

# DAKOTA



NAIFA-ND ADVISOR

Published by the National Association of  
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.

### TABLE OF CONTENTS

<a href="#">President's Message</a>	4
<a href="#">Insurance Commissioner's Message</a>	5
<a href="#">Executive Committee</a>	6
<a href="#">National Committeepersons</a>	7
<a href="#">Local Presidents</a>	8
Committee Chairs	9
<a href="#">Organizational Chart</a>	10
<a href="#">Association Executives</a>	11
<a href="#">Calendar of Events</a>	11
<a href="#">Past NDAIFA Presidents and Past Agents of the Year</a>	12
<a href="#">Agent of the Year</a>	13
<a href="#">MDRT</a>	14
<a href="#">Membership Chairs and Goals</a>	15

### Directory of Association Members

<a href="#">Central</a>	16
<a href="#">Fargo-Moorhead</a>	17-21
<a href="#">Lake Region</a>	22
<a href="#">Minot</a>	23-24
<a href="#">Missouri Slope</a>	25-27
<a href="#">North Valley</a>	28-29
<a href="#">Roughrider</a>	30-31
<a href="#">IFAPAC</a>	32-35
FBF	36
Insurance Department CE Requirements	37
<a href="#">Alphabetical Membership Roster</a>	38-39
<a href="#">Award Deadline Dates</a>	40
Industry Award Winners	41-42
Association Awards	43

### ADVERTISERS

Pioneer Mutual	22
Guardian	29



## 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**

---



## 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



**Keith Phillips, LUTCF**  
Farmers Insurance Group  
725 Center Avenue  
Moorhead, MN 56560  
Phone: (218) 236-0948  
Fax: (218) 233-3569  
Email: kap1520@hotmail.com

## PRESIDENT



**Ted Haugan, CFP, LUTCF**  
Ted Haugan Financial Services  
500 19th Street NW  
Minot, ND 58703  
Phone: (701) 839-3351  
Fax: (413) 487-7417  
Email: thaugan@srt.net

## VICE PRESIDENT



**Jeff Case, LUTCF**  
Case Financial Services  
811 S Broadway #C  
Minot, ND 58701  
Phone: (701) 852-0574  
Fax: (701) 852-0575  
Email: casefs@minot.com

## NATIONAL



**David Klemisch, LUTCF**  
American General  
1121 Westrac Drive #106  
Fargo, Nd 58103-  
Phone: (701) 234-9872  
Fax: (701) 234-0620

## SECRETARY/TREASURER



**Pat Saltsman, CLTC**  
2418 Stewart Drive  
Bismarck, ND 58504  
Phone: (701) 255-0171  
Fax: (701) 221-5848  
Email: ltctrainer@bis.midco.net

## IMMEDIATE PAST PRESIDENT



**Harlynn Bjerke, LUTCF**  
Mutual of Omaha Ins. Co.  
PO Box 144  
Adams, ND 58210-0144  
Phone: (701) 944-2736  
Email: hnb@polarcomm.com

# NATIONAL COMMITTEE PERSONS

## CENTRAL

**DAVID FALK, LUTCF**

AXA ADVISORS

PO BOX 1667

JAMESTOWN, ND 58402

Phone: 701-252-4311

Email: [david.falk@axa-advisors.com](mailto:david.falk@axa-advisors.com)

## MISSOURI SLOPE

**NORBERT F. MAYER FIC, LUTCF**

THRIVENT FINANCIAL FOR LUTHERANS

1301 N 23RD ST

BISMARCK, ND 58501-3003

Phone: 701-255-4090

Fax: 701-223-4090

Email: [norbert.mayer@thrivent.com](mailto:norbert.mayer@thrivent.com)

## FARGO-MOORHEAD

**HANK L. PRIEN CLU, LUTCF**

AMERICAN FAMILY LIFE INS

415 38TH ST S, STE. E

FARGO, ND 58103-1190

Phone: 701-239-9924

Fax: 701-239-9960

Email: [hprien@amfam.com](mailto:hprien@amfam.com)

## NORTH VALLEY

**JOHN HALSTENSON**

THRIVENT FINANCIAL

2300 LIBRARY CIR

GRAND FORKS, ND 58201-

Phone: 701-746-8319

Fax: 701-746-1803

Email: [john.halstenson@thrivent.com](mailto:john.halstenson@thrivent.com)

## LAKE REGION

**HARLYNN BJERKE LUTCF**

MUTUAL OF OMAHA INS CO

PO BOX 144

ADAMS, ND 58210-0144

Phone: 701-944-2736

Email: [hnb@polarcomm.com](mailto:hnb@polarcomm.com)

## ROUGH RIDER

**FRANK X. GREFF FICF, LUTCF**

KNIGHTS OF COLUMBUS

768 21ST STREET W

DICKINSON, ND 58601-2711

Phone: 701.483.8839

Email: [kcfxg@ndsupernet.com](mailto:kcfxg@ndsupernet.com)

## MINOT

**TODD RINGOEN, FIC, LUTCF**

RINGOEN FINANCIAL GROUP

615 S BDWY #L-4

MINOT, ND 58701-4473

Phone: 701-839-5139

Fax: 701-852-6088

Email: [ringoenfinancial@srt.com](mailto:ringoenfinancial@srt.com)

# LOCAL PRESIDENTS

## **CENTRAL**

**MITCHELL OSTLIE, LUTCF**  
HORACE MANN LIFE INS CO  
910 JAMES AVE NE  
JAMESTOWN, ND 58401  
Phone: 701-252-5717

Email: [ostlieM1@notes.horacemann.com](mailto:ostlieM1@notes.horacemann.com)

## **FARGO-MOORHEAD**

**TRAVER SILBERNAGEL**  
AMERICAN FAMILY  
3301 13TH AVE S  
FARGO, ND 58103  
Phone: 701-232-6496  
Fax: 701-241-4395

Email: [tsilber2@amfam.com](mailto:tsilber2@amfam.com)

## **LAKE REGION**

**KIMBERLY ZINKE**  
FARMERS UNION INSURANCE  
416 3RD AVE BOX 833  
DEVILS LAKE, ND 58301-2408  
Phone: 701-662-2212  
Fax: 701-662-5334

Email: [farmersunion@gondtc.com](mailto:farmersunion@gondtc.com)

## **MINOT**

**RICHARD WALLACE**  
SENIOR SECURITY SERVICES  
PO BOX 86  
MINOT, ND 58702-0086  
Phone: 701-839-0412  
Fax: 701-832-0548  
Email: [rwallace@srt.com](mailto:rwallace@srt.com)

## **MISSOURI SLOPE**

**CARROLL HOLMEN**  
KIRKWOOD BANK & TRUST  
PO BOX 6069  
BISMARCK, ND 58502  
Phone: (701) 235-2100

Email: [carroll.h@tkirkwoodbank.com](mailto:carroll.h@tkirkwoodbank.com)

## **NORTH VALLEY**

**GREGG WEBSTER**  
AFLAC  
16451 2ND ST NE  
HILLSBORO, ND 58045  
Phone: 701-436-6376  
Fax: 701-436-5876

Email: [gwebster@rvv.net](mailto:gwebster@rvv.net)

## **ROUGH RIDER**

**LEANN GALSTER**  
STATE FARM  
10 2ND ST W  
DICKINSON, ND 58601-  
Phone: 701-483-9422  
Fax: 701-483-6886

Email: [leann.galster.sbf6@statefarm.com](mailto:leann.galster.sbf6@statefarm.com)



# COMMITTEE CHAIRS

## AHIA

**PAT SALTSMAN, CLTC**  
2418 STEWART DRIVE  
BISMARCK, ND 58504  
Phone: 701-255-0171  
Fax: 701-221-5848  
Email: [ltctrainer@bis.midco.net](mailto:ltctrainer@bis.midco.net)

## APIC (Federal)

**DAVID A. MIDDAUGH CLU, AEP**  
MIDDAUGH & ASSOCIATES, INC  
PO BOX 2543  
FARGO, ND 58108-2543  
Phone: 701-235-7023  
Fax: 701-280-9607  
Email: [dave@damiddaugh.com](mailto:dave@damiddaugh.com)

## APIC (State)

**JAMES SIMONS, LUTCF**  
FIRST COMMAND FINANCIAL SERVICES  
900 N BROADWAY #120  
MINOT, ND 58703  
Phone: 701-839-6669  
Fax: 701-852-0206  
Email: [minotranger@min.midco.net](mailto:minotranger@min.midco.net)

## Awards

**KEVIN VISTAD**  
STATE FARM  
PO BOX 976  
DEVILS LAKE, ND 58301-0976  
Phone: 701-662-7557  
Email: [kevin.vistad.b6cs@statefarm.com](mailto:kevin.vistad.b6cs@statefarm.com)

## FBF

**DAVID FALK, LUTCF**  
AXA ADVISORS  
PO BOX 1667  
JAMESTOWN, ND 58402  
Phone: 701-252-4311  
Email: [david.falk@axa-advisors.com](mailto:david.falk@axa-advisors.com)

## Government Relations

**NORBERT F. MAYER FIC, LUTCF**  
THRIVENT FINANCIAL FOR LUTHERANS  
1301 N 23RD ST  
BISMARCK, ND 58501-3003  
Phone: 701-255-4090  
Fax: 701-223-4090  
Email: [norbert.mayer@thrivent.com](mailto:norbert.mayer@thrivent.com)

## IFAPAC

**JAFORD BURGAD, LUTCF**  
MUTUAL OF OMAHA  
4610 AMBER VALLEY PKWY #E  
FARGO, ND 58104  
Phone: 701-356-1031  
Fax: 701-356-1033  
Email: [jafordb@msn.com](mailto:jafordb@msn.com)

## Membership

**JASON MIDDAUGH**  
MIDDAUGH & ASSOCIATES, INC.  
PO BOX 2543  
FARGO, ND 58108-2543  
Phone: 701-235-7023  
Fax: 701-280-9607  
Email: [casefs@minot.com](mailto:casefs@minot.com)

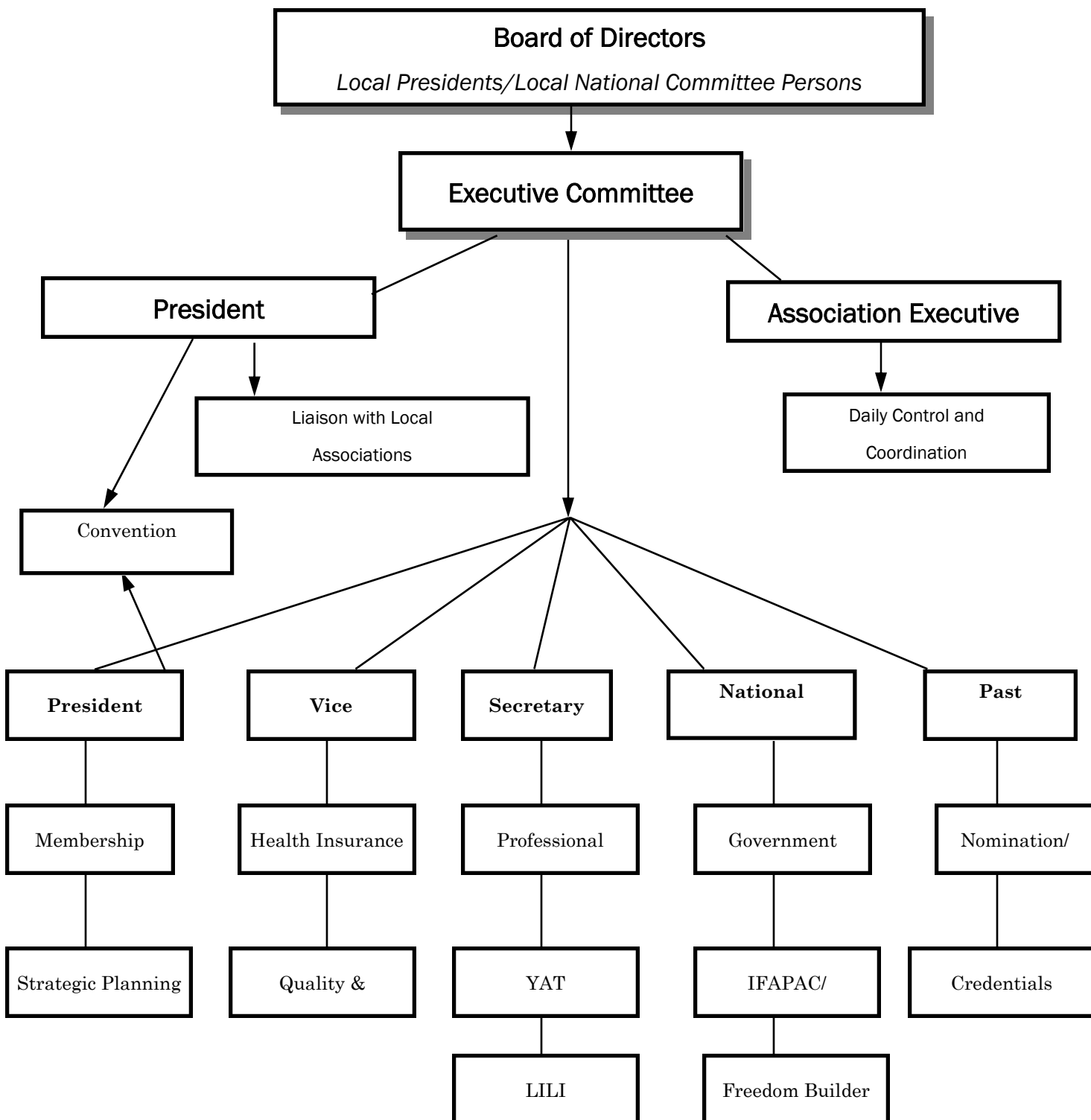
## Professional Development

**DAVID BJORNSON, FIC, LUTCF**  
THRIVENT FINANCIAL  
160 2ND ST NW  
VALLEY CITY, ND 58072-3302  
Phone: 701-845-2894  
Fax: 701-845-6971  
Email: [david.bjornson@thrivent.com](mailto:david.bjornson@thrivent.com)

## LILI

**JEFFREY CASE**  
CASE FINANCIAL SERVICES  
811 S BROADWAY #C  
MINOT, ND 58701  
Phone: 701-852-0574  
Fax: 701-852-0575  
Email: [case1@srt.com](mailto:case1@srt.com)

# NAIFA - ND Board of Directors Organizational Chart



# STATE ASSOCIATION EXECUTIVE

Nancy Buechler  
1811 E. Thayer - PO Box 5010  
Bismarck, ND 58502-5010

Phone: (701) 258-9525  
Fax: (701) 222-0103  
Email: Info@naifa-nd.org

## LOCAL ASSOCIATION EXECUTIVES

### NAIFA - CENTRAL

Tracey Pringle  
PO Box 371  
Jamestown, ND 58402  
(701) 251-1392  
Fax: (701)253-5805  
secsol@daktel.com

### NAIFA - MINOT

Vanda Campbell  
900 N Broadway #120  
Minot, ND 58703  
(701) 839-6669  
Fax: (701) 852-0206  
gwtw@srt.com

### NAIFA - FARGO-MOORHEAD

Julie Phillips  
PO Box 467  
 Fargo, ND 58107-0467  
(218) 233-8906  
Fax: (218) 233-3569  
juliephillips1520@msn.com

### NAIFA - MISSOURI SLOPE

Nancy Buechler  
PO Box 723  
Bismarck, ND 58502  
(701) 222-3499  
Fax: (701) 222-0103  
Pms@midco.net

<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.

---

### **“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

# MEMBERSHIP CHAIRS 2008 - 2009

CENTRAL

**MICHAEL BERGQUIST, LUTCF,**  
**CLTC**  
 PRUDENTIAL FINANCIAL  
 JAMESTOWN BUSINESS CTR, STE.  
 206  
 JAMESTOWN, ND 58401-  
 (701) 252-4255  
 (701) 252-7143

FARGO-MOORHEAD

**DAVID MIDDAUGH**  
 MIDDAUGH & ASSOC.  
 PO BOX 2543  
 FARGO, ND 58108-  
 (701) 235-7032  
 (701) 280-9607

LAKE REGION

**DONALD MCMULLEN**  
 INVESTMENT CENTER  
 110 S 4TH ST  
 DEVILS LAKE, ND 58301  
 (701) 662-8661  
 (701) 662-6135

STATE CHAIR

**JASON MIDDAUGH**  
 MIDDAUGH & ASSOCIATES, INC.  
 PO BOX 2543  
 FARGO, ND 58108-2543  
 Phone: 701-235-7023  
 Fax: 701-280-9607

STATE CO-CHAIRS

**BONNIE BAGLIEN**  
 GOOD INSURANCE  
 12 S 3RD ST #A  
 GRAND FORKS, ND 58201-4728  
 701-795-1070  
 701-795-1072

**TODD OTTO**  
 STATE FARM  
 257 1ST ST E STE.2  
 DICKINSON, ND 58601-5214  
 701-483-9422  
 701-483-6886

MINOT

**ELAINE SCHILLA**  
 FARMERS INSURANCE  
 811 S BROADWAY STE B  
 MINOT, ND 58701  
 (701) 838-8814  
 (701) 852-3860

MISSOURI SLOPE

**JAY GOTTA, LUTCF**  
 STATE FARM  
 1900 BURNT BOAT DR., #103  
 BISMARCK, ND 58503  
 (701) 258-5577  
 (701) 221-1186

NORTH VALLEY

**CHAD LINDGREN**  
 VAALER INSURANCE  
 PO BOX 12848  
 GRAND FORKS, ND 58208  
 (701) 775-3131  
 (701) 775-4020

ROUGH RIDER

**CLIFF WEILER, LUTCF**  
 NODAK MUTUAL  
 2898 5TH AVE W  
 DICKINSON, ND 58601  
 (701) 483-3043  
 (701) 483-4965

	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

## OFFICERS & COMMITTEE CHAIRS

President ..... Mitchell Ostlie  
President-Elect ..... Michael Bergquist  
Secretary/Treasurer ..... Carolyn M. Tomlin-Cichos  
National Committeeperson ..... Dave Falk  
Association Executive ..... Tracey Pringle  
AHIA ..... Paul Witthauer  
Government Relations/IFAPAC ..... Paul Witthauer  
Membership ..... Michael Bergquist  
Professional Development ..... Sandra Ellingsen  
APIC ..... Mitchell Ostlie

## CENTRAL

**MARLENE M. AXTMAN**  
BANK FORWARD  
400 2ND AVENUE SW  
JAMESTOWN ND 58401-4168  
**Phone:** (701) 251-2040  
**Fax:** (701) 251-9187  
**Email:** marlene.axtman@bankforward.com

**QUINCY BACKEN**  
AMERICAN FAMILY  
711 10TH ST SE  
JAMESTOWN, ND 58401-5728  
**Phone:** (701) 252-7588  
**Fax:** (701) 252-7683  
**Email:** qbacken@amfam.com

**JERRY BENNEFELD**  
AMERICAN FAMILY  
1251 W MAIN  
VALLEY CITY ND 58072-  
**Phone:** (701) 845-2861  
**Fax:** (701) 845-2869  
**Email:** jbennef1@amfam.com

**MICHAEL BERGQUIST LUTCF, CLTC**  
PRUDENTIAL FINANCIAL  
JAMESTOWN BUSINESS CTR, STE. 206  
JAMESTOWN ND 58401-  
**Phone:** (701) 252-4255  
**Fax:** (701) 252-7143  
**Email:** mberg@daktel.com

**DAVID P. BJORNSON FIC, LUTCF**  
THRIVENT FINANCIAL FOR LUTHERAN  
160 2ND ST NW  
VALLEY CITY ND 58072-3302  
**Phone:** (701) 845-2894  
**Fax:** (701) 845-6971  
**Email:** david.bjornson@thrivent.com

**SANDRA ELLINGSEN FIC**  
THRIVENT FINANCIAL FOR LUTHERAN  
318 18TH AVE NE  
JAMESTOWN ND 58401-  
**Phone:** (701) 251-2260  
**Email:** sandy.ellingsen@thrivent.com

**STANLEY W. ERLENBUSCH LUTCF**  
ERLENBUSCH INSURANCE AGENCY  
711 10TH STREET SE  
JAMESTOWN ND 58401-5728  
**Phone:** (701) 252-7588  
**Fax:** (701) 252-7683  
**Email:** serlenbu@amfam.com

**DAVID R. FALK LUTCF**  
AXA ADVISORS  
PO BOX 1667  
JAMESTOWN ND 58402-1667  
**Phone:** (701) 252-4311  
**Fax:** (701) 252-4311  
**Email:** david.falk@axa-advisors.com

**GARY C. GEISZLER CPCU**  
FARMERS UNION SERVICES ASSOC.  
BOX 2020  
JAMESTOWN ND 58402-2020  
**Phone:** (701) 252-2701  
**Fax:** (701) 252-7942  
**Email:** ggeiszler@ndfusa.com

**LANCE JENISON CFP**  
STATE FARM  
674 15TH AVE SW  
VALLEY CITY ND 58072-  
**Phone:** (701) 845-1517  
**Fax:** (701) 845-8056  
**Email:** lance.jenison.quka@statefarm.com

**SUSAN KARN**  
THRIVENT FINANCIAL  
519 5TH ST NW  
JAMESTOWN ND 58401-  
**Phone:** (701) 252-1160  
**Fax:** (701) 252-2524  
**Email:** sue.karn@thrivent.com

**RONALD R. KOSEL LUTCF, FIC**  
THRIVENT FINANCIAL FOR LUTHERAN  
9546 HWY 281  
ELLENDALE ND 58436-9704  
**Phone:** (701) 349-3332  
**Fax:** (701) 349-3332  
**Email:** ron.kosel@thrivent.com

**KEVIN R. LESMEISTER FICF**  
KNIGHTS OF COLUMBUS  
1506 4TH AVE NE  
JAMESTOWN ND 58401-2425  
**Phone:** (701) 252-4180  
**Fax:** (701) 252-4180  
**Email:** kofcins@daktel.com

**JOYCE NIENOW**  
JAMES RIVER INSURANCE AGENCY  
824 1ST AVE S  
PO BOX 1388  
JAMESTOWN ND 58402-1388  
**Phone:** (701) 252-1322  
**Fax:** (701) 952-1322  
**Email:** jamrivag@daktel.com

**ODEAN P. OLSON CLU, ChFC, CIC**  
FARMERS UNION SERVICE ASSOC, LTD  
PO BOX 2020  
JAMESTOWN ND 58402-2020  
**Phone:** (701) 252-2701  
**Fax:** (701) 252-8814  
**Email:** olson@fumic.com

**TROY OLSON**  
NEW YORK LIFE  
999 FOURIER DR #300  
MADISON, WI  
**Phone:**  
**Fax:**  
**Email:** toolson@newyorklife.com

**MITCHELL J. OSTLIE LUTCF**  
HORACE MANN LIFE INSURANCE  
910 JAMES AVE NE  
JAMESTOWN ND 58401-  
**Phone:** (701) 252-5717  
**Fax:** (701) 252-5717  
**Email:** ostlieM1@notes.horacemann.com

**VICKIE PALMER FIC**  
FARMERS INSURANCE GROUP  
PO BOX 688  
JAMESTOWN ND 58402  
**Phone:** (701) 252-4295  
**Fax:** (701) 952-1530  
**Email:** agentpalmer@hotmail.com

**JOHN SAUL FIC**  
MODERN WOODMEN OF AMERICA  
820 3RD AVE SE  
JAMESTOWN ND 58401-  
**Phone:** (701) 952-5266  
**Fax:** (701) 952-4695  
**Email:** medorarider@msn.com

**TINA SELCHERT**  
NEW YORK LIFE  
101 1ST ST W #2  
JAMESTOWN ND 58401-  
**Phone:** (701) 952-5505  
**Fax:**  
**Email:** tselchert@ft.newyorklife.com

**CAROLYN M. TOMLIN-CICHOS**  
BANK FORWARD  
PO BOX 850  
JAMESTOWN ND 58402-0850  
**Phone:** (701) 251-2040  
**Fax:** (701) 251-9187  
**Email:** carolyn.cichos@bankforward.com

**TYLER VAN BRUGGEN**  
FARMERS INSURANCE GROUP  
457 W MAIN  
VALLEY CITY, ND 58072-  
**Phone:** (701) 845-2314  
**Fax:** (701) 845-2318  
**Email:** tvanbruggenfui@daktel.com

**PAUL WITTHAUER CLU, LUTCF, ChFC**  
WITTHAUER INS. AGENCY  
PO BOX 222  
JAMESTOWN ND 58402-0222  
**Phone:** (701) 252-8000  
**Fax:** (701) 952-2007  
**Email:** pwitthauer@daktel.com

**PAUL A. WORM LUTCF**  
115 17TH STREET SW #2  
JAMESTOWN ND 58401-  
**Phone:** (701) 952-7049  
**Fax:** (701) 252-6339  
**Email:** 00 no-pworm@nodakmutual.com



## OFFICERS & COMMITTEE CHAIRS

President .....	Traver Silbernagel
President Elect.....	Shawn Gruenberg
Secretary/Treasurer.....	Tim Deitemeyer
National Committeeperson .....	Hank Prien
Past President.....	Jason Middaugh
Association Executive .....	Julie Phillips
AHIA.....	Jason Middaugh
LUTC .....	Ronald Arneson
.....	.....
FBF.....	Cal Braun
IFAPAC .....	Phil Haug
Legislation .....	Hank Prien
Membership.....	Dave Middaugh
Professional Dev/Program.....	Tim Deitemeyer
YAT.....	Parker Vanderwall & Don Zerr

**KENNETH J. AGATHER**  
PIONEER MUTUAL  
1205 4th AVE S #6  
FARGO ND 58103-  
Phone: (701) 293-0202  
Fax: (701) 365-0554  
Email: kagather@ideaone.net

**CHRISTOPHER ALLEN**  
FARMERS INSURANCE  
837 MAIN AVE  
WEST FARGO ND 58078-  
Phone: (701) 373-0033  
Email: callen3@farmersagent.com

**DAVID ANSTADT**  
NATIONAL PLANNING CORPORATION  
1807 23RD ST S  
FARGO ND 58103-  
Phone: (701) 234-9872  
Fax: (701) 234-0620  
Email: anstadtpa@hotmail.com

**CAROL ARGALL**  
INSURANCE CENTER  
324 N UNIVERSITY DR  
FARGO ND 58102-  
Phone: (701) 237-4555  
Fax: (701) 235-9027  
Email: blossoms@loretel.net

**JOHN C. ARNESON**  
JOHN ARNESON AGENCY  
2405 S 8TH St #A PO BOX 398  
MOORHEAD MN 56560-0398  
Phone: (218) 236-8787  
Fax: (218) 236-1488  
Email: knelson@702com.net

**RONALD ARNESON**  
NATIONAL PLANNING CORPORATION  
1121 WESTRAC DRIVE #106  
FARGO ND 58103-  
Phone: (701) 234-9872  
Fax: (701) 234-0620  
Email: arneson@integra.net

**JOSHUA ARNOLD**  
GEORGE ARNOLD & ASSOC  
1205 4TH AVE S  
FARGO ND 58103-  
Phone: (701) 293-0303  
Fax: (701) 293-3656  
Email: jarnie55@yahoo.com

**STEVEN W. ASCHE**  
THRIVENT FINANCIAL  
3303 FIECHTNER DR #120  
FARGO ND 58103-  
Phone: (701) 293-9358  
Email: steve.asche@thrivent.com

**LARRY M. ATKINS**  
RETIREMENT PLANNING CONCEPTS,  
PO BOX 9799  
FARGO ND 58106-9799  
Phone: (701) 293-9433  
Fax: (701) 235-2090  
Email: kins@qwest.net

**STEVEN AUNE**  
COUNTRY INSURANCE  
1506 30TH AVE S  
MOORHEAD MN 56560-5195  
Phone: (218) 356-0505  
Fax: (701) 476-0253  
Email: steve.aune@countryfinancial.com

**JOSHUA BACH**  
NORTHWESTERN MUTUAL  
2701 12TH AVE SW #2  
FARGO ND 58103-  
Phone: (701) 232-7681  
Fax: (701) 232-2064

**KEVIN A. BAKKO**  
MODERN WOODMEN OF AMERICA  
10631 18th ST S  
MOORHEAD MN 56560-9668  
Phone: (218) 233-4250  
Fax: (218) 585-4275  
Email: kevin.j.bakko@mwarep.org

**ANDREW BARKER**  
MINNKOTA-GORES  
2701 12TH AVE SW #2  
FARGO ND 58103-  
Phone: (701) 232-7175  
Fax: (701) 232-2064  
Email: drew.barker@nmfm.com

**JAY BARTLEY**  
STATE FARM  
4165 30TH AVE S #100  
FARGO ND 58104-8419  
Phone: (701) 281-5215  
Email: jay.bartley.jtt@statefarm.com

**DONALD BELLEFY**  
ING  
11528 OREGON AVE N  
CHAMPLIN MN 55316-  
Phone: (763) 544-1832  
Email: donald.bellefy@us.ing.com

**PATRICK BELLMORE**  
BLUE CROSS/BLUE SHIELD  
4510 13TH AVENUE SW  
FARGO ND 58103-  
Phone: (701) 282-1430  
Fax: (701) 277-2292  
Email: pat.bellmore@noridian.com

**JOAN BENGIS**  
FARMERS INSURANCE POOL  
3357 39TH ST SW #1  
FARGO ND 58104-  
Phone: (701) 271-9183  
Fax: (701) 356-0010  
Email: joan@farmersinsurancepool.com

**SHAWN BENSER**  
AFLAC  
300 NP AVE #203  
FARGO ND 58102-  
Phone: (701) 478-6108  
Fax: (701) 478-6109  
Email: benser@fargocity.com

**ALLAN R. BERG**  
PRAIRIE BENEFITS  
417 MAIN AVE  
FARGO ND 58103-1956  
Phone: (701) 237-5360  
Fax: (701) 235-6706  
Email: al@pbind.com

**SCOTT BERGEN**  
HEALTH QUOTE SERVICES  
437 CLEARVIEW COURT  
MOORHEAD MN 56560-  
Phone: (218) 329-9359  
Email: scott@healthquoteservices.com

**TERESA BERNSTEIN**  
NORTHWESTERN MUTUAL  
2701 12TH AVE SW #2  
FARGO ND 58103-  
Phone: (701) 232-7175  
Email: teresa.berstein@nmfn.com

**MARK A. BIBELHEIMER**  
AXA ADVISORS  
3223 32ND AVE S #202  
FARGO ND 58103-6276  
Phone: (701) 237-9422  
Fax: (701) 241-9952  
Email: mark.bibelheimer@axa-advisors.com

**TOBY BISHOP**  
NEW YORK LIFE  
2000 44th St S Ste 501  
FARGO ND 58103-  
Phone: (559) 447-3620  
Email: tobybishop@ft.newyorklife.net

**LARRY BORLAUG**  
THRIVENT FINANCIAL  
3303 Fiechtner Drive #110  
FARGO ND 58103-  
Phone: (701) 241-9606  
Fax: (701) 293-9641  
Email: larry.borlaug@thrivent.com

**WADE BORTH**  
PIONEER MUTUAL  
101 N 10TH ST  
FARGO ND 58102-  
Phone: (701) 297-5701  
Email: wade.borth@oneamerican.com

**RYAN BOTNER**  
NORTHWESTERN MUTUAL  
2701 12TH AVE S #2  
FARGO ND 58103-  
Phone: (701) 232-7175  
Fax: (701) 232-7175  
Email: ryan.botner@nmfn.com

**CAL BRAUN**  
FARMERS INSURANCE GROUP  
1207 PRAIRIE PARKWAY SUITE C  
WEST FARGO ND 58078-  
Phone: (701) 478-8071  
Fax: (701) 478-8071  
Email: cbraun@farmersagent.com

**STACEY BREKKE**  
HUMANA  
1820 28TH AVE S  
FARGO ND 58102-  
Phone: (701) 541-0107  
Email: sbrekke@humana.com

**MICHAEL J. BRUCKBAUER**  
FARM BUREAU LIFE  
101 8TH ST S  
FARGO ND 58103-1822  
Phone: (701) 298-7600  
Fax: (701) 298-2903  
Email: mbruckbauer@nodakmutual.com

**JAFORD D. BURGAD**  
MUTUAL OF OMAHA  
4610 AMBER VALLEY PKWY Ste E  
FARGO ND 58104-  
Phone: (701) 356-1031  
Fax: (701) 356-1033  
Email: jafordb@msn.com

**GLEN R. BYE**  
B.E.L. FINANCIAL SOLUTIONS  
1401 32ND STREET SW  
FARGO ND 58103-  
Phone: (701) 234-9009  
Fax: (701) 234-0611  
Email: gbye@ideaone.net

**ROBERT BYE**  
OHIO NATIONAL  
2534 S UNIVERSITY DR, #2  
FARGO ND 58103-  
Phone: (701) 234-0280  
Fax: (701) 298-0137  
Email: rbye@onfs.biz

**MARK L. CARLSON**  
CARLSON & ASSOCIATES  
1205 4TH AVE S  
FARGO ND 58103-1720  
Phone: (701) 293-3631  
Fax: (701) 293-8163  
Email: carlsoncps@yahoo.com

**TYLER CARLSON**  
HUMANA  
2312 7TH ST S  
MOORHEAD MN 56560-  
Phone: (701) 361-5899  
Fax: (701) 632-1543  
Email: tcarlson2@humana.com

**KONNIE CHAFFEE**  
DAWSON INSURANCE  
721 1ST AVE N  
FARGO ND 58102-  
Phone: (701) 237-3311  
Fax: (701) 451-9508  
Email: konnie@dawsonins.com

**DEREK CHRISTOPHERSON**  
STATE FARM  
855 45TH ST S  
FARGO ND 58103-1036  
Phone: (701) 232-2222  
Fax: (701) 232-9999  
Email:  
derek.christopherson.quju@statefarm.com

**DAVID COLE**  
BW INSURANCE  
520 MAIN AVE  
FARGO ND 58124-  
Phone: (701) 293-2348  
Fax: (701) 271-6631  
Email: david.cole@bankofthewest.com

**DJ COLTER**  
AMERICAN FAMILY  
415 38TH ST S #D  
FARGO ND 58103-  
Phone: (701) 235-6641  
Fax: (701) 239-9960  
Email: dcolter@amfam.com

**BRIAN CONNELLY**  
JACKSON NATIONAL LIFE  
5920 S GRAND LODGE PL  
SIOUX FALLS SD 57108-  
Phone: (605) 212-3313  
Fax: (651) 994-3990  
Email: brian.connelly@jnli.com

**LONNA DEHN**  
FARMERS  
4201 38TH ST SW #108  
FARGO ND 58104-  
Phone: (701) 271-8283  
Fax: (701) 271-4760  
Email: lrdehn@yahoo.com

**JEFFREY S. DEHNE**  
NORTHWESTERN MUTUAL  
PO BOX 9378  
FARGO ND 58106-9378  
Phone: (701) 232-7175  
Fax: (701) 232-2064  
Email: jeff.dehne@nmfn.com

**TIM L. DEITEMEYER**  
NATIONAL PLANNING CORPORATION  
1121 WESTRAC DR #106  
FARGO ND 58103-  
Phone: (701) 234-9872  
Fax: (701) 234-0620  
Email: tim.deitemeyer@hotmail.com

**ROCCO DIBRITO**  
NEW YORK LIFE  
2000 44TH ST S #501  
FARGO ND 58103-  
Phone: (701) 237-4311  
Fax: (701) 237-4760

**PEGGY A. DICKELMAN**  
NORIDIAN INSURANCE SERVICES  
4510 13TH AVE SW #10  
FARGO ND 58103-  
Phone: (701) 277-2319  
Fax: (701) 277-2454  
Email: peggy.dickelman@noridian.com

**JOSEPH W. DOBBS**  
NORTHWESTERN MUTUAL  
PO BOX 9378  
FARGO ND 58106-9378  
Phone: (701) 232-7175  
Fax: (701) 232-2064  
Email: jwdobbs78@hotmail.com

**LORI DOELE**  
CHOICE FINANCIAL  
4501 23RD AVE S  
FARGO ND 58104-8782  
Phone: (701) 356-9700  
Fax: (701) 356-6460  
Email: loriid@choicefinancialgroup.com

**PATRICK DOLAN**  
KNIGHTS OF COLUMBUS  
2315 N UNIVERSITY DR, STE L3  
FARGO ND 58102-  
Phone: (701) 298-9822  
Email: patrick.dolan@kofc.org

**ED DORSETT**  
E.E. DORSETT AND ASSOC.  
112 N UNIVERSITY DR. #112  
FARGO ND 58102-  
Phone: (701) 232-6850  
Fax: (701) 232-8045  
Email: ed@eedorsett.com

**ERIC DUHIGG**  
COUNTRY INSURANCE  
4166 31ST AVE S  
FARGO ND 58104-  
Phone: (701) 235-8310  
Fax: (701) 235-7814  
Email: eric.duhigg@countryfinancial.com

**JOHN EDMAN**  
MASS MUTUAL  
102 MAPLEWOOD DR  
GWINNER ND 58040-  
Phone: (701) 678-2023  
Fax: (701) 678-2023  
Email: edman@drtel.net

**RANDY EDWARDS**  
WADDELL & REED  
4610 AMBER VALLEY PKWY #F  
FARGO ND 58104-  
Phone: (701) 282-4225  
Fax: (701) 282-4380  
Email: randy@wradvisors.com

**DAVID J. EGGERS**  
STATE FARM  
1401 8TH ST S  
MOORHEAD MN 56560-3605  
Phone: (218) 233-1334  
Fax: (218) 233-2625  
Email: david.egggers.gyy8@statefarm.com

**JOHN L. EIDSNESS**  
AMERICAN FAMILY  
PO BOX 563  
MOORHEAD MN 56566-  
Phone: (218) 236-0161  
Fax: (218) 236-0208  
Email: jeidsnes@amfam.com

**MICHAEL J. EISERT**  
B.E.L. FINANCIAL SOLUTIONS  
PO BOX 9827  
FARGO ND 58103-  
Phone: (701) 234-9009  
Fax: (701) 234-0611  
Email: meisert@ideaone.net

**ARNIE L ELLINGSON**  
AXA FINANCIAL  
3223 32nd AVE SW #202  
FARGO ND 58103-6278  
Phone: (701) 237-9422  
Fax: (701) 241-9952  
Email:  
arnold.ellingson@axa-advisors.com

**LYLE K. ELLINGSON**  
THE PRINCIPAL FINANCIAL GROUP  
1205 4th AVENUE S #5  
FARGO ND 58103-  
Phone: (701) 237-9719  
Fax: (701) 280-5842  
Email: lel1211@aol.com

**RICHARD W. ENGEN**  
FINANCIAL ADVANTAGE INVESTMENT  
607 NP AVE  
FARGO ND 58102-  
Phone: (701) 271-1590  
Fax: (701) 271-1591  
Email: rick@faisllc.com

**ALLEN A. FABRICIUS**  
THRIVENT FINANCIAL  
3303 FIECHTNER DRIVE #100  
FARGO ND 58103-  
Phone: (701) 235-0923  
Fax: (701) 293-0600  
Email: al.fabricius@thrivent.com

**TERESA FALDET**  
MEDICA  
1711 GOLD DR S #210  
FARGO ND 58103-6416  
Phone: (701) 293-4706  
Fax: (701) 293-4711  
Email: teresa.faldet@medica.com

**SUSAN FISCHER**  
MEDICA  
1711 GOLD DR S #210  
FARGO ND 58103-6416  
Phone: (701) 293-4703  
Fax: (701) 293-4711  
Email: susan.fischer@medica.com

**SARA FLATNESS**  
STATE FARM  
3369 39TH ST #1  
FARGO ND 58104-  
Phone: (701) 239-8830  
Fax: (701) 239-8855  
Email: sara.flatness.gxgf@statefarm.com

**DANIEL L. FREMLING**  
NORTHWESTERN MUTUAL  
3212 14TH AVE S #1  
FARGO ND 58103-6306  
Phone: (701) 232-7681  
Fax: (701) 232-9308  
Email: fremling.dan@ideaone.net

**ELAINE FREMLING**  
NORTHWESTERN MUTUAL  
1208 42ND AVE N  
FARGO ND 58102-  
Phone: (701) 232-7681  
Fax: (701) 232-9308  
Email: elaine.fremling@gmail.com

**HOWARD L. GORDON**  
TRANSAMERICA LIFE COMPANIES  
PO BOX 106  
FARGO ND 58107-0106  
Phone: (701) 237-0430  
Fax: (701) 237-0432  
Email: hlgordon@integra.net

**PATRICK K. GORES**  
NORTHWESTERN MUTUAL  
PO BOX 9378  
FARGO ND 58106-9378  
Phone: (701) 232-7175  
Fax: (701) 232-2064  
Email: goresgroup@nmfn.com

**RICHARD M. GREENER**  
BENEFIT SPECIALISTS  
2700 12TH AVE S #A  
FARGO ND 58103-  
Phone: (701) 492-7372  
Fax: (208) 445-2288  
Email: rickgreener@yahoo.com

**ROGER G. GREENLEY**  
PRUDENTIAL  
3481 S UNIVERSITY DR #205  
FARGO ND 58104-6235  
Phone: (701) 232-1442  
Fax: (701) 232-2049  
Email: rrgreenley@yahoo.com

**JEFF A. GREWE**  
AXA ADVISORS  
3223 32ND AVE SW #202  
FARGO ND 58103-  
Phone: (701) 237-9422  
Fax: (701) 241-9952  
Email: jeffrey.grewe@axa-advisors.com

**JASON GRIEP**  
STATE FARM  
3369 39TH ST SW #1  
FARGO ND 58104-7542  
Phone: (701) 239-8843  
Fax: (701) 239-8855  
Email: jason.griep.gr32@statefarm.com

**ARVINE GROVE**  
TRANSAMERICA  
3867 RIVER DRIVE  
FARGO ND 58104-  
Phone: (701) 241-9275  
Fax: (701) 241-9275  
Email: arvin1960@msn.com

**SHAWN GRUENBERG**  
FARMERS INSURANCE GROUP  
639 CENTER AVENUE  
MOORHEAD MN 56560-  
Phone: (218) 367-7400  
Email: sgruenberg@farmersagent.com

**SCOTT GUNDERSON**  
JOHN HANCOCK FINANCIAL SERVICES  
16528 ELMWOOD DR  
DETROIT LAKES MN 56501-7940  
Phone: (507) 254-2194  
Email: sgunderson@hancock.com

**WILLIAM L. GUY, III**  
VOGEL LAW FIRM  
215 30TH ST N  
MOORHEAD MN 56560-  
Phone: (218) 236-6462  
Email: wguy@vogellaw.com

**THOMAS D. HALLETT**  
HALLETT FINANCIAL SERVICES  
1131 WESTRAC DR SW #208  
FARGO ND 58103-2374  
Phone: (701) 232-7481  
Fax: (701) 232-1127  
Email: tom@hallettfinancial.com

**KYLE HALLIDAY**  
UNUMPROVIDENT  
7650 EDINBOROUGH WAY #600  
EDINA MN 55435-  
Phone: (952) 346-4516  
Fax: (952) 346-4544  
Email: khalliday@unumprovident.com

**DAVID L. HALVORSON**  
HALVORSON COMPANY, INC.  
PO BOX 2125  
FARGO ND 58107-2161  
Phone: (701) 237-5533  
Fax: (701) 232-4442  
Email:  
dave\_halfvorson@halfvorsoncompany.com

**DUANE A. HANSON**  
MUTUAL OF OMAHA  
4610 AMBER VALLEY PKWY S, STE E  
FARGO ND 58104-  
Phone: (701) 356-1032  
Fax: (701) 356-1033  
Email:  
duane.hanson@mutualofomaha.com

**MARC HANSON**  
AFLAC  
1704 MAIN ST #3  
FARGO ND 58103-1500  
Phone: (701) 492-2858  
Fax: (701) 492-0022  
Email: mhanson863@aol.com

**ANDREW HANSON**  
NORTHWESTERN MUTUAL FINANCIAL  
NETWORK  
2701 12TH AVE SW #2  
FARGO ND 58103-8753  
Phone: (701) 232-7175  
Fax: (701) 232-2064  
Email: andrew.hanson@nmfn.com

**TIMOTHY HANSON**  
ALLIANZ LIFE INS CO.  
604 UPTON AVE S  
MINNEAPOLIS MN 55405-  
Phone: (612) 840-7134  
Fax: (612) 377-3975  
Email: timothy.hamson@allianzlife.com

**TAMMY HANSON**  
COUNTRY FINANCIAL  
4166 31ST AVE S  
FARGO ND 58104-8764  
Phone: (701) 235-7812  
Fax: (701) 235-7814  
Email:  
tammyhanson@countryfinancial.com

**STEVEN R. HARTMAN**  
NEW YORK LIFE  
PO BOX 5255  
FARGO ND 58105-5255  
Phone: (701) 293-1188  
Fax: (701) 293-1077  
Email: srhartman@ft.newyorklife.com

**PHIL HAUG**  
COUNTRY INSURANCE  
1402 25TH ST S, STE. C  
FARGO ND 58103-  
Phone: (701) 235-7816  
Fax: (701) 235-5362  
Email: philip.haug@countryfinancial.com

**FREDRIC (RICK) J. HAUSER**  
4 U INSURANCE AGENCY  
BOX 397  
HANKINSON ND 58041-0397  
Phone: (701) 242-7724  
Fax: (701) 242-7724  
Email: fouruins@hotmail.com

**CORRIE HAUX**  
NEW YORK LIFE  
1707 GOLD DR S #100 - PO BOX 9419  
FARGO ND 58106-9419  
Phone: (701) 237-4311  
Fax: (701) 237-4760  
Email: cahaux@yahoo.com

**CHRISTOPHER A. HEISE**  
AMERICAN FAMILY  
4553 9TH AVE SW Ste 3A  
FARGO ND 58103-  
Phone: (701) 293-0798  
Fax: (701) 293-0695  
Email: cheise@amfam.com

**JASON HEITKAMP**  
PHOENIX FINANCIAL, LLC  
921 DAKOTA AVE STE A  
WAHPETON ND 58075-  
Phone: (701) 640-4643  
Email: jheitkamp@agsecurities.com

**RICHARD HINKLE**  
PRODUCERS FINANCIAL GROUP  
818 MAIN AVE #1  
FARGO ND 58103-  
Phone: (701) 241-9205  
Fax: (701) 241-9017  
Email: rhinkle@pfg1.net

**ROD HOEFT**  
FARMERS INSURANCE  
1351 PAGE DR S #208  
FARGO ND 58103-  
Phone: (701) 365-0733  
Fax: (701) 365-0735  
Email: rhoeft@farmersagent.com

**JADY HOFFNER**  
HBW INSURANCE & FINANCIAL SER-  
VICES, INC.  
3509 INTERSTATE BLVD S #D  
FARGO ND 58103-2200  
Phone: (701) 237-6187  
Fax: (701) 271-8388  
Email: jady.hoffner@hbwsecurities.com

**CATHY HOLOWELL**  
MIDDAUGH & ASSOCIATES, INC  
PO BOX 2543  
FARGO ND 58108-  
Phone: (701) 235-7023  
Fax: (701) 280-9607  
Email: cathy@damiddaugh.com

**LOREN HOLSCHER**  
KLEMISCH FINANCIAL GROUP  
1121 WESTRAC DR #106  
FARGO ND 58103-  
Phone: (701) 234-9872  
Fax: (701) 234-0620  
Email: holscher6@msn.com

**DAVID E. HOLTGARD**  
GUARDIAN  
23 BROADWAY  
FARGO ND 58102-5254  
Phone: (701) 232-0643  
Fax: (701) 239-0276  
Email:  
dave\_holtgard@halvorsoncompany.com

**ROBERT JOERGER**  
PRIMEVEST FINANCIAL  
124 CENTER AVENUE S  
MAYVILLE ND 58257-  
Phone: (701) 788-6100  
Fax: (701) 788-9033  
Email: bob.joerger@primevest.com

**LYNN R. JOHNSON**  
AMERICAN FAMILY  
3301 13TH AVE S  
FARGO ND 58103-3404  
Phone: (701) 241-7666  
Fax: (701) 298-3558  
Email: ljohno9@amfam.com

**W. JAMES JOHNSON**  
HALLETT FINANCIAL GROUP  
1131 WESTRAC DR #208  
FARGO ND 58103-  
Phone: (701) 232-7481  
Fax: (701) 232-1127  
Email: jjohnson@hallettfinancial.com

**BRYCE JOHNSON**  
OHIO NATIONAL  
2534 S UNIVERSITY DR #2  
FARGO ND 58103-  
Phone: (701) 219-0057  
Fax: (701) 298-0137  
Email: bryce.ohionational@gmail.com

**GAIL D. JORDAHL**  
STATE FARM  
2912 15TH STREET S  
MOORHEAD MN 56560-  
Phone: (218) 236-8000  
Fax: (218) 235-8001  
Email: gail.jordahl.csmv@statefarm.com

**ELLIOTT KABANUK**  
SURETY MUTUAL  
2425 W COUNTRY CLUB DR  
FARGO ND 58103-  
Phone: (701) 235-6653

**RUTH KAPAUN**  
FARMERS INSURANCE GROUP  
650 3RD AVE SE #2  
PERHAM MN 56573-1784  
Phone: (218) 346-2235  
Fax: (218) 346-2293  
Email: rkapaun@farmersagent.com

**BRUCE G. KAREVOLD**  
AMERICAN FAMILY  
PO BOX 10872  
FARGO ND 58106-0872  
Phone: (701) 293-8932  
Fax: (701) 237-0807  
Email: bkarevol@amfam.com

**JAMES M. KASPER**  
ASSET MANAGEMENT GROUP  
1128 WESTRAC DR  
FARGO ND 58103-  
Phone: (701) 232-6250  
Fax: (701) 232-0796  
Email: jmkasper@amg-nd.com

**WILLIAM KENT**  
FAR NORTH FINANCIAL  
3211 FIECHTNER DR, PO BOX 9183  
FARGO ND 58106-9183  
Phone: (701) 241-9288  
Fax: (701) 293-0404  
Email: bill@farnorthfinancial.com

**DAVID G. KLEMISCH**  
NATIONAL PLANNING CORPORATION  
1121 WESTRAC DRIVE SUITE 106  
FARGO ND 58103-  
Phone: (701) 234-9872  
Fax: (701) 234-0620  
Email: klemisch@integra.net

**STACEY KLEMISCH**  
KLEMISCH FINANCIAL GROUP  
1121 WESTRAC DRIVE #106  
FARGO ND 58103-  
Phone: (701) 234-9872  
Fax: (701) 234-0620  
Email: sklemisch@ideacone.net

**KENNETH D. KOZEMZAK**  
FORT DEARBORN LIFE  
7760 FRANCE AVE S #1114  
BLOOMINGTON MN 55435-  
Phone: (952) 886-7553  
Fax: (952) 886-7501  
Email: ken\_kozemzak@fdlic.com

**KEN J. KRAFT**  
AMERICAN FAMILY  
3120 15TH STREET S  
FARGO ND 58103-  
Phone: (701) 241-7642  
Fax: (701) 241-4361  
Email: kkraft@amfam.com

**JEFFREY KRUGER**  
FARMERS UNION INS.  
1501 32ND AVE S #2  
FARGO ND 58103-  
Phone: (701) 364-3604  
Fax: (701) 364-3607  
Email: jkruger@ideacone.net

**ARNIE W. LAUINGER**  
BANKERS LIFE & CAS CO/II  
403 CENTER AVE  
MOORHEAD MN 56560-1900  
Phone: (218) 236-1222  
Fax: (218) 236-1207  
Email: arnold.lauinger@bankerslife.com

**LYLE L. LAURITSEN**  
LAURITSEN & ASSOCIATES  
PO BOX 2354  
FARGO ND 58108-  
Phone: (701) 235-0585  
Fax: (701) 297-8918  
Email: info@lauritsenfinancial.com

**JASON LAURITSEN**  
JOHN HANCOCK LIFE  
315 N 5TH ST  
FARGO ND 58102-  
Phone: (701) 235-0585  
Fax: (701) 297-8918  
Email: jake@lauritsenfinancial.com

**JOSEPH LIGHTOWLER**  
INSURANCE BROKERAGE SERVICE,  
INC.  
322 BROADWAY  
FARGO ND 58102-  
Phone: (701) 235-2681  
Fax: (701) 237-3545  
Email: ibsinc@qwest.net

**DAVID S. LINDELL**  
B.E.L. FINANCIAL SOLUTIONS  
1401 32ND ST SW  
FARGO ND 58103-  
Phone: (701) 234-9009  
Fax: (701) 234-0611  
Email: dlindell@ideacone.net

**RICHARD LOWRANCE**  
FARMERS INSURANCE GROUP  
PO BOX 755  
MOORHEAD MN 56561-0755  
Phone: (218) 227-0313  
Fax: (218) 227-0314  
Email: rlowrance@farmersagent.com

**DALE A. LUNDEEN**  
LUNDEEN AGENCY  
PO BOX 795  
WEST FARGO ND 58078-0795  
Phone: (701) 282-2422

**JUDITH E. LUNDSTROM**  
508 23RD AVE S  
FARGO ND 58103-  
Phone: (701) 280-0426  
Email: judilundstrom@q.com

**MARK LYCZEWSKI**  
NEW YORK LIFE  
522 STUART AVE  
CROOKSTON MN 56716-1661  
Phone: (218) 280-1538  
Email: mlyczewski@ft.nyl.com

**DAVID LYSNE**  
BENEFITS FOR SUCCESS, LTD  
PO BOX 908  
FARGO ND 58107-0908  
Phone: (701) 365-8780  
Fax: (701) 234-1680  
Email: dlyсне@benefitsforsuccess.com

**DANIEL MAERTENS**  
NORTHWESTERN MUTUAL  
2701 12TH AVE SW #2  
FARGO ND 58103-  
Phone: (701) 232-7175  
Fax: (701) 232-2064  
Email: daniel.maertens@nmfn.com

**JARED MAHER**  
JARED MAHER FINANCIAL  
2000 44TH ST S #501  
FARGO ND 58103-  
Phone: (701) 433-7527  
Fax: (701) 237-4760  
Email: maherj@ft.newyorklife.com

**MICHAEL A. MATHIAS**  
NORTHWESTERN MUTUAL  
PO BOX 9378  
FARGO ND 58106-9378  
Phone: (701) 232-7175  
Fax: (701) 232-2064  
Email: mike.mathias@nmfn.com

**JAY C. MATTHEWS**  
PRODUCERS FINANCIAL GROUP  
818 MAIN AVE #1  
FARGO ND 58103-1809  
Phone: (701) 241-9205  
Fax: (701) 241-9017  
Email: jmatthews@pfg1.net

**DORIS MATTSON-FRANKS**  
MODERN WOODMEN OF AMERICA  
1337 21ST ST S  
FARGO ND 58103-3808  
Phone: (701) 235-7778  
Email: dorisf1959@msn.com

**PATRICE M. MCCANN-KOERSELMAN**  
MODERN WOODMEN OF AMERICA  
7002 SUNNYSIDE ST  
HORACE ND 58047-  
Phone: (701) 282-6427  
Email: roadrunnerex@juno.com

**JOHN J. MCGURRAN**  
FOSTER KLIMA  
PO BOX 2366  
FARGO ND 58107-2366  
Phone: (701) 293-6379  
Fax: (701) 239-0276  
Email: john\_mcgurran@glic.com

**RENAE MEISCH**  
NORTHERN LIGHTS  
4166 31ST AVE S  
FARGO ND 58104-8764  
Phone: (701) 235-7812  
Fax: (701) 235-7814  
Email: renae.meisch@countryfinancial.com

**ANDREW MELDAHL**  
THRIVENT FINANCIAL  
3303 FIECHTNER DR #101  
FARGO ND 58103-  
Phone: (701) 478-7154  
Fax: (701) 293-0600  
Email: andrew.meldahl@thrivent.com

**RICHARD A. MENZE**  
INSURANCE ADVISORS  
1128 WESTRAC DR  
FARGO ND 58103-  
Phone: (701) 237-2528  
Fax: (701) 235-9027  
Email: rmenze@worldnet.att.net

**DAVID A. MIDDGAUGH**  
MIDDGAUGH & ASSOCIATES, INC  
1019 5TH AVE S  
FARGO ND 58103-1723  
Phone: (701) 235-7023  
Fax: (701) 280-9607  
Email: dave@damiddaugh.com

**JASON D. MIDDGAUGH**  
MIDDGAUGH & ASSOCIATES, INC  
PO BOX 2543  
FARGO ND 58108-  
Phone: (701) 235-7023  
Fax: (701) 280-9607  
Email: jason@damiddaugh.com

**KEVIN A. MJELSTAD**  
NORTHWESTERN MUTUAL  
PO BOX 9378  
FARGO ND 58106-9378  
Phone: (701) 232-7175  
Email: kevin.mjelstad@nmfn.com

**JAMES A. MOCK**  
THRIVENT FINANCIAL  
3303 FIECHTNER DR #100  
FARGO ND 58103-  
Phone: (701) 235-0923  
Fax: (701) 293-0600  
Email: jim.mock@thrivent.com

**WILLIAM MONTGOMERY**  
JOHN HANCOCK FINANCIAL SERVICES  
6800 FRANCE AVE S #125  
MINNEAPOLIS MN 55435-  
Phone: (952) 925-8661  
Fax: (952) 925-6229  
Email: bill\_montgomery@jhancock.com

**NOEL A. MOORE**  
STATE FARM  
PO BOX 1015  
MOORHEAD MN 56561-  
Phone: (218) 236-7845  
Fax: (218) 236-8046  
Email: noel.moore.c4wo@statefarm.com

**JOHN F. MORGAN**  
MORGAN AGENCY  
2000 44TH ST SW #505  
FARGO ND 58103-  
Phone: (701) 492-5104  
Fax: (701) 492-5101  
Email: jaymorganjr@msn.com

**MATTHEW MOXNESS**  
FARM BUREAU FINANCIAL  
1150 PRAIRIE PKWY #105  
WEST FARGO ND 58078-  
Phone: (701) 893-9186  
Fax: (701) 281-3076  
Email: mmoxness@nodakmutual.com

**ROBERT MULLIKIN**  
PTI OF AMERICA, INC.  
3217 FIECHTNER DR SW PO BOX 2705  
FARGO ND 58108-2705  
Phone: (701) 235-6401  
Fax: (701) 235-6627  
Email: ptiofamerica@msn.com

**BOBBI MUNKEBY**  
NEW YORK LIFE  
PO BOX 917  
LISBON ND 58054-0917  
Phone: (701) 683-4387  
Fax: (701) 683-5029  
Email: rmunkeby@ft.newyorklife.com

**RICHARD D. NEAMEYER**  
NEW YORK LIFE  
PO BOX 707  
LISBON ND 58054-0707  
Phone: (701) 683-5224  
Email: neameyer@drtel.net

**THOMAS NELSON**  
FARM BUREAU FINANCIAL SERVICES  
100 HWY 10 EAST #B  
HAWLEY MN 56549-  
Phone: (218) 486-5000  
Fax: (218) 486-5003  
Email: tomnelson@fbfs.com

**JAMES G. NELSON**  
AVIVA USA  
8275 S. Eastern Ave #109  
LAS VEGAS NV 89123-  
Phone: (701) 990-8681  
Fax: (701) 938-1034  
Email: jim.nelson@avivausa.com

**JEFFREY D. NEPPL**  
PIONEER MUTUAL  
PO BOX 9017  
FARGO ND 58106-9017  
Phone: (701) 235-3758  
Fax: (701) 235-3758

**MICHAEL D. NEPPL**  
PIONEER MUTUAL  
1510 S 29TH AVE  
FARGO ND 58103-5921  
Phone: (701) 241-4278  
Fax: (701) 241-4278

**ERIC NETLAND**  
OHIO NATIONAL  
2534 S UNIVERSITY DR #2  
FARGO ND 58103-  
Phone: (701) 234-0280  
Fax: (701) 298-0137  
Email: ericnet@cableone.net

**DOUGLAS NOLL**  
COLONIAL LIFE  
801 62ND AVE SE  
GRAND FORKS ND 58201-  
Phone: (218) 779-9801  
Email: douglas.noll@coloniallife.com

**BRADLEY NOVAK**  
AXA ADVISORS  
3223 32ND AVE S #202  
FARGO ND 58103-  
Phone: (701) 237-9422  
Fax: (701) 241-9952  
Email: bradley.novak@axa-advisors.com

**TOM L. NOWAK**  
WESTERN FARM BUREAU LIFE INS  
PO BOX 357  
CASSELTON ND 58012-0357  
Phone: (701) 347-4401  
Email: tnowak@nodakmutual.com

**JAMES E. NYHOF**  
DAWSON INSURANCE  
PO BOX 1958  
FARGO ND 58107-1958  
Phone: (701) 237-3311  
Fax: (701) 232-4442  
Email: jimnyhof@dawsonins.com

**WILLIAM J. NYSTROM**  
AMERICAN FAMILY  
2704 BROADWAY ST BANK BLDG  
FARGO ND 58102-1408  
Phone: (701) 293-4000  
Fax: (701) 293-0695  
Email: wnystrom@amfam.com

**LAWRENCE O'CALLAGHAN**  
O'CALLAGHAN & ASSOC. INC.  
3525 45TH AVE S  
FARGO ND 58104-6683  
Phone: (701) 239-4274  
Fax: (701) 239-4274  
Email: larryoc@cableone.net

**DAVID OLSON**  
LINCOLN BENEFIT  
PO BOX 8323  
FARGO, ND 58109  
Phone: (701) 271-8993  
Fax: (701) 854-5704  
Email: olsons2@msn.com

**GARY H. OLSON**  
GARY OLSON INSURANCE AGENCY  
725 CENTER AVE, SUITE 2  
MOORHEAD MN 56560-1972  
Phone: (218) 233-5130  
Fax: (218) 236-1190  
Email: garyholson@702com.net

**GREGORY C. OMDAHL**  
WARNER & COMPANY  
PO BOX 1470  
FARGO ND 58107-1470  
Phone: (701) 237-6414  
Fax: (701) 239-0009  
Email: gomdahl@warnerandcompany.com

**AMY OTTO**  
PO BOX 7  
BUFFALO ND 58011-0007  
Phone: (701) 633-6180  
Email: sbr@far.midco.net

**GARY A. PAULSRUD**  
PRODUCERS FINANCIAL GROUP  
818 MAIN AVE #1  
FARGO ND 58103-1809  
Phone: (701) 241-9205  
Fax: (701) 241-9017  
Email: gpaulsrud@pfg1.net

**WILLIAM PERPICH**  
PRINCIPAL FINANCIAL GROUP  
11100 WAYZATA BLVD #211  
MINNETONKA MN 55305-  
Phone: (952) 543-1791  
Fax: (952) 543-1793  
Email: perpich.bill@principal.com

**DANIEL PETERSON**  
PARTNERS ADVANTAGE  
4733 Amber Valley Pkwy S  
FARGO ND 58104-  
Phone: (701) 356-6299  
Fax: (701) 356-5663  
Email: dpeterson@partnersadvantage.com

**KEITH A. PHILLIPS**  
FARMERS INSURANCE GROUP  
725 CENTER AVE  
MOORHEAD MN 56560-2611  
Phone: (218) 236-0948  
Fax: (218) 233-3569  
Email: kap1520@hotmail.com

**JULIE PHILLIPS**  
FARGO-MOORHEAD AIFA EXEC  
PO BOX 467  
FARGO ND 58107-0467  
Phone: (218) 233-8906  
Fax: (218) 233-3569  
Email: juliephillips1520@msn.com

**HANK L. PRIEN**  
AMERICAN FAMILY  
415 38TH ST S, STE E  
FARGO ND 58103-1190  
Phone: (701) 239-9924  
Fax: (701) 239-9960  
Email: hprien@amfam.com

**SHAWN REHM**  
HORACE MANN  
4357 13TH AVE S #107  
FARGO ND 58103-7506  
Phone: (701) 232-7353  
Fax: (701) 364-0178  
Email: shawn.rehm@horacemann.com

**MIKE REISHUS**  
MEDICA  
1711 GOLD DR S #210  
FARGO ND 58103-6416  
Phone: (701) 293-4705  
Fax: (701) 293-4711  
Email: mike.reishus@medica.com

**KEVIN REITZ**  
STRATEG EQUITY MANAGEMENT  
300 MAIN AVE #101  
FARGO ND 58103-1930  
Phone: (701) 478-4313  
Fax: (701) 232-7289  
Email: kevinr@hotmail.com

**ARTHUR J. RIEPE**  
ART RIEPE INSURANCE  
140 35TH AVE NE  
FARGO ND 58102-1242  
Phone: (701) 237-4730  
Email: riepeinsurance@aol.com

**JEREMY RIPPERGER**  
NORTHWESTERN MUTUAL  
2701 12TH AVE SW #2  
FARGO ND 58103-  
Phone: (701) 232-7175  
Fax: (701) 232-2056  
Email: jeremy.ripperger@nmfn.com

**DALE F. ROEHRICH**  
THE PRUDENTIAL  
2506 35TH AVE SW  
FARGO ND 58104-8897  
Phone: (701) 232-7124  
Email: DaleRFargo@aol.com

**STEVE ROESLER**  
FARMERS INSURANCE  
15 BROADWAY #101  
FARGO ND 58102-  
Phone: (701) 271-6902  
Email: sroesler@farmersagent.com

**ROBERT E. ROSENVOLD**  
OHNSTAD TWICHELL P.C.  
PO BOX 458  
WEST FARGO ND 58078-0458  
Phone: (701) 282-3249  
Fax: (701) 282-0825  
Email: rrosenvold@ohnstadlaw.com

**TIM E. RUBIS**  
SECURITY PLANNERS NETWORK  
300 MAIN AVE #101  
FARGO ND 58103-  
Phone: (701) 232-7282  
Fax: (701) 232-7289  
Email: trubis@msn.com

**ALLEN D. RUDEL**  
NEW YORK LIFE  
213 10TH AVENUE W  
WEST FARGO ND 58078-  
Phone: (701) 282-6826  
Fax: (701) 237-4760  
Email: buddyrudel@aol.com

**CAMI SAGVOLD**  
AMERICAN FAMILY  
819 30TH AVE S #101  
MOORHEAD MN 56560-  
Phone: (218) 233-9252  
Fax: (218) 233-9237  
Email: csagvold@amfam.com

**LOIS SALVESON**  
PORTAMEDIC  
1 N 2ND ST #114  
FARGO ND 58102-  
Phone: (701) 293-0883  
Fax: (701) 293-0351  
Email: lois.salveson@portamedic.com

**RAY SANDERS**  
CLAIMS & BENEFITS, INC.  
7801 E Bush Lake Rd #240  
BLOOMINGTON MN 55439-  
Phone: (701) 799-5352  
Fax: (701) 277-2292  
Email: ray.sanders@noridian.com

**BRUCE SAUM**  
THRIVENT FINANCIAL  
303 FIECHTNER DRIVE  
FARGO ND 58103-  
Phone: (701) 478-2002  
Fax: (701) 293-9641  
Email: bruce.saum@thrivent.com

**RANDY M. SAUVE**  
FINANCIAL PLANNING CENTER  
2534 S UNIVERSITY DR. #2  
FARGO ND 58103-5700  
Phone: (701) 234-0280  
Fax: (701) 298-0137  
Email: rsauve@cableone.net

**EDWARD E. SCHMITZ**  
ED SCHMITZ & ASSOCIATES  
1128 WESTRAC DRIVE  
FARGO ND 58103-  
Phone: (701) 893-9110  
Email: edschmitz@cableone.net

**ROBERT SCHMITZ**  
SCHMITZ INSURANCE AGENCY  
PO BOX 230  
GRANDIN ND 58038-  
Phone: (701) 484-5555  
Fax: (701) 484-5521  
Email: bschmitz@schmitzins.com

**NATHAN SCHMITZ**  
PRODUCERS FINANCIAL GROUP  
818 MAIN AVE #1  
FARGO ND 58103-  
Phone: (701) 241-9205  
Fax: (701) 234-0492  
Email: nschmitz@pfg1.net

**WILLIAM SCHULTZ**  
HEALTH QUOTE SERVICES  
1301 30TH AVE S #102  
FARGO ND 58103-  
Phone: (701) 280-1598  
Fax: (701) 280-1740  
Email: bill@healthquoteservices.com

**DENNIS A. SEEB**  
NATIONAL PLANNING CORPORATION  
1121 WESTRAC DRIVE #106  
FARGO ND 58103-2385  
Phone: (701) 234-9872  
Fax: (701) 281-7141  
Email: dennisseeb@hotmail.com

**BRUCE A. SEIBEL**  
FINANCIAL PLANNING CENTER  
2534 S UNIVERSITY DR. #2  
FARGO ND 58103-5700  
Phone: (701) 234-0280  
Fax: (701) 298-0137  
Email: baseibel@cableone.net

**THOMAS M. SHOCKMAN**  
FOSTER KLIMA  
23 N BROADWAY  
FARGO ND 58102-  
Phone: (701) 293-6379  
Fax: (701) 239-0276  
Email: thomas\_shockman@glic.com

**TRAYER W. SILBERNAGEL**  
AMERICAN FAMILY  
3301 13TH AVENUE S  
FARGO ND 58103-  
Phone: (701) 232-6496  
Fax: (701) 241-4395  
Email: tsilber2@amfam.com

**MICHAEL W. SMITH**  
NORTHWESTERN MUTUAL  
PO Box 9378  
FARGO ND 58106-  
Phone: (701) 232-7175  
Fax: (701) 232-2064  
Email: mike.smith@nmfn.com

**DAVID A. SOLA**  
THRIVENT FINANCIAL  
3303 FIECHTNER DR SW. #100  
FARGO ND 58103-8726  
Phone: (701) 298-0100  
Email: dave.sola@thrivent.com

**STEVEN L. SORENSON**  
SMS INSURANCE MARKETING, INC.  
2108 S UNIVERSITY DR #106A  
FARGO ND 58103-  
Phone: (701) 293-0203  
Fax: (701) 293-8189  
Email: ssorensen@ideaone.net

**SANDRA STRANGLIEN**  
AFLAC  
125 N 8TH ST  
FARGO ND 58102-  
Phone: (701) 478-0020  
Fax: (701) 478-0025  
Email: sandra\_strandlien@us.aflac.com

**MATTHEW R. SULLIVAN**  
THE SULLIVAN AGENCY  
5990 14th St S  
FARGO ND 58104-7619  
Phone: (701) 237-5533  
Fax: (701) 232-8109  
Email: msullivan@sullivanagency.com

**BRADLEY SUNDERLAND**  
ALLIANZ LIFE INS CO.  
2102 GREAT NORTHERN DR  
FARGO ND 58102-  
Phone: (701) 293-9807  
Fax: (701) 237-5735  
Email: info@sunderlandgroup.com

**DAVID SUNDERLAND**  
ALLIANZ LIFE INS. CO.  
2102 GREAT NORTHERN DRIVE  
FARGO ND 58102-  
Phone: (701) 293-9807  
Fax: (800) 293-9897  
Email: dave@sunderlandgroup.com

**DEREK SUNDERLAND**  
ALLIANZ LIFE INS. CO  
2102 GREAT NORTHERN DRIVE  
FARGO ND 58102-  
Phone: (701) 293-9807  
Fax: (800) 293-9897  
Email: derek@sunderlandgroup.com

**ERIC SVOBODNY**  
METLIFE FINANCIAL SERVICES  
PO BOX 1509  
LATHAM NY 12110-  
Phone: (952) 769-1321  
Fax: (800) 811-6486  
Email: esvobodny@metlife.com

**JOHN TERRY**  
WADDELL & REED  
4610 AMBER VALLEY PARKWAY  
FARGO ND 58104-  
Phone: (701) 282-4225  
Fax: (701) 282-4380  
Email: jterry47559@wradvisors.com

**KEVIN THOMPSON**  
COUNTRY FINANCIAL  
4166 31ST AVE S  
FARGO ND 58104-  
Phone: (701) 277-1033  
Fax: (701) 235-7814  
Email:  
kevin.thompson@countryfinancial.com

**PHYLLIS G. THURLOW**  
AMER LIFE & CASUALTY  
2609 9 1/2 ST N.  
FARGO ND 58102-1371  
Phone: (701) 237-6691

**JEREMY TOMLINSON**  
AFLAC  
300 NP AVE #203  
FARGO ND 58102-4871  
Phone: (701) 478-6108  
Fax: (701) 478-6109  
Email: jeremy\_tomlinson@us.aflac.com

**PARKER VANDERWAL**  
WADDELL & REED  
4610 AMBER VALLEY PKWY #F  
FARGO ND 58104-  
Phone: (701) 282-4225  
Fax: (701) 282-4380  
Email: parker@wradvisors.com

**LOUANN WALISER**  
NEW YORK LIFE  
PO BOX 707  
LISBON ND 58054-  
Phone: (701) 683-5224  
Fax: (701) 683-5029  
Email: lwaliser@ft.nyl.com

**RICHARD WEHLANDER**  
HUMANA  
1022 1/2 7TH AVE S  
FARGO ND 58103-2608  
Phone: (701) 235-6339  
Email: richardwehlander@msn.com

**CHARLES P. WEHRI**  
NEW YORK LIFE  
PO BOX 62  
WEST FARGO ND 58078-  
Phone: (701) 282-5225  
Fax: (701) 492-6242  
Email: cwehri@ft.newyorklife.com

**BRADY L. WEISENBERGER**  
AFLAC  
2102 26 1/2 CT S  
FARGO ND 58103-  
Phone: (701) 478-0020  
Fax: (701) 492-0022  
Email: lexweis@fargocity.com

**RANDI WEISSER**  
PRODUCERS FINANCIAL GROUP  
818 MAIN AVE #1  
FARGO ND 58102-  
Phone: (701) 241-9205  
Fax: (701) 234-0492  
Email: pfgweisser@yahoo.com

**KELLY B. WENTZ**  
METROPRAIRIE WEALTH PRESERVA-  
TION  
315 5TH STREET N #100  
FARGO ND 58102-  
Phone: (701) 232-8622  
Fax: (701) 232-4025  
Email: safemoney@mail.com

**JESSICA WESTGARD**  
PRINCIPAL LIFE  
1351 PAGE DR #204  
FARGO ND 58103-  
Phone: (701) 237-4888  
Fax: (701) 237-5789  
Email: westgard.jessica@principal.com

**LESTER E. WESTGARD**  
PRINCIPAL LIFE INSURANCE CO  
1351 PAGE DRIVE STE #204  
FARGO ND 58103-3536  
Phone: (701) 237-4888  
Fax: (701) 237-5789  
Email: westgard.les@principal.com

**JOCIE WIENS**  
EXAM ONE  
1401 32ND ST S  
FARGO ND 58103-  
Phone: (877) 827-9900  
Fax: (866) 320-9940  
Email: jocie.wiens@examone.com

**JEAN WILHELMI**  
NEW YORK LIFE  
2000 44TH ST S #501  
FARGO ND 58103-  
Phone: (701) 433-7535  
Email: jwilhelmi@ft.newyorklife.com

**JULIE A. WILSON**  
FARMERS INSURANCE GROUP  
825 28th ST SW STE D  
FARGO ND 58103-  
Phone: (701) 239-2448  
Fax: (701) 239-0499  
Email: jawilson@cableone.net

**TIM ZASTROW**  
COUNTRY INSURANCE  
328 SHOREWOOD CIRCLE  
DETROIT LAKES MN 56502-  
Phone: (218) 844-7000  
Fax: (218) 844-7001  
Email:  
timothy.zastrow@countryfinancial.com

**DARIN E. ZAUN**  
AMERICAN FAMILY  
97 DAKOTA AVE  
WAHPETON ND 58075-4502  
Phone: (701) 642-2137  
Fax: (701) 232-3441  
Email: dzaun@amfam.com

**DON ZERR**  
FARMERS  
837 E MAIN AVE  
WEST FARGO ND 58078-  
Phone: (701) 373-0099  
Fax: (701) 373-0110  
Email: dzerr@farmersagent.com

# LAKE REGION

## OFFICERS & COMMITTEE CHAIRS

President ..... Kimberly Zinke  
 President-Elect ..... Armen Hanson  
 Secretary/Treasurer ..... Don McMullen  
 National Committeeperson ..... Harlynn Bjerke  
 Past President..... Kevin Vistad  
 AHIA/Government Relations ..... Harlynn Bjerke  
 APIC/IFAPAC ..... Cynthia Farbo  
 Membership ..... Don McMullen  
 Professional Development..... Kevin Vistad

**HARLYNN BJERKE**  
 MUTUAL OF OMAHA  
 PO BOX 144  
 ADAMS ND 58210-0144  
 Phone: (701) 944-2736  
 Fax:  
 Email: hnb@polarcomm.com

**KIM BURNHAM**  
 PROTECTIVE LIFE INSURANCE CO  
 716 3RD STREET  
 LANGDON ND 58249-  
 Phone: (701) 256-2101  
 Fax: (701) 256-2104  
 Email: KimB@choicefinancialgroup.com

**WAYNE J. CHERNEY**  
 KNIGHTS OF COLUMBUS  
 PO BOX 523  
 DEVILS LAKE ND 58301-0523  
 Phone: (701) 662-4420  
 Fax: (701) 662-4420  
 Email: waynecherney@gondtc.net

**CYNTHIA FARBO**  
 FARMERS UNION INSURANCE  
 PO BOX 546  
 CANDO ND 58324-  
 Phone: (701) 968-3344  
 Fax: (701) 968-3290  
 Email: jfarbo@stellarnet.com

**ARMEN HANSON**  
 NATL FARMERS UNION LIFE INS CO  
 PO BOX 833  
 DEVILS LAKE ND 58301-0833  
 Phone: (701) 662-2212  
 Fax: (701) 662-5334  
 Email: farmersunion@gondtc.com

**SHARALYN KOPPANG**  
 HARLYNN BJERKE AGENCY  
 PO BOX 144  
 ADAMS ND 58210-  
 Phone: (701) 944-2736  
 Fax:  
 Email:

**DONALD H. MCMULLEN**  
 INVESTMENT CENTER  
 110 S 4TH STREET  
 DEVILS LAKE ND 58301-  
 Phone: (701) 662-8661  
 Fax: (701) 662-6135  
 Email: donm@gondtc.com

**KEVIN B. VISTAD**  
 STATE FARM  
 PO BOX 976  
 DEVILS LAKE ND 58301-0976  
 Phone: (701) 662-7557  
 Fax: (701) 662-7557  
 Email: kevin.vistad.b6cs@statefarm.com

**KIMBERLY K. ZINKE**  
 FARMERS UNION INSURANCE  
 416 3RD AVE BOX 833  
 DEVILS LAKE ND 58301-2408  
 Phone: (701) 662-2212  
 Fax: (701) 662-5334  
 Email: farmersunion@gondtc.com

## PIONEER MUTUAL LIFE INSURANCE COMPANY\*



Pioneer Mutual Life Insurance Company\* (PML) has joined OneAmerica Financial Partners and its family of companies.

### Together, we offer:

- Life Insurance
- Retirement Plans
- 401(k) Plans
- Financial Planning
- Employee Benefits
- Long-Term Care

*Putting partnership to work for you.®*

\*A stock subsidiary of American United Mutual Insurance Holding Company.

101 NORTH 10TH STREET | FARGO, ND 58102 | (701) 297-5700 | (800) 437-4692  
 www.pmlife.com

## OFFICERS & COMMITTEE CHAIRS

President ..... Richard Wallace  
President Elect..... Elaine Schilla  
Secretary/Treasurer ..... Lyle Kraft  
National Committeeperson ..... Todd Ringoen  
Past President..... Alan Vandelinder  
Association Executive..... Vanda Campbell  
AHIA ..... Darrel Hovde  
APIC ..... Jeffrey Case  
FBF.....James Simons  
IFAPAC ..... Steve Blikre  
Legislation ..... Todd Ringoen  
Membership ..... Elaine Schilla  
Professional Dev/Program..... Maye Jones  
LUTC..... Jason Rohrer

## MINOT

**DANIEL DOUTS**  
NORTHWESTERN MUTUAL  
21 1ST AVE E #9B  
MINOT ND 58701-  
Phone: (701) 838-2420  
Fax:  
Email: daniel.douts@nmfn.com

**JAMES ENGLISH**  
PRIMEVEST FINANCIAL  
700 LINCOLN AVE  
HARVEY ND 58341-  
Phone: (701) 324-2285  
Fax: (701) 324-5241  
Email: jim.english@primevest.com

**KATIE FEGLEY**  
TOWN & COUNTRY INSURANCE  
615 S BROADWAY #204  
MINOT ND 58701-  
Phone: (701) 420-6650  
Fax:  
Email: kfegley@tandcinsurance.org

**GERALD L. FLECK**  
NORTHWESTERN MUTUAL  
PO BOX 2107, 24 W BDWY  
WILLISTON ND 58802-2107  
Phone: (701) 774-8132  
Fax: (701) 774-3406  
Email: jerry.fleck@nmfn.com

**DONALD L. FOLKERT**  
FARMERS UNION INSURANCE  
PO BOX 1835  
MINOT ND 58702-1835  
Phone: (701) 839-8208  
Fax: (701) 839-8208  
Email: dfolkert@min.midco.net

**GARY A. GOLDADE**  
GOLDADE FINANCIAL SERVICES  
126 2ND AVE SW #110  
RUGBY ND 58368-  
Phone: (701) 776-2234  
Fax: (701) 776-5017  
Email: g\_goldade@hotmail.com

**KARI HANSEN**  
ING RELIASTAR  
2000 21ST AVE SW  
MINOT ND 58701-  
Phone: (701) 858-2265  
Fax:  
Email: kari.hansen@us.ing.com

**TED H. HAUGAN**  
TED HAUGAN FINANCIAL SERVICES  
500 19TH STREET NW  
MINOT ND 58703-1834  
Phone: (701) 839-3351  
Fax: (413) 487-7417  
Email: thaugan@srt.com

**MARK A. HAVIG**  
ALLSTATE LIFE INSURANCE CO  
1317 S BROADWAY  
MINOT ND 58701-5930  
Phone: (701) 838-2100  
Fax: (701) 838-2161  
Email: markhavig@allstate.com

**DENNIS L. HELGESON**  
CLARICA  
120 8TH AVE NW  
MINOT ND 58703-2362  
Phone: (701) 838-9255  
Fax: (701) 838-9300  
Email: dhelge@ndak.net

**JONI HOFFNER**  
RINGOEN FINANCIAL GROUP  
615 S BROADWAY #L4  
MINOT ND 58701-4315  
Phone: (701) 839-5139  
Fax: (701) 852-6088  
Email: jhoffner@min.midco.net

**RONALD A. HOLDEN**  
COLLEGE FINANCIAL AID SVC  
2010 4th Ave. NW Ste. 105  
MINOT ND 58703-  
Phone: (701) 852-0758  
Fax: (701) 852-4077  
Email: rholden@minot.com

**DARREL V. HOVDE**  
STATE FARM  
111 11th AVE SW  
MINOT ND 58701-  
Phone: (701) 852-2757  
Fax: (701) 852-3320  
Email: darrel.hovde.b6ch@statefarm.com

**JUDITH E. HOWARD**  
HOWARD & ASSOCIATES, PC  
7 THIRD ST SE #202  
MINOT ND 58701-  
Phone: (701) 852-5904  
Fax: (701) 852-5908  
Email: jehlaw@srt.com

**MAYE JONES**  
EDWARD JONES  
305 20TH AVE SW, #3  
MINOT ND 58701-6496  
Phone: (701) 838-0142  
Fax: (888) 402-8241  
Email: jonesmaye@hotmail.com

**LYLE KRAFT**  
PRINCIPAL FINANCIAL GROUP  
209 1ST AVE N, BOX 86  
GLENBURN ND 58740-0086  
Phone: (701) 362-7438  
Fax: (866) 440-8811  
Email: lylekraft@srt.com

**ANN M. KRAUSE**  
SONS OF NORWAY  
1516 16TH ST NW  
MINOT ND 58703-  
Phone: (701) 852-5508  
Fax: (701) 837-0723  
Email: boat@srt.com

**BETTY A. LEWIS**  
NEW YORK LIFE  
1312 11TH AVENUE NW  
MINOT ND 58703-2034  
Phone: (701) 838-0773  
Fax:  
Email: betlew@min.midco.net

**MICHAEL A. LUCY**  
AMERICAN FAMILY  
PO BOX 299  
MINOT ND 58702-0299  
Phone: (701) 852-1078  
Fax: (701) 858-0339  
Email: mlucy@amfam.com

**VERDELL L. LUND**  
AMERICAN FAMILY  
104 W 11TH ST #4  
BOTTINEAU ND 58318-  
Phone: (701) 228-5913  
Fax: (701) 228-5913  
Email: vlund@amfam.com

**KYLE ASCHENBRENNER**  
NORTHWESTERN MUTUAL  
PO BOX 3126  
MINOT ND 58702-3126  
Phone: (701) 838-2420  
Fax: (701) 838-2479  
Email: kyle.aschenbrenner@nmfn.com

**STUART N. BENNETT**  
NORTHWESTERN MUTUAL  
PO BOX 338  
MINOT ND 58702-0338  
Phone: (701) 852-8102  
Fax: (701) 839-0172  
Email: stuart.bennett@nmfn.com

**JACKIE BEST**  
510 5TH AVE NW  
MINOT ND 58703-  
Phone: (701) 852-5001  
Fax:  
Email: jbest@srt.com

**JAMES A. BIERSCHBACH**  
FARMERS INSURANCE GROUP  
811 S BROADWAY  
MINOT ND 58701-4691  
Phone: (701) 838-8144  
Fax: (701) 852-3860  
Email: jimfig@srt.com

**STEVE A. BLIKRE**  
NORTHWESTERN MUTUAL  
PO BOX 3006  
MINOT ND 58702-  
Phone: (701) 852-6500  
Fax: (701) 839-1276  
Email: steve.blikre@nmfn.com

**HARRY BRADDOCK**  
REYNOLDS INSURANCE AGENCY  
PO BOX 850  
NEW TOWN ND 58763-  
Phone: (701) 627-4293  
Fax: (701) 627-4202  
Email: riantharry@restel.net

**RAOUL BRANDT**  
BRANDT BROKERAGE HOUSE  
PO BOX 340  
STANLEY ND 58784-  
Phone: (701) 628-2250  
Fax: (701) 837-9635

**MICHAEL BRAUN**  
STATE FARM  
816 31ST AVE SW #A  
MINOT ND 58701-7031  
Phone: (701) 838-0713  
Fax: (701) 852-9051  
Email: michael@michaelbraun.org

**MILTON BREIDING**  
AMERICAN GENERAL LIFE & ACCIDENT  
1419 2ND AVE SW  
MINOT ND 58701-  
Phone: (701) 838-3148  
Fax: (701) 852-5153  
Email: milton@minot.com

**KEVIN K. BURCKHARD**  
NORTHWESTERN MUTUAL  
309 28th St NW  
MINOT ND 58703-  
Phone: (701) 838-2420  
Fax: (701) 839-0172  
Email: kevin.burckhard@nmfn.com

**JEFFREY P. CASE**  
CASE FINANCIAL SERVICES  
811 S BROADWAY #C  
MINOT ND 58701-  
Phone: (701) 852-0574  
Fax: (701) 852-0575  
Email: casefs@minot.com

**JEROME CLARK**  
AFLAC  
PO BOX 846  
MINOT ND 58702-  
Phone: (701) 852-8286  
Fax: (701) 838-6389  
Email: jclark@minot.com

**PATRICK CUNNINGHAM**  
ING FINANCIAL SERVICES  
2000 21ST AVENUE  
MINOT ND 58701-  
Phone: (701) 858-2409  
Fax:  
Email: patrick.cunningham@us.ing.com

**GARY LYBECK**  
FIRST WESTERN INSURANCE  
PO BOX 320  
MINOT ND 58702-  
Phone: (701) 852-1258  
Fax: (701) 852-1260  
Email: garylybeck@aol.com

**SHARON MARTINSON**  
AIG AMERICAN GENERAL  
1509 2ND AVE SW  
MINOT ND 58701-  
Phone: (701) 838-5084  
Fax: (701) 838-6071  
Email: smartinson@agsecurities.com

**JASON MERCK**  
NORTHWESTERN MUTUAL  
PO BOX 3126  
MINOT ND 58702-3126  
Phone: (701) 838-2420  
Fax: (701) 838-2479  
Email: jason.merck@nmfn.com

**MARISSA NEHLSSEN**  
AMERICAN GENERAL LIFE & ACCIDENT  
721 N BROADWAY  
MINOT ND 58701-  
Phone: (701) 839-0545  
Fax: (701) 837-1910  
Email: marissa@ffgnd.com

**BETH NELSON**  
ING  
2000 21st Ave NW  
MINOT ND 58701-  
Phone: (701) 858-2453  
Fax:  
Email: beth.nelson@us.ing.com

**STEPHEN L. OHLY**  
EMPLOYERS INSURANCE & BENEFITS  
BOX 1832  
MINOT ND 58702-1832  
Phone: (701) 839-7289  
Fax: (701) 839-0691  
Email: ohly@ndak.net

**DOUG OLSCHLAGER**  
NEW YORK LIFE  
1000 LINCOLN AVENUE  
HARVEY ND 58341-  
Phone: (701) 324-2737  
Fax: (701) 324-2766  
Email: dwolschlag@ft.newyorklife.com

**BRENT OLSON**  
PRINGLE & HERIGSTAD, PC  
2525 ELK DR, PO BOX 1000  
MINOT ND 58701-  
Phone: (701) 852-0381  
Fax: (701) 857-1361  
Email: bolson@srt.com

**TERRENCE L. OXENDAHL**  
THRIVENT FINANCIAL  
1207 1ST AVE W  
WILLISTON ND 58801-4213  
Phone: (701) 572-0115  
Fax:  
Email: terry.oxendahl@thrivent.com

**STEVE R. PINNOW**  
INVESTMENT CENTERS  
1600 S BROADWAY  
MINOT ND 58703-  
Phone: (701) 839-2195  
Fax: (701) 837-1610  
Email:  
steve.pinnow@investmentcenters.com

**TERRY C. PRICE**  
BLUE CROSS BLUE SHIELD  
1600 SOUTH BROADWAY  
MINOT ND 58701-  
Phone: (701) 858-5000  
Fax: (701) 858-5098  
Email: terry.price@noridian.com

**TODD A. RINGOEN**  
RINGOEN FINANCIAL GROUP  
615 S BDWY # L- 4  
MINOT ND 58701-4473  
Phone: (701) 839-5139  
Fax: (701) 852-6088  
Email: ringoenfinancial@srt.com

**JASON ROHRER**  
HORACE MANN LIFE INS CO.  
212 S BROADWAY #200  
MINOT ND 58701-  
Phone: (701) 839-4669  
Fax: (701) 852-8424  
Email: rohrerj1@notes.horacemann.com

**DEAN D. ROLLER**  
THRIVENT FINANCIAL  
816 LINCOLN AVE #3  
HARVEY ND 58341-1522  
Phone: (701) 324-4882  
Fax: (701) 324-4754  
Email: rollerfinancial@gondtc.com

**ELAINE SCHILLA**  
FARMERS INSURANCE  
811 S BROADWAY STE B  
MINOT ND 58701-  
Phone: (701) 838-8144  
Fax: (701) 852-3860  
Email: eschilla@srt.com

**ALLAN B. SCHON**  
EXECUTIVE FINANCIAL  
2010 4TH AVE NW  
MINOT ND 58703-  
Phone: (701) 852-8002  
Fax: (701) 852-8002  
Email: aschon@srt.com

**JAMES W. SIMONS**  
FIRST COMMAND FINANCIAL SERVICES  
900 N BROADWAY #120  
MINOT ND 58703-  
Phone: (701) 839-6669  
Fax: (701) 852-0206  
Email: minotranger@min.midco.net

**SUSAN J. SJAASTAD**  
ING RELIASTAR  
PO BOX 5011  
MINOT ND 58702-5011  
Phone: (701) 858-2335  
Fax:  
Email: susan.sjaastad@us.ing.com

**CAROL SPEAR-TRIPLETT**  
TRIPLETT INSURANCE, INC.  
124 8TH AVE NW  
MINOT ND 58703-  
Phone: (701) 838-3220  
Fax: (701) 852-5545  
Email: cspear@srt.com

**KELLIE THORMAN**  
STATE FARM  
515 20TH AVE SE #7  
MINOT ND 58701-  
Phone: (701) 839-4999  
Fax: (701) 839-3354  
Email: kellie.thorman.nxof@statefarm.com

**THERON F. TRIPLETT**  
TRIPLETT AGENCY  
124 8TH AVE NW  
MINOT ND 58703-  
Phone: (701) 839-2220  
Fax: (701) 852-5545  
Email: condor@sawyer.ndak.net

**TED L. TRONDSON**  
EQUITABLE LIFE & CASUALTY  
605 20TH STREET SW  
MINOT ND 58701-3533  
Phone: (701) 852-0759  
Fax: (701) 858-0725  
Email: tedtrondson@srt.com

**ALAN J. VANDELINDER**  
INVESTMENT CENTERS OF AMERICA  
PO BOX 1516  
MINOT ND 58702-1516  
Phone: (701) 839-3004  
Fax: (701) 839-1825  
Email:  
alan.vandelinder@investmentcenters.com

**GENEIL VEDAA**  
AFLAC  
#7 3RD ST SE, SUITE 106  
MINOT ND 58701-  
Phone: (701) 839-7540  
Fax: (701) 858-0765  
Email: sgvedaa@yahoo.com

**STEVEN VIBETO**  
STATE FARM  
103 14TH AVE SE  
MINOT ND 58701-  
Phone: (701) 839-3444  
Fax: (701) 839-3444  
Email: steve.vibeto.qpwo@statefarm.com

**VIRGIL VOEGELE**  
VOEGELE INSURANCE SERVICES  
133 W MAIN, PO BOX 610  
BEULAH ND 58523-  
Phone: (701) 873-2541  
Fax: (701) 873-2701  
Email: vvasoc@westriv.com

**RICHARD G. WALLACE**  
PO BOX 86  
MINOT ND 58702-0086  
Phone: (701) 839-0412  
Fax: (701) 852-0548  
Email: rwallace@srt.com

**ROGER WEISHAAR**  
1320 12TH ST SW  
MINOT ND 58701-  
Phone: (701) 852-6222  
Fax: (701) 852-3214  
Email:

**ROBERT P. WOLF**  
KNIGHTS OF COLUMBUS  
PO BOX 148  
MINOT ND 58702-0148  
Phone: (701) 838-3631  
Fax: (701) 838-3631  
Email: rpwolf@hotmail.com

**STEVE ZARR**  
INVEST FINANCIAL  
20 FIRST ST SW  
MINOT ND 58701-  
Phone: (701) 857-6232  
Fax: (701) 857-1432  
Email: sezarr@bremer.com

**HAROLD A. ZIMMER**  
ZIMMER INSURANCE AND MARKETING  
PO BOX 1074  
MINOT ND 58702-  
Phone: (701) 838-8149  
Fax: (701) 839-5303  
Email:



## OFFICERS & COMMITTEE CHAIRS

President ..... Carroll Holmen  
 President Elect..... Jay Gotta  
 Secretary/Treasurer ..... Bill Davis  
 National Committeeperson ..... Norbert Mayer  
 Past President.....Patricia Saltsman  
 Association Executive..... Nancy Buechler  
 AHIA .....Patricia Saltsman  
 APIC .....  
 Awards ..... Sherry Morris  
 FBF.....Scott Sheldon  
 IFAPAC .....Karl Rakow  
 Legislation ..... Terry Weis  
 Membership ..... Jay Gotta  
 Professional Dev/Program..... Bill Davis

## MISSOURI SLOPE

**FARREL CARLSON**  
 AXA ADVISORS  
 2331 TYLER PKWY #6  
 BISMARCK ND 58503-  
 Phone: (701) 223-9084  
 Fax: (701) 223-3204  
 Email: farrel.carlson@axa-advisors.com

**LELAND A. FLEISCHER**  
 HORACE MANN LIFE INS CO  
 104 3RD AVE NW  
 MANDAN ND 58554-3163  
 Phone: (701) 663-6271  
 Fax: (701) 663-1439  
 Email: fleisc1@notes.horacemann.com

**NORLEEN R. CONITZ**  
 STATE FARM  
 BOX 322  
 MANDAN ND 58554-  
 Phone: (701) 663-4360  
 Fax: (701) 663-0510  
 Email: norleen.conitz.b6bj@statefarm.com

**RENEE FORDE**  
 STATE FARM  
 116 S HANNIFIN ST  
 BISMARCK ND 58504-  
 Phone: (701) 258-0123  
 Fax: (701) 258-0125  
 Email: renee.forde.pgoz@statefarm.com

**SHERI COOPER**  
 THRIVENT FINANCIAL  
 4007 STATE ST #11  
 BISMARCK ND 58503-  
 Phone: (701) 258-8263  
 Fax: (701) 258-8266  
 Email: sheri.cooper@thrivent.com

**JEFFREY L. FRANKHAUSER**  
 FINANCIAL PLANNING CENTERS  
 3801 LOCKPORT #4  
 BISMARCK ND 58503-  
 Phone: (701) 255-3125  
 Fax: (701) 258-6305

**WILLIAM DAVIS**  
 AG EDWARDS & SONS  
 418 E BROADWAY #7  
 BISMARCK ND 58501-  
 Phone: (701) 258-9888  
 Fax: (701) 258-9806  
 Email: william.davis@wachoviasec.com

**JAMES FRIGSTAD**  
 THRIVENT FINANCIAL  
 4007 STATE ST #11  
 BISMARCK ND 58503-  
 Phone: (701) 258-8263  
 Fax: (701) 258-8266  
 Email: jamie.frigstad@thrivent.com

**ALAN M. DIRK**  
 MIDWESTERN INSURANCE INC.  
 PO BOX 7130  
 BISMARCK ND 58507-7130  
 Phone: (701) 255-6922  
 Fax: (701) 255-5786  
 Email: mwinsi@btinet.net

**GILBERT M. GEFFRE**  
 AMER REPUBLIC INS CO  
 PO BOX 917  
 BISMARCK ND 58502-0917  
 Phone: (701) 223-8682  
 Fax: (701) 223-2828  
 Email: gilsins@aol.com

**DWIGHT E. DIRK**  
 MID-WESTERN INSURANCE INC  
 PO BOX 7130  
 BISMARCK ND 58507-  
 Phone: (701) 255-6922  
 Fax: (701) 255-5786

**JAY S. GOTTA**  
 STATE FARM  
 1900 BURNT BOAT DR #103  
 BISMARCK ND 58503-  
 Phone: (701) 258-5577  
 Fax: (701) 221-1186  
 Email: jay.gotta.H3L6@statefarm.com

**ROGER P. DREVLLOW**  
 THRIVENT FINANCIAL  
 4007 STATE STREET #11  
 BISMARCK ND 58503-  
 Phone: (701) 258-8263  
 Email: roger.drevlow@thrivent.com

**DUANE M. GREFF**  
 NORTHWESTERN MUTUAL  
 1929 N WASHINGTON ST  
 BISMARCK ND 58501-1616  
 Phone: (701) 255-3570

**BEVERLY G FEIST**  
 AMERICAN FAMILY  
 1543 EASTWOOD STREET  
 BISMARCK ND 58504-  
 Phone: (701) 258-8414  
 Fax: (701) 258-2949  
 Email: bfeis1@amfam.com

**VIV GWIN**  
 1886 BONN BLVD  
 BISMARCK ND 58504-7017  
 Phone: (701) 223-8363  
 Email: vgwinn@bis.midco.net

**DAVID A. FISCHER**  
 AMERICAN FAMILY  
 302 SOUTH 9TH STREET  
 BISMARCK ND 58504-5611  
 Phone: (701) 258-5454  
 Fax: (701) 258-4433  
 Email: dfischer@amfam.com

**RENAE HAUG**  
 STATE FARM  
 712 E BOWEN AVE  
 BISMARCK ND 58504-  
 Phone: (701) 255-4433  
 Fax: (701) 224-8715  
 Email: renae.haug.prgm@statefarm.com

**MICHAEL FISHER**  
 KNIGHTS OF COLUMBUS  
 929 N 16TH STREET  
 BISMARCK ND 58501-  
 Phone: (701) 258-4345  
 Fax: (701) 258-4345  
 Email: mikel@bis.midco.net

**SARITA HAVEN**  
 PORTAMEDIC SERVICES INC  
 400 E BROADWAY STE 517  
 BISMARCK ND 58501-  
 Phone: (701) 222-1169  
 Fax: (701) 222-1276

**RUSS W. ARMAN**  
 ARMAN AGENCY  
 3000 N 14TH ST #2C  
 BISMARCK ND 58503-0697  
 Phone: (701) 223-7944  
 Fax: (701) 222-0339  
 Email: russ@armangroup.us

**GARY E. BERUBE**  
 AXA ADVISORS  
 2331 TYLER PKWY #6  
 BISMARCK ND 58503-  
 Phone: (701) 223-9084  
 Fax: (701) 223-3204  
 Email: gary.berube@axa-advisors.com

**MICHAEL BARON**  
 GREAT PLAINS DIVERSIFIED SVCS  
 1424 W CENTURY AVE #208  
 BISMARCK ND 58503-0917  
 Phone: (701) 255-4079  
 Fax: (701) 255-6106  
 Email: mbaron@btinet.net

**RON B. BITZ**  
 PRAIRIE LIFE & HEALTH  
 3333 E BROADWAY #1214  
 BISMARCK ND 58501-3395  
 Phone: (701) 222-2593  
 Fax: (701) 222-2596  
 Email: pltc@btinet.net

**TODD M. BAUMGARTNER**  
 NORTHWESTERN MUTUAL  
 1025 N 3RD STREET  
 BISMARCK ND 58501-3554  
 Phone: (701) 250-5133  
 Fax: (701) 250-5135  
 Email: toddb.nml@midconetwork.com

**DONALD BORUD**  
 NORTHWESTERN MUTUAL  
 314 E THAYER AVE #215  
 BISMARCK ND 58501-  
 Phone: (701) 530-9142  
 Fax: (701) 530-9166  
 Email: donald.borud@nmfn.com

**JUDITH L. BEAUDRY**  
 AXA ADVISORS  
 1002 CANNON LANE  
 WASHBURN ND 58577-  
 Phone: (877) 308-5969  
 Fax: (701) 462-3433  
 Email: judith.beaudry@axa-advisors.com

**DARYL R. BRAUN**  
 SECURIAN FINANCIAL  
 207 E FRONT AVE  
 BISMARCK ND 58504-  
 Phone: (701) 224-0660  
 Fax: (701) 224-0664  
 Email: daryl.braun@securiannnd.com

**GEORGE BECKERICH**  
 HUMANA  
 331 EASY ST  
 BISMARCK ND 58504-6232  
 Phone: (800) 941-1182  
 Email: gbeckerich@humana.com

**LYNN BROKAW**  
 AFLAC  
 1406 S RENO DR  
 BISMARCK ND 58504-  
 Phone: (701) 208-0617  
 Fax: (701) 751-1930  
 Email: tlsamson@bis.midco.net

**MARK H. BENESH**  
 PRUDENTIAL  
 309 N MANDAN ST #3  
 BISMARCK ND 58501-  
 Phone: (701) 223-3322  
 Fax: (701) 258-5622  
 Email: mark.benesh@prudential.com

**DOUGLAS BUEHLER**  
 AXA ADVISORS  
 227 STUTTGART DRIVE  
 BISMARCK ND 58504-  
 Phone: (701) 223-9084  
 Fax: (701) 223-3204  
 Email: dougbuehler@bis.midco.net

**SHAWN BERGSTRAND**  
 PROSPERITY FINANCIAL GROUP  
 400 E BROADWAY #616  
 BISMARCK ND 58501-  
 Phone: (701) 222-1257

**TERRY BURKE**  
 FARMERS INSURANCE GROUP  
 1120 COLLEGE DRIVE #215  
 BISMARCK ND 58501-  
 Phone: (701) 222-3536  
 Email: tburke@farmersagent.com

**DEE M. HEINTZ**  
 AMERICAN FAMILY  
 1929 N WASHINGTON STREET  
 BISMARCK ND 58501-  
 Phone: (701) 258-8861  
 Fax: (701) 258-0227  
 Email: dheintz@amfam.com

**KYLE HERMAN**  
FARMERS INSURANCE GROUP  
1022 E DIVIDE #3B  
BISMARCK ND 58501-  
Phone: (701) 255-3655  
Fax: (701) 255-2548  
Email: kherman@farmersagent.com

**TIM E. HERMAN**  
AMERICAN FAMILY  
1135 S 12th ST #1  
BISMARCK ND 58504-6631  
Phone: (701) 258-8410  
Fax: (701) 222-1047  
Email: therman@amfam.com

**JOSEPH HLIBICHUK**  
FARMERS INSURANCE GROUP  
500 N 3RD STREET  
BISMARCK ND 58501-  
Phone: (701) 255-1758  
Fax: (701) 255-4214  
Email: hlibichukjd@msn.com

**PATRICK R. HOFFMAN**  
HOFFMAN & ASSOCIATES  
2023 HARBOR DR  
BISMARCK ND 58504-8911  
Phone: (701) 223-6569  
Fax: (701) 223-4382  
Email: phinbsmrk@aol.com

**RAY R. HOFFMAN**  
HOFFMAN & ASSOCIATES  
2023 HARBOR DR  
BISMARCK ND 58504-  
Phone: (701) 223-6569  
Fax: (701) 223-4382  
Email: hedgor@aol.com

**CARROLL H. HOLMEN**  
KIRKWOOD BANK & TRUST  
PO Box 6069  
BISMARCK ND 58503-  
Phone: (701) 355-2100  
Email: carrollh@kirkwoodbank.com

**TYLER HUCK**  
SCHAFFER FINANCIAL  
402 1ST ST NW, PO BOX 336  
MANDAN ND 58554-  
Phone: (701) 663-1410  
Fax: (701) 663-1407  
Email: thuck@tfamail.com

**DEBBIE JANS**  
THRIVENT FINANCIAL  
4007 STATE STREET #11  
BISMARCK ND 58503-  
Phone: (701) 258-8263  
Fax: (701) 258-8266  
Email: debbra.jans@thrivent.com

**JEFFREY JAPEL**  
NEW YORK LIFE  
400 E BROADWAY #302  
BISMARCK ND 58501-  
Phone: (701) 255-2735  
Email: jjapel@nyl.com

**LOREN H. JAPEL**  
NEW YORK LIFE  
PO Box 1053  
BISMARCK ND 58502-1053  
Phone: (701) 255-2735  
Fax: (701) 255-6944  
Email: ljapel@ft.newyorklife.com

**KIRBY L. JOHNSON**  
HORACE MANN LIFE INS CO.  
104 3RD AVE NW  
MANDAN ND 58554-3163  
Phone: (701) 663-1707  
Email: johnsok2@notes.horacemann.com

**CINDY KAELEBERER**  
BENEFIT SOLUTIONS  
PO BOX 1731  
BISMARCK ND 58502-  
Phone: (701) 222-1230  
Fax: (701) 222-0909  
Email: cindyk@btinet.net

**RITA M. KEEGAN**  
THRIVENT FINANCIAL  
4007 STATE STREET #11  
BISMARCK ND 58503-  
Phone: (701) 258-8263  
Fax: (701) 258-8266  
Email: rita.keegan@thrivent.com

**BRENT L. KITZAN**  
KITZAN & ASSOCIATES  
1929 N WASHINGTON ST #M1  
BISMARCK ND 58501-  
Phone: (701) 224-0043  
Fax: (701) 221-3033  
Email: bkitzan@qwest.net

**RONALD KLEIN**  
RELIASTAR  
3413 GALLATIN DR.  
BISMARCK ND 58504-  
Phone: (701) 223-7089  
Email: randnklein@bis.midco.net

**DAVID B. KOLDING**  
KOLDING INSURANCE  
3333 E BROADWAY AVE #1202  
BISMARCK ND 58501-  
Phone: (701) 255-6417  
Fax: (701) 255-6418  
Email: dkolding@btinet.net

**TERRY J. KRAFT**  
AMERICAN FAMILY  
PO BOX 774  
MANDAN ND 58554-0774  
Phone: (701) 663-0293  
Fax: (701) 663-4642  
Email: tkraft@amfam.com

**AARON W. MAHLMANN**  
KNIGHTS OF COLUMBUS  
PO BOX 6033  
BISMARCK ND 58506-  
Phone: (701) 222-2755  
Fax: (701) 222-2755  
Email: aaron.mahlmann@kofc.org

**RONALD J. MATHERN**  
FARM BUREAU NODAK MUTUAL  
1686 CAPITOL WAY  
BISMARCK ND 58501-  
Phone: (701) 223-4605  
Fax: (701) 223-0562  
Email: edgeley67@hotmail.com

**NORBERT F. MAYER**  
THRIVENT FINANCIAL  
1301 N 23RD ST  
BISMARCK ND 58501-3003  
Phone: (701) 255-4090  
Fax: (701) 223-4090  
Email: norbert.mayer@thrivent.com

**JOHN S. MCSWANNEY**  
MCSWANNEY & ASSOC. CONSULTING  
INC  
7030 SE HARBOR CIRCLE  
STUART FL 34996-  
Phone: (701) 255-0770  
Fax: (772) 225-6258

**ROBERT MELTZER**  
UBS  
1400 W CENTURY AVE  
BISMARCK ND 58503-  
Phone: (701) 255-4225  
Email: robert.meltzer@ubs.com

**ROBERT B. MONTGOMERY**  
SECURIAN FINANCIAL  
4431 MEMORIAL HIGHWAY  
MANDAN ND 58554-  
Phone: (701) 663-8401  
Fax: (701) 663-8402  
Email: rob.montgomery@securiand.com

**TINA MORAST**  
FARMERS INSURANCE GROUP  
1120 COLLEGE DR #101  
BISMARCK ND 58501-  
Phone: (701) 222-8135  
Fax: (701) 221-9730  
Email: tmorast@farmersagent.com

**SHERRY MORRIS**  
AMERICAN FAMILY  
2110 E THAYER AVENUE  
BISMARCK ND 58501-  
Phone: (701) 222-0768  
Fax: (701) 222-2275  
Email: smorri1@amfam.com

**NEIL E. NESS**  
FARMERS UNION INS  
3801 MEMORIAL HWY  
MANDAN ND 58554-  
Phone: (701) 663-3419  
Fax: (701) 663-9699  
Email: nness.farmersunion@midconetwork.com

**ERWIN NEUHARTH**  
PO BOX 27  
GOODRICH ND 58444-0027  
Phone: (701) 884-2530

**TERRY Q. NITSCHKE**  
PO BOX 414  
BISMARCK ND 58502-0414  
Phone: (701) 224-1010  
Fax: (701) 221-3033  
Email: tqnitschke@qwest.net

**LORI O'BRIEN**  
AMERICAN FAMILY  
418 N 2ND STREET  
BISMARCK ND 58501-  
Phone: (701) 222-3000  
Fax: (701) 223-6863  
Email: lobrie2@amfam.com

**MARLIN PETERSON**  
EDWARD JONES  
109 E CENTURY AVE  
BISMARCK ND 58503-  
Phone: (701) 255-2928  
Fax: (888) 826-3917  
Email: marlin.peterson@edwardjones.com

**JOHN POWER**  
POWER FINANCIAL, LLC  
PO BOX 862  
BISMARCK ND 58502-0862  
Phone: (701) 255-7259  
Fax: (701) 255-2213  
Email: john@powercpa.biz

**MARY ANN PREBLE**  
PREBLE MEDICAL SERVICES  
101 COLLINS AVENUE  
MANDAN ND 58554-  
Phone: (701) 663-6021  
Fax: (701) 663-1426

**MATTHEW B. PUETZ**  
AXA ADVISORS  
2331 TYLER PKWY #6  
BISMARCK ND 58503-  
Phone: (701) 223-9084  
Fax: (701) 223-3204  
Email: matthew.puetz@axa-advisors.com

**CYRIL L. PUETZ**  
AXA ADVISORS  
2331 TYLER PKWY #6  
BISMARCK ND 58503-  
Phone: (701) 223-9084  
Fax: (701) 223-3204  
Email: cyril.puetz@axa-advisors.com

**KARL H. RAKOW**  
RAKOW FINANCIAL NETWORK  
3801 LOCKPORT #5  
BISMARCK ND 58503-  
Phone: (701) 751-3279  
Email: rocky.fpcn@midconetwork.com

**SCOTT R. REUPPEL**  
STATE FARM  
3831 LOCKPORT ST  
BISMARCK ND 58503-  
Phone: (701) 223-6523  
Fax: (701) 222-0778  
Email: scott.reuppel.hf2g@statefarm.com

**DUANE RICHTER**  
STATE FARM  
1632 CAPITOL WAY  
BISMARCK ND 58501-  
Phone: (701) 250-5330  
Fax: (701) 250-5335  
Email: duane.richter.b6cv@statefarm.com

**TERRY M. RICHTER**  
STATE FARM  
201 N 19TH ST  
BISMARCK ND 58501-  
Phone: (701) 223-8757  
Fax: (701) 223-7440  
Email: terry@terryrichter.com

**R. KEITH RYAN**  
NEW YORK LIFE  
400 E BDWY #616  
BISMARCK ND 58501-  
Phone: (701) 323-7750  
Email: rkryan@ft.newyorklife.com

**PATRICIA SALTSMAN**  
2418 STEWART DRIVE  
BISMARCK ND 58503-  
Phone: (701) 255-0171  
Fax: (701) 221-5848  
Email: lctrainer@bis.midco.net

**ERVIN L. SCHADLER**  
EQUITY LEADERSHIP GROUP  
6758 APPLE CREEK DRIVE  
BISMARCK ND 58504-  
Phone: (701) 400-8377  
Fax: (701) 222-8377

**PERRIE L. SCHAFFER**  
SCHAFFER FINANCIAL  
PO BOX 336  
MANDAN ND 58554-0336  
Phone: (701) 663-1410  
Fax: (701) 663-1407  
Email: pschafer@eslmandan.com

**MICHAEL SCHAFF**  
SCHAFF TAX & FINANCIAL SERVICES,  
INC.  
103 4th AVE NW PO BOX 355  
MANDAN ND 58554-  
Phone: (701) 667-5294  
Fax: (701) 667-5295  
Email: mschaff@woodburyfinancial.net

**JUSTIN SCHMALTZ**  
SUMMIT FINANCIAL  
1720 BURNT BOAT DRIVE  
BISMARCK ND 58503-  
Phone: (701) 224-0702  
Email: sum-  
mit.financial@midconetwork.com

**GENE G. SCHMIDT**  
SCHMIDT INSURANCE SIA MARKETING  
PO BOX 2384  
BISMARCK ND 58502-2384  
Phone: (701) 258-5894  
Fax: (701) 258-7989  
Email: gene@siamarketing.com

**PAMELA A. SCHMIDT**  
SCHMIDT INSURANCE SIA MARKETING  
PO BOX 2384  
BISMARCK ND 58502-2384  
Phone: (701) 258-5894  
Fax: (701) 258-7989  
Email: pamelas@siamarketing.com

**BRYAN SCHWEITZER**  
STATE FARM  
115 E 11TH STREET  
BOTTINEAU ND 58318-  
Phone: (701) 228-3022  
Fax: (701) 228-5133  
Email:  
bryan.schweitzer.L8KC@statefarm.com

**DAN SEIFERT**  
STATE FARM  
1100 E CAPITOL AVE  
BISMARCK ND 58501-  
Phone: (701) 222-0404  
Fax: (701) 222-4566  
Email: dan.seifert.b6a4@statefarm.com

**EILEEN V. SEVERSON**  
FINANCIAL PLANNING CENTERS  
1113 W CAPITOL AVE #112  
BISMARCK ND 58501-  
Phone: (701) 255-3299  
Email: eileens0@bis.midco.net

**SCOTT SHELDON**  
HORACE MANN LIFE INS CO  
104 3RD AVE NW  
MANDAN ND 58554-  
Phone: (701) 663-5691  
Fax: (701) 663-1439  
Email: scott.sheldon@horacemann.com

**LARRY J. SOUTHER**  
AXA ADVISORS  
3212 SANDY LANE  
MANDAN ND 58554-4736  
Phone: (701) 223-9084  
Fax: (701) 223-3204  
Email: larry.souther@axa-advisors.com

**JONATHAN P. SPILDE**  
SIA MARKETING, INC.  
PO BOX 2384  
BISMARCK ND 58502-2384  
Phone: (701) 258-5894  
Fax: (701) 258-7989  
Email: jonathan@siamarketing.com

**MARVIN J. SPLONSKOWSKI**  
AMERICAN FAMILY  
1830 E CENTURY AVENUE #3  
BISMARCK ND 58503-  
Phone: (701) 258-8414  
Fax: (701) 258-2949  
Email: msplonsk@amfam.com

**DUANE A. STEFFES**  
PROFESSIONAL INSURANCE SVCS  
PO BOX 1936  
BISMARCK ND 58502-1936  
Phone: (701) 224-9945  
Fax: (701) 223-6895  
Email: duanesteffes@steffesagency.com

**MICHAEL STEIN**  
SECURIAN FINANCIAL  
4431 MEMORIAL HIGHWAY  
MANDAN ND 58554-  
Phone: (701) 663-8401  
Fax: (701) 663-8402  
Email: michael.stein@securiannnd.com

**PATRICK N. STOCKING**  
ALLSTATE INSURANCE CO  
1929 N WASHINGTON  
BISMARCK ND 58501-  
Phone: (701) 223-4548  
Fax: (701) 224-1403

**MARK A. STUHLMILLER**  
STUHLMILLER INSURANCE  
3658 HEARTLAND LOOP  
BISMARCK ND 58503-8986  
Phone: (701) 224-8250  
Fax: (701) 224-8250  
Email: taxdefer@bis.midco.net

**DENNIS L. VERNON**  
THRIVENT FINANCIAL  
4007 STATE STREET #11  
BISMARCK ND 58503-0689  
Phone: (701) 222-0672  
Fax: (701) 258-8263  
Email: dennis.vernon@thrivent.com

**DAVID VETCH**  
STATE FARM  
1632 CAPITOL WAY  
BISMARCK ND 58501-2100  
Phone: (701) 250-5330  
Fax: (605) 925-4400

**BRANDON WAGNER**  
WOODBURY FINANCIAL SERVICES  
121 S 5TH STREET  
BISMARCK ND 58504-  
Phone: (701) 222-8504  
Fax: (701) 323-5042  
Email:  
brandon@wagnerfinancialservices.com

**DONAVON D. WAGNER**  
WAGNER FINANCIAL SERVICES  
PO BOX 1335  
BISMARCK ND 58502-1335  
Phone: (701) 222-8504  
Fax: (701) 323-5042  
Email:  
dwagner@wagnerfinancialservices.com

**DARYL E. WAHL**  
AMERICAN FAMILY  
539 AIRPORT RD  
BISMARCK ND 58504-6107  
Phone: (701) 255-0890  
Fax: (701) 222-8454  
Email: dwahl@amfam.com

**KENNETH F. WALZ**  
AMERICAN GENERAL LIFE & ACCIDENT  
2207 E MAIN SUITE 2  
BISMARCK ND 58501-  
Phone: (701) 222-0760  
Fax: (701) 530-1913  
Email: ken@walzfinancial.com

**PJ WEININGER**  
NODAK MUTUAL  
PO BOX 1082  
BISMARCK ND 58502-  
Phone: (701) 223-4605

**TERANCE A. WEIS**  
513 E BISMARCK EXPRESSWAY #22  
BISMARCK ND 58504-  
Phone: (701) 223-7571  
Fax: (701) 221-9786  
Email: taweis03@yahoo.com

**CYNTHIA WELKEN-PLACE**  
AFLAC  
1110 COLLEGE DRIVE #207  
BISMARCK ND 58501-  
Phone: (701) 258-6040  
Email: cyndywp@btinet.net

**DOUGLAS R. WOEHLE**  
MUTUAL OF OMAHA  
330 SATURN DRIVE  
BISMARCK ND 58503-  
Phone: (701) 255-4787  
Fax: (701) 255-4787  
Email: woehls@hotmail.com

**CHARLES WOLFGRAM**  
FARMERS UNION MUTUAL  
1550 BURNT BOAT DR  
BISMARCK ND 58503-  
Phone: (701) 355-7783  
Fax: (701) 221-0863  
Email:  
chuck.wolfgram@capcuinsurance.com

**JOSHUA WYNVEEN**  
NORTHWESTERN MUTUAL  
1025 N 3RD STREET  
BISMARCK ND 58501-  
Phone: (701) 250-5133  
Fax: (701) 250-5735  
Email: joshua.wynveen@nmfn.com

## OFFICERS & COMMITTEE CHAIRS

President ..... Gregg Webster  
Past President ..... Bonnie Baglien  
National Committeeperson ..... John Halstenson  
AHIA ..... Rick Asche  
Government Relation ..... David Evenson  
IFAPAC ..... David Evenson  
Membership ..... Chad Lindgren  
Professional Dev/Program ..... Gregg Webster

**RICK R. ASCHE**  
MUTUAL OF OMAHA  
1521 24TH AVE S #A  
GRAND FORKS ND 58201-6736  
Phone: (701) 772-1138  
Fax: (701) 775-9721  
Email: yoaschey@aol.com

**BONNIE BAGLIEN**  
GOOD INSURANCE  
12 S 3RD ST #A  
GRAND FORKS ND 58201-4728  
Phone: (701) 795-1070  
Fax: (701) 795-1072  
Email: bbaglien1@msn.com

**GARY L. BELANUS**  
STATE FARM  
1010 CENTRAL AVE NE  
E GRAND FORKS MN 56721-  
Phone: (218) 773-1123  
Fax: (218) 773-8231

**FRAYNE C. BERG**  
BERG INS. AGENCY  
PO BOX 357  
MCVILLE ND 58254-0357  
Phone: (701) 322-5630  
Fax: (701) 322-5501  
Email: berginsurance@gondtc.com

**VANCE S. BOWERSOX**  
THRIVENT FINANCIAL  
1124 COTTONWOOD ST  
GRAND FORKS ND 58201-  
Phone: (218) 281-4110  
Fax: (218) 281-4110  
Email: vance.bowersox@thrivent.com

**VALORIE BROWN**  
STATE FARM  
206 DIVISION AVE S, PO BOX 638  
CAVALIER ND 58220-  
Phone: (701) 265-8286  
Fax: (701) 265-3316  
Email: val.brown.gp51@statefarm.com

**WILLIAM A. CROCKER**  
THRIVENT FINANCIAL  
2300 LIBRARY CIR  
GRAND FORKS ND 58201-6328  
Phone: (701) 746-1808  
Fax: (701) 746-9718  
Email: bill.crocker@thrivent.com

**VICKI JOANN ERICSON**  
STATE FARM  
1521 24TH AVENUE S  
GRAND FORKS ND 58201-  
Phone: (701) 772-2279  
Fax: (701) 795-2132  
Email: cowynd@aol.com

**DAVID J. EVENSON**  
CAPITAL RESOURCE MANAGEMENT  
3001b 32ND AVE S, #3  
GRAND FORKS ND 58201-  
Phone: (701) 746-6729  
Fax: (701) 746-5224  
Email: devenson@invisimax.com

**CARMEN FORE**  
NORTHWESTERN MUTUAL  
322 DEMERS AVE #100  
GRAND FORKS ND 58201-  
Phone: (701) 738-8303  
Fax: (701) 738-8305  
Email: carmen.fore@nmfn.com

**JEREMY K. FULTON**  
AMERICAN FAMILY  
PO BOX 13396  
GRAND FORKS ND 58208-3396  
Phone: (701) 746-1919  
Fax: (701) 746-4177  
Email: jfulton@amfam.com

**JACK E. GREGOIRE**  
GREGOIRE AGENCY INC.  
211 DEMERS AVE  
EAST GRAND FORKS MN 56721-  
Phone: (218) 773-3119  
Fax: (218) 773-0236  
Email: jacgregoire@msn.com

**DEAN GREUEL**  
THRIVENT FINANCIAL  
2300 LIBRARY CIRCLE  
GRAND FORKS ND 58201-  
Phone: (701) 746-1808  
Fax: (701) 746-1803  
Email: dean.greuel@thrivent.com

**JOHN A. HALSTENSON**  
THRIVENT FINANCIAL  
2300 LIBRARY CIR  
GRAND FORKS ND 58201-  
Phone: (701) 746-8319  
Fax: (701) 746-1803  
Email: john.halstenson@thrivent.com

**ROYAL HERBOLD**  
INSURANCE SVCS OF DETROIT LAKES  
211 HOLMES ST W  
DETROIT LAKES MN 56501-3023  
Phone: (218) 847-1793  
Fax: (218) 846-1370

**DIANA HOVERSON**  
COUNTRY INSURANCE  
1307 LIBRARY CIR #101  
GRAND FORKS ND 58201-6314  
Phone: (701) 775-5331  
Fax: (701) 775-5332  
Email: dh73723@myexcel.com

## NORTH VALLEY

**MARK E. HULST**  
STATE FARM  
BOX 249  
MAYVILLE ND 58257-0249  
Phone: (701) 786-2223  
Fax: (701) 786-2267

**LELAND T. JELINEK**  
ALLSTATE LIFE INS. CO.  
2512 S WASHINGTON ST STE B  
GRAND FORKS ND 58201-6764  
Phone: (701) 772-3429  
Fax: (701) 772-3420  
Email: ljelinek@allstate.com

**RANDY KOTTSICK**  
STATE FARM  
2600 DEMERS AVE #105  
GRAND FORKS ND 58201-  
Phone: (701) 746-9722  
Fax: (701) 746-9282  
Email: randy.kottsick.szob@statefarm.com

**JACQUELINE LEMNA**  
CAPITAL RESOURCE MANAGEMENT  
3001 B 32nd AVE S  
GRAND FORKS ND 58201-  
Phone: (701) 746-6729  
Fax: (701) 746-5224  
Email: jlemna@invisimax.com

**CHAD D. LINDGREN**  
VAALER INSURANCE  
PO BOX 12848  
GRAND FORKS ND 58208-  
Phone: (701) 775-3131  
Fax: (701) 775-4020  
Email: clindgren@vaaler.com

**KEN LONGTIN**  
LONGTIN AGENCY, INC.  
310 S BROADWAY  
CROOKSTON MN 56716-  
Phone: (218) 281-1970  
Fax: (218) 281-1663  
Email: kenlongtin@hotmail.com

**CINDY R. LUPIEN**  
AMERICAN FAMILY INS  
1515 S WASHINGTON  
GRAND FORKS ND 58201-  
Phone: (701) 746-1919  
Fax: (701) 746-4177  
Email: clupie1@amfam.com

**RICHARD A. MCKNIGHT**  
FARM BUREAU FINANCIAL SERVICES  
PO BOX 446  
CAVALIER ND 58220-  
Phone: (701) 265-8401  
Fax: (701) 269-8280  
Email: rmcknight@nodakmutual.com

**JOE MIEDEMA**  
THRIVENT FINANCIAL  
2300 LIBRARY CIRCLE  
GRAND FORKS ND 58201-6328  
Phone: (701) 746-1808  
Fax: (701) 780-9612  
Email: joe.miedema@thrivent.com

**DONALD NARLOCK**  
KNIGHTS OF COLUMBUS  
36362 STATE HWY 1 NW  
WARREN MN 56762-  
Phone: (218) 745-4968  
Fax: (218) 745-4968  
Email: dnarlock@frontiernet.net

**SHARON L. OPDAHL**  
STATE FARM  
2534 17TH AVENUE S, SUITE F  
GRAND FORKS ND 58201-  
Phone: (701) 746-0495  
Fax: (701) 746-0365  
sharon.opdahl.cgvnm@statefarm.com

**TONY J. PALMISCO**  
AIG AMERICAN GENERAL  
PO BOX 383  
E GRAND FORKS MN 56721-0383  
Phone: (218) 773-0743  
Fax: (218) 773-3197  
Email: tonyp@millenicom.com

**JOHN PEYERL**  
NORTHWESTERN MUTUAL  
322 DEMERS AVE #100  
GRAND FORKS ND 58201-  
Phone: (701) 738-8303  
Fax: (701) 738-8305  
Email: john.peyerl@nmfn.com

**RAYMOND C. POLLARD**  
VAALER INSURANCE INC  
PO BOX 12848  
GRAND FORKS ND 58206-2848  
Phone: (701) 775-3131

**FRED A. RASK**  
DRAYTON INSURANCE AGENCY  
PO BOX 369  
DRAYTON ND 58225-  
Phone: (701) 454-3317  
Fax: (701) 454-3817  
Email: dinsag@polarcomm.com

**STEVE O. RENSLOW**  
STEVE RENSLOW AGENCY  
2212 LIBRARY CIRCLE  
GRAND FORKS ND 58201-6326  
Phone: (701) 775-8122  
Fax: (701) 746-1918  
Email: srenslow1@hotmail.com

**BRAD H. SCHANILEC**  
WALSH CITY MUTUAL  
429 2ND STREET  
MINTO ND 58261-  
Phone: (701) 248-3231  
Fax: (701) 248-3709

**ODINE SMULAN**  
ODINE SMULAN INSURANCE  
323 N MAIN, PO BOX 451  
CROOKSTON MN 56716-  
Phone: (218) 281-4207  
Fax: (218) 281-4207  
Email: odines@rrv.net

**GREGG WEBSTER**  
AFLAC  
16541 2nd STREET NE  
HILLSBORO ND 58045-  
Phone: (701) 436-6376  
Fax: (701) 436-5876  
Email: gwebster@rrv.net

**ANNETTE WILDER**  
NORTHWESTERN MUTUAL  
322 DEMERS AVE #100, PO BOX 5577  
GRAND FORKS ND 58206-  
Fax: (701) 738-8305  
Email: annette.wilder@nmfn.com

**GEORGE WOGAMAN**  
FARMERS INSURANCE GROUP  
2612 GATEWAY DRIVE  
GRAND FORKS ND 58203-  
Phone: (701) 772-7108  
Fax: (701) 772-1090  
Email: gwogaman@farmersagent.com



## MORE CHOICE. MORE SUPPORT.

More ways to look after your clients.

**Contact Reed Malvick, Group Sales Representative**  
The Guardian Life Insurance Company of America  
Wells Fargo Plaza, 7900 Xerxes Ave. South  
Suite 1100, Bloomington, MN 55431  
E-mail: Reed\_R\_Malvick@glic.com Tel: (952) 835-5431

The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004

2008-9193

## Have you Considered NAIFA's E & O Insurance Program?



For NAIFA Members only! The NAIFA Errors & Omissions Insurance Program is available to individual agents and agencies.

- Premiums are based on YOUR activity so you don't pay for exposure you don't have.
- Broad range of limits.
- Coverage extensions for mutual funds and other securities activities.
- Protection for Property & casualty sales.
- Blanket protection from claims of negligent acts, personal injury (including slander and libel) and claims arising from admitted carrier insolvency.
- Up to \$2,000,000 coverage for independent agents.
- Up to \$5,000,000 coverage for agencies.
- 10% experience credit if you remain insured and claim-free for 2 or more consecutive years.

Call toll-free (800) 247-3448 for a free, no-obligation quote or email: [info@naifa-insurance.com](mailto:info@naifa-insurance.com).

**Visit the NAIFA endorsed Professional Liability Program Online:**

## OFFICERS & COMMITTEE CHAIRS

President ..... LeeAnn Galster  
 President Elect ..... Valarie Mack  
 Secretary/Treasurer ..... Lexi Sebastian  
 National Committeeperson ..... Frank Greff  
 Past President ..... Dee Stroh  
 AHIA ..... Marilyn Olson  
 FBF/IFAPAC ..... Cliff Weiler  
 Legislation ..... Charlotte Heim  
 LUTC ..... Todd Schweitzer  
 Membership ..... Cliff Weiler  
 Professional Development ..... Frank Greff

**TIM BEAUDOIN**  
 BEAUDOIN INSURANCE  
 24 W VILLARD, BOX 1271  
 DICKINSON ND 58601-  
 Phone: (701) 227-4467  
 Fax: (701) 227-4467  
 Email: beaudoininsfinancial@hotmail.com

**LYLE BERNDT**  
 BERNDT INSURANCE SVCS  
 1166 16TH AVE W  
 DICKINSON ND 58601-  
 Phone: (701) 225-0857  
 Fax: (701) 225-0857  
 Email: biwkly@hotmail.com

**DAN FARSTVEET**  
 FARSTVEET AGENCY  
 2898 5TH AVE W  
 DICKINSON ND 58601-  
 Phone: (701) 483-5300  
 Fax: (701) 483-4965  
 Email: dfarstveet@nodakmutual.com

**LEEANN GALSTER**  
 STATE FARM  
 10 2ND ST W  
 DICKINSON ND 58601-  
 Phone: (701) 483-9422  
 Fax: (701) 483-6886  
 Email: leeann.galster.sbf6@statefarm.com

**FRANK X. GREFF**  
 KNIGHTS OF COLUMBUS  
 768 21ST STREET W  
 DICKINSON ND 58601-2711  
 Phone: (701) 483-8839  
 Email: kcfxg@ndsupernet.com

**DARYL HALVORSON**  
 FARMERS UNION MUTUAL INS. CO  
 PO BOX 1114  
 DICKINSON ND 58602-1114  
 Phone: (701) 483-9090  
 Fax: (701) 483-9092  
 Email: dhalvorson58601@yahoo.com

**CAMI HAVELKA**  
 US BANK  
 240 2ND ST W  
 DICKINSON ND 58601-  
 Phone: (701) 227-1296  
 Email: cami.havelka@usbank.com

**ROBERT A. HEBERT**  
 HEBERT FINANCIAL  
 415 JADE ST  
 DICKINSON ND 58601-5860  
 Phone: (701) 227-0973  
 Fax: (701) 227-0973  
 Email: hebertfinerv@yahoo.com

**CHARLOTTE HEIM**  
 AFLAC  
 41 E VILLARD #C  
 DICKINSON ND 58601-  
 Phone: (701) 426-3945  
 Email: charlotte\_heim@us.aflac.com

**PETER C. HOERNER**  
 HOERNER INVESTMENT  
 9009 29TH ST SW  
 RICHARDTON ND 58652-9742  
 Phone: (701) 974-3538  
 Fax: (701) 974-3538  
 Email: pchoerner@hotmail.com

**PATRICIA L. HOWARD**  
 NODAK INSURANCE  
 9479 MAIN STREET  
 DUNN CENTER ND 58626-  
 Phone: (701) 764-5776  
 Fax: (701) 764-5474  
 Email: phoward@nodakmutual.com

**KATHY JOHNSON**  
 AFLAC  
 610 27TH ST W  
 DICKINSON ND 58601-  
 Phone: (701) 483-9670  
 Fax: (701) 483-9680  
 Email: kkj@ndsupernet.com

**ANDREW JORDAN**  
 NEW YORK LIFE  
 141 3RD ST W  
 DICKINSON ND 58601-  
 Phone: (701) 225-9136  
 Email: ajordan@ft.newyorklife.com

## ROUGH RIDER

**MONTE KOVASH**  
 KOVASH INS AGENCY  
 28 2ND AVE E  
 DICKINSON ND 58601-  
 Phone: (701) 225-9245  
 Fax: (701) 225-7166  
 Email: mkovash@yahoo.com

**DARYL R. KUDRNA**  
 FARMERS UNION MUTUAL INS CO  
 PO BOX 1114  
 DICKINSON ND 58602-1114  
 Phone: (701) 483-9090  
 Fax: (701) 483-9092  
 Email: fuagent@yahoo.com

**GREGORY A. LEFOR**  
 LEFOR INSURANCE AGENCY  
 448 21ST ST WEST SUITE A  
 DICKINSON ND 58601-2634  
 Phone: (701) 260-4255  
 Fax: (701) 483-4828  
 Email: leforins@ndsupernet.com

**VALARIE MACK**  
 KIRKWOOD BANK & TRUST  
 221 1ST AVE WEST  
 DICKINSON ND 58601-  
 Phone: (701) 483-1962  
 Email: valm@kirkwoodbank.com

**KELLY MALCHOSE**  
 STATE FARM  
 10 2ND ST W  
 DICKINSON ND 58601-  
 Phone: (701) 483-9422  
 Fax: (701) 483-6886  
 Email: kelly.malchose.qnja@statefarm.com

**MARILYN J. OLSON**  
 MARILYN OLSON INS. SERVICES  
 PO BOX 475  
 BOWMAN ND 58623-0475  
 Phone: (701) 523-3774  
 Fax: (701) 523-2922  
 Email: mjolson@ndsupernet.com

**TODD A. OTTO**  
 STATE FARM  
 10 2ND ST W #1  
 DICKINSON ND 58601-5128  
 Phone: (701) 483-9422  
 Fax: (701) 483-6886  
 Email: todd.otto.gzoo@statefarm.com

**RHONDA K. PALUCK**  
 AMERICAN INSURANCE CENTER  
 118 1ST AVE W  
 DICKINSON ND 58601-  
 Phone: (701) 483-9104  
 Fax: (701) 483-3208  
 Email: Rpaluck@weareamerican.com

**SAM D. PASICZNYK**  
 PASICZNYK INSURANCE AGENCY  
 PO BOX 610  
 DICKINSON ND 58602-0610  
 Phone: (701) 225-8244  
 Fax: (701) 225-8244  
 Email: donnapas@pop.ctctel.com

**BERT PATTERSON**  
 AMERICAN FAMILY  
 22 N MAIN  
 BOWMAN ND 58623-  
 Phone: (701) 523-5573  
 Fax: (701) 523-3251  
 Email: bpatter1@amfam.com

**JEFFREY L. REISENAUER**  
 BLUE CROSS BLUE SHIELD  
 150 W VILLARD  
 DICKINSON ND 58601-  
 Phone: (701) 225-8092  
 Fax: (701) 227-3543  
 Email: jeffrey.reisenauer@noridian.com

**DWIGHT A. RICHTER**  
 STATE FARM  
 1601 9TH AVE NW  
 WILLISTON ND 58801-5404  
 Phone: (701) 572-1509  
 Fax: (701) 572-3231  
 Email: dwight.richter.c4wv@statefarm.com

**LANCE RUSTAND**  
 HORACE MANN LIFE INS CO.  
 40 1ST AVE W #202  
 DICKINSON ND 58601-  
 Phone: (701) 483-5789  
 Fax: (701) 483-5729  
 Email: lance.rustand@horacemann.com

**TODD A. SCHWEITZER**  
 AMERICAN FAMILY  
 PO BOX F, 204 SIMS ST #202  
 DICKINSON ND 58602-8206  
 Phone: (701) 483-6228  
 Fax: (701) 483-6229  
 Email: tschwei1@amfam.com

**LEXI SEBASTIAN**  
 211 1/2 2ND AVE SW  
 DICKINSON ND 58601-  
 Phone: (701) 240-0946  
 Email: lexidon@hotmail.com

**KEN E. SILHA**  
 NODAK MUTUAL INSURANCE  
 PO BOX 153  
 BOWMAN ND 58623-0153  
 Phone: (701) 523-3603  
 Fax: (701) 523-5419  
 Email: ksilha@nodakmutual.com

**DEE STROH**  
 NODAK MUTUAL/FARM BUREAU  
 2898 5TH AVENUE W  
 DICKINSON ND 58601-  
 Phone: (701) 483-4282  
 Fax: (701) 483-4965  
 Email: dstroh@nodakmutual.com

**RICHARD TABERT**  
 THRIVENT FINANCIAL  
 2125 N SIMS #5  
 DICKINSON ND 58601-  
 Phone: (701) 483-4599  
 Fax: (701) 483-4599  
 Email: rick.tabert@thrivent.com

**CRAIG A. TESSIER**  
 KNIGHTS OF COLUMBUS  
 PO BOX 528  
 DICKINSON ND 58602-0528  
 Phone: (701) 483-4582  
 Email: craigtessier@hotmail.com

**CLIFF WEILER**  
 NODAK MUTUAL INSURANCE  
 2898 5TH AVE W  
 DICKINSON ND 58601-2628  
 Phone: (701) 483-3043  
 Fax: (701) 483-4965  
 Email: cweiler@nodakmutual.com

**MONTY L. ZINS**  
ZINS INSURANCE SERVICES  
BOX 325  
DICKINSON ND 58602-0325  
Phone: (701) 225-2759  
Fax: (701) 225-2759  
Email: montyz@ndsupernet.com

---

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

---

*Contact Us:*

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

**1811 E. THAYER AVENUE**

**Post Office Box 5010 • Bismarck, ND 58502**

**Phone: (701) 258-9525 • Fax: (701) 222-0103**

**Email: [info@naifa-nd.org](mailto:info@naifa-nd.org)**



Why You Should Contribute to IFAPAC

- Congress is shaping your future every day. Your business livelihood is being affected whether you participate in the democratic process or not.
- Millions of citizens are actively trying to influence our national government towards their opinions of a better America. And their opinions of a better America do not necessarily include the members of the affiliated insurance and financial advisors associations.
- Insurance and financial advisors have the right to devote time, talent and resources to help elect candidates with a favorable view of our industry and a willingness to listen and learn.
- A contribution to IFAPAC allows insurance and financial advisors – who might otherwise feel that their smaller financial contributions may not necessarily make a difference – to pool their resources and improve a pro-insurance candidate’s chance to win office.
- A donation to IFAPAC is an investment in your future.

Name \_\_\_\_\_  
 Member # \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_

Please send me information on contributing to IFAPAC via the monthly bank draft plan.

Contribution Categories

- Investor (\$25 to \$99)
- Century Club (\$100 to \$199)
- Ambassador (\$200 to \$499)
- Envoy (\$500 to \$999)
- Diplomat (\$1000 to \$5,000)

Please complete this form and mail to:  
 IFAPAC  
 2901 Telestar Court  
 Falls Church, VA 22042

IFAPAC contributions are voluntary and are not deductible as charitable contributions for federal income tax purposes. Corporate contributions to the political fund are prohibited.

**Why Should I Give?**

Becoming an IFAPAC contributor will immediately provide you with membership benefits. You will receive:

- the realization that you are exercising your rights to participate in deciding who will run this country and that you are more democratically active than the majority of your fellow citizens;
- the power of combining of your voice with thousands of your fellow insurance and financial advisors in an expression of preference in local, state and national elections;
- the respect of your peers who recognize that membership in IFAPAC means you are politically astute and you care enough to be involved;
- the awareness that your business interests are being addressed on Capitol Hill and in 50 state capitals across the country when candidates supported by IFAPAC win;
- the knowledge that, as the nation’s largest insurance political action committee, when IFAPAC decides to support a candidate, people pay attention;
- the appreciation that IFAPAC has a stellar reputation as a straight-shooter – when we say we’ll back a candidate, that candidate knows that over 80,000 insurance and financial advisors stand behind that campaign;
- the insight to important legislative issues that will impact your day-to-day existence as a professional in the financial services field; and
- the satisfaction of knowing that you are not passively standing on the sidelines wishing you had done more to shape the laws of our nation.





**Insurance & Financial Advisors  
Political Action Committee of North Dakota**  
PO Box 5010 • Bismarck, ND 58502  
701-258-9525

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.

Capitol—\$416/mo or \$5,000/year  
Diplomat—\$84/mo or \$1,000—\$2,499/year  
Statesman—\$25/mo or \$300—\$499/year  
Century Club—\$8.50/mo or \$100—\$199/year

Emissary—\$210/mo or \$2,500—\$4,999/year  
Envoy—\$42/mo or \$500—\$999/year  
Ambassador - \$17/mo or \$200—\$299/year  
Investor—\$5/mo or \$50—\$99/year

**IFAPAC—ND 2008 Contributors**

AGATHER, KENNETH J.,	FARGO-MOORHEAD	Investor	FLEISCHER, LELAND A.	MISSOURI SLOPE	Ambassador
ARMAN, RUSS W.	MISSOURI SLOPE	Envoy	FOLKERT, DONALD	MINOT	Investor
ARNESON, RON	FARGO-MOORHEAD	Investor	FREMLING, DANIEL L.	FARGO-MOORHEAD	Ambassador
ARNOLD, JOSH	FARGO-MOORHEAD	Century Club	FREMLING, ELAINE	FARGO-MOORHEAD	Ambassador
ASCHE, RICK R.	NORTH VALLEY	Statesman	GALSTER, LEEANN	ROUGH RIDER	Investor
ASCHE, STEVEN	FARGO-MOORHEAD	Century Club	GEFFRE, GILBERT	MISSOURI SLOPE	Century Club
BACKEN, QUINCY	FARGO-MOORHEAD	Investor	GOTTA, JAY S.	MISSOURI SLOPE	Century Club
BAGLIEN, BONNIE L.	NORTH VALLEY	Envoy	GRABOW, LYNN	MINOT	Investor
BARON, MICHAEL	MISSOURI SLOPE	Envoy	GREENER, RICHARD M.	FARGO-MOORHEAD	Century Club
BAUMGARTNER, TODD	MISSOURI SLOPE	Investor	GREFF, DUANE M.	MISSOURI SLOPE	Investor
BEAUDRY, JUDITH L.	MISSOURI SLOPE	Investor	GREFF, FRANK	ROUGH RIDER	Investor
BELLMORE, PATRICK	FARGO-MOORHEAD	Century Club	GRUENBERG, SHAWN	FARGO-MOORHEAD	Ambassador
BENESH, MARK	MISSOURI SLOPE	Investor	HALLETT, THOMAS	FARGO-MOORHEAD	Century Club
BENNEFELD, JERRY	CENTRAL	Investor	HALSTENSON, JOHN A.	NORTH VALLEY	Century Club
BERG, ALAN	FARGO-MOORHEAD	Ambassador	HALVORSON, DAVID	FARGO-MOORHEAD	Envoy
BERGQUIST, MICHAEL	CENTRAL	Investor	HANSEN, KARI	MINOT	Investor
BERNDT, LYLE	ROUGH RIDER	Investor	HANSON, ARMEN	LAKE REGION	Investor
BERUBE, GARY	MISSOURI SLOPE	Century Club	HANSON, DUANE	FARGO-MOORHEAD	Century Club
BIBELHEIMER, MARK A.	FARGO-MOORHEAD	Century Club	HAUG, PHIL	FARGO-MOORHEAD	Century Club
BIERSCHBACH, JAMES	MINOT	Century Club	HAUGAN, TED H.	MINOT	Ambassador
BJERKE, HARLYNN	LAKE REGION	Envoy	HEINTZ, DEE M.	MISSOURI SLOPE	Investor
BJORNSON, DAVID	CENTRAL	Century Club	HEISE, CHRISTOPHER	FARGO-MOORHEAD	Investor
BLIKRE, STEVE	MINOT	Century Club	HELGESON, DENNIS L.	MINOT	Envoy
BORTH, WADE	FARGO-MOORHEAD	Ambassador	HERMAN, KYLE	MISSOURI SLOPE	Investor
BRANDNER, KIM	MISSOURI SLOPE	Investor	HERMAN, TIM E.	MISSOURI SLOPE	Investor
BRAUN, CAL	FARGO-MOORHEAD	Century Club	HETLAND, DAVID	FARGO-MOORHEAD	Investor
BRAUN, DARYL	MISSOURI SLOPE	Century Club	HOFFMAN, PATRICK	MISSOURI SLOPE	Century Club
BREDING, MILTON	MINOT	Century Club	HOFFMAN, RAY R.	MISSOURI SLOPE	Century Club
BREKKE, STACY	FARGO-MOORHEAD	Investor	HOFFNER, JADY	FARGO-MOORHEAD	Investor
BRUCKBAUER, MICHAEL	FARGO-MOORHEAD	Ambassador	HOLDEN, RONALD	MINOT	Investor
BURCKHARD, KEVIN	MINOT	Envoy	HOLMEN, CARROLL H.	MISSOURI SLOPE	Century Club
BURGDAD, JAFORD D.	FARGO-MOORHEAD	Envoy	HOVDE, DARREL	MINOT	Envoy
BYE, ROBERT	FARGO-MOORHEAD	Investor	JANS, DEBBIE	MISSOURI SLOPE	Investor
CARLSON, MARK	FARGO-MOORHEAD	Century Club	JAPEL, LOREN	MISSOURI SLOPE	Ambassador
CASE, JEFFREY P.	MINOT	Envoy	JENSON, STEVE	NORTH VALLEY	Investor
CHERNEY, WAYNE	LAKE REGION	Investor	JOERGER, ROBERT	FARGO-MOORHEAD	Ambassador
COLTER, DJ	FARGO-MOORHEAD	Investor	JOHNSON, KIRBY L.	MISSOURI SLOPE	Century Club
CONITZ, NORLEEN R.	MISSOURI SLOPE	Century Club	JOHNSON, LYNN	FARGO-MOORHEAD	Investor
CROCKER, WILLIAM	NORTH VALLEY	Investor	JONES, MAYE	MINOT	Investor
CUNNINGHAM, PATRICK	MINOT	Investor	KAREVOLD, BRUCE	FARGO-MOORHEAD	Century Club
DAVIS, WILLIAM	MISSOURI SLOPE	Investor	KASPER, JAMES M.	FARGO-MOORHEAD	Ambassador
DEHN, LONNA	FARGO-MOORHEAD	Investor	KITZAN, BRENT	MISSOURI SLOPE	Investor
DEITEMEYER, TIM	FARGO-MOORHEAD	Investor	KLEMISCH, DAVID G.	FARGO-MOORHEAD	Diplomat
DIRK, DWIGHT E.	MISSOURI SLOPE	Ambassador	KLOSTER, TOM	MISSOURI SLOPE	Century Club
EISERT, MICHAEL J.	FARGO-MOORHEAD	Century Club	KOLDING, DAVID B.	MISSOURI SLOPE	Century Club
ELLINGSON, ARNOLD L.	FARGO-MOORHEAD	Investor	KOPPANG, SHARALYN	LAKE REGION	Century Club
ELLINGSON, SANDRA	CENTRAL	Investor	KOSEL, RONALD	CENTRAL	Century Club
EVENSON, DAVID J.	NORTH VALLEY	Diplomat	KOVASH, MONTE	ROUGH RIDER	Century Club
FABRICIUS, AL	FARGO-MOORHEAD	Century Club	KOZEMZAK, KENNETH	FARGO-MOORHEAD	Investor
FALK, DAVID R.	CENTRAL	Ambassador	KRAFT, KENNETH	FARGO-MOORHEAD	Investor
FARBO, CYNTHIA	LAKE REGION	Century Club	KRAFT, LYLE	MINOT	Century Club
FARSTVEET, DAN	ROUGH RIDER	Century Club	KRAFT, TERRY J.	MISSOURI SLOPE	Century Club
FISCHER, DAVID A.	MISSOURI SLOPE	Century Club	KRAUSE, ANN M.	MINOT	Investor
FLECK, GERALD	MINOT	Century Club	LEEDAHL, SUSAN C.	FARGO-MOORHEAD	Investor

LEFOR, GREGORY	ROUGH RIDER	Century Club	SCHAFFER, PERRIE	MISSOURI SLOPE	Ambassador
LESMEISTER, KEVIN	CENTRAL	Century Club	SCHILLA, ELAINE	MINOT	Investor
LEWIS, BETTY A.	MINOT	Century Club	SCHMIDT, GENE	MISSOURI SLOPE	Century Club
LIUDAHL, MARSHALL	MINOT	Investor	SCHMIDT, PAMELA	MISSOURI SLOPE	Investor
LOMMEN, TOBY	FARGO-MOORHEAD	Investor	SCHMITZ, EDWARD E.	FARGO-MOORHEAD	Century Club
LUCY, MICHAEL	MINOT	Century Club	SCHMITZ, ROBERT	FARGO-MOORHEAD	Century Club
LUNDSTROM, JUDITH	FARGO-MOORHEAD	Century Club	SCHON, ALLAN	MINOT	Envoy
LYBECK, GARY	MINOT	Investor	SCHWEITZER, TODD A.	ROUGH RIDER	Statesman
MACK, VALERIE	ROUGH RIDER	Investor	SEEB, DENNIS	FARGO-MOORHEAD	Investor
MAHLMANN, AARON W.	MISSOURI SLOPE	Investor	SEVERSON, EILEEN	MISSOURI SLOPE	Investor
MATTHEWS, JAY C.	FARGO-MOORHEAD	Ambassador	SHELDON, SCOTT	MISSOURI SLOPE	Investor
MAYER, NORBERT	MISSOURI SLOPE	Ambassador	SILBERNAGEL, TRAVER W.	FARGO-MOORHEAD	Century Club
MCMULLEN, DONALD	LAKE REGION	Century Club	SIMONS, JAMES	MINOT	Statesman
MCSWANEY, JOHN S.	MISSOURI SLOPE	Ambassador	SJAASTAD, SUSAN J.	MINOT	Investor
MEISCH, RENAE	FARGO-MOORHEAD	Investor	SMITH, MICHAEL	FARGO-MOORHEAD	Investor
MERCK, JASON	MINOT	Investor	SOERENSON, COREY	FARGO-MOORHEAD	Century Club
MIDDAUGH, DAVID	FARGO-MOORHEAD	Capitol	SOERENSON, STEVEN	FARGO-MOORHEAD	Ambassador
MIDDAUGH, JASON	FARGO-MOORHEAD	Envoy	SPILDE, JONATHAN	MISSOURI SLOPE	Envoy
MILLER, GARY	ROUGH RIDER	Investor	SPLONSKOWSKI, MARVIN	MISSOURI SLOPE	Century Club
MORRIS, SHERRY	MISSOURI SLOPE	Investor	STROH, DEE	ROUGH RIDER	Century Club
MUTH, DU WAYNE	FARGO-MOORHEAD	Investor	SULLIVAN, MATTHEW	FARGO-MOORHEAD	Century Club
NEPPL, JEFFREY	FARGO-MOORHEAD	Century Club	TABERT, RICHARD	ROUGH RIDER	Investor
NESS, NEIL E.	MISSOURI SLOPE	Century Club	TANNER, SANFORD	MISSOURI SLOPE	Investor
NITSCHKE, TERRY	MISSOURI SLOPE	Century Club	TESSIER, CRAIG	ROUGH RIDER	Investor
NOWAK, TOM	FARGO-MOORHEAD	Investor	TRONDSON, TED	MINOT	Investor
NYSTROM, WILLIAM	FARGO-MOORHEAD	Investor	VAN HAL, EDWARD D.	FARGO-MOORHEAD	Investor
OMDAHL, GREGORY C.	FARGO-MOORHEAD	Ambassador	VANDELINDER, ALAN	MINOT	Century Club
OPDAHL, SHARON	NORTH VALLEY	Century Club	VERNON, DENNIS	MISSOURI SLOPE	Statesmen
OSTLIE, MITCHELL J.	CENTRAL	Investor	VISTAD, KEVIN B.	LAKE REGION	Century Club
OTTO, TODD	ROUGH RIDER	Envoy	WAGNER, DONAVON	MISSOURI SLOPE	Ambassador
OXENDAHL, TERRENCE L.	MINOT	Ambassador	WAHL, DARYL E.	MISSOURI SLOPE	Century Club
PALUCK, RHONDA	ROUGH RIDER	Investor	WALLACE, RICHARD	MINOT	Century Club
PASICZNYK, SAM D.	ROUGH RIDER	Century Club	WEBSTER, GREGG	NORTH VALLEY	Investor
PATTERSON, BERT	ROUGH RIDER	Investor	WEILER, CLIFF	ROUGH RIDER	Ambassador
PAULSRUD, GARY A.	FARGO-MOORHEAD	Ambassador	WEIS, TERANCE A.	MISSOURI SLOPE	Ambassador
PHILLIPS, JULIE	FARGO-MOORHEAD	Ambassador	WENTZ, KELLY	FARGO-MOORHEAD	Investor
PHILLIPS, KEITH	FARGO-MOORHEAD	Statesman	WEST, JOHN	FARGO-MOORHEAD	Ambassador
PINNOW, STEVE	MINOT	Investor	WESTGARD, JESSICA	FARGO-MOORHEAD	Century Club
PRIEN, HANK L.	FARGO-MOORHEAD	Diplomat	WESTGARD, LESTER	FARGO-MOORHEAD	Diplomat
PUETZ, CYRIL L.	MISSOURI SLOPE	Ambassador	WILSON, JULIE A.	FARGO-MOORHEAD	Century Club
PUETZ, MATHHEW	MISSOURI SLOPE	Century Club	WITTHAUER, PAUL	CENTRAL	Century Club
RAKOW, KARL	MISSOURI SLOPE	Century Club	WOEHL, DOUGLAS R.	MISSOURI SLOPE	Century Club
RASK, FRED A.	NORTH VALLEY	Ambassador	WOLF, ROBERT	MINOT	Investor
RENSLOW, STEVE O.	NORTH VALLEY	Ambassador	YODER, JEFF	FARGO-MOORHEAD	Investor
RICHTER, TERRY M.	MISSOURI SLOPE	Ambassador	ZAUN, DARIN E.	FARGO-MOORHEAD	Investor
RIEPE, ARTHUR	FARGO-MOORHEAD	Century Club	ZINKE, KIMBERLY	LAKE REGION	Investor
RINGOEN, TODD A.	MINOT	Ambassador	ZINS, MONTY L.	ROUGH RIDER	Investor
ROHRER, JASON	MINOT	Century Club			
RUBIS, TIM	FARGO-MOORHEAD	Investor			
RUDEL, ALLEN	FARGO-MOORHEAD	Investor			
SALTSMAN, PAT	MISSOURI SLOPE	Century Club			

**Support Those Who Support Your Industry.....  
Become Part of IFAPAC Today!**

# 2009 IFAPAC-ND Board of Directors

## **Chairman**

**Jay Burgad**, LUTCF  
Mutual of Omaha  
4610 Amber Valley Pkwy #E  
Fargo, ND 58104  
701-356-1031  
F) 701-356-1033  
[jafordb@msn.com](mailto:jafordb@msn.com)

## **Vice Chair**

**Norbert Mayer**, FIC, LUTCF  
Thrivent  
1301 N 23<sup>rd</sup> St  
Bismarck, ND 58501  
701-255-4090  
F) 701-223-4090  
[norbert.mayer@thrivent.com](mailto:norbert.mayer@thrivent.com)

## **Secretary/Treasurer**

**Nancy Buechler**  
1811 E Thayer Ave  
Bismarck, ND 58501  
701-258-9525  
F) 701-222-0103  
[info@ndaifa.org](mailto:info@ndaifa.org)

## **3 year term (2008)**

**Ted Hagan**, CFP, LUTCF  
Hagan Financial Services  
500 19<sup>th</sup> Street NW  
Minot, ND 58703  
701-839-3351  
F)  
[thaugan@srt.com](mailto:thaugan@srt.com)

## **Hank Prien**, LUTCF

American Family  
415 38th St #3  
Fargo, ND 58103  
701-239-9924  
F) 701-239-9960  
[hprien@amfam.com](mailto:hprien@amfam.com)

## **3 year term (2007)**

**Todd Otto**  
State Farm  
257 1<sup>st</sup> St E #2  
Dickinson, ND 58601  
701-483-9422  
F) 701-483-6886  
[todd.otto.gzoo@statefarm.com](mailto:todd.otto.gzoo@statefarm.com)

## **Dave Middaugh**, CLU, AEP

Middaugh & Associates  
PO Box 2543  
Fargo, ND 58106  
701-235-7023  
F) 701-280-9607  
[dave@damiddaugh.com](mailto:dave@damiddaugh.com)

## **Jason Middaugh**

Middaugh & Associates  
PO Box 2543  
Fargo, ND 58106  
701-235-7023  
F) 701-280-9607  
[Jason@damiddaugh.com](mailto:Jason@damiddaugh.com)

## **2 Year Term (2007)**

## **Harlynn Bjerke**, LUTCF

Mutual of Omaha  
PO Box 144  
Adams, ND 58210  
701.944.2736  
[hnb@polarcomm.com](mailto:hnb@polarcomm.com)

## **Pat Hoffman**, ChFC, LUTCF, CLU

Hoffman & Associates  
2023 Harbor Drive  
Bismarck, ND 58504  
701.223.6569  
F) 701.223.4382  
[phinbsmrk@aol.com](mailto:phinbsmrk@aol.com)

## **Local Chairs**

### **Fargo**

Phil Haug  
Country Financial  
1402 25th St. S, Ste C  
Fargo, ND 58103  
701-235-7816  
F) 701-235-5362  
[philip.haug@countryfinancial.com](mailto:philip.haug@countryfinancial.com)

### **Lake Region**

Cynthia Farbo  
Farmers Union  
PO Box 546  
Cando, ND 58324  
701-968-3344  
F) 701-968-3290  
[ifarbo@stellarnet.com](mailto:ifarbo@stellarnet.com)

### **Minot**

Steve Blikre  
Northwestern Mutual  
PO Box 3126  
Minot, ND 58702  
701.852.6500  
F) 701.839.0172  
[steve.blikre@nmfn.com](mailto:steve.blikre@nmfn.com)

### **Missouri Slope**

Karl Rakow, LUTCF, RHU  
Rakow Financial Network  
3801 Lockport #5  
Bismarck, ND 58503

(701) 751-3279

[rocky.fpcn@midconetwork.com](mailto:rocky.fpcn@midconetwork.com)

### **North Valley**

David Evenson, CLU, ChFC  
Capital Resource Management  
3001B 32<sup>nd</sup> Ave S, #3  
Grand Forks, ND 58201  
701.746.6729  
F) 701.746.5224  
[devenson@invisimax.com](mailto:devenson@invisimax.com)

### **Roughrider**

Cliff Weiler, LUTCF  
Nodak Mutual  
2898 5<sup>th</sup> Ave W  
Dickinson, ND 58601  
701.483.3043  
F) 701.483.4965  
[cweiler@nodakmutual.com](mailto:cweiler@nodakmutual.com)

# 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.

## **Fargo-Moorhead:**

Ron Arneson  
Rick Greener  
Dave Klemisch  
David Middaugh  
NAIFA-Fargo-Moorhead  
Hank Prien  
Eric Svobodny

Al Fabricius  
Kyle Halliday  
Ken Kozemzak  
Jason Middaugh  
Keith Phillips  
Edward Schmitz  
Julie Wilson

## **Missouri Slope:**

Bill Davis  
Norbert Mayer  
Pat Saltsman

Patrick Hoffman  
NAIFA-MS  
Jonathan Spilde

## **Central:**

David Falk  
Central

NAIFA-

## **NAIFA-North Dakota**

NAIFA-ND

## **Minot:**

James Bierschbach  
Jeff Case  
Dennis Helgeson  
Maye Jones  
Todd Ringoen  
James Simons  
Richard Wallace

Steve Blikre  
Ted Haugan  
Darrel Hovde  
Betty Lewis  
Elaine Schilla  
Alan VanDelinder  
Steven Zarr

## **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.

# NAIFA-ND Alphabetical Membership Roster

KENNETH J. AGATHER	FARGO-MOORHEAD	DJ COLTER	FARGO-MOORHEAD	KARI HANSEN	MINOT
CHRISTOPHER ALLEN	FARGO-MOORHEAD	NORLEEN R. CONITZ	MISSOURI SLOPE	ARMEN HANSON	LAKE REGION
DAVID ANSTADT	FARGO-MOORHEAD	BRIAN CONNELLY	FARGO-MOORHEAD	DUANE A. HANSON	FARGO-MOORHEAD
CAROL ARGALL	FARGO-MOORHEAD	SHERI COOPER	MISSOURI SLOPE	MARC HANSON	FARGO-MOORHEAD
RUSS W. ARMAN	MISSOURI SLOPE	WILLIAM A. CROCKER	NORTH VALLEY	ANDREW HANSON	FARGO-MOORHEAD
JOHN C. ARNESON	FARGO-MOORHEAD	PATRICK CUNNINGHAM	MINOT	TIMOTHY HANSON	FARGO-MOORHEAD
RONALD ARNESON	FARGO-MOORHEAD	WILLIAM DAVIS	MISSOURI SLOPE	TAMMY HANSON	FARGO-MOORHEAD
JOSHUA ARNOLD	FARGO-MOORHEAD	LONNA DEHN	FARGO-MOORHEAD	STEVEN R. HARTMAN	FARGO-MOORHEAD
RICK R. ASCHE	NORTH VALLEY	JEFFREY S. DEHNE	FARGO-MOORHEAD	PHIL HAUG	FARGO-MOORHEAD
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	MISSOURI SLOPE	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	MISSOURI SLOPE	KENNETH D. KOZEMZAK	FARGO-MOORHEAD
WAYNE J. CHERNEY	FARGO-MOORHEAD	KYLE HALLIDAY	FARGO-MOORHEAD	KEN J. KRAFT	FARGO-MOORHEAD
CHRISTOPHERSON	LAKE REGION/DEREK	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 WOLFGAM	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.

## The American College

Becoming the leader in financial services education didn't happen overnight. For almost 80 years The College has provided quality courses for professionals. Your clients recognize and appreciate a designation or degree from The American College. Your completion of a program of study signifies your commitment to your industry, continued education, and your clients.

### Educational Programs to Meet Your Professional Goals

- LUTC Fellow
- CFP® Certification Curriculum
- Chartered Life Underwriter - CLU®
- Registered Health Underwriter - RHU®
- Chartered Leadership Fellow - CLF®
- Master of Science in Financial Services
- Financial Services Specialist - FSS
- Chartered Financial Consultant - ChFC®
- Chartered Advisor for Senior Living - CASL™
- Registered Employee Benefits Consultant - REBC®
- Chartered Advisor in Philanthropy® - CAP
- Master of Science in Management

### Contact:

The American College & Life Underwriter Training Council (LUTC)

270 South Bryn Mawr Ave.

Bryn Mawr, PA 19010-2196

(800) 821-8356 or visit online at:

[www.theamericancollege.edu](http://www.theamericancollege.edu)



## 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
Carmen R. Fore	NQA / 4	NAIFA - North Valley
Daniel L. Fremling, CLU,ChFC,LUTCF	NQA / 24	NAIFA - Fargo Moorhead
Daniel L. Fremling, CLU,ChFC,LUTCF	NSAA / 17	NAIFA - Fargo Moorhead

Elaine J. Fremling, CLU	NQA / 30	NAIFA - Fargo Moorhead
James A. Frigstad	NQA / 1	NAIFA Missouri Slope
John A. Halstenson, FIC	NQA / 11	NAIFA - North Valley
Phil M. Haug	NMSA / 2	NAIFA - Fargo Moorhead
Phil M. Haug	NQA / 1	NAIFA - Fargo Moorhead
Diana L. Hoverson, LUTCF	NMSA / 5	NAIFA - North Valley
Kirby L. Johnson	NQA / 14	NAIFA Missouri Slope
Rita M. Keegan, LUTCF	NQA / 3	NAIFA Missouri Slope
Ronald R. Kosel	NQA / 9	NAIFA Central North Dakota
Daniel D. Maertens	NQA / 10	NAIFA - Fargo Moorhead
Michael A. Mathias, CLU	NQA / 20	NAIFA - Fargo Moorhead
Doris Mattson-Franks, FICF	NQA / 21	NAIFA - Fargo Moorhead
Doris Mattson-Franks, FICF	NSAA / 19	NAIFA - Fargo Moorhead
Norbert F. Mayer, LUTCF, FIC	NQA / 10	NAIFA Missouri Slope
Patrice M. McCann-Koerselman, FICF,CLU	NSAA / 12	NAIFA - Fargo Moorhead
Patrice M. McCann-Koerselman, FICF,CLU	NQA / 10	NAIFA - Fargo Moorhead
Kevin A. Mjelstad	NSAA / 16	NAIFA - Fargo Moorhead
Kevin A. Mjelstad	NQA / 16	NAIFA - Fargo Moorhead
James A. Mock	NQA / 6	NAIFA - Fargo Moorhead
James E. Nyhof	NSAA / 10	NAIFA - Fargo Moorhead
James E. Nyhof	NQA / 10	NAIFA - Fargo Moorhead
Mitchell J. Ostlie, LUTCF	NQA / 9	NAIFA Central North Dakota
Terrence L. Oxendahl, FIC	NQA / 11	NAIFA - Minot
Terry M. Richter, CLU	NSAA / 7	NAIFA Missouri Slope
Terry M. Richter, CLU	NMSA / 8	NAIFA Missouri Slope
Jason L. Rohrer	NQA / 4	NAIFA - Minot
John M. Saul, FIC	NQA / 3	NAIFA Central North Dakota
John M. Saul, FIC	NSAA / 3	NAIFA Central North Dakota
Bruce A. Saum	NQA / 3	NAIFA - Fargo Moorhead
Scott F. Sheldon	NQA / 3	NAIFA Missouri Slope
Michael W. Smith, CLU, ChFC, CFP	NSAA / 8	NAIFA - Fargo Moorhead
Michael W. Smith, CLU, ChFC, CFP	NQA / 9	NAIFA - Fargo Moorhead
David A. Sola, LUTCF,FIC,MDRT	NQA / 6	NAIFA - Fargo Moorhead
Richard R. Tabert, FIC	NQA / 6	NAIFA - Roughrider
Annette K. Wilder	NQA / 1	NAIFA - North Valley
Joshua A. Wynveen	NQA / 3	NAIFA Missouri Slope



*CONGRATULATIONS*

WINNERS OF THE

JACK E. BOBO AWARD OF EXCELLENCE:  
NAIFA - FARGO-MOORHEAD  
NAIFA - MINOT

MEMBERSHIP EXCELLENCE AWARDS  
NAIFA - FARGO-MOORHEAD

AHIA AWARD OF EXCELLENCE - SILVER  
NAIFA - LAKE REGION  
NAIFA - MINOT  
NAIFA - NORTH VALLEY  
NAIFA - MISSOURI SLOPE  
NAIFA - ROUGHRIDER

2008 LEADERSHIP IN LIFE INSTITUTE GRADUATES

RON ARNESON	BONNIE BAGLIEN
DEAN GREUEL	PHILIP HAUG
TODD RINGOEN	JAMES SIMONS
MARVIN SPLONSKOWSKI	GREGG WEBSTER

MODERATOR: KEITH PHILLIPS

