The Official E-Newsletter of the Broward Chapter of the National Association of Insurance and Financial Advisors

JANUARY 2010

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http://209.61.156.20/page.cfm?usr=110880&pageid=3043

A Message From Your President

Joan Roberts-Gould, CLTC

Happy New Year 2010!

I hope that all of you had wonderful holidays with happy memories made with your families and friends.

For many of us, 2009 was a year of challenge, for our friends and clients as well, but the New Year is the time to bid farewell to the old, and welcome in the coming year. It is a time for new beginnings – so let go of the past, accept all that has been, and move on to maintain your focus with determination, a sense of purpose, and always in the best interest of those we serve.

I look forward to seeing you all on January 20th at our well-attended lunch and Million Dollar Round Table Panel!

Joan R. Gould, CLTC
NAIFA-Broward President
NAIFA-Broward Membership Luncheon Highlights

December 16, 2009


Keynote Speaker Attorney Paul E. Ghougasian, J.D.

NAIFA-Broward President Joan Roberts-Gould and Santa (aka Gary Goldmann) present a donation from NAIFA Broward to Elisabeth Lewis Glynn of the Ann Storck Center.

Toys and cash donations from NAIFA-Broward exceed $500 to the Ann Storck Center.

NAIFA-Broward Morning C.E. Opportunity and Membership Luncheon Meeting
Wednesday, January 20, 2010
Courtyard Marriott - Ft. Lauderdale North
2440 West Cypress Creek Road, Fort Lauderdale, FL 33309
( CALL 954-772-7770 FOR DIRECTIONS )

TWO MORNING C.E. SEMINARS, ONE HOUR EACH:

Business Insurance for Pass-Through Entities
Presented by Richard Wieder, 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 #43544.

About the Presenter: Rick Wieder is the Brokerage Manager for First American Insurance Underwriters.
Benefit Planning for the S Corp Owner
Presented by James Weaver, 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 #58369.

About the Presenter: James Weaver, ChFC, CLU, CFP is the Regional Vice President for Individual Insurance with Sun Life Assurance Company of Canada (U.S.)

COST: NAIFA-Broward members FREE, Non-members $15.00 per Credit Hour

MEMBERSHIP LUNCHEON MEETING:
MDRT – A Tradition of Excellence

Established in 1927, the Million Dollar Round Table is an international association of the leading sales professionals in the life insurance and financial services industry who are committed to sales and service excellence. Always a positive influence in the life insurance industry, MDRT has developed a rich tradition of sharing knowledge for the benefit of clients, prospects, producers and companies.

We are very pleased to have three MDRT members who exemplify those traditions as our special guests:

Hala Asad began her career as a Financial Services Professional with New York Life just six months ago in June 2009. Hala has achieved both membership in the Million Dollar Round Table and has now made Chairman’s Council, which is New York Life’s highest form of recognition for an agent.

Mark Rolnick is a Financial Professional with AXA Advisors, LLC South Florida Branch. Prior to Joining AXA, Mark was a registered physical therapist and an ALF administrator. He now assists his clients with wealth accumulation and estate planning strategies.

Chuck Stout, RHU, LUTCF, Director of Employee Benefits and Financial Services with Meridian Insurance Group, LLC is the third member of our MDRT Panel. He is a former President of the Broward Association of Insurance and Financial Advisors.

The useful sales and marketing ideas that these successful agents share with you will prove the worth of membership in NAIFA-Broward.

LUNCHEON DATE: Wednesday, January 20, 2010
TIME: 11:30 a.m. Registration and Networking, 12:00 Noon Luncheon
COST: Members $15.00 (with reservations), $20.00 (without reservations)
Non-members $25.00 (with reservations), $30.00 (without reservations)
RESERVATIONS: Call or E-mail no later than Monday, January 18, 2010 by 5:00 p.m.
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. 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.
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.

Wednesday, January 20, 2010
CE Class, 9:30 – 11:30 AM
Luncheon Meeting, 12:00 PM
Courtyard by Marriott, Cypress Creek

Wednesday, February 17, 2010
CE Class, 9:30 – 11:30 AM
Luncheon Meeting, 12:00 PM
Courtyard by Marriott, Cypress Creek

Wednesday, March 17, 2010
CE Class, 9:30 – 11:30 AM
Luncheon Meeting, 12:00 PM
Courtyard by Marriott, Cypress Creek

Wednesday, April 21, 2010
CE Class, 9:30 – 11:30 AM
Luncheon Meeting, 12:00 PM
Courtyard by Marriott, Cypress Creek

Wednesday, May 19, 2010
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!

Membership Report

Rick Wieder, Membership Chair

Dear Friend,

I wish for you and your family a Happy New Year!

I also want to thank you for your membership and support of your professional association. I hope you understand that at a time when we have a target on our back your continued membership and support is more important than ever before in our history dating back to the early 1900’s with President Windrow Wilson.

The current political climate is too say the least unstable and unpredictable. Most of us would also agree that we are unable to predict what our business climate will look like twelve months from today. If you are like me, you are scared about what the future will bring within our industry. As a result, this is the perfect time to support our industry by renewing your membership and encouraging non-member friends and co-workers to join NAIFA.

Please review some of your member benefits:
1. The power of NAIFA – 200,000 members with the same goal: to protect your livelihood and your clients’ security.
2. Powerful Government Relation and Political Action
3. Keys to Success: NAIFA’s Advisor Today
4. Educational Programs: LUTCF, FSS, CPCU and CE credits
5. NAIFA’s Annual Convention and Career Conference
6. Leadership in Life Institute: LILI (ask Joe Chalom or Rick Wieder about this). You can participate in this program.
7. Online Virtual Library: Ask Rick Wieder about this site.
8. Sales Training and Coaching Support
9. National Quality Award, National Sales Achievement Award, and National Multi-line Award
10. Young Advisors Programming
11. NAIFA-Endorsed Insurance Program – E & O insurance
12. MEMBER DISCOUNTS

I respectfully ask that you contact me at rwieder@faiu.com or 954-382-0940 and volunteer a half hour of your time to be a member of our membership committee.

Have a great holiday and we look forward to seeing you in January, 2010.

With warm regards,

Ricky Wieder

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Welcome New NAIFA-Broward Members!

Rex Harrison  
IlI Pillars Financial Services  
David Drucker  
New York Life

Andrew Costa  
Costa Capital  
Steven Needleman  
Needleman Financial Services

Scott Chalom  
New York Life

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Member Benefit of the Month  
Members Enjoy Exclusive Savings on Hewlett-Packard Business Products

NAIFA members can enjoy special pricing and great discounts on a wide range of HP business products you use every day, including printers, notebooks, PCs, servers, and so much more! Plus, NAIFA members receive free US ground shipping*, flexible financing and leasing options, a specially trained sales team, and award-winning service and support. For questions or to order by phone, call 1-888-202-4465 and mention code NAIFA. To shop online, visit www.hp.com/go/naifa.

*All orders must be billed and shipped to a US address. Some weight restrictions apply.

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Thank You for Your Support!

NAIFA-Broward would like to thank the following members due to renew on February 1st for their continued support. Dues can be paid by check, credit card, monthly bank draft or monthly credit card draft.

Nick Apoian  
David A. Norton, CLU, CLFC
Jeffrey C. Dacres  
Bruce J. Pockey
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

MDRT Minute:
“Legendary Lessons From Selling Brushes”

When I started out in the business at 21, I managed to sell a friend a term policy. He was a Fuller Brush Man, and he talked me into joining him to make some extra money on the side. Selling custom-made household cleaning brushes became my first training in sales and contributed greatly to my successful 60-plus years in the business.

We worked 15 hours a day, six days a week, ringing hundreds of doorbells each day. I had never thought of working like that in the insurance business, but that turned my life around. After seven years, I thought, Why am I doing this — seeing all these people, getting doors slammed in my face? If I work one-tenth that hard, I could make it in the insurance business. So, I gave up Fuller Brush and became a full-time life insurance agent, working — by my standards — part time. I ended up No. 3 in my company the first year.

Needs vs. wants
Selling Fuller brushes, I learned that some things I'd been taught were wrong. I was told that you tell people what they need and sell it to them. The problem was they weren't buying.

It started to work when I switched from need to want. I've been a want salesman now for 40 years. Before I attempt to sell anything, I try to find out what people want by listening. So, instead of being a talker, I became a listener. Instead of being a need salesman, I became a want salesman.

By talking to 50, 60, 70 people a day, I learned that the key was to give them a solution to their problem. I found out what they were trying to do and offered solutions instead of products.

See the people. Sell yourself.
The next thing that I learned is that you won't make it in this business if you don't see people. Most people in our industry are simply not seeing enough people. You should talk to at least 30 people a week by starting to ask questions.

The biggest mistake a lot of people in our business make is trying to sell a product before they sell themselves. If they don't buy you, they won't buy insurance from you.

The non-interview has been my primary source of prospects. My technique is to talk to everybody I ever see every day. I ask them questions instead of speaking, and if I listen to what they have to say, they're going to begin to like me.

The way they answer questions will tell you how you're doing. If you ask if they're married, and they answer "yep," you're not doing well. If they answer, "Yep, I married my high school sweetheart, and we've been together for..." Now, you're doing well. When their answers are longer than your questions, they're beginning to buy you. I didn't learn this through company training — it came because of people exposure through my
Fuller Brush experience.

Norman G. Levine, CLU, ChFC, is a 37-year MDRT member with one Court of the Table and two Top of the Table qualifications. He has served as a Divisional Vice President, Chair and member of many MDRT committees and task forces and spoken at several Annual Meetings. A Gold Knight of the MDRT Foundation, Levine is a past president of numerous industry organizations and a recipient of the John Newton Russell Memorial Award and GAMA International's Master Agency Award. The entirety of his comments made during the 2009 Annual Meeting session “Sharing Time with the Greats” is available for purchase at www.mdrtpowercenter.org.

Multi-line Report

Submitted by Lee Gorodetsky
From Insurance Journal, December 2009

Hearing on State Farm Florida Exit Plan Postponed Until January

A state administrative court hearing on State Farm Florida Insurance's plan for withdrawing from Florida's property insurance market that was set for Dec. 17 has been postponed again. At the request of officials for both the insurer and the Office of Insurance Regulation, it has been rescheduled to Jan. 25 before the Division of Administrative Hearings in Tallahassee.

There are indications, however, that it may never happen. The insurer and state have been in negotiations and could reach a settlement by then. The postponement allows them to focus on their negotiations rather than devote resources to discovery and other preparations that would be needed for the hearing.

Administrative Judge Susan Hood signed off on the rescheduling of the court date. It is the third delay she has granted.

State Farm announced in January that it wanted to withdraw from the state due to its inability to obtain approval for rate increases. The company submitted a withdrawal plan designed to trigger a two-year process of non-renewing its nearly one million policies in the state.

The OIR has balked at certain parts of State Farm's plan including the insurer's refusal to allow its agents to write policies for other insurers. OIR lawyers have also tried to limit the number of State Farm policies that end up in the state-backed insurer, Citizens Property Insurance.

State Farm has defended its plan as financially necessary. The administrative court was asked to settle the dispute.

Several weeks ago, Insurance Commissioner Kevin McCarty said he was hopeful that the parties would be able to reach a settlement and that the withdrawal could be avoided.

In August, McCarty gave State Farm approval to eliminate some of the home insurance discounts it had been offering -- a change that effectively gave State Farm a premium increase of about 28 percent.

THANK YOU TO OUR SPONSORS!

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DiBroker
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ExamOne
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Fiduciary Settlements
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Midland National Life
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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
• 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.
• 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!

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