

Congress 2015

Plans are moving apace for the hosting of CONGRESS 2015 at the Hyatt Regency Hotel on the 26th-29 April. Renowned speakers, local, regional and international are being sourced. Serious emphasis is being placed on the education aspect of the Congress and you should not miss this opportunity, right here in your own country, **register now!!!** Entertainment is already arranged. Trinis do not lapse when the subject is party.

Since this is our Congress we would like to be as original as possible. An invitation has been extended for the composition of a Theme Song. The theme of the Congress is 'The Pursuit Continues...' An attractive prize of 50% on the double occupancy rate will go to the winner. Submit your entry on CD at TTAIFA no later than 23rd January. Good Luck!!!



26-29
April 2015
CARAIFA Sales Congress
Hyatt Regency • Trinidad & Tobago

THE PURSUIT CONTINUES...

Chapter Activities

The Chapters executed their program of activities for 2014. The East Chapter held its Liming with Stars, Kite Flying and Wind ball Cricket friendly competitions, distributed SEA kites at two primary schools, encouraged patrons to the Trincity Mall to 'Go green' with free seedlings and the Children's Christmas party for the less privileged kids.

North chapter is at the tail of the race, organizing the observance of the Day of Common Concern. Two Wellness booths were set up at the Trincity and Long Circular Malls. Diabetes and blood pressure testing were done free of charge and literature on the maintenance of good health was distributed.



The South Chapter hosted a Black tie event, a post budget discussion featuring prominent speakers and a Christmas party for members.

An attempt to revive Chapter activities in Tobago was made. Several members visited Tobago and an action plan would soon be prepared which would see the sister isle back on the radar in terms of chapter activities.





A new designation is now in effect, it is the FSCP- Financial Services Certified Professional. It consists of seven (7) courses as outlined below, in addition to an Ethics Module (FA 290) and the Certification Course & Examination (FP 99).

1. FA 201 Techniques for Exploring Personal Markets
2. FA 202 Techniques for Meeting Client Needs
3. FA 257 Essentials of Life Insurance Products
4. FA 261 Foundations of Retirement Planning
5. FA 262 Foundations of Financial Planning: The Overview
6. FA 263 Foundations of Financial Planning: The Process
7. FA 271 Foundations of Estate Planning

These courses were critically chosen to assist agents to successfully complete the FSCP Designation.

The FP 99 is an electronic/online examination taken at a Pearson Vue Examination Centre. It covers all the courses taken and seeks to ensure that you are proficient in every subject area. 'Reports' are that this is not an exam that you should take lightly.



TTAIFA has successfully negotiated a group insurance plan for its members at no cost to them. Coverage is assured for accidental death and dismemberment and critical illness. Covered Diseases include:

Cancer	Infarctus of the Myocardium	Coronary Artery Disease (requiring Surgery)	Stroke
Kidney Failure	Heart Valve Surgery	Multiple Sclerosis	Coma
Transplant	Blindness	Benign Brain Tumor	Burns
Loss of Limbs	Motor Neuron Disease	Loss of hearing & speech	Paralysis

Insurance Bill

The Insurance Bill is expected to be passed in the House very soon. The following are some proposed amendments deserving attention:

Clause 140 (2) states that

The Central Bank shall subject to Clause 137 and 138 register an applicant as an intermediary where the Central Bank is satisfied - That the applicant is a fit and proper person in accordance with criteria set out in Schedule 5

Fit and Proper

“In determining whether an individual is a fit and proper person to hold any particular position regard shall be had to his good character and probity, competence and soundness of judgment for fulfilling the responsibilities of that position, the diligence with which he is fulfilling or likely to fulfill those responsibilities and whether the interests of the policyholders or potential policyholders of the registrant or financial holding company are or are likely to be in any threatened by his holding that position.”

Clause 144 states that:

The Central Bank shall issue a certificate of registration to a person registered under this Part. A certificate of registration shall be valid for such a period as is stated in the certificate, not to exceed one year from the date of issue for a certificate issued to an agency, agent, broker, brokerage or adjuster and not to exceed three years from the date of issue for a certificate issued to a sales representative.

Clause 146 states

A certificate of registration shall not be renewed if the sales representative, agent, broker or adjuster to whom it is issued has not complied with continuing education requirements as required by the Central Bank.

Lutcf / Fss Graduates

Congratulations!!! to the following advisors who completed their respective designations in 2014.

Lutcf

David Gordon
Anne Lamont-Charles
Bernadette Stanley-Joseph
Nicole Butcher
Martin Thomas
Kerry Charles
June Noel-Lezama
Juliette Jacob-Felican
Gabrielle Addley
Sherwin Wong
Marcia Assam
Michael Ballo
Joan Carr
Bernadette Charles
Dyan Guevara
Tricia Herreira-Britto
Kenwyne James
Alicia Lazarus
Clifford Manchoon
Christopher Maraj
Ingrid Serrette-Caraba
Ashvin Akal
Brent Durity
Mikel Granderson
Colleen Greaves
Jacqueline Pollonais
Davika Ramnarine-Ragoo
Mark Rodriguez
Quincy Tyner
Janelle Wattley
David Webster
Terrance Williams

Fss

Nicole Blake
Jennifer Khan
Sandra Theodore
Juan Alleyne
Joanne Baptiste
Nicole Carter
Ian Ragoonanan
Sophia Ramsaroop
Norva Welch
Risha Baddalloo
Joesph Belix
Catherine Jardim
Anthony King
Roger Mitchell
Camille Sinanan
Ricardo Smith
Alaifa Whiskey

Wellnes Corner

The Season is here, when we pack on the pounds, throw caution to the wind and eat whatever is placed in front of us. For us here in Trinidad, we are only a month away from our next season 'Carnival'.

You can still enjoy all that the season has to offer, if you eat in moderation. Order small Pastelles instead of large ones, buy or make small fruit cakes, replace one of the starchy sides eg. Macaroni Pie, with a colourful whole grain salad, serve roast meats with the 'jus' instead of floury sauces, or whole fish served with lemon wedges. Nutritionally, the more colourful it is on the outside, the better it is on the inside

Remember to stay hydrated, water is essential to watching your weight, keep in mind that if you find yourself craving sweets, it's an indication that you are probably dehydrated. Have bottled water in the refrigerator, and place one next to your car keys as an easy reminder.

You can satisfy your cravings and not abuse your health.

Have a Happy Healthy Holiday

Green Goddess Dressing

½ # tofu	2 cloves garlic
1 bunch green onions	¼ tsp cayenne
Juice of 2 lemons	1tbs. olive oil (optional)
¾ cup parsley	salt & pepper to taste



Place all in a blender, puree until creamy.

This all -purpose dressing can be used on salads, as a dip for vegetables or sauce for fish.

Article by Chef Bianca Savary Bianco



Upcoming Events

February 26th, 2015	East Chapter's AGM
March 15th - 18th, 2015	LAMP Convention Orlando, Florida
April 11th, 2015	Kite Flying Competition
April 24th - 25th, 2015	CARAIFA AGM, Trinidad
April 26th - 29th, 2015	CARAIFA Annual Sale Congress 2015, Trinidad
May 22nd, 2015	TTAIFA AGM
June 14th -17th, 2015	MDRT New Orleans, Louisiana
June 26th, 2015	Liming with the Stars
July 25th, 2015	East Chapter's Going Green
September 16th - 24th, 2015	Maritime Convention 2015
October 30th, 2015	Day of Common Concern
December 5th, 2015	East Chapter's Children's Party

Click the link to view: [TTAIFA's Calendar 2015](#)

Message From Itaiifa

Faith makes all things possible

Hope makes all things work

Love makes all things beautiful

May you have all three in the coming years!