WELCOME BACK NAIFA-BROWARD!

What a year this has been! Life in general has been a challenge, but the one true thing that I know is during difficult business cycles, it is more important than ever to have a circle of friends, business associates and mentors to help keep everything in perspective. The national efforts to reform our health care and financial delivery systems are in full swing. And I write this column now, understanding that by the time you are reading this, the House and Senate will be returning from a recess and will move into the final phases (well…maybe) of new legislation being passed.

That being said, as a member of NAIFA-Broward, I ask that you forward our Courier Online (right after you finish reading it) to just one associate who is not yet a member. Please remind them that if they hold a license to sell financial products, and they are not a member of their professional association, a lack of commitment to their career will show up sooner, rather than later in the obstacles that government plans to put before us. More than ever before, we need your support and strong membership involvement to continue to help us in our efforts to protect the way we do business, and to maintain the freedoms in which we strive to provide financial independence to our clients, their families and employees. Invite just one non-member associate to join and you have done something positive for yourself!
Advocacy is just one of our roles; take time to check out the many benefits of membership; great value-added services which include our new on-line member directory, super sponsorship opportunities, and a great calendar of interesting lunch programs and topics, engaging speakers and pertinent continuing education courses through-out the year. Meet your Board, make a friend and re-establish an old connection. Please join us for lunch on September 23rd!

I am proud to be serving as your President, 2009-2010.

Joan Roberts-Gould, CLTC

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**Life Insurance Awareness Month:**

**September 2009**

To make sure Americans are reminded of the need to include life insurance in their financial plans, the nonprofit LIFE Foundation coordinates Life Insurance Awareness Month. Each September, LIFE is joined in this educational initiative by more than 100 of the nation’s leading insurance companies and other industry groups.

Headlining LIAM 2009 as national spokesperson is actor **Chris Noth**, who is best known for his leading roles in Sex and the City and Law & Order. Chris grew up in a life insurance family. Both his father and grandfather were life insurance agents. Sadly, that’s not where Chris’ connection to the life insurance industry ends. When Chris was nine, his father died in a car accident, leaving his mother to raise three boys on her own. The proceeds from his insurance helped Chris’ family during that difficult time and enabled his single, working mother to put all three sons through college. Chris shares his personal experience in a series of television and radio public service announcements that began airing in July and will continue to be broadcast throughout the remainder of the year.

Click [HERE](http://lifehappens.org/liam/liam-plans) to listen to Chris’ story. For more information on the LIFE Foundation's public awareness campaign and how you and your clients can benefit, please visit [www.lifehappens.org/liam](http://www.lifehappens.org/liam).

NAIFA-Broward will kick off the 2009-2010 Association Year during Life Insurance Awareness Month with a special presentation at our Membership Luncheon Meeting on **Thursday, September 23, 2009**. See below for complete details.

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**NAIFA-Broward Morning C.E. Seminars and Membership Luncheon Meeting**

**Wednesday, September 23, 2009**

**Courtyard Marriott - Ft. Lauderdale North.**

2440 West Cypress Creek Road, Fort Lauderdale, FL 33309

( CALL 954-772-7770 FOR DIRECTIONS )
Two One-Hour Morning C.E. Seminars moderated by

Roderick P. Hansen, CFP, CLU, ChFC, AEP.
Regional Vice President, Pacific Life - South Florida

COST: NAIFA-Broward Members - FREE • Non-members - $15.00 per credit hour.

“Split Funded Defined Benefit Plans," 9:30 - 10:30 a.m.
This course has been approved by the Office of Insurance Regulation for insurance continuing education credit. Intermediate level 1-hour Continuing Education for Authority Line 2-16 Life, course#64820.

“Advanced Estate Planning," 10:30 - 11:30 a.m.
This course has been approved by the Office of Insurance Regulation for insurance continuing education credit. Intermediate level 1-hour Continuing Education for Authority Line: 2-16 Life, Course # 40230.

Membership Luncheon Meeting: 12:00 Noon

"Advocates of Life"
Life Insurance Awareness Month

These are unsettling times. Over the past year, almost every pillar of our financial security has been shaken, one by one. Now more than ever, Americans are searching for ways to maintain basic financial security. One source of financial security still stands strong, however, and that's life insurance. It continues to do what it was designed to do – serve as the foundation of a family’s financial security.

To make sure Americans are reminded of the need to include life insurance in their financial plans, the nonprofit LIFE Foundation coordinates Life Insurance Awareness Month. Each September, LIFE is joined in this educational initiative by more than 100 of the nation’s leading insurance companies and other industry groups.

Stories of real people who have benefited from insurance play a central role in “Life Insurance Awareness Month”. Michael S. Gerstman, ChFC, CLU, Phyllis Simon and John Allison, LUTCF will share stories and suggest outreach strategies that will enable you to connect with people who need help assessing their life insurance needs.

John Allison started in the insurance industry with Metlife in 1989 after 15 years with The National Enquirer. He has qualified for Leaders Conference nine times and also received the National Quality Award. He will share the story of Monica Bakhsh, a woman he helped thru the Deliver the Promise Program.

Michael Gerstman has been the principal of Gerstman Financial Group (now Gerstman & Martin) since 1983. Michael takes his business very seriously, but doesn't take himself too seriously. He lives by the credo, "you can only be young once, but you can be immature forever..." Michael is a former college basketball player and still plays avidly. In addition, he supports numerous charities and philanthropic causes.

Phyllis Simon has worked with MetLife for the past 22 years as well as MetLife's General Agency offering

[Image: Life Insurance Awareness Month]
[Image: The National Enquirer]
an array of products to her clients. Phyllis is a specialist in MetLife's Deliver the Promise Program which delivers the monies to the beneficiaries of life insurance, annuities and investments. Phyllis’s caring personality helps them cope with the process of dealing with the claims and making sure their claims go through smoothly.

We hope you can join us for this very special program.

LUNCHEON DATE: Wednesday, September 23, 2009
TIME: 11:30 a.m. Registration and Networking, 12:00 Noon Luncheon
COST: $15.00 members with reservations, $25.00 non-members with reservations
$20.00 members at the door, $30.00 non-members at the door
RESERVATIONS: Call or E-mail by Monday, September 21, 2009
Phone (954) 753-2262 • E-Mail naifa-broward@juno.com

Prepaid Luncheon Program

Members can prepay ten lunch programs for $125.00 and save $25.00. Members need to register for each program they are attending. Unused fees for luncheon programs may be rolled over to the following membership year. The Prepaid Luncheon Program is available for members only, is non-transferable and non-refundable.

2009-2010 MONTHLY LUNCHEON MEETING SCHEDULE

Our luncheon meetings are held at the Courtyard by Marriott, 2440 West Cypress Creek Road, 2 miles west of I-95 in Ft. Lauderdale. Meetings are normally held on the third Wednesday of the month. They begin promptly at 12:00 noon and generally last until about 1:30 p.m.

Reservations are necessary and can be made by calling (954) 753-2262 by the Monday prior to the meeting. They can also be e-mailed to naifa-broward@juno.com or made online at www.naifa-broward.org. The cost for lunch is $15 for members with reservations and $20 at the door. For non-members the cost is $25 with reservations and $30 at the door. Credit card payment is accepted on the website.

Continuing Education classes sponsored by NAIFA Broward are free to members, except for special programs, like classes offered through the Florida Association of Insurance and Financial Advisors. For non-members the cost is $15 per credit hour. The class will begin promptly at 9:30 a.m. Anyone arriving after 9:35 a.m. will not receive CE credit. You will also be asked for photo ID when signing in. Information on each month’s meeting and CE topic can be found on our website at www.naifa-broward.org.

Meeting dates for the 2009-2010 membership year are as follows:

- September 23, 2009
- October 21, 2009
- November 18, 2009
- December 16, 2009
- January 20, 2010

UPCOMING MEETING CALENDER:

- September 23, 2009.
- CE Class, 9:30 – 11:30 AM
- Luncheon Meeting, 12:00 PM
- Courtyard by Marriott, Cypress Creek
The Broward chapter of the National Association of Insurance and Financial Advisors provides and encourages continuing education and a forum for fostering strategic alliances between complementary financial service professionals to enhance their ability to better serve the public. **NAIFA-Broward continues to provide the best networking and CE opportunities to our members!**

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**National Committeeman’s Message**  
By Joseph Chalom, CLU, LUTCF

Life inside the world of the National Association of Insurance and Financial Advisors, (NAIFA) heats up this month, with the NAIFA annual convention in Orlando. The five-day conference will serve as the staging area for important by-law changes made by our National Council. The changes include the formula used to determine the number of delegates states will have in future conventions and a dues increase. In addition, a new NAIFA Secretary and five trustees will be elected.

We are very fortunate to have BAIFA and FAIFA Past President Steve Estler, CLU, ChFC take his place on the national board as a new trustee. Ironically, Steve served as FAIFA President the last time the NAIFA conference was held in Florida in 2000. Steve is a veteran insurance agent with MassMutual for nearly thirty years. He has also served on numerous boards and committees throughout his career. Steve is the right person at the right time for the job.

Life outside the NAIFA world continues to sizzle. The future of health care in the United States continues to take center stage. NAIFA has clearly articulated its position to protect the interest of its members and member’s clients. The other hotly contested issue is the future of index annuities. It appears that SEC ruling 151(a) regulating how index annuities are registered and sold may be put to rest for now. However, in the world of politics, issues never go away they just become dormant. Specific details on these issues can be found on the NAIFA website at [www.naifa.org](http://www.naifa.org).

I look forward to visiting with you at our first membership meeting of the 2009-2010 on September 23.
States continues to take center stage. NAIFA has clearly articulated its position to protect Life. Outside the NAIFA world continues to sizzle. The future of health care in the United States will be a critical issue for the insurance industry. Steve is the right person at the right time to take his place on the national board as a new trustee. Ideally, the current problem with the SEC ruling on index annuities will be put to rest for now. However, in the world of politics, issues never go away; they just become dormant. We are very fortunate to have BAIFA and FAIFA Past President Joseph C. Chalom and Terry Breitbord to provide the best networking and CE opportunities to our members!

May 19, 2010

April 21, 2010

February 17, 2010

Thank You to NAIFA-Broward’s 2009 IFAPAC Contributors!

January 1 – August 14, 2009

Capitol: $5,000+
Adam Clatsoff

Emissary: $2,500-$4,999
...

Diplomat: $1,000-$2,499
Stephen D. Estler

Envoy: $500-$999
Andre L. Faucher

Statesman: $300-$499
Terry Breitbord
Joseph C. Chalom
Ira Langer

Ambassador: $200-$299
Maria C. Kondracki
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Jo Lee Winterrowd

Century: $100-$199
Lorry M. Ciporkin
Job De Ojeda
Clifton Eserman
Michael Eskra
Vincent Luongo
Dennis Moran
Thomas Pfleger
Karen K. Roberts
Albert J. Travasos

Investor: $50-$99
Kim Alexander
Kathleen Beightol
Robert Bilsker
Myles German
William Leschinsky
Erica Solodkin

FOR MORE INFORMATION ON IFAPAC AND TO CONTRIBUTE SECURELY ONLINE, PLEASE CLICK HERE.

http://www.naifa.org/advocacy/ifapac/

MEMBER BENEFIT:

NAIFA Preferred Provider Wireless Center

Pick a phone, pick a plan. Save up to $100.

As a NAIFA Member, you may now take advantage of substantial savings on your next cell phone by shopping at the NEW Preferred Provider Wireless Center. This new Center makes it easy for you to compare phones and plans in one convenient place. Save up to $100 on some models. Choose from a huge selection of the very latest cell phones and accessories and the plan that best meets your needs from the carrier of you Wireless, Sprint, T-Mobile and Verizon Wireless. Features include Touch Screen Camera, Bluetooth®, MP3 Player, GPS Capabilities, QWERTY – Keyboard, Speakerphone and more!

You’ll get the same great rate from the carrier you select, plus a better phone at a better value than you would anywhere else. “Hot” plans, family plans, prepaid plans, accessories, and contract extensions are available.

To learn more, visit http://www.naifawireless.com/

CONNECTIONS THAT COUNT!

With more than 58,000 members, NAIFA is the largest financial services membership association in the United States. NAIFA is a federation of 700 state and local association all striving for the same common goal: to protect your livelihood and your clients’ financial security. To join or renew securely online, please visit www.naifa.org, or click HERE to download a PDF of the Membership Application.

https://secure.naifa.org/registration/membership_app.pdf
CE Opportunities From NAIFA-Florida

NAIFA-Florida, formerly the Florida Association of Insurance and Financial Advisors (FAIFA), invites you to attend one or both of the following CE courses which will be held on Wednesday October 21, 2009 at the Courtyard by Marriott, 2440 West Cypress Creek Rd., Fort Lauderdale, FL 33309, phone (954) 772-7770.

"Annuities and Seniors: Passing the Test [Legal and Ethical]" 8:30 to 11:30 a.m.
3-Hour Florida DFS-Approved Continuing Education Class*
One of the most frightening experiences an agent can have is an E&O lawsuit. This class will help you understand and prevent everyday legal pitfalls. NAIFA E&O policy holders receive a 10% discount on their annual premiums by taking this class. (This course is approved for three (3) hours of Florida DFS-approved continuing education for life, health, variable annuity, and general lines licensees (not health-only licensees)-intermediate level. Authority line 9901, Course #64841, Provider #654)

"E&O: Protecting Yourself from Disaster" 1:30 to 4:30 p.m.
Intermediate level 3-hour Continuing Education course for life licensees designed to satisfy the new requirements found in F.S. 626-2815
[Intermediate level 3-hour Continuing Education (#66720) for LIFE licensees (authority line 9911). This course meets the new CE requirement for agents, pursuant to F.S. 626-2815] Provider #654

The instructor for both CE classes is Paul Brawner, AIP, NAIFA-Florida Director of Professional Development.

To register online for Annuities and Seniors: Passing the Test [Legal and Ethical] visit the NAIFA-Florida website or print out the PDF registration form found HERE and fax to NAIFA-Florida at (850) 422-2762. http://www.wealthindustrynetwork.com/naifanet/naifa-broward/AnnuitiesandSeniors-PassingtheTest(LegalandEthical)CEFlier-NAIFABroward10-21-09.pdf

To register online for E&O: Protecting Yourself from Disaster visit the NAIFA-Florida website or print out the PDF registration form found HERE and fax to NAIFA-Florida at (850) 422-2762. http://www.wealthindustrynetwork.com/naifanet/naifa-broward/EandOFlyer-FtLauderdale-NAIFABroward10-21-09.pdf

Please plan to arrive thirty minutes prior to class and remember to bring your photo ID.

Early registration fees per course are: NAIFA-Florida Members $35.00, Non-members $55.00. After October 14, 2009 at-the-door per course fees increase to: NAIFA-Florida Members $45.00, Non-members $65.00.

If you have any questions or need additional information please call the NAIFA-Florida office at (850) 422-1701.

"4 Hour Long Term Care, NAIC Ongoing Training"

Presented by the National Association of Insurance and Financial Advisors – Broward Chapter

Moderated by Michael R. Teller, CLTC, CSA
LTC 4-Hr Partnership Refresher Course
4 hrs Insurance Credit + 4 hrs CFP® credit + Satisfies Mandatory 4 hr Course for selling LTCi in Florida + ClearCert approved as having met the 4 hrs certification requirement for selling LTCi

Is This Course Mandatory?
If you wish to continue to sell LTC insurance ... YES!

Every 2 years the Office of Insurance Regulation is auditing LTC insurance carriers to make certain that all agents selling LTC have taken an approved refresher course to re-certify their ability to sell LTCi.

** An accepted CFP® Board of Standards – 4 hrs CE

**When:**
Wednesday, November 18, 2009

**Time:**
Registration 8:00 a.m., Class 8:30 a.m. - 12:30 noon

**Where:**
Courtyard by Marriott, 2440 West Cypress Creek Rd., Fort Lauderdale, FL 33309, phone (954) 772-7770.

**Approved Instructor:**
Michael R. Teller, CLTC, CSA

**Cost:**
NAIFA members $45.00, Non-members $55.00 with advanced registration. At the door, add $10.00.

Coffee/Bagel Breakfast and Buffet Luncheon included in registration fee.

Early registration deadline is November 11, 2009 (7 days advance).

Early registration payment options:

1. Check (payable to NAIFA-Broward) and mailed with registration form to:
   NAIFA-Broward, PO Box 491208, Ft. Lauderdale, FL 33349-1208
   Click [HERE](http://www.naifa-broward.org) for Registration Form.

2. Credit Card using PayPal only on NAIFA-Broward website: [www.naifa-broward.org](http://www.naifa-broward.org)

Registration and payment at the door is check or cash only.

Please plan to arrive 30 minutes before class starts. Those arriving after class starts will not receive credit.

QUESTIONS? Call 954-753-2262.
NAIFA’s National Convention and Career Conference comes to Orlando in 2009 -- practically in our own backyard! For volunteer opportunities, contact Rob Wolford, Local Host Committee Chair, at naifa09orlando@gmail.com or (407) 740-5337 ext. 220.

THANK YOU TO OUR SPONSORS!

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ExamOne
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Identity TheftShield
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L&S Insurance and Financial Services
lee@yourinsurancepros.com

Midland National Life
cgammill@midlandarsd.com

Value Care at Home
david.lieberman@valuecareathome.com

NAIFA-Broward Sponsorship Opportunities:

**SILVER**
Member $250.00 / Non-Member $300.00
- Three (3) minutes to speak at one meeting
- Logo with link listed on meeting notifications
- Logo with link listed on website home page for 30-days
- Resource table access for specified meeting date
- Handouts at members seats/tables
- One (1) complimentary meal for specified meeting date
GOLD
Member $600.00 / Non-Member $750.00
• Three (3) minutes to speak at one meeting during membership year
• Space at resource table at every meeting during membership year
• Five (5) minute presentation at the May awards and recognition luncheon.
• Table Top Expo at the May awards and recognition luncheon.
• Two (2) complimentary meals during membership year

PLATINUM
Member $1,000.00 / Non-Member $1,200.00
• Three (3) minutes to speak at every meeting during membership year
• Recognition at every meeting during membership year
• Logo with link listed on meeting notifications for membership year
• Logo with link listed on website home page for membership year
• Space at resource table at every meeting during membership year
• Five (5) minute presentation at the May awards and recognition luncheon.
• Table Top Expo at the May awards and recognition luncheon.
• First choice of sponsorship for upcoming special events
• Ten (10) complimentary meals during membership year

For more information on NAIFA-Broward sponsorship opportunities, call Pat Thomson at 954-753-2262

IT’S SMART TO BELONG!
For the latest NAIFA-Broward news and events, please visit our website at www.naifa-broward.org!

NAIFA-Broward
c/o Association Executive Patricia Thomson
P.O. Box 491208, Fort Lauderdale, FL 33349-1208
Phone: 954-753-2262 • Fax: 954-796-0618 • E-mail: naifa-broward@juno.com

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