

Having trouble viewing this email? [Click here](#)



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

Newsletter

December 2010

In This Issue

President's Message
Spotlight on Benefits
Support IFAPAC Now!
2011 Annual Meeting



1451 River Park Drive #175
Sacramento, CA 95815-4520
(916) 646-8600

Quick Links...

[Our Website](#)
[Calendar of Events](#)
[About Us](#)
[Board of Trustees](#)



APIC

[Online Legislative Contact Form:](#) If you know your member of Congress in the U.S. House or Senate, let us know so we can add you to NAIFA's growing list of politically active agents.



Are you are interested in serving on the [State Board of Trustees](#) or on a [State Committee](#) for the Association year 2011-2012?

If you are interested, please complete an application and submit it to the Nominating Committee.

[State Board of Trustees Nominating Form](#) [PDF](#)

Christmas: A Time of Abundance



Darrell W. Shideler,
CLU, ChFC, CFP®,
LUTCF, FIC
NAIFA-California
President

For centuries the world has celebrated Christmas, both from a religious, as well as a secular perspective. From either point of view it is a time to celebrate and share the abundance that has been given to us. And that abundance is not about material or tangible things. It is about relationships; the moments that we share with each other, the time we spend with family and friends, and the giving of ourselves.

In our profession it is a time to reflect on the relationships that we have developed. We make promises that provide the material items that keep families together. We sell an intangible that can be counted as a tangible when delivered, however, in a much larger way; we provide the intangible of hope, security, and dignity. When we sell these intangibles we create abundance. That abundance is not only with the prospect/client, but with us. We benefit in a financial way, and we also truly benefit in an intangible way.

Beyond our clients we cultivate relationships with our fellow NAIFA members. Attending a local meeting and sharing an idea on business development or a sales idea on long term care, life insurance, disability, or retirement planning offers an opportunity to live abundantly. I know that at my local association, my financial group, and staff have the opportunity to participate in Adopt a Family; sharing with others less fortunate allows us a moment of living abundantly. At your local do you have that moment of community sharing? Being a buddy during the year to a new agent, making them feel welcome and a part of us gives us that spark of abundance. Are you part of connecting, sharing, leading, and growing? Please take time to share in this part of abundance.

So, it is at this time of year that we pause to say thank you for the giving of yourselves. For it is in that giving that you receive. May the gifts you share be gifts that touch the heart.

For my gift to you, I would like to provide you with a story, and what could be more fitting than a story at this time of year? I have delivered many death claims during my career and once again this year, I delivered a death claim to the wife of one of my clients. This wife was a stay at home spouse that cared for two 5 year old twin boys. The husband had been diagnosed with a brain tumor two years prior, and the efforts of the wife had been on his care and that of her children. As the disease progressed, I had a call from the wife asking to meet with me, but not at the home where her husband could hear, but at our offices. When she arrived she had only one question: will I be OK? You see, she may have been in the sales interviews, but never was "IN the interview". Although she knew her husband had insurance, she was not sure what and how it would provide for her and her sons. It was with great humility that I was able to put the numbers together that demonstrated the gift from her husband that enabled her to stay in her house, provide for the boys education, and be able to live a dignified life without having to be retrained and compete for a job or forced to compromise on another spouse. I attended the funeral, delivered the beneficiary checks, and then implemented the income plan. What a blessing.

When appropriate, I share stories, such as this one, with my prospects and clients to motivate them to take action. These are called "story closes" and they are the most powerful when they come from the policies that you have written. If you do not have a personal story then I would recommend that you borrow one. To find a motivating "real life story" that you can utilize to positively motivate your clients, go

[State Committee Sign Up Form PDF](#)



You can Join, Renew and Obtain information critical to NAIFA Members by visiting www.naifa.org [Download a Quick Guide to NAIFA's Website Here](#)

Our Sponsors

A special thank you to the following sponsors for their continued support!

Premier Platinum



Transamerica Life Insurance Company
an AEGON company

Gold



Bronze



to www.lifehappens.org, then click on the tab marked realLifestories. In there . . . you'll find an "abundance" of value! Live abundantly, live life, give life, serve life.

Happy Holidays to you and your family!



Spotlight on Benefits

Bottom line - NAIFA provides value for your membership!



Beginning January 1, 2011, the Professional Liability Insurance Program endorsed by NAIFA will be made available exclusively to NAIFA Members through **CalSurance Associates**, a division of Brown & Brown of California, Inc. AON and its carrier New Hampshire Insurance Company are **NO LONGER ENDORSED** by NAIFA.

CalSurance welcomes new and returning NAIFA E & O program participants!

- NAIFA opted for this change because it aims to bring improved policy coverage, added services, a fresh underwriting perspective and expanded program marketing to reach our members.
- [Click here](#) for more information on renewals after 12/31/2010
- [Click here](#) for FAQs regarding transition to CalSurance
- Questions can be directed at the CalSurance Associates (888) 833-2304 for additional details



James A. Farden,
CLU, RHU
NAIFA-California
Member Benefits
Chair

Please review the attached 2011 Renewal Announcement and access the information on our website at www.naifacalifornia.org.

Remember!!! If your E & O program solicitation doesn't say **CalSurance**, it's not the NAIFA endorsed professional liability program.

Support IFAPAC Now !



Dennis P.
Sunderman
IFAPAC Chair

If you say you've never contributed to IFAPAC because no one ever asked you, make no mistake about it. You're being asked right **now**.



Our legislative needs did not end with the election. Tax reform is front and center, and we need to protect our industry. Please help!

[Make a contribution to IFAPAC today.](#)

IFAPAC's year-end is December 31st, so don't delay!

Thank you for your support!



Mark Your Calendars!



2011 Annual Meeting & Sales Exposition

May 17-18, 2011

Embassy Suites - Anaheim South
11767 Harbor Boulevard
Garden Grove, CA 92840
(714) 539-3300

Tentative Agenda
and a list of Speakers
[View Here](#)

Room Rates are \$149.00 Single/Double

*Deadline for Group Rate Room is
Monday, April 25, 2011*

[Forward email](#)

SafeUnsubscribe®

This email was sent to caroln@naifacalifornia.org by naifa-california@naifacalifornia.org.
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Email Marketing by



NAIFA-California | 1451 River Park Drive, #175 | Sacramento | CA | 95815-4520