

# DAKOTA



NAIFA-ND ADVISOR

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Insurance and Financial Advisors - North Dakota

SPECIAL ISSUE

DIRECTORY 2009



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.naifa-nd.org](http://www.naifa-nd.org)

National website:

[www.naifa.org](http://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

## NATIONAL ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS - NORTH DAKOTA

### FOREWARD

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

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## A Message From Our NDAIFA President

**Ted Haugan, LUTCF**



Ted Haugan, LUTCF

### **TEAM – Together Each Achieves More.**

How much more simple can the message be?

Imagine going to a basketball game and only one person runs the ball and tries to score the points. Or a football game where just one person is playing quarterback, offense, defense and referee, it just doesn't work.

We, as an association are also a team and I am honored to be on this team. Together with the local associations and committee chairs we can and do make a difference. Legislatively we have had positive changes to help our industry. We need to work together to continue to make sure that our team continues its growth. Every contact you make with an agent should start out with "Are you on our team and if not, why not?"

Together Each Achieves More – with life, family, business and our personal life. Be a Team member.

---

**MARK YOUR CALENDARS NOW AND PLAN TO  
ATTEND THE  
NAIFA-ND 2009 STATE CONVENTION  
BISMARCK, ND - FEBRUARY 2-4**

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## DEPARTMENT OF INSURANCE

### STATE OF NORTH DAKOTA

600 East Boulevard Avenue Bismarck, ND 58505

Phone: (701) 328-2440 Fax: (701) 328-4880



Greetings North Dakota Insurance and Financial Advisors!

I feel privileged and honored to have the opportunity to work with the North Dakota Association of Insurance and Financial Advisors since becoming North Dakota's Insurance Commissioner in 2007. The NDAIFA connection at the grassroots level has helped us make substantial gains in the area of consumer protection and in fostering a more competitive marketplace in North Dakota.

This coming January we start the 61st Legislative Session. This will be a very important session for insurance producers in North Dakota. The partnership we have will prove to be effective in working to protect consumers and build an even better marketplace for your customers.

Individually, your personal influence with policymakers is vital to achieving the most favorable legislative outcomes affecting advisors and consumers. Together, we will make sure the citizens of North Dakota are served with the best products and services available. I encourage all of you to be as active as possible in advocating for public policy that will advance our great state.

By helping North Dakotans make tough financial decisions every day, you are helping to secure their future. For that I am grateful.

I sincerely enjoy working with NAIFA-ND and look forward to a most successful legislative year!

I am honored to serve as your Insurance Commissioner.

With best regards,

A handwritten signature in black ink, appearing to read "Adam Hamm".

Adam Hamm  
Insurance Commissioner

# EXECUTIVE COMMITTEE

## PRESIDENT ELECT



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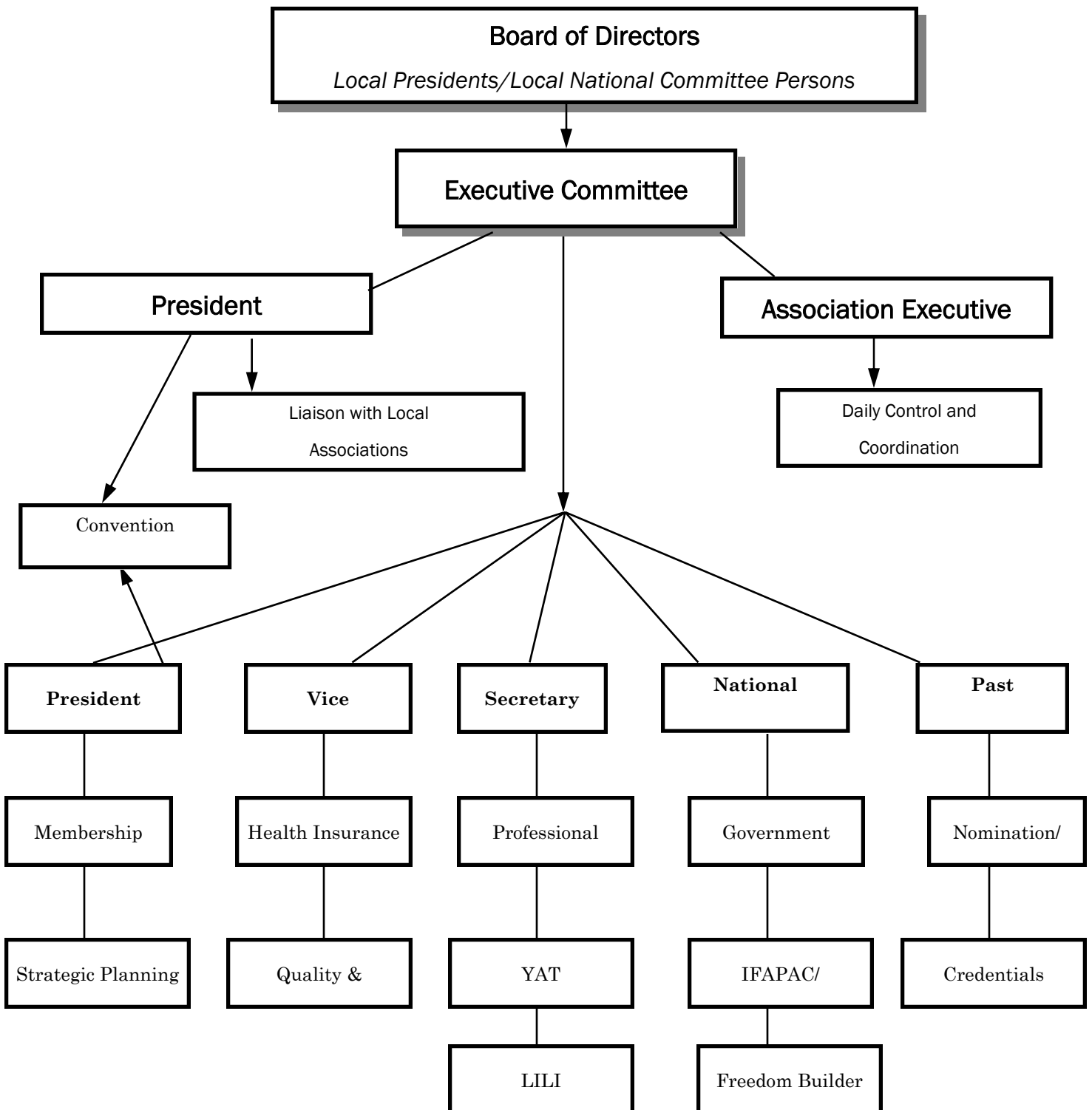
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# NAIFA - ND Board of Directors Organizational Chart



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<b>NAIFA - ND 2009</b>	<b>Calendar of Events</b>
<b>January 6, 2009</b>	61st Legislative Assembly
<b>January 30-31, 2009</b>	IFAPAC National Meeting in Austin
<b>February 2-4, 2009</b>	NAIFA-ND State Convention Bismarck, ND Legislative Reception
<b>April 1, 2009</b>	Dakota Advisor Deadline
<b>May 7, 2009</b>	NAIFA-ND Board Meeting

# National Association of Insurance & Financial Advisors - North Dakota 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	2007-08	Harlynn Bjerke, LUTCF	Adams
1978-79	Michael Mooney, CLU	Jamestown			

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

1969-70	William Gehrke, CLU, Fargo	1988-89	James F. Dawson, LUTCF, Bismarck
1970-71	Paul Rismoen, CLU, Minot	1989-90	Clifford L. Tokach, LUTCF, FIC, Mandan
1971-72	Paul W. Bibelheimer, CLU, Bismarck	1990-91	Dennis L. Helgeson, CLU, ChFC, LUTCF, Minot
1972-73	Bernard D. Fix, CLU, Bismarck	1991-92	Frank E Burkholder, Grand Forks
1973-74	Jim Kelleher, CLU, Grand Forks	1992-93	Del Gab, LUTCF, Dickinson
1974-75	Warren M. Arman, Bismarck	1993-94	Donna Remer, CLU, ChFC, Grand Forks
1975-76	C.L. Wagner, CLU, Fargo	1994-95	Jon E. Rusten, MSB, CFP, Grand Forks
1976-77	Arnold Ellingson, CLU, Fargo	1995-96	Fred Rask, CLU, ChFC, LUTCF, Larimore
1977-78	Larry M. Atkins, CLU, Fargo	1996-97	Terry Weis, LUTCF, RHU, Bismarck
1978-79	Al Hackenberg, JD, CLU, ChFC, LUTCF, Grand Forks	1997-98	Norbert Mayer, FIC, LUTCF, Bismarck
1979-80	Douglas E. Williams, CLU, Grand Forks	1998-99	Harlynn Bjerke, LUTCF, Adams
1980-81	David A. Middaugh, CLU, Fargo	1999-00	Gregory Lefor, LUTCF, CSA, LTCP, CLTC Dickinson
1981-82	James M. Kasper, Fargo	2000-01	Karl Rakow, LUTCF, RHU, Bismarck
1982-83	Clifford A. Davis, Dickinson	2001-02	Paul Witthauer, CLU, LUTCF, ChFC, Jamestown
1983-84	Ray R. Hoffman, CLU, ChFC, Bismarck	2002-03	Allen Rudel, CLU, Fargo
1984-85	Maria C. Johnson, LUTCF, Williston	2003-04	David Klemisch, LUTCF, Fargo
1985-86	Michael D. Daniels, LUTCF, Williston	2004-05	Hank Prien, LUTCF, Fargo
1986-87	Elaine J. Fremling, CLU, Fargo	2005-06	Sharon Opdahl, LUTCF, Grand Forks
1987-88	Joseph E. Dunn, LUTCF, Grand Forks	2006-07	Keith Phillips, LUTCF, Moorhead, MN

ND Agent of the Year



Rick Greener, LUTCF

## ND AGENT OF THE YEAR

An alumnus of Moorhead State University, Rick's diverse business background includes management and ownership in retail and wholesale marketing operations. Entering the insurance business in 1980, Rick has experienced the dramatic changes in the insurance landscape first hand and has gained the knowledge necessary to provide his clients with the best insurance and benefit products available to the market. In addition to individual disability, Rick works in the area of business disability and most areas of group coverage.

Rick lives in Fargo, North Dakota with his wife Kathy. They have two grown children. Rick is very active in local community organizations and is also an avid golfer. He enjoys spending time with his friends and clients on the course.

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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 2009 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.mdrt.org/memreq.html](http://www.mdrt.org/memreq.html).

## Central

James Jensen - 4  
Paul Witthauer - 4

## Fargo-Moorhead

Steven W. Asche - 7  
Mark Bibelheimer - 26  
Al Fabricius - 13  
Daniel L. Fremiling - 9  
Elaine J. Fremling - 9  
David L. Halvorson - 10  
Steven R. Hartman - 14  
James M. Kasper - 34  
David G. Klemisch - 3  
Jason Lauritsen - 2  
Lyle A. Lauritsen - 15  
Daniel Maertens - 4  
Michael A. Mathias - 20  
David A. Middaugh - 32  
James E. Nyhof - 10  
Dale F. Roehrich - 13  
David Sola - 6  
Les Westgard CLU - 32  
Thomas William Woodard - 16

## North Valley

David J. Evenson - 14  
Anthony Joseph Palmiscno - 9

## Lake Region

Wayne Cherney - 13

## Minot

Steve A. Blikre - 16  
Kevin K. Burckhard - 6  
Gerald Fleck - 5  
Jerry J. Gardner - 5  
Dennis L. Helgeson - 19  
Doug Olschlager - 6  
Terrence L. Oxendahl - 5  
Todd A. Ringoen - 8

## Missouri Slope

Mark Benesh - 7  
Daryl R. Braun - 11  
Farrel L. Carlson - 5  
Patrick Hoffman - 23  
Ray Hoffman - 33  
Loren H. Japel - 20  
John S. McSwaney - 33  
Rob Montgomery - 8  
Cyril Puetz - 27  
Matthew Puetz - 4  
Perrie L. Schafer - 5  
Michael Schaff - 2  
Donavon D. Wagner - 16

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	2007-2008	2008-2009
Central	23	24
Fargo-Moorhead	225	234
Lake Region	9	10
Minot	61	64
Missouri Slope	109	113
North Valley	37	39
Roughrider	34	36
TOTAL:	498	520

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**Insurance & Financial Advisors  
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One of the most important things our Association does for us is to provide a strong, united voice that will be heard by legislators and administrators on a statewide and national level. The current members listed below are contributors to IFAPAC-ND.

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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.

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Dave Klemisch  
David Middaugh  
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## **Roughrider**

NAIFA - Roughrider

## 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.

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STEVEN W. ASCHE	FARGO-MOORHEAD	TIM L. DEITEMEYER	FARGO-MOORHEAD	RENAE HAUG	MISSOURI SLOPE
KYLE ASCHENBRENNER	MINOT	ROCCO DIBRITO	FARGO-MOORHEAD	TED H. HAUGAN	MINOT
LARRY M. ATKINS	FARGO-MOORHEAD	PEGGY A. DICKELMAN	FARGO-MOORHEAD	FREDRIC (RICK) HAUSER	FARGO-MOORHEAD
STEVEN AUNE	FARGO-MOORHEAD	ALAN M. DIRK	MISSOURI SLOPE	CORRIE HAUX	FARGO-MOORHEAD
MARLENE M. AXTMAN	CENTRAL	DWIGHT E. DIRK	MISSOURI SLOPE	CAMI HAVELKA	ROUGH RIDER
JOSHUA BACH	FARGO-MOORHEAD	JOSEPH W. DOBBS	FARGO-MOORHEAD	SARITA HAVEN	MISSOURI SLOPE
QUINCY BACKEN	CENTRAL	LORI DOELE	FARGO-MOORHEAD	MARK A. HAVIG	MINOT
BONNIE BAGLIEN	NORTH VALLEY	PATRICK DOLAN	FARGO-MOORHEAD	ROBERT A. HEBERT	ROUGH RIDER
KEVIN A. BAKKO	FARGO-MOORHEAD	ED DORSETT	FARGO-MOORHEAD	CHARLOTTE HEIM	ROUGH RIDER
ANDREW BARKER	FARGO-MOORHEAD	DANIEL DOUTS	MINOT	DEE M. HEINTZ	MISSOURI SLOPE
MICHAEL BARON	MISSOURI SLOPE	ROGER P. DREVLOW	MISSOURI SLOPE	CHRISTOPHER A. HEISE	FARGO-MOORHEAD
JAY BARTLEY	FARGO-MOORHEAD	ERIC DUHIGG	FARGO-MOORHEAD	JASON HEITKAMP	FARGO-MOORHEAD
TODD M. BAUMGARTNER	MISSOURI SLOPE	JOHN EDMAN	FARGO-MOORHEAD	DENNIS L. HELGESON	MINOT
TIM BEAUDOIN	ROUGH RIDER	RANDY EDWARDS	FARGO-MOORHEAD	ROYAL HERBOLD	NORTH VALLEY
JUDITH L. BEAUDRY	MISSOURI SLOPE	DAVID J. EGGERS	FARGO-MOORHEAD	KYLE HERMAN	MISSOURI SLOPE
GEORGE BECKERICH	MISSOURI SLOPE	JOHN L. EIDSNES	FARGO-MOORHEAD	TIM E. HERMAN	MISSOURI SLOPE
GARY L. BELANUS	NORTH VALLEY	MICHAEL J. EISERT	FARGO-MOORHEAD	RICHARD HINKLE	FARGO-MOORHEAD
DONALD BELLEFY	FARGO-MOORHEAD	SANDRA ELLINGSEN	CENTRAL	JOSEPH HLIBICHUK	MISSOURI SLOPE
PATRICK BELLMORE	FARGO-MOORHEAD	ARNIE L. ELLINGSON	FARGO-MOORHEAD	ROD HOEFT	FARGO-MOORHEAD
MARK H. BENESH	MISSOURI SLOPE	LYLE K. ELLINGSON	FARGO-MOORHEAD	PETER C. HOERNER	ROUGH RIDER
JOAN BENGIS	FARGO-MOORHEAD	RICHARD W. ENGEN	FARGO-MOORHEAD	RAY R. HOFFMAN	MISSOURI SLOPE
JERRY BENNEFELD	CENTRAL	JAMES ENGLISH	MINOT	PATRICK R. HOFFMAN	MISSOURI SLOPE
STUART N. BENNETT	MINOT	VICKI JOANN ERICSON	NORTH VALLEY	JADY HOFFNER	FARGO-MOORHEAD
SHAWN BENSER	FARGO-MOORHEAD	STANLEY W. ERLENBUSCH	CENTRAL	JONI HOFFNER	MINOT
ALLAN R. BERG	FARGO-MOORHEAD	DAVID J. EVENSON	NORTH VALLEY	RONALD A. HOLDEN	MINOT
FRAYNE C. BERG	NORTH VALLEY	ALLEN A. FABRICIUS	FARGO-MOORHEAD	CARROLL H. HOLMEN	MISSOURI SLOPE
SCOTT BERGEN	FARGO-MOORHEAD	TERESA FALDET	FARGO-MOORHEAD	CATHY HOLOWELL	FARGO-MOORHEAD
MICHAEL C. BERGQUIST	CENTRAL	DAVID R. FALK	CENTRAL	LOREN HOLSCHER	FARGO-MOORHEAD
SHAWN BERGSTRAND	MISSOURI SLOPE	CYNTHIA FARBO	LAKE REGION	DAVID E. HOLTGARD	FARGO-MOORHEAD
LYLE BERNDT	ROUGH RIDER	DAN FARSTVEET	ROUGH RIDER	DARREL V. HOVDE	MINOT
TERESA BERNSTEIN	FARGO-MOORHEAD	KATIE FEGLEY	MINOT	DIANA HOVERSON	NORTH VALLEY
GARY E. BERUBE	MISSOURI SLOPE	BEVERLY G FEIST	MISSOURI SLOPE	PATRICIA L. HOWARD	ROUGH RIDER
Jackie Best	MINOT	DAVID A. FISCHER	MISSOURI SLOPE	JUDITH E. HOWARD	MINOT
MARK A. BIBELHEIMER	FARGO-MOORHEAD	SUSAN FISCHER	FARGO-MOORHEAD	TYLER HUCK	MISSOURI SLOPE
JAMES A. BIERSCHBACH	MINOT	MICHAEL FISHER	MISSOURI SLOPE	MARK E. HULST	NORTH VALLEY
TOBY BISHOP	FARGO-MOORHEAD	SARA FLATNESS	FARGO-MOORHEAD	DEBBIE JANS	MISSOURI SLOPE
RON B. BITZ	MISSOURI SLOPE	GERALD L. FLECK	MINOT	JEFFREY JAPEL	MISSOURI SLOPE
HARLYNN BJERKE	LAKE REGION	LELAND A. FLEISCHER	MISSOURI SLOPE	LOREN H. JAPEL	MISSOURI SLOPE
DAVID P. BJORNSON	CENTRAL	DONALD L. FOLKERT	MINOT	LELAND T. JELINEK	NORTH VALLEY
STEVE A. BLIKRE	MINOT	RENEE FORDE	MISSOURI SLOPE	LANCE JENISON	CENTRAL
LARRY BORLAUG	FARGO-MOORHEAD	CARMEN FORE	NORTH VALLEY	ROBERT JOERGER	FARGO-MOORHEAD
WADE BORTH	FARGO-MOORHEAD	JEFFREY FRANKHAUSER	NORTH VALLEY	KIRBY L. JOHNSON	MISSOURI SLOPE
DONALD BORUD	FARGO-MOORHEAD	DANIEL L. FREMLING	MISSOURI SLOPE	LYNN R. JOHNSON	FARGO-MOORHEAD
RYAN BOTNER	MISSOURI SLOPE	ELAINE FREMLING	FARGO-MOORHEAD	W. JAMES JOHNSON	FARGO-MOORHEAD
VANCE S. BOWERSOX	FARGO-MOORHEAD	JAMES FRIGSTAD	MISSOURI SLOPE	BRYCE JOHNSON	FARGO-MOORHEAD
HARRY BRADDOCK	NORTH VALLEY	JEREMY K. FULTON	NORTH VALLEY	KATHY JOHNSON	ROUGH RIDER
RAOUL BRANDT	MINOT	LEEANN GALSTER	ROUGH RIDER	MAYE JONES	MINOT
DARYL R. BRAUN	MISSOURI SLOPE	GILBERT M. GEFFRE	ROUGH RIDER	GAIL D. JORDAHL	FARGO-MOORHEAD
CAL BRAUN	FARGO-MOORHEAD	GARY C. GEISZLER	CENTRAL	ANDREW JORDAN	ROUGH RIDER
MICHAEL BRAUN	MINOT	GARY A. GOLDADE	MINOT	ELLIOTT KABANUK	FARGO-MOORHEAD
MILTON BREIDING	MINOT	HOWARD L. GORDON	FARGO-MOORHEAD	CINDY KAELEBERER	MISSOURI SLOPE
STACEY BREKKE	FARGO-MOORHEAD	PATRICK K. GORES	FARGO-MOORHEAD	RUTH KAPAUN	FARGO-MOORHEAD
LYNN BROKAW	MISSOURI SLOPE	JAY S. GOTTA	MISSOURI SLOPE	BRUCE G. KAREVOLD	FARGO-MOORHEAD
VALORIE BROWN	FARGO-MOORHEAD	RICHARD M. GREENER	FARGO-MOORHEAD	SUSAN KARN	CENTRAL
MICHAEL BRUCKBAUER	NORTH VALLEY	ROGER G. GREENLEY	FARGO-MOORHEAD	JAMES M. KASPER	FARGO-MOORHEAD
DOUGLAS BUEHLER	FARGO-MOORHEAD	DUANE M. GREFF	FARGO-MOORHEAD	RITA M. KEEGAN	MISSOURI SLOPE
KEVIN K. BURCKHARD	MISSOURI SLOPE	FRANK X. GREFF	ROUGH RIDER	WILLIAM KENT	FARGO-MOORHEAD
JAFORD D. BURGAD	MINOT	JACK E. GREGOIRE	NORTH VALLEY	BRENT L. KITZAN	MISSOURI SLOPE
TERRY BURKE	FARGO-MOORHEAD	DEAN GREUEL	NORTH VALLEY	RONALD KLEIN	MISSOURI SLOPE
KIM BURNHAM	LAKE REGION	JEFF A. GREWE	FARGO-MOORHEAD	DAVID G. KLEMISCH	FARGO-MOORHEAD
GLEN R. BYE	FARGO-MOORHEAD	JASON GRIEP	FARGO-MOORHEAD	STACEY KLEMISCH	FARGO-MOORHEAD
ROBERT BYE	FARGO-MOORHEAD	ARVINE GROVE	FARGO-MOORHEAD	DAVID B. KOLDING	MISSOURI SLOPE
MARK L. CARLSON	FARGO-MOORHEAD	SHAWN GRUENBERG	FARGO-MOORHEAD	SHARALYN KOPPANG	LAKE REGION
TYLER CARLSON	FARGO-MOORHEAD	SCOTT GUNDERSON	FARGO-MOORHEAD	RONALD R. KOSEL	CENTRAL
FARREL CARLSON	FARGO-MOORHEAD	WILLIAM L. GUY, III	FARGO-MOORHEAD	RANDY KOTTSICK	NORTH VALLEY
JEFFREY P. CASE	MISSOURI SLOPE	VIV GWIN	FARGO-MOORHEAD	MONTE KOVASH	ROUGH RIDER
KONNIE CHAFFEE	MINOT	THOMAS D. HALLETT	FARGO-MOORHEAD	KENNETH D. KOZEMZAK	FARGO-MOORHEAD
WAYNE J. CHERNEY	FARGO-MOORHEAD	KYLE HALLIDAY	FARGO-MOORHEAD	KEN J. KRAFT	FARGO-MOORHEAD
CHRISTOPHERSON	LAKE REGIONDEREK	JOHN A. HALSTENSON	FARGO-MOORHEAD	TERRY J. KRAFT	MISSOURI SLOPE
JEROME CLARK	FARGO-MOORHEAD	DARYL HALVORSON	NORTH VALLEY	LYLE KRAFT	MINOT
DAVID COLE	MINOT	DAVID L. HALVORSON	ROUGH RIDER	ANN M. KRAUSE	MINOT

JEFFREY KRUGER	FARGO-MOORHEAD	BRENT OLSON	MINOT	SUSAN J. SJAASTAD	MINOT
DARYL R. KUDRNA	ROUGH RIDER	GREGORY C. OMDAHL	FARGO-MOORHEAD	MICHAEL W. SMITH	FARGO-MOORHEAD
ARNIE W. LAUINGER	FARGO-MOORHEAD	SHARON L. OPDAHL	NORTH VALLEY	ODINE SMULAN	NORTH VALLEY
LYLE L. LAURITSEN	FARGO-MOORHEAD	MITCHELL J. OSTLIE	CENTRAL	DAVID A. SOLA	FARGO-MOORHEAD
JASON LAURITSEN	FARGO-MOORHEAD	TODD A. OTTO	ROUGH RIDER	STEVEN L. SORENSON	FARGO-MOORHEAD
GREGORY A. LEFOR	ROUGH RIDER	AMY OTTO	FARGO-MOORHEAD	LARRY J. SOUTHER	MISSOURI SLOPE
JACQUELINE LEMNA	NORTH VALLEY	TERRENCE L. OXENDAHL	MINOT	CAROL SPEAR-TRIPLETT	MINOT
KEVIN R. LESMEISTER	CENTRAL	VICKIE PALMER	CENTRAL	JONATHAN P. SPILDE	MISSOURI SLOPE
BETTY A. LEWIS	MINOT	TONY J. PALMISCNO	NORTH VALLEY	MARVIN J. SPLONSKOWSKI	MISSOURI SLOPE
JOSEPH LIGHTOWLER	FARGO-MOORHEAD	RHONDA K. PALUCK	ROUGH RIDER	DUANE A. STEFFES	MISSOURI SLOPE
DAVID S. LINDELL	FARGO-MOORHEAD	SAM D. PASICZNYK	ROUGH RIDER	MICHAEL STEIN	MISSOURI SLOPE
CHAD D. LINDGREN	NORTH VALLEY	BERT PATTERSON	ROUGH RIDER	PATRICK N. STOCKING	MISSOURI SLOPE
KEN LONGTIN	NORTH VALLEY	GARY A. PAULSRUD	FARGO-MOORHEAD	SANDRA STRANDLIEN	FARGO-MOORHEAD
RICHARD LOWRANCE	FARGO-MOORHEAD	WILLIAM PERPICH	FARGO-MOORHEAD	DEE STROH	ROUGH RIDER
MICHAEL A. LUCY	MINOT	MARLIN PETERSON	MISSOURI SLOPE	MARK A. STUHL MILLER	MISSOURI SLOPE
VERDELL L. LUND	MINOT	DANIEL PETERSON	FARGO-MOORHEAD	MATTHEW R. SULLIVAN	FARGO-MOORHEAD
DALE A. LUNDEEN	FARGO-MOORHEAD	JOHN PEYERL	NORTH VALLEY	BRADLEY SUNDERLAND	FARGO-MOORHEAD
JUDITH E. LUNDSTROM	FARGO-MOORHEAD	KEITH A. PHILLIPS	FARGO-MOORHEAD	DAVID SUNDERLAND	FARGO-MOORHEAD
CINDY R. LUPIEN	NORTH VALLEY	JULIE PHILLIPS	FARGO-MOORHEAD	DEREK SUNDERLAND	FARGO-MOORHEAD
GARY LYBECK	MINOT	STEVE R. PINNOW	MINOT	ERIC SVOBODNY	FARGO-MOORHEAD
MARK LYCZEWSKI	FARGO-MOORHEAD	RAYMOND C. POLLARD	NORTH VALLEY	RICHARD TABERT	ROUGH RIDER
DAVID LYSNE	FARGO-MOORHEAD	JOHN POWER	MISSOURI SLOPE	JOHN TERRY	FARGO-MOORHEAD
VALARIE MACK	ROUGH RIDER	MARY ANN PREBLE	MISSOURI SLOPE	CRAIG A. TESSIER	ROUGH RIDER
DANIEL MAERTENS	FARGO-MOORHEAD	TERRY C. PRICE	MINOT	KEVIN THOMPSON	FARGO-MOORHEAD
JARED MAHER	FARGO-MOORHEAD	HANK L. PRIEN	FARGO-MOORHEAD	KELLIE THORMAN	MINOT
AARON W. MAHLMANN	MISSOURI SLOPE	MATTHEW B. PUETZ	MISSOURI SLOPE	PHYLLIS G. THURLOW	FARGO-MOORHEAD
KELLY MALCHOSE	ROUGH RIDER	CYRIL L. PUETZ	MISSOURI SLOPE	CAROLYN M. TOMLIN-CICHOS	CENTRAL
SHARON MARTINSON	MINOT	KARL H. RAKOW	MISSOURI SLOPE	JEREMY TOMLINSON	FARGO-MOORHEAD
RONALD J. MATHERN	MISSOURI SLOPE	FRED A. RASK	NORTH VALLEY	THERON F. TRIPLETT	MINOT
MICHAEL A. MATHIAS	FARGO-MOORHEAD	SHAWN REHM	FARGO-MOORHEAD	TED L. TRONDSON	MINOT
JAY C. MATTHEWS	FARGO-MOORHEAD	JEFFREY L. REISENAUER	ROUGH RIDER	TYLER VAN BRUGGEN	CENTRAL
DORIS MATTSON-FRANKS	FARGO-MOORHEAD	MIKE REISHUS	FARGO-MOORHEAD	ALAN J. VANDELINDER	MINOT
NORBERT F. MAYER	MISSOURI SLOPE	KEVIN REITZ	FARGO-MOORHEAD	PARKER VANDERWAL	FARGO-MOORHEAD
PATRICE M. MCCANN-KOERSELMAN	FARGO	STEVE O. RENSLOW	NORTH VALLEY	GENEIL VEDAA	MINOT
JOHN J. MCGURRAN	FARGO-MOORHEAD	SCOTT R. REUPPEL	MISSOURI SLOPE	DENNIS L. VERNON	MISSOURI SLOPE
RICHARD A. MCKNIGHT	NORTH VALLEY	DWIGHT A. RICHTER	ROUGH RIDER	DAVID VETCH	MISSOURI SLOPE
DONALD H. MCMULLEN	LAKE REGION	TERRY M. RICHTER	MISSOURI SLOPE	STEVEN VIBETO	MINOT
JOHN S. MCSWANNEY	MISSOURI SLOPE	DUANE RICHTER	MISSOURI SLOPE	KEVIN B. VISTAD	LAKE REGION
RENAE MEISCH	FARGO-MOORHEAD	ARTHUR J. RIEPE	FARGO-MOORHEAD	VIRGIL VOEGELE	MINOT
ANDREW MELDAHL	FARGO-MOORHEAD	TODD A. RINGOEN	MINOT	BRANDON WAGNER	MISSOURI SLOPE
ROBERT MELTZER	MISSOURI SLOPE	JEREMY RIPPERGER	FARGO-MOORHEAD	DONAVON D. WAGNER	MISSOURI SLOPE
RICHARD A. MENZE	FARGO-MOORHEAD	DALE F. ROEHRICH	FARGO-MOORHEAD	DARYL E. WAHL	MISSOURI SLOPE
JASON MERCK	MINOT	STEVE ROESLER	FARGO-MOORHEAD	LOUANN WALISER	FARGO-MOORHEAD
DAVID A. MIDDAUGH	FARGO-MOORHEAD	JASON ROHRER	MINOT	RICHARD G. WALLACE	MINOT
JASON D. MIDDAUGH	FARGO-MOORHEAD	DEAN D. ROLLER	MINOT	KENNETH F. WALLZ	MISSOURI SLOPE
JOE MIEDEMA	NORTH VALLEY	ROBERT E. ROSENVOLD	FARGO-MOORHEAD	GREGG WEBSTER	NORTH VALLEY
KEVIN A. MJELSTAD	FARGO-MOORHEAD	TIM E. RUBIS	FARGO-MOORHEAD	RICHARD WEHLANDER	FARGO-MOORHEAD
JAMES A. MOCK	FARGO-MOORHEAD	ALLEN D. RUDEL	FARGO-MOORHEAD	CHARLES P. WEHRI	FARGO-MOORHEAD
ROBERT B. MONTGOMERY	MISSOURI SLOPE	LANCE RUSTAND	ROUGH RIDER	CLIFF WEILER	ROUGH RIDER
WILLIAM MONTGOMERY	FARGO-MOORHEAD	R. KEITH RYAN	MISSOURI SLOPE	PJ WEININGER	MISSOURI SLOPE
NOEL A. MOORE	FARGO-MOORHEAD	CAMI SAGVOLD	FARGO-MOORHEAD	TERANCE A. WEIS	MISSOURI SLOPE
TINA MORAST	MISSOURI SLOPE	PATRICIA SALTSMAN	MISSOURI SLOPE	BRADY L. WEISENBERGER	FARGO-MOORHEAD
JOHN F. MORGAN	FARGO-MOORHEAD	LOIS SALVESON	FARGO-MOORHEAD	ROGER WEISHAAR	MINOT
SHERRY MORRIS	MISSOURI SLOPE	RAY SANDERS	FARGO-MOORHEAD	RANDI WEISSER	FARGO-MOORHEAD
MATTHEW MOXNESS	FARGO-MOORHEAD	JOHN SAUL	CENTRAL	CYNTHIA WELKEN-PLACE	MISSOURI SLOPE
ROBERT MULLIKIN	FARGO-MOORHEAD	BRUCE SAUM	FARGO-MOORHEAD	KELLY B. WENTZ	FARGO-MOORHEAD
BOBBI MUNKEBY	FARGO-MOORHEAD	RANDY M. SAUVE	FARGO-MOORHEAD	JESSICA WESTGARD	FARGO-MOORHEAD
DONALD NARLOCK	NORTH VALLEY	ERVIN L. SCHADLER	MISSOURI SLOPE	LESTER E. WESTGARD	FARGO-MOORHEAD
RICHARD D. NEAMEYER	FARGO-MOORHEAD	PERRIE L. SCHAFFER	MISSOURI SLOPE	JOCIE WIENS	FARGO-MOORHEAD
MARISSA NEHLSEN	MINOT	MICHAEL SCHAFF	MISSOURI SLOPE	ANNETTE WILDER	NORTH VALLEY
THOMAS NELSON	FARGO-MOORHEAD	BRAD H. SCHANILEC	NORTH VALLEY	JEAN WILHELMI	FARGO-MOORHEAD
JAMES G. NELSON	FARGO-MOORHEAD	ELAINE SCHILLA	MINOT	JULIE A. WILSON	FARGO-MOORHEAD
BETH NELSON	MINOT	JUSTIN SCHMALTZ	MISSOURI SLOPE	PAUL W. WITTHAUER	CENTRAL
JEFFREY D. NEPPL	FARGO-MOORHEAD	GENE G. SCHMIDT	MISSOURI SLOPE	DOUGLAS R. WOEHLE	MISSOURI SLOPE
MICHAEL D. NEPPL	FARGO-MOORHEAD	PAMELA A. SCHMIDT	MISSOURI SLOPE	GEORGE WOGAMAN	NORTH VALLEY
NEIL E. NESS	MISSOURI SLOPE	EDWARD E. SCHMITZ	FARGO-MOORHEAD	ROBERT P. WOLF	MINOT
ERIC NETLAND	FARGO-MOORHEAD	ROBERT SCHMITZ	FARGO-MOORHEAD	CHARLES WOLFGRAM	MISSOURI SLOPE
ERWIN NEUHARTH	MISSOURI SLOPE	NATHAN SCHMITZ	FARGO-MOORHEAD	PAUL A. WORM	CENTRAL
JOYCE NIENOW	CENTRAL	ALLAN B. SCHON	MINOT	JOSHUA WYNVEEN	MISSOURI SLOPE
TERRY Q. NITSCHKE	MISSOURI SLOPE	WILLIAM SCHULTZ	FARGO-MOORHEAD	STEVE ZARR	MINOT
DOUGLAS NOLL	FARGO-MOORHEAD	TODD A. SCHWEITZER	ROUGH RIDER	TIM ZASTROW	FARGO-MOORHEAD
BRADLEY NOVAK	FARGO-MOORHEAD	BRYAN SCHWEITZER	MISSOURI SLOPE	DARIN E. ZAUN	FARGO-MOORHEAD
TOM L. NOWAK	FARGO-MOORHEAD	LEXI SEBASTIAN	ROUGH RIDER	DON ZERR	FARGO-MOORHEAD
JAMES E. NYHOF	FARGO-MOORHEAD	DENNIS A. SEEB	FARGO-MOORHEAD	HAROLD A. ZIMMER	MINOT
WILLIAM J. NYSTROM	FARGO-MOORHEAD	BRUCE A. SEIBEL	FARGO-MOORHEAD	KIMBERLY K. ZINKE	LAKE REGION
LORI O'BRIEN	MISSOURI SLOPE	DAN SEIFERT	MISSOURI SLOPE	MONTY L. ZINS	ROUGH RIDER
LAWRENCE O'CALLAGHAN	FARGO-MOORHEAD	TINA SELCHERT	CENTRAL		
STEPHEN L. OHLY	MINOT	EILEEN V. SEVERSON	MISSOURI SLOPE		
DOUG OLSCHLAGER	MINOT	SCOTT SHELDON	MISSOURI SLOPE		
GARY H. OLSON	FARGO-MOORHEAD	THOMAS M. SHOCKMAN	FARGO-MOORHEAD		
TROY OLSON	CENTRAL	TRAVER W. SILBERNAGEL	FARGO-MOORHEAD		
ODEAN P. OLSON	CENTRAL	KEN E. SILHA	ROUGH RIDER		
MARILYN J. OLSON	ROUGH RIDER	JAMES W. SIMONS	MINOT		

# 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>	Manufacturer 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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- Registered Employee Benefits Consultant - REBC®
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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
Kyle R. Aschenbrenner	NSAA / 1	NAIFA - Minot
Joshua J Bach	NQA / 5	NAIFA - Fargo Moorhead
Andrew A. Barker	NSAA / 1	NAIFA - Fargo Moorhead
Andrew A. Barker	NQA / 4	NAIFA - Fargo Moorhead
Todd M. Baumgartner, CLU, ChFC	NQA / 27	NAIFA Missouri Slope
David P. Bjornson, LUTCF,FIC	NQA / 11	NAIFA Central North Dakota
Steve Anthony Blikre, CLU	NSAA / 28	NAIFA - Minot
Steve Anthony Blikre, CLU	NQA / 28	NAIFA - Minot
Donald S. Borud	NQA / 13	NAIFA Missouri Slope
Ryan J. Botner	NSAA / 1	NAIFA - Fargo Moorhead
Ryan J. Botner	NQA / 1	NAIFA - Fargo Moorhead
Vance S. Bowersox, FIC,LUTCF,MDRT	NQA / 6	NAIFA - North Valley
Kevin K. Burckhard	NQA / 16	NAIFA - Minot
William A. Crocker	NQA / 7	NAIFA - North Valley
Jeffrey S. Dehne	NQA / 8	NAIFA - Fargo Moorhead
Joseph W. Dobbs	NQA / 16	NAIFA - Fargo Moorhead
Sandra C. Ellingsen, FIC	NQA / 7	NAIFA Central North Dakota
Allen A. Fabricius, LUTCF	NQA / 15	NAIFA - Fargo Moorhead
Gerald L. Fleck, CLU, ChFC	NQA / 21	NAIFA - Minot
Gerald L. Fleck, CLU, ChFC	NSAA / 20	NAIFA - Minot
Leland A. Fleischer, CLU, LUTCF	NSAA / 24	NAIFA Missouri Slope
Leland A. Fleischer, CLU, LUTCF	NQA / 28	NAIFA Missouri Slope
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