



MARYLAND  
CARROLL-HOWARD  
NAIFA-Carroll/Howard

[www.naifach.org](http://www.naifach.org)

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62 West Main Street  
Westminster, MD 21157  
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**President's Message  
October 2008**

Fall is here and this is usually a busy time of year for everyone. We will continue to provide you excellent topics this month along with opportunities to spend time with your friends and colleagues. Our general membership meeting will be held on Thursday, October 9th at the Best Western Conference Center on Rt.140 in Westminster. The agenda will include a two hour life/health/CFP CE session given by Jim Ehrich, RHU Emeritus Client First Brokerage Services, Inc. on "Life Insurance, Annuities & Income Tax". Remember this is an excellent MEMBER BENEFIT and opportunity to invite an attorney or CPA/Accountant. Create or enhance your CPA/Accountant relationship on us.

Our Howard County meeting is already scheduled for November 14<sup>th</sup> with another two hour CE opportunity on "Inside FSA, HSA & HRA" presented by Rodger Bayne, Client First Brokerage Services, Inc. We have had great feedback and turnout for our Howard County Meetings so try to make it if you can. Registration will open at 9:30am.

Don't forget the "Call for Coats" program we are collecting for Shepherd Staff. Please bring in coats, gloves, hats and other winter outerwear in October. This is one of the many programs where we give back to our community.

Check out NAIFA-Carroll/Howard website for all the latest news at [www.naifach.org](http://www.naifach.org).

**REMINDER-** November General Meeting will be held November 6th, a week early due to scheduling, and will be a 3 hour CE covering Maryland's new CE requirements for Ethics for Life, Health and P&C.

I would like to thank Robert Zimmer and Stacy Mahon for stepping up and joining our Programs Committee and Membership Committee. They will be great assets in making sure we keep growing our organization and continuing to improve the solid traditions we already have in place. Also, October we will be installing our officers and board for the 08-09 year. Thanks for all the dedication and commitment of our officers and board.

I look forward to seeing you at our next meeting and have a great October.

Thank you,  
Steve  
NAIFA-Carroll/Howard President



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# Breakfast and C.E. CARROLL HOWARD

ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS



MARYLAND  
CARROLL-HOWARD

## Life Insurance, Annuities & Income Tax

Course number: C50963 (in MD)

**This course has been approved for 2 L&H CE Credits.  
This course is accepted by the CFP® Board for 2 credits.**

### GUEST SPEAKER:

Jim Ehrich, RHU Emeritus  
*President, Client First Brokerage Services, Inc.*

Thursday, October 9<sup>th</sup> 2008 \* 8:30 AM to 11:30 AM

### Best Western Hotel

451 WMC Drive \* Westminster, Maryland

CHAIFA Members .....Free  
Other NAIFA Members .....\$25  
MAHU Members .....\$25  
All others .....\$35  
*Registration includes Breakfast Buffet*

**For more information call: (410) 876-0500**

*Please sign me up for the "Life Insurance, Annuities & Income Tax" CE on 10/908!*

\$0 - CHAIFA Member     \$25 - Other NAIFA Member     \$25 - MAHU Member     \$35 - All Others

I am a member of the \_\_\_\_\_ Association.

Name

Phone

Address

Fax

City

State

Zip

Company

Email Address

MD Insurance License # (Now Required for CE Credit!)

Social Security # (No longer required if License# is provided!)

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

**Make checks payable to:** Client First  
Mail to: 303 W. Allegheny Ave. ♦ Towson, MD 21204

Fax to: (410) 583-5464 ♦ Call: (800) 966-1495

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# Ethics for Maryland Insurance Producers

MARYLAND  
CARROLL-HOWARD

Course number: C50957

**This course has been approved for 3 MD L&H or P&C CE Credits.**

### Featured Speaker

Harvey Tegeler, LUTCF, FSS ♦ President of *Interstate Financial Services, Inc.*

### Attention Maryland Insurance Producers - New Continuing Education Requirements

All Maryland license renewals for October 1, 2009 and later will require 24 CE Credits.\*

At least **3** of those **24** Credits, must be Ethics Credits.

This 3 Credit Course **WILL** satisfy that requirement.

\* Exception: If you were licensed in Maryland for 25 consecutive years as of August 1, 2008, you will continue to need only 8 CE Credits for license renewal. The 8 Credits must include at least 3 "Ethics" Credits.

Thursday, November 6<sup>th</sup> 2008 ♦ 8:30 AM to 12:30 PM

### Best Western Hotel

451 WMC Drive \* Westminster, Maryland

For more information call: (410) 876-0500

CHAIFA Members .....	Free
Other NAIFA Members .....	\$40
MAHU Members .....	\$40
All others .....	\$50
<i>Registration includes Breakfast Buffet</i>	

**Send or Fax the Attached Form or Register Online!!**

Go to: [www.cvent.com](http://www.cvent.com) ♦ Click on "RSVP For An Event" (top of page)  
Enter "5FN34DFTKHV" ♦ Click "Go" and fill out the form

*Please sign me up for the "Ethics for Maryland Insurance Producers" CE on 11/6/08!*

- \$0 - CHAIFA Member    
  \$40 - Other NAIFA Member    
  \$40 - MAHU Member    
  \$50 - All Others

I am a member of the \_\_\_\_\_ Association.

Name \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

Fax \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_

Company \_\_\_\_\_

Email Address \_\_\_\_\_

MD Insurance License # (Now Required for CE Credit!) \_\_\_\_\_

Social Security # \_\_\_\_\_

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# Breakfast and C.E.

## CARROLL HOWARD

ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS CARROLL-HOWARD



MARYLAND

CARROLL-HOWARD

### Inside FSA, HSA & HRA

Course number: C78218

This course has been approved for 2 MD L&H CE Credits.  
This course has also been accepted by the CFP® Board for 2 CE Credits.

#### Featured Speaker

Rodger Bayne, RHU

Chairman/CEO, Client First Brokerage Services, Inc.

Friday, November 14th 2008 \* 10:00 - 12:00pm

Coffee & Registration: 9:30 ♦ Seminar: 10:00 am

### Howard County Public Library

Miller Branch \* Ellicott City, Maryland

CHAIFA Members ..... Free

Other NAIFA Members ..... \$25

MAHU Members ..... \$25

All others ..... \$35

*Coffee Provided*

**Send or Fax the Attached Form or Register Online!!**

Go to: [www.cvent.com](http://www.cvent.com) ♦ Click on "RSVP For An Event" (top of page)

Enter "5JN5L6FE9TK" ♦ Click "Go" and fill out the form

*Please sign me up for "Inside FSA, HSA & HRA" on 11/14/08!*

\$0 - CHAIFA Member     \$25 - Other NAIFA Member     \$25 - MAHU Member     \$35 - All Others

I am a member of the \_\_\_\_\_ Association.

Name \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

Fax \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

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Aviva  
AXA  
Banner Life  
Commerative Life  
Fidelity Life  
GE Capital  
Genworth Life and Annuity

Genworth Life Ins. Co.  
Genworth –NY  
Hartford  
John Hancock  
Lincoln Benefit Life  
Lincoln Financial Group (JP)  
MetLife Investors  
Nationwide  
NACOLAH  
New York Life  
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Pacific Life  
Phoenix

Principal  
Protective  
Prudential  
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Security Mutual Life  
Transamerica  
Union Central  
United of Omaha  
US Financial Life  
West Coast Life

### Annuities

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American National  
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NACOLAH  
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Principal  
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