



# CAL Advisor E-Newsletter

National Association of  
Insurance and Financial Advisors  
California  
1451 River Park Drive Suite 175  
Sacramento CA 95815  
(916) 646-8600  
Fax (916) 646-8130  
office@naifacalifornia.org  
www.naifacalifornia.org

## In This Issue

September 25, 2009  
Volume 3, Issue 1

- Happy New Year NAIFA-California Members
- NAIFA Brilliant 09
- Back the PAC Day, October 15, 2009
- Second Annual Fall "Advocacy Forum"
- Legislative Update
- 2009-2010 Membership Incentive Program. . . 2 x 2



**2010 LILI Class Application**  
[Word](#) [PDF](#)  
**Deadline for application submission is October 9, 2009**



### Happy New Year NAIFA-Californians!

#### September is "Kick-Off Month" to our Association Year

From Sandra E. Henderson, RHU, CSA  
NAIFA-California President 2009-2010

Yes, we are at the start of a new NAIFA association year and what a year it is going to be. **Happy** may not be the first thought that comes to your mind because politically, a lot of "hot air" is flying everywhere causing a major storm across the USA.

And we, as NAIFA members and agents/advisors, are right in the middle of it all. We are essentially, "In The Eye of the Storm". Since the new Presidential Administration is on a quest to make healthcare affordable and available to all Americans, it is our job to stand firm, stay connected to our legislators, and stay anchored to our cause. We can be the anchor to our clients by keeping them informed about the decisions that are being made and encouraging them to be politically involved. We are also the anchor to our industry by having membership in an organization that is out there fighting for our jobs and the right to have private insurance that will give us all choices to the best risk management system in the world. The silver lining in the clouds is how the "Storm" has stirred up so many Americans into paying attention to what our government is doing, good and bad, and even taking some action on it. Let this year be a wakeup call to us as well. With all that NAIFA is doing on our behalf legislatively, on all levels (National, State, and Local), we ought to be spreading the word to agents/advisors everywhere, especially those standing with their heads buried in the sand thinking they don't need our Association. Jill Judd, our State Membership Chair, is running an amazing program to bring people into NAIFA. (Way to go Jill!!) The time is right and the incentives are high. The Storm may feel out of our hands but we do have a choice in our response. To quote John D. Rockefeller, "I do not think that there is any other quality so essential to success of any kind as the quality of perseverance. It overcomes almost everything, even nature." ....even an Approaching Storm..... Looking forward to an amazing year!



#### September 2009, Orlando, Florida.

**Site of the NAIFA National Convention & Career Conference**  
**Report by President Sandra E. Henderson, RHU, CSA**

#### What we heard:

Encouragement from Irish Tenor Ronan Tynan, a Paralympics' athlete and physician who encouraged us to fulfill our dreams and not to let obstacles get in the way.

Stories from David Buckwald, an insurance agent that recapped the devastation he felt when over 30 of his clients were killed in the World Trade Center on September 11, 2001.

The importance that Long Term Care Insurance plays in our lives, as evidenced by Meryl Comer, an Emmy-Award winning reporter, producer and talk show host, as she personally cares for her husband who has been suffering from Alzheimer's for the past 12 years.

These are just a few of the amazing speakers we heard and I haven't even mentioned all of the small group breakout sessions we had available to us, for our individual practice specialties.

#### What we were a part of:

The National Council decisions we approved were: (1) Dues increases necessary for NAIFA at all three levels, to sustain a healthy Federation on our behalf. (2) A restructuring of the states voting model that will provide each State with the number of votes best representing them. NAIFA will come out with a detailed explanation of all the decisions that were made, so stay tuned.

A chance to surround Larry Lambert, one of our very own, with some good 'ol NAIFA-California support as he humbly received the John Newton Russell Award at the Convention's Annual Awards Dinner. This is NAIFA's highest honor and it was our great opportunity to hear Larry tell his personal life story. (We were so proud!).

So, we left with inspiration, ongoing challenges, renewed friendships, and lots of good times. If you have the opportunity to attend a convention, make it a point to do so. It is only then that you can actually see the full measure of NAIFA. Mark your calendars now for "Up to the Challenges. . . Down to Business", September 11-15, 2010, NAIFA Career Conference and Annual Meeting, Seattle, WA.

P.S. We have been challenged this year to beat Florida in membership. The "Membership Title" has been ours for a number of years, and they just passed us up this last year. I say, let's reclaim it now!

## Endorsed Professional Liability Program



### Errors & Omissions Insurance

The NAIFA-endorsed Professional Liability Insurance Program provides quality errors and omissions coverage (E&O) to NAIFA members. The program offers comprehensive professional liability insurance, superior customer service, an easy application process, and competitive rates. For information on all available coverage options and features, and/or how to apply, visit: [www.naifainsurance.com](http://www.naifainsurance.com)

**Association Achievement Award (AAA) 2009-2010 Application**  
[PDF Format](#)  
[PDF Fillable Format](#)  
[Word Document](#)  
**Deadline for application submission is April 15, 2010**



[Report Your Team Here!](#)

[Friday Results Reported Here!](#)

All teams bringing in new members will be recognized **MONTHLY** as well as at the 2010 NAIFA-California Annual Meeting and Day on the Hill.

To be eligible to win each month your TEAM **must** fax or email your results **Each Friday** to NAIFA-California Membership Services Coordinator, Kay Nauta. Fax: 916-646-8130, [kayn@naifacalifornia.org](mailto:kayn@naifacalifornia.org)



## October 15th is "Back the PAC" Day!

Across the NAIFA Federation and across California PAC volunteers will hit the phone lines to call members to contribute to the PAC. Compared to last year, contributions are down, and we need to raise over \$10,000 to catch up.



Dennis P. Sunderman, CSA  
State PAC Chair

**How Can You Help?** If you currently contribute \$100, please upgrade to \$200 or more. It's very easy to do on a monthly bank draft (\$17.00-\$24.00) Ambassador level per month or on line by credit card.

**What Happens To My Contribution?** All contributions go to national IFAPAC. Half of the monies stay at National for Federal (U.S. Congress) contributions and the other half is returned to California for state officeholders and candidates.

PAC contributions strengthen relationships with legislators. Your PAC dollars make this happen!

**Mail your PAC Contribution to (include member ID): Or [Click here](#) to contribute online.**  
 IFAPAC  
 P.O. Box 759063  
 Baltimore, MD 21275-9063



Advocacy is "JOB ONE" at NAIFA . . .  
 Critical That You Attend This Important New Training Opportunity!

## Our Second Annual Fall "Advocacy Forum" and IFAPAC Grassroots Training Meeting

From 10:00 am to 1:00 pm

[Registration Form](#) [Online Registration](#) [Tentative Agenda](#)



<p>Tuesday, November 10, 2009                  The Old Ranch Country Club                  3901 Lampton Avenue, Seal Beach, CA                  (562) 596-4425</p> <p><b>Dress Code - Business Casual</b>                  The Old Ranch Country Club has a minimum dress standard is a collared shirt and slacks; comparable attire for ladies.  <i>Jeans, T-shirts or shorts are not permitted at anytime</i></p>	<p>Wednesday, November 11, 2009                  The Sacramento Sutter Club                  1220 9<sup>th</sup> Street, Sacramento, CA                  (916) 442-0456</p> <p><b>Dress Code - Business Casual</b>                  The Sutter Club minimum dress standard is a collared shirt and slacks, however gentlemen are encouraged to wear a coat and tie; comparable attire for ladies.  <i>Jeans, T-shirts or shorts are not permitted at anytime</i></p>
---	--

## Legislative Update



By **Michael S. McCaffrey, LUTCF**  
 Chair, Government Relations Committee  
[MCCAFFREY1@aol.com](mailto:MCCAFFREY1@aol.com)



**Shari McHugh**  
 Legislative Advocate

*Click on the link and get the details from the [Monthly Legislative Update!](#)*

<http://naifacalifornia.org/Advocacy/PDFdocs/LeqUpdates/2009/Legislative%20Update%2009-09.pdf>

## Attention all NAIFA-California Members! Announcing our 2009-2010 Membership Incentive Program



To give each of you some exciting reasons to get out and prospect for **NEW NAIFA members** we have some great things in store for you!

It's EASY to participate. A current NAIFA member pairs up with another NAIFA member forming a "TEAM" of 2. Give yourself a name and report your team info to NAIFA-CA to start the first round of goodies! We'll send you **2 FREE movie passes just for getting started!**

Local Board Members and Executives can be on a team AND you can form a team with a member from another local! Each **TEAM** will be in competition with all the other **TEAMS** across the state!

Once you report your team your recruiting efforts begin!  
 Plan to go out together to visit a prospect.  
 Use the "SMART" cards to open up conversation with prospects.  
 Send out a mailer inviting prospects to your monthly meeting.

### The excitement continues with MONTHLY WINNERS

Each time a **TEAM** recruits a new member they get **ONE** entry into the prize drawing. There will be a drawing **each month** for all teams who have recruited at least one new member and their **TEAM** name will go into the barrel for **EVERY** New member recruited!  
**A Fast Start will increase your chances to win from month to month as your name will remain in the barrel throughout the year for every new member recruited.**



Jill M. Judd, LUTCF, FSS  
 State Membership Chair

### SUPER AWARD

For all **TEAMS** recruiting TEN or more members, your **TEAM** will have entry into the **Super Award Drawing**. Prizes change from month to month.