

President's Message



Everything negative- pressure, challenges- is all an opportunity for me to rise. - Kobe Bryant



Each time we enter a new year, we seek to put things into perspective, aiming to have a clear vision of where we want to go and what we would like to achieve in all aspects of our lives. We also have a tendency to look back at the year gone by and beat ourselves up over the things that we were not able to accomplish especially in our work arena.



The late Kobe Bryant, wise beyond his years, sums up how we should approach situations when we do not meet the mark. Rather than being stunted by lack of achievements or obstacles, we should use it as a lesson or stepping stone to move forward and keep working at it.



As you settle into 2020, I urge you to not be so hard on yourself. Ensure that you take the time to work on self-care and personal development, whether it be through joining one of our many academic programmes, pursuing a degree or a simple yoga class. If you are not the best version of yourself, how then can you serve your clientele to the best of your ability?



I wish you great success as you work on all your targets for this year.



Alicia Birch MBA, LUTCF

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Editor's Note



Monica Robotham, SLU, CLU, CH.F.C
PR Marketing and
Communication Director

My Caribbean colleagues, I greet you well.

Psalm 65:11 Tells us “You crown the year with your goodness; and your paths drip with abundance”.

The high and lows, triumphs and defeat ,challenges and joys of 2019 have passed. No doubt we would have learnt some new lessons. As we embrace the new year, let us make a conscious decision to forget what lies behind, look forward to what is ahead with commitment and live so that we will not miss out on the blessings that are in store for us this year.

There are new experiences to glean, new adventures to explore, new friends to make and fresh opportunities to serve our clients and families. As we engage in plans to meet personal and company goals let us also evaluate ourselves so we can further our personal growth and fulfil our dreams and aspirations thus making room to receive God’s abundance.

It is my pleasure to bring you the first newsletter of 2020 which focuses on the happenings of the last three (3) months. I trust that everyone will find this newsletter informative and enlightening.

Congress 2020 in Trinidad and Tobago promises to be educational and scintillating. Be sure to secure your space.

I salute all our members and it is my hope that you continue to add value to your personal development, your families and your clients.

“You are remembered not by what you gathered but by what you scattered” - Proverbs 11 :26

Removing Barriers to Success

Defining who you are and what you want makes it easy to move ahead. - By Steven A. Plewes, CLU, CHFC
Excerpts- MDRT website Resource Zone.

If you didn't wake up tomorrow, what part of your life would remain un-lived? What would people say about the type of person you were? I ask this question because there are many factors involved in discovering how to break through barriers to achieve success. First, ask yourself: Do I really want success, and what does that mean to me?

Who are you?

Think about what would make you feel successful. To define this properly, we have to ask ourselves, who are we really? And that has to do with our values.

We tend to think of ourselves as our role — as financial advisors or a father or a mother. Instead, I'm trying to get you to think about your core values. Because when you get to where you can just show up, and your values are aligned with your goals, it makes many of your life decisions very, very easy.

So when we know exactly who we are, what we do and don't do, what we accept and what we don't accept, and what our boundaries are, we can be very focused. And when we get focused, many obstacles no longer stop us.

What do you want?

Once you know who you are, then you have to talk about what it is that you really want. You can make it something short-term if you want. If you're striving to make Court of the Table for the first time, fine. Top of the Table, fine. Lose 10 pounds, fine. Whatever your goal is, just define it.

Write down a couple of things that would be important to you in your life, in the short-term, mid-term or long-term.

Why do you want it?

Is it for the money? Is it for the financial security? Is it for the ego? Is it for the status? Is it for the sense of accomplishment? Come up with something that is your "why," and write it down.

When we know who we are and what we're all about, we become very comfortable in our own skin. And we can show up saying, "This is who I am. This is what I want to do. And this is why I want to do it." Everything is clear and well-defined.

When you know who you are, that becomes your foundation for everything. And when you know what you want, that becomes your mission. And the "why" becomes your fuel, the source of your passion.

It makes it simple because if you know exactly what you want, and you know why you want it, then you build all your systems around that. All your decisions come back to that, and anything that tries to get into your thinking that is contrary is just a distraction.

It's a distraction because it doesn't measure up with who you are, the boundaries you set for yourself, the values you put in place that are important to you, and it doesn't match up with your "why." So it's easier to make decisions. Especially when we're so busy and our resources are just tapped out.

But, even after we are clear, we still have three main obstacles we run up against.

How do you see yourself? Some of the barriers to success are actually how we view ourselves and how we think.

How do you view the world around you? How we react under stress and how we go through the day has a huge impact on our productivity.

How do you manage your mindset? Are you willing to let go of some things you always thought were true? Because they're only getting you what you already have, but maybe not what you want. How you got where you are is likely because you're locked into some particular thinking, good and bad. This is mostly stuff we have learned. But we can learn new things, and we can adopt new habits

7 ways to shift your mindsets

1. Stop trying to please other people.
2. Be completely clear about how you provide value.
3. Accept that failing is the secret sauce of success.
4. Be prepared to walk away from the wrong prospects to save space for the right clients.
5. There is no endpoint to success, only incremental steps forward.
6. There's no such thing as perfection, only progress.
7. Relentlessly pursue the release of control.

Pre congress Highlights



CARAIFA 34th
ANNUAL SALES
CONGRESS 2020
HOSTED BY TTAIFA

MAY 3RD - 6TH, 2020

HYATT REGENCY HOTEL
PORT-OF-SPAIN, TRINIDAD



4 DAY
PROFESSIONAL DEVELOPMENT AND
NETWORKING EVENT

OVER 20
INTERNATIONAL, REGIONAL AND
LOCAL PLATFORM SPEAKERS



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

Congress 2020 Highlights

S P E A K E R S

T
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K



Nigel Romano
Trinidad and Tobago



Dr. Vaalmikki Arjoon
Trinidad and Tobago



Harrison 'Harry' Pilgrim
Belize

T
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K



Eszylfie Taylor
United States of America



Dr. Marisa Nimrod
Trinidad and Tobago



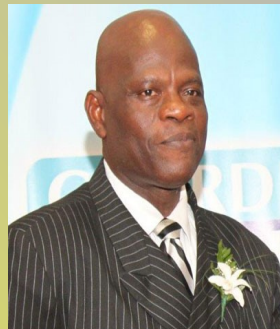
Luke Quamina
Trinidad and Tobago

+ MORE

P
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Andy Johnson
Trinidad and Tobago



Wynthrop Catwell
Barbados



Winston Williams
Trinidad and Tobago



Christopher Lawe
Jamaica



Charmaine Johnson
Trinidad and Tobago



Cheryl Lander-Rolle
Dominica



Marcelle Fenton
Jamaica

Things to do in Trinidad and Tobago



On the grassy tops of a hill above Scarborough, between verdant pockets of cabbage palms and cocorite trees, the remains of the archipelago's most impressive fortress still crown the coast.

Built in the middle of the 18th century, the site was raised by the British to secure Trinidad and Tobago against French attack. The French did manage to conquer the citadel however, and by the 1790s the fort had changed hands.

Today, the historic mess room and old cisterns can be seen, along with the cannons that once defended the bay below against oncoming frigates and caravels

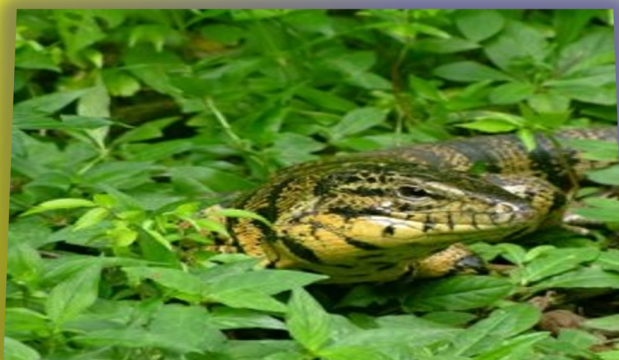
Bridled terns and brown boobies, red-billed tropicbirds and shearwaters all coalesce amidst the cliffs and salt-sprayed coastal headlands of Little Tobago Island.

Encompassed entirely by a specially designated birding area, the speck on the map just to the north of Tobago proper is famed for its sheer variety of fliers.

It's also got a beautiful backcountry of dry rainforests and hidden sandy coves, along with great views of the rare red-footed boobies on the cliffs of Tobago proper across the water.



The Asa Wright Nature Centre is home to more than 400 species of native birds, plus 55 different reptile species, 25 amphibians, more than 600 butterflies and more than 2,000 types of flowering plants. In short, northern Trinidad's Asa Wright Nature Centre is bursting at the seams; it's the ultimate stop for both novice and experienced bird-watchers and nature lovers.



Located about 9 miles southeast of Port of Spain, Caroni Bird Sanctuary offers many of the same thrills of the Asa Wright Nature Centre without requiring the far pilgrimage to the island's northern rainforest. But the real reason to visit Caroni is to observe the scarlet ibis, the national bird of Trinidad and Tobago that resembles a brilliant blood orange flamingo. The best time to see the ibis is in the late afternoon; arrive a little early and you can enjoy a glass-bottom boat tour of the swampland while you're waiting for the ibis to appear.



Eye on the Caribbean

COURTESY CALL BY MEMBERS OF THE CARIBBEAN ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS (CARAIFA)

On Friday November 16, 2019 members of the Executive of the Caribbean Association of Insurance and Financial Advisors paid a courtesy call on High Commissioner H. E. Arthur Williams.

CARAIFA through its charitable arm, the CARAIFA Kidney Foundation seeks to bring public awareness on Kidney disease and to assist kidney patients across the Caribbean.



Above: High Commissioner H.E. Arthur Williams being given a lapel pin in the shape of a Kidney by President, Alicia Birch



Right: High Commissioner H.E. Arthur Williams receiving gift from CARAIFA President Alicia Birch with Monica Robotham, PR Director at left



L-R: Monica Robotham (Jamaica), Alicia Birch (Trinidad and Tobago), Marcelle Fenton (Jamaica), William "Nat" Wiltshire (Trinidad and Tobago), High Commissioner H. E. Arthur Williams, Wynthrop Catwell (Barbados), Pauline Archer (Jamaica), Gerald Cruickshank (Trinidad and Tobago), Hugh Meredith (Jamaica)



The Guyana Association (Guyaifa) had a successful relaunch on Thursday, January 30th, 2020 attended by our President Alicia Birch and Education Council Chairman William 'Nat' Wiltshire. The President, Executives and all member association across the Caribbean embrace their effort and join in welcoming the Guyana association. We wish them well and pledge our support.

JAIFA Blast Off 2020
 Tuesday, January 7th
 Main Speakers

Mark Chisholm

Patrice White

Michael Maragh

Jamaica Conference Centre, Kingston



Cricketer Nehemiah Perry is new president of JAIFA
 Thursday, January 16, 2020

Like 0 Share Tweet

PERRY... described as bold decision-maker and an astute leader

FORMER Jamaica and West Indies cricketer Nehemiah Perry is the new president of Jamaica Association of Insurance and Financial Advisors (JAIFA). Perry, installed as the 67th president of JAIFA at a ceremony held recently at the Knutsford Court Hotel in Kingston, was described by colleagues as visionary, bold decision-maker and an astute leader.

The president's theme for his term is, 'Creating positive results through service', and he plans to focus on the sustainability of the existing projects implemented by the association over the years, including access ramps at the Mandeville, Clarendon

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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 accepted three (3) times per year: January, February and September.



Semester 3, 2019 FSCP Graduates

TTAIFA

<i>Dixie-Lee</i>	<i>Amow</i>
<i>Hyacinth</i>	<i>Boyce</i>
<i>Vindra</i>	<i>Ramkisson</i>
<i>Gregg</i>	<i>Mannette</i>
<i>Jagdish</i>	<i>Ramkisson</i>
<i>Junior</i>	<i>Ramsingh</i>
<i>Jaell</i>	<i>Salandy</i>

BARAIFA

<i>Sandra</i>	<i>Bascombe- Howell</i>
<i>Tennycia</i>	<i>Gill</i>
<i>Janice</i>	<i>Mullin- Sargeant</i>
<i>Lucillia</i>	<i>Sargeant</i>



JAIFA

<i>Ancella</i>	<i>Brown Hardware</i>
<i>Khadeen</i>	<i>Cox</i>
<i>Triola</i>	<i>Harper-Smith</i>
<i>Ann</i>	<i>Green-Davis</i>
<i>Kavitha</i>	<i>Muthra</i>
<i>Yvonne</i>	<i>Scott</i>

EDUCATION REMINDER

Semester 1, 2020 Regular Exam Dates—March 18 & 19
 Semester 1, 2020 Supplemental Exams Dates—April 22 & 23