



JAX ADVISORS ONLINE: FEBRUARY 2013

The Membership Newsletter of the National Association of Insurance and Financial Advisors - Jacksonville, FL

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Message From the President

S. Roger Dominey, CLU, CFP®, ChFC



Thank you to all who attended our **41st Annual Awards Program**. It was great to see so many of our longstanding members in attendance and so many of our NAIFA Jacksonville Past Presidents. It is always a delight to have great representation from our state office NAIFA Florida, President Elect Jim Koburger and staff Director of Membership Outreach Tom Ashley were present.

The prestigious **Community Service Award for 2012** was awarded to **Maureen Kirschhofer** and the coveted **C.G. Snead/J.F. Bryan, III Memorial Award**, the highest award given in our Association was awarded to **Joseph J. Maltese**. Both very deserving recipients and we truly appreciate their passion for our community and industry, Congratulations!

Please support your Association on **February 19th** as we offer a wonderful opportunity for our members to earn up to **seven hours of continuing education** and lunch for only twenty dollars (\$30 for non-members). Online registration and prepayment is required because of limited seating so be sure to get yours in before the class closes.

Other events are planned over the next few months and I encourage each of you to take advantage of them and invite a guest. The annual **Day on The Hill**, March 11-12 (Tallahassee), the **Congressional Conference** in Washington, DC. on April 8-9. Our next luncheon will be **February 27th** and will provide one hour of CE. The topic will be "Trusts 101: For Insurance Agents Who Aren't Attorneys" by **Howard Rosenblatt, PA**.



Make it a great month!

Quick Links

[2012-2013 Official Family](#)

[40-Hour Prelicensing Course](#)

[Series 6 Prep Course](#)

[2013 Luncheon Dates](#)

[IFAPAC](#)

[IFAPIC](#)

[YAT](#)

[Member Benefits](#)

[NAIFA-Jacksonville](#)

[NAIFA-Florida](#)

[NAIFA National](#)

NAIFA-Jacksonville Membership Luncheon

Wednesday, February 27, 2013

The University Club

1301 Riverplace Blvd., 27th Fl.
Jacksonville, FL 32207

11:00 - 11:30 am

Young Advisors Team (YAT) "Dessert First"
"Breaking Into the DI Market"



Like us on Facebook

View our profile on [Linked in](#)

11:30 am - 1:00 pm

Registration and Buffet Lunch

12:00 - 1:00 pm

Program with Speaker & CE

Trusts 101: For Insurance Agents Who Aren't Attorneys

Includes 1 hour of CE during lunch!

Guest Speaker:

Howard M. Rosenblatt



Howard Rosenblatt, CLU, ChFC, LUTCF is a financial professional with AXA Advisors as an attorney and associate professor with the Division of Continuing Education at the University of Florida. He is a 30-year Life & Qualifying member of the Million Dollar Round Table and two-time past president of NAIFA-Gainesville and past president of the Gainesville chapters of the Society of Financial Service Professionals and Estate Planning Council. Howard holds a BA in Education from the University of Florida where he also earned his Juris Doctorate.

Registration is required and prepayment online is necessary by **Friday, February 22nd**. This will allow us to provide adequate food and seating.

The cost is \$20.00 for members and \$25.00 for non-members and guests.



CLICK [HERE](#) TO REGISTER ONLINE!

THANK YOU TO OUR LUNCHEON SPONSOR!



For more information, please contact Association Executive Cherri Coombs-Ohmer, LUTCF at **(904) 695-2300** or e-mail info@naifa-jacksonville.org.

A Day of CE!

Tuesday, February 19, 2013

8:00 am - 5:00 pm



**Prudential
701 San Marco Blvd.
Jacksonville, FL 32207**

\$20.00 FOR MEMBERS * \$30.00 NON-MEMBERS

Enjoy lunch on us and a chance to win a tablet!

CLICK [HERE](#) TO REGISTER ONLINE!

SCHEDULED COURSES:

Suitability Issues for Seniors

Mike Halloran, CFP®, AEP, CLU, ChFC, LUTCF



Restorative Drying for Water Damage

Colin Silcox

Life Insurance Check-Up

Denny Axman, CFP®, AEP, CLU, ChFC



Estate & Legacy Planning in an Uncertain Tax Environment

Denny Axman, CFP®, AEP, CLU, ChFC

Cleaning & Restoring Smoke-Damaged Contents

Colin Silcox



Executive Bonus Plans: The Basics & More

Steven Glenn, CLU, ChFC, MSFS, MSM



Non-CE Presentation: Preparing Portfolios for Rate Change

Michael Tagliaferro, CFA

**PRE-REGISTRATION REQUIRED!
LIMITED SEATING!**

CE Day Registration Must Be Received by Thursday, February 14th - [RSVP TODAY!](#)

* CLICK [HERE](#) FOR COMPLETE MODERATOR DETAILS.

* CLICK [HERE](#) FOR COMPLETE CE DAY SCHEDULE.

Thank You to Our Sponsors!



For more information, please contact NAIFA-Jacksonville Association Executive Cherri Coombs Ohmer, LUTCF at **(904) 695-2300** or info@naifa-jacksonville.org.

Congratulations Award Winners!

Congratulations to the following who were recognized at our Annual Awards Luncheon held on January 30, 2013.

47th Annual CG Snead/JF Bryan, III Memorial Award:

**Joseph J. Maltese, CFP®,
ChFC, CLU, LUTCF**



CLICK [HERE](#) FOR AWARD INFORMATION AND PREVIOUS WINNERS

Joe Maltese's background includes serving four years in the U. S. Air Force and human resource management for a fortune 100 company until 1995 when he joined Signator Investors, Inc. as a registered representative and John Hancock as an agent. In 1999, he became an investment advisor representative. In the ensuing years, he has worked as an investment advisor representative, agent, sales manager and brokerage manager. Joe has been designated a Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU) and Life Underwriter Training Council Fellow (LUTCF) by the American College. He obtained his Certified Financial Planner™ certification from the CFP Board of Standards in May of 2005. He joined Allegiance Financial Advisors as an investment advisor in 2008 and is a member of the Allegiance Financial Advisors Investment Committee. In 2009, he was named Vice President. Licenses currently held: FINRA Series 6, 7, 24, 26, 51, 63 and 66. Insurance licensed in Florida and Georgia.

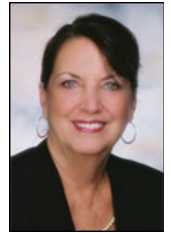
Joe joined NAIFA (then NALU) in 1997, served as a Board of Director and as served on every committee before becoming President in 2009-2010. We haven't allowed him to leave the ranks of leadership; to this day we still call on him from time to time to serve on different committees. He has always been conscious of our Political Action Committee and has been recognized at the State and National levels as being one of the highest PAC contributors at the Diplomat level for years. He is very passionate about this industry and works to promote education and mentors younger agents to be successful!

Joe is a member of the Society of Financial Service Professionals and has served as a Director, and he's a member of the International General Agents and Managers Association (GAMA) and a member of the Mandarin Council of the Chamber of Commerce.

He moved to Jacksonville from Colorado in 1992 with his wife Robin and two children Michael, a 2002 graduate of the University of Central Florida, and Christina, a 2003 graduate of Florida State University. He enjoys, skiing, camping, motorcycle riding and scuba diving.

**2012 NAIFA-Jacksonville
Community Service Award:**

Maureen Kirschhofer, CLU, ChFC



CLICK [HERE](#) FOR AWARD INFORMATION
AND PREVIOUS WINNERS.

Maureen began her working career as an Art Teacher in Buffalo, New York after completing her BFA at the University of Rochester and her MS in Art Education at the State University College at Buffalo. She began her insurance career as an agent for the Paul Revere Company there in November of 1981. Became a NAIFA member in 1983 and she was selected as the Rookie of the Year by the Buffalo ALU, (now NAIFA Buffalo). There she served as Health Committee Chairman until her move to the Jacksonville area in 1985.

Currently National Committee Person on a local level, she moved through the chairs of NAIFA-Jacksonville and as Membership Chairperson had the largest membership in Florida in 1989, also placing second on a national level. As President, the organization achieved the 5 Star award; the first one ever received in Florida. In 1998 she was awarded the CG Snead/JF Bryan, III Memorial Award for Outstanding Service in Jacksonville.

On the State Level she became the Regional Vice President (FALU) and was the State Political Action Chair for two terms. A Chartered Life Underwriter, Pace Qualifier since 1990, Maureen has served as President of the Jacksonville Society of Financial Planners and GAMA president. On a national level she has been a speaker at the NAIFA convention in the past and her Life Story was published in the NAIFA Advisor magazine in August 2010. She is currently First Vice-President of the International Disability Society and in charge of the 2012 National Meeting.

Her principal focus has been the protection and growth of assets through the use of Life, Health, Disability and Long Term Care products. She focuses on Professionals and Business owners needs.

She and her husband, Bill live in Jacksonville with their two Labs and have a son, Todd in Rhode Island. On a community level she is on the Guild Board of the Jacksonville Symphony, on the board of Governors at the University Club, taught a course in American Architecture and Studio Painting at the Osler Lifelong Learning Institute at University of N. Florida, and is on the board of the First Coast Newcomers. In her spare time, she loves to garden, paint, play piano and read.

**Congratulations to the NAIFA-Jacksonville
Manager's Membership Award Recipient:**

William S. Koch, CLU, ChFC

Northwestern Mutual

CLICK [HERE](#) FOR AWARD INFORMATION.

We also recognized our **MDRT members** and **NAIFA Quality Awards** recipients, as well as our **Membership Milestones, Past Presidents,** and **Members Emeritus**. Thank you to all of our attendees who made our Annual Awards Luncheon a fantastic event!

Young Advisors Team Update

Submitted by Cheryl Canzanella



Come EARLY and Join YAT for another special session of "Dessert First," February 27th at 11:00 AM!

"Breaking Into the DI Market"

Just as life is not a guarantee, neither is good health. Unfortunately disability income insurance is largely undersold, especially among young/new advisors. Fortunately for us, our guest speaker, **Howard Rosenblatt**, will be addressing how this largely underserved market can result into a tremendous opportunity for you as you build your business. "Dessert First" is geared specifically towards YAT and is **FREE** to attend. It will be held 30 minutes prior to the general NAIFA membership lunch in February.

SAVE THE DATE!

**YAT Panel of Peers:
Thursday, March 21, 2013**



**BlackFinn American Grille
4840 Big Island Drive, Suite 05
Jacksonville, FL 32246
5:30 - 7:30 pm**

COMPLETE DETAILS TBA

YAT AWARENESS MONTH

March 1 kicks off the NAIFA's Annual YAT Awareness Month, which is devoted to promoting the YAT mission, highlighting the work of YAT groups in the Federation and promoting NAIFA membership to young and new advisors. YAT groups across the country will be hosting special YAT events and highlighting the importance of NAIFA membership. YAT Jacksonville will be hosting a **Panel of Peers** at BlackFinn in March. More details will soon follow so be sure to check back soon!

For more information, please contact:

YAT Chair Cheryl Canzanella
ccanzanella@massmutualbrokerage.com

YAT Co-Chair David Northrup:
dnorthrup@ft.newyorklife.com

Blood Drive Update

Next NAIFA-Jacksonville Blood Drive:



Friday, February 21, 2012

One lucky donor that participated in the November 29th drive will have their name pulled for the **\$100 cash drawing**, sponsored by **APPS**. This will occur at our Annual Awards Luncheon on January 30th.

Our schedule for 2013 will be from **2:00 to 5:00 PM, February 21st, June 27th and October 10th**, all at Liberty Center, located at 7077 Bonneval Drive. This is the Center State Bank Building at the north west corner of I-95.

For more information on saving lives, or to register for a blood drive, please click [HERE](#). For more information, please contact Alicia Burst at alicia@appsjax.com.

NAIFA-Florida Legislative Day on the Hill

**CALLING ALL
NAIFA-FLORIDA MEMBERS!**



REGISTRATION IS OPEN!

**March 11-12, 2013
Tallahassee, FL**

Governor **Rick Scott** has been invited to share with us his vision as Florida's 45th Governor.

We need **YOU** in Tallahassee - **NOW** more than **EVER!** You are cordially invited to join your colleagues at NAIFA-Florida's legislative event of the year! With numerous legislative proposals coming up this year, including health care reform, **it's imperative that you join us in Tallahassee** to discuss with your legislators the issues of vital importance to your profession, for the protection of your business, and your clients financial security.

To print out a registration form with all details, [CLICK HERE!](#)

To register online, [CLICK HERE!](#)

81st Annual NAIFA-FL Career Conference

Registration Is Open - Act Now!!

**July 15 - 17, 2013
JW Marriott Grande Lakes in Orlando**



Register now for **NAIFA-Florida's 81st Annual Career Conference and Expo** at the crown jewel of Orlando luxury resorts - the JW Marriott Grande Lakes! Join your colleagues from around the state and be a part of the event of the year! Experience a blast of motivation from industry titans like **Tom Hegna, Van Mueller** and **Ryan Pinney**, who will charge you up and give you new ideas, perspectives and insights to power your career to the **PINNACLE OF SUCCESS!**

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

Member Benefit of the Month

Submitted by Cheryl Canzanella

****WARNING: Use of this Free NAIFA member benefit may result in an increase in sales.****



NAIFA ClientCast® is a **FREE** monthly 24/7 podcast about Insurance and Estate Planning Strategies that is provided with your own personalized link and forwarded by you to your clients and prospects each month. Throughout the podcast, they encourage your clients to call you, their NAIFA Insurance Professional. This gives you an opportunity to meet with your clients when they are ready to take action with you.

See a SAMPLE ClientCast by clicking [HERE](#).

For more information, please visit www.naifaclientcast.com.

It's Not Too Late!

Order Your "Insure Your Love" Products Today!



The LIFE Foundation's **Insure Your Love** campaign is designed to get Americans to express their love through the purchase of a life insurance policy. The Insure Your Love theme will work great around Valentine's Day, and can be

an effective marketing platform year-round.

It's not too late to build a great marketing program using these Insure Your Love resources. Products include bracelets, M&Ms, magnets, DVD, flyers, t-shirts and mints.

Click [HERE](#) for complete details and to place your order!

Don't Lose Us in Your Spam Filter!

Please add info@NAIFA-Jacksonville.org or 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, or contact Association Executive Cherri Coombs-Ohmer, LUTCF at **(904) 695-2300** or email info@naifa-jacksonville.org.