



Pat Hoffman, CLU, ChFC, LUTCF
NDAIFA President

President's Message By Pat Hoffman, CLU, ChFC, LUTCF

We are in week 3 of the 59th Legislative Assembly - battle lines have been drawn and sides are being picked! Thanks to the professional ethics of our association, no weapons have been drawn.

We are following a large amount of bills. As a group, the NDAIFA Board has formed a Government Relations Committee headed by Norbert Mayer, with Karl Rakow, Todd Otto and Terry Weis, to sort through the bills and assign them to one of the specific committee members for input, testifying and follow up of these bills. These gentlemen have contributed a great deal of time to our association, we really appreciate their hard work and efforts.

This seems to be going well and takes some of the pressure off one person trying to lobby for all the issues - it also provides NDAIFA a voice in all areas and eases the "picking the most important" bill when schedule conflicts arise.

February 7th has been scheduled for our Legislative Reception at the Kelly Inn in Bismarck - I urge all of you to attend and take the opportunity to meet and greet our legislators. As some of you may have heard, we will not be co-hosting this event with the Domestics as in the past, NDAIFA will be sponsoring it as its own association. It is imperative that you show your support and attend this event.

We have some important issues coming up, I urge everyone to get involved - our phone numbers are on the back, email and phone numbers are listed on the web site and NDAIFA has a message board on the website for you to post your opinions and concerns. All the bills we are currently following are listed on the website - www.ndaifa.org. We are not lacking communication methods - take the time and make sure your voice is heard!

There is also an APIC contact form on page 5 of this newsletter - check it out, if you know ANYONE on the list sign up and return it to the NDAIFA office - or call direct 701-258-9525.

In closing, I look forward to seeing all of you at our Legislative Reception on Monday, February 7th. Also, don't forget to mark your calendars for the State Convention which will be held in Dickinson May 5th - 6th.

**Don't forget to mark your calendars for the
NDAIFA State Convention
To be held in Dickinson
May 5th - 6th, 2005**



Frontline

January 15, 2005

Volume 3, No. 2

NAIFA URGES NAIC NOT TO EXPAND DISCLOSURE REQUIREMENTS

As reported in the [January 1, 2005, Frontline](#), the NAIC adopted an amendment to its Producer Licensing Model Act (PLMA) that is intended to expand producer compensation disclosure under circumstances when the producer receives compensation from the customer and insurer on the same transaction. Significant portions of the amendment adopted by the NAIC were devised by NAIFA and drafted by the life industry coalition of NAIFA, the American Council of Life Insurers (ACLI), the Association for Advanced Life Underwriting (AALU), and the National Association of Independent Life Brokerage Agencies (NALBA).

When the NAIC adopted the amendment on December 29, 2004, it indicated that its Executive Committee Task Force on Broker Activities would be giving consideration to additional disclosures and making any recommendations for further amendments to the PLMA prior to April 1, 2005. The NAIC, pursuant to these further deliberations, gave interested parties opportunity to comment on additional disclosures during the sales process when the customer does not pay any compensation to the producer.

In a January 19, 2005, letter to the NAIC (available online at www.naifa.org/pdf/20050119_NAIC_Letter.pdf), the coalition stated that the amendment to the PLMA should remain focused on the issues that gave rise to scrutiny by attorneys general and regulators in the first instance. The letter went on to state that the adopted amendment adequately addresses the concerns that have surfaced in connection with producer compensation. The NAIC Task Force had also requested comment on the possible imposition of fiduciary responsibility for producers. The coalition's letter stated very strongly that any such result would be both unnecessary and unwarranted since well developed common law doctrine and principles already delineate the contours of the duties agents and brokers owe to their clients. The letter concludes by stating that the industry consensus that has developed in support of the NAIC's December 29 amendment would be lost if additional disclosures are adopted by the NAIC.

NAIFA will continue to keep *Frontline* readers updated on this critical issue.



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Missouri Slope Association Report By Beverly Feist, President

Missouri Slope AIFA's winter quarter is off and running. We had our CE day on Dec 13 with great speakers and excellent turnout. We have recruited 4 new members and have incorporated mentoring with our new members. We also started our table moderators and sales tips at each meeting. We are getting positive feedback to these programs.

On Jan. 17 we hosted our Annual Awards luncheon with many of the association members receiving awards. Congratulations on a job well done. A special presentation was done for Paul Bibelheimer, CLU, LUTCF. Paul has been a member of the association since 1954.

The association is looking forward to Legislative Day and reception to be held in Bismarck on Feb 7. We have exciting CE programs set up for the rest of the year and the push for new members will continue.

NAIFA Fargo-Moorhead Association Report By Julie Wilson, President

Fargo-Moorhead continues to make a push to meet our membership goals. The renewals have been very positive, however we still need to pick up many new member. Our monthly blitz's continue to be a working 2 hour blitz, so hopefully when it comes to the final numbers we have the results we planned on.

The final IFPAC and Freedom Builders Fund contributions for December 2004 ended on a very positive percentage of increase for our association...many thanks to the hard working individuals Greg Omdahl and George Arnold had on their team. It's awesome to see the support to protect our future.

And last but not least, we wouldn't be able to end 2004 without a fabulous Awards Banquet and Christmas Cheer. Thanks to all of you for ringing in the holiday with NAIFA, and cheers to a full year of New Members for 2005.

North Valley AIFA Association Report By Fred Rask, President

Our next quarterly meeting will be on Wednesday, January 19th at Kings Walk Golf Course (Sorry but it is a little to cool for golfing). We will provide 3 hours of continuing education. One topic is *"Understanding Opportunities In Financial Services For The Multi-Line Advisor"* – Hank Prien and the other is *"Legislative Issues Affecting the Insurance & Financial Industry"* – John West

Our last meeting on October 20th was well attended. We have six new members and will be having another membership drive in February. Our goal is for an additional 7 members by June.

**2005 NDAIFA/FIC/FRATERNAL CONGRESS CONVENTION
May 5th - 6th, 2005**

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

Name _____

Designation(s) _____

Phone _____

I am a member of (Please check all that apply)

- FIC Fraternal Congress
 NDAIFA Non Member

**2005 State Convention
REGISTRATION**

	Early Registration Before April 16th	Late Registration After April 16th
<input type="checkbox"/> Member	\$100.00	\$125.00
<input type="checkbox"/> Non-Member	\$300.00	\$350.00

Total: _____

Remit with payment to:

NDAIFA
PO Box 5010
Bismarck, ND 58502-5010

**Rooms at Comfort Inn - Dickinson
493 Elks Drive
Dickinson, ND 58501
Reservations: 701-264-7300**

May 2005

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

**Mark your calendars now
and plan to attend the
2005 NDAIFA/FIC/
FRATERNAL CONGRESS
CONVENTION
May 5th - 6th, 2005
In Dickinson**

More information will be coming
in future newsletters and on the
State website
[Www.ndaifa.org](http://www.ndaifa.org)



APIC contacts are need for the following Senators/Representatives, If you have a relationship with one of the ND Legislators listed below and would be willing to contact them if needed during the session, PLEASE let us know.

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

District	Senator/Representative	District	Senator/Representative
District 1	Senator Stanley W. Lyson (R) Representative Mike Norland (R) Representative Earl Rennerfeldt (R)	District 25	Representative John Wall (R) Representative Clark Williams (D)
District 2	Senator John M. Andrist (R) Representative Bob Skarphol (R) Representative Dorvan Solberg (D)	District 26	Representative Bill Amerman (D) Representative Pam Guleson (D)
District 3	Senator Randy A. Schobinger (R) Representative Kari Conrad (D) Representative Andrew G. Maragos (R)	District 27	Representative Randy Boehning (R)
District 4	Senator John M. Warner (D) Representative Dawn Charging (R) Representative Kenton Onstad (D)	District 28	Senator Robert S. Erbele (R) Representative Michael Brandenburg (R) Representative William E. Kretschmar (R)
District 5	Senator Tom Seymour (D) Representative Elwood Thorpe (D) Representative Mike Timm (R)	District 29	Representative Craig Headland (R) Representative Chet Pollert (R)
District 6	Representative Glen Froseth (R) Representative Bob Hunskor (D)	District 30	Representative Dave Weiler (R)
District 7	Senator Ryan M. Taylor (D)	District 31	Representative James Kerzman (D)
District 9	Senator Dennis Bercier (D) Representative Merle Boucher (D)	District 32	Representative Lisa Meier (R)
District 11	Representative Mary Ekstrom (D) Representative Scot Kelsh (D)	District 33	Representative Pat Galvin (R)
District 13	Representative Alon Wieland (R)	District 36	Representative Shirley Meyer (D)
District 17	Representative Louise Potter (D)	District 38	Senator Ben Tollefson (R) Representative Larry Bellew (R) Representative Dan J. Ruby (R)
District 18	Senator Constance Triplett (D) Representative Eliot Glassheim (D) Representative Mark S. Owens (R)	District 39	Representative David Drovdal (R)
District 19	Representative Thomas Brusegaard (R) Representative Gerald Uglem (R)	District 40	Representative Matthew M. Klein (R) Representative Clara Sue Price (R)
District 20	Senator Elroy N. Lindaas (D) Representative Ole Aarsvold (D) Representative Lee Kaldor (D)	District 42	Senator Nicholas P. Hacker (R) Representative Donald D. Dietrich (R) Representative Stacey Horter (R)
District 21	Representative Steven L. Zaiser (D)	District 43	Representative Lois Delmore (D)
District 22	Senator Gary A. Lee (R) Representative Vonnie Pietsch (R)		
District 23	Representative Don Vigesaa (R)		
District 24	Senator Larry J. Robinson (D) Representative Ralph Metcalf (D) Representative Philip Mueller (D)		



Legislative Reception

February 7, 2005
Kelly Inn, Bismarck



Schedule of Events:

10:00 A.M.

EXECUTIVE COMMITTEE MEETING

11:30 A.M.

IFAPAC BOARD MEETING

1:00 P.M.

NDAIFA BOARD

2:30 - 5:30 P.M.

LEGISLATIVE UPDATE

(3 hours of C.E. applied for)

Everyone Welcome

Presenters:

Commissioner Jim Poolman
ND Insurance Department

Terry Headley
NAIFA Trustee

Norbert Mayer & Karl Rakow
NDAIFA Government Relations

Representative Jim Kasper

6:00 P.M.

LEGISLATIVE RECEPTION

EVERYONE is welcome and encouraged to attend
the Legislative Updates and Reception

This is an excellent time to visit with your Senators, Representatives and others regarding the issues that are affecting your industry. Make plans to attend!



LUTC By Keith Phillips

For many of us who have been licensed agents for a number of years, the conversation many times refers to, “Remember what the insurance business was like back then?” One of the things I remember from past years was the number and variety of LUTC classes that were offered and attended by many agents. I would like to see each Association offer at least one LUTC class this spring. Most of the classes have been shortened to eight weeks. We as insurance and financial professionals have an obligation to further our education. Make the LUTCF designation a personal goal.

Following is an updated list of available classes:

201	Exploring Personal Markets	8 weeks
202	Meeting Client Needs	8 weeks
211	Disability Income	8 weeks
251	Essentials of Business Insurance	8 weeks
252	Employee Benefits	8 weeks
255	Essentials of Long Term Care	8 weeks
256	Essentials of Annuities	8 weeks
261	Retirement Planning	12 weeks
271	Foundations of Estate Planning	8 weeks
281	Foundations of Senior Planning	8 weeks

If you see a course that interests you, call your Association LUTC chair or your President to find out how a class can be started. Every year we make plans and set goals to help us be better insurance and financial services professionals. This year consider an LUTC course.

Making a difference.

We are a financial services organization with a commitment to serving Lutherans, their families and communities.



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Legislative Reception

February 7th, 2005

Calendar of Events

February 7	Executive Committee Meeting IFAPAC Meeting Board Meeting Legislative Reception
March 1st	Deadline for Dakota Advisor articles Quarterly Reports due
May 5 - 6th	NDAIFA State Convention Dickinson
Sept.	NAIFA Convention Baltimore

CONTACT US AT:
 North Dakota Association of
 Insurance and Financial Advisors
 PO Box 5010
 Bismarck, ND 58502
 Phone: 701-258-9525
 Fax: 701-222-0103
 Email: info@ndaifa.org

We're on the Web
www.ndaifa.org

2004—2005 NDAIFA Board & Committee Chairs

Executive Board

President PATRICK R. HOFFMAN, CLU, ChFC, LUTCF	(701) 223-6569
President Elect TODD A. OTTO	(701) 483-9422
Vice President AL FABRICIUS, LUTCF	(701) 235-0923
Secretary/Treasurer HARLYNN BJERKE, LUTCF	(701) 944-2736
NATIONAL COMMITTEE PERSON TERANCE A. WEIS, LUTCF, RHU	(701) 223-7571
Past President PAUL W. WITTHAUER, CLU, LUTCF, ChFC	(701) 252-8000
Association Executive NANCY BAYER	(701) 258-9525

Committee Chairs

MIKE LUCY	AHIA	(701) 852-1078
JOHN P. WEST	APIC	(701) 232-0708
DAVID B. KOLDING, LUTCF	Awards	(701) 255-6417
JAMES SIMONS	FBF	(701) 839-6669
HANK PRIEN, CLU, LUTCF	IFAPAC	(701) 239-9924
NORBERT MAYER, FIC, LUTCF	Legislation	(701) 255-4090
KARL RAKOW, LUTCF, RHU	Legislation	(701) 255-7887
TODD OTTO	Legislation	(701) 483-9422
KEITH PHILLIPS, LUTCF	LUTC	(218) 236-0948
DAVE KLEMISCH, LUTCF	Membership	(701) 234-9872
KEITH PHILLIPS, LUTCF	Prof. Dev./Program	(218) 236-0948