

CARI-NEWS

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



President's Message



Wynthrop AD Catwell
President

"Marvelous" Oxford English dictionary defines the word marvelous quoted above as 1 'extraordinary', 2 'extremely good or pleasing'.

Whichever definition you prefer to take precedence is fine with me, as I am sure that most if not all of us who were privilege to be there would agree that, either definition could be aptly used to describe **"Empowered to Rise"** Congress 2018 in majestic Jamaica.

Under the direction and in concert with **The Caribbean Association of Insurance and Financial Advisors (CARAIFA)** **The Jamaica Association of Insurance and Financial Advisors (JAIFA)** their President Monica Robotham and her appointed congress director Orville Johnson, together with an extremely hard working committee and their generous sponsors gave the delegates attending congress 2018 more than value for their money, ensuring that their time spent in lush vicious Montego Bay was delectable.

More than 350 of us, many who one year ago attended the ground breaking **"Power of Imagination" Congress 2017** in captivating Barbados, came with eager expectation to be empowered, to rise, and rose we did; mostly in the immaculate Hilton Rose Hall and Spa. From our warm and wonderful reception at Norman Manley International Airport to our arrival to the picturesque gardens and grounds of our home for congress 2018 Hilton Rose Hall and Spa, we knew we were in for something extraordinary, and I am sure I can speak for the majority of us when I state "we were not disappointed".

As the individual whose honour and privilege it was to preside over congresses 2017 and 2018, and having been a long- time congress attendee, I am now even more buoyant about the qualitative value of the CARAIFA Brand of Congress and Culture which we have to offer the Insurance and Financial Services Industry in the world, and anyone who is willing to experience the unique nuances and joys of Caribbean life as exemplified by the men and women whom this career choose as its disciples.

With two of the finest congresses behind us, we eagerly look forward to making the trek to Belize where the diversity of this Central American Country with its more than 8000 Sq. miles of un spoilt beauty, always seem to be ready to make us feel welcome and at home with exquisite delicacies and exotic beverages, and 'sand in your feet accommodation'. Who can forget the Historic and memorable Barefoot experience? "No Suit, No Tie, No Shoes, No Problem in the Beautiful Isle of La Isla Bonita.

We are confident that once again President Olga Herrera and her Board along with Congress Director Sandra MacKay and her Committee will con-

tinue the tradition of their predecessors and dig deep to stimulate our minds, rejuvenate and invigorate our souls, totally uplift our spirit and transform our lives.

It has been an absolute pleasure to work with The CARAIFA Executive on your behalf in the capacity as your President. As I complete my term of office and assume new duties as your Immediate Past President I pledge to continue working with our new President and all my colleagues as well all of you to refine, refashion, and refocus the very special and unique experience that we enjoy each year when we come together for a CARAIFA Brand of Congress and Culture available only in the Caribbean.

I want to sincerely thank the Barbados Association of Insurance and Financial Advisors for affording me the privilege of enjoying such a high honour. The CARAIFA Executive and Board for embracing and nurturing me. All the Associations Presidents, Boards and Members. The Companies CEO'S, Executives, Management and Staff. The Regional Governments and Media for their commitment and support. And last but certainly not least, all of you for your love and sincere best wishes. Even though my term of office has ended, my work on CARAIFA's behalf has only just begun. To my new President Alicia Birch (Strong Lady) I pledge my unconditional support for your agenda and wish you all the best. Let us go forth and show the world that there is Greatness in the Insurance and Financial Services Industry in the Caribbean.

As we strive for this ideal, let us remember that **"The future is not someplace to which we are going but something which we ourselves create. The future is given shape by our Faith, or condemned to drift and disaster by our indifference"**

Let us not condemned the future.

See you in Belize. "You better Belize it"

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EDITOR'S NOTE

This issue of CARI-NEWS is the last of this administration headed by our esteem President Wynthrop Catwell. Many of us in the region would have seen so many dedicated men and women who have served this association with great pride and dignity. However they are sometimes forgotten until we pause to salute them with an award for their time serving us.

Hugh Meredith LUTCF
PR & COMMUNICATION DIRECTOR

It is therefore with honor that I pay tribute to our President for keeping the flag of the insurance industry flying real high throughout the Caribbean. Not many leaders of our Caribbean countries have the level of success this association has experienced over the Forty (40) years of our existence. It is also not very easy to manage the different cultures as we congregate at various places across the region, and so we must thank our past Presidents and other stalwart; some of whom are still serving, for their leadership in seeing this organization grow to the level we are now experiencing. President Catwell we salute you Sir and wish you very well in your role as Immediate Past President when that time comes.

Speaking of IPP I could not close this note without mentioning our outgoing IPP Maxim. This is truly a Caribbean son “ready for the road” whenever he is called upon to serve. Maxim has just completed his second round at the top echelon on our organization and from my recent memory is the first to have gone through the Presidency of CARAIFA twice. Certainly his calm yet very effective style of leadership would have earned him the respect among his peers and from all accounts would have been extended to every area of his life.

I certainly have learned a lot from these gentlemen and I want to express my sincere gratitude for the opportunity to have served with them.

Now, “here comes the **Bride**”.

Ten Things That Define a true Professional

The term *professional* is thrown around quite a bit these days, perhaps too much. I do it myself. But what exactly does it mean to be a professional? As you read through the items below, consider how you compare with each trait..

- ◆ Put customer satisfaction first
- ◆ Make expertise your specialty
- ◆ Do more than expected
- ◆ Do what you say and say what you can do
- ◆ Communicate effectively
- ◆ Follow exceptional guiding principles
- ◆ Praise your peers not yourself
- ◆ Share your knowledge
- ◆ Say thank you
- ◆ Keep a smile on your face and the right attitude in your heart



“
The key to quality and
efficiency is
professionalism.”

Anonymous

The final word

Working with professionals is a pleasure, and I have been fortunate to work with some truly exemplary ones. There *have* been a few who liked to be treated as professionals without having to work and act like one.

You don't have to look any further than the medical profession to see examples of true professionals. Think back upon those doctors you've liked the most and model your professionalism after theirs.

So, how do you measure up? Don't feel bad if you need some work in one or more areas. Demeanor that is less than professional can lead to an image problem for you and your company. Negative images are hard to shake. Recognize any shortcomings you might have and begin working on your professional image today.

Summarized from: www.techrepublic.com/blog/10-things/10-things-that-define-a-true-professional/

HOW TO BLEND IN AS A YAADI

If you are unfamiliar with life in Jamaica you will quickly realize upon your arrival here that Jamaicans are very easy going. Despite the stresses and hardships being faced by a lot of Jamaicans on a daily basis, you will still get a warm smile from many people. The popular saying **“No Problem Mon”** is not a marketing stunt. It is an often used saying here. Below are a few common terms used here!!

*Mi deh yah,
yuh know'*

Impress locals with this handy phrase which is often used in response to *Wah Gwaan*. The secret is in the pronunciation and the trick is to say it fast – almost as one word. While the literal translation is 'I am here', the implied meaning is 'everything is ok', or 'I'm doing well'.



Someone specifically born in Jamaica or who has Jamaican parents. Does not apply to other Caribbean islands.

'Mi Soon Come'

This Jamaican expression means literally: I'll be right there. However if you're told *mi soon come*, don't be fooled. Island time is much slower than the rest of the world and this expression should be interpreted as meaning anything from a few hours to a few days.

*'Web yuh
ab seh'*

Literally translated as 'what are you saying', but actually meaning 'how are you doing?'. For example: *Web yuh a seh? Mi deh try call yuh* means, 'How are you doing? I've

Bless Up'

Religion peppers all aspects of Jamaican life and wishing people a good day is often done by using the expression *bless up*. *Blessings* can also be used.

'Kick Up Rumpus'

To *Kick up rumpus* means to have a riotous good time.

Wah Gwaan'



This is probably the most well known Jamaican greeting and was even used by US President Barack Obama during his inaugural visit to Jamaica. *Wah Gwaan* is a casual greeting to enquire how some-

Lickkle more'

Meaning *see* 'you later' or 'goodbye'. For example, *mi see yuh lickkle more den* – I'll see you later then.

MEET THOSE WHO SPOKE AT CONGRESS 2018



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.

FOUNDATION CORNER

To mark CARAIFA's fortieth anniversary (40th) the Foundation decided to focus on children suffering from kidney diseases. This was indeed an eye opener. We reached out to the Jamaica Kidney Kids Foundation (JKKF) and are pleased to announce that Dr. Maolynne Miller, the Chairman of that organization will be the CARAIFA Foundation featured speaker at Congress 2018 in Montego Bay. She will make her presentation on Tuesday morning May 01. We are including a brief account of the marvellous work carried out by the JKKF along with a few case studies.

Children directly helped by the Jamaica Kidney Kids Foundation

As part of the Jamaica Kidney Kids Foundation's (JKKF) goal to assist hospitals with the care of kidney patients, we have been able to support paediatric dialysis at the University Hospital of the West Indies (UHWI), by providing materials for dialysis and helping to offset costs to the hospital.

As you may know, dialysis becomes necessary when both kidneys are no longer functional, and is vital to survival until a kidney transplant becomes available. Both types of dialysis, haemodialysis and peritoneal dialysis, replace the job of the kidneys, by filtering poisons and extra water from the body.

At this time, there are eight (8) children receiving dialysis across the island, who began this treatment at the UHWI when they were under 12 years old. Through the very generous support of individuals and companies within and outside of Jamaica, the JKKF has been privileged to touch the lives of these children and their families.

JAVARIE

Javarie is from St. Catherine. He was a normal, healthy baby boy, until at one year old he gradually lost his ability to walk and talk and was diagnosed as having a degenerative brain disease.

An alert mind trapped in an immobile body, Javari has remained the apple of his mother's eye. His condition worsened at 5 years old when he developed Dengue Fever, which was complicated by heart and kidney disease. His kidney function rapidly deteriorated to end stage kidney failure and dialysis was started a few months later.

Javarie, despite his physical challenges, is a champion who depends on dialysis to keep him stable. His sole provider is a devoted single mom, whose universe revolves around him.

BARRINGTON (BJ)

BJ, from infancy, was diagnosed with chronic kidney disease from abnormal, obstructed kidneys. At age 9, dialysis was started when he had progressed to end stage kidney failure. In 2015, at age 10, a miracle happened: thanks to the Sagicor Foundation donation of a peritoneal dialysis cyclor he was able to do dialysis at home. He and Mom now arrive in time to school and work.

BJ is active in cadets and enjoys football and track and field. He is an intelligent high school student, and is in fact the first of the Jamaica Kidney Kids Foundation Kids' to attend high school. He is a responsible youngster who is happy to avoid the overnight hospital admissions for dialysis. He refuses to let his kidney disease diminish his potential for success. Your donation keeps BJ supplied with the disposables he needs to continue home dialysis and lead an independent life.

Some children also have the good fortune of needing dialysis only for a short time.

ANGELEE

Angelee was a happy and healthy 3 year-old until she contracted the dengue virus resulting in severe dehydration and kidney failure. After six months of dialysis, her kidney function improved enough to discontinue this treatment. Though she still has high blood pressure and her kidney function is not perfect, Angelee is an excellent student, quick witted and forthright. She is now in high school and participates actively in church, both as a speaker and a singer. Without dialysis, Angelee would have died when she was 3.

Colleagues, I implore you to generously support our fundraising activities so that the Foundation can continue its programme of financial assistance to persons in the Caribbean suffering from diseases of the kidney. Pause for a moment and visit the CARAIFA Foundation booth in the Congress Mall, and purchase a Foundation pin, a 40th Anniversary Commemorative candle or a raffle ticket or two. If you are inclined to have all three ***DO NOT be dissuaded!***

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 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	

CONGRATULATIONS to our 2017 Top FSCP Graduate *Meganne Clarke.*



EDUCATION SCHEDULE 2018

Semester	Classes begin	Exam Dates:	Supplemental Exam dates :
Semester 2 2018	May 7th	July 11th & 12th	August 15th & 16th
Semester 3, 2018	September 3rd	November 7th & 8th	December 12th & 13th

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