



July 2023

Volume 20, Issue 3

CARI-NEWS

President's Message

Hugh Meredith LUTCF

Greetings my CARAIFA Family,

It has been three months since we met Face to Face for the first time in four years. I am very thankful that we have been spared and able to once again see our friends across the region in the flesh.

Since we met in May, our Executives have been working tirelessly to ensure that our Association grows while maintaining our founding principle in a changing world. We have embarked on a few new initiatives while we continue to strengthen those which we are so familiar with. The driving force behind our renewed effort to engage our members is the PR Portfolio guided by the strong leadership of Director Triola Harper-Smith and her team. There is more to come so stay tuned. Thanks to our Foundation Chair Deon Cummings who has ignited the flames of the foundation and so far, has triggered an on-the-spot donation by Mr. Winston Williams from TTAIFA. We are very thankful for his contribution.

Our Five-Year Development Plan is being reviewed by our Vice President Gerald Cruickshank with a view to "Create Share Inspire". We continue to be very grateful for the increased number of members participating in the various courses offered by CARAIFA. We do expect more registrants in the next semester and please be reminded that our Secretariat stands willing and ready to guide this process.

As we prepare to have our Executive meeting in Barbados this August, we are looking forward to seeing and interacting with members of BARAIFA who will be hosting their Annual Awards Function. We have work to do and I must assure you, our members, that our commitment to you will not fade.

Until next time, take care of yourselves; be an inspiration to all, the world around you will be impacted.



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EDITOR'S NOTE

Triola Harper-Smith MBA, PGDip.Ed., BSc, LUTCF, FSCP
Public Relations, Marketing & Communications Director

Dear Regional Insurance Professionals,

We have just concluded CARAIFA's 34th Sales Congress held by our largest member –Jamaica Association of Insurance and Financial Advisors (JAIFA). This event was held at the beautiful Hilton Hotel and Spa in Rose Hall Montego Bay, St James under the Theme: 'Resilience- Rising above the Challenges. They were 428 attendees namely from: Antigua & Barbuda, Barbados, Belize, Canada/USA, Cayman, Curacao, Dominica, Grenada, Guyana, Jamaica, St Kitts & Nevis, St Lucia, and Trinidad & Tobago.

The experience from most participants was that CARAIFA Sales Congress always offers a great opportunity for Insurance and Financial Advisors in the Caribbean Region to share ideas, experiences and foster camaraderie.

Special Congratulations to President Hugh Meredith, Executives and the new Board of CARAIFA 2023-2024.

Congress 2024 will be held in Dominica, April 28th- May 2nd, under the theme: 'Your Protection, Our Mission'.

It is a 'New' Administration and in its newness I look forward to serving in this capacity as Public Relations, Marketing and Communications Director. During this Administration 2023-2024, my PR Committee and I, with the help of God are determined to achieve the objectives of CARAIFA's Public Relations Marketing and Communications Portfolio Mandate. We will need the help of CARAIFA's Executives & Board; and the cooperation of all Territories and their respective Secretariats to help in making our impact felt throughout the Region. Below are the Public Relations goal, commitment and objective:

Goal: To play a pivotal role in causing CARAIFA to be more visible, viable and efficient Association by continuing to make good use of our marketing strengths while focusing on CARAIFA's areas of opportunity with a view to strengthening where applicable.

Commitment: To ensure that CARAIFA is given the visibility it deserves and that the images of the Association is preserved throughout the region.

Objective: To position CARAIFA in the various territories through efficient effective communication linkages and PR to ensure viability and profitability through our customer base and relevant programmes.

It is important to note that as a Regional body, our Territorial involvement in CARAIFA has been and will continue to be critical. We welcome constructive feedback that can benefit our association in its short, medium and long term operations. Hence, CARAIFA's PR strategic approach is geared to achieving activities during this administration that will meet the following strategies, that is, to:

- Open lines of communication with member associations through meetings and regular monitoring of development. (One such is CARAIFA Connect online meeting).
- Promote and provide relevant information on CARAIFA's Website
- Establish Web Links to Lua's & Aifa's
- Increase Awareness and Promote Regional participation
- Tap into avenues for feedback and interaction with our stakeholders
- To disseminate Education courses and Programmes from the FSCP to the CHFC qualification; promoting the FSCP courses through testimonials
- Utilize non-traditional advertising

"No Unfulfilled Promises, Only Results" is our collective intention as we seek to serve you during this administration and beyond. Together we can achieve.

Warm Regards



**Anthony "Tony" Boquet, CLU, ChFC,
CASL, CLF, FSCP, LUTCF, FIC**
The American College of Financial Services
Vice President

*Please see a story
shared at the 2023
Congress by one of our
main platform speakers
Mr. Anthony Boquet.*

*This story was written
by Ryan Spelts*

There once was a man who was asleep one night in his cabin when suddenly his room filled with light and the Savior appeared to him. The Lord told him He had work for him to do and showed him a large rock right outside his cabin door, explaining that his sole task was to push against the rock with all his might. The room went dark, and the man slept.

Waking early the following morning, the man did as he was instructed, and for many days he toiled from sunup to sundown; his shoulder set squarely against the cold massive surface of the rock, pushing with all his might. Each night the man returned to his cabin sore and worn out, feeling his whole day had been spent in vain.

Seeing that the man showed signs of discouragement, Satan decided to enter the picture - placing thoughts in the man's mind, such as "Why kill yourself over this?, you're never going to move it!" or "Boy, you've been at it a long time and you haven't even moved it an inch!" etc. giving the man the impression the task was impossible, and the man was an unworthy servant because he wasn't moving the massive stone.

These thoughts discouraged and disheartened the man and he started to ease up in his efforts. "Why kill myself?" he thought. "I'll just put in my time putting forth just the minimum of effort and that will be good enough." And this he did or at least planned on doing until, one day, he decided to take his troubles to the Lord.

"Lord," he said, "I have labored hard and long in Your service, putting forth all my strength to do that which You have asked of me. Yet after all this time, I have not even budged that rock even half a millimeter. What is wrong? Why am I failing?"

To this the Lord responded compassionately, "My son, when long ago I asked you to serve Me and you accepted, I told you to push against the rock with all your strength and that you have done. But never once did I mention to you that I expected you to move the rock; at least not by yourself. Your task was to push. And now you come to Me, your strength spent, thinking that you have failed, ready to quit. But is this really so? Look at yourself. Your arms are strong and muscular; your back sculpted and brown. Your hands are calloused from constant pressure and your legs have become massive and hard, pillars of strength. Through opposition you have grown much, and your ability now far surpasses that which you used to have. Yet still, you haven't succeeded in moving the rock; and you come to Me now with a heavy heart and your strength spent. I, my son will move the rock. Your calling was to be obedient and push, and to exercise your faith and trust in My wisdom, and this you have done."



CARAIFA's New Executive 2023-2024

Please see our newly elected Executive Body 2023-2024 who will be taking the baton of success to greater heights.



Gerald Cruickshank
Vice President
(Trinidad & Tobago)



Hugh Meredith
President (Jamaica)



Alicia Birch
Immediate Past President
(Trinidad & Tobago)



Williams "Nat" Wiltshire
Education Council Chairman
(Trinidad & Tobago)



Marcelle Fenton
Secretary General
(Jamaica)



Otis Hamilton
Regional Congress Coordinator
(Jamaica)



Deon Cummins
CARAIFA Foundation Chairman
(Barbados)



Triola Harper-Smith
Public Relations, Marketing
& Communications Director
(Jamaica)





Elcah Peters
Antigua and Barbuda



Deon Cummins
Barbados



Amy Forte
Belize



Tatiana Brown
Cayman Islands



Brenton Hilaire
Dominica



Joel McPherson
Guyana



Triola Harper-Smith
Jamaica



Larry Tai Chew
Trinidad & Tobago

MISSING

Grenada
St Lucia
St. Vincent & The Grenadines

Congress Highlights

The 34th CARAIFA Congress was held in Jamaica at the Hilton Rose Hall Resort and Spa, Montego Bay. The theme was 'Resilience—Rising Above Challenges'



Past President Maxim Marquez being inducted into the Hall of Fame by IPP Alicia Birch



From left: The Late Harry Pilgrim, IPP Alicia Birch, Hall of Fame Inductee Maxm Marquez, Sec. Gen Marcelle Fenton, Tourism Minister Edmund Bartlett, Past Hall of Famer Patricia Gilding, Education Council Chairman William "Nat" Wiltshire—Hall of Fame Function

2023 Speakers' Forum Winner Jae Rae Pike being presented his trophy by Ed. Chair William Wiltshire



Main Room Participants — CARAIFA Executives



Congress Director Monica Robotham



From left: Donton Simon, Cheryl Rolle, Brenton Hilaire—Participants on the red carpet



Workshop Presentation by Anthony Boquet from The American College



Speakers' Forum Participant



Entertainment Personnel



Resilience - Rising Above Challenges



Eye on the Caribbean—Trinidad & Tobago



TTAIFA South Chapter hosted its first ever Cricket Tournament (TTAIFA South Chapter "Super 6" on Thursday June 8, 2023 — Competition Prizes and Medals.



TTAIFA South Chapter "Super 6" - Mrs. Romano -Davis - Sagicor Life Inc. Agency Manager/Jacinto Martinez – Sagicor Life Inc., Vice President, Sales / Mr. Larry Tai Chew – TTAIFA President / Mr. Felix Mahadeo - Head of Sales, TATIL Life Assurance Ltd



Chapter's Directors at TTAIFA Secretariat for TTAIFA 2023 AGM



TTAIFA President, Mr. Larry Tai Chew giving his acceptance speech.



TTAIFA South Chapter "Super 6" 1st Prize Winners Guardian Life Titans with South Chapter President, Risha Baddaloo.



TTAIFA 2023 BOD Executives: Mr. Christopher Gouveia – Secretary/Treasurer, Mr. Dominic Romain – Vice President, Mr. Larry Tai Chew – TTAIFA President, Mrs. Alicia Birch -Education Director, Mr. Gerald Cruickshank – Immediate Past President.



TTAIFA Executives Alicia Birch (Far Left) and Gerald Cruickshank (Far Right) with the TTAIFA Secretariat Team: Mr. Lovelace, Ms. Hunte, Ms. Edmond, Ms. Borel, Ms. Castle and Mrs. Spence

Eye on the Caribbean— Cayman Islands –Earth Clean-Up 2023



L-R: Wendy Wiltshire, Tatiana Brown (President), Margaret Powell & Marlene Moore-Ebanks (Secretary)



L-R: Wendy Wiltshire, Joshua Bernard (Immediate Past President), Tatiana Brown (President) and Margaret Powell

Eye on the Caribbean — Barbados

BARAIFA celebrated its 50th Anniversary on June 21st, 2023. Several activities were held during the month to celebrate this milestone.



Feeding the homeless Program on June 21, 2023



Open Day displaying Past Presidents' pictures



An evening of Archery held on Sunday July 2, 2023



Annual Church Service June 25, 2023

Eye on the Caribbean—Guyana

Association of Insurance and Financial Advisors Guyana Inc (GUYAIFA) Executive Body



(From the Left) Gilbert Gomes, Past Treasurer & Member, Maria Rodrigues-Vice-President, Kennesha Robertson -Secretary, Joel Mc Pherson -President, Earl Mars-Advisor, Merissa Cunningham-GUYAIFA Secretariat, Natoya Gibson- Treasurer, Owen Maison-Education Coordinator, Bryan James- Member (absent)



Eye on the Caribbean—Jamaica



CARAIFA ACTIVITY AWARD Recipients



FSCP GRADUATES – Past President Mr. Nehemiah Perry, Mrs. Renee Shadath- Montgomery, 1st Vice President Mr. Denton Atkins, Ms. Quevia Duncan, Mr. George Corrodus, PDI Chairman Mr. Courtney Golding, Ms. Wendy Salmon, Mr. William Taylor, Mr. Gary Peart, Mrs. Karen Ann Phillips-Thomson, Mr. Earl Thompson.



Ms. Nicholene Taylor Production
Member of the Year 2023 and
JAIFA President
Triola Harper- Smith



CARAIFA QUALITY AWARD Recipients



Church service at Trumpet Call Ministries on

July 2, 20223



Student of the Year 2023
Winner Mrs. Renee Shadath
Montgomery and Past President
Glendon Gordon



Patrons @ Western Chapter Benefit Play

Eye on the Caribbean — Dominica



Congress 2024 Launch



Sitting Left To right – Marlene Chin &
Brenton Hilaire
Standing – Cheryl Rolle & Guest



The Caribbean Association of Insurance and Financial Advisors (CARAIFA)

Tribute to 2015 HALL OF FAMER

G. A. Harrison 'Harry' Pilgrim BA, CLU, MBA



Harry Pilgrim is a founding member and past president of the Life Underwriters Association of Belize (LUABz), now Belize Association of Insurance and Financial Advisors (BeAIFA). He has been a moderator for life industry education programmes and has served as the Public Relations Director on the Executive of the Caribbean Association of Insurance and Financial Advisors (CARAIFA) not once, but twice.

His commitment to the industry is unchallenged in Belize and throughout the Caribbean. He is seen as the quintessential "insurance man", always immaculately dressed, always knowledgeable and willing to share information with clients and prospects and always delivering quality service.

He was Secretary for many years, during the 1970's and 1980's, of the Belize Insurance Association (BIA), and has participated in numerous regional meetings of the Insurance Association of

the Caribbean (IAC). He was among the few brave souls that organized the first IAC Conference that was held in Belize.

He was also very influential in bringing the first CARAIFA Congress to Belize in 1998. He spearheaded the return of Congress in 2001 and took the reins, as Congress Director, of the 2012 Congress, in Belize. He has been a prolific attendee at Congress, beginning with Barbados in 1992 and participating in more than twelve (12) others. At many of these congresses, he was host of the Hospitality Suite, where congress attendees gathered to 'let down their hair' and socialize with their colleagues at the end of the day's session.

The CARAIFA congresses strengthened his commitment to his chosen career, worked miracles on the performance of many of the advisors he introduced to CARAIFA's Congresses and provided opportunities to forge enduring friendships with persons who were themselves among the CARAIFA faithful.

He attended St. Michael's College in Belize City, Belize and Calabar High School in Kingston, Jamaica before completing a Bachelor's degree with History as a major at the University of the West Indies (UWI), Mona, Jamaica. There he also excelled at Track and Football and played Cricket for the 2nd Division Team. He represented Belize in Track at the Central American and Caribbean Games in Santo Domingo in 1974.

At UWI Mona, he held office in the Student Government, initially, as the Arts Faculty Representative then as Second Vice President of the UWI Undergraduate Guild Council. That position made him Chairman of the Student Union Committee, more commonly called "Union Chairman". He served under the Presidencies of several individuals who have become prominent contemporary political figures. These include Robert "Bobby" Pickersgill of Jamaica, Ralph Gonsalves of St. Vincent & the Grenadines, and retired Jamaican diplomat Douglas Saunders.



With his personal and professional lives being “fully integrated”; he retained an enduring interest in education and training, as the keys to the treasures of a full and rewarding life.

He returned home, from Jamaica, in 1973 and taught at two High Schools in Belize (becoming principal of one) before making a complete career switch in 1977, (the year CARAIFA’s precursor CALU was formed) becoming a Life Underwriter with Caribbean Atlantic Life. He immediately sought to qualify himself formally in his new area of activity, obtaining the Life Underwriters Association Training Certificate (LUATC), Associate in Customer Service (ACS) and Associate in Insurance Agency Administration (AIAA) designations, before becoming a Chartered Life Underwriter in 1998. In 2004 he obtained the Master in Business Administration (MBA) from UWI, Cave Hill, Barbados.

He focused on enhancing marketing and service delivery in two (2) insurance agencies with which he was associated. Operating under the banner Diversified Life Solutions Belize Ltd., the agencies provide property, casualty, life, health and pension services to a diverse corporate and governmental clientele.

He was a father of four (4) children, Karla, Andrew, Giselle and Adrienne, and grandfather of two (2) boys.

He has held effective leadership positions in community, church and civic organizations; Secretary, then President, of the Belize Cricket Association; President of the Council for Voluntary Social Services; and Treasurer on the Executive of the Belize Athletics Association. He has also served as a political activist for a period spanning sixteen (16) years. The work he did on the campaign trail bore the best fruits possible - the election of a deputy prime minister and a prime minister of Belize.

His unwavering support and invaluable contribution to his local association – BelAIFA - also earned him the CARAIFA President’s Appreciation Award for 2014.

He loves listening to music of virtually every genre, enjoys boating and fishing, and was an ardent admirer of "all that is beautiful in God's creation". He embraces Christian religious ideals and worshiped at the St. John’s Anglican Cathedral. He was also a member of the Prince Hall Masonic fraternity.

From sports, and from living, he has learned that when life bowls you "bouncers", you can play safe, and dodge, or you can face them -- and something great may happen.

As a result of his extraordinary contributions to enhancing the professional practice and image of life insurance practitioners throughout the Caribbean, Gilbert Andrew Harrison (“Harry”) Pilgrim was inducted into the CARAIFA Hall of Fame on April 26, 2015.



Inviting All
CARAIFA
Members to

CONNECT

WITH THE EXECUTIVES

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JULY 2023



4:00 p.m. - 5:00 p.m.

3:00 p.m. - 4:00 p.m.

2:00 p.m. - 3:00 p.m.



Gerald Cruickshank
VicePresident



William Nat Wiltshire
Ed Co Chair



Alicia Wells-Birch
IPP



Marcelle Fenton
Sec. Gen.



Hugh Meredith
President



Triola Harper-Smith
Dir. PR Marketing & Com.



Otis Hamilton
Regional Congress Coordinator



Deon Cummins
CARAIFA Foundation Chair

Finishing Strong



Winston Williams

Congress Experience



Jermaine Tomlinson



Harry Pilgrim

CARAIFA CONNECT REGISTRATION

CARAIFA CONNECT

On **Wednesday July 12th, 2023**, CARAIFA hosted its maiden **CARAIFA Connect** event across all the territories of our beautiful Caribbean region. This **Inaugural Event** gave our advisors the opportunity to connect with the **CARAIFA Executives**. The objective was: to provide a platform for the Executives to share what is involved in their portfolio responsibilities in moving CARAIFA to the next level. Connect also gave Advisors the opportunity to share their ideas and concerns with the Executives.

The event was conducted virtual and was attended by over 60 advisors from **7 member countries**: Belize, Barbados, Cayman Islands, Dominica, Guyana, Jamaica and Trinidad and Tobago. The virtual link was facilitated by TTAIFA. All the Executives were given the opportunity to share briefly on their respective areas of responsibility. This was followed by a question-and-answer period which was very engaging.

A tribute to the late G.A. Harrison Pilgrim, CARAIFA's 2015 Hall of Famer was shared with the attendees. He will be truly missed.

Along with the speeches given by the Executives the meeting made room for two motivational presentations. The first came from Jermaine Tomlinson of JAIFA on the topic **"My Personal Growth Experience"** since he began to attend the annual Sales Congress hosted by CARAIFA.

Finally, the curtain was brought down on this wonderful event with a most inspiring presentation from a recognized industry leader both internationally and Regionally, Winston Williams. Winston spoke on the topic, **"Finishing Strong"**. This presentation is also available on the CARAIFA website and it is well worth the time to view it if you were unable to attend our Inaugural event.

The next **CARAIFA Connect** event will be held on **October 11th, 2023** at **2:00.p.m BELAIFA/3:00.p.m JAIFA/4:00.p.m.** TTAIFA/BARAIFA/ GUYAIFA/ DAIFA. We look forward to an even greater participation at that event. **All of CARAIFA's Members Association are Welcome to Join.**






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 would like to extend its heartiest congratulations to last semester's FSCP graduates listed below:



**JAIFA Semester 1, 2023
FSCP Graduates**

- ◆ Chloe Antoinette Peddy
- ◆ Makiesha Melesa Morgan
- ◆ Bridgette Stacy-Ann Knight
- ◆ Andre Carlington Facey



**TTAIFA Semester 1, 2023
FSCP Graduates**

- ◆ Michael Fyfe
- ◆ Justin Joseph Sehult
- ◆ Jaya Anu Santana
- ◆ Kristoff Toussaint
- ◆ Anthony O'Brien
- ◆ Shirell Camille Henry
- ◆ Romel R Bastien