



The **Mission** of the National Association of Insurance and Financial Advisors – Central Valley is:

“To foster professionalism through improving our business environment, enhancing our professional skills, and promoting ethical conduct of advisors and all those engaged in financial and insurance services.”

The **Core Values** of NAIFA-Central Valley are to service our community through our businesses by:

*Professional Development
Legislative Advocacy
Ethical Accountability
Mutual Support*

General Luncheon Meeting

Thursday, January 15, 2009

12:00 noon - 1:30 pm

Hazel's • 431 12th Street, Modesto

Note:
Location!



Patricia "Trish" Nicasio

Public Affairs Specialist for the Social Security Administration

Social Security There when you need it

Almost every day we hear something in the news regarding Social Security. Will social security be there when we retire or how is my benefit affected if I should remarry or become disabled. Many of us deal with clients around these questions and retirement planning in general. For most Americans, Social Security is a major part of their retirement. To hear more about Social Security and the future solvency please join us on January 15th at Hazel's.

About Patricia: As Public Affairs Specialist for the Social Security Administration, Patricia serves the central California area. Her area of responsibility encompasses eighteen California counties from Lancaster to Lodi, San Luis Obispo to Gilroy.

As Public Affairs Specialist, Patricia educates the public, community organizations, professional groups and media contacts about Social Security programs and benefits.

Patricia began her career with Social Security as a claims development clerk in 1990. She has since held various positions within the agency and has acquired extensive knowledge of Social Security programs. Patricia finds great satisfaction in sharing her knowledge with the community.

Luncheon: \$23 NAIFA members or \$28 non-members

Reservations Required by Monday, January 12th

*A big thank you to our "Top of Table"
2008/09 Luncheon Sponsors:*

**Provada Insurance Services
River View Financial
State Farm Insurance
Word & Brown**

GENERAL MEETING RESERVATION FORM

Please return to 15 S. Rose Street, Lodi, CA 95240 • PH 339-4651 • FAX 339-8273

Yes, I will attend the Luncheon: \$23 NAIFA members or \$28 non-members

Reservations required by 10:00 am on Monday, January 12.

Cancellations not made by 10:00 am on Monday, January 12 must be honored.

Method of Payment: Check MC VISA American Express

Credit Card # _____ Exp. Date _____

Signature _____ Card Holder Name _____

Phone # _____ Email _____



President's Message

by Thomas Paul, CLU

A New Year means a new beginning! If you are like me you probably have many new year's resolutions on your refrigerator. Whether it be joining a gym, losing weight or spending more time with your family it most likely

centers around improving your health or enhancing your personal and professional relationships. As an agent it allows you to start anew with a fresh perspective. Although this year will present many challenges given the economic climate it also presents an opportunity for our profession to really showcase why we have many solutions available to help individuals and families through these troubled times. I encourage you to put NAIFA Central Valley as one of your New Year's goals. Please check out our calendar of events on www.naifacentralvalley.org and also in this bulletin for more information. NAIFA can assist in helping you reach your 2009 goals.

In 2009, our association has several meetings centered around topics that can add value and enhance your business. Starting in January, Patricia Nicasio will be kicking off our year regarding Social Security – There when you need it. This will be a very informative meeting and you should receive valuable information that can assist you and your clients regarding social security as it relates to their retirement

picture. We also have Mark Hanna joining us in February on "Who's holding the rope" and Larry Lambert coming in March to talk about our "Nobel Profession." Maine Shafer, J.D. will be speaking at the April regarding "Tax strategies for the insurance and financial advisor – get your largest business expense under control."

No doubt our industry will be facing several regulatory and legislative issues that will need our involvement. Rather it be the taxation of life insurance, the cash value build-up inside a life policy, health insurance, 401(k) preferential tax status or life settlements these all present threats to our business. NAIFA will be there to protect our interests but we need your help in having our voices heard. We encourage you to include a pledge to IFAPAC on your New Year's goal list.

Our association also provides a wonderful environment for fellowship and networking. We have over 145 members from various companies in our membership. Just think of the opportunities we would have if we could reach 200 or 300 members. There is strength in numbers. Whether if you are new to the business or have been in the business many years I encourage to attend one of our meetings. I really believe the investment you make into NAIFA will be one of your best.

We look forward to seeing you on the 15th of January at Hazel's in Modesto!

Get Involved To Get It Solved...

A message from Elizabeth (Liz) Kocir – IFAPAC Chair

HAPPY NEW YEAR NAIFA Central Valley Members! It is a brand new year, filled with new opportunities and challenges. One opportunity you have is to get involved in the Legislative happenings both in Sacramento and in Washington D.C. We have many challenges ahead of us as an industry and there has never been a time when all involved in the industry need to have their voices heard.

One easy way to get active with legislative issues is to contribute to your local IFAPAC. Our "Give 75 To Keep The Industry Alive" campaign is humming along but we need more members to contribute.

Speaking of contributions, the Board of Directors of NAIFA Central Valley would like to thank the following members for their contributions to our IFAPAC:

Tom Biglione, Marc Bregman, Jeff Brusa, Mark Buckley, Jairo Gomez, John Hernandez, Jeff Kroll, Tom Paul, Tom VanderWal, Debra Webb, Bill Clark, Liz Kocir, Nicholas Eddy, James Barton, Edward Bond, Donna Bradley, Seldon Brusa, Don Coberly, William Crawford, Debbie Curtis, David Derby, Bill Dorffi, David Duffel, Thomas Gingerich, Faye Giovenetti, Dennis Goldstrand, Steven Heinrich, Jim Hill, Valerie Hurst, Dell Jackson, Scott Marcus, Tena Marsiglia,

Daniel Martins, Thomas McHugh, Mitch Miladinovich, Timothy Ryan, Mark Shubert, Steven Spurgeon, David Stull, Harry Swanson, Lou Ann West.

As you go along making your list of New Year's resolutions, I hope you will put "contribute to IFAPAC" on that list. We are almost at our February 15th deadline date for the "Give 75 to Keep The Industry Alive" campaign and I hate to see you lose your chance at winning the grand prize drawing. Read on for details on this campaign.

To be eligible for the Grand Prize Drawing, you must contribute a minimum of \$75 to IFAPAC. If you currently are on monthly EFT at a minimum of \$6.50 per month, you are also eligible for the Grand Prize Drawing.

Complete and mail an IFAPAC Application, along with your check, made payable to IFAPAC, to the address on the application. Or go online to contribute at www.NAIFA.org.

Once notification is received from NAIFA and your contribution meets the minimum of \$75, your name will be entered into a drawing for the grand prize. Contributions must be made by February 15, 2009 to be eligible.

At the March 2009 NAIFA Central Valley General Meeting, the winner of the drawing will be announced.

2008 Industry Award Recipients



NATIONAL SALES ACHIEVEMENT AWARD (NSAA)

The NSAA first awarded in 1966, was created to recognize local association members who write large numbers of life and health insurance policies, thereby demonstrating their abilities in client building and their success as an insurance agent.

To qualify for the NSAA, the applicant must have sold a minimum of 100 paid policies in the year prior to the application.

An increase of at least \$10,000 on flexible premium/face amount type policies with a corresponding increase in annualized plans' periodic premium may be included in the 100 cases.

QUALIFIER'S NAME	YEARS	COMPANY
Oscar A. Anzaldo, LUTCF	16	New York Life



NATIONAL MULTILINE SALES AWARD (NMSA)

NAIFA's NMSA recognizes multiline agents for growth in life insurance sales. To be eligible, agents must have \$20,000 of new paid life premium with a minimum of 15 new life applications or 40 new life applications, 250 new property and casualty policies issued, and cross sell 100 applications of an additional line for new and or existing clients (you may include the property and casualty policies mentioned above).

QUALIFIER'S NAME	YEARS	COMPANY
Nancy A. Ashment	11	State Farm
Mark W. Buckley, CLU, CFP, LUTCF	3	Farmers Insurance
Steve Hayward	2	State Farm
Thomas Paul, CLU, CPA	1	State Farm



NATIONAL QUALITY AWARD (NQA)

The NQA, created in 1944 recognizes those agents whose persistency records indicate competence and dedication to the insurance industry and their clients. Agents who acquire this award have tangible evidence signifying that the products they sell will meet the client's needs.

In order to qualify, an applicant must achieve 90% persistency over a period of at least 13 months on a minimum of 40 policies. An applicant may now use a maximum of 10 individual disability income policies or long term care (LTC), policies in order to meet the requirements. Agents qualifying for the 23rd year or more are "grandfathered" and can qualify with 25 policies, 10 of which may be disability income policies or long term care policies. Qualifications are based on production written two years prior to the awarded year and renewed the second year.

QUALIFIER'S NAME	YEARS	COMPANY
Audrey Baker, CLU, ChFC	2	Northwestern Mutual
Tim G. Bertsch	39	Northwestern Mutual
Jerry L. Cox, CLU, ChFC	22	Northwestern Mutual
Scott D. Gaylor, CLU, ChFC	5	Northwestern Mutual
Marcus D. Lema	1	Northwestern Mutual
Tena M. Marsiglia, FIC	2	Thrivent Financial
Colleen Wallace Myrtakis	5	State Farm
Harry A. Swanson, Jr.	38	Principal Financial
Debra L. Webb, CPCU	1	State Farm

Award applications can be found in the December issue of *Advisor Today* magazine or online at NAIFA.org.

NAIFA Central Valley 2008/09 Board of Directors

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STAFF

Kim Metz, *Executive Secretary*
 kimmetz@naifacentralvalley.org • (209) 339-4651

CALENDAR

Thurs, January 15

General Meeting
 12:00 noon
 Hazel's, Modesto
 Patricia Nicasio
Social Security

Thurs, April 16

General Meeting
 12:00 noon
 Stockton Golf & Country Club
 Maine Shafer
Tax Strategies

Thurs, February 19

General Meeting
 12:00 noon
 Stockton Golf & Country Club
 Mark Hanna
Who's holding the rope?

Tues, May 19

NAIFA California Annual Meeting
 Embassy Suites
 Sacramento

Thurs, March 19

General Meeting
 12:00 noon
 Hazel's, Modesto
 Larry Lambert
A Noble Profession

Wed, May 20

NAIFA California Day on the Hill
 Embassy Suites
 Sacramento

Thurs, June 18

General Meeting
 12:00 noon
 Stockton Golf & Country Club