

DAKOTA



NAIFA-ND ADVISOR

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DIRECTORY 2010



THE NATIONAL ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS

Code of Ethics

Preamble: Those engaged in offering insurance and other related financial services occupy the unique position of liaison between the purchasers and the suppliers of insurance and closely related financial products. Inherent in this role is the combination of professional duty to the client and to the company as well. Ethical balance is required to avoid any conflict between these two obligations. Therefore,

I Believe It To Be My Responsibility

- To hold my profession in high esteem and strive to enhance its prestige.
- To fulfill the needs of my clients to the best of my ability.
- To maintain my clients' confidences.
- To render exemplary service to my clients and their beneficiaries.
- To adhere to professional standards of conduct in helping my clients to protect insurable obligations and attain their financial security objectives.
- To present accurately and honestly all facts essential to my clients' decisions.
- To perfect my skills and increase my knowledge through continuing education.
- To conduct my business in such a way that my example might help raise the professional standards of those in my profession.
- To keep informed with respect to applicable laws and regulations and to observe them in the practice of my profession.
- To cooperate with others whose services are constructively related to meeting the needs of my clients.

Adopted April 1986

NAIFA Board of Trustees

Visit us online

State website:

www.naifa-nd.org

National website:

www.naifa.org

Why Join??

Membership in NAIFA is all about your success. We give you the tools you need to grow your business and propel your career as an insurance or financial advisor. At NAIFA, we provide our more than 50,000 members with creative sales and marketing ideas, networking opportunities, first-rate sales and skills training, and the best legislative representation in the industry. And, with over 800 state and local NAIFA associations nationwide, you can attend regular meetings in your area to network with your peers, share ideas, and form business alliances.

Learn all of the exciting ways in which NAIFA can help you build your career!

For more information contact the
Member Service Center TOLL FREE
at (877) TO-NAIFA or (877) 866-2432
or e-mail us at membersupport@naifa.org

DIRECTORY

NATIONAL ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS - NORTH DAKOTA

FOREWARD

We would like to express our sincere thanks to those advertisers who have made this publication possible.

TABLE OF CONTENTS

President's Message	4
Insurance Commissioner's Message	5
Executive Committee	6
National Committeepersons	7
Local Presidents	8
Committee Chairs	9
Organizational Chart	10
Association Executives	11
Past NDAIFA Presidents	11
Past Agent s of the Year	12
Agent of the Year	13
NAIFA-ND Upcoming Events	13
MDRT	14
Membership Chairs and Goals	15

Directory of Association Members

Central	16
Fargo-Moorhead	17-22
Lake Region	22
Minot	23-24
Missouri Slope	25-27
North Valley	28-29
Roughrider	30-31

IFAPAC	32-36
FBF	37
Insurance Department CE Requirements	38-39
Alphabetical Membership Roster	40-41
Award Deadline Dates	42
Industry Award Winners	43-44
Association Awards	45

ADVERTISERS

Nodak Mutual	31
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A Message From Our NDAIFA President **Keith Phillips, LUTCF**

One of my favorite quotes is from President Lincoln. He said, “Those who are not politically active, are governed by those who are”. WOW!! That statement seems to hold relevancy in our business, now more than ever. If we do not do a better job of getting our members active in the political process, we will have our future determined by those who do not understand our profession.

We all realize that the most important aspect of our profession is to help individuals protect their families and their assets, as well as helping them prepare and plan for the future. Current pending legislation will make our jobs increasingly difficult if not impossible. NOW, is the time to get involved, it is critical. We can protect the future of our industry or leave it to others outside of our industry to decide for us.

**MARK YOUR CALENDARS NOW AND PLAN TO
ATTEND THE
NAIFA-ND 2010 STATE CONVENTION
APRIL 28-30 AT THE DOUBLEWOOD INN IN FARGO**



DEPARTMENT OF INSURANCE

STATE OF NORTH DAKOTA

600 East Boulevard Avenue Bismarck, ND 58505

Phone: (701) 328-2440 Fax: (701) 328-4880



Greetings North Dakota Insurance and Financial Advisors!

What an exciting time to be a NAIFA member! It is a time of historic changes in health insurance; continued evaluation of the insurance and financial regulatory environment; and constant challenges to your profession as a whole. These dynamic times make your NAIFA organization even more crucial to you as members and to me as your Insurance Commissioner.

I want to thank you for your camaraderie and assistance during the 2009 legislative session where you supported our many initiatives for needed uniformity measures in agent licensing. You also helped the Insurance Department make a good piece of law better in strengthening the life settlement legislation passed in the 2007 session.

Most notably, you helped pass a crucial piece of long term care legislation intended to provide a much needed incentive for the purchase of policies. This legislation will benefit consumers and the state long-term. It took many sessions to pass this legislation, but we have succeeded together.

Throughout the year, I want you to know how much I value the work and assistance you provide to North Dakotans, much of this in tireless one-on-one sessions, making your service individualized and professional. Personally, I am able to experience this same devotion to service in the Department by watching the hotline staff and the State Health Insurance Counseling (SHIC) program staff. Every day I see how our citizens, especially our most vulnerable citizens, need ethical, talented counseling to assist them with difficult decisions.

Trustworthiness is crucial, especially during this incredible period of great concern and doubt in our financial system. It is with this in mind that I encourage you to utilize what is offered through your association with NAIFA to stay informed of the national issues, stay involved at all levels and to continue to put your customer first in the decisions you make.

As always, it is an honor to serve beside you.

Sincerely,

A handwritten signature in black ink, appearing to read "Adam Hamm".

Adam Hamm

Insurance Commissioner

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AWARDS

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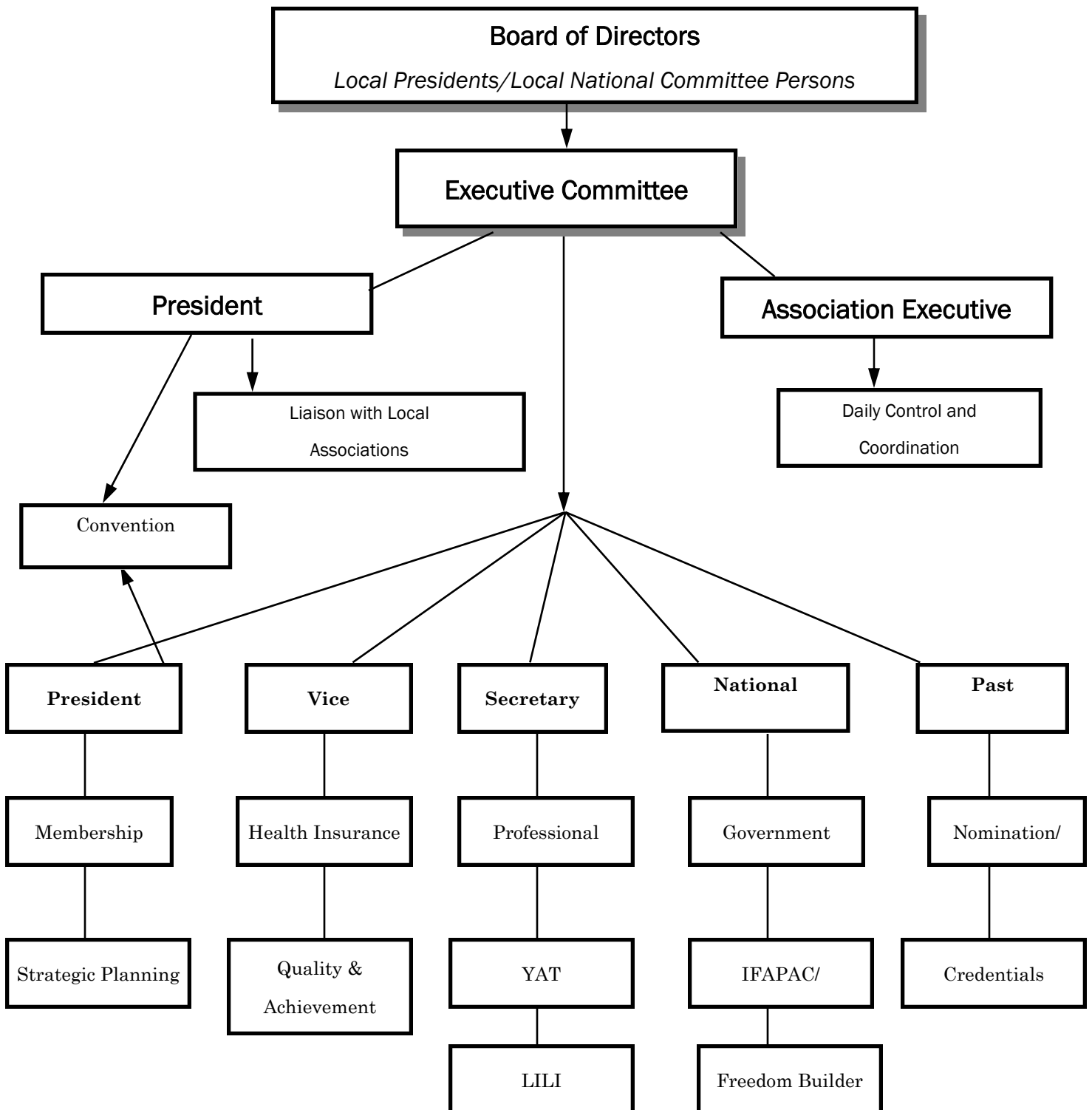
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NAIFA - ND Board of Directors Organizational Chart



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National Association of Insurance & Financial Advisors - North Dakota Past Presidents

1949-50	Walter C. Weaver, CLU	Grand Forks	1980-81	David A. Middaugh, CLU	Fargo
1950-51	G. Frederick Lawrence	Bismarck	1981-82	Bernard D. Fix, CLU	Bismarck
1951-52	John Billstein, CLU	Minot	1982-83	Milt Delzer	Williston
1952-53	Al Johnson	Fargo	1983-84	Larry Atkins, CLU, ChFC, MSFS	Fargo
1953-54	D.B. Burton	Bismarck	1984-85	A. Dave Samuelson	Grand Forks
1954-55	Howard O. Christenson	Grand Forks	1985-86	Clifford A. Davis	Dickinson
1955-56	Ernie Kothcian	Minot	1986-87	Dennis R. Schmidt, CLU	Minot
1956-57	William Pratt	Fargo	1987-88	James F. Dawson, LUTCF	Bismarck
1957-58	Wilbur E. Arenstein	Bismarck	1988-89	Loren H. Japel, LUTCF	Bismarck
1958-59	John N. Neukircher	Jamestown	1989-90	Marcia C. Johnson, CLU	Williston
1959-60	James Kelleher, CLU	Grand Forks	1990-91	David A. Skjerven, LUTCF	Fargo
1960-61	Duane Robinson	Minot	1991-92	Elaine J. Fremling, CLU	Fargo
1961-62	William Gehrke, CLU	Fargo	1992-93	Del D. Gab, LUTCF	Dickinson
1962-63	Arvid Wiklund	Bismarck	1993-94	Donna Remer, CLU, ChFC	Grand Forks
1963-64	John Weatherly	Jamestown	1994-95	Terry Weis, LUTCF, RHU	Bismarck
1964-65	O. Lewis Ugland	Grand Forks	1995-96	Thomas D. Hallett, LUTCF	Fargo
1965-66	Maurice L. Randall	Minot	1996-97	Del D. Gab, LUTCF	Dickinson
1966-67	John E. Faruolo	Fargo	1997-98	Greg Lefor, LUTCF, CSA, LTCP, CLTC	Dickinson
1967-68	Paul W. Bibelheimer, CLU	Bismarck	1998-99	Karl Rakow, LUTCF, RHU	Bismarck
1968-69	Charles C. Edin	Jamestown	1999-00	Stuart Bennett, LUTCF	Minot
1969-70	Charles Pickett, CLU	Grand Forks	2000-01	David Klemisch, LUTCF	Fargo
1970-71	Paul Rismoen, CLU	Minot	2001-02	Hank Prien, CLU, LUTCF	Fargo
1971-72	Gordon Stensgard	Fargo	2002-03	Norbert Mayer, FIC, LUTCF	Bismarck
1972-73	Wilbert Heupel	Bismarck	2003-04	Paul Witthauer, CLU, LUTCF, ChFC	Jamestown
1973-74	C. Duane Keifel	Jamestown	2004-05	Patrick Hoffman, CLU, LUTCF, ChFC	Bismarck
1974-75	Douglas E. Williams, CLU	Grand Forks	2005-06	Todd Otto	Dickinson
1975-76	Dennis Helgeson, CLU	Minot	2006-07	Al Fabricius, LUTCF	Fargo
1976-77	Donald L. Black	Fargo	2007-08	Harlynn Bjerke, LUTCF	Adams
1977-78	Ray R. Hoffman, CLU	Bismarck	2008-09	Ted Haugan, LUTCF	Minot
1978-79	Michael Mooney, CLU	Jamestown			
1979-80	David Peterson	Grand Forks			

Past “North Dakota Agent Of The Year” Winners

1969-70	William Gehrke, CLU, Fargo	1988-89	James F. Dawson, LUTCF, Bismarck
1970-71	Paul Rismoen, CLU, Minot	1989-90	Clifford L. Tokach, LUTCF, FIC, Mandan
1971-72	Paul W. Bibelheimer, CLU, Bismarck	1990-91	Dennis L. Helgeson, CLU, ChFC, LUTCF, Minot
1972-73	Bernard D. Fix, CLU, Bismarck	1991-92	Frank E Burkholder, Grand Forks
1973-74	Jim Kelleher, CLU, Grand Forks	1992-93	Del Gab, LUTCF, Dickinson
1974-75	Warren M. Arman, Bismarck	1993-94	Donna Remer, CLU, ChFC, Grand Forks
1975-76	C.L. Wagner, CLU, Fargo	1994-95	Jon E. Rusten, MSB, CFP, Grand Forks
1976-77	Arnold Ellingson, CLU, Fargo	1995-96	Fred Rask, CLU, ChFC, LUTCF, Larimore
1977-78	Larry M. Atkins, CLU, Fargo	1996-97	Terry Weis, LUTCF, RHU, Bismarck
1978-79	Al Hackenberg, JD, CLU, ChFC, LUTCF, Grand Forks	1997-98	Norbert Mayer, FIC, LUTCF, Bismarck
1979-80	Douglas E. Williams, CLU, Grand Forks	1998-99	Harlynn Bjerke, LUTCF, Adams
1980-81	David A. Middaugh, CLU, Fargo	1999-00 ..	Gregory Lefor, LUTCF, CSA, LTCP, CLTC Dickinson
1981-82	James M. Kasper, Fargo	2000-01	Karl Rakow, LUTCF, RHU, Bismarck
1982-83	Clifford A. Davis, Dickinson	2001-02 ..	Paul Witthauer, CLU, LUTCF, ChFC, Jamestown
1983-84	Ray R. Hoffman, CLU, ChFC, Bismarck	2002-03	Allen Rudel, CLU, Fargo
1984-85	Maria C. Johnson, LUTCF, Williston	2003-04	David Klemisch, LUTCF, Fargo
1985-86	Michael D. Daniels, LUTCF, Williston	2004-05	Hank Prien, LUTCF, Fargo
1986-87	Elaine J. Fremling, CLU, Fargo	2005-06	Sharon Opdahl, LUTCF, Grand Forks
1987-88	Joseph E. Dunn, LUTCF, Grand Forks	2006-07	Keith Phillips, LUTCF, Moorhead, MN
		2007-08	Rick Greener, LUTCF, Fargo, ND

“THE NORTH DAKOTA AGENT OF THE YEAR AWARD”

The North Dakota Agent of the Year Award was begun in 1970 as a way of giving recognition to a living North Dakota person who has rendered outstanding service to the Institution of Legal Reserve Life Insurance, the agency system, the insurance buying public, and in areas that bring credit to the insurance business and to the agent’s forces. It is based on work “above and beyond the call of duty” to business, community and family.

Yearly, each of the member associations is asked to recommend persons whose past activities, when viewed in retrospect and objectivity, are so outstanding and over and beyond the call of duty so as to merit consideration for the “North Dakota Agent of the Year Award.” These recommendations go to a selection committee appointed by the State Awards Chairman and made up of education and administrative people, on whom rests the responsibility for making the final decision.

ND Agent of the Year



Jason Middaugh

ND AGENT OF THE YEAR

BIOGRAPHICAL INFORMATION

Jason Middaugh is a native of Fargo, North Dakota. He graduated from Fargo North High School, attended North Dakota State University, and graduated from the University of North Dakota with a degree in Accounting. Jason entered the insurance business in 1998 with Middaugh & Associates, Inc. Middaugh & Associates, Inc. specializes in employee benefits and corporate and individual financial planning.

Jason has been an active member of Fargo-Moorhead National Association of Insurance and Financial Advisors (NAIFA) and has held different positions on the Board of Directors and is currently the Past President. In 2006 Jason attended and graduated from the National Association of Insurance and Financial Advisors (NAIFA) Leadership in Life Institute class.

Jason and his wife, Ericka, have been married since 1998. They live in Fargo and have three children, Megan, Braxton, and Shelby.

NAIFA - ND	
2010 Upcoming Events	
January 4, 2010	Dakota Advisor Deadline Quarterly Reports
April 1, 2010	Dakota Advisor Deadline Quarterly Reports
April 28-30, 2010	State Convention NAIFA-ND Board Meeting Doublewood Inn, Fargo

MILLION DOLLAR ROUND TABLE

Membership in the 2010 Round Table will be based on a minimum of USD 87,900 of eligible commissions paid or USD 175,800 eligible paid premium credited to the agent's account. At least one-half (50 percent) of the production requirement must come from products listed in the Unlimited Credit category (USD 43,950 commissions or USD 87,900 premium). This serves as a threshold that must be crossed before an applicant can use any credit from the Limited Credit category.

For more information on MDRT's membership requirements, visit www.mdrt.org

Central

Paul Witthauer - 5

Fargo-Moorhead

Steven W. Asche LUTCF - 8

Mark A. Bibelheimer - 27

Daniel L. Fremling CLU ChFC - 10

David L. Halvorson - 11

Steven R. Hartman CLU ChFC - 15

James M. Kasper - 35

Arnold William Lauinger - 1

Jason A. Lauritsen - 3

Lyle A. Lauritsen - 16

Daniel D. Maertens - 5

Michael A. Mathias CLU ChFC - 21

David A. Middaugh CLU AEP - 33

James E. Nyhof - 11

Dale F. Roehrich - 14

David A. Sola LUTCF FIC - 7

Les Westgard CLU - 33

Thomas William Woodard - 17

North Valley

David J. Evenson - 15

Anthony Joseph Palmiscno - 10

Lake Region

Wayne Cherney - 14

Minot

Steve A. Blikre CLU - 17

Kevin K. Burckhard - 7

Gerald L. Fleck - 6

Dennis L. Helgeson CLU ChFC - 20

Doug Olschlager - 7

Terrence L. Oxendahl - 6

Todd A. Ringoen LUTCF - 9

Missouri Slope

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Tyler Edward Huck - 1

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John S. McSwaney CLU ChFC - 34

Rob Montgomery LUTCF ChFC - 9

John Power CPA - 4

Cyril L. Puetz - 28

Matthew B. Puetz CLU - 5

Perrie L. Schafer - 6

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Donavon D. Wagner - 17

MEMBERSHIP CHAIRS 2009 - 2010

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Membership Totals

Local	Start of Year	Current Members	New Members	Renewed Members	Lapsed Members	Goal	% of Goal
NAIFA - Central North Dakota	22	25	3	6		23	109%
NAIFA - Fargo Moorhead	214	203	9	65	21	225	90%
NAIFA - Lake Region	8	9	1	0	0	9	100%
NAIFA - Minot AIFA	69	63	2	13	6	70	90%
NAIFA - Missouri Slope	102	96	2	26	7	104	92%
NAIFA - North Valley AIFA	37	35	1	10	3	38	92%
NAIFA - Roughrider	34	30	1	4	5	35	86%
North Dakota Total	486	461	19	124	42	504	91%

OFFICERS & COMMITTEE CHAIRS

President Mitchell Ostlie
Past President..... David Bjornson
President-Elect Michael Bergquist
Secretary/Treasurer Carolyn M. Tomlin-Cichos
National Committeeperson Dave Falk
Association Executive..... Tracey Pringle
AHIA Paul Witthauer
APIC Mitchell Ostlie
Membership Michael Bergquist
Professional Development..... Sandra Ellingsen
Government Relations/IFAPAC..... Paul Witthauer

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(Continued on page 29)

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(Continued on page 31)

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SCHWEITZER, TODD A.	ROUGH RIDER	Statesman	WOEHL, DOUGLAS R.	MISSOURI SLOPE	Century Club
SEIBEL, BRUCE	FARGO-MOORHEAD	Century Club	WOGAMAN, GEORGE	NORTH VALLEY	Century Club
SEVERSON, EILEEN V.	MISSOURI SLOPE	Investor	WOLF, ROBERT	MINOT	Investor
SHELDON, SCOTT	MISSOURI SLOPE	Investor	YODER, JEFF	FARGO-MOORHEAD	Investor
SILBERNAGEL, TRAVER W.	FARGO-MOORHEAD	Century Club	ZAUN, DARIN E.	FARGO-MOORHEAD	Investor
SIMONS, JAMES W.	MINOT	Statesman	ZERR, DONALD	FARGO-MOORHEAD	Century Club
SJAASTAD, SUSAN J.	MINOT	Investor	ZINKE, KIMBERLY K.	LAKE REGION	Investor
SMITH, MICHAEL	FARGO-MOORHEAD	Investor	ZINS, MONTY L.	ROUGH RIDER	Investor
SORENSEN, COREY	FARGO-MOORHEAD	Century Club			
SORENSEN, STEVEN	FARGO-MOORHEAD	Ambassador			
SOUTHER, LARRY J.	MISSOURI SLOPE	Century Club			
SPLIDE, JONATHAN P.	MISSOURI SLOPE	Envoy			
SPLONSKOWSKI, MARVIN	MISSOURI SLOPE	Century Club			

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<p>Missouri Slope Karl Rakow, LUTCF, RHU Rakow Financial Network 3801 Lockport #5 Bismarck, ND 58503 701.751.3279 rocky.fpcn@midconetwork.com</p>	<p>North Valley Fred Rask 2952 20th Ave NE Arvilla, ND 58214 raskinsurance@gmail.com</p>	<p>Roughrider Cliff Weiler, LUTCF Nodak Mutual 2898 5th Ave W Dickinson, ND 58601 701.483.3043 F) 701.483.4965 cweiler@nodakmutual.com</p>	

Freedom Builder Fund

The Freedom Builder Fund was created in 1989 by the NDAIFA Board of Directors to enable NDAIFA to provide the financial flexibility that a professional organization should have to fully protect the legal, legislative, and regulatory interests of its members. Examples of this need include issue tracking, legal defense, referendums, and issues outside of ND that could affect our industry. The Association faces new challenges each year to preserve the freedom of our industry. Every year, pressure mounts on the Association to defend its members from ever growing attacks on the sale or use of insurance.

The following NDAIFA members believe strongly in the need for Freedom Funds to provide financial flexibility and have contributed in defense of the Industry.

Central

David Falk
Cindy Fason

Fargo-Moorhead

Jeff Grewe
Dave Klemisch
NAIFA-Fargo-Moorhead
Keith Phillips
Hank Prien
Edward Schmitz
Julie Wilson

Lake Region

Harlynn Bjerke

Minot

Steve Blikre
Kevin Burckhard
Dennis Helgeson
Lyle Kraft
Todd Ringoen
James Simons

Missouri Slope

Lynn Brokaw
Douglas Buehler
Farrel Carlson
Robert Johnson
Norbert Mayer
Missouri Slope
Matthew Puetz
Pat Saltsman
Jonathan Spilde
Terance Weis

NAIFA – North Dakota

NAIFA- North Dakota

North Valley

Sharon Opdahl

Resident Continuing Education

North Dakota resident insurance producers licensed for life and annuities, accident and health, casualty, property, personal lines and crop hail or any combination of these lines of authority, must complete at least 24 credit hours of approved course work per biennial reporting period. Three of the twenty-four hours must be in ethics.

When taking continuing education classes, you must give your National Producer Number (NPN) to the course provider. The provider will use that number to report your class completion to the Insurance Department. The National Producer Number (NPN) is the number assigned to you by the National Insurance Producer Registry (NIPR) and is also your North Dakota license number.

Your NPN is printed on your North Dakota license and is also available through the [National Insurance Producer Registry website](#). At that website, in the blue column on the left, near the bottom of the page, choose National Producer Number (NPN) Access to look up your number.

Continuing education records

Insurance producers are responsible for keeping track of their continuing education credits and must retain course completion certificates for completed courses. Continuing education providers are required to report course completions to the North Dakota Insurance Department within 15 days of the course completion date.

The North Dakota Insurance Department is implementing a new computer system January 2010. The system is the NAIC State Based System (SBS) which will include a website feature whereby insurance producers will be able to view their continuing education record online free of charge.

Carry-forward/carry-backward provision: Up to 12 hours of course work over the minimum requirement taken in the last 12 months of your reporting period may be credited to the next 12 months. Ethics hours may be carried forward as regular hours; however, they cannot be carried forward as ethics hours.

Rule of 85 exemption

This exemption is available to resident producers who by Jan. 1, 2010 are at least 62 years of age and have a combined total years of continuous licensure and years of age that equals at least 85. If the requirements are not met by Jan. 1, 2010, this exemption is not available.

Reporting schedule

Continuing education requirements must be completed biennially by the last day of the insurance producer's birth month.

Insurance producers whose last continuing education reporting date was Jan. 31, 2008 must complete the required number of hours, and file a renewal application along with the \$25 fee by the last day of their birth month in 2010.

Insurance producers whose last continuing education reporting date was Jan. 31, 2009 must complete the required number of hours, and file a renewal application along with the \$25 fee by the last day of their birth month in 2011.

(Continued on page 39)

Insurance producers who first received a license in 2007 and whose previous continuing education due date was Jan. 31, 2010 must complete the required number of hours, and file a renewal application along with the \$25 fee by the last day of their birth month in 2010.

Insurance producers who first received a license in 2008 must complete the required number of hours, and file a renewal application along with the \$25 fee by the last day of their birth month in 2011.

Insurance producers who first received a license in 2009 must complete the required number of hours, and file a renewal application along with the \$25 fee by the last day of their birth month in 2012.

Resident biennial license renewal

Since course information is reported to the Department by the course providers, filing a list of completed classes with the Department is no longer necessary. However, every licensed insurance producer must file a biennial license renewal application along with the \$25 filing fee which is due the last day of the insurance producer's birth month.

Please note:

- **There is no grace period after the due date.** If not renewed before the expiration date, your license and appointments will be cancelled and you will have to reapply with an initial application and \$100 fee.
- Before your renewal can be processed, you must complete the required number of approved continuing education course credits *and* the course provider must have reported the completion to our office. **Your record must show compliance with continuing education requirements.**

Please submit the renewal application electronically by using the link below:

www.nipr.com/html/erWelcome.html

The filing fee is \$25 and is paid by credit card or electronic check. Filing electronically will also require a \$5 transaction fee which must be paid along with the North Dakota filing fee.

The Department strongly encourages filing electronic applications, however, if you need to submit a paper application, [click here to print a paper form](#).

Complete the form, print and mail to the Department along with the \$25 fee. Paper applications must be received the Insurance Department by the last day of the insurance producer's birth month in the due date year.

Send comments or questions to Shauna Greff at sgreff@nd.gov or call 701.328.3548, ext 1.

NAIFA-ND Alphabetical Membership Roster

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ROBERT MONTGOMERY	MISSOURI SLOPE	RAY SANDERS	FARGO-MOORHEAD	TERANCE A. WEIS	MISSOURI SLOPE
NOEL A. MOORE	FARGO-MOORHEAD	ANNIE SAUKKO	FARGO-MOORHEAD	BRADY. WEISENBERGER	FARGO-MOORHEAD
JOHN F. MORGAN	FARGO-MOORHEAD	JOHN SAUL	CENTRAL	CYNTHIA WELKEN-PLACE	MISSOURI SLOPE
SHERRY MORRIS	MISSOURI SLOPE	BRUCE SAUM	FARGO-MOORHEAD	KELLY B. WENTZ	FARGO-MOORHEAD
JIM MOSTAD	MINOT	RANDY M. SAUVE	FARGO-MOORHEAD	LESTER E. WESTGARD	FARGO-MOORHEAD
KIRK MOTL	NORTH VALLEY	STEVEN J. SCHAAN	FARGO-MOORHEAD	JESSICA WESTGARD	FARGO-MOORHEAD
MATTHEW MOXNESS	FARGO-MOORHEAD	PERRIE L. SCHAFFER	MISSOURI SLOPE	JOIE WIENS	FARGO-MOORHEAD
ROBERT MULLIKIN	FARGO-MOORHEAD	MICHAEL SCHAFF	MISSOURI SLOPE	ANNETTE WILDER	NORTH VALLEY
BOBBI MUNKEBY	FARGO-MOORHEAD	ELAINE SCHILLA	MINOT	JEAN WILHELMI	FARGO-MOORHEAD
MARISSA NEHLSSEN	MINOT	JUSTIN SCHMALTZ	MISSOURI SLOPE	KEVIN WILSON	FARGO-MOORHEAD
BETH NELSON	MINOT	TAMIE SCHMIDT	MISSOURI SLOPE	JULIE A. WILSON	FARGO-MOORHEAD
KENNETH NELSON	ROUGH RIDER	GENE G. SCHMIDT	MISSOURI SLOPE	PAUL W. WITTHAUER	CENTRAL
JAMES G. NELSON	FARGO-MOORHEAD	PAMELA A. SCHMIDT	MISSOURI SLOPE	DOUGLAS R. WOEHLE	MISSOURI SLOPE
MICHAEL D. NEPPL	FARGO-MOORHEAD	ROBERT SCHMITZ	FARGO-MOORHEAD	GEORGE WOGAMAN	NORTH VALLEY
JEFFREY D. NEPPL	FARGO-MOORHEAD	EDWARD E. SCHMITZ	FARGO-MOORHEAD	ROBERT P. WOLF	MINOT
NEIL E. NESS	MISSOURI SLOPE	ALLAN B. SCHON	MINOT	CHARLES WOLFGRAM	MISSOURI SLOPE
ERWIN NEUHARTH	MISSOURI SLOPE	WILLIAM SCHULTZ	FARGO-MOORHEAD	PAUL A. WORM	CENTRAL
JOYCE NIENOW	CENTRAL	BRYAN SCHWEITZER	FARGO-MOORHEAD	JOSHUA WYNVEEN	MISSOURI SLOPE
TERRY Q. NITSCHKE	MISSOURI SLOPE	TODD A. SCHWEITZER	ROUGH RIDER	JEFF YODER	FARGO-MOORHEAD
BRADLEY NOVAK	FARGO-MOORHEAD	TOBIAS SCHWEITZER	MISSOURI SLOPE	SHANE ZABACK	MINOT
TOM L. NOWAK	FARGO-MOORHEAD	DENNIS A. SEEB	FARGO-MOORHEAD	NICHOLAS ZAK	NORTH VALLEY
JAMES E. NYHOF	FARGO-MOORHEAD	BRUCE A. SEIBEL	FARGO-MOORHEAD	TIM ZASTROW	FARGO-MOORHEAD
LORI O'BRIEN	MISSOURI SLOPE	DAN SEIFERT	MISSOURI SLOPE	DARIN E. ZAUN	FARGO-MOORHEAD
LAWRENCE O'CALLAGHAN	FARGO-MOORHEAD	TINA SELCHERT	CENTRAL	DON ZERR	FARGO-MOORHEAD
STEPHEN L. OHLY	MINOT	EILEEN V. SEVERSON	MISSOURI SLOPE	HAROLD A. ZIMMER	MINOT
DOUG OLSCHLAGER	MINOT	SCOTT SHELDON	MISSOURI SLOPE	KIMBERLY K. ZINKE	LAKE REGION
DAVID OLSON	FARGO-MOORHEAD	THOMAS M. SHOCKMAN	FARGO-MOORHEAD	MONTY L. ZINS	ROUGH RIDER
ODEAN P. OLSON	CENTRAL	TRAVER W. SILBERNAGEL	FARGO-MOORHEAD		
BRENT OLSON	MINOT	KEN E. SILHA	ROUGH RIDER		
TROY OLSON	CENTRAL	JAMES W. SIMONS	MINOT		
GARY H. OLSON	FARGO-MOORHEAD	MARC SIVERSON	MISSOURI SLOPE		
MARILYN J. OLSON	ROUGH RIDER	SUSAN J. SJAASTAD	MINOT		
GREGORY C. OMDAHL	FARGO-MOORHEAD	JASON SMITH	CENTRAL		
SHARON L. OPDAHL	NORTH VALLEY	MICHAEL W. SMITH	FARGO-MOORHEAD		
MITCHELL J. OSTLIE	CENTRAL	ODINE SMULAN	NORTH VALLEY		
TODD A. OTTO	ROUGH RIDER	STEVEN L. SORENSON	FARGO-MOORHEAD		
TERRENCE L. OXENDAHL	MINOT	COREY SORENSON	FARGO-MOORHEAD		
VICKIE PALMER	CENTRAL	LARRY J. SOUTHER	MISSOURI SLOPE		
TONY J. PALMISCNO	NORTH VALLEY	RON SPANGLER	FARGO-MOORHEAD		
RHONDA K. PALUCK	ROUGH RIDER	JONATHAN P. SPILDE	MISSOURI SLOPE		
		MARVIN J. SPLONSKOWSKI	MISSOURI SLOPE		

IMPORTANT AWARD DEADLINES

January/May	Applicants forward NQA, NSAA, and NMSA applications to NAIFA.
May 1	Deadline for local association membership report to be received by NAIFA to qualify for all awards.
May 1	Deadline for NQA, NSAA and NMSA applications to be received at NAIFA.
June/July	Notifications are mailed to applicants.
August	NQA, NSAA, and NMSA lists are sent to the local associations and companies.
September	Manufacturer send award items to the local association for distribution at awards banquets.
November/December	Awards are presented to qualifiers by the local associations. Award applications also appear in the December issue of <i>Advisor Today</i> Magazine and on the NAIFA website at www.naifa.org .
December	Upcoming year award applications distributed to companies and local associations by NAIFA.

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Industry Awards

The NAIFA Industry Awards program was designed to recognize those life, health, multiline, home service and financial planning professionals who seek to maintain high standards in the insurance-based financial services industry. By continuing to meet the standards set by the NAIFA Industry Awards for quality, dedication and sales achievement, you can attain personal satisfaction, as well as evidence of a job well done. NAIFA members who reach these levels of achievement win more than an award, they attain recognition that distinguishes them as an outstanding professional. INAIFA has designed a new system that allows producers to apply for NAIFA's Industry Awards, quickly and easily: online. (http://www.naifa.org/mem/mem_awards_industry.html)

The NAIFA Industry Awards program recognizes the highest standards of quality, dedication and sales achievement to outstanding professionals in the field. NAIFA members are eligible for the following awards:

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

National Sales Achievement Award - created in 1966, the NSAA recognizes 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.

National Multiline Sales Award - 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).

Member Name.....	Award/ Years Won.....	State/Local Association
Steven W. Asche.....	NQA / 11.....	NAIFA - Fargo Moorhead
Joshua J Bach.....	NQA / 6.....	NAIFA - Fargo Moorhead
Andrew A. Barker.....	NQA / 5.....	NAIFA - Fargo Moorhead
Todd M. Baumgartner, CLU, ChFC.....	NQA / 28.....	NAIFA - Missouri Slope
Steve Anthony Blikre, CLU.....	NSAA / 29.....	NAIFA - Minot
Steve Anthony Blikre, CLU.....	NQA / 29.....	NAIFA - Minot
Jarrod C. Borud, FIC, FC.....	NQA / 1.....	NAIFA - Minot
Ryan J. Botner.....	NQA / 2.....	NAIFA - Fargo Moorhead
Ryan J. Botner.....	NSAA / 2.....	NAIFA - Fargo Moorhead
Kevin K. Burckhard.....	NQA / 17.....	NAIFA - Minot
Kevin K. Burckhard.....	NSAA / 15.....	NAIFA - Minot
William A. Crocker.....	NQA / 8.....	NAIFA - North Valley
Jeffrey S. Dehne.....	NQA / 9.....	NAIFA - Fargo Moorhead
Joseph W. Dobbs.....	NQA / 17.....	NAIFA - Fargo Moorhead
Eric M. Duhigg.....	NMSA / 1.....	NAIFA - Fargo Moorhead
Gerald L. Fleck, CLU, ChFC.....	NSAA / 21.....	NAIFA - Minot
Gerald L. Fleck, CLU, ChFC.....	NQA / 22.....	NAIFA - Minot
Carmen R. Fore.....	NQA / 5.....	NAIFA - North Valley
Elaine J. Fremling, CLU.....	NQA / 31.....	NAIFA - Fargo Moorhead
James A. Frigstad.....	NQA / 2.....	NAIFA - Missouri Slope
John A. Halstenson, FIC.....	NQA / 12.....	NAIFA - North Valley

(Continued on page 44)

(Continued from page 43)

Steven R. Hartman, CLU, ChFC.....	NQA / 27	NAIFA - Fargo Moorhead
Diana L. Hoverson, LUTCF	NMSA / 6	NAIFA - North Valley
Diana L. Hoverson, LUTCF	NQA / 4	NAIFA - North Valley
Kirby L. Johnson	NQA / 15.....	NAIFA - Missouri Slope
Ronald R. Kosel	NQA / 10.....	NAIFA Central North Dakota
Michael Lauckner, FIC.....	NQA / 1.....	NAIFA - Minot
Daniel D. Maertens	NQA / 11.....	NAIFA - Fargo Moorhead
Michael A. Mathias, CLU	NQA / 21.....	NAIFA - Fargo Moorhead
Doris Mattson-Franks, FICF	NSAA / 20.....	NAIFA - Fargo Moorhead
Doris Mattson-Franks, FICF	NQA / 22.....	NAIFA - Fargo Moorhead
Patrice M. McCann-Koerselman, FICF,CLU.....	NSAA / 13.....	NAIFA - Fargo Moorhead
Patrice M. McCann-Koerselman, FICF,CLU.....	NQA / 11.....	NAIFA - Fargo Moorhead
Jason M. Merck	NQA / 1.....	NAIFA - Minot
Kevin A. Mjelstad.....	NSAA / 17	NAIFA - Fargo Moorhead
Kevin A. Mjelstad.....	NQA / 17	NAIFA - Fargo Moorhead
James A. Mock.....	NQA / 7	NAIFA - Fargo Moorhead
Roberta Munkeby.....	NQA / 6	NAIFA - Fargo Moorhead
James E. Nyhof	NSAA / 11.....	NAIFA - Fargo Moorhead
James E. Nyhof	NQA / 11.....	NAIFA - Fargo Moorhead
Doug Olschlager, CLTC.....	NQA / 2	NAIFA - Minot
Mitchell J. Ostlie, LUTCF.....	NQA / 10.....	NAIFA Central North Dakota
Terrence L. Oxendahl, FIC.....	NQA / 12.....	NAIFA - Minot
Shawn A. Rehm	NQA / 1	NAIFA - Fargo Moorhead
Jason L. Rohrer.....	NQA / 5	NAIFA - Minot
Jason L. Rohrer.....	NSAA / 3	NAIFA - Minot
Lance O. Rustand	NQA / 1.....	NAIFA - Roughrider
Lance O. Rustand	NSAA / 1	NAIFA - Roughrider
John M. Saul, FIC.....	NSAA / 4	NAIFA Central North Dakota
John M. Saul, FIC.....	NQA / 4	NAIFA Central North Dakota
Bruce A. Saum	NQA / 4	NAIFA - Fargo Moorhead
Michael W. Smith, CLU, ChFC, CFP.....	NSAA / 9	NAIFA - Fargo Moorhead
Michael W. Smith, CLU, ChFC, CFP.....	NQA / 10.....	NAIFA - Fargo Moorhead
David A. Sola, LUTCF,FIC,MDRT.....	NQA / 7	NAIFA - Fargo Moorhead
Richard R. Tabert, FIC	NQA / 7	NAIFA - Roughrider
Annette K. Wilder.....	NQA / 2	NAIFA - North Valley
Jean Wilhelmi.....	NQA / 1.....	NAIFA - Fargo Moorhead
Joshua A. Wynveen.....	NQA / 4	NAIFA - Missouri Slope



CONGRATULATIONS

Association Award Winners:

Bobo Award - Platinum

NAIFA – Minot

AHIA Award of Excellence – Gold

Lake Region

North Valley

Roughrider

AHIA Award of Excellence – Silver

Central

Minot

Missouri Slope

2010 LILI Candidates

Cal Braun

Terry Burke

Tim Deitemeyer

Tammy Hanson

Renaë Haug

Kyle Herman

Diana Hoverson

Lyle Kraft

Moderator: Jason Middaugh