

# DAKOTA ADVISOR

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Al Fabricius, LUTCF  
NDAIFA President

## President's Message By Al Fabricius, LUTCF

Happy New Year to you all!!

Oh No, not another January!! Oh No!! New goals, Increased expectations, All zeros on my production chart. It all seems so over whelming and depressing!

Yippee, another year to enjoy!! Yippee, a time to increase my relationships with my clients!! Yippee, an incentive trip on the calendar to celebrate 2006. Yippee, a ski trip, golfing this summer, and a family vacation

So guess what? I think the "Yippee's out weigh the "oh No's" by a ton. I look forward to 2007 not only in my practice but working and seeing each of you sometime throughout the year. Your local Association to date has done a very good job with our membership goals (especially renewals) but we have a ways to go and I challenge

each of us to not lose the momentum in increasing our membership. Please feel free to give me or Keith Phillips a call if you need some help in signing up a new member.

Here are some dates I would like you to remember in the upcoming months. The first one is February 5th, That is our "Day With A Star" as well as some CE hours and the highlight being the Legislative reception that evening. All events are at the Kelly Inn. The next date is May 10 and 11 for our state convention in Bismarck. There will be more information

later. I really would like to see as many agents as possible at these functions so make some plans now.

This past summer and fall I had the opportunity to visit 6 of the 7 Locals and I and some of the Executive Board had a terrific experience meeting with you local leadership. We created some momentum and now I need each of you to keep that momentum going. PLEASE work with your local in the area of membership. If each of you sign up just one new agent to our/your NAIFA, we increase the ability to protect our jobs against our tax hungry Congress. We need each of you.

So for now, have a good winter and I will see you in Bismarck Feb 5th!!

Don't forget to mark your calendars for the  
NDAIFA State Convention  
To be held at the Kelly Inn, in Bismarck  
May 10th - 11th, 2007

## BE READY TO HELP WHEN ASKED

By Terry Weis, NDAIFA National Committee Person

Here we are in the midst of another Legislative session. Time does not seem to stand still any more. Seems like it was only last month that Norbert and I were walking the halls of the Capitol.

This is the time that we all need to be ready to spring into action if necessary. When Norbert calls for help, our contacts with the Legislators from our districts become the most important way to affect legislation.

IFAPAC has made contributions to the candidates and those that were elected we hope will be accessible to one or more of our members. That is the reason why it is so important for our contacts with all of you. Your Legislator will be happy to hear from you. When there is a critical bill that needs your help Norbert will put out the call for help. Please respond to Norbert's call for help and contact your Legislator with the talking points that Nancy will send out with the request.

Norbert can not do it all so lets all help when we can. Norbert will spend day after day at the Capitol. Typically he will be watching around 100 bills. This is a very big job for one or two people. So please be ready to help when asked and do not forget our Legislative update and reception in February.

## Legislative Update

by Norbert Mayer, Government Relations Chair

The ND Legislative Session is now two weeks old and a number of the bills we are following have had hearings and have been acted on by the full House or Senate. To keep current with those happenings we ask that you go to the NDAIFA web site ([ndaifa.org](http://ndaifa.org)) click on "state legislation" which you will find at the top of the home page in the section hi-lited in blue. When you get to the report you can see which committee is hearing the bill, and what action has been taken. By double clicking on the bill # hi-lited in blue you can read the full bill document. Nancy Bayer updates this status report weekly.

I call your attention to HB 1247. This bill relates to an income tax credit for long-term care insurance premiums. It provides for a tax credit of twenty-five percent of premiums with a one hundred dollar credit limit per individual or up to a limit of two hundred fifty dollars for a qualified plan. At this time we are struggling with the definition of a qualified plan. The intent is that it be for plans that qualify for the Federal Partnership Plan. To secure favorable action will be our biggest challenge of the session. Similar legislation has been proposed numerous times in previous sessions, but met with defeat when the fiscal note had to be covered. The bill has its first hearing on Tuesday, January 16 at 2:30 PM with the House Human Services Committee. We anticipate a favorable hearing, but the big challenge comes when it goes before the full house. **We urge you to contact your Representatives and ask for their support of HB 1247.** If possible urge your long term care insurance clients to make those contacts as well. It is important to do that this week of January 15<sup>th</sup> because it could go before the full house yet this week.



# Legislative Reception

February 5, 2007  
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*

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!



## APIC Report by John West APIC Co-chair

The 2007 ND legislature is already in session and we need you help. Your APIC committee tries to maintain at least two contacts for every ND Senator and Representative. We do a pretty good job, but we have a few holes in the dike this year. Please take the time to look over the list of legislators (below) that we do not have contacts for at this time. If you have a good relationship with the legislator please complete the legislative contact form that is also in this publication. If you do complete the form you may be asked to contact the legislator during the current session. More than likely you will not be contacted, but if you are contacted, you will know we need your help. If you have any questions please feel free to contact me at 701-232-0708

District	Legislator	House	Senate	Party				
					22	Pietsch, Vonnie	House	Republican
1	Hatlestad, Patrick	House	Republican		23	Heckaman, Joan	Senate	Democrat
1	Lyson, Stanley	Senate	Republican		23	Vig, Ben	House	Democrat
1	Sukut, Gary	House	Republican		23	Vigesaa, Donald	House	Republican
2	Andrist, John	Senate	Republican		24	Metcalf, Ralph	House	Democrat
2	Skarphol, Bob	House	Republican		24	Robinson, Larry	Senate	Democrat
2	Solberg, Dorvan	House	Democrat		25	Anderson, Arden	Senate	Democrat
3	Conrad, Kari Lee	House	Democrat		25	Wall, John	House	Republican
3	Horne, Robert	Senate	Democrat		25	Williams, Clark	House	Democrat
3	Wolf, Lisa	House	Democrat		26	Amerman, Bill	House	Democrat
4	Charging, Dawn	House	Republican		26	Gulleson, Pam	House	Democrat
4	Onstad, Kenton	House	Democrat		26	Heitkamp, Joel	Senate	Democrat
4	Warner, John	Senate	Democrat		27	Boehning, Randy	House	Republican
5	Pinkerton, Louis	House	Democrat		27	Myxter, Lee	House	Democrat
5	Seymour, Tom	Senate	Democrat		27	Pomeroy, Jim	Senate	Democrat
5	Thorpe, Elwood	House	Democrat		28	Brandenburg, Michael	House	Republican
6	Froseth, Glen	House	Republican		28	Erberle, Robert	Senate	Republican
6	Hunskor, Bob	House	Democrat		28	Kretschmar, William	House	Republican
6	O'Connell, David	Senate	Democrat		29	Headland, Craig	House	Republican
7	Nelson, Jon	House	Republican		29	Pollert, Chet	House	Republican
7	Taylor, Ryan	Senate	Democrat		29	Wanzek, Terry	Senate	Republican
8	Delzer, Jeff	House	Republican		30	Stenehjem, Bob	Senate	Republican
8	Freborg, Layton	Senate	Republican		30	Weiler, Dave	House	Republican
8	Wrangham, Dwight	House	Republican		31	Froehlich, Rodney	House	Democrat
9	Boe, Tracy	House	Democrat		31	Kerzman, James	House	Democrat
9	Boucher, Merle	House	Democrat		32	Dever, Dick	Senate	Republican
9	Marcellais, Richard	Senate	Democrat		32	Dosch, Mark	House	Republican
10	Damschen, Charles	House	Republican		32	Meier, Lisa	House	Republican
10	Monson, David	House	Republican		33	Christmann, Randel	Senate	Republican
10	Olafson, Curtis	Senate	Republican		33	Heller, Brenda	House	Republican
11	Ekstrom, Mary	House	Democrat		33	Kreidt, Gary	House	Republican
11	Kelsh, Scot	House	Democrat		35	Karls, Karen	House	Republican
12	Hanson, Lyle	House	Democrat		35	Potter, Tracy	Senate	Democrat
13	Koppelman, Kim	House	Republican		36	Meyer, Shirley	House	Democrat
13	Wieland, Alan	House	Republican		36	Urlacher, Herb	Senate	Republican
14	DeKrey, Duane	House	Republican		37	Johnson, Nancy	House	Republican
14	Klein, Jerry	Senate	Republican		38	Bellew, Larry	House	Republican
14	Weisz, Robin	House	Republican		38	Ruby, Dan	House	Republican
15	Hofstad, Curt	House	Republican		38	Tollefson, Ben	Senate	Republican
15	Johnson, Dennis	House	Republican		39	Bowman, Bill	Senate	Republican
15	Oehlke, Dave	Senate	Republican		39	Drovdal, David	House	Republican
17	Holmberg, Ray	Senate	Republican		39	Kempenich, Keith	House	Republican
17	Potter, Louise	House	Democrat		40	Klein, Matthew	House	Republican
17	Svedjan, Ken	House	Republican		40	Price, Clara Sue	House	Republican
18	Glassheim, Elliot	House	Democrat		41	Grindberg, Tony	Senate	Republican
18	Owens, Mark	House	Republican		42	Dahl, Stacey	House	Republican
18	Triplett, Connie	Senate	Democrat		42	Dietrich, Donald	House	Republican
19	Behm, Arthur	Senate	Democrat		42	Hacker, Nick	Senate	Republican
19	Griffin, Chris	House	Democrat		43	Bakke, JoNell	Senate	Democrat
19	Uglem, Gerald	House	Republican		43	Delmore, Lois	House	Democrat
20	Aarsvold, Ole	House	Democrat		43	Nottestad, Darrell	House	Republican
20	Kaldor, Lee	House	Democrat		44	Flakoll, Tim	Senate	Republican
20	Lindaas, Elroy	Senate	Democrat		45	Fiebiger, Tom	Senate	Democrat
21	Schneider, Jasper	House	Democrat		45	Gruchalla, Ed	House	Democrat
21	Zaiser, Steve	House	Democrat		46	Fischer, Thomas	Senate	Republican
22	Belter, Wes	House	Republican					
22	Lee, Gary	Senate	Republican					

## ND Legislative Contact Form

If you have a good relationship with a North Dakota legislator and you would be willing to contact them during the legislative session, please complete the form below.

Name of Legislator: \_\_\_\_\_ District: \_\_\_\_\_

Your name \_\_\_\_\_ Date \_\_\_\_\_

Business Address \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-Mail: \_\_\_\_\_

Please check the short description below to indicate your relationship:

- |  |                          |                         |
|--|--------------------------|-------------------------|
| <input type="checkbox"/> Close personal friend   | <input type="checkbox"/> | Business Associate      |
| <input type="checkbox"/> Neighbor                | <input type="checkbox"/> | Went to school together |
| <input type="checkbox"/> Active in campaign      | <input type="checkbox"/> | Client                  |
| <input type="checkbox"/> Other (Please Describe) |                          |                         |

Please return the form to:

John West  
174 Prairiewood Drive  
Fargo ND 58103  
or  
NDAIFA  
PO Box 5010  
Bismarck, ND 58502  
Fax: 701.222.0103



## **Vice President Report**

### **By Ted Haugan, NDAIFA Vice President**

Happy New Year fellow advisors. I hope you had a very successful 2006 and are looking forward to an even better 2007. Our associations around North Dakota are doing well which translates into your state association is doing well also.

We have completed approximately one half of our association year and I want to thank every member for our success. However we have the remainder of this year to accomplish all of our goals set by your association at the beginning of this association year. If you have accomplished all of your association goals, I compliment you and suggest you set some new ones, if you haven't yet attained this satisfaction, you still have the balance of this year to accomplish. Hopefully the leadership of each association is challenging and encouraging each member to make our local, state and national association even stronger.

Our future depends on increased membership, IFAPAC and Freedom Builder Fund contributions and involvement, building relationships with nonmembers to become members and mentoring and helping the member of our associations. Keep up your good work and together lets make this year our best year ever.

I hope to see you on February 5th at the Legislative Reception.

## **AHIA Report**

### **By Todd Otto, AHIA Chair**

Do you sell Health Insurance? This would include Medicare Supplement, Medicare Advantage, and Long Term Care as well as Major Medical. You need to be a member of AHIA!!!!

There are several issues currently being addressed which can significantly impact your sales and you need to be informed and involved to make sure your business opportunities and your customer's best interests are served.

Long Term Care, specifically, is a biggie this legislative session with the Federal Medicaid Partner Plan coming online in some states and North Dakota working to get it effective here.

What is the Medicaid Partner Plan? With the increased look-back up to 5 years for Medicaid eligibility, more people than ever need to be looking at protecting their assets. Obviously, Uncle Sam doesn't want you disposing of assets to gain Medicaid eligibility, and they are now looking at rewarding purchasing LTC Insurance by increasing the Medicaid Eligible Spend Down Limit by \$1 for each \$1 of LTC Insurance benefit purchased. The Federal Government has already put this in place for states who's laws are in line. North Dakota passed a variation of this last legislative session, but were unable to implement it. This legislative session will address bringing ND's legislation into line with Federal standards.

This is just one important example of why you need to be a member of AHIA.

You can add the \$115 dues onto your NAIFA dues monthly bankdraft by emailing your desire to join to [ahia@naifa.org](mailto:ahia@naifa.org) or if you're not on monthly dues, go to [www.ahia.net](http://www.ahia.net) and click Join at the top.



## Report Card

**NAME:** Association of Health Insurance Advisors  
**PERIOD COVERED:** 109<sup>th</sup> Congress (2005-2006)  
**LOBBYISTS:** Michael Kerley & Diane Boyle

	A	P	U	
Association Health Plans	✓			Not enacted by Congress
Flexible Spending Arrangements Rollover		✓		
Government-Run Health Insurance	✓			Not enacted by Congress
Health Information Technology			✓	
HSA Enhancements	✓			Adopted by Congress Sent to President on 12/19/06
Interstate Commerce			✓	Signed into law on 2/3/06
LTC Partnerships and tightening of Medicaid Rules	✓			Signed into law on 8/17/06
LTC Provisions in Pension Act	✓			Signed into law on 2/10/06
State High Risk Pools			✓	
Tax credits and deductions for health and long-term care insurance	✓			

**KEY:**  
**A** = Achieved desired result. Congress enacted agent-favorable legislation or defeat unfavorable proposals.  
**P** = Progress was made, but Congress did not adopt these AHIA-favored proposals.  
**U** = Unsatisfactory. Congress adopted legislation that would harm the agent community.

**COMMENTS:**  
 The 110<sup>th</sup> Congress (2007-2008) will have new priorities. Expected proposals include:  
 Expansion of Medicare to cover every citizen from birth to the end of life; Senate HELP Committee Chair Edward Kennedy (D-MA) favors this expansion.  
 Federal Employees Health Benefits Program (FEHBP) Expansion: extend FEHBP to non-federal employees or would create a similar program for non-federal employees.  
 Reauthorization of SCHIP: The State Children's Health Insurance Program is set to expire in 2007 - relax eligibility requirements and expand coverage to additional populations, such as pregnant women.  
 National Health Insurance Risk Pool for small employers: government-run program for small employers.  
 Medicare Advantage: Elimination of the stabilization fund for payment to Medicare Advantage plans.  
 Mental Health Parity: Require insurers to provide parity in mental health coverage.  
 Reversal of HSA Tax Incentives: The Democrat-controlled Congress is likely to attempt reversing the trend of tax incentives and other government efforts to promote HSAs.

**Signature:** *Lawrence E. Lounds*  
 Lawrence E. Lounds, AHIA President

**Advance AHIA's advocacy by contributing to the War Chest and asking a colleague to join.**

AHIA Dues \$ 115     War Chest Contribution \$ \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email \_\_\_\_\_

**Return to AHIA Advocacy**

2901 Telestar Court • Falls Church, VA 222042 • 703-770-8201 fax

Join or contribute online at [www.ahia.net](http://www.ahia.net)

**2007 NDAIFA/FIC/FRATERNAL CONGRESS CONVENTION  
May 9th - 11th, 2007**

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

**2007 State Convention  
REGISTRATION**

	Early Registration Before April 27th	Late Registration After April 27th
<input type="checkbox"/> Member	\$125.00	\$150.00
<input type="checkbox"/> Non-Member	\$325.00	\$350.00

Total: \_\_\_\_\_

**Remit with payment to:**

NDAIFA  
PO Box 5010  
Bismarck, ND 58502-5010

**Rooms at Kelly Inn - Bismarck**  
**1800 N 12th Street - Bismarck, ND 58501**  
**Reservations: 701-223-8001**  
**\$59/single - \$69/double**

**May 2007**

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	31	31		

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

**2007 NDAIFA/FIC/  
FRATERNAL CONGRESS  
CONVENTION**

**May 9th - 11th, 2007**

**In Bismarck**

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

**Www.ndaifa.org**

## Missouri Slope AIFA Report By Pat Saltsman, President

What a great year of growth for the Missouri Slope Association. In September & November we had a membership blitz day, which brought us a total of 9 new members. Jay Gotta, our membership chair, Kim Brandner, Kirby Johnson and Bill Davis deserve a big holler for taking time and making it happen. Thank you.

While in San Francisco, I learned about the Young Advisor Team (YAT) and the importance of getting a group going. So thanks to Joe Hlibichuk and Kyle Herman we will be getting a group going with the first meeting to be on Monday Jan. 22 at 11:30 at the Green Mill. Young Advisor Team is for NAIFA members under 40 and would like to share ideas, network and support one another in this industry. So anyone who is under 40 and would like to join us, please meet at the Green Mill on the 22<sup>nd</sup>.

Missouri Slope had CE day on December 11 at the Elks, which was well attended. Thank you to Kim Brandner our Program chair for putting on an excellent Day.

We are getting closer to Convention time and it is coming together well, thanks to all those who have been working on it since Sept. A big thanks you to Dee Heintz who has been working since September putting in many hours thus far. We are in need of exhibitors; so if anyone knows of anyone or would like to be an exhibitor, please contact Mary Ann Preble at 663-6021 or Nancy Bayer at 258-9525.

Everyone is invited to attend our State Convention on May 9-11 in Bismarck at the Kelly Inn. The theme is Rock and Roll and it is guaranteed a great time. So please plan on attending.

SPiRiT  DENTAL

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- **NO** participation requirements for voluntary dental down to 2
- **NO** waiting periods – even for major and ortho services

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Form S10864



## NDAIFA Membership News

*By Keith Phillips, LUTCF - NDAIFA Membership Chair*

Yes, it is another new year and as in the past, this usually brings about change. Well, some things don't change and one thing that certainly hasn't changed is the need for new members in our Associations.

Doesn't it frustrate you just a little that many of the agents in your area are benefiting from your dues? You need to visit with these individuals and strongly encourage them to join your Association.

I encourage all of you to contact your local membership chair and volunteer to assist in the membership program. By not volunteering you are putting a heavy burden on those who do. Membership recruitment is not a responsibility of just the membership chair. It is the responsibility of every single member.

Bring a guest to your next local meeting. This is one of the easiest ways to expose someone to our organization. Thank you for all of your membership recruitment efforts!

## IFAPAC Report by Hank Prien

**Our year end figures are in, with 206 contributors of \$32,126.17. THANK YOU TO ALL THAT CONTRIBUTED!! The Central and Minot associations showed an increase in both the number of contributors and dollar amount of contributions over the previous year, and Missouri Slope had an increase in the dollar amount of contributions. Thank you to all the associations for your good year end push and we hope that this year will show an even greater increase.**

Association	State Members 6/30/2006	# IFAPAC Contributers	% of Members	Total Goals	Total Contrib. 12/31/2006	Per Capita
<b>Central - 2006</b>	<b>24</b>	<b>15</b>	<b>62.50%</b>	<b>1,550.00</b>	<b>1,307.00</b>	<b>54.46</b>
Central - 2005	32	9	28.13%	1,350.00	818.00	25.56
<b>Fargo-Moorhead - 2006</b>	<b>192</b>	<b>83</b>	<b>43.23%</b>	<b>15,600.00</b>	<b>14,243.50</b>	<b>74.18</b>
Fargo-Moorhead - 2005	206	86	41.75%	14,100.00	14,455.90	70.17
<b>Lake Region - 2006</b>	<b>10</b>	<b>8</b>	<b>80.00%</b>	<b>1,200.00</b>	<b>1,058.00</b>	<b>105.80</b>
Lake Region - 2005	12	11	91.67%	1,200.00	1,178.00	98.17
<b>Minot - 2006</b>	<b>62</b>	<b>24</b>	<b>38.71%</b>	<b>4,400.00</b>	<b>4,400.50</b>	<b>70.98</b>
Minot - 2005	55	23	41.82%	4,000.00	3,705.00	67.36
<b>Missouri Slope - 2006</b>	<b>106</b>	<b>48</b>	<b>45.28%</b>	<b>7,000.00</b>	<b>5,989.50</b>	<b>56.50</b>
Missouri Slope - 2005	106	50	47.17%	6,400.00	5,173.50	48.81
<b>North Valley - 2006</b>	<b>47</b>	<b>10</b>	<b>21.28%</b>	<b>2,425.00</b>	<b>2,252.00</b>	<b>47.91</b>
North Valley - 2005	39	10	25.64%	2,100.00	3,143.00	80.59
<b>Roughrider - 2006</b>	<b>37</b>	<b>16</b>	<b>43.24%</b>	<b>2,825.00</b>	<b>1,965.67</b>	<b>53.13</b>
Roughrider - 2005	41	18	43.90%	2,500.00	2,163.50	52.77
<b>State - 2006</b>	<b>478</b>	<b>2</b>	<b>0.42%</b>		<b>910.00</b>	
State - 2005		2			955.00	
<b>Total 2006</b>	<b>478</b>	<b>206</b>	<b>43.10%</b>	<b>\$35,000.00</b>	<b>\$32,126.17</b>	<b>67.21</b>
<b>Total 2005</b>	<b>491</b>	<b>209</b>	<b>42.57%</b>	<b>\$31,650.00</b>	<b>\$31,591.90</b>	<b>64.34</b>



## Calendar of Events

January 3, 2007	60th Legislative Session begins
February 5	Executive Committee Meeting IFAPAC Meeting Board Meeting <b>Legislative Reception</b>
March 1st	Deadline for Dakota Advisor articles Quarterly Reports due
May 9 - 11th	NDAIFA State Convention Kelly Inn, Bismarck
Sept. 8-12	NAIFA Convention Washington, DC

**Legislative Reception**  
**February 5th, 2007**

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](mailto:info@ndaifa.org)

## 2006—2007 NDAIFA Executive Committee & Committee Chairs

PRESIDENT AL FABRICIUS, LUTCF	(701) 235-0923
PRESIDENT ELECT HARLYNN BJERKE, LUTCF	(701) 944-2736
VICE PRESIDENT TED HAUGAN, CFP, LUTCF	(701) 839-3351
SECRETARY/TREASURER KEITH PHILLIPS, LUTCF	(218) 236-0948
NATIONAL COMMITTEE PERSON TERANCE WEIS, LUTCF, RHU	(701) 223-7571
PAST PRESIDENT TODD OTTO	(701) 483-9422
ASSOCIATION EXECUTIVE NANCY BAYER	(701) 258-9525

### Committee Chairs

<u>AHIA</u>	TODD A. OTTO Phone: 701.483.9422	Email: <a href="mailto:todd.otto.qzoo@statefarm.com">todd.otto.qzoo@statefarm.com</a>
<u>APIC (Federal)</u>	DAVID A. MIDDAGH CLU, AEP Phone: 701.235.7023	Email: <a href="mailto:dave@damiddaugh.com">dave@damiddaugh.com</a>
<u>APIC (State)</u>	JOHN P. WEST Phone: 701.232.0708	Email: <a href="mailto:jwa@cableone.net">jwa@cableone.net</a>
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