



MARYLAND  
CARROLL-HOWARD  
NAIFA-Carroll/Howard  
<http://www.naifach.org>

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**President's Message**  
**June 2011**

Dear Members,

Thanks to all of you who walked or supported our annual Relay for Life a few weeks ago. It was another huge success for our organization and our thanks go to Brenda Myers who consistently chairs this event for us and makes us look so good as a team.

Last month I announced the recent Pay to Play rules in connection with the SEC's standing on Pac contributions are at best confusing, so I will attempt to clarify it here. If you are an RIA (Registered Investment Advisor) you are restricted to the amount of money you can contribute to the National IFAPAC. If you contribute less than \$150 then the funds may be split between National and State. You should contact your Managing Director or Compliance Officer to be sure. ALL PAC CONTRIBUTORS MUST go on-line to <http://www.naifa.org/ifapac/ifapacdirectiv.aspx> and declare where YOU want your contributions to be directed. Please do so immediately. It only takes a few minutes and it's so easy a CAVEMAN can do it!

As NAIFA-MD National Committeeman I am asking that all of you to support our efforts and make plans to attend the National Convention in Washington, DC as we endeavor to re-elect our own Paul Dougherty, as National Trustee. As the state PAC chair I am asking for your help to improve our overall contributor's participation. As a matter of fact, all of your Officers are in fact Century Club contributors (at least \$100 annually). Our percentage of contributors is less than 40 % and I would like to see us break the 50% barrier. If you do not believe in IFAPAC, consider it "Career Insurance" because IFAPAC keeps YOU in business.

This month our CE Presentation will be provided by Guardian Disability Brokerage, entitled "Individual DI: What You Need to Know". Also, we will be presenting a check to Don Rowe from the ARC, and will have our new officers installed by incoming MD State President Steve Aquino. Please see attached elections report as well.

*Everyone is being asked to please bring any old Cards (Holiday, Birthday, Get Well, etc) to be donated to the ARC at this meeting!!!*

Sincerely,  
Roger A. Diehl, LUTCF  
**NAIFA Carroll Howard –President**  
**NAIFA Maryland- National Committeeman and IFAPAC Chair**



National Association of Insurance and Financial Advisors

Carroll-Howard County presents... Continuing Education

# Individual Disability Insurance: What You Need to Know

Course#: C05378 (in MD), 115586 (in PA) & 203247 (in VA)

*This course has been approved for 2 L&H CE Credits*

**Speakers: Matt Finn & Susan Campbell**

*Guardian Disability Insurance Brokerage*

<p><b>Thursday, June 9th 2011</b>  Registration/Breakfast - 8:30am ♦ Seminar: 9:30am - 11:30am</p> <p><b>Best Western Conference Center</b>  451 WMC Drive ♦ Westminster, Maryland</p>	<p>CHAIFA Members ..... Free</p> <p>Other NAIFA/MAHU Members ..... \$25</p> <p>All Others ..... \$35</p>
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**Send or Fax the Attached Form or Register Online!!**

**Go to: [www.clientfirst.com/ceschedule](http://www.clientfirst.com/ceschedule) and find this event!**

**Click the link to get to the Event Summary!**

Please sign me up for **June 9, 2011** CE in Carroll County:

- CHAIFA Member (\$0)**     **Other NAIFA/MAHU Member (\$25)**     **All Others (\$35)**

_____		_____	
<b>Name</b>		<b>Phone</b>	
_____		_____	
<b>Address</b>		<b>Fax</b>	
_____	_____	_____	_____
<b>City</b>	<b>State</b>	<b>Zip</b>	
_____		_____	
<b>Company</b>		<b>Email Address</b>	
_____		_____	
<b>Insurance License # and State</b>		<b>Social Security #</b>	

*Please accept this registration as permission to EMAIL or FAX future communications to me.*

**Make Checks Payable to: GBS**

**Mail to:** Group Benefit Services, Inc. ♦ c/o Melissa Lechert  
6 North Park Drive, Suite 310 ♦ Hunt Valley, MD 21030

**Fax to:** (443) 541-1409 or **Call:** (443) 541-9712  
- or -  
**Online at:** <http://www.clientfirst.com/ceschedule>

**Three Easy Ways to Contribute to IFAPAC – Bank Draft, Check or Credit Card**

<u>Club Type</u>	<u>Annual Contribution</u>	<u>Monthly Bank Draft</u>
Investor	\$50 to \$99	\$5.00/month (minimum for bank draft)
Century	\$100 to \$199	\$8.50/month
Ambassador	\$200 to \$299	\$17.00/month
Statesman	\$300 to \$499	\$25.00/month
Envoy	\$500 to \$999	\$42.00/month
Diplomat	\$1,000 to \$2,499	\$84.00/month
Emissary	\$2,500 to \$4,999	\$210.00/month
Capitol	\$5,000	\$416.00/month

Name \_\_\_\_\_  
 NAIFA Member # \_\_\_\_\_  
 Company \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Contributions to IFAPAC are voluntary and are not deductible for federal income tax purposes. Corporate contributions are prohibited. A portion of your contribution will be returned to your state IFAPAC.

- I would like to make my contribution in one annual amount:
  - Enclosed is my *personal check* for \$ \_\_\_\_\_
  - Please charge my *personal* **Visa**    **MasterCard**    **American Express**    (circle one)  
 Account # \_\_\_\_\_ Exp. Date \_\_\_\_\_  
 For a single, annual amount \$ \_\_\_\_\_ Signature \_\_\_\_\_  
 (PLEASE NOTE: WE CANNOT CHARGE CREDIT CARDS *MONTHLY*)
- I currently give on **bank draft**. Please *increase* my monthly contribution to \$ \_\_\_\_\_
- I would like to enroll in the monthly **bank draft** plan. Enclosed is my check for the first month's payment. I have completed the information requested below.

**MONTHLY BANK DRAFT AUTHORIZATION**

I hereby authorize IFAPAC to withdraw from my account the amount specified below every month. This authorization will remain in effect until revoked by me in writing and, until IFAPAC receives such notice, I agree that IFAPAC shall be fully protected in honoring such withdrawals. In consideration of IFAPAC's compliance with such request and authorization, I agree that IFAPAC's treatment of each such check and IFAPAC's rights in respect to it, shall be the same as if it were signed personally by me and that if any such check be dishonored, IFAPAC shall be under no liability whatsoever even though such dishonor results in the forfeiture of IFAPAC membership.

- 1) Name of depositor as shown on bank records \_\_\_\_\_
- 2) Account number \_\_\_\_\_
- 3) Name of bank and address of bank branch where account is maintained \_\_\_\_\_
- 4) Amount of draft per month \$ \_\_\_\_\_
- 5) Signature of depositor as shown on bank records: \_\_\_\_\_

X \_\_\_\_\_

Date \_\_\_\_\_

X (if joint) \_\_\_\_\_

**When signing up for bank draft, remember to enclose a voided check !!**

**Return form & contributions to: IFAPAC; 2901 Telestar Court; Falls Church, VA 22042-1205. Or fax bank draft application or credit card contribution to 703-770-8151. Club types listed above are merely suggested amounts.**

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# Group Benefit Services

Call us at: **410-832-1300**  
or **1-800-638-6085**

**6 North Park Drive**  
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to standards... others  
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**NAIFA-CARROLL/HOWARD  
OFFICER, BOARD AND COMMITTEE CHAIR NOMINATIONS  
2010 - 2011**

President ó Roger Diehl, LUTCF, CLTC

President-Elect ó vacant

Vice President ó vacant

Treasurer ó Robert Zimmer

Secretary ó Karen Palmer, CLU

Past President ó Cherie Jenkins, LUTCF

Board of Director ó Steve Aquino, RFC

Board of Director ó Brenda Myers, LUTCF, FSS

Board of Director ó Mark Darrell, CFP

Board of Director ó Harvey Tegeler, LUTCF, FSS

Board of Director ó Gillian Lotz, CLTC

Committee Chairs:

Community Service Chair ó Brenda Myers, LUTCF, FSS

Public Relations Chair ó Karen Palmer, CLU

Membership Chair ó Steve Aquino, RFC

IFAPAC Chair ó Roger Diehl, LUTCF, CLTC

National/State Committeeman Chair ó Roger Diehl, LUTCF, CLTC

Sponsorship/Program Chair ó Mark Darrell, CFP & Harvey Tegeler, LUTCF, FSS

Field Practices Chair ó Steve Aquino, RFC

Professional Development Chair ó Harvey Tegeler, LUTCF, FSS

\* The election will be held on June 10<sup>th</sup>. Additional nominations will be accepted until the time of the election. We have several vacancies that we would like to fill with committed professionals, who would like to serve this organization in a meaningful way. To add your name, please call Cherie Jenkins at 410-861-6625.