



DAKOTA ADVISOR

A publication of the National Association of Insurance and Financial Advisors - North Dakota

In this issue:

- A word from our President
- Committee Reports
- Local News
- Calendar of Events

President's Message

Happy September NAIFA-ND! I am Dan Peterson, your NAIFA-ND state President.

As we head into the fall season with its shorter days and cooler nights, I trust you are embracing this season of change. All around us we see the crops of our ND landscape ripen and the harvest begin. So too, I trust that you are preparing for a great fall harvest in serving your clients and reaping the rewards of a job well done!

Your NAIFA is also in a season of change as we head into the final months of the year. I'm so excited about the journey this year, and all of the new things to come, that all circle back to the mission of our association – to advocate for a positive legislative and regulatory environment, enhance business and professional skills and promote the ethical conduct of our members. May 22, 2018, marked a watershed moment in NAIFA's history. That day, your National Council voted overwhelmingly to modernize our association's bylaws. Affirming the vision of NAIFA 20/20 and the goals outlined in the Quality Member Experience (QME) Taskforce, the National Council vote achieves three crucial goals by:

1. Creating a NAIFA federation structure with chapter relationships between national, states, and strong locals, so NAIFA has fewer – but more successful – entities to pursue the NAIFA mission;
2. Establishing standards to ensure accountability of performance at the national, state, and local levels; and
3. Moving to one consistent membership dues structure nationwide

"I'm so excited about the journey this year, and all of the new things to come, that all circle back to the mission of our association..."

In North Dakota, we are excited to move into the future as One North Dakota/One NAIFA.

Continued on page 2...

~Dan Peterson

2019 Calendar of Events

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
East Region			Member Meeting				Golf Event		Member Meeting	Agent's Forum		Holiday Cheer
West Region	Member Meeting			Member Meeting		Legislative Picnic				Agent's Forum		
NAIFA-ND		2/19/19 Day on Hill			5/8-5/10 State Convention		ALC & Board Meeting			Board Meeting		
NAIFA National					Congressional Conference				Performance + Purpose		Ntl. Advocacy Meeting	

President's message cont..

Each of our local associations will vote to dissolve by year end, and we will enter 2019 as one Association. We will free up our membership from the burdens of governance, board meetings at the local level, and recycling of leadership, and replace it with a more vibrant member experience. We are looking at the future as an Association unified, focused, and transformed. We will need your help and continued support. Your local association's board will be deciding on their role in the new NAIFA-ND; whether to become an affiliate, or group together with other affiliates for networking and social activity. NAIFA-ND is responsible for bringing quality programming to the entire state in 2019 and we are working on the 2019 Association Calendar. We anticipate a rich menu of educational meetings, top speakers, networking and social opportunities, and legislative networking and impact. We will be bringing content to two regions (East and West) within the state that will vary by month, but you will be welcome to attend any of the meetings on the calendar. If you can't attend in person, get together with another member and host a watch party as we plan to have the meetings available digitally.

This change also requires the NAIFA-ND Chapter to adopt new by-laws. A special member meeting will be called on February 19th, 2019 in Bismarck, ND to vote on these changes. This is the same day as our Legislative Reception, so you will want to schedule this on your calendar now!

We have a lot of work to do, but the excitement and momentum is

building. Eight of your fellow NAIFA-ND members just attended the annual NAIFA Performance + Purpose 2018 Annual Conference in San Antonio, TX. We represented NAIFA-ND in Leadership meetings and attended outstanding breakout sessions that have all of us excited about the business opportunities we have going forward. Our new national executive committee, led by NAIFA President Jill Judd, are excited and motivated about the direction that NAIFA is now heading. For the first time in a long time, we are poised to stop membership losses and begin to again grow!

Thank you for your membership in NAIFA. NAIFA's mission is to support you in every step of your career and help you and your business grow. Investing in your education, earning professional designations, and building your network result in helping you obtain higher net worth clients and earn substantially higher incomes. In addition, NAIFA continues to be your voice helping protect our business and the "Main Street" clients we serve.

I look forward to an exciting year and regular communication. I welcome your feedback. Best wishes for a great harvest season!

Thank You,

Dan Peterson, LUTCF, FIC, LLIF

NAIFA-ND President

IFAPAC

North Dakota IFAPAC continues a strong year in 2018. A special thanks to all who contributed at the State Convention, which played a huge part of our increase year to date.

We met in Jamestown earlier this summer for an IFAPAC Board meeting and Distribution session. We spent several hours reviewing candidates and authorized **\$12,900** of contributions for the upcoming elections. Checks have been delivered personally by our members to 70 candidates.

We also delivered a \$3,000 check to Heidi Heitkamp. She has been a large supporter for National NAIFA and our positions. Kevin Cramer received a contribution earlier in the campaign. Both will be reviewed after the election.

Make sure to continue your contributions and we will have an awesome year in 2018!

Hank Prien, CLU, CLF, LUTCF, SDL
NAIFA-ND IFAPAC Chair



NAIFA-ND leaders met with Senator Heitkamp prior to the NDSU Bison homecoming parade on September 21st. *Back row: Pat Gores-Government Relations Chair; Hank Prien - IFAPAC Chair; Jessica Westgard Larson - NAIFA-FM President; Steve Walker - NAIFA-ND Secretary/Treasurer; Dan Peterson - NAIFA-ND President; Jamey Pesek - Programs & Professional Development Chair. Front row: Elaine Fremling - former National Trustee; Senator Heidi Heitkamp*

Programs & Professional Development

Hello NAIFA Members,

I love NAIFA! In my eight years as a Financial Advisor I have gotten a chance to meet many NAIFA members and have noticed that we have many different business models, niches, and areas of expertise. Our titles vary: Insurance Agents; Financial Advisors; Financial Planners; Multiline Agents; Health Insurance and Employee Benefits Specialists; and even Agency Owners and Independent Marketing Organizations. We have Captives and Independents, and staff from the various insurance carriers. As you are aware, there are many facets of the Financial Services business and it can be tough to keep up on it all and do it all.

And this is where NAIFA comes in. NAIFA serves and represents us regardless of the products we sell or the focus of our practice. NAIFA's focus is to:

- Protect your business
- Grow your business
- Promote ethical business conduct

Our membership in NAIFA allows us to spend more time focusing on our clients and businesses because as our organization, NAIFA does some heaving lifting on our behalf. **And that is why I love NAIFA!**

As we kick off planning for the coming year we will keep these core principles in focus in scheduling high quality events. For the remainder of 2018 each local association will continue to host programs in their area as has been done in the past. Starting in January we will move to North Dakota's vision of NAIFA 20/20 which is to hold fewer but more quality events in the regions across the state. As the calendar develops and more details of the year emerge we will be sure to keep you posted. In the meantime, take a look at the tentative calendar and "save the dates" to your schedule.

I look forward to serving you this coming year!

Jamey Pesek
NAIFA-ND
Programs & Professional Development Chair

Membership

Hello NAIFA North Dakota!

We are at the starting line for another great year as NAIFA members, and there has never been a better time to be a member of our association. We are moving in a slightly new direction with the upcoming changes to NAIFA which will create an improved member experience with even better meeting structure and content!

At the same time of our association's improvements, we find ourselves with diminishing numbers for membership and it is an **"All Hands on Deck"** situation to turn this trend line from downward to upward. As our state's membership chair, I am asking for help from everyone to recruit more members in order to grow our strength within NAIFA. There are many quality individuals within our industry, and too many of them are NOT members of NAIFA. Why? The advocacy component has been around for many years, and NAIFA is always at the table helping to keep our clients safe and our industry strong! Think to yourself, "WHY am I a NAIFA member?" Share your story with others within our industry, and invite them to join. In addition to the meetings and advocacy, NAIFA is now an even better resource for everyone in our industry to help anyone grow their career.

As you find people that should be members of NAIFA, please let me know if you need assistance getting them signed up as members.

Our membership WILL start to shift to a positive growth trajectory this year, as I am committed to helping our association grow even stronger. There is not a special sauce that will do this... WE are the special sauce, and if you simply bring up the fact that you are a proud NAIFA member, and invite other high quality individuals in your area to join, this trend will reverse! We have what our industry wants and needs, let's not stay a secret any longer!

Have a great year, and I look forward to working with you to help our membership get back to levels that we need to be at and SHOULD be at. Thanks!

Steve Walker
NAIFA-ND Membership Chair

APIC

A PAC check was delivered to Senator Heitkamp at her campaign office right before the NDSU Bison Homecoming parade.

On 24 July 2018 we held an IFAPAC Distribution meeting where we decided how much to contribute to candidates running for office in North Dakota. Checks were mailed to local members who in turn delivered them in person to the candidate. Please let the Association office know when this has been accomplished.

Part of the mission of the Association Political Involvement Committee is to get people elected. Get out and support your candi-

date, put up a yard sign, make phone calls. These candidates will appreciate your support.

I will be attending the NAIFA National Advocacy Meeting in Washington DC in November. If anyone is interested in being an APIC Chair in the future let me know so I can pass your name on to our NAIFA-ND State President.

Jim Simons
NAIFA-ND APIC Chair

Freedom Builder Fund

As many of you know, the Freedom Builder Fund was established in 1989 by the ND Association of Life Underwriters (*now known as NAIFA-ND*), Board of Directors to provide the financial flexibility to fully protect the legal, legislative and regulatory interests of its membership. A portion of these funds are used each biennial in conjunction with our legislative session to cover the costs of our lobbyist, bill tracking and fighting for the beliefs of every individual NAIFA member.

The Freedom Builder committee has been working to review current policies and procedures to ensure that they keep pace with the times. We need the financial flexibility that a professional organization must have to fully protect the interests of its membership while preserving the legacy of the fund. These updates will require a vote at a specially called member meeting to be held in conjunction with the Legislative Reception. In the coming months you will receive information on the proposed changes. We welcome and encourage your input.

For many years our organization has been represented by Norbert Mayer, a fellow NAIFA member and our lobbyist, who understood the day-to-day trials that agents face. He was able to convey those issues to our legislators in a way that helped them better understand our industry. Norbert has retired, and we want to thank him for his hard work and many years of dedication.

We would also like to welcome our new lobbyist, Patrick Gores. Pat has been a NAIFA member since 1982 and has a vast amount of experience and knowledge to bring to the table as he represents NAIFA ND and our beliefs to our legislators.

Let Freedom Ring

Stacy Norton
Freedom Builder Chair

LOCAL NEWS

NAIFA Missouri Slope

NAIFA-Missouri Slope had a successful member appreciation event in August at the Dakota Zoo. The event was well attended by members and their families. IFAPAC checks have been hand delivered to our local representatives and they were very grateful for our contribution to their campaign. The next board meeting is on September 24th at the Elks Lodge. We will be discussing NAIFA 2020 and the possibility of joining with other chapters to form a larger Western ND affiliate.

Kyle Herman
NAIFA Missouri Slope President

NAIFA Minot

Greetings from NAIFA-Minot,

Every year we have a NAIFA picnic where we invite our local legislators. In the past, we have had the picnic at the Minot Zoo, the Air Museum, Oak Park, and the Heritage Center along with other locations. This event is usually well attended by members, spouses, and our representatives from the surrounding area. This year we decided to use the Minot Sabre Dogs Party Deck as our venue. Once again, we had good attendance and a great time was had by all. It was the first game that many had attended for the new Sabre Dogs baseball team.

I would like to thank Jim Simons and his wife for hosting an Open House to distribute IFAPAC Checks. We were able to have a few members and state representatives (to include those running for the position) attend to receive their checks. It was very good conversation and nice meeting the new people. A plan was in place to get the rest of the checks distributed.

Our next board meeting is September 7th. We hope to finalize our events for the end of the year and have more conversation about the NAIFA 2020 Transition. In Minot, we are looking at becoming a Small Affiliate and are in favor of two regions in the state. We will do what we can to support this transition.

Lyle Kraft
NAIFA-Minot President



NAIFA - at work for you!

Local News Continued...

NAIFA Fargo-Moorhead

NAIFA Fargo-Moorhead had another successful golf tournament at Edgewood Golf Course on July 18th with 6 teams participating. The next meeting of membership and the Fargo-Moorhead Board will be on Thursday, September 27th. Phyllip Putz with The Decision Tree of Life will be our main speaker, discussing helping our family tree age peacefully and gracefully. The meeting is being sponsored by Jackson National. A local board meeting will follow, where Dan Peterson will be reviewing the state board's plan for the NAIFA 2020/QME transition with the Fargo-Moorhead board.

Jessica Westgard Larson
NAIFA Fargo-Moorhead President

SAVE THE DATE

February 19, 2019

NAIFA-ND Legislative Reception

Northern Lights Atrium - ND Heritage Center

NAIFA North Valley

NAIFA North Valley met in August with the specific objective of planning the next six months. In addition, we started the response to the significant changes that the organization will experience effective January 1, 2019.

We have actively distributed IFAPAC checks to those individuals located within our geographic area. We're also planning to host the upcoming Insurance Forum for Grand Forks.

Under the direction and leadership of State President, Dan Peterson, we had a lengthy discussion with respect to functioning as a local affiliate versus joining up with another local in 2019. While we may be small, the desire is strong to remain with a local identity and continue to function as a local affiliate under the new structure.

We will have three Committee chairs: Harlynn Bjerke, Government Relations, Gregg Webster, Professional Development, and Bonnie Baglien, Membership.

We look forward to the continued functions of NAIFA as they strive to not only protect our occupation, but to also protect the interest of our clients through the insurance products that they use to protect their individual risks.

Gregg Webster
NAIFA North Valley President

