP TO 14.5 CE** ★
 ★ **CREDITS WHEN YOU** ★
 ★ **ATTEND CONGRESS** ★
 ★ **2018 IN JAMAICA** ★
 ★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★

“You are essentially who you create yourself to be and all that occurs in your life is the result of your own making.”

——— STEPHEN RICHARDS ———
 www.PersonalDevelopmentInsights.com



CONTINUING EDUCATION	
Details	Credits
CARAIFA Congress	10
Association's Local Congress	10
One-day Seminar by local association or company	3
Association blast-off	3
Completion of CARAIFA Courses	15
MDRT	7.5
LAMP	5
Moderator	10
Attendance at two (2) accredited workshops at congress	2.5
Participants in Congress Speaker's Forum	2.5
SIGNED Attendees at Congress Speaker's Forum	1.5
Relevant non-CARAIFA courses (20 hours)	7.5
AMTC Original Course i.e. 23 weeks x 3 hrs per week = 69 hrs	25

EDUCATION REMINDERS
 Semester 1, 2018 Regular Exam Dates March 14 – 15
 Semester 1, 2018 Supplemental Exam Dates April 18 -19

‘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