



CAL Advisor E-Newsletter

National Association of
Insurance and Financial Advisors
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Newsletter

July 2011

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1451 River Park Drive #175
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Quick Links...

[Our Website](#)
[Calendar of Events](#)
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Have You Registered? Programs and Member Benefits Webinar

When:
Wednesday, August 10,
2011
9:00 am - 11:00 am

Invited:
*Presidents, President-
Elects, Professional Development
Chairs, Program Chairs, Member
Benefit Chairs*

To register go to:
<http://www.anymeeting.com/PIID=E953DB83874B>



Our Mission:
*To advocate for a
positive legislative
and regulatory
environment, enhance business and*

President's Message



Michael K. Fiamingo,
LUTCF (Mike)
NAIFA-California
President

As we start our new association year, we have many exciting things happening in our 26 local associations. In representing the membership of NAIFA-California, I want to share with you that we govern and make sound and thoughtful decisions through what we call, the "Office of the Presidency". While the buck stops with me, as your President . . . when the final decisions need to be made, we govern through a process that is much more than just the President. This consists of a group comprised of the President-Elect Jill Judd, the Secretary Tom Michel, the Immediate Past President Darrell Shideler, the National Committeeperson Mike Ables, and the Executive Vice President David Dellinger.

Through this very experienced and dedicated team, we discuss complex issues and present ideas and recommendations to the entire Board of Trustees for voting and implementation. In this manner, we hope to make the best decisions possible in how we steer the course for NAIFA-California. It is a proven leadership model that we are very proud of, and it is a model that all local associations can adopt.

On July 13th and 14th we conducted our annual ALC Association Leadership Conferences for Northern and Southern California, where we shared this important leadership model. We also offered the (PIC) Political Involvement Committee extensive training for those individuals interested in how to conduct a meeting with a local legislator. This is part of the State's responsibility: to provide the tools and training for new and returning Local Board members to understand their job responsibilities in running an effective and valuable Local. Our focus this year is offering "value to the membership". Our goal is to have "bottom line results", have some fun, and enjoy the journey! We are all volunteers and all our contributions to NAIFA are in addition to running our practices and spending time with our families.

One of the key areas we covered at the ALCs was the presentation of a new "Membership Value Proposition" that was presented by David Dellinger. One of the things we have struggled with for years, is understanding and sharing with members and non members a way to try to understand the inherent conflict of how to link "bottom line member benefits" vs. advocacy, in a way that makes recruiting almost foolproof and guaranteed. This presentation which you can access on our website does just that!

We want to show our members value for their membership dollars by offering meaningful bottom line value for our four practice specialties which consist of:

1. Life Insurance, DI, Annuities, LTC
2. Employee Benefits, Health Insurance
3. Financial planning/advising, fee based planning, securities, investments, mutual funds, estate planning, etc.
4. Multi line (property and casualty)

NAIFA's practice specialties can be delivered through keynote speakers,

professional skills, and promote the ethical conduct of our members.



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](#)

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Bronze



Table Topics, CE's, sales Forums and transferable sales ideas that provide tangible bottom line benefits to your pocketbook as a businessperson.??

Typically our peer associations advocate for only one specific practice specialty. NAIFA has a distinct advantage as the only Association that advocates for the members in all four Practice Specialties. In this way you can never outgrow NAIFA, as we provide lobbying for virtually all products that form the financial services industry. Other associations cannot make the claim that they represent your interests in all four Practice Specialties. NAIFA does!

This understanding of NAIFA's strength shifts the concept of dues being less of an "expense" to being more of an "investment". If you receive three or four valuable sales ideas in the course of the year that increases your bottom line sales, then the cost of membership makes absolute economic sense. As a member we want to receive value added transferable sales ideas to grow our business, and that is why we developed this new "membership value proposition". Please check it out on our homepage at www.naifacalifornia.org

Let's shift gears to the upcoming NAIFA Career Conference and Annual Meeting in Washington, DC, on September 10-14, 2011. Included will be numerous educational workshops, CE offerings, a national Day on the Hill, motivational speakers like General Colin Powell, Ret, MSNBC's Joe Scarborough, Fire fighter Richard Picciotto, FDNY (9/11 survivor) to name just a few. Accelerate your career with fresh sales ideas, prospecting, and marketing concepts. One good idea can pay dividends that will offset the cost of attending the conference many times over. Innovate with the latest products and services from over 100 exhibitors. Collaborate with peers, industry leaders, and presenters from across the country and benefit from their wealth of knowledge and experience.

I look forward to seeing you at the NAIFA Career Conference in Washington, DC, this September!

Michael K. Fleming

Dear Faithful PAC Contributors:

Thank you, thank you, thank you!!

Your contributions are really needed at this point in our political climate. We took in over \$18,000 in pledges and cash at our State Convention in May. That was very encouraging. I only have one thing left to ask.....have you sent in your PAC Directive form to NAIFA? At the point of sounding like a broken record, please make sure you go on to the NAIFA website, if you haven't done so already, and make your choice known to them. For those of you who haven't, you will be receiving a call from your local President or someone representing them to assist you in this task.

This takes very little time or effort but costs our State PAC Fund a lot of revenue if it hasn't been done. So, please bear with us in this process. It's been a slow but necessary effort. For easy access, go to:

[IFAPAC Contribution Directive](#)

For those of you who have not found your way to the "altar of Pac Contributing", it is time. My goal by the end of the year is to increase our number of participating members by 10%. Fifty dollars a year is all I ask of each of you, if you have never contributed. That's a mere \$4.17 a month which can be done via monthly bank draft. (That's one Starbucks drink folks!)


We are a big State and it's going to take a lot more dollars to fight our battles.



Sandra E. Henderson, RHU
 NAIFA-California
 PAC Chair

Just go to the NAIFA-California website: <http://www.naifacalifornia.org>

Respectfully Submitted,



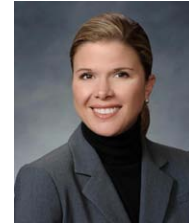
Monthly Legislative Update



Michael S. McCaffrey, LUTCF
Government Relations Chair

Legislative Update

Get Details on Legislative Victories and Current Status of Legislative Bills.



Shari McHugh
Legislative Advocate

Communications



Charles I. Daniels, III (Chal)
NAIFA-California Communication Chair and Vice President

So I guess I was asked to be the communications guy because I have 5 children ranging between 14 and 24, wife, and dog. Some days I feel like no one listens! We have to remind ourselves that communication is a "two person" event. No matter how big the microphone, if the message isn't received clearly, IT DIDN'T WORK!

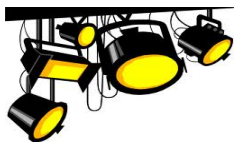
We (NAIFA-California) have a website, we have webinars, we have e-mail blasts, we have Facebook, we have liaisons and we have a staff. Unfortunately, too often we hear; 'I didn't know about that!'

Probably the number one item to communicate this month is the PAC Directive. This matters to contributors to the PAC and to NAIFA California. If you have not signed the directive, which can be found on the HOME page of our website (www.naifacalifornia.org) under current information, PLEASE take 15 minutes to a) get the directive, b) discuss it with your broker dealer, c) sign the directive and turn it in.

If you have not signed the directive, then NAIFA National is keeping 100% of your contribution, sending 0% back to California to work for you. 0% means we have no money to work on State issues. Just ask Shari McHugh and Mike McCaffrey if we need money?

NAIFA National has been keeping your contributions since March. Now to make things right, they will give us 100% of all contributions received in the month of August and September. If you make an annual PAC contribution (instead of the REALLY easy monthly bank draft), please consider giving in August or September. Just like the rains in California have refilled our reservoirs, we need to refill the California PAC reservoir! August and September are our RAINY Season.

So we have sent e-mail blasts, the liaisons are talking about it, we mentioned it at the ALC meetings. It's on the website and here it is in CAL Advisor. If there is a better way to communicate with you, please let me know. I've got e-mail (cdaniels@rr.firstallied.com), an office phone (707-257-7281), a cell phone (707-246-4340) and a snail mail address (1728 Jefferson St. Napa CA 94559, someone has to live in God's country).



Spotlight on Benefits

Bottom line - NAIFA provides value for your membership!

Take Advantage of Summer Savings with Staples NAIFA offers member benefit savings that help grow your business and save you \$\$\$!

NAIFA recently launched a new office product discount program with Staples. With the Staples Advantage® Program, shopping and saving money is easy. NAIFA members apply for the program via StaplesLink.com, an online ordering solution offering live pricing, shopping lists, immediate access to over 30,000 products and more!

As part of this program, NAIFA Members also receive:

- Free Shipping on all orders (all orders placed must be over \$75)
- Customer Appreciation Shopping Days
- Easy online return process
- Dedicated account manager
- Value-added service

Sign up today or call 877-826-7755 and mention you are NAIFA Member. Within the next few days, you will receive a confirmation email from StaplesLink.com.



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



[Register Today](#) - Deadline August 6, 2011

[NAIFA-California Mini Schedule](#)

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