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National Association of Insurance and Financial Advisors - Jacksonville

JUNE 2011



*Gaining members to have our voices heard  
in Tallahassee and Washington.*

## Jax Advisors Online

NAIFA-Jacksonville Membership Newsletter

### Official Family

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### Message From the President



**Christopher E. Veenstra**

We are wrapping up the end of our fiscal year. Membership in NAIFA is necessary more now than ever before. NAIFA is the oldest, strongest and most recognized organization in the financial services industry.

Did you know that in 1913 when Federal Income Tax was being debated for the first time in the U.S., NAIFA (then NALU) representatives met with President Wilson and members of Congress? They were able to persuade them that the American people needed incentives to save for their future. Because of that, Dividends (then called Refunds), the inside Build-Up of cash value and death claims were given preferential tax treatments. NAIFA has been working ever since to protect those preferential tax treatments.

Today, 98 years later, these very items are being threatened. Our national deficit is at an all-time high and Congress is looking at every avenue possible to help settle that debt. NAIFA cannot stand strong without a large constituency of membership.

I encourage all of you to promote NAIFA and advise your colleagues in the industry that are not members how serious our industry is being threatened, tell them about NAIFA's advocacy efforts. Together we can all win. NAIFA is our career insurance!

We are just shy of our annual membership goal but I do believe we will end the year on target. Thanks to this past year's Membership Committee, they have put strategic plans in place, improved our communication system and are going in the right direction! I want to thank our membership committee, board of directors, agencies and membership for their support and commitment to help grow NAIFA-Jacksonville.

### Special 3-Hour Morning C.E. Seminar prior to our Annual Meeting and Membership Luncheon!

**WEDNESDAY  
JUNE 22, 2011**

**The University Club**  
1301 Riverplace Blvd.  
27th Floor  
Jacksonville, FL 32207  
[DIRECTIONS](#)

**8:30 - 11:30 AM**

### "Meeting the Standard: Ethics and Suitability for Seniors"

*3-Hour Florida DFS-Approved  
Senior Suitability Continuing  
Education Class presented by  
NAIFA-Florida*



This course is designed to bring greater awareness to agents concerning issues with suitability requirements.

The course discusses definitions, information collection requirements, education requirements, penalties and unauthorized entities.

The course also introduces a

Take advantage of more NAIFA benefits - for an example, The NAIFA Blog! Visit [www.naifablog.com](http://www.naifablog.com) (member ID required to login). Our new Blog provides timely analysis, context and commentary on important issues shaping the industry. The Blog also is a place to present the role of the agent and the services they provide, and it will cover newsworthy happenings within the association. The Blog's comments section is a place for you to present your ideas and respond to our posts.

Don't forget the Application deadline for NAIFA Manager's Membership Award is June 30th. This award recognizes organizations that support a strong financial services industry by investing in NAIFA and its efforts. Life, health and multiline agencies and financial groups are encouraged to receive this award by ensuring that a certain percentage of their agents, based on the organization's size, are NAIFA members. Click [HERE](#) to obtain all the details for the Manager's Membership Award.

The last meeting this year will host the 3-hour required Senior Suitability class in the morning followed by our Annual Meeting as a luncheon on June 22nd; you don't want to miss it! We will have **Richard Hadden, CSP**. His topic will be "Rebooting Leadership: Survival Skills for Managers in the New World." Richard is a former Information Technology Manager; since 1990 he has spoke and conducted leadership training for more than 1000 audiences throughout North and South America, Asia, Australia, and Europe. He has appeared on CNN and MSNBC, and his work has been featured in *The Wall Street Journal*, *Business Week*, and *Inc. Magazine*. He is also a regular contributor to *Workforce Management Magazine*. This is a speaker you don't want to miss.

This will be my last message as President of NAIFA-Jacksonville and I would like to welcome **Gene Bryant** as our new President for the 2011-2012 fiscal year. Gene has done a fantastic job serving as President Elect and Membership Chairman; I am sure he will do a great job as our President.

I would like to personally thank all our dedicated volunteers who generously work so hard together to better our industry. Your NAIFA Board Members have a huge commitment to lead this organization; many do it as a way of giving back to the industry that provides for their livelihood. I have really enjoyed working with each and every one of them. I also want to personally thank our "ROCK," **Cherri Coombs Ohmer**, Association Executive Director. I really appreciate everything she does; her passion for NAIFA, the insurance industry and her friendship have meant a lot to me. Without her, this organization would not be what it is today!

Your elected incoming Officers and Board of Directors have already been working on plans and many great things for the 2011-2012 fiscal years. We do need more volunteers to help further our mission and goals. Talk with a board member today and find out where our members can get involved. The plans we are making will affect your business.

Kind Regards,

Chris

number of case scenarios for group discussion.

[CLICK HERE FOR COMPLETE DETAILS AND REGISTRATION!](#)

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**NAIFA-Florida Members receive free CE!**

*Each edition of the NAIFA-Florida Journal features free CE. The Spring 2011 edition features a 2-hour, self-study CE on "Anti-Money Laundering".*

Contact Paul S. Brawner of NAIFA Florida for additional details at (850) 422-1701 or [brawner@faifa.org](mailto:brawner@faifa.org).

*In addition, NAIFA-Florida is pleased to be in partnership with **WebCE**, a leading provider of insurance continuing education services. Through this new partnership, NAIFA-Florida members are eligible for a 10% discount on fees to purchase top-notch online continuing education for insurance professionals.*

*WebCE's insurance CE programs are designed to allow members to choose specific topics and courses to fulfill their specific needs. WebCE courses cover beginning, intermediate, and advanced training levels, and members can choose either print correspondence courses or online correspondence courses.*

*Visit [faifa.webce.com](http://faifa.webce.com) to enter the NAIFA-FL WebCE web page. The first time you visit the site you will need to obtain a username and password by clicking on "Sign In" on the left hand side of the main page, then clicking on the "First Time Registration" link. Once you've set up your account you're ready to go!*

**NAIFA-Jacksonville Annual Meeting and Membership Luncheon**

**Wednesday, June 22, 2011 | 11:30 AM - 1:00 PM**

The University Club, 1301 Riverplace Blvd., 27th Floor, Jacksonville, FL 32207

## "Rebooting Leadership: Survival Skills for Managers in the New World"

Guest Speaker: **Richard Hadden, CSP**



Just as Ctrl-Alt-Delete is often the only remedy for a computer in chaos, many managers in business today need a good "reboot", to put their leadership practices back on a solid footing. While the fundamentals of leadership have not changed, the way we practice them must reflect today's new realities - a world in which folks are wrapped too tight, trust is at an all-time low, and the "deal" in the workplace has been turned on its head forever.

Richard Hadden is a Certified Speaking Professional with a focus on Creating a Great Place to Work. He is co-author of *Contented Cows Give Better Milk*, *Contented Cows MOOve Faster*, and his latest work, *Rebooting Leadership: Practical Lessons for Frontline Leaders (and their Bosses) in the New World*.

Richard is a ninth-generation Floridian, and a graduate of Jacksonville University. He has an MBA from the University of North Florida.

A former Information Technology Manager, Richard has, since 1990, spoken and conducted leadership training for more than 1000 audiences throughout North and South America, Asia, Australia, and Europe. He has appeared on CNN and MSNBC, and his work has been featured in *The Wall Street Journal*, *Business Week*, and *Inc. Magazine*. He is also a regular contributor to *Workforce Management Magazine*.

**COST: \$20.00**

**Members who RSVP by 12:00 noon on June 20th, the cost is only \$15.00!**



Click [HERE](#) to register for NAIFA-Jacksonville's June 22nd Annual Meeting and Membership Luncheon Online!

**Our Annual Meeting will also feature a membership vote on NAIFA-Jacksonville's proposed Bylaw Changes.**



Click [HERE](#) for the proposed changes to our Bylaws.

**Plus the Election and Installation of our  
2011-2012 Officers and Board of Directors:**

PRESIDENT: **William "Gene" Bryant**  
FIRST VICE PRESIDENT: **Roger Dominey, CLU®, ChFC®, CFP®**  
SECRETARY/TREASURER: OPEN  
IMMEDIATE PAST PRESIDENT: **Chris Veenstra**  
NATIONAL COMMITTEEPERSON: **Maureen Kirschhofer, CLU®, ChFC®**  
ASSOCIATION EXECUTIVE: **Cherri Coombs Ohmer, LUTCF**

DIRECTORS:  
**Jayme Alfano, CLTC®, CLU®**  
**Alicia Burst\***  
**Cindi Cook\***  
**Cheryl Canzanella**  
**Margie Harner\***  
**Charles "Bob" Mitchell, LUTCF**  
**Van Mullinax, LUTCF\***  
**Lesia Steinberg\***

\*Indicates incumbent board member

## ARTICLE VIII - NOMINATIONS AND ELECTIONS

Section 3. The Committee on Governance shall prepare an election ballot containing the names of the Committee's nominees for officer and director positions. Nominees selected by the Committee shall be published in the association newsletter or special bulletin and distributed to all Active and Associate members of this Association at least one month prior to the annual meeting. In addition, nominations from the floor may be presented at the annual meeting, provided that written notice stating the name of the person to be nominated shall have been received by the Secretary of this Association at least fourteen (14) days prior to the annual meeting.

For more information, contact Association Executive Cherri Coombs-Ohmer, LUTCF at (904) 695-2300 or [info@naifa-jacksonville.org](mailto:info@naifa-jacksonville.org).

## NAIFA-Jacksonville Membership Report



Submitted by **Gene Bryant**

What is happening to our membership? Lots of contact... many phone calls and a whole bunch of emails! Continuous tracing and reminders. Working the Lapsed Member List, turning over rocks and looking in corners for new and lapsed members.

Cherri Coombs Ohmer had an Agency Presentation with AGLA, while I had one with State Farm West AFO. Positive results are already in the works.

Thanks to all our volunteers on the Membership Committee -- **Margie Harner, Cindi Cook, Cheryl Canzanella, and Jon Castle** -- for working diligently to change the direction of Membership, to positive results.

In addition to Membership, our other Committee Members/Chairs and Officers are working feverishly to increase our membership.

Our May 18, Official Membership Report indicated 21 New Members, 84 Lapses, and 272 Current Members. However, as of May 27th, records from the Online Membership Reporting System reflects we now have 27 New, 74 Lapsed, and 282 Current Members.

We are heading in the right direction, YET, we need every member's assistance to get our organization where it needs to be... at the TOP!

What can we do to help you encourage others to become members or renew their membership?

*Gene Bryant*  
*Membership Chair*

## NAIFA-JACKSONVILLE'S 40-HOUR PRELICENSING COURSE

Available Live and Online! Click [HERE](#) for complete details!



### 2011 COURSE DATES:

**JUNE 10-13, JULY 8-11, AUGUST 12-15, SEPTEMBER 9-12,  
OCTOBER 7-10, NOVEMBER 11-14, DECEMBER 9-12**

Approved by the Dept. of Fin. Svcs. / Course ID 38274. Check our [website](#) for more information.

## NAIFA-Jacksonville Blood Drive Update

Submitted by **Alicia S. Burst**

### Thank You to Our Donors on May 5th, 2011!

We had 10 donors at our last drive on May 5th. Our goal is 15 and



hopefully, more.

When I first received the final count, I don't mind admitting that my first thought was; "I am not going to do this any more! I don't have the ability to appeal to people's consciences!" Then I realized this, if I give in to the impetus to procrastinate, which is human nature, what if someone were to not survive because I did not encourage people to try to save lives?

I feel it is my responsibility to our community to express to you, that you DO make a difference. That one hour of your time might make the difference between life and death for someone.

So, if you are able to give blood, please give it every consideration next time, and try to do so. It takes so little of your time and yet means so much to those who need it. We've tried to make it easy for you by posting it on NAIFA's website, to give you plenty of time to plan, all you have to do is simply log on to make an appointment, or even call me and I will make it for you.

A special thanks goes out to **Karen McMillen** of National Financial Resources Group. Karen, along with 5 of her co-workers, accounted for 6 of the 10 donations that were attempted that day. It would have been an expensive and disastrous drive for the Blood Bank had it not been for this group of compassionate people. It is not cost or time effective for anything under 15 donations for the Blood Bank.

As a reminder, on behalf of my company, APPS Paramedical Services, we will draw a name at the June meeting for \$100 cash to someone who donated and is in the insurance industry.

**Our next drive will be Thursday, August 18th, so you can mark your calendars in time.**

## A Real Life Story From Our National Committeeperson



**Submitted by Maureen Kirschhofer, CLU, CHFC**

Kathleen and Gary Heimbach's life was never what one would consider normal. Unable to have their own biological children, these wonderful people fostered 28 children and adopted 5 over their life together. The majority of these were abused or handicapped and the Heimbach's care and love overcame many obstacles in these children's lives.

I was referred to them by a Financial Planner who doesn't do insurance in his practice. I reviewed their current insurance and we determined that both Gary and Kathleen needed additional Life Insurance. Gary was set to retire in a year or two from his engineering job and they also were considering Long Term Care policies. An additional amount of insurance was considered to maintain their lifestyle and care for their special needs family.

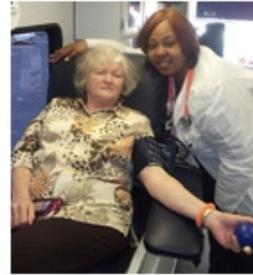
It was important that the insurance not impair the programs that were being provided by the various agencies that assisted them with their children.

The insurance was issued and placed in August of last year. I received a call in October of this year and heard the news that Gary had been returning to Jacksonville (Green Cove Springs) from a business meeting in Atlanta and was bringing his sister with him for a visit. It was a very rainy night and when Kathleen spoke to him she told him that she would leave the garage door open so they could pull right in out of the deluge outside.

At 4 a.m. Kathleen received the dreaded call from the police. There had been a car crash near Lake City about an hour or so from their home. The car had burst into flames as it slid into a large semi. The police assume that the woman with Gary was his wife since the only identification left was the license plate of the automobile.

I learned about the faith and strength of this family during the days after the accident. Even while handicapped the family pulled together for support. There were 5 adopted children at her side.

Betty, age 17, was sexually and physically abused when they adopted her. She still needs constant therapy and it is very difficult for her to function in a real world.



Emily, age 21, was adopted at age 10. She is currently pregnant and expecting in July and attends school fulltime.

Candi, age 24, is able to work with a mild learning disability but has severe ADHD and deals with life with a young teenage mindset.

Lindsey, age 28, is married and has three children and lives in Georgia near Atlanta.

I know that I have mentioned only 4 of the five children. When Gary died, Kathleen purchased a small home in Hampton to bring their beloved daughter Tori (age 17) to visit her daughter there. The daughter's place was very small and could not accommodate the wheelchair and other equipment necessary to take care of Tori upon visits. Last January, Tori, who had spent most of her life in her wheelchair, died after spending 6 weeks in the Intensive care unit at Nemours's Children's Clinic in Jacksonville. Wheelchair bound and unable to speak, she was the light of life in the family. Only their faith and the life insurance would carry them through from here.

Currently the remaining children can be seen as ushers at the Church in Green Cove where their Dad and Sister have been buried.

This story would be a tragedy but is a story of hope and faith. The insurance allows Kathleen to work on a limited basis and care for her children as well as visit her daughter and grandchildren in Georgia. A children's rider on the policies was able to give these children who would otherwise be uninsurable the option to have insurance as well.

Life continues for this family. Their Dad and Sister are gone but their wonderful faith keeps them going. Mom, the girls, three dogs and several cats share a lovely home in Green Cove Springs. Visits to see the grandchildren are often.

I came into this business focused on Disability Insurance with Life as a secondary sale. This certainly makes planning for all eventualities a reality. I had lunch with Kathleen and Candi to write insurance on her daughter on April 1st.

## Good News From the LISA Meeting



Submitted by **Robin S. Weinberger, CLU, ChFC, CLTC**  
and **Peter N. Katz, JD, CLU, ChFC**

LISA, the Life Insurance Settlement Association, recently held its annual spring meeting in Washington, D.C. As always, there was lots of useful information and a number of positive messages about the industry. Here are a few of the highlights:

**James J. Donelon**, Louisiana Commissioner of Insurance and Vice-President of the NAIC (National Association of Insurance Commissioners), addressed the conference. Some key points in his remarks were:

*"Policy holders need and deserve the option the settlement industry provides."*

*"The recession makes the life settlement option even more valuable."*

*"It's a property right policy holders have."*

*"The settlement industry's role is here to stay."*

Now that forty states have passed life settlement statutes, the next step for many of them is for the state insurance department to promulgate regulations. The Commissioner commented that *"regulators should not permit the regulatory process to be allowed to become another excuse for insurers to beat up on the life settlement industry."*

**Consumer Rights:** Some insurers have tried to put restrictions in their policies limiting the right of policy owners to sell their policies in the life settlement market. These "poison pill" provisions have been struck down by regulators.

**What's Selling?** The current sweet spot is for policies with face amounts between \$1 and \$5 million

that are at least 5 years old. The length of time since policy issue is due, in part, to increased life expectancy mortality tables. Because of that, a meaningful decline in health since issue is needed for a policy to have value as a life settlement. Unless some catastrophic change occurs (i.e., a heart attack, cancer diagnosis, etc.), it would likely take about five years of deteriorating health for an insured's condition to decline enough to be a candidate.

**Disclosure of the Settlement Option:** The NCOIL Model Disclosure Law, which requires insurers to inform senior policy owners that are about to surrender a policy that the option of a life settlement exists, has been proposed in several states. Similar laws have already been passed in four states (KY, ME, OR and WA).

**Term Conversion Ruling:** A recent opinion by the New York State Insurance Department went against John Hancock and in favor of the policy owner and the life settlement industry. The settlement of a term policy usually requires that the policy be converted prior to settlement. John Hancock refused a request by a policy owner to convert a policy, which was within its contractual convertibility period, on the ground it would be a new policy and therefore would be subject to New York State law restricting life settlements within two years of issue. In ruling against John Hancock, the insurance department said that a conversion is not a new policy and that the time period runs from the original issue date of the term contract. This has been normal life settlement industry practice and it's nice to have this ruling to confirm its validity.

As the economy improves, investment money is continuing to return to the market. At the same time, rates of return demanded by investors are declining. Don't let your senior clients lapse or surrender a policy without investigating the possibility of a life settlement. **It always pays to ask. It can't hurt and just might help - so don't hesitate to give us a call!**

*Jax Advisors Online is a monthly publication of the Jacksonville, FL chapter of the National Association of Insurance and Financial Advisors. Opinions expressed are those of the authors and advertisers and do not necessarily represent those of NAIFA-Jacksonville.*

## Connections That Count!

**Don't Lose Us in Your Spam Filter!** Please add [info@NAIFA-Jacksonville.org](mailto:info@NAIFA-Jacksonville.org) or [Cherri@NAIFA-Jacksonville.org](mailto:Cherri@NAIFA-Jacksonville.org) to your e-mail "Contacts" list and update your spam filters to allow us to deliver the latest NAIFA-Jacksonville news and events! For more information, contact the Association office at **(904) 695-2300**.

**Please keep us up to date with your contact information!**

To update your membership information with NAIFA, click [HERE](#).

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For the latest NAIFA-Jacksonville news and events, please visit our website at [www.naifa-jacksonville.org](http://www.naifa-jacksonville.org), or contact Association Executive Cherri Coombs-Ohmer, LUTCF at **(904) 695-2300** or email [info@naifa-jacksonville.org](mailto:info@naifa-jacksonville.org).



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