



STATE LINE



SPONSORED BY THE AZ ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS
PREPARED BY THE PUBLIC RELATIONS COMMITTEE

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Dear Members,

Welcome to the future; your future. 2008 is nearly here and we are excited about the possibilities. 2008 will bring new opportunities and new problems. Our own Cliff Wilson will take over as NAIFA National President in September. We will have the Presidential election right after that and things are shaping up to have the biggest tax reform since 1986.



All this means one thing: we need to stay strong and committed to defending the products that protect our clients from tragedy. You are the most incredible group of people I have ever met. The public needs you now, more than ever. The attacks on our products to be a revenue source will increase dramatically over the next few years. Beginning January 1, 2008, 12,000 baby boomers a day will become eligible to receive Social Security. Health insurance will face nationalization, etc.

NAIFA is the only voice we have to represent our clients and ourselves in the legislative arena. If our business was not fraught with the crowd thinking and mob mentality that is so prevalent, we would not have to be as diligent. Unfortunately the people, groups, and individuals who garner national attention usually provide information that is either outright wrong or sometimes, at best, not in the public's best interest. The job of helping people to understand what they will need to do to achieve their goals and dreams falls solely on our shoulders. We are the only people who can help. CPA's, attorneys, trust officers, stockbrokers, bankers, etc do not foresee the consequences of not having proper life, health, disability and all other types of insurance or the need for a solid financial plan for the future.

I applaud you for your dedication to our industry and thanks for everything you do. I would not want to live in a society where people like you did not exist.

Good Selling

Bill Cassidy, CLU, ChFC, LUTCF

President, NAIFA-Arizona

Community Service ... Did You Know

Following a proclamation by the Governor of Arizona, the state and local chapters promoted September as Life Insurance Awareness Month to its members through various means including postings on the state and local websites and at membership meetings, where several members used the opportunity to recite their own Real Life stories.

Many of the locals have just started their community service projects. There are several golf tournaments scheduled benefiting various charities throughout the state. In addition, Patty Chesebrough, the Arizona State Executive has raised thousands of dollars for the "3 day walk for the Cure."

D. Winston Vineyard, LUTCF

Professional Development ... Going in a different direction this year

Professional Development will be publicizing all CE classes, LUTC and FSS classes and other educational opportunities being offered throughout the state. Each member of a local will have the opportunity to attend a class when and where convenient. No more waiting until the class is offered in their area. Call you local CE, LUTC or Professional Development Chair for further details.

Diana Brettrager, CIC, LUTCF, FSS

NAIFA-Arizona Receives Jack E. Bobo Award of Excellence



Pictured from left: John A. Davidson, NAIFA President 2006/07, Patty Chesebrough, CAE, Phil Solinsky (standing in for Lars Hansen) and John Nichols, NAIFA Trustee

Save The Date

**2008 Sales Olympics
May 9, 2008**

OPPORTUNITIES...You Are Needed!

We are asking for your knowledge and ability to share your talents with other like minded leaders.

You are the difference... share your thoughts and experiences with your local association. Volunteer to serve on a committee or your local board.

Call your local leaders and volunteer to share your vast knowledge with your peers.

Sentinel Program

Jim Bennett, LUTCF

Sentinel Members are individuals who are willing to go beyond the ordinary.

With a contribution of \$50-\$99, Sentinel Members received recognition at all NAIFA-Arizona events, as well as on the website and in this Who's Who directory. With a contribution of \$100 or more, Sentinel Members also received free admission to one NAIFA-Arizona sponsored event (this does not include IFAPAC's Morning with a Star).



NAIFA-AZ Says "Thank You" to its Sentinel 2006-2007 Members



Bean, Ann	Hansen, Lars
Beck, Myles	Hegna, Tom
Bennett, Jim	Jensen, Clint
Bobo, Jack	Lashway, Tod
Brettrager, Diane	Loeffler, Dwight
Brooking, John	Loos, Marvin
Bryant, Robert	Sandoval, Mike
Cassidy, William	Solinsky, Phil
Cook, Barry	Smith, Jonathan
Davis, Jeff	Swanson, Ivan
Devereaux, Barbara	Thanig, Richard
Grosjean, Henry	Vineyard, Winston
	Watson, Jack

To become a Sentinel Member, call 480-661-6393

Disclaimer - Contributions or gifts to NAIFA-AZ are not tax deductible as charitable contributions for Federal income tax purposes. However, they may be tax deductible under other provisions of the internal revenue code.

Leadership In Life Institute

June 2007 saw the completion of the 5th LILI institute in Arizona. Winston Vineyard moderated the sessions and did an outstanding job. We had 8 participants graduate. 8 of 8 is 100%. Great job by all.



Institute number 6 is starting February 2008. It will be held in Phoenix.

The program continues to be a life changing experience for those who want to work on their personal self development learning how to be a leader in all aspects of their lives. Personal, family, professional, industry and community.

It is not for everyone. But, if you have an interest in finding out more, please check with your local Presidents., Professional Development Chairs, Patty Chesebrough or any past LILI grad. And of course, I would be glad to visit with anyone about the wonderful benefits and growth opportunities.

Doug McMurry, LUTCF, FSS

Have You Heard?

The Young Advisors Team (YAT) isn't just for those 40 and under anymore! In order to address the growing number of agents and advisors that come to the business as a second career and often find themselves needing the support and resources that YAT was created to provide. YAT felt it was necessary to step up and speak to a rising need. The 2006-07 YAT Committee drafted a new mission statement that includes those who are within their first five years in the business, regardless of age. The new statement reads:

YAT's mission is to serve the needs of NAIFA's 40 and under advisors, and those within their first five years in the industry, by providing the resources to succeed in the financial services industry.

Those who provide a license date on their membership application that is within the last five years will receive YAT Chat. *Advisor Today's* monthly online newsletter for YATs. In addition, those within their first five years in the business are welcome to attend YAT functions throughout the federation.

To learn more about the Young Advisors Team, please visit the YAT webpage at www.naifa.org/yat or email your questions to yat@naifa.org.

Lars D. Hansen, LUTCF





Pending Legislation for Health and Welfare Plans

HR493 / S358

Genetic Information Nondiscrimination Act of 2007

Purpose: This bill would bar group health plans or health insurers from requesting, requiring, or purchasing genetic information for underwriting purposes, to deny health coverage or to raise premiums.

Outlook: The bill is being prevented from moving to a vote and is supported by the Bush Administration.

S558

Mental Health Parity Act of 2007

Purpose: It would provide mental health parity for employers with 50 or more employees.

Outlook: This could be enacted this year. The Senate bill has been endorsed by business and health insurers. A House version HR1424 is much more restrictive and does not have the support from business.

S2219 / HR3932

Medicare Prescription Drug Savings and Choice Act

Purpose: It would establish a Medicare Part D prescription drug plan that would be operated by the federal Medicare program and compete with the privately sponsored plans that are currently offered.

Outlook: Is opposed by most Republicans and the Bush Administration.

HR2638, HR3161, HR3043

Prescription Drug Importation

Purpose: These bills would prohibit customs officials from seizing prescription drugs crossing the border from Canada. They could also be purchased over the Internet and by mail.

Outlook: The current Administration and the pharmaceutical industry remain staunchly opposed of any kind of legislation that would legalize drug importation.

HR3963, S2152, S2193

Low-Income Premium Assistance

Purpose: They would allow states to offer a premium assistance subsidy under both the CHIP and Medicaid programs to all individuals under age 19 and the parent of such individual for qualified, employer-sponsored coverage.

Outlook: These bills were mainly introduced to highlight differences between the Democrats and the Republicans.

S1693, HR2406, HR2991

Health Information Technology (IT) Bills

Purpose: They would establish a public-private partnership to provide recommendations to HHS for the exchange for health information. They would include privacy protections, etc.

Outlook: Despite strong bipartisan support budget constraints and competing domestic issues may push consideration until 2008.

S1753

Wellness Tax Credit (Healthy Workforce Act)

Purpose: It would provide a ten year tax credit of up to \$200 per employee for the first 200 employees and up to \$100 per employee thereafter to employees that provide qualified comprehensive wellness programs.

Outlook: It is expected to move some time this year.

S504, HR3363

Long-Term Care Trust Account Act of 2007

Purpose: They would create a new type of savings account to cover long-term care costs. Individuals who establish a long-term care trust account would be able to contribute up to \$5,000 annually, adjusted to inflation, to their account and receive a refundable 10% tax credit.

Outlook: They have bipartisan support, but the fate of such legislation remains unclear.

Taking Your Career Seriously

Recently, I attended our industry's annual meeting in Washington D.C. What was so special about this meeting and how did it affect my career and yours? First of all, two general things happened....1) I received some really good ideas from the educational sessions 2) It provided the opportunity to reconnect with long time friends and meet new friends, which means discovering new ideas and being reminded of old ideas that had moved to the back of my consciousness.



This year starts my 45th year in this business and almost as many years of attending these industry meetings. Each year, I see many of the same faces; people who started attending these meetings long before they became successful or their practices profitable, who are now considered leaders and legends in the insurance and financial

advisor professions. When you visit with these leaders, you find they are not smarter than many others who have represented their clients ably over the years...however, they do have a big advantage: they remained in touch with the best thinkers in the profession.

The cumulative benefit of these many meetings, year after year, is astonishing...it is the difference between an average career and a superior career!

The fact that only a few choose to participate in this process gives those who attend such events a seemingly unfair advantage. The process is open to all; yet, only a small select group avails themselves of this advantage, thus relegating the ones who choose not to participate to a disadvantage. Which group do you want to be in? It is not too early to start thinking of the many opportunities and educational advantages offered each month by your local NAIFA group. Attend your monthly meetings, and go to the upcoming Morning With a Star and Sales Olympics. Oh yes, start planning now for the September 2008 NAIFA annual meeting being staged in San Diego, California. Will you join the advantaged or be in the disadvantaged group this next year?

You can gain one or two great ideas every month, which is ample justification for the cost of your dues and the cost of the meetings. Remember, the benefit is cumulative! It is faithful month-to-month exposure to the best ideas and thinking in the industry that gives you the "unfair advantage."

Those who seek out this unfair advantage will make faster progress and offer greater client solutions to the problems their clients face daily. If you are one of the few who takes your career seriously, generating better solutions to your clients and helping them to grow and prosper, then I encourage you to attend your local association meetings, seminars and annual meetings. Share your best ideas with others monthly on the best topics of the day...become one of the unfair advantaged!

John J. Brooking, RFC
National Committee Chair

Benefiting Hospice Family Care Foundation

The Hospice Family Care Foundation is a not-for-profit organization dedicated to making a difference in the lives of the terminally ill and their families in our community. They believe that every person that has been diagnosed with a terminal illness deserves to live with dignity and without pain during the last stages of their life.



With the help of individual donations the Foundation has provided financial assistance to hundreds of individuals and their families. Items include Food, Clothing, Utility bills, Airfare for loved ones, Accommodations for visiting family, Funeral expenses. The Foundation also provides grants in bereavement care, and death and dying education for both the community and for health care professionals. Each year more than 80% of donations to the Foundation come from individuals who want to make a difference.

If you would like to help support the continuing work of the Foundation by making a donation, please contact Jan Doughty at 480-889-1116 or send your check payable to:

Hospice Family Care Foundation
1550 S. Alma School, #280
Mesa, AZ 85210



A donation to IFAPAC is an investment in your future.

Annual Contribution Categories

Investor	\$50 - \$99
Century Club	\$100 - \$ 199
Ambassador	\$200 - \$299
Statesman	\$300 - \$ 399
Envoy	\$500 - \$ 999
Diplomat	\$1,000 - \$ 2,499
Emissary	\$2,500 - \$ 4,999
Capitol	\$5,000

Please mail your contribution to:

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