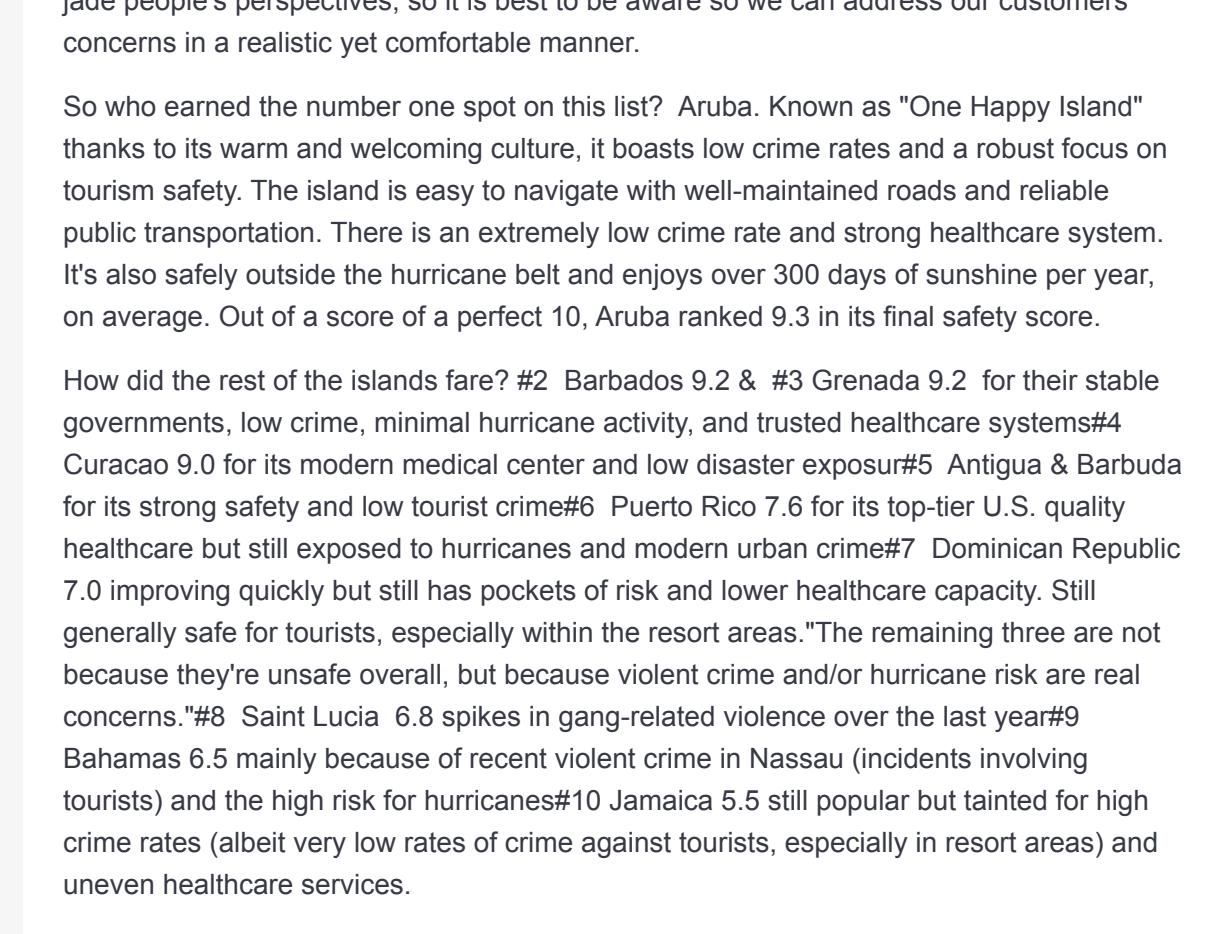


We are thrilled to share our CBIA Agent Newsletter with you! This newsletter is more than just a communication channel; it's a platform to share insights into the latest market trends, industry updates, and opportunities for professional development through featured training sessions, exciting challenges, and invaluable tips to elevate your real estate game.

We want this newsletter to be a valuable resource, so don't hesitate to share your thoughts, suggestions, and success stories. Your feedback will shape future editions and make this newsletter a reflection of our vibrant CBIA community.



### Cultural Awareness: Switzerland

Linguistically, Switzerland is complex. There are three official languages: French, German, and Italian. Around Lake Geneva, French is spoken. Italian is spoken by 10% of the population of the country, concentrated in the Ticino region. German is spoken in many parts of Switzerland. Romansh is spoken by only 1% of the population. The Swiss take the preservation of traditional languages and cultures quite seriously. Most Swiss are multilingual, and the majority of businesspeople include English as one of their languages.

These four cultures also encompass a variety of religious traditions. Divided by language and religion, the Swiss find unity in their devotion to their families, their work, and their country. The Swiss culture has historically been very ethnocentric and circumspect toward outside influences, however the younger generation is more open. The German and French segments process information conceptually and analytically and rely on objective facts to determine the truth, while those of Italian heritage generally use subjective feelings.

#### Business Practices:

The Swiss reputation for promptness is deserved. Always be punctual. They write the day first, then the month, then the year, like most Europeans. Introductions are necessary to conduct business - it is a small country, and most people know each other if they are in the same industry. Business is taken very seriously, and humor is not welcome in negotiations.

Expect deliberations to proceed slowly. High pressure tactics will fail. Relationships are a must and will take a long time to establish - be patient. They are usually willing to negotiate anything except price! And once a deal is established, they tend to stick to it.

Good topics of conversation are sports, travel, and food. Avoid personal questions and stick to work. Breakfast business meetings are uncommon but acceptable for other meals.

They frown on ostentation and do not like things that are flashy or showy. As for gift giving, it is not normally part of the business culture, but if you give flowers, remember that red roses are for lovers only!

### The Caribbean Island Safety Index 2025

The Top 10 Safest Caribbean Destinations was released on July 14, 2025. The index is data-driven to help travelers choose wisely based on real safety metrics: travel advisories, crime, and tourist safety, hurricane risk, and healthcare infrastructure. It focuses on the 10 most visited and commercially relevant Caribbean destinations (Haiti, Trinidad & Tobago, and Turks & Caicos were not included due to inconsistent or missing data, limited resort-based tourism infrastructure, and/or ongoing political or safety concerns). The index compiled data from sources like the U.S. State Department, local law enforcement, National Oceanic and Atmospheric Administration (NOAA), and the World Health Organization (WHO). Overall, the Caribbean on the whole is a safe destination with most countries rated at a Level 1 advisory: Saint Vincent & the Grenadines, Sint Maarten, Saint Lucia, Saint Kitts & Nevis, Curacao, Cayman Islands, Barbados, Aruba, Antigua & Barbuda, Anguilla, Grenada, British Virgin Islands, Saba, Sint Eustatius, Bonaire, and Dominica. Level 2 advisory: Cuba, Dominican Republic, Turks & Caicos, The Bahamas, and Jamaica (moved from a Level 3 on May 29, 2025). Level 4: Haiti. These advisories don't always reflect on-the-ground realities. For example, the UK, Italy, France, and Denmark currently carry a Level 2 advisory."As we know, news like this can sometimes jade people's perspectives, so it is best to be aware so we can address our customers' concerns in a realistic yet comfortable manner.

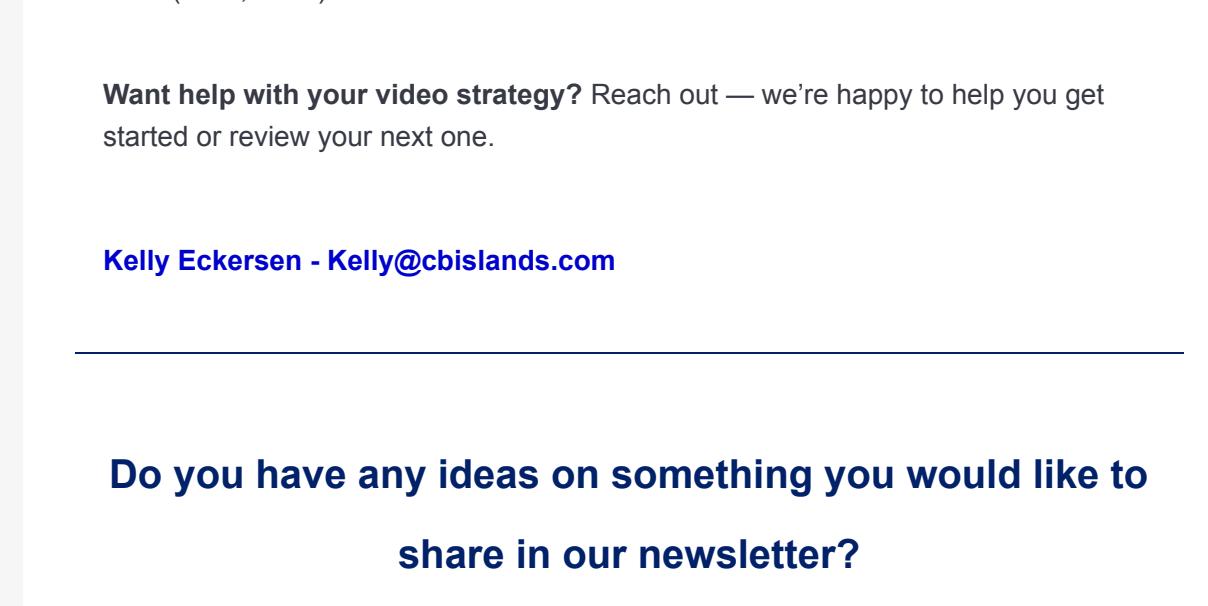
So who earned the number one spot on this list? Aruba. Known as "One Happy Island" thanks to its warm and welcoming culture, it boasts low crime rates and a robust focus on tourism safety. The island is easy to navigate with well-maintained roads and reliable public transportation. There is an extremely low crime rate and strong healthcare system. It's also safe outside the hurricane belt and enjoys over 300 days of sunshine per year, on average. Out of a score of a perfect 10, Aruba ranked 9.3 in its final safety score.

How did the rest of the islands fare? #2 Barbados 9.2 & #3 Grenada 9.2 for their stable governments, low crime, minimal hurricane activity, and trusted healthcare systems#4 Curacao 9.0 for its modern medical center and low disaster exposure#5 Antigua & Barbuda for its strong safety and low tourist crime#6 Puerto Rico 7.6 for its top-tier U.S. quality healthcare but still exposed to hurricanes and modern urban crime#7 Dominican Republic 7.0 improving quickly but still has pockets of risk and lower healthcare capacity. Still generally safe for tourists, especially within the resort areas."The remaining three are not because they're unsafe overall, but because violent crime and/or hurricane risk are real concerns."#8 Saint Lucia 6.8 spikes in gang-related violence over the last year#9 Bahamas 6.5 mainly because of recent violent crime in Nassau (incidents involving tourists) and the high risk for hurricanes#10 Jamaica 5.5 still popular but tainted for high crime rates (albeit very low rates of crime against tourists, especially in resort areas) and uneven healthcare services.

As per the report, crime is shifting. The DR and Barbados saw improvements, while Saint Lucia is experiencing surges. Travelers are prioritizing healthcare post-pandemic, which gives Barbados, Aruba, and Puerto Rico an edge.

(Source: [www.alwaysallinclusive.com](https://www.alwaysallinclusive.com), Travel & Leisure blogs June 2, 2025 & July 24, 2025)

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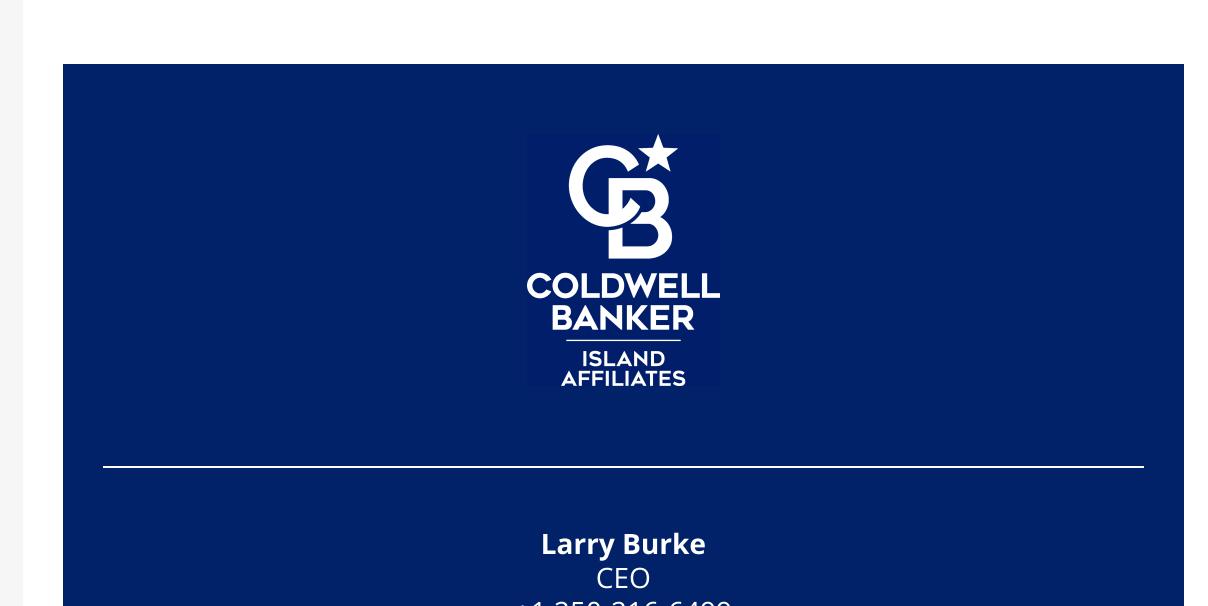
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### Words Matter: Why "Professional Compensation" Beats "Commission" Every Time

Let's talk about one simple shift that can completely change the tone of your next listing appointment:

Replacing the word "commission" with "professional compensation."

Now, I know what you're thinking - "isn't it the same thing?" Technically, Sure. But in real estate, how we say something is just as important as what we say. And when it comes to getting a seller to see your value — not just your cost — the words you use matter more than ever.

#### Commission = Cost | Compensation = Value

The word commission often triggers thoughts of a fee, a deduction, or something to negotiate down. It puts us in the same category as transactional service providers — not trusted advisors.

But when you say professional compensation, you're re-framing the entire conversation. Licensed professionals who are compensated for strategy, marketing, negotiation, and client service.

#### Struggling with consistency? Start with this 3-day posting rhythm:

• Monday: Motivational quote or local photo

• Wednesday: Quick tip or client Q&A

• Friday: Behind-the-scenes or listing sneak peek

• Sunday: Lifestyle content or local event

Post them as Reels, TikToks, or stories and tag your brokerage to cross-promote!

#### 3. Posting Schedule (Sample):

Struggling with consistency? Start with this 3-day posting rhythm:

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### This Month's Tips to Boost Your Presence & Grow Your Pipeline Online

#### 1. Quick Tip of the Month:

Make your face build to show up on camera at least once per week — whether it's a market update, behind-the-scenes clip, or quick story about a client success.

People want to work with real people.

#### 2. Video Content Challenge:

##### 5-Day Video Countdown Idea:

Try this 5-day challenge to build visibility:

• Day 1: "Why I Love Living in [Your Island]"

• Day 2: "Biggest Misconception About Buying Here"

• Day 3: "One Thing I Wish Sellers Knew"

• Day 4: "Top 3 Questions Buyers Ask Me"

• Day 5: "My Favorite Hidden Spot on the Island"

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### Do you have ideas on something you would like to share in our newsletter?

A success story? An innovative new marketing program? A remarkable new listing or sale? Please let us know.

Did you know we have a Facebook page that shares information on the islands? This information is for you to put in your newsletters or use on your social media. To join this private Facebook page just for CBIA,

<https://www.facebook.com/groups/1132501930801034>

Please email Carla at [Carla@cbislands.com](mailto:Carla@cbislands.com) to let her know you'd like to be a part of the group!

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