

President's Message

By Harlynn N. Bjerke, LUTCF



As I begin my year as president I feel very fortunate to have an outstanding Executive Board, including Nancy Buechler, Al Fabricius, David Klemisch, Ted Haugan, Keith Phillips, and Jeff Case. At the end of August we will be having a brainstorming retreat to put a plan together on how we can best serve our members now and into the future.

I would like to thank the following leaders for serving on my team as committee chairs for the coming year, AHIA - Bonnie Baglien; Federal APIC - David Middaugh; State APIC - Todd Otto; IFAPAC - Hank Prien and Jay Burgad; Awards - David Falk; Freedom Builders - Elaine Fremling; Legislation - Norbert Mayer; Membership - Jeff Case, assisted by Kathy Johnson and Fred Rask; Professional Development - Traver Silbernagel, and a new chair this year, YAT - Pat Saltsman.

At this time I would like to give special thanks to Terry Weis, our past National-Committeeman, Pat Hoffman- past Freedom Builders Chair, and to John West, past APIC Chair for their many years of outstanding service to our association, we will still seek your input for our future success.

Among my goals for the coming year, along with recruiting new members, is to find a way to get our inactive members more involved; continue to increase our LILI program, thanks to Keith Phillips for continuing to moderate this class; get more locals involved in YAT, Young Advisors Team; continue to keep our IFAPAC among the best in the nation, and to promote Life Insurance Awareness Month this September.

In advocacy, one of our membership benefits bore fruit this past legislative session with the passage of S.B. 2268 which helped protect our North Dakota citizens on viatical settlements and stranger-originated life insurance. Thanks to all our members and their clients who e-mailed, faxed, and made phone calls to the North Dakota House of Representatives, with special appreciation to Nancy, Norbert, Terry and fellow NAIFA member, James Kasper, State Representative from Fargo whose leadership in the IBL committee helped pave the way to victory. In an e-mail Nancy received from State Insurance Commissioner, Jim Poolman, the Commissioner congratulated NDAIFA for the efforts of its members in helping to secure the successful passage of S.B. 2268. This effort shows that grassroots support of professionals like your members can outgun the highly paid lobbyists that were funded from out of state settlement companies. What a great recruiting tool to use for recruiting new members.

Please feel free to call or e-mail me (701-944-2736 or hnb@polarcomm.com), if I can be of help to you or your local association. It is one of my goals for the coming year to attend a meeting of each local.

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LILI - Leadership In Life Institute

By Keith Phillips, NDAIFA LILI Moderator

Here is your chance to enroll in one of the most effective leadership classes offered nationwide. To be successful in your business and in your personal life, you need to first learn about yourself. In the words of many LILI graduates, "this class is life changing."

Our first class will start on Friday, December 7, 2007 and will meet the first Friday of each month for 6 months. The cost is \$550.00 which includes all books, materials and meals.

I would encourage you to talk to a LILI graduate to get good feedback about their experience. There were many of you who attended the LILI Graduation Ceremony at the state convention and expressed interest in taking the class. Remember, the class is limited in the number of participants, so don't wait until it's too late.

For more information about the class or enrolling, please call me at 218-236-0948 or email me at kap1520@hotmail.com. I also encourage you to view the information regarding LILI on the NAIFA website at www.naifa.org.

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NAIFA - Missouri Slope REPORT

By Jay Gotta, LUTCF, Local President

The final quarter of our fiscal year put an exclamation point on a very successful year for Missouri Slope. In May, we hosted the State Convention and received Association of the Year. In June, we held our final membership blitz. The June blitz helped us exceed our membership goal by one new member!

Our association has found that holding frequent membership blitz days has been our most effective method for recruiting new members. Typically, a group of four or five will target potential members, and make unannounced office visits to explain the benefits of membership. Our blitz days will have a theme, such as a "sweet deal" where we bring a bag of treats along with our membership materials. We've found that if we injected fun into our efforts, our success rates are much higher.

Norbert Mayer, Terry Weis and I are off for National Convention in September. We look forward to hearing about and debating the future direction of NAIFA. We will make a report to our membership at our October monthly meeting. Meetings will again be held at the Elks Lodge the third Monday of the month. Lunch begins at 11:30, with guest speakers at Noon.

Many thanks to Past President, Pat Saltsman. Much of the success we earned in 2006-2007, was a direct result of her dedication and leadership. Hers will be hard shoes to fill.

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Advisors Political Involvement Committee

As insurance and financial advisors, NAIFA members are experts at communicating the need for various insurance and financial products. In our profession, we think nothing of calling prospective clients to talk about the benefits of life insurance and financial planning. This puts NAIFA members in an ideal position of carrying the industry's message to our elected officials. Yet, too many of us are intimidated by the thought of talking to our legislators, even though they hold the fate of our business in their hands.

As Charles Hebner, former speaker of the Delaware House of Delegates, has noted, "The most effective lobbyist I will ever face is a registered voter from my district who comes to me with a well-documented explanation of how the legislation will affect him." There is simply no substitute for informed NAIFA members who can provide their legislators with real-life examples of how a bill will affect their clients.

With thousands of trade associations and other interest groups lobbying Congress every day, it is imperative that our voices are heard loud and clear above the din. In this way, Congress gets the right message -- delivered by the right people. If we fail to talk about the issues that affect our very livelihoods, then others will step in. And, you can be sure that others will not carry the message that you would like delivered. Like the old adage says, "If you want something done right, you've got to do it yourself." This applies to the political arena as well as it does to other areas of our lives.

Communicating with your members of Congress -- that's what the Advisors Political Involvement Committee (APIC) is all about. Formerly known as LUPIC, APIC has over 2,200 NAIFA members serving as contacts for their senators and/or representative. Many are close, trusted advisors, finance chairs and personal agents of members of Congress. All have agreed to serve as NAIFA's foot soldiers on the front lines.

To sign up as a legislative contact talk to APIC chair Todd Otto or Dave Middaugh, complete the form on our website (www.ndaifa.org) or call the APIC Office at NAIFA at (703)770-8154. Or visit our web site at www.naifa.org. Isn't it time you signed up as an APIC contact? As part of APIC's grassroots lobbying program, you will join forces with over 2,200 other insurance and financial advisors who understand the importance of political involvement and communicating with elected officials. You don't have to be "into" politics. It's a matter of insurance -- insuring that your legislators understand the importance of your business.

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IFAPAC

The Insurance and Financial Advisors Political Action Committee (IFAPAC) is a term used to describe collectively the PAC sponsored by NAIFA at the federal level and the PACs sponsored by each state association. Each PAC is a fund that supports the campaigns of candidates for public office who understand issues important to insurance agents and financial advisors. IFAPAC's goal is to help the associations advance the legislative and regulatory interests of the members of NAIFA. While any U.S. citizen can contribute to IFAPAC, only members of local NAIFA associations may be solicited to do so. Contributions must be voluntary. Contributions are not tax deductible for federal income tax purposes. Of approximately 3,700 political action committees registered with the Federal Election Commission, IFAPAC ranks in the top 1 percent. IFAPAC is the largest insurance PAC in the country. In the last election cycle, the national IFAPAC and the 50

state IFAPACs contributed approximately \$2.5 million to federal and state candidates and committees.

The IFAPAC network is needed even in years when there aren't federal elections. The candidate evaluation and support processes go on all the time. PACs that have the resources to make contributions when candidates need them most are highly visible in the political arena. IFAPAC occasionally makes debt-retirement contributions following elections and some states hold elections in odd-numbered years. On the national level, a panel of ten NAIFA members, appointed by the Executive Committee of NAIFA, determines which candidates for federal office will receive PAC contributions. This group is called the Candidate Selection Group.

Membership News

Keith Phillips, LUTCF

While year end results are in, there could still be some adjustments before all are official. For all practical purposes, it appears we will end the year at around 93% of our goal, which was 511 members. We will end the year with about 473 members.

Three Associations reached 100% of their goal. They are Central at 119%, Missouri Slope at 101% and Lake Region at 100%. A hearty congratulations to those Associations!

The results of the other Associations are as follows:

Minot	92.42%
Fargo-Moorhead	87.80%
Roughrider	87.50%
North Valley	82.00%

While the other Associations didn't reach 100%, it certainly wasn't due to a lack of effort. As you all are aware, membership is not an easy task. Each Association membership chair, President and others who worked hard all year long, need to be congratulated on their efforts.

Now we move on to a new year. Jeff Case is the new state membership chair and I know he will do an outstanding job. But remember, he cannot do it by himself. I am making a personal commitment to help Jeff in any way that I can to have a successful membership campaign. I ask each of you to assist Jeff by making the same commitment. I want to personally thank all of the Association membership chairs for their dedication to their membership committee. To the Association Presidents for their support and to the State Association Executive, Nancy Buechler, who was always willing to help me whenever I needed assistance. Last, a big thank you to all NDAIFA members who have been there to support membership!



— State of —
North Dakota
Office of the Governor
John Hoeven
Governor

PROCLAMATION
LIFE INSURANCE AWARENESS MONTH
September 2007

WHEREAS, life insurance is an essential part of a sound financial plan; and

WHEREAS, life insurance provides financial security for families in the event of a premature death by helping family members meet their immediate and longer-term financial obligations and objectives; and

WHEREAS, nearly 50 million Americans say they lack the life insurance coverage needed to ensure a secure financial future for their loved ones; and

WHEREAS, individuals, families and businesses can benefit from professional insurance and financial planning advice, including the assessment of their life insurance needs; and

WHEREAS, the North Dakota Association of Insurance and Financial Advisors is working to make North Dakotans more aware of their life insurance needs and encouraging them to take the necessary steps toward achieving financial security for their loved ones.

NOW, THEREFORE, as Governor of the State of North Dakota, I do hereby proclaim September 2007, **LIFE INSURANCE AWARENESS MONTH** in the state of North Dakota.



John Hoeven
Governor

ATTEST:



Alvin A. Jaeger
Secretary of State

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