



Todd Otto

NDAIFA President

## President's Message By Todd Otto

Hello all,

It's a new calendar year. Time to get a fresh start on production and New Year's resolutions. I WOULD ENCOURAGE YOU TO MAKE A RESOLUTION TO CARE AS MUCH ABOUT YOUR FUTURE IN THIS BUSINESS AS YOU DO FOR YOUR CUSTOMERS!

This means committing to promote membership in NAIFA, communicating with your legislators (and PIC), and giving to IFAPAC and FREEDOM BUILDER FUND!

We need membership to grow - and there are sufficient candidates available! Whether it's the petty gripes about replacement of business or the "I don't need the CE" argument - that's not the reason to belong! We all need to be as passionate about keeping our business going as we are about helping our customers. There's more than enough business available - our biggest competitor is not the agent down the street - its becoming Uncle Sam!!! What good is it to care about your customer's Life, Health, Long Term Care, Disability, or Retirement needs if Uncle Sam shuts down that market?!?!?! WE NEED MORE MEMBERS to build a stronger base for our positions and gain more legislative pull!!!!

Your Legislators need to know your position on key legislation - so write to them and SUPPORT YOUR PIC. You represent a significant number of their voting constituents. Your grassroots efforts with your customers to oppose them on key issues related to our business is a big concern to them. But we all know there are not enough hours in the day to spend it all monitoring their actions and lobbying against them while still conducting everyday business. So, ...WE NEED DONATIONS TO IFAPAC & FREEDOM BUILDER FUND.

I would challenge each of you to make this one of your New Year's Resolutions. ...and Best Wishes for a successful 2006!

Todd Otto, NDAIFA-President

**Don't miss the  
2006 NDAIFA Convention - May 11 & 12  
Fargo, ND**

### NAIFA—Fargo Moorhead News Jay Burgad President

Happy New Year! Time truly flies and it is hard to believe our NAIFA year is half over. Below are some of the highlights of the first six months of the NAIFA year.

Our meeting format has changed somewhat this year and our first CE Blitz Day in October went well. Our luncheon meetings have brought informational and entertaining speakers. Our next CE Blitz Day will be Financial Fitness Day in March.

Fargo-Moorhead is at about 55% of its annual membership goal and we are diligently working on our game plan for the rest of the year.

The Annual Awards Banquet and Christmas Cheer Celebration was held in December. Canned goods were collected for the FM Food Pantry and children's mittens, hats and scarves were donated to the Holiday Clearing Bureau. Of course no awards banquet is complete without the announcement of the NAIFA of Fargo-Moorhead Advisor of the Year. The 2005 well deserving recipient was long time NAIFA member and strong NAIFA supporter on the local and state level, John West. Our heartiest congratulations to John!

On a somber note, we said goodbye to two good NAIFA friends. Ralph Anderson passed away on November 10, 2005 after an 18 month battle with cancer. Ralph was an American Family Agent and a long time NAIFA member. Diane Johnson lost her battle with lung cancer on November 12, 2005. Diane was with PortaMedic and worked with many of us in the Fargo-Moorhead area. Ralph and Diane will be missed.

NAIFA of Fargo-Moorhead is looking forward to hosting the 2006 NDAIFA convention. We have been working hard putting the schedule in place and we are anxious to see old friends and to meet new ones in May.

### IFAPAC Hank Prien, Chair

We have wrapped up another year in IFAPAC Contributions. I would like to extend congratulations to Fargo/Moorhead and North Valley for their year-end push, as both associations finished with a significant increase over the previous year. Thank you to each of our 209 contributors.

2006 will be an important year for IFAPAC, locally and nationally. Now more than ever, we need to do our part!

Association	# of members	# of contributors	% of members	\$ amount Contributed	Per Capita
Central	32	9	28.13%	818.00	25.56
Fargo-Moorhead	206	86	41.75%	14,455.90	70.17
Lake Region	12	11	91.67%	1,178.00	98.17
Minot	55	23	41.82%	3,705.00	67.36
Missouri	106	50	47.17%	5,173.50	48.81
North Valley	39	10	25.64%	3,143.00	80.59
Roughrider	41	18	43.90%	2,163.50	52.77
State	491	2		955.00	
<b>Total</b>	<b>491</b>	<b>209</b>	<b>42.57%</b>	<b>31,591.90</b>	<b>64.34</b>

## ***Celebrate!!!***

Hey guys and gals!! This is your President-Elect for NDAIFA and your Convention Chairman for this years state convention.

Make your plans now to attend this years convention to be held in Fargo, ND at the Ramada Inn—May 10,11,and 12.

**“Celebrate”** is this years theme. The committee selected this for several reasons:

**First:** We like to laugh

**Second:** We like to learn

**Third:** We like to be with our fellow agents

So, in order to accomplish all of the above is for all of you to get to Fargo because we have a super lineup scheduled. From laughter to motivation to emotions to continuing education, we are going to have a good time.

Make your plans now to get to the Ramada Inn Wednesday morning for the Freedom Builders golf outing, the social Wednesday evening, a full day of "fun" on Thursday topped off by a motivational speaker Friday morning.

The cost is right----all the above for \$125.00 (early bird) (most meals included).

Please, please don't even think about not getting to this year's convention. We need each other and we need to celebrate this career we chose.

Look for your complete registration folder in the very near future, or sign up now a registration form is included in this newsletter.

*See ya in May!!!!*

*Al Fabricius, NDAIFA President-Elect, Convention Chair*

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## NDAIFA Membership News

### Keith Phillips, Chair

Happy New Year! I certainly hope that 2006 brings good things to each and every one of you. I truly believe we each hold the cards to our success and it is certainly no different for NAIFA. There is no better way for NAIFA to be our strongest voice in advocacy than by increasing in numbers. We will not grow if we wait for Insurance and Financial Advisors to seek us out.

Our state Association as well as each local Association has goals to meet regarding membership. For just a bit, I would like to forget about goals and ask each of you to realize that the importance of growth in membership is not to reach goals, but to add a stronger voice to NAIFA, which is our voice to protect our business. I have a feeling each of us personally know individuals who are non-members. They benefit from NAIFA and should pay their fair share, just as you and I do. They will not join unless we ask them.

Someone once said, "If we don't keep score, we are just practicing." Well, we do keep score, and I would like to share some of the numbers with you.

Our January 31<sup>st</sup> benchmark was 60%. This means we needed to be at 60% of our annual membership goal by that date. Minot AIFA leads the state in this category at 72.88%, Missouri Slope has recorded 65.49% and Fargo-Moorhead 60%. **Congratulations to all!**

Remember, the number needed can include both new and renewed members. Also, these figures are as of a January 30, 2006 processing date. So we have a few days before the final numbers are tallied. As you can see, some Associations are so very close and will certainly meet the benchmark when the renewals and new applications that have been sent in are finally processed. The next bench mark is March 31, with a goal of 80%.

Here is a breakdown by Association:

Association	New Members	Renewals	Total	% of Goal	
Central	0	14	14	41.18	5 under
Fargo-Moorhead	10	122	132	60.00	-
Lake Region	0	6	6	46.15	2 under
Minot	4	39	43	72.88	8 over
Missouri Slope	11	63	74	65.49	7 over
North Valley	4	21	25	59.52	1 under
Roughrider	0	24	24	54.55	2 under
Total:	29	289	318	60.57	-

Overall, we are on the right track. The good news is that every Association is within reasonable reach of the benchmark. Many December 31<sup>st</sup> renewals are still sitting on members' desks. So please send in your dues if you have not done so.

I ask each of you to not rely on your membership chair or membership committee to do all of the work. We are all in this together.



The 2006 NAIFA Annual Convention and Career Conference will be held August 26-30, 2006 at the Moscone Center West, 747 Howard Street, San Francisco, CA. The registration and credentials areas, NAIFA EXPO, general sessions, and the educational workshops will take place at the Moscone Center West

The headquarters hotel is the San Francisco Marriott, 55 Fourth Street, San Francisco, CA. The candidates' suites and the Board of Trustees will be housed in the San Francisco Marriott. In addition, the Opening Night Event, New England Forum Bisque Reception, real-LIFEstories Banquet and the JNR Dinner will take place at the San Francisco Marriott.

The San Francisco Marriott is located across the street from the Moscone Center.

## TAX REFORM PLAN NOT MENTIONED IN STATE OF THE UNION ADDRESS; HILL AWAITS BUDGET MESSAGE

President Bush shared with Congress and the Nation last night the themes and programs that he intends to pursue in the coming year. Noticeably absent was any call for fundamental tax reform or the attack on life insurance and annuity cash values that was the hallmark of the tax options offered last November by the President's Panel on Federal Tax Reform.

President Bush made brief mention of several health insurance initiatives that he intends to back. The President said he will ask Congress to pass legislation making health savings accounts (HSAs) more attractive to individuals, allowing businesses to buy health insurance through associations (AHPs), and reforming the medical malpractice liability laws. NAIFA and its health insurance division, AHIA, support the HSA and medical malpractice initiatives.

No details of the President's proposals were presented in his speech. The health insurance and other policy initiatives that may affect the business of NAIFA members will likely be spelled out in the President's budget message due on Capitol Hill February 7. In the past, presidents' budget messages carry much more detail than in their state of the union addresses and include more themes. But the fact that President Bush made no mention of tax reform options that hit life insurance and annuity cash values is regarded by NAIFA leaders as a positive step.

Since the Tax Panel unveiled its options on November 1, 2005, NAIFA and the other members of the life insurance coalition have been working feverishly to educate Members of Congress and Treasury Department officials of the dangers to long term individual, family and business financial security risks posed by the Panel's direct and indirect attack on life insurance and annuity cash values. The first objective was to convince the President that the Panel's options were counterproductive and should be left out of his State of the Union Address. A second goal is to keep the options out of the budget message. The first goal has been achieved. The second goal awaits.

### **NAIFA and Office Depot: "Taking Care of (Your) Business"**

NAIFA has teamed with Office Depot – the world's largest office products distributor – to introduce a new member benefit that will provide average savings of 30% off the standard list price of thousands of Office Depot items. As a NAIFA member, you also receive "best value" pricing on a variety of essential office products, including paper, pens, folders, binders, ink cartridges and toner.

Taking care of your business has never been easier – simply visit the NAIFA website and complete the online Express Set-up Form at [www.naifa.org/benefits/business\\_resources](http://www.naifa.org/benefits/business_resources). You can also view the price list of "best value" items at this link. Your completed form will be sent to Office Depot within 24 hours, and a customer service representative will contact you within 3-5 business days to complete the account set-up procedure. At that time, you will also receive an electronic welcome packet from Office Depot with your detailed account information as well as Internet ordering instructions.

To learn about the other member benefits offered by NAIFA, call 1-877-866-2432 or visit [www.naifa.org/benefits](http://www.naifa.org/benefits).

**2006 NDAIFA/FIC/FRATERNAL CONGRESS CONVENTION**  
**May 10th - 12th, 2006**

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

## Registration

Name \_\_\_\_\_

Designation(s) \_\_\_\_\_  
 \_\_\_\_\_  
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- |  |           |
|--|-----------|
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## FREEDOM BUILDER FUND

**THEODORE ROOSEVELT** and his Roughriders were taken with the beauty and the spectacular landscape of North Dakota. The clear blue skies...the air, crisp and fresh...the wide open West. He loved this rugged land and told everyone that this was where he found his "Perfect Freedom." 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.

Your state association's Executive Committee and Board of Directors recognizes the need for additional funds beyond the normal reserves to promote legislation supportive to our industry. The NDAIFA Freedom Builder Fund was created by the Board of Directors of the North Dakota Association of Insurance and Financial Advisors (Formerly NDALU) on August 14, 1989. The NDAIFA Freedom Builder Fund (FBF) has been created 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 membership. Examples of this need include issue tracking. Legal defense, referendums and issues outside ND that could affect our industry.

## WHO ARE THESE MEMBERS?

Thank you to our 2005 FBF Contributors. They are NDAIFA members who believe strongly in the need for Freedom Funds to provide financial flexibility and therefore have pledged to give from \$60 to \$300 per YEAR for five years in defense of the Agents and the Industry.

Rick Asche, North Valley	Minot AIFA, Minot
Harlynn Bjerke, Lake Region	MSAIFA, Missouri Slope
Steve Blikre, Minot	NAIFA-Fargo-Moorhead, Fargo-Moorhead
Mike Bruckbauer, Fargo-Moorhead	NAIFA-RR, Roughrider
Jaford Burgad, Fargo-Moorhead	NDAIFA, NDAIFA
Jeff Case, Minot	North Valley AIFA, North Valley
Tim Deitemeyer, Fargo-Moorhead	Marilyn Olson, Roughrider
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Elaine Fremling, Fargo-Moorhead	Keith Phillips, Fargo-Moorhead
Jay Gotta, Missouri Slope	Julie Phillips, Fargo-Moorhead
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Jady Hoffner, Fargo-Moorhead	Edward Schmitz, Fargo-Moorhead
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Dave Klemisch, Fargo-Moorhead	John West, Fargo-Moorhead
David Kolding, Missouri Slope	Julie Wilson, Fargo-Moorhead
Ken Kraft, Fargo-Moorhead	George Wogaman, North Valley
Lake Region AIFA, Lake Region	
Betty Lewis, Minot	
Judith Lundstrom, Fargo-Moorhead	
Cindy Lupien, North Valley	
Norbert Mayer, Missouri Slope	
David Middaugh, Fargo-Moorhead	
Jason Middaugh, Fargo-Moorhead	

If you would like more information on becoming a Freedom Builder Fund contributor, please contact your local board, the state office at 701.258.9525 or [info@ndaifa.org](mailto:info@ndaifa.org) or State Freedom Builder Fund Chair, Pat Hoffman at 701.223-6569 or [phinbsmrk@aol.com](mailto:phinbsmrk@aol.com).

# Don't forget to register for the 2006 State Convention

## Calendar of Events

May 10 - 12th NDAIFA State Convention  
Fargo

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August 26-30 NAIFA Convention  
San Francisco

CONTACT US AT:  
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We're on the  
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## 2005—2006 NDAIFA Board & Committee Chairs

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