



Harlynn Bjerke, LUTCF
NDAIFA President

President's Message By Harlynn Bjerke, LUTCF

At the National NAIFA Convention In Washington, D.C., North Dakota had its full delegation of 17 members attending in addition to Nancy Buechler, our State Association Executive, and Julie Phillips, the F-M Association Executive. Attending from Rough-Rider were: Dee Stroh and Leeann Galster; from Minot: Jeff Case, Darrel Hovde, Allan Schon, and Alan Van Delinder; from Missouri Slope: Jay Gotta, Terry Weis, and Norbert Mayer; from Central: Mike Bergquist, David Falk, and Paul Witthauer; from Fargo-Moorhead: Elaine Fremling, David Middaugh, and Jason Middaugh; from North Valley: Greg Webster, and myself from Lake Region. Thanks to all of you for attending. Many said it was the best NAIFA Convention they had attended.

In a three way race for Secretary, Tom Currey, from Texas was elected on the first ballot, and Jeffrey Taggart, from Wyoming, moved on up to NAIFA President for the coming year.

On Tuesday, September 11th, 1246 Delegates from across the country, went to Capitol Hill to meet with our Senators, and House Members, to discuss some of the insurance issues of the day, including the McCarran-Ferguson Act to keep the insurance industry under state control, keeping 12 B-1 Fees intact, promoting National Life Insurance Month in September, and the Pay-Go System, to keep our cash values Tax Deferred, and our Life Insurance Death Benefits Tax-Free.

Thanks to our National APIC Chair, David Middaugh for arranging our meetings with our elected officials. Senator Conrad's Staff, gave us a tour of the Senate, and the Senator had us sit in on a two hour committee meeting he was chairing on health care.

At the AHIA dinner meeting Julie Phillips, was recognized for her outstanding contributions to AHIA for the past year.

In North Dakota, Governor Hoeven, signed the proclamation for September as Life Insurance Awareness Month. Dave Klemisch, Norbert Mayer, and myself had our picture taken with the Governor to promote life insurance to our North Dakota citizens and sent letters to the newspapers throughout the State.

Congratulations to Central, Missouri Slope, and Minot for achieving the Jack E. Bobo Award, and to Central, North Valley, Missouri Slope, Minot and Lake Region for their AHIA Awards.

Lets finish out the year with a strong effort on both new members and renewals.

Don't forget to mark your calendars for the
NDAIFA State Convention
To be held in Minot - Grand International Inn
April 30, May 1-2, 2008



Governor John Hoeven signing the Life Insurance Awareness Proclamation with David Klemisch, Norbert Mayer and Harlynn Bjerke

Jamestown members Mike Bergquist, Paul Witthauer and David Falk with Senator Conrad



Members of NDAIFA Delegation in Washington, DC



Membership Report

By Jeffrey Case, LUTCF

NAIFA - North Dakota Secretary & State Membership Chair

We are well into our 2007-2008 year; one quarter of it has just passed. It seems like just a few days ago we were driving around the state conducting the ALC's. Thank you all for your level of participation. I hope that next year we can increase the participation. All local Executive Committee members and Committee Chairs really need to attend the ALC. I can't think of a better way to improve communication, build a strong team, and create enthusiasm for all local members. If everybody is in attendance, you get points for the Jack E Bobo award as well.

This is going to be a very good year for NAIFA – North Dakota. I believe the State Executive Committee and the entire state board are looking forward to sharing a lot of new ideas with all our members throughout the state.

Membership is of course a key element in developing a strong organization, not only at the local and state levels, but also at the national level. I would like to share an idea about membership recruitment. Have you ever thought about how you recruit clients? You might start with a "suspect" that you decide to develop into a "prospect" by getting to know the person. In order to do that you need to develop a relationship. After you have a prospect, you ask a lot of questions to understand the person's needs. You learn what is important to that man or woman. After you have conducted your examination, you form a diagnosis. From there you prescribe the proper solution. If you really listened to the prospect, and prescribed what the person really needed, you probably did not get an objection.

I wonder why we get so many objections when we try to recruit members to NAIFA. Perhaps it is not a good idea to start by telling someone he/she NEEDS to join NAIFA, when we really don't know the first thing about the "suspect" or his/her practice. The need has to first be recognized in the mind of our new friend once he/she becomes a "prospect." If we ask the right questions, listen well, prescribe the right solution, we might not get so any objections.

Lake Region AIFA Report by Kevin Vistad, President

Lake Region AIFA takes June, July and August off and we had our first meeting for the 2007-2008 year, on September 4th. We meet the first Tuesday of each month. Our program in September was presented by Steve Johnson regarding the McCarran-Ferguson Act. We listened to the "Program in a Box" and discussed it. We are looking forward to a good year this year and hope to sign up a few new members. Our next program is noon on Tuesday October 2nd at the Lake Region State College.

2008 NDAIFA/FIC/FRATERNAL CONGRESS CONVENTION
April 30- May 1-2, 2008

Please print name exactly as you would like it to appear on your name badge

Name _____

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2008 State Convention

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| | | |
|--|-----------------------|----------------------|
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| <input type="checkbox"/> Member | \$125.00 | \$150.00 |
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May 2008

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|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
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| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 26 | 28 | 29 | 30 | 31 |

**Mark your calendars now
 and plan to attend the**

**2008
 NDAIFA/FIC/FRATERNAL
 CONGRESS CONVENTION**

April 30, May 1-2, 2008

In Minot

**More information will be
 coming in future newsletters
 and on the State website**

Www.ndaifa.org



NAIFA-Roughrider Report by Dee Stroh, President

Dee Stroh, President and Leeann Galster, President Elect both attended the NAIFA Convention in Washington D.C. We thank our local association and the state association for their financial help in attending this fantastic convention. The Day on Capitol Hill was well attended by NAIFA delegates.

Our members will be helping with the Special Olympics Bowling in October. Our annual 8 hour CE has been scheduled and will be held at Day's Inn on December 7th. We are in the process of planning our Annual Toys for Tots and meeting with our local legislators in late November.

The NDAIFA website includes our Calendar of Events and advertisers (www.ndaifa.org).

AHIA Report by Bonnie Baglien, AHIA State Chair

Hi, I'm Bonnie Baglien - State AHIA chair. With this being my first year in this position - I am learning more about this association. For those of you that know little ~ let me start by telling you that AHIA takes a lead role on federal issues which impact members concerned with employee benefits, health (including group, individual, critical illness, Medicare supplements), disability and long-term care insurance issues. I'm sure these are areas of selling that many of you are involved in. I encourage you to participate in this much needed association that works through NAIFA allowing us to be involved in protecting our clients as well as ourselves. To learn more visit their website at www.ahia.net. Get involved!



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IFAPAC

"We are coming up to the end of the year, which means it is crunch time!! If you have not yet made your contribution to IFAPAC, please do so today! Contributions can be made online (www.naifa.org) or sent directly to our office at PO Box 5010, Bismarck, ND 58502.



Member Benefits

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 your voice with thousands of your fellow insurance agents 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 one of the nation's largest insurance political action committees, 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 tens of thousands of insurance agents 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.



If you have a relationship with a ND Legislator and would be willing to contact them if needed during the legislative session, PLEASE let us know, we continue to update our contact list.

Please complete the APIC Legislative Contact Form and return to our office (the form can be found on our website - "Legislative Contact Form" <http://www.ndaifa.org/ND%20Legislative%20Contact%20Form.pdf>)

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Sales Ideas

Reverse Prospecting *by David Klemisch*

The first part of this sales idea is so simple that a lot of us overlook it. Next time you finish an appointment and you ask for referrals, it's time to ask your clients for their parent's name - not their children. People over 65 have most of the wealth in the US so reverse your prospecting to go up in age, not horizontal and down - go up in age.

I do not like no for an answer on the phone when I get a referral, so I do it differently. First, I use a form that makes a copy. I say the following after I get the referrals: "I just thought of something. I don't want your family or friends to get mad at you for giving out their names. Could you do me a favor and call each one of them and tell them how you liked my services and I'll call you back next week and you tell me which ones want to see me." Then I give them a copy of the names back and keep a copy for myself. They do the calling and if there are no's - they hear them, not me! I then call the ones that want to see me and say: "Hi, this is David Klemisch. Jim said you would like to get together and discuss some investment options" or whatever my client said that they were interested in. "Would you be free sometime during the day this week?"

It is how I have built my business for 21 years and it works for me!



The LILI Experience... Are YOU Ready?



The Leadership in Life Institute (LILI) is a six-month leadership-development course offered exclusively to NAIFA members. The LILI program offers:

- The best in leadership and personal-development thinking
- Tools to improve your practice and create a business plan
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"The LILI experience has far surpassed all expectations I had. It has been and continues to be a life changing experience for me. LILI is THE program for anyone who is serious about excellence in their lives."

Brian S. Hanby, CSA, CLTC, NAIFA Central Utah, LILI
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For more information, visit www.naifa.org/lili or ask your association about enrollment opportunities in your state.

Contact LILI Moderator Keith Phillips at kap1520@hotmail.com to sign up for the 2007-08 class