

TTAIFA's New Year Message

*May this New Year all your dreams turn into reality
and all your efforts into great achievements.*

Education

Stats on the number of advisors that completed exams and number of advisors that passed.

2015	No. writing exams	Number passed	Pass Percentage
Semester 1	124	99	80%
Semester 2	115	98	85%
Semester 3	96	79	82%
TOTAL	335	276	82%

Advisors, we can do even better, let us work harder and improve our pass rates!

OUR FIRST FSCP QUALIFIERS BY APRIL 2016

Good News!!! BY April 2016 we would be boasting of our first Financial Services Certified Professionals (FSCP). In January 2016, several advisors will begin preparation for the last course of the programme, the FP 99, which is an online examination covering all the course components. Currently, there is only one such professional (FSCP) in the Caribbean, from Jamaica. Congratulations to those advisors and Good luck in your March exams.

APPRECIATION TO OUR MODERATORS

Great News Again !!!! For the first time in our history TTAIFA's National Board has heeded the calls at our past AGM's and has ratified and approved a paid stipend to our moderators. For years, these moderators have been dedicating their time, free of charge, to conduct the education programme. This service was generally described as 'giving back' to the Industry. The Accreditation Council of Trinidad and Tobago (ACTT) was highly impressed with this act of goodwill and commended TTAIFA on this model. Nevertheless, requests have been made by the moderators for the payment of a stipend and the Association willingly agreed. Semester 3 2015 moderators received the first ever paid stipend.

Education

CE CREDITS

Advisors, continuing education will be mandated in the new Insurance Bill. Central Bank wants proof that you are continuing to educate yourself to provide sound financial advice. The American College requires continuing education credits to hold their designations. So, some of you will be familiar with the process. In our local situation, licenses will **not** be renewed by the Central Bank if there is no evidence that education is continuing. If you want to learn more about CE Credits kindly go to our newly enhanced website www.ttaifa.com or call us at our contact numbers displayed on the website. We would be happy to talk with you.

RELOCATION OF TTAIFA

We are re-locating to 115 Edward Street, the International Communication Services (**ICS**) building at the corner of Edward and Oxford Street on the left hand side as you drive up Edward Street. This temporary relocation is to facilitate the renovation and expansion of our present headquarters. It is so planned that our new quarters will be far more contemporary and will boast of state of the art classroom facilities.

IMPENDING ACTIVITIES

Congress 2016 in Antigua - The 2016 Congress will be held in Antigua. You may have missed the Early Bird Offer, the regular registration fee is available - Single Occupancy \$2095 USD per person, Double Occupancy \$1795 USD per person. Do not delay such that you have to pay the late registration fee. Remember as a financial advisor, late registration carries a higher cost and this is not a positive use of funds.

TTAIFA Awards 2016 - TTAIFA Awards will take place in June 2016. Stay in touch!!!

Inspirational Message

We have different gifts, according to the grace given us (Romans 12:6a).

Perhaps you are wasting your life doing nothing with all you have. God packaged some things in you for the good of the world- use them. If you want to succeed, strike out new paths. Don't travel the worn paths of accepted success. No one can climb beyond the limitations of his own belief. Every day sends to the grave, obscure men and women whom fear prevented from realizing their true and full potential

Source: Dr. Myles Munroe, Potential (a daily devotional) for Every Day

Past Events



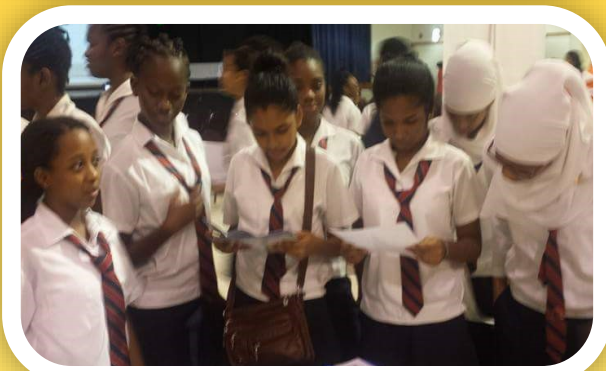
Shine 5K - It was a beautiful day, we were blessed with good weather conditions, participants came out in their numbers, the arrangements were adequate, the sponsors were generous and we had a GREAT time. Congratulations to the Guardian Group and we look forward to 26th November 2016. Check out the Photos- TTAIFA's staff, joined by members of the Board, showed off their fitness!!!!



Day of Common Concern - This Day was celebrated by our Chapters in the North, East and South. Booths were set up and diabetes and blood pressure testing were done. The photo shows a member of the public being tested at the Trincity Mall Location. The President of TTAIFA Mr. Gerald Cruickshank was supporting his Chapters and sporting his characteristic smile.



East Chapter Membership Meeting - The feature speaker was Mr. Alfred Patrick and his presentation was entitled "But Seriously Now". Seriously, you should not have missed it! It was instructive, inspirational and if you know Mr. Patrick, quite entertaining. The picture shows feature speaker Mr. Alfred Patrick receiving a token of appreciation for his presentation.



Bishop Anstey Career Fair - TTAIFA was invited to host a booth and make a presentation at this Fair. The Industry was ably represented by Mr. Kelvin Regisford, Ms. Mariana Galindo, Mr. Alloy Dates, Mr. Marcus Girdharrie & Mr. Avalon Dhanraj.

Economic Issues

Recession

As you have learnt and you have suspected for some time, our economy is in recession. Prudent financial management is critical. The IMF will be on our doorsteps if we cannot arrest the decline in economic growth and the loss of reserves. Your financial advice to clients must discourage conspicuous consumption and the wanton use of limited foreign exchange. The energy sector is our main foreign exchange earner and oil and gas prices are declining, irresponsible financial management will negatively impact our development. So do be vigilant!!!

Wellness Corner

Maintenance of a healthy PH Balance (acid/alkaline)

pH (potential of hydrogen) is a measure of the acidity or alkalinity of a solution. It is measured on a scale of 0 to 14—the lower the pH the more acidic the solution, the higher the pH the more alkaline (or base) the solution. When a solution is neither acid nor alkaline it has a pH of 7 which is neutral. Our ideal pH is slightly alkaline – 7:30 to 7:45 our pH balance is extremely important.

Six effects of acid build up are as follows:

1. Digestive System - Most digestive disorders, such as indigestion, nausea, bloating, gastric reflux, are symptoms caused by excess acid in the gastric region and not enough alkaline minerals in the intestinal tract.
2. Circulatory System - Acidity is a cause of heart disease.
3. Immune System - Acidic environments are breeding grounds for anaerobic pathogens whereas the high levels hydrogen of rich body fluids keep bad bacteria inactive.
4. Respiratory System - When the tissues and organs are overloaded by acidity the transport of oxygen is strangled.
5. Skeletal System - The two main form of arthritis are Rheumatoid and Osteoarthritis. Both forms are related to pH imbalance and accumulation of acid deposits in the joints and wrists. It is this accumulated acid that damages cartilage.
6. Integumentary System - Commonly known as the skin. The buildup of acid causes inflammation and the skin is less able to function as a natural barrier against infection.

CONSUME LESS ACIDIC FOODS AND MORE ALKALINE FOODS!!!