

**MINUTES OF THE TRINIDAD AND TOBAGO ASSOCIATION OF INSURANCE & FINANCIAL ADVISERS  
ANNUAL GENERAL MEETING – FRIDAY MARCH 27<sup>TH</sup> 2009**

**MEETING BEGAN AT 9:30 AM**

**VENUE:** Kapok Hotel, Cotton Hill, Port of Spain

**OFFICIATING OFFICER:** Mr. Henry Harper, General Manager – TTAIFA

At the onset, Mr. Harper apologised for the president's absence at this point and indicated that she would be arriving soon.

He also gave a special welcome to Mrs. Lesley Alfonso, Corporate Communications Manager of the Maritime Financial Group and also Mr. Garth Thomas, Past President of TTAIFA.




At this juncture the national anthem was sung by Mr. Gideon Ovid and he also did the invocation in song.

The TTAIFA pledge was led by Mrs. Barbara Granderson-Wheeler of the Tobago Chapter.

Mr. Anthony Watkins entered the meeting at this time.

After directing those present attentions to the Standing Orders, highlighting the fact that all cell phones must be turned off, Mr. Harper then introduced Mr. Anthony Watkins.

Some Highlights of Mr. Watkins' presentation:

-  We should pay attention to what's happening around us. He also added that and AGM was an interesting time, it was a time to refocus and plan for the next term. Also establishing the vision for the next term.
-  In highlighting the realities of what was taking place around the world he said there were five contributors:
  1. Greed
  2. The illusion of the instant
  3. Myth of super CEO's – superheroes
  4. Illusionists – some persons involved in this were – accountants, auditors, silence by those in the know which is collusion
  5. Deception
-  Mr. Watkins gave some tips on management approaches for these times:
  1. Stay calm (instead of using the words don't panic) because words are important and if the right words are used you would be in a better position to analyze things.
  2. Conviction – we must be convinced and convicted about what we are doing.
  3. Confidence – coming from a number of places – e.g. the order of creation, order of life, we must have dry weather and rain, we have been through tough times and it has brought us to a point where we get more spiritual.
  4. Courage – to survive and step into the new, now was the time to step into the new – the unknown. To hold on to something even though it's tough  
To let go of some things

On ending his delivery, he gave us an Irish blessing.

*(Full speech was posted on the TTAIFA website for the benefit of all members)*

Mr. Darren Dickson of the North Chapter was asked to move the vote of thanks to Mr. Watkins on the association's behalf.

Mrs. Ann Marie Carew was asked to present Mr. Watkins with a token of appreciation.

He exited the meeting at this point.

#### **CONFIRMATION OF THE 2008 AGM MINUTES**

The motion was tabled for confirmation of the minutes of the 2008 AGM proceedings.

Moved by: Paul Massiah – CLICO

Seconded by: Wayne Lezama – CLICO

Motion carried by all present there were no dissenting voices.

#### **BOARD OF DIRECTORS' REPORT**

Mrs. Raziah Ahmed was asked to present her report for the term under review.

#### **ADOPTION OF THE BOARD OF DIRECTORS' REPORT**

A motion was tabled for the adoption of the Board of Directors' Report.

Moved by: Cyril Murray - British American

Seconded by: Barbara Granderson-Wheeler – Sagicor

#### **AUDITORS REPORT**

This report was presented by Sashtri Persad, senior auditor at Hadaway & Company.

#### **ADOPTION OF THE AUDITED REPORT**

A motion was tabled for the adoption of the audited report.

Moved by: Alicia Birch - Algico

Seconded by: Sherma Henry – Clico

Mr. Jacinto Martinez enquired why the TTAIFA building was valued at cost.

The auditor answered saying that the standards allow for a treatment value by cost or market value. He added that due to the state of affairs worldwide it was thought best to value the building at cost.

#### **ELECTION OF THE AUDITOR – 2009-2010 TERM**

Bertram Hadaway & Co was the company tabled to be the auditing firm for the association for the upcoming term of office.

Moved by: Fabian Carew – President

Seconded by: Rosalie Dyal – British American

#### **PUBLIC SPEAKING FORUM**

Mr. Garth Thomas – chief judge took to the lectern and addressed the chair explaining the rules and how the event would proceed.

## Prepared Topic candidates

- 1<sup>st</sup> speaker - Eveonson Thomas of the East Chapter  
Topic: "How would you encourage someone to join this industry at this present time"
- 2<sup>nd</sup> speaker - Kris Deonanan of the South Chapter  
Topic: "Financial Planning in turbulent times"
- 3<sup>rd</sup> speaker - Mishael King of the North Chapter  
Topic: "An exciting sales experience"

The following were the results:

1 <sup>st</sup>	-	Mishael King	- North Chapter
2 <sup>nd</sup>	-	Kris Deonanan	-South Chapter
3 <sup>rd</sup>	-	Eveonson Thomas	- East Chapter

## Table Topics or impromptu candidates

- 1<sup>st</sup> speaker - Darren Dickson of the North Chapter  
Topic: "Why TTAIFA"
- 2<sup>nd</sup> speaker - Sean Grant of the South Chapter  
Topic: "Be a stand up comic"
- 3<sup>rd</sup> speaker - Kelly Marcellin of the East Chapter  
Topic: "The importance of education in the financial services industry"

**The following were the results:**

1 <sup>st</sup>	-	Darren Dickson	- North Chapter
2 <sup>nd</sup>	-	Kelly Marcellin	- East Chapter
3 <sup>d</sup>	-	Sean Grant	- South Chapter

The chief judge – Mr. Thomas interviewed the participants, the following were there comments:

Eveonson Thomas was in the business only 8 months and believed that coming into the business was his calling and he believed in servicing persons.

Kris Deonanan said that public speaking allowed young agents to an opportunity to be seen by the stalwarts of the industry. The AGM was a perfect forum for that and he was glad for the opportunity.

Mishael King said he joined the business because of his innate desire for success. He sees himself in management.

Kelly Marcellin said that he allowed his clients to call him at all times even 2 in the morning. He believed that TTAIFA was very strong. The initiative of the new president to encourage persons to join was strong.

Sean Grant congratulated Mr. Thomas on a job well done and informed those present that he has been moderating TTAIFA classes for 9 years and it has been the highlight of his career to date.

Darren Dickson said that although he was given very short notice, just a few minutes prior to actually speaking he was very happy to represent his chapter and found it to be a good initiative by the association.

Mr. Thomas said he always welcomed opportunities to moderate as it allowed him to sharpen his skills.

He then alluded to the prizes:

In addition to the challenge trophies for the winners, there were two cash prizes of \$1,200. For the prepared winner and \$800. For the table topic winner.

Mr. Thomas also thanked the judges for their time and duty. He made a clarion call for members to join the toastmasters club to develop their leadership and oral skills.

At this juncture Mr. Harper continued his officiating.

Mr. David Rampersad said that he thought the topics should have all been related to the insurance industry. Adding that the topic of being a stand up comic was ambiguous and did not lend to a level playing field. He however commended the speakers who participated.

#### **INSTALLATION OF THE 2009-2011 NATIONAL BOARD**

Before the members took their oath of office, Mr. Harper informed the incoming president that his was a job of leadership and decision making. He then gave the members the oath of office collectively.

President Carew then read his inaugural speech. *(Published on TTAIFA'S website for viewing)*

After completion of his speech Mr. Thomas congratulated the new president on a speech befitting the occasion.

He added that in September 2007 we launched a Literacy programme which the new president omitted in his statement of plans for the next 2 years.

Mr. Cyril Murray made a very emotional request at the last AGM and he did so again. He said that he would like TTAIFA to strongly promote good ethical practices within the industry.

Mr. Harper indicated that the president did indicate that ethics would be on the front burner

#### **OTHER BUSINESS**

None noted.

The officiating officer – Mr. Harper, thanked all for attending.

***Respectfully submitted***  
***Ann Marie Edwards-Mejaries***  
***Administrative Manager***