



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

## Jax Advisors Online

NAIFA-Jacksonville Membership Newsletter



## Happy Holidays!



The Officers and Board of Directors  
of NAIFA-Jacksonville wishes our  
members and their families a happy  
and joyous Holiday Season!



### Official Family



Click [HERE](#) for NAIFA-Jacksonville's Officers and Directors.

Find us on Facebook

View our profile on LinkedIn

### Message From the President



**Gene Bryant**  
NAIFA-Jacksonville President

Have you given thought about how we can make NAIFA-Jacksonville a better organization, while at the same time, advance our own goals? Are you aware that as you volunteer a portion of your time, that you can significantly enrich your career and advance toward completing some of your career goals more quickly? Have you considered the benefits you can receive from volunteering in your local association?

You will get more out of your volunteer experience than you put in it. Don't wait until you are successful to volunteer your time. You can become successful more quickly by volunteering your time.

Here's what's in it for you. You are able to explore your creative, social, political and career interests with like-minded individuals. You will find and create friendships. You will find different ways to do things... many will be better. You will locate many Agents that share your interests and curiosity.

Think about different roles within our local association that you might consider. Becoming local President, a Committee Chair, or Committee Member, etc., opens various opportunities. Every role is important. As President, you can enhance your leadership and management skills. It also involves more responsibility. You can lend your talents to other necessary areas such as financial skills, sales skills, marketing skills, advertising skills, leadership skills and people skills.



### MARK YOUR CALENDARS!

Visit the [Event Calendar](#)  
page on our website for the  
latest updates!



#### JAN. 25, 2012

Membership Luncheon and Annual Awards Presentation  
Announcing the 2011 C.G. Snead/J.F. Bryan, III Memorial Award and the 2011 Community Service Award recipients, plus Recognition of NAIFA Industry Awards and The Manager's Membership Award CLICK [HERE](#) TO REGISTER ONLINE!

#### JAN. 30, 2012

NAIFA-Florida Day on the Hill Tallahassee, FL  
CLICK [HERE](#) FOR COMPLETE DETAILS!

#### FEB. 22, 2012

Membership Luncheon  
Legislative & Florida Regulatory Update  
(includes 1 hour CE)

#### MARCH 28, 2012

Membership Luncheon  
Guest Speaker:  
Joanne Wilburne  
(includes 1 hour CE)

#### APRIL 25, 2012

Membership Luncheon  
Celebrating Disability Insurance Awareness Month  
Guest Speaker: Greg Mazzi  
(includes 1 hour CE)

#### MAY 23, 2012

Membership Luncheon  
and Annual Meeting

#### JUNE 27, 2012

Membership Luncheon  
and Installation of our  
2012-2013 Officers and  
Board of Directors

There's an opportunity for every member to become more involved by volunteering. The more members involved, the better our association will become. Contact any Board member for overview of specific areas that can use your help. Donate your time to NAIFA-Jacksonville.



## NAIFA-Florida Day on the Hill Early This Year!



**We NEED YOU in Tallahassee,  
NOW more than EVER!  
January 30 & 31, 2012**

**NAIFA-Florida protects your career  
before the Legislature.**

**OUR voices must be heard . . .  
and WE can't do it without YOU.**

### NOVEMBER 1 IS ACTUALLY JANUARY 1

Submitted by Timothy Meenan, NAIFA-Florida Lobbyist

Every ten years the Florida Legislature re-draws the district lines for the House, Senate, and congressional districts. As you can imagine, this is a highly politically charged endeavor, and one that lobbyists stay as far away from as possible. Part of the process involves moving the legislative calendar and starting the session two months earlier. The 2012 session runs through January and February, instead of starting in March. That also means that this fall, the Florida Legislature is taking up bills and moving with a brisk pace...much like what happens in an average year beginning in January. Every other week the legislature is in Tallahassee, they are taking up bills, holding budget hearings, and moving forward on a host of issues.

Due to reapportionment, the NAIFA Day on the Hill in Tallahassee will be held on January 30, 2012. That date puts the meeting squarely in the middle of the early session this year, and gives NAIFA Florida members the optimum opportunity to affect the outcome of important legislative issues occurring during the 2012 session.

**Please mark your calendars now, we need you to attend!**

For complete details and registration form, please click [HERE](#).

## NAIFA-Jacksonville Young Advisors Team



**YAT... It's Contagious!**

Submitted by Cheryl Canzanella, YAT Chair



The Young Advisor Team can be defined in several ways and have several different meanings. Most of us have come to know YAT as the "new advisors" of our industry. To be a YAT, you generally fit into one of the two criteria: If you are new to the business with less than 5 years experience... then YOU are considered a YAT! AND/OR If you are age 40 years or younger... then YOU are considered a YAT! Here's the other little known fact about being a YAT... If you FEEL LIKE A YAT... then simply put YOU are a YAT! It's that simple. YAT is not a title given to just anyone, it is an ATTITUDE!

So my question is; are YOU a YAT? Do you define yourself as a YAT??

YES?? Then jump on in... the water is warm!!

We have some exciting opportunities lined up for YAT next year and we would love for you to be a part of them! (More details will follow for these events however feel free to reach out to me with any interest.)

\* **January 26th** YAT Educational Event about Estate Planning with two dynamic speakers! 8:30am with breakfast sponsored by Lesa Steinberg from ExamOne. Click [HERE](#) for complete details!

\* **January 30th** YAT Day of the Hill Carpool. Meet influential people in our industry, make new friends, discover new business opportunities and expand your prospects and contacts.

\* **February** YAT Clean the Road Project.

\* **March** YAT Awareness Month with Financial Pictionary

\* **May** Children's Home Society Event

## YAT Road Trip to Day on the Hill!

Join other YATs for a ROAD TRIP as we represent NAIFA-Jacksonville on Monday & Tuesday, January 30th & 31st to attend NAIFA-Florida's Legislative Day on the Hill in Tallahassee. Meet influential people in our industry, make new friends, discover new business opportunities and expand your business prospects and contacts.



Legislative Day on the Hill is your opportunity to participate first-hand in the political process. Not only will you have the opportunity to see dozens of our lawmakers and regulators at work, but you will also have the opportunity to mingle with them to underscore the importance of insurance and financial services professionals in the marketing and sales of insurance and financial products.

This is a chance for your voice to be heard! Whether at the Capitol in Tallahassee or on Capitol Hill in Washington, NAIFA works tirelessly to protect the careers and business environment of our members! Legislative and regulatory advocacy is one of the most important benefits NAIFA offers its members. There is strength in numbers and our numbers are heard clearly in Tallahassee by members of the House of Representatives, the Senate, the Governor's office, and the Department of Financial Services.

For more information or to become a member, contact Cheryl Canzanella, YAT Chair, at **904-924-6375** or [ccanzanella@jacksonville.nef.com](mailto:ccanzanella@jacksonville.nef.com).

For more information on the benefits and programs offered to NAIFA's YAT members, please visit [www.naifa.org/benefits/yat](http://www.naifa.org/benefits/yat).

## 10th Annual NAIFA-Jacksonville Golf Tournament



Submitted by **Alicia S. Burst**  
Community Service Chair

**PHOTO HIGHLIGHTS NOW ONLINE!**  
[CLICK HERE](#)

Our Tenth Annual Golf Tournament was held at the beautiful St. John's Country Club on November 7th. We raised funds in excess of \$4,500 to benefit Children's' Home Society, Wolfson Children's' Hospital and NAIFA-Jacksonville.



[CLICK HERE FOR PHOTO HIGHLIGHTS!](#)

We'd like to thank the following sponsors and volunteers who donated time, talent, and/or treasure to help make this event such a success!

### LEVEL II SPONSOR

#### **MASS MUTUAL - FINANCIAL DESIGN ASSOCIATES**

Roger Dominey

### LIVE AUCTION DONORS

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Elsa Peretti necklace

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#### **SEASON'S 52**

Gift certificate

**RITA MANKIN**

Personal training certificate

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1 night's stay

**CHERRI COOMBS-OHMER**

\$100 gift certificate to Ruth's Chris

**PUSSEY'S RESTAURANT**

Drink & appetizer coupons AND dinner for 2

**ALHAMBRA DINNER THEATRE**

Bill Barnett - dinner for 2

**SAWGRASS COUNTRY CLUB**

All inclusive golf foursome

**UNIVERSITY CLUB**

Initiation fees plus one month of dues

**WINDSOR PARK GOLF CLUB**

Mark Heeter - golf lessons and golf foursome

**CHAMPIONS CLUB**

Golf foursome

**SOUTH HAMPTON GOLF CLUB**

Golf foursome

**ST. JOHN'S COUNTRY CLUB**

Golf foursome & Hole in One

**HOLE SIGN SPONSORS**

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**CHRIS HARCLERODE - PINNACLE INSURANCE & INVESTMENTS**

**EMMET MANKIN - DELLAPORTA GROUP**

**KAREN McMILLEN - NATIONAL FINANCIAL SERVICES GROUP**

**COMMITTEE**

**ALICIA BURST**

**CINDI COOK**

**CHERRI COOMBS-OHMER**

**MARGIE HARNER**

**SPECIAL THANKS GOES TO**

**RANDY KERR**

**LIVE AUCTIONEER**

**A SPECIAL THANKS TO**

**FORTUNE BUSINESS SOLUTIONS - EBL PROMOTIONS**

**(JUST JAZZ QUINTET)**

(Ernie Lombardi)

**And a BIG thanks to all of you who attended and participated!**

## CALL FOR NOMINATIONS!



### The NAIFA-Jacksonville 2011 Community Service Award

NAIFA-Jacksonville annually awards a member the coveted "Community Service Award." The committee consist of past recipients. Many times we are unaware of worthy recipients so we are asking for your help.



The Community Service Award was established in 1977 to recognize an individual who is active in the Association and has contributed his or her time and talents to organizations within the community. NAIFA-Jacksonville encourages everyone to give back something to the community in which they earn their livelihood.

The responsibility of chairing the nominations of the Community Service falls on the shoulders of the past recipient. Past recipients of the award are automatically elected to the committee.

The recipient of the prior year is also the presenter of the award to the current winner and the recipient for two years ago is responsible for holding the nominations for the next recipient. They generally meet in August and the Awards chairperson will need to follow up to make sure that this goes according to calendar.

There are no nominating forms or set procedures. The task is to identify the person in our industry who the committee feels deserves to be recognized for their outstanding work in our community. The award presentation will take place at the NAIFA-Jacksonville Annual Awards Luncheon on **Wednesday, January 25, 2012**. A presentation of an engraved silver bowl is presented at this time.

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

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



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



### NEXT COURSE DATE:

December 9 - 12

### COURSE DATES IN 2012!

January 20-23, February 24-27, March 23-25, April 27-30, May 18-21, June 22-25, July 20-23, August 17-20, September 21-24, October 19-22, November 16-19, December 14-17

### NEW LOCATION:



Employ Florida Banner Center for Financial & Professional Services  
University of North Florida, 12000 Alumni Drive, Jacksonville, FL 32224

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

## The realLIFEstories Client Service Awards Program



The nonprofit LIFE Foundation announced that it is once again sponsoring the realLIFEstories Client Service Awards Program, an annual effort to collect and publicize compelling examples of how insurance helped save the day for families and businesses at times of great financial need.



LIFE is now accepting submissions; and agents have until January 17, 2012, to share their life, disability or long-term care insurance success stories. The four best stories, as determined by an independent judging panel, will be featured in a special advertising section in a Fall 2012 issue of "O" magazine. To enter, insurance agents must complete an application form, along with an essay describing their client's realLIFEstory. Agents can either complete the form and essay online, or

download the application and mail or fax it to LIFE. The deadline to submit an entry is January 17, 2012.

Complete details and application form is available by clicking [HERE](#).

## News From Robin and Peter



### 100 Years of Life Settlements

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

On December 4, 1911, the United States Supreme Court decided the case of *Grigsby vs. Russell*, which is considered to be the legal basis for the life settlement industry today. The decision, written by the legendary Justice Oliver Wendell Holmes, Jr., ruled that the sale of a life insurance policy, that was validly obtained by someone with insurable interest, could be legally sold to a third party without insurable interest.

The facts of the case are similar to many life settlement situations we see today. John C. Burchard, had acquired a life insurance policy on his own life. Sometime later he fell ill and into financial difficulty. As a result, he could no longer afford the premium and needed cash for medical expenses. Dr. Grigsby bought the policy from Mr. Burchard for \$100 and took over paying the premiums. When Mr. Burchard died, his heirs contested the validity of the sale of the policy, arguing that the purchaser lacked insurable interest and they should be entitled to the proceeds.

The court ruled in favor of Dr. Grigsby saying that insurable interest was required only at the inception of the policy. The requirement of insurable interest on inception exists so that unrelated third parties would not be able to speculate or wager on the lives of others, especially without their knowledge or acquiescence. However the court reasoned that where a policy is validly issued to someone with insurable interest, the later sale of that policy does not carry with it the same dangers as a policy originated without insurable interest.

Furthermore, the court stated, "So far as reasonable safety permits, it is desirable to give to life policies the ordinary characteristics of property." Ordinary property can be bought and sold and to deny policy owners similar rights would be to significantly diminish the value of their life insurance policy.

It took almost another 90 years until the life settlement industry really came into being. The roots of the life settlement industry go back to the 1980s and the AIDs epidemic. When first discovered, the diagnosis was a death sentence. Afflicted patients generally had a life expectancy of only a few years or less. Like Mr. Burchard, they needed money for living and medical expenses and sold their life insurance policies to third parties so that they could get immediate cash to live on and improve the quality of their drastically shortened lives. These policy sales, on people with a terminal illness, became known as viaticals.

As medical treatment for AIDs became more successful and insurers began adding Accelerated Death Benefit Riders to their policies, the need for viatical settlements dwindled. Instead, investors came to see the opportunity in buying policies on non-terminally ill insureds, that were about to be lapsed or surrendered, for amounts exceeding their cash surrender value. And so the life settlement industry was born.

**Today, like one hundred years ago, people continue to suffer financial setbacks and have policies they no longer want, need, or can afford. A life settlement offers policy owners the opportunity to maximize the value of their property just as Justice Holmes envisioned. As you uncover clients who are about to lapse or surrender a policy, be sure to give us a call.**

For more information, please contact Robin S. Weinberger, CLU, ChFC, CLTC at (617) 451-3343 or [rsw220@aol.com](mailto:rsw220@aol.com), or Peter N. Katz, JD, CLU, ChFC at (860) 673-3642 or [pkatzlife@yahoo.com](mailto:pkatzlife@yahoo.com).

*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.*

## Online CE from NAIFA-Florida and WebCE



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!

For more information, contact Paul S. Brawner of NAIFA-Florida at (850) 422-1701 or [brawner@faifa.org](mailto:brawner@faifa.org).

## MDRT MINUTE



### Attract and Keep the Best Talent

Enhancing your hiring practices can help you attract and keep the best job candidates. Examine your process to see if you're doing all you can to attract the right staff to serve your clients.



#### Understand and Relate

A keen understanding of job candidates' needs, wants and aspirations will position your organization to satisfy these individuals' expectations. To establish this foundation within your recruiting activities, consider doing the following:

- \* **Put yourself in the candidate's shoes.** Evaluate every interaction with job seekers - face-to-face, written or electronic - from the candidate's perspective. Consider what kind of impression you're leaving at each touch point.
- \* **Set up listening posts.** Listening posts will alert you when your recruiting experience isn't eliciting the right response. Examples of feedback mechanisms include online post-application surveys, focus groups with recently hired employees, monitoring of social media posts and mystery shopping of your recruitment process.

#### Nail the Basics

The next step is to execute flawlessly on the fundamental requirements. To create a positive, memorable recruiting experience, many basic touch points need to be perfectly delivered, including:

- \* **Job titles and descriptions.** A job title can bore (personnel recruiter) or inspire (talent scout). Similarly, a job description can make the work an appealing, intriguing opportunity or a dreary, inconsequential one. Job titles and descriptions must accurately portray the role, but by injecting a more creative approach, you've got a better chance of capturing the attention of talented people.
- \* **Candidate communications.** Candidates are perpetually frustrated by sending resumes, emails and phone calls and never hearing anything in return. If you clearly communicate expectations to your candidates and stay in touch as you promise, it's far more likely they'll be impressed with your company - even if they don't get the job.

#### Deliver Pleasant Surprises

The next step in creating a competitively differentiating customer experience is to deliver pleasant surprises - things that your job candidate would never expect or anticipate.

- \* **Brand your communications.** Simple communications, such as a resume receipt notice, can be taken to an entirely new level when they exude your brand attributes. Use a tone and personality that reflect your firm's culture. This gives those with the same values another compelling reason to work for you, and those with different values the opportunity to disengage from the process.
- \* **Capitalize on the shift from online to off-line.** Face-to-face meetings present even more opportunity to create positive, lasting impressions. Imagine if the candidate arrives in your office parking lot to see a reserved parking space with his or her name on it. That costs hardly anything, but it leaves a positive, indelible impression on that candidate.

*Jon Picoult is the founder of Watermark consulting, a customer experience advisory firm that helps businesses impress their customers and inspire their employees by turning everyday people into loyal brand advocates. He has guided many organizations to superior levels of operational efficiency, employee engagement and customer loyalty. Picoult's insights have been featured in leading publications, including The Wall Street Journal, The New York Times, National Underwriter*

and Workforce Management. His entire 2011 Annual Meeting presentation is available at [www.mdrtpowercenter.org](http://www.mdrtpowercenter.org).

## 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](#).

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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