



DAKOTA ADVISOR

Published by the N.D.
Association of Insurance
and Financial Advisors

Volume 32, Issue 2

Winter, 2008



Harlynn Bjerke, LUTCF
NDAIFA President

President's Message By Harlynn Bjerke, LUTCF

Happy New Year

It is hard to believe my term is already 50% over, and I'm halfway to visiting each one of the local associations. Thanks to Central, Fargo-Moorhead, and North Valley for the hospitality they have shown me at their meetings, and I am looking forward to attending meetings at Minot, Dickinson, and Bismarck.

The day our new insurance commissioner, Adam Hamm, took office, we arranged for Al Fabricius, Ted Haugan and myself to have a 45 minute meeting with Mr. Hamm and some of his staff. He would like to be invited to attend some of our meetings, in addition to the state convention.

Thanks to Pat Saltsman for the outstanding job she is doing in the long-term care partnership continuing education classes throughout the state. Remember you need these 8 hours by July 1st, to continue selling long term care policies, whether your company sells the partnership policies or not.

Keep working on both new members and the retention of current members. Contact Jeff Case or his co-chairs, or myself if we can be of help to you.

Thanks to Hank Prien and Jay Burgad, our state IFAPAC Chairs, and to Elaine Fremling, our state Freedom Builders Chair for their strong year end finishes, and to all who contributed.

Remember at our state convention, the Freedom Builders fund raising golf tournament will be at 10:00 a.m. at the Minot Country Club on April 30th.. You can register online at our state NDAIFA web-site www.ndaifa.org.

Minot always puts on an excellent state convention, so start making your plans now for April 30th, May 1st and 2nd at the International Inn. If any of you can help with obtaining exhibitors, please do so.

Looking forward to seeing many of you on February 12th in Bismarck for the state board meeting.

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

Quick Guide to the NAIFA Website and NAIFA Resources

If you Want to....	Go to.....
Join NAIFA or Download a membership brochure...	www.naifa.org/join
Renew your NAIFA Membership...	www.naifa.org/renew
Update your member record...	www.naifa.org/update
Find a member...	www.naifa.org/consumer/advisor.cfm
Find a local association...	www.naifa.org/local
Learn more about NAIFA...	www.naifa.org/about
Learn about members -only discounts...	www.naifa.org/benefits/affinity
Find education and training programs...	www.naifa.org/benefits/education
Order NAIFA products...	www.naifamarketplace.com
Apply for awards...	www.naifa.org/awards
Listen to NAIFA podcasts...	www.naifa.org/podcasts
Read Advisor Today...	www.advisortoday.com
Sign up for a webinar...	www.naifa.org/webinar
Download "Member of NAIFA" logos...	www.naifa.org/logos
Read the NAIFA Frontline newsletter...	www.naifa.org/frontline
Respond to a NAIFA Action Alert...	www.naifa.org/actionalert
Learn about NAIFA's Political Action Committee..	www.naifa.org/ifapac
Learn about NAIFA practice specialties...	www.naifa.org/benefits/practice_specialties
Learn more about the LILI program...	www.naifa.org/lili



Whether you're shipping within the US or around the globe, DHL offers preferred pricing for members.

NAIFA is excited to announce its DHL shipping program for members. DHL brings NAIFA members a full suite of domestic and international shipping services, covering over 220 countries and territories around the globe.

Through NAIFA's partnership with DHL, members are also eligible for special association member pricing. To find out more about your DHL benefits and set up your account, or if you have questions regarding your current account, please contact the dedicated association hotline at 1-800-MEMBERS (1-800-636-2377, 8 am – 7 pm, ET) or log onto www.1800members.com/naifa.



7 Secrets of Effective Follow-Up By Robert Middleton

The good news is you are networking in your community, holding client events and seminars, and talking to prospective referrals. The bad news is if you don't have a good system for following up with prospects, you're wasting your time.

I often joke how people are looking for a "killer marketing message." You know, the one that will make people jump up and down with excitement when they hear it. Sorry, but that's as much of a myth as unicorns or a balanced national budget.

But advisors want to believe that myth, so they spend forever trying to perfect their messages. When it comes down to it, all your message can get you is some initial attention. That's it. The rest is up to you. And, after the initial attention you get from prospects, virtually every single marketing action is follow-up.

When someone shows interest in working with you (after you've delivered that marketing message), you'll need to follow up with some more information. Once the person has read your information or had a preliminary discussion with you, you need to follow up to determine if there's a deeper interest. And if there's a deeper interest, then you need to follow up to set up an appointment. You get the picture... But it doesn't end there.

Once you have an appointment with a new prospect, you need to follow up to confirm that appointment. (Yes, people flake out.) And once you've had the appointment and discussed the prospect's goals and financial needs, you need to follow up with a financial plan or proposal. Follow-up never ends. And even after your prospect becomes a client, you'll need to keep in touch to build the relationship as well as show your client how much value you add.

Follow-up secrets

Here are some follow-up secrets I've learned over the years that are important to understand and master if you're going to attract more clients.

1. Know where you are in the game. When you follow up with a prospect, the purpose is to move that person along the marketing pipeline so that you maintain a steady flow of potential clients. I like to look at prospecting as if it were a baseball game. Your goal is to keep your bases loaded and move your "players" along the bases. Once you get a client on first base, you'll of course want to move him or her onto second base. While you'll occasionally hit a grand slam, that cannot be your goal. If you try to steal bases—that is, move too fast—you could get rejected by the prospect. If you move too slow with your follow-up, you'll lose the interest you've generated up to that point.

2. Don't move too fast. When you get someone's interest—say, at a networking function—and then say you'd like to call back to talk, that's fine. But if you make that call too quickly to set up an appointment, you may get some resistance. As with so much of life, timing is everything. When it comes to dealing with their money, people are particular and want an advisor they can trust. Moving prospects along at a measured pace—one base at a time, as it were—helps to build familiarity, which will build trust with prospects. So your follow-up system needs to build in that easy but steady pace. One way to do this is with pre-written e-mails and links to pertinent articles or your website.

3. But don't move too slow. If you hold a seminar or give a talk in your community and get cards from people who are interested in knowing more about your services, how soon should you follow up? You should call the very next day. Each day you don't follow up, interest wanes. Stale follow-ups are just that. The prospects have forgotten what interested them in the first place, so if you call back after several weeks, it's like starting from scratch again.

4. Balance fast and slow. The key to effective follow-up is balancing the fast and the slow. For example:

- Be fast to get back to someone when they show interest.....slow to get to know them.
- Be fast to provide information requested.....slow to discuss what this information means to their financial life.

5. Don't make assumptions. What if someone doesn't get back to you? You've followed up promptly and you don't hear back right away. What does this mean? Only one answer: Who knows? It could be anything.

We are quick to jump to the conclusion that it's bad news. Not always. They might be very busy with a big priority or could even be out on vacation. So don't jump to conclusions. Just keep following up—and watch that you don't sound desperate!

6. When to stop following up. Let's say you have a prospect you've met with to discuss goals and you have even done a financial plan for him. You thought everything was going well, but he isn't returning your calls. Do you keep leaving messages or do you give up?

What I recommend is leaving one last message that goes like this:

"Hi John, I've been trying to get back to you about the project but haven't heard from you for a couple weeks. I don't want to keep pestering you, so if I don't hear back from you, I'll assume you don't want to move ahead. I'll leave the ball in your court. Please call if you want to take the next steps, but this is the last message I'll be leaving. Hope to hear from you. My number is ..."

This approach works. If they actually are interested, they'll call you back. If they don't, well, there's your answer. It's time to move on. But remember, things change. So just because a prospect isn't interested right now, that doesn't mean he won't be in the future. People get mar-

(Continued on page 8)



Save up to 30% on UPS shipping

Take advantage of special savings on UPS shipping offered to you as a member of NAIFA. You can now save up to 30% on an expanded portfolio of air and international Express shipping services. All this with the peace of mind that comes from using the carrier that delivers more packages on time than anyone. Simple shipping! Special savings! It's that easy! For complete details or to sign up, go to www.savewithups.com/naifa or call (800) 325-7000.

IFAPAC - ND Report

Hello everyone!

I would like to first thank Hank Prien for his years of dedication and service to our State Association. Not only for his recent commitment as our State IFAPAC chair for which he served up until Dec. 31st of this past year (2007) but also for all of the other things Hank has done for our association in so many other capacities. Truly one worthy of getting to know and learn from! He's also not a bad guy! Thanks again Hank for your successes in being our state IFAPAC chair. You represented our state well!

Getting down to business, I would like to inform all of you where we finished for the year, where were our strengths and weaknesses and what we must do for the new year.

We finished off with 3 local associations, North Valley, Lake Region and Fargo-Moorhead meeting or exceeding their goals and the rest of the locals not far behind with most being close to meeting their goals. There was some associations that missed their goals by quite a margin and others that were close. Please see attached report!

I do believe that the 2008 year will bring in more revenue for the Pac, if we will work together in formulating consistent means of communicating to our members the importance of their donations and asking for their support (checks!) to help with the ongoing expense of keeping our products available to our clients in their present form for the best interest of our clients. The methods for which we would implement to most effectively get this message to our members will always be a wonder but with true effort we than get results from which we may gauge from.

I'm hopeful that in 2008 we conclude on a approach that will be effective. Of course I can and will depend on our great State Board members to assist me on getting this done. In the end, it's always about asking for the money, do we?

Congratulations to the chairs and their helpers that did so much in 07! We all appreciate your efforts!

Thank you, for your donations and a special thanks to all of you who have involved yourself in the efforts to support the Pac which include but are not limited to our local chairs and State board members.

Your new Chair,

Jaford D. Burgad



Association	Goal		actual		Goals	Actual		
	Members	# IFAPAC	# Ifapac	% of	Total	Contributions		
	6/30/2007	Contributers	cont	Members	Cont.	12/31/2007	PerCapita	% of Goal
Central - 2007	31	17	10	32.26%	1,437.70	804.00	25.94	55.92%
Central - 2006	24	15	15	62.50%	1,550.00	1,307.00	54.46	84.32%
Fargo-Moorhead - 2007	180	95	90	50.00%	15,667.85	16,130.00	89.61	102.95%
Fargo-Moorhead - 2006	192	83	83	43.23%	15,600.00	14,243.50	74.18	91.30%
Lake Region - 2007	11	9	10	90.91%	1,163.80	1,193.50	108.50	102.55%
Lake Region - 2006	10	8	8	80.00%	1,200.00	1,058.00	105.80	88.17%
Minot - 2007	61	28	24	39.34%	4,840.55	4,646.00	76.16	95.98%
Minot - 2006	62	24	24	38.71%	4,400.00	4,400.50	70.98	100.01%
Missouri Slope - 2007	114	55	52	45.61%	6,588.45	6,172.00	54.14	93.68%
Missouri Slope - 2006	106	48	48	45.28%	7,000.00	5,989.50	56.50	85.56%
North Valley - 2007	41	12	9	21.95%	2,477.20	2,572.00	62.73	103.83%
North Valley - 2006	47	10	10	21.28%	2,425.00	2,252.00	47.91	92.87%
Roughrider - 2007	35	18	18	51.43%	2,162.25	1,925.35	55.01	89.04%
Roughrider - 2006	37	16	16	43.24%	2,825.00	1,965.67	53.13	69.58%
State - 2007	473		1		662.20	1,083.00	2.29	
State - 2006	478	2	2	0.42%		910.00		
Total 2007	473	234	214	45.24%	35,000.00	34,525.85	72.99	98.65%

NAIFA-FM News

Jason Middaugh, President

So far Fargo-Moorhead has been having a great year. Hopefully we can maintain it throughout the upcoming year.

December 6th we had our annual awards banquet. Rick Greener was honored as advisor of the year for NAIFA-FM. We are all very proud of him and the work he has done for NAIFA over the years. Ron Arneson won the rising star award. It was the first year we have given out the rising star award and it couldn't have gone to a more deserving person.

Currently NAIFA-FM is first in the nation in percent of goal met for medium sized locals. We also exceeded the benchmark for January. I can't thank Dave Middaugh and Dave Klemisch enough for there combined efforts in obtaining and retaining members.

We also met our goal for IFA-PAC contributions. Greg Omdahl and his committee did a great job in obtaining donations for IFA-PAC. They met every week for over two months and worked hard at achieving the goal.

NAIFA-FM has been having at least one CE class every monthly meeting and we are going to have over 12 CE credits throughout the year. Tim Deitemeyer has been in charge of getting the speakers lined up and has done an outstanding job.

Looking into the future we are hoping to implement some ideas that could help us keep are dues down and better position ourselves to both retain current and attract potential members.

Agents with answers.



Auto. Home. Farm and
Ranch. Business. Life and
Annuities. Crop-Hail.

Call us with your
insurance questions.

**Nodak Mutual
Insurance Company**

Agents with answers.

Life insurance and annuity products offered through Farm Bureau Life Insurance Company, West Des Moines, IA.

NDAIFA is now offering a complete line of Online Courses for Insurance and Financial Services professionals. These courses include ND Insurance CE, ND Insurance Pre-license, and Certified Financial Planner CE. Check our website (www.ndaifa.org) to see the list of categories and courses available in North Dakota.

Affinity Insurance Services, Inc. continues to work closely with NAIFA to provide members with coverage options that meet the demands of today's insurance professionals. The NAIFA Professional Liability Program, with coverage underwritten by New Hampshire Insurance Company, a member of American Insurance Group, Inc. (AIG), now offers new coverage options and lower rates to NAIFA members who are insured in the program. Contact our office to obtain the new brochure, which highlights these new coverage options and lower rates, or go to www.naifainsurance.com to apply or call 1-800-247-3448 today.

Calendar of Events

February 12, 2008	Executive Committee Meeting (10:00) NDAIFA State Board Meeting (11:00) IFAPAC Meeting (2:00) Kelly Inn, Bismarck
March 1st	Deadline for Dakota Advisor articles Quarterly Reports due
Apr. 30, May 1 - 2	NDAIFA State Convention Grand International Inn, Minot
Sept. 6-10	NAIFA Convention San Diego



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

2008 State Convention
REGISTRATION

Name _____

Designation(s) _____

Phone _____

	Early Registration Before April 15th	Late Registration After April 15th
--	--	--

Member \$125.00 \$150.00

Non-Member \$325.00 \$350.00

Total: _____

Remit with payment to:

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

FIC Fraternal Congress

NDAIFA Non Member

NDAIFA
 PO Box 5010
 Bismarck, ND 58502-5010

Rooms at Grand International Inn - Minot
1505 N Broadway - Minot, ND 58701
Reservations: 800-735-4493

May 2008

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	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

ried, get divorced, have children, send children off to college, plan their estates, and have plenty of life changes that could remind them they need the advice of a great advisor. Put a note in your file to follow up in six months.

7. Create follow-up systems. To streamline your follow-up, create systems you can use over and over again. A follow-up system consists of specific actions you take each step of the way. It might work something like this:

- You meet a prospect at an event or through a referral.
- You send the prospect a "nice to meet you" e-mail with some information about something you discussed.
- You call to request an appointment.
- You follow up by e-mail until the appointment is set.
- You speak with the prospect on the phone and set up an in-person meeting.
- You meet with the prospect to determine needs and prepare a proposal.
- You review the proposal with the client.
- If the client hasn't accepted your proposal, after a few days you send another e-mail.
- After a few more days you leave a phone message.
- Prospect ultimately gets back to you with a yes or no.

This is just a sample. Of course you'll need to tailor it to the way you do business. Once your follow-up system is designed and fine-tuned, you can use it reliably to turn many prospects into clients. This is exactly how I built my business. It didn't happen by chance.

I invite you to use it to build yours.

Final thought

The skill of follow-up is the glue that holds all of your marketing together. It's what bridges the gaps between initial connections, information, meetings, and proposals. Make it a priority to master this skill as soon as possible.

Robert Middleton is owner of Action Plan Marketing, a consulting firm that helps independent professionals improve their marketing and attract more clients.

Please visit Robert's website at www.actionplan.com for additional articles and resources on marketing for professional service businesses.

COMPLIANCE ALERT & DISCLAIMER

NAIFA reminds readers that it is your responsibility to ensure that the manner in which you solicit and sell insurance and other financial products, and the advertising and sales materials you use, comply with applicable state, federal and NASD/SEC requirements, and the compliance rules of the insurance and other financial companies you may represent. While NAIFA tries to provide accurate information, the accuracy and timeliness of the information herein is not guaranteed, and the generic nature of this information may conflict with specific, and frequently changing, state and federal laws and regulations and the rules of insurance and other financial services companies. If in doubt about compliance issues, check with your company. The material herein does not constitute insurance, financial, investment, tax, legal, accounting or other professional services or advice by NAIFA or by any individual or entity identified herein. The content herein represents the views of the individuals identified and does not necessarily reflect the views of NAIFA. NAIFA does not endorse any products or services offered by the individuals or entities identified herein and NAIFA disclaims all liability for any claims or damages that may result from their use.



Thrivent Financial for Lutherans®
Let's thrive.™

**North Country Regional
Financial Office**

**3303 Fiechtner Dr, Ste 110
Fargo, ND 58103
888-241-9606**

22854B N1-07 200700115

NDAIFA 2007-08 Executive Committee

President

HARLYNN BJERKE LUTCF
MUTUAL OF OMAHA INS CO
PO BOX 144
ADAMS, ND 58210-0144
Phone: 701.944.2736
Email: hnb@polarcomm.com

President-Elect

TED H. HAUGAN CFP, LUTCF
TED HAUGAN FINANCIAL SERVICES
500 19TH STREET NW
MINOT, ND 58703-1834
Phone: 701.839.3351
Fax: 413.487.7417
Email: thaugan@srt.com

Vice President

KEITH A. PHILLIPS LUTCF
FARMERS INSURANCE GROUP
725 CENTER AVE
MOORHEAD, MN 56560-2611
Phone: 218.236.0948
Fax: 218.233.3569
Email: kap1520@hotmail.com

Secretary/Treasurer

JEFF CASE LUTCF
CASE FINANCIAL SERVICES
811 S BROADWAY #C
MINOT, ND 58701
Phone: 701.852.0574
Fax: 701.852.0575
Email: casefs@minot.com

National Committee Person

DAVID KLEMISCH, LUTCF,
AMERICAN GENERAL
1121 WESTRAC DR #106
FARGO, ND 58103
Phone: 701.234.9872
Fax: 701.234.0620
Email: Klemisch@ideaone.net

Past President

ALLEN A. FABRICIUS LUTCF
THRIVENT FINANCIAL
3303 FIECHTNER DRIVE #100
FARGO, ND 58103
Phone: 701.235.0923
Fax: 701.293.0600
Email: al.fabricius@thrivent.com

Association Executive

NANCY BUECHLER
NDAIFA
PO BOX 5010; 1811 E THAYER AVE
BISMARCK, ND 58502
Phone: 701.258.9525
Fax: 701.222.0103
Email: info@ndaifa.org/ Web: www.ndaifa.org

State Committee Chairs

AHIA

BONNIE BAGLIEN LUTCF
GOOD INSURANCE
12 S 3RD ST #A
GRAND FORKS, ND 58201-4728
Phone: 701.795.1070
Fax: 701.795.1072
Email: bbaqlien1@msn.com

APIC (Federal)

DAVID A. MIDDGAUGH CLU, AEP
MIDDGAUGH & ASSOCIATES, INC
PO BOX 2543
FARGO, ND 58108-2543
Phone: 701.235.7023 Fax: 701.280.9607
Email: dave@damiddaugh.com

APIC (State)

TODD A. OTTO
STATE FARM
257 1ST ST E STE. 2
DICKINSON, ND 58601-5214
Phone: 701.483.9422 Fax: 701.483.6886
Email: todd.otto.gzoo@statefarm.com

Awards

DAVID FALK, LUTCF
AXA ADVISORS
PO BOX 1667
JAMESTOWN, ND 58402
Phone: 701.252.4311
Email: david.falk@axa-advisors.com

FBF

ELAINE FREMLING, CLU
FREMLING & ASSOCIATES
3212 14TH AVE S #1
FARGO, ND 58103
Phone: 701.232.7681 Fax: 701.232.9308
Email: fremling.elaine@ideaone.net

Government Relations

NORBERT F. MAYER FIC, LUTCF
THRIVENT FINANCIAL FOR LUTHERANS
1301 N 23RD ST
BISMARCK, ND 58501-3003
Phone: 701.255.4090 Fax: 701.223.4090
Email: norbert.mayer@thrivent.com

IFAPAC

HANK L. PRIEN CLU, LUTCF
AMERICAN FAMILY LIFE INS
1121 WESTRAC DRIVE #206
FARGO, ND 58103-2385
Phone: 701.239.9924 Fax: 701.239.9960
Email: hprien@amfam.com

Membership

JEFF CASE LUTCF
CASE FINANCIAL SERVICES
811 S BROADWAY #C
MINOT, ND 58701
Phone: 701.852.0574 Fax: 701.852.0575
Email: casefs@minot.com

Professional Development

TRAVER SILBERNAGEL
AMERICAN FAMILY
3301 13TH AVE S
FARGO, ND 58103
Phone: 701.239.9731 Fax: 701.241.4395
Email: tsilber2@amfam.com

MEMBERSHIP REPORT from Jeffrey Case, State Membership Chair

CONGRATULATIONS NORH DAKOTA!!!! Local membership chairs, presidents and members – you are doing a fantastic job of recruiting new and retaining current members.

Here are the numbers for the locals (direct new members through 1/9/2008; direct renewals through 1/16/2008):

Total Award Level Goal (% met)

NAIFA – Fargo Moorhead	65.28%	*Fargo is a leader in its category of 150-399 members.
NAIFA – Minot	58.46%	
NAIFA – Missouri Slope	55.74%	
NAIFA – Roughrider	54.05%	
NAIFA – North Valley	45.45%	
NAIFA – Central	42.42%	
NAIFA – Lake Region	41.67%	

As for state membership Total Award Level Goal (% met), North Dakota ranks 8th of ALL the states including Washington, DC, Guam and Puerto Rico. That puts us in the top 15% nationwide. In our size category 0-899 members as of 06/07, we rank 5th in a field of 25, which, by the way, includes Washington, DC, Guam and Puerto Rico, for total % met of our Award Level Goal. That puts us in the top 20% in our size category. Excluding the three above mentioned associations, Montana is the only state association that exceeds us at 59.35% in our size category at this time.

There are two other very interesting statistics: our percent renewed members, and members lapsed to date. Currently, we are at 55.39% renewed. Only 64 members have lapsed to date. That represents 13.53% lapsed to date, well under the 18%-20% lapse projection rate from NAIFA in 2007.

All that being said, we still have a lot of work to do in the remaining 5 months of our year. For a ton of membership recruitment and retention ideas log on to NAIFA–Minot Membership Support at www.minot-advisors.com/membership. This is a terrific website put together by NAIFA – Minot membership chair Rick Wallace. Also, Dave Klemisch from NAIFA – Fargo has an excellent recruitment brochure available just for the asking. All of this information is available on our state website as well at www.ndaifa.org. We are looking for recruitment and retention strategies that are working in the rest of the locals too. Please forward your proven strategies to Nancy Buechler at NDAIFA with an email to info@ndaifa.org. Together we can make North Dakota number one this year for recruitment and retention. All the credit must go to the local associations and your individual members.

Seeking Future Leaders to Volunteer

NDAIFA is looking for future leaders to serve. We have many opportunities available and it provides you a chance to be a voice for your industry.

If you are interested in getting involved on a state wide or local level, we urge you to contact our office at 701-258-9525. We have many opportunities to help you get started. Too often we hear that you don't have the time or knowledge needed to serve. Now is the time to volunteer and learn more about the position and the time needed from the ones who have been in the business for years. We can always use new ideas, new approaches and new faces.

Together we can ALL make a difference in the future of our industry. Give it a try, it may be the best thing you can do for yourself!