

CARI-NEWS

PRESIDENT'S MESSAGE



President
Alicia Birch

As we journey to the close of another year, many of us go into that mode of reflection. We tend to think about what goals we had set and whether they were achieved. More often than not, life does not go as planned and many goals go unaccomplished. But guess what? It is absolutely okay. Do not beat yourself up. Look at it as simply an opportunity to recalibrate, acknowledge what went wrong where and go at it again in the upcoming year with a new mind-set.

The holiday season is upon us and I admonish you to not only focus on the acquisition of material things, but also the intangible. Spend time with your loved ones, ensure that you lookout for those who are vulnerable and less fortunate. These moments are precious and cannot be recaptured once gone. Finally I beseech you to recommit to your career and clientele in the upcoming year. Do not ever take them for granted. Pledge to serve the industry and your clientele with excellence. Maintain the highest level of service and continue to treat them with love, dignity and respect.

I wish you a wonderful holiday season and a successful 2020.

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EDITOR'S NOTE



Monica Robotham
PR Marketing and Communication Director

My Caribbean colleague, I greet you well. It is my delight to present the final CARAIFA news and views for 2019. It is my hope that we are all on time to meet our personal and professional goals, if not there is still a little time left to double up on our efforts.


As sales professionals, 2019 had its challenges, but for the most part we have risen above these challenges. Let me encourage each one of us, as we approach the holiday season, please be kind to others. Be reminded that the holidays in particular can be difficult for some people who may

be lonely or have to go forward in life without a loved one. If you notice someone really struggling, if you cannot assist them, encourage them to seek help from someone else. It is a season of love and joy but not everyone is celebrating.

May the season bring much joy and happiness to you and to your families. Remember, balance drives a better working life– Stay Balanced.

We are on the web
www.caraifa.com

DAY OF COMMON CONCERN



Members of TTAIFA on **Thursday 31st October, 2019** we will be celebrating the Day of Common Concern (DOCC) with three (3) Health Fairs as follows:

- East Chapter - Trincity Mall**
- North Chapter - Long Circular Mall**
- South Chapter - Gulf City Mall**

There will be **FREE** Blood Sugar and Blood Pressure Testing as well as Health Care Material will be distributed at all three locations.

IT'S ALL FREE! SO HEAD TO THE MALL NEAREST YOU AND SUPPORT THIS VENTURE.

From 1:00pm to 5:00pm



TTAIFA hosted another successful Day of Common Concern (D.O.C.C) on Thursday 31st October, 2019. We at TTAIFA celebrated the day by giving back to our fellow citizens in the form of Health Fairs hosted by the three chapters at the following venues: South Chapter, Gulf City Mall East Chapter, Trincity Mall North Chapter and Long Circular Mall. All chapters reported a very successful day at their respective venues as they went out equipped with medical personnel, medical equipment and health material to effectively bring health awareness to shoppers who willingly participated. The team focused on four areas namely: Blood Pressure Testing 2. Blood Sugar Testing 3. Distribution of Healthcare materials 4. Medical advice to shoppers. In total, 188 shoppers participated in this exercise at the various venues.



On the 31st October BARAIFA decided to do things a little different for the Day Of Common Concern "DOCC". We started the day on our local Television Program Good Morning Barbados before heading out to a few schools. Here are the results of our efforts after Seven Primary Schools and one Secondary School sharing the awareness of kidney function and disease alongside some members of the Kidney Association. The students and teachers were educated and we were excited to see the results.



This year JAIFA donated THREE HUNDRED \$300,000 to the Jamaica Kidney Kids Foundation. This was handed over to DR. Maolynne Miller, Chairman and Founder and Miss Erin Hayle, Director of the Foundation, on Thursday September 5, 2019.

This initiative was lead by the past president, Kathryn Marrett, whose vision this administrative year was to assist Jamaica Kidney Kids Foundation.



This year JAIFA donated Three Hundred Thousand dollars (\$300,000.00) to the Jamaica Kidney Kids Foundation. This was handed over to Dr Maolynne Miller, Chairman and Founder, and Miss Erin Hayle, Director of the Foundation, on Thursday, September 5, 2019.

This initiative was led was by the current President, Kathryn Marrett whose vision this administrative year was to assist the Jamaica Kidney Kids Foundation.

DAY OF COMMON CONCERN

CIAFA donates funds to CI Diabetes Association

CIAFA as part of the Caribbean Association of Insurance & Financial Advisors (CARAIFA) celebrates the birthday of CARAIFA which was founded - 31st October 1977 to highlight the work of the foundation in giving back to the community.

This Day of Common Concern is used to educate the general public on the seriousness of kidney disease throughout

the Caribbean and the importance of a healthy lifestyle. Events are hosted by the various bodies across the Caribbean and the funds raised are utilized to assist the various entities in their own efforts in soliciting public awareness.

CIAFA conducted a Car Boot Sale on 19th October 2019 from which the contribution was made to the CI Diabetes Association.



► Mr Lester Rouse - President of the Cayman Islands Association of Financial Advisors (CIAFA) hands over a cheque to Mrs Sophia Mullings from the Cayman Islands Diabetes Association

CIAFA FIRST CHARITY EVENT- JUNK IN YOUR TRUNK



CIAFA
Cayman Islands Association of Financial Advisors
"Together we can achieve more"
Presents its First Annual Charity

Junk in Trunk
your

Saturday, 28 September, 2019
6:00am to 9:00am
Parking lot opposite Cayman National Bank
Elgin Ave

Vendor entry fee—CIS 25.00
Registration deadline - 21st September, 2019.



CARAIFA FOUNDATION INFORMATION

Whatever affects one directly affects all indirectly.

I can never be what I ought to be until you are what you ought to be, and you can never be what you ought to be, until I am what I ought to be.

This is the interrelated structure of reality.

-Martin Luther King Jr



★ Wynthrop Catwell
Immediate Past President

“Lighting a Candle of Hope Ensuring a Sense of Peace”

Another day of common concern has been observed across the region. This year we chose a common theme as captioned above to (light a candle of hope, ensuring a sense of purpose) because we wanted to highlight the fact that when one suffers all suffer. And when we collectively work to relieve the suffering of one, we all enjoy relief.

“I cannot be what I ought to be until you are what you ought to be”.

The CARAIFA FOUNDATION would like to applaud the efforts of all those Insurance and Financial Advisor Associations and their members who were actively involved again this year in bringing awareness to their Brothers and Sisters in their respective territories.

There is much work to be done across the region to educate and inform those who may be afflicted, about the benefits of maintaining good habits in the management of their health, so that they can enjoy an optimum standard of life. Our role as an association is to take the lead in providing that platform to ensure that despite the challenges they may face, that they can have a sense of purpose, a reason to want to be as well as they can be, and to help others who might be similarly affected.

“You cannot be what you ought to be until I am what I ought to be”

We must continue to play our part in alerting all those who might be unaware, that we ought to be our Brother’s Keeper. Until we come to appreciate this reality, they will never be what they ought to be and we will never become what we ought to be.

Their wellbeing must be our reason to continue to grow and attract persons who may have the capacity to assist with their care and comfort and to give them a reason to become what they ought to be! While we will continue to focus and observe the Day of Common each year, we must endeavor to do all that we can each and every day to highlight the plight of those whose circumstances are less than optimum not necessarily as a result of their failing health, but as result of their lacking a sense of purpose.

If each and every one of us “light a candle” we can provide “A sense a purpose” for one of our Brothers or Sisters across the region who is afflicted and in a small way we will help to become what they ought to be and so will we.

“I have shown you in all things that by working hard in this way, you must assist those who are weak and must keep in mind the words of the Lord Jesus, when he said “There is more happiness in giving than there is in receiving” (Acts 20:35 Nw.)



DIABETES AWARENESS

Jamaica woke up yesterday morning to a screaming headline 'Amputation capital of the world!', thanks to a critical alert from the man we like to call “Dr Diabetes”, Professor Dalip Ragoobirsingh.– The Observer Editorial.

In our Monday edition, Dr. Ragoobirsingh made the rather stunning revelation that the Caribbean region, led by Jamaica, is the amputation capital of the world, due to poor foot care, which he often attributes to backward cultural practices and beliefs. One in every 1,500 diabetic patients in Jamaica has to get a leg cut off, we are told by Dr. Ragoobirsingh whose credentials include director of the Diabetes Education Programme and professor of medical biochemistry and diabetology at The University of the West Indies, Mona.

Putting it starkly, he said: “The Caribbean has attained the infamy of being the 'amputation capital' of the world, losing more lower limbs amongst our diabetics, due to poor foot care, than any other region of the world.” He says that 90 per cent of diabetes patients worldwide owe their disease to obesity, while the remaining 10 per cent are of autoimmune origin.

The Jamaican figure of one amputee per 1,500 diabetics was comparable to Barbados and Trinidad and Tobago. It is alarming to hear that the prevalence rate for diabetes in the region is eight per cent to 15 per cent. Broken down, Jamaica's prevalence rate is about eight per cent to 10 per cent. Among Jamaican women the rate is 9.3 per cent, compared with 6.4 per cent for men, not surprising, he says, because 33 per cent of adults and 25 per cent of adolescents in Jamaica are obese. Females are the most affected in both age groups.

In other words, Jamaica and the rest of the Caribbean have a diabetes emergency on its hands, one that calls for urgent action to prevent a big jump in the number of amputees, who would most likely be unable to work, and thereby become a strain on the public purse.

The professor compares, unfavourably, our situation to that of the United States, United Kingdom, and Europe, where the amputation rate is lower, and even less in South India and Indonesia. Importantly, he notes that already there are visible risk markers for chronic illnesses in the adolescents group, based on a study in 10 high schools in Jamaica in which he collaborated with Florida International University.

All this is tragic, because lifestyle changes can prevent or reduce the incidence of diabetes and amputation. His list of tips to encourage proper foot care includes a simple but interesting matter of wearing shoes bought at mid-morning “when our feet are between sizes, given that they are smallest when we awake in the morning and largest when we retire at night”.

We in this space are pleased to hear that there is a plan to carry out a scientific study of amputations in Jamaica, as much of the information already gleaned is based on anecdotal evidence, even though based on clinical assessments.

EYE ON THE CARIBBEAN

JAIFA's Board 2019-2020



Standing: Director-Denton Atkins, Director- Selena Chin, Northern Chapter Chair-Veronica Buchanan Farquharson, Western Chapter Chair- Kedine Matthews-Smith, Central Chapter Chair- Daweina Tomlin, Metro Chapter- Shirley Daley and Director-Irene Graham.

Sitting: PDI Chairman-Courtney Golding, First Vice President-Otis Hamilton, Immediate Past President Kathryn Marrett, President- Nehemiah Perry, Second Vice President -Triola Harper-Smith and Treasurer Alwaine Thorpe.

St. Catherine Infirmary

St. Catherine Infirmary was the designated outreach project. This was a success as on Thursday, September 12, 2019, when yours truly, Public Relations Director-Denton Atkins, executed with a team led by President Kathryn Marrett. We were accompanied by Immediate Past President Monica Robotham, Operations Manager- Patrick Worghs, the newly elected Central Chapter Chairman Dawenia Tomlin and members of JAIFA. Our donation was received by Matron Mrs. Miller Wain.



"Together we can achieve more"

Presents it's First Annual Charity



*Junk in Trunk
you*

Saturday, 28 September, 2019
6:00am to 9:00am
Parking lot opposite Cayman National Bank
Elgin Ave

Vendor entry fee—CI\$ 25.00
Registration deadline - 21st September, 2019.

Camella Ali FSCP	Juan Alleyne FSCP	Muriel Chattergoon FSCP	Clinton Corbin FSCP	Kaelan Ferreira FSCP
Jaime Garcia FSCP	Nirmala Krishnanan FSCP	Corinne Laban-Maharaj FSCP	Lily Moniz FSCP	Kurlene Prince-Francis FSCP
Jeanine Lucas FSCP	Jeneen Salm FSCP	Quincy Tyner FSCP	Ian Williams AMTC	

*Congratulations to the TTAIFA Class of 2018
Guardian Group Graduates*

**Visit us on Facebook @
Caraifa Secretariat**

EDUCATION CORNER

Upon completing the educational requirements for the FSCP designation, students are required to **APPLY** for the designation 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 being accepted three (3) times per year: January, February and September.



TTAIFA

<i>Anginee</i>	<i>Ramberan</i>
<i>Sophia</i>	<i>Ramsaroop</i>
<i>Yvonne</i>	<i>Ramsey</i>
<i>Gemma</i>	<i>Saunders</i>
<i>Khemraj</i>	<i>Seecharan</i>
<i>Peaches</i>	<i>Simmonds</i>
<i>Ricard</i>	<i>Skerritt</i>
<i>Roxanne</i>	<i>Pacheco-Velasco</i>
<i>Rene</i>	<i>Wanliss</i>

JAIFA

<i>Othneil</i>	<i>Blagrove</i>
<i>Samuel</i>	<i>Cameron</i>
<i>Simone</i>	<i>Henry</i>
<i>Paula</i>	<i>Kelly</i>
<i>Andrea</i>	<i>Vassell</i>
<i>Boyd</i>	<i>White</i>
<i>Golda</i>	<i>Williams</i>
<i>Deonne</i>	<i>Wilson</i>

TTAIFA

<i>Rona</i>	<i>Ali</i>
<i>Joanne</i>	<i>Baptiste</i>
<i>Lauren</i>	<i>Biot</i>
<i>Nicole</i>	<i>Blake</i>
<i>Laura</i>	<i>Brewster-Issac</i>
<i>Nicole</i>	<i>Carter</i>
<i>Michelle</i>	<i>Clarke</i>
<i>Paula</i>	<i>Cournand</i>
<i>Nichelle</i>	<i>Emmanuel</i>
<i>David</i>	<i>Gordon</i>
<i>Dominic</i>	<i>Harding</i>
<i>kenwyne</i>	<i>James</i>
<i>Kathryn</i>	<i>Jardine-Williams</i>
<i>Shalima</i>	<i>Mahaedo</i>
<i>Ilitty</i>	<i>Mollino</i>
<i>June</i>	<i>Noel-Lezama</i>
<i>Nicollette</i>	<i>Sandiford</i>

SLAIFA

<i>Charles-Kirton</i>	<i>Sabina</i>
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BARAIFA

<i>Rice</i>	<i>Anderson</i>
<i>Lornette</i>	<i>Shaw-Mitchell</i>
<i>Sylvia</i>	<i>Yearwood</i>

SEMESTER 3 EXAM DATES:
November 5 & 6 ,2019