

# DAKOTA



NDAIFA ADVISOR  
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Insurance and Financial Advisors

SPECIAL ISSUE

DIRECTORY 2008



THE NATIONAL ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS

## Code of Ethics

**Preamble:** Those engaged in offering insurance and other related financial services occupy the unique position of liaison between the purchasers and the suppliers of insurance and closely related financial products. Inherent in this role is the combination of professional duty to the client and to the company as well. Ethical balance is required to avoid any conflict between these two obligations. Therefore,

### **I Believe It To Be My Responsibility**

- To hold my profession in high esteem and strive to enhance its prestige.
- To fulfill the needs of my clients to the best of my ability.
- To maintain my clients' confidences.
- To render exemplary service to my clients and their beneficiaries.
- To adhere to professional standards of conduct in helping my clients to protect insurable obligations and attain their financial security objectives.
- To present accurately and honestly all facts essential to my clients' decisions.
- To perfect my skills and increase my knowledge through continuing education.
- To conduct my business in such a way that my example might help raise the professional standards of those in my profession.
- To keep informed with respect to applicable laws and regulations and to observe them in the practice of my profession.
- To cooperate with others whose services are constructively related to meeting the needs of my clients.

*Adopted April 1986*  
NAIFA Board of Trustees

Visit us online

State website:

**Www.ndaifa.org**

National website:

**Www.naifa.org**

## Why Join??

Membership in NAIFA is all about your success. We give you the tools you need to grow your business and propel your career as an insurance or financial advisor. At NAIFA, we provide our more than 70,000 members with creative sales and marketing ideas, networking opportunities, first-rate sales and skills training, and the best legislative representation in the industry. And, with over 900 state and local NAIFA associations nationwide, you can attend regular meetings in your area to network with your peers, share ideas, and form business alliances.

Learn all of the exciting ways in which NAIFA can help you build your career!

For more information contact the  
Member Service Center TOLL FREE  
at (877) TO-NAIFA or (877) 866-2432  
or e-mail us at [membersupport@naifa.org](mailto:membersupport@naifa.org)

# DIRECTORY

## NORTH DAKOTA ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS

### FOREWARD

We would like to express our sincere thanks to those advertisers who have made this publication possible.

Every effort has been made to verify the accuracy of all listings, however we are dependent upon the information furnished to us from various sources.

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## A Message From Our NDAIFA President

**Harlynn Bjerke, LUTCF**



**Harlynn Bjerke, LUTCF**

Time is passing by fast, as I am now at the midway point of my presidency. On the ALC's, I would like to thank Nancy for her input at 5 of the meetings, to President-Elect Ted Haugan, and Membership Chair Jeff Case for their presentations at all 7 meetings, and to Past-President Al Fabricius, for pinch-hitting for me at the Minot meeting. I feel we had good productive meetings with all 7 association's Leadership teams.

On August 30-31st, the Executive Committee met at Lake Metigoshe, for our first annual think-tank, to discuss different ideas, on how to make our association more effective for all our members into the future. Nancy and Dave Klemisch are putting together a recruiting book that we all can use to sign up new members. Discussion was held on maintaining memberships of retired members, thru emeritus dues on the local and state level. obtaining more associate members, and how to get more of our members involved in leadership roles. We also went over the qualifications for the state winning the Jack E. Bobo award, which we missed this past year by five points. What we did at the retreat, should help greatly for the coming year. Each quarterly news letter will now include a sales idea which we hope will be helpful to all members.

Many more of the ideas that were discussed will be brought to the board of directors for their input.

Please help Hank and Jay with their IFAPAC goals, so North Dakota keeps its tradition among the best nationally.

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**MARK YOUR CALENDARS NOW AND PLAN  
TO ATTEND THE  
NDAIFA 2008 STATE CONVENTION  
MINOT, ND - APRIL 30, MAY 1-2**

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DEPARTMENT OF INSURANCE  
STATE OF NORTH DAKOTA



Rebecca L. Ternes  
Acting Commissioner

*Greetings North Dakota's Insurance and Financial Advisors!*

As Acting Insurance Commissioner I want to take this opportunity to commend the North Dakota Association of Insurance and Financial Advisors (NDAIFA) for the many accomplishments it has achieved in the area of government relations over the past 58 years in North Dakota.

In my previous role as Deputy Insurance Commissioner, I have had the pleasure of meeting and working with many NDAIFA members -- particularly during the 2007 Legislative Session when NDAIFA swung into action and played a vital role in the enactment of new laws to protect the state's insurance and finance industries and their clients. North Dakotans are fortunate to have a first-rate group of professionals such as NDAIFA to assist them with their financial needs and decisions.

I appreciate the close relationship the North Dakota Insurance Department has had with NDAIFA over the years and recognize the fine job you do helping consumers secure their financial futures. On behalf of our entire staff, I want to offer NDAIFA members, its clients, and administration the Department's full support.

We look forward to working closely with NDAIFA on several issues in the coming year, including: achieving greater uniformity in the agent-licensing process; fostering a healthy and competitive market place; maintaining a responsible regulatory environment; and ensuring your clients are served with the best products and services available.

Sincerely,

A handwritten signature in black ink, appearing to read "Rebecca L. Ternes".

Rebecca L. Ternes  
Acting Insurance Commissioner

RLT:ls

# EXECUTIVE COMMITTEE

## PRESIDENT



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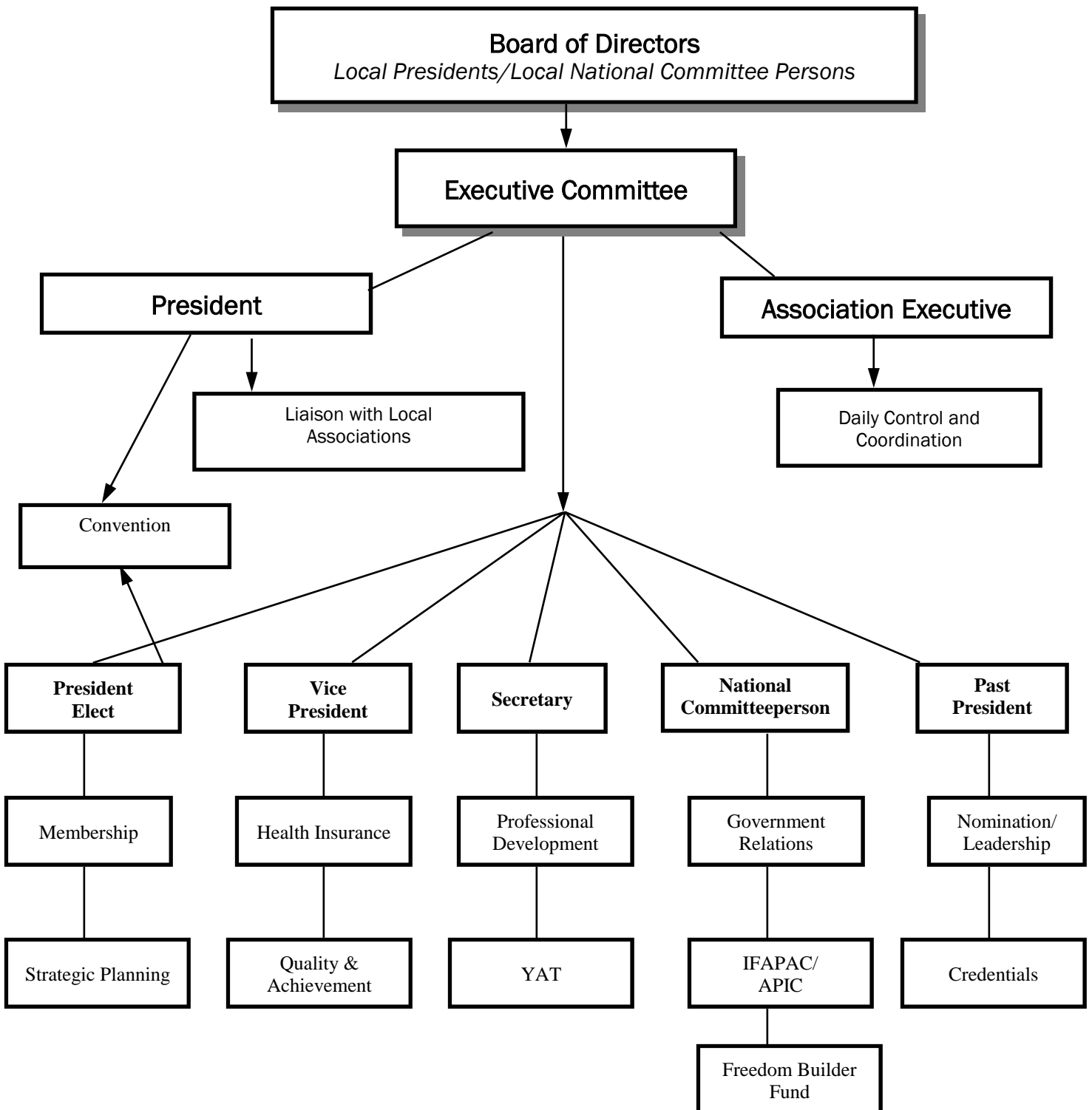
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# NDAIFA Board of Directors Organizational Chart



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<b>NDAIFA 2008</b>	<b>Calendar of Events</b>
<b>January 7, 2008</b>	Dakota Advisor Reports
<b>January 26-27, 2008</b>	IFAPAC National Meeting - New Orleans
<b>February 12, 2008</b>	NDAIFA State Board Meeting - Kelly Inn, Bismarck IFAPAC Board Meeting - Bismarck
<b>April 1, 2008</b>	Dakota Advisor/Quarterly Reports
<b>April 30, May 1-2, 2008</b>	NDAIFA State Convention - Minot, ND
<b>September 6-10, 2008</b>	NAIFA Convention - San Diego, CA

# North Dakota Association of Insurance & Financial Advisors

## Past Presidents

1949-50	Walter C. Weaver, CLU	Grand Forks	1979-80	David Peterson	Grand Forks
1950-51	G. Frederick Lawrence	Bismarck	1980-81	David A. Middaugh, CLU	Fargo
1951-52	John Billstein, CLU	Minot	1981-82	Bernard D. Fix, CLU	Bismarck
1952-53	Al Johnson	Fargo	1982-83	Milt Delzer	Williston
1953-54	D.B. Burton	Bismarck	1983-84	Larry Atkins, CLU, ChFC, MSFS	Fargo
1954-55	Howard O. Christenson	Grand Forks	1984-85	A. Dave Samuelson	Grand Forks
1955-56	Ernie Kothcian	Minot	1985-86	Clifford A. Davis	Dickinson
1956-57	William Pratt	Fargo	1986-87	Dennis R. Schmidt, CLU	Minot
1957-58	Wilbur E. Arenstein	Bismarck	1987-88	James F. Dawson, LUTCF	Bismarck
1958-59	John N. Neukircher	Jamestown	1988-89	Loren H. Japel, LUTCF	Bismarck
1959-60	James Kelleher, CLU	Grand Forks	1989-90	Marcia C. Johnson, CLU	Williston
1960-61	Duane Robinson	Minot	1990-91	David A. Skjerven, LUTCF	Fargo
1961-62	William Gehrke, CLU	Fargo	1991-92	Elaine J. Fremling, CLU	Fargo
1962-63	Arvid Wiklund	Bismarck	1992-93	Del D. Gab, LUTCF	Dickinson
1963-64	John Weatherly	Jamestown	1993-94	Donna Remer, CLU, ChFC	Grand Forks
1964-65	O. Lewis Ugland	Grand Forks	1994-95	Terry Weis, LUTCF, RHU	Bismarck
1965-66	Maurice L. Randall	Minot	1995-96	Thomas D. Hallett, LUTCF	Fargo
1966-67	John E. Faruolo	Fargo	1996-97	Del D. Gab, LUTCF	Dickinson
1967-68	Paul W. Bibelheimer, CLU	Bismarck	1997-98	Greg Lefor, LUTCF, CSA, LTCP, CLTC	Dickinson
1968-69	Charles C. Edin	Jamestown	1998-99	Karl Rakow, LUTCF, RHU	Bismarck
1969-70	Charles Pickett, CLU	Grand Forks	1999-00	Stuart Bennett, LUTCF	Minot
1970-71	Paul Rismoen, CLU	Minot	2000-01	David Klemisch, LUTCF	Fargo
1971-72	Gordon Stensgard	Fargo	2001-02	Hank Prien, CLU, LUTCF	Fargo
1972-73	Wilbert Heupel	Bismarck	2002-03	Norbert Mayer, FIC, LUTCF	Bismarck
1973-74	C. Duane Keifel	Jamestown	2003-04	Paul Witthauer, CLU, LUTCF, ChFC	Jamestown
1974-75	Douglas E. Williams, CLU	Grand Forks	2004-05	Patrick Hoffman, CLU, LUTCF, ChFC	Bismarck
1975-76	Dennis Helgeson, CLU	Minot	2005-06	Todd Otto	Dickinson
1976-77	Donald L. Black	Fargo	2006-07	Al Fabricius, LUTCF	Fargo
1977-78	Ray R. Hoffman, CLU	Bismarck			
1978-79	Michael Mooney, CLU	Jamestown			

### Past "North Dakota Agent Of The Year" Winners

1969-70 .....	William Gehrke, CLU, Fargo	1987-88 .....	Joseph E. Dunn, LUTCF, Grand Forks
1970-71 .....	Paul Rismoen, CLU, Minot	1988-89 .....	James F. Dawson, LUTCF, Bismarck
1971-72 .....	Paul W. Bibelheimer, CLU, Bismarck	1989-90 .....	Clifford L. Tokach, LUTCF, FIC, Mandan
1972-73 .....	Bernard D. Fix, CLU, Bismarck	1990-91 .....	Dennis L. Helgeson, CLU, ChFC, LUTCF, Minot
1973-74 .....	Jim Kelleher, CLU, Grand Forks	1991-92 .....	Frank E Burkholder, Grand Forks
1974-75 .....	Warren M. Arman, Bismarck	1992-93 .....	Del Gab, LUTCF, Dickinson
1975-76 .....	C.L. Wagner, CLU, Fargo	1993-94 .....	Donna Remer, CLU, ChFC, Grand Forks
1976-77 .....	Arnold Ellingson, CLU, Fargo	1994-95 .....	Jon E. Rusten, MSB, CFP, Grand Forks
1977-78 .....	Larry M. Atkins, CLU, Fargo	1995-96 .....	Fred Rask, CLU, ChFC, LUTCF, Larimore
1978-79 .....	Al Hackenberg, JD, CLU, ChFC, ..... LUTCF, Grand Forks	1996-97 .....	Terry Weis, LUTCF, RHU, Bismarck
1979-80 .....	Douglas E. Williams, CLU, Grand Forks	1997-98 .....	Norbert Mayer, FIC, LUTCF, Bismarck
1980-81 .....	David A. Middaugh, CLU, Fargo	1998-99 .....	Harlynn Bjerke, LUTCF, Adams
1981-82 .....	James M. Kasper, Fargo	1999-00 ..	Gregory Lefor, LUTCF, CSA, LTCP, CLTC Dickinson
1982-83 .....	Clifford A. Davis, Dickinson	2000-01 .....	Karl Rakow, LUTCF, RHU, Bismarck
1983-84 .....	Ray R. Hoffman, CLU, ChFC, Bismarck	2001-02 .....	Paul Witthauer, CLU, LUTCF, ChFC, Jamestown
1984-85 .....	Maria C. Johnson, LUTCF, Williston	2002-03 .....	Allen Rudel, CLU, Fargo
1985-86 .....	Michael D. Daniels, LUTCF, Williston	2003-04 .....	David Klemisch, LUTCF, Fargo
1986-87 .....	Elaine J. Fremling, CLU, Fargo	2004-05 .....	Hank Prien, LUTCF, Fargo
		2005-06 .....	Sharon Opdahl, LUTCF, Grand Forks

ND Agent of the Year



Keith Phillips, LUTCF

## ND AGENT OF THE YEAR

Keith is an agent and registered rep with Farmers Insurance Group. He has been with Farmers for 32 years. His wife, Julie, works in the Agency as a licensed producer and Agency Manager. They have four children and four grandchildren.

Keith has been a member of NAIFA of Fargo-Moorhead since 1990. He received the NAIFA-FM Advisor of the Year Award in 2006. He has served as AHIA, LUTC and Membership Chairs for the local association, as well as the LUTC and Membership committees for NDAIFA. Keith is a 2003 LILI Graduate and has moderated two LILI classes for North Dakota. He currently serves on the National LILI Committee. Keith is currently serving as the NDAIFA Vice-President.

Keith has been very active in community and church activities. He enjoys reading, cooking and spending as much time as possible with his grandchildren.

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## **“THE NORTH DAKOTA AGENT OF THE YEAR AWARD”**

The North Dakota Agent of the Year Award was begun in 1970 as a way of giving recognition to a living North Dakota person who has rendered outstanding service to the Institution of Legal Reserve Life Insurance, the agency system, the insurance buying public, and in areas that bring credit to the insurance business and to the agent’s forces. It is based on work “above and beyond the call of duty” to business, community and family.

Yearly, each of the member associations is asked to recommend persons whose past activities, when viewed in retrospect and objectivity, are so outstanding and over and beyond the call of duty so as to merit consideration for the “North Dakota Agent of the Year Award.” These recommendations go to a selection committee appointed by the State Awards Chairman and made up of education and administrative people, on whom rests the responsibility for making the final decision.

# MILLION DOLLAR ROUND TABLE

Membership in the 2008 Round Table will be based on a minimum of \$75,700 U.S. of eligible commissions paid or \$151,400 U.S. paid premium credited to the writing agent's account. At least one-half (50 percent) of the **production requirement** must come from products listed in the Unlimited Credit category (USD 37,850 commissions or USD 75,700 premium) before an applicant can use any credit from policies listed under the Limited Credit category.

For more information on MDRT's membership requirements, visit [www.mdr.org/memreq.html](http://www.mdr.org/memreq.html).

## MDRT 2007 Roster of NDAIFA Members and Years

### Central

Michael Bergquist - 1  
Cynthia Fason - 1  
Jeffrey Grewe - 1  
James Jensen - 3

### Fargo-Moorhead

George Arnold - 17  
Steven W. Asche - 6  
Mark Bibelheimer - 25  
Al Fabricius - 12  
Sara Flatness - 1  
Elaine J. Fremling - 8  
David L. Halvorson - 9  
Steven R. Hartman - 13  
James Kasper - 33  
Jason Lauritsen - 1  
Lyle A. Lauritsen - 14  
Mark Lyczewski - 1  
Daniel Maertens - 3  
Michael A. Mathias - 19  
David A. Middaugh - 31  
Richard Duane Neameyer - 13  
James E. Nyhof - 9  
Dale F. Roehrich - 12  
David Sola - 5  
Les Westgard CLU - 31  
Thomas William Woodard - 15

### North Valley

David J. Evenson - 13  
Anthony Joseph Palmiscno - 8

### Lake Region

Wayne Cherney - 12

### Minot

Steve A. Blikre - 15  
Kevin K. Burckhard - 5  
Gerald Fleck - 4  
Dennis L. Helgeson - 18  
Doug Olschlager - 5

### Missouri Slope

Mark Benesh - 6  
Daryl R. Braun - 10  
Vivian Gwin - 4  
Patrick Hoffman - 22  
Ray Hoffman - 33  
Loren H. Japel - 19  
Robert Johnson - 1  
John S. McSwaney - 32  
Rob Montgomery - 7  
Cyril Puetz - 26  
Matthew Puetz - 3  
Michael Schaff - 1  
Donavon D. Wagner - 15

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	2006-2007	2007-2008 Goal
Central	31	33
Fargo-Moorhead	180	193
Lake Region	11	12
Minot	61	65
Missouri Slope	114	122
North Valley	41	44
Roughrider	35	37
<b>TOTAL:</b>	<b>473</b>	<b>506</b>

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President .....David Bjornson  
 President-Elect ..... Mitchell Ostlie  
 Secretary/Treasurer ..... Carolyn M. Tomlin-Cichos  
 National Committeeperson ..... Michael C. Bergquist  
 Association Executive ..... Tracey Pringle  
 AHIA ..... Paul Witthauer  
 Government Relations ..... Kristine Anderson  
 Membership ..... Michael Bergquist  
 Professional Development ..... Sandra Ellingsen

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Past President .....	Judith Lundstrom
Association Executive .....	Julie Phillips
AHIA.....	Keith Phillips
APIC.....	John West
Awards .....	Julie Wilson
FBF .....	Elaine Fremling
IFAPAC.....	Gregory Omdahl
Legislation .....	Hank Prien
Membership.....	Dave Middaugh & Dave Klemisch
Professional Dev/Program.....	Tim Deitemeyer
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# Freedom Builder Fund

The Freedom Builder Fund was created in 1989 by the NDAIFA Board of Directors to enable NDAIFA to provide the financial flexibility that a professional organization should have to fully protect the legal, legislative, and regulatory interests of its members. Examples of this need include issue tracking, legal defense, referendums, and issues outside of ND that could affect our industry. The Association faces new challenges each year to preserve the freedom of our industry. Every year, pressure mounts on the Association to defend its members from ever growing attacks on the sale or use of insurance.

The following NDAIFA members believe strongly in the need for Freedom Funds to provide financial flexibility and have contributed in defense of the Industry.

## *2007 Contributors*

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Harlynn Bjerke

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NDAIFA

### **North Valley:**

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John Halstenson

### **Roughrider**

NAIFA - Roughrider  
Todd Otto  
Dee Stroh  
Rick Tabert  
Cliff Weiler

## **INSURANCE AGENT REQUIREMENTS FOR CONTINUING EDUCATION**

### **Resident Producer Compliance Reporting**

Those licensed for life and annuities, accident and health, casualty, property, and personal lines, or any combination of these lines of authority, must complete at least 24 credit hours of approved course work in a biennial reporting period of which 3 must be ethics.

Those having only the single line of authority for crop insurance must complete at least 12 credit hours per reporting period of which 3 hours must be in ethics.

Resident insurance producers are exempt from completing continuing education for the calendar year in which they received the first license. Beginning January 1 of the year following licensing they must comply with continuing education requirements.

**National Producer Number (NPN) and North Dakota License Number:** The NPN is the number assigned to you by the National Insurance Producer Registry (NIPR). When taking continuing education classes, you must give this number to the course provider. The provider will use this number to report your class completion to the Insurance Department.

Your NPN is printed on your North Dakota license and is also available through the [National Insurance Producer Registry website](#). At that website, under "Producer" on the left, choose National Producer Number Access to look up your number.

Please note that your social security number is still your North Dakota license number. Social Security numbers are never disclosed to the public. However, North Dakota does not assign an additional number as your license number. When using electronic processes such as applying for a non-resident license in another state, if asked to provide your North Dakota license number, you must enter your Social Security Number using the hyphens.

**Producers are required to retain course completion certificates issued to them by course providers.** Information from the completion certificates will be used to report to the Department on form SFN 10924 Summary Report of Compliance.

**Carry-Forward/Carry-Backward Provision:** Up to 12 hours (6 hours for crop licensees) of course work over the minimum requirement taken in any one year may be credited to the preceding year or the following year. Ethics hours cannot be carried forward

**RULE OF 85 EXEMPTION** This exemption is available to resident producers who are at least 62 years of age and have a combined total years of continuous licensure and years of age that equals at least eighty-five.

**FILING FEE** The filing fee is \$25. It must be submitted with the reporting form according to the following schedule: If the initial report is post-marked after the January 31 deadline, a late penalty of \$25 is due. The late penalty must be paid to be in full compliance.

**REPORTING SCHEDULE** The Department will mail a notice with reporting instructions and forms reminding producers of the up-coming report filing deadline. The notice and forms will be mailed in November prior to the January 31 deadline according to the following schedule:

- Producers with last names beginning A-K Report filing deadline is January 31 of each Odd numbered year. The report covers the two preceding calendar years.
- Producers with last names beginning L-Z Report filing deadline is January 31 of each Even numbered year. The report covers the two preceding calendar years.

# NDAIFA Alphabetical Membership Roster

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JAMES A. MOCK	FARGO-MOORHEAD	THOMAS SANDERS	CENTRAL	JESSICA WESTGARD	FARGO-MOORHEAD
ROBERT B. MONTGOMERY	FARGO-MOORHEAD	RAY SANDERS	FARGO-MOORHEAD	LESTER E. WESTGARD	FARGO-MOORHEAD
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TINA MORAST	FARGO-MOORHEAD	BRUCE SAUM	FARGO-MOORHEAD	JOCIE WIENS	FARGO-MOORHEAD
JOHN F. MORGAN	MISSOURI SLOPE	RANDY M. SAUVE	FARGO-MOORHEAD	ANNETTE WILDER	NORTH VALLEY
SHERRY MORRIS	FARGO-MOORHEAD	ERVIN L. SCHADLER	MISSOURI SLOPE	SCOTT WILKENS	MISSOURI SLOPE
MATTHEW MOXNESS	MISSOURI SLOPE	PERRIE L. SCHAFER	MISSOURI SLOPE	JULIE A. WILSON	FARGO-MOORHEAD
ROBERT MULLIKIN	FARGO-MOORHEAD	MICHAEL SCHAFF	MISSOURI SLOPE	PAUL W. WITTHAUER	CENTRAL
BOBBI MUNKEBY	MINOT	ELAINE SCHILLA	MINOT	DOUGLAS R. WOEHLE	MISSOURI SLOPE
DONALD NARLOCK	MISSOURI SLOPE	JUSTIN SCHMALTZ	MISSOURI SLOPE	ROBERT P. WOLF	MINOT
RICHARD D. NEAMEYER	MISSOURI SLOPE	GENE G. SCHMIDT	MISSOURI SLOPE	CHARLES WOLFGRAM	MISSOURI SLOPE
THOMAS NELSON	FARGO-MOORHEAD	PAMELA A. SCHMIDT	MISSOURI SLOPE	THOMAS W. WOODARD	FARGO-MOORHEAD
JAMES G. NELSON	FARGO-MOORHEAD	EDWARD E. SCHMITZ	FARGO-MOORHEAD	PAUL A. WORM	CENTRAL
ELROY F. NELSON	MINOT	ALLAN B. SCHON	MINOT	JOSHUA WYNVEEN	MISSOURI SLOPE
MICHAEL D. NEPPL	MISSOURI SLOPE	TOBIAS SCHWEITZER	MISSOURI SLOPE	TIM ZASTROW	FARGO-MOORHEAD
JEFFREY D. NEPPL	FARGO-MOORHEAD	TODD A. SCHWEITZER	ROUGH RIDER	DARIN E. ZAUN	FARGO-MOORHEAD
NEIL E. NESS	FARGO-MOORHEAD	BRYAN SCHWEITZER	MISSOURI SLOPE	DON ZERR	FARGO-MOORHEAD
ERWIN NEUHARTH	MISSOURI SLOPE	TRAVIS SCHWEITZER	MISSOURI SLOPE	HAROLD A. ZIMMER	MINOT
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TOM L. NOWAK	MISSOURI SLOPE	DAN SEIFERT	MISSOURI SLOPE		
JAMES E. NYHOF	FARGO-MOORHEAD	EILEEN V. SEVERSON	MISSOURI SLOPE		
WILLIAM J. NYSTROM	FARGO-MOORHEAD	SCOTT SHELTON	MISSOURI SLOPE		
LORI O'BRIEN	FARGO-MOORHEAD	THOMAS M. SHOCKMAN	FARGO-MOORHEAD		
RENITA O'BRIEN	MISSOURI SLOPE	TRAYER W. SILBERNAGEL	FARGO-MOORHEAD		
LAWRENCE O'CALLAGHAN	ROUGH RIDER	KEN E. SILHA	ROUGH RIDER		
STEPHEN L. OHLY	FARGO-MOORHEAD	JAMES W. SIMONS	MINOT		
DOUG OLSCHLAGER	MINOT	SUSAN J. SJAASTAD	MINOT		
BRENT OLSON	MINOT	MICHAEL W. SMITH	FARGO-MOORHEAD		
GARY H. OLSON	FARGO-MOORHEAD	TYRONE SMITH	FARGO-MOORHEAD		
SCOTT OLSON	FARGO-MOORHEAD	ODINE SMULAN	NORTH VALLEY		
ODEAN P. OLSON	FARGO-MOORHEAD	DAVID A. SOLA	FARGO-MOORHEAD		
DAVID OLSON	CENTRAL	STEVEN L. SORENSON	FARGO-MOORHEAD		
MARILYN J. OLSON	FARGO-MOORHEAD	LARRY J. SOUTHER	MISSOURI SLOPE		
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SHARON L. OPDAHL	FARGO-MOORHEAD	JONATHAN P. SPILDE	MISSOURI SLOPE		
LEONARD OSADCHUK	NORTH VALLEY	MARVIN J. SPLONSKOWSKI	MISSOURI SLOPE		
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	FARGO-MOORHEAD	MICHAEL TVEDTEN	FARGO-MOORHEAD		

# IMPORTANT AWARD DEADLINES

<b>January/May</b>	Applicants forward NQA, NSAA, and NMSA applications to NAIFA.
<b>May 1</b>	Deadline for local association membership report to be received by NAIFA to qualify for all awards.
<b>May 1</b>	Deadline for NQA, NSAA and NMSA applications to be received at NAIFA.
<b>June/July</b>	Notifications are mailed to applicants.
<b>August</b>	NQA, NSAA, and NMSA lists are sent to the local associations and companies.
<b>September</b>	Manufacturers send award items to the local association for distribution at awards banquets.
<b>November/December</b>	Awards are presented to qualifiers by the local associations. Award applications also appear in the December issue of <i>Advisor Today</i> Magazine and on the NAIFA website at <a href="http://www.naifa.org">www.naifa.org</a> .
<b>December</b>	Upcoming year award applications distributed to companies and local associations by NAIFA.

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## Industry Awards

The NAIFA Industry Awards program was designed to recognize those life, health, multiline, home service and financial planning professionals who seek to maintain high standards in the insurance-based financial services industry.

By continuing to meet the standards set by the NAIFA Industry Awards for quality, dedication and sales achievement, you can attain personal satisfaction, as well as evidence of a job well done. NAIFA members who reach these levels of achievement win more than an award, they attain recognition that distinguishes them as an outstanding professional.

INAIFA has designed a new system that allows producers to apply for NAIFA's Industry Awards, quickly and easily: online. ([http://www.naifa.org/mem/mem\\_awards\\_industry.html](http://www.naifa.org/mem/mem_awards_industry.html) )

The NAIFA Industry Awards program recognizes the highest standards of quality, dedication and sales achievement to outstanding professionals in the field. NAIFA members are eligible for the following awards:

**National Quality Award** - created in 1944, the NQA recognizes agents whose persistency records indicate competence and dedication to the insurance industry and their clients. Agents who win this award have tangible evidence signifying that the products they sell will meet the client's needs.

**National Sales Achievement Award** - created in 1966, the NSAA recognizes local association members who write large numbers of life and health insurance policies, thereby demonstrating their abilities in client building and their success as an insurance agent.

**National Multiline Sales Award** - recognizes multiline agents for growth in life insurance sales. To be eligible, agents must have \$20,000 of new paid life premium with a minimum of 15 new life applications or 40 new life applications, 250 new property and casualty policies issued, and cross sell 100 applications of an additional line for new and or existing clients (you may include the property and casualty policies mentioned above).

Member Name	Award/ Years Won	Local Association
<a href="#">Joshua J Bach</a>	<a href="#">NOA</a> / 4	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Kevin J. A. Bakko, LUTCF, FIC</a>	<a href="#">NSAA</a> / 8	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Kevin J. A. Bakko, LUTCF, FIC</a>	<a href="#">NOA</a> / 12	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Andrew A. Barker</a>	<a href="#">NOA</a> / 3	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Todd M. Baumgartner, CLU, ChFC</a>	<a href="#">NOA</a> / 26	<a href="#">NAIFA Missouri Slope</a>
<a href="#">David P. Bjornson, LUTCF, FIC</a>	<a href="#">NOA</a> / 10	<a href="#">Central North Dakota AIFA</a>
<a href="#">Steve Anthony Blikre, CLU</a>	<a href="#">NOA</a> / 27	<a href="#">Minot AIFA</a>
<a href="#">Steve Anthony Blikre, CLU</a>	<a href="#">NSAA</a> / 27	<a href="#">Minot AIFA</a>
<a href="#">Donald S. Borud</a>	<a href="#">NOA</a> / 12	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Vance S. Bowersox, FIC, LUTCF, MDRT</a>	<a href="#">NOA</a> / 5	<a href="#">North Valley AIFA</a>
<a href="#">Kim J Brandner, FIC</a>	<a href="#">NOA</a> / 2	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Jeffrey J. Braunberger</a>	<a href="#">NOA</a> / 3	<a href="#">Minot AIFA</a>
<a href="#">Kevin K. Burckhard</a>	<a href="#">NOA</a> / 15	<a href="#">Minot AIFA</a>
<a href="#">William A. Crocker</a>	<a href="#">NOA</a> / 6	<a href="#">North Valley AIFA</a>
<a href="#">Jeffrey S. Dehne</a>	<a href="#">NOA</a> / 7	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Joseph W. Dobbs</a>	<a href="#">NOA</a> / 15	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">David J. Eggers</a>	<a href="#">NMSA</a> / 6	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Sandra C. Ellingsen, FIC</a>	<a href="#">NOA</a> / 6	<a href="#">Central North Dakota AIFA</a>
<a href="#">Vicki J. Ericson, LUTCF</a>	<a href="#">NMSA</a> / 6	<a href="#">North Valley AIFA</a>
<a href="#">Allen A. Fabricius, LUTCF</a>	<a href="#">NOA</a> / 14	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Gerald L. Fleck, CLU, ChFC</a>	<a href="#">NOA</a> / 20	<a href="#">Minot AIFA</a>
<a href="#">Gerald L. Fleck, CLU, ChFC</a>	<a href="#">NSAA</a> / 19	<a href="#">Minot AIFA</a>
<a href="#">Leland A. Fleischer, CLU, LUTCF</a>	<a href="#">NOA</a> / 27	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Leland A. Fleischer, CLU, LUTCF</a>	<a href="#">NSAA</a> / 23	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Carmen R. Fore</a>	<a href="#">NOA</a> / 3	<a href="#">North Valley AIFA</a>
<a href="#">Daniel L. Fremling, CLU, ChFC, LUTCF</a>	<a href="#">NOA</a> / 23	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Daniel L. Fremling, CLU, ChFC, LUTCF</a>	<a href="#">NSAA</a> / 16	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Elaine J. Fremling, CLU</a>	<a href="#">NSAA</a> / 21	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Elaine J. Fremling, CLU</a>	<a href="#">NOA</a> / 29	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Randy L. Fuss</a>	<a href="#">NOA</a> / 5	<a href="#">NAIFA - Fargo Moorhead</a>

<a href="#">John A. Halstenson, FIC</a>	<a href="#">NOA</a> / 10	<a href="#">North Valley AIFA</a>
<a href="#">Steven R. Hartman, CLU, ChFC</a>	<a href="#">NOA</a> / 26	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Phil Haug</a>	<a href="#">NMSA</a> / 1	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Darrel V. Hovde</a>	<a href="#">NOA</a> / 8	<a href="#">Minot AIFA</a>
<a href="#">Diana L. Hoverson, LUTCF</a>	<a href="#">NMSA</a> / 4	<a href="#">North Valley AIFA</a>
<a href="#">Diana L. Hoverson, LUTCF</a>	<a href="#">NSAA</a> / 1	<a href="#">North Valley AIFA</a>
<a href="#">Kirby L. Johnson</a>	<a href="#">NOA</a> / 13	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Scott Gregory Karsky</a>	<a href="#">NOA</a> / 1	<a href="#">NAIFA - Roughrider</a>
<a href="#">Ronald R. Kosef</a>	<a href="#">NOA</a> / 8	<a href="#">Central North Dakota AIFA</a>
<a href="#">Daniel D. Maertens</a>	<a href="#">NOA</a> / 9	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Doris Mattson-Franks, FICF</a>	<a href="#">NOA</a> / 20	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Doris Mattson-Franks, FICF</a>	<a href="#">NSAA</a> / 18	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Patrice M. McCann-Koerselman, FICF, CLU</a>	<a href="#">NSAA</a> / 11	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Patrice M. McCann-Koerselman, FICF, CLU</a>	<a href="#">NOA</a> / 9	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Kevin A. Mjelstad</a>	<a href="#">NSAA</a> / 15	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Kevin A. Mjelstad</a>	<a href="#">NOA</a> / 15	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">James A. Mock</a>	<a href="#">NOA</a> / 5	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">James E. Nyhof</a>	<a href="#">NOA</a> / 9	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">James E. Nyhof</a>	<a href="#">NSAA</a> / 9	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Doug Olschlager</a>	<a href="#">NOA</a> / 1	<a href="#">Minot AIFA</a>
<a href="#">Sharon L. Opdahl</a>	<a href="#">NMSA</a> / 4	<a href="#">North Valley AIFA</a>
<a href="#">Mitchell J. Ostlie, LUTCF</a>	<a href="#">NOA</a> / 8	<a href="#">Central North Dakota AIFA</a>
<a href="#">Todd A. Otto</a>	<a href="#">NMSA</a> / 6	<a href="#">NAIFA - Roughrider</a>
<a href="#">Terrence L. Oxendahl, FIC</a>	<a href="#">NOA</a> / 10	<a href="#">Minot AIFA</a>
<a href="#">Terry M. Richter, CLU</a>	<a href="#">NOA</a> / 9	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Terry M. Richter, CLU</a>	<a href="#">NMSA</a> / 7	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Jason L. Rohrer</a>	<a href="#">NOA</a> / 3	<a href="#">Minot AIFA</a>
<a href="#">Jason L. Rohrer</a>	<a href="#">NSAA</a> / 2	<a href="#">Minot AIFA</a>
<a href="#">Bruce A. Saum</a>	<a href="#">NOA</a> / 2	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Scott F. Sheldon</a>	<a href="#">NOA</a> / 2	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Michael W. Smith, CLU, ChFC, CFP</a>	<a href="#">NOA</a> / 8	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Michael W. Smith, CLU, ChFC, CFP</a>	<a href="#">NSAA</a> / 7	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">David A. Sola, LUTCF, FIC, MDRT</a>	<a href="#">NOA</a> / 5	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Lila M Stokkeland</a>	<a href="#">NOA</a> / 6	<a href="#">Central North Dakota AIFA</a>
<a href="#">Richard R. Tabert, FIC</a>	<a href="#">NOA</a> / 5	<a href="#">NAIFA - Roughrider</a>
<a href="#">Dennis L. Vernon, LUTCF, FIC</a>	<a href="#">NOA</a> / 3	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Donavon D. Wagner</a>	<a href="#">NOA</a> / 16	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Donavon D. Wagner</a>	<a href="#">NSAA</a> / 16	<a href="#">NAIFA Missouri Slope</a>
<a href="#">Lester E. Westgard, CLU</a>	<a href="#">NSAA</a> / 27	<a href="#">NAIFA - Fargo Moorhead</a>
<a href="#">Joshua A. Wynveen</a>	<a href="#">NOA</a> / 2	<a href="#">NAIFA Missouri Slope</a>

**Congratulations All!**



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