

# Current Local Association Membership Roster

*NAIFA Carroll-Howard*

232648

<b>JOIN/ANNIV. DATE</b>	<b>ID</b>	<b>NAME/TITLE</b>	<b>COMPANY/ADDRESS</b>	<b>PHONE/FAX/EMAIL</b>
6/20/2005 10/31/2009	1565440	Guy F. Alford, III	Barnes-Bollinger Insurance Services, 95 W. Main St. Westminster, MD 21158	(410) 848-5800  talford@htk.com
6/27/2005 10/31/2009	1563378	Steven A. Aquino, CSA Financial Planner	Lincoln Financial Network 62 W Main St Westminster, MD 21157-4816	(410) 857-3331 (410) 857-3324 saquino@awfin.com
1/1/1973 12/31/2009	1257026	Roger Wayne Barnes, CLU,CLTC	2301 Frizzellburg Road Westminster, MD 21158-3665	(443) 277-0474 (410) 857-6174 rwaynebarnes@msn.com
12/23/1998 2/28/2010	1471350	Harold L. Barnes, III, LUTCF,CLTC AGENT	Prudential Financial 303 International Cir #105 Lutherville Timonium, MD 21093	(410) 527-3336x7150 (410) 560-1742 hdbarnes@verizon.net
1/1/1992 10/31/2009	1247675	Marvin J. Bennof	Bennof Insurance 2445 Gillis Falls Rd Woodbine, MD 21797-9310	(301) 829-0131 (301) 829-8813 mbennof@aol.com
3/15/2007 10/31/2009	1579123	Robert P. Bernstein,	Senior's Benefit Services, Inc. 2712 Old Fort Schoolhouse Rd Hampstead, MD 21074-1044	(410) 239-0056 (410) 239-0578 marcia@srsbenefitsvcs.com
5/26/2005 10/31/2009	1564640	Elizabeth C. Braid	Velco Insurance Agency, Inc 11100-A Liberty Rd P O Box 683 Randallstown, MD 21133	(410) 922-0912 (410) 922-2455 velcoins@aol.com
11/3/2008 10/31/2009	1593179	Rodney C. Brewer Vice President	AXA Advisors, LLC 3600 Old Dobbin Lane Suite 100 Columbia, MD 21045	(410) 309-3604  rodney.brewer2@axa-
4/19/2005 4/30/2010	1563639	Robert B. Brown	Berman Financial Services 20 Crossroads Dr Ste 215 Owings Mills, MD 21117-5481	(410) 356-3328 (410) 356-3610 zbbob@aol.com
9/28/2004 9/30/2010	1558363	John Patrick Buenger, Jr. Associate Agent	Buenger Ins. & Fin. Services 730 Old Liberty Road Sykesville, MD 21784	(410) 549-2900 (410) 549-2905 buengeP@nationwide.com
1/1/1982 12/31/2009	1332500	John P. Buenger, Sr., LUTCF Owner	Buenger Ins & Fin Svcs, Inc 730 Old Liberty Rd #201 Sykesville, MD 21784-8551	(410) 549-2900 (410) 549-2905 buengeji@nationwide.com
1/1/1979 12/31/2009	1181692	David Michael Carl, LUTCF Agent	American General Life & Accident 4 Franklin Street Taneytown, MD 21787	(410) 756-2274

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1/1/1969 12/31/2009	1332716	D. R. Cartzendafner, CLU, ChFC,	Nationwide Insurance 603A Old Liberty Rd Sykesville, MD 21784-8543	(410) 795-1170 (410) 795-4024 cartzed@nationwide.com
1/1/1992 12/31/2009	1366886	Julia A. Catuara, CFP, CLTC President	Catuara & Bell Ins. 10480 Little Patuxent Pkwy #500 Columbia, MD 21044-3571	(410) 740-4725 (410) 740-5149 juliaacat@aol.com
1/1/1994 10/31/2009	1145815	Timothy F. Cook President	Velco Insurance Agcy Inc. 11100-A Liberty Rd P O Box 683 Randallstown, MD 21133	(410) 922-0912 (410) 922-2455 velcoinsgroup@aol.com
1/1/1988 12/31/2009	1379044	Andreas Dailey, Sr., CLTC President	Prudential Financial 2 Park Center Court Owings Mills, MD 21117	(410) 753-1942 (410) 580-1151 atdailey@4-benefits.com
1/1/1983 12/31/2009	1435458	Mark J. Darrell, CFP Registered Rep - Broker	Darrell Financial Services 2254 Ridgemont Drive Finksburg, MD 21048-1748	(410) 857-7610 (410) 857-7612 mark@darrellfinancial.com
1/1/1964 12/31/2009	1332614	W. Jerry Dayhoff, LUTCF, CMI AGENT	JD's Notes Unlimited & Ins. 2634 Old New Windsor Pike New Windsor, MD 21776	(410) 875-0986 (410) 635-6168
1/1/1980 10/31/2009	1387067	Roger Allen Diehl, CLTC, LUTCF AGENT	Prudential/ Diehl Agency 239 E Baltimore St Ste C Taneytown, MD 21787-2221	(410) 751-1400 (410) 756-5443 rogerdiehl@comcast.net
10/12/2006 10/31/2010	1575959	Ralph D. DiFelice, FSS	Capital Associates Financial Services 26 Deer Lodge Court Suite C Owings Mills, MD 21117-3850	(443) 394-8884 (443) 394-1480 ralphdifelice@comcast.net
6/1/2009 5/31/2010	1598911	George W. Dress, III Financial Rep	Northwestern Mutual/Iodice 4755 Bates Dr Ellicott City, MD 21043-6512	(410) 465-3701
1/1/1992 3/31/2010	1428790	Marcia L. Duffy, LTCP AGENT	State Farm Insurance Agency PO Box 1267 Sykesville, MD 21784-1267	(410) 781-4747 (410) 781-6756 marcia.duffy.bu37@statefarm.com
5/20/2008 5/31/2010	1590297	Paul Duffy, LTCP	State Farm Insurance Companies 10840 Little Patuxent Pkwy Suite 105 Columbia, MD 21044-3254	(410) 772-2886 (410) 772-2200 paul.duffy.p6i5@statefarm.com
1/1/1985 12/31/2009	1332091	Joseph Gerald Eckenrode, LUTCF	Nationwide Insurance 603A Old L. Berty Rd Eldersburg, MD 21784	(410) 848-9553

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8/29/1997 8/31/2010	1253768	Bob Ellis	Consolidated Insurance Center 11403 Cronridge Dr #270 Owings Mills, MD 21117-2298	(410) 356-9500 (410) 799-7775 bellis@netrax.net
1/1/1985 12/31/2009	1452200	Durward H. Farley, LUTCF General Agent	Farley Annuity & Life 2437 Salem Bottom Rd Westminster, MD 21157-7423	(410) 848-4340 (410) 848-5900
4/4/2006 10/31/2009	1571733	Mark R. Gage, CLU Vice President	Northeast Brokerage Inc 6400 Ridge Road Suite 9 Sykesville, MD 21784-6248	(410) 552-9300 (410) 552-3622 gage1155@aol.com
3/1/2004 5/31/2010	1532992	Patrick C. Gibbons Financial Advisor	Northwestern Mutual 8840 Stanford Blvd Suite 4400 Columbia, MD 21045-5851	(410) 480-7052 (410) 465-8889 pat.gibbons@nmfn.com
1/1/1974 12/31/2009	1332718	Larry A. Heltebride, LUTCF	Nationwide Insurance 441 E. Baltimore Street Taneytown, MD 21787-2364	(410) 756-2118 (410) 751-1926 hainc@comcast.net
1/1/1977 12/31/2009	1321919	Shirley Arlene Hoff, LUTCF OWNER	S. A. Hoff Agency 14 Kemper Avenue Westminster, MD 21157-4814	(443) 244-0712 (410) 876-6161 shirleyhoff712@yahoo.com
1/1/1972 12/31/2009	1124794	Samuel C. Hoff Owner	Samuel C. Hoff Agency 166 East Main Street Westminster, MD 21157-5016	(410) 848-1115 (410) 876-1900
1/1/1987 9/30/2010	1358394	John R. Isaac, CLU,ChFC,CASL Field Director	Northwestern Mutual 14553 Windridge Ct. Glenwood, MD 21738-9527	(301) 260-8050 (240) 845-1089 johnisaac@comcast.net
1/1/1986 12/31/2009	1355206	Cherie W. Jenkins, LUTCF President	Jenkins Insurance Associates Inc. 1606 Terrace Drive Westminster, MD 21157-7928	(410) 861-6625 (410) 861-6625 cwjenkins@acninc.net
10/1/2009 12/31/2009	1601071	Aldric Y. Johnson	New York Life 10480 Little Patuxent Pkwy #500 Columbia, MD 21044-3506	(703) 585-5419 ajohnson2@ft.newyorklife.com
1/1/1986 5/31/2010	1316186	Brian S. Jolles, CSA AGENT	Jolles Insurance 5052 Dorsey Hall Dr Ste 203 Ellicott City, MD 21042	(410) 715-1611 (410) 715-6801 brian@jollerinsurance.com
3/26/2009 3/31/2010	1595415	Ji Kang	8840 Stanford Blvd #4400 Columbia, MD 21045	(410) 480-7059 ji.kang@nmfn.com

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10/1/2009 12/31/2009	1601074	Kevin J. Kelleher	New York Life 10480 Little Patuxent Pkwy Ste 500 Columbia, MD 21044	(410) 740-6614  kjelleher@ft.newyorklife.com
8/24/2007 10/31/2009	1582379	James Edward Kelly	Hunt Valley 303 International Cir Ste 105 Cockeysville, MD 21030-1364	(410) 527-3336  james.kelly@prudential.com
3/10/2008 2/28/2010	1585812	Timothy Mark Krause, FIC	Thrivent Financial for Lutherans 3313 Stapleton Dr Glenwood, MD 21738-9610	(410) 489-2449  tim.krause@thrivent.com
1/1/1994 12/31/2009	1428993	Michael A. Kremer, CFP President	Kremer Insurance Agency, Inc. 421 East Main Street Westminster, MD 21157-5539	(410) 751-9077 (410) 751-9076 Mike@KremerAgency.com
1/1/1985 12/31/2009	1280668	James A. Kushel, LUTCF Sales Manager	Dominion Dental 866 Snowfall Way Westminster, MD 21157-4637	703-212-3576 703-859-7779 jkushel@dominiondental.com
6/18/2009 6/30/2010	1599311	Debra L. Lacy	Liberty Mutual 10420 Little Patuxent Pkwy Ste 201 Columbia, MD 21044-3533	(410) 740-0824 x 203 (866) 772-1330 debra.lacy@libertymutual.com
9/26/2006 9/30/2010	1575396	Kevin Robert Laird Training Specialist	Federal Retirement Thrift Investment 31 Westmoreland St Westminster, MD 21157-4452	(202) 942-1450 (202) 942-1451 kevin.laird@tsp.gov
4/21/2009 4/30/2010	1595859	James J. Lee	Lee Fin. Associates, LLC. 5018 Dorsey Hall Dr #204 Ellicott City, MD 21042-7857	(410) 964-3000x20  jeff@leefinancialassociates.com
1/1/1988 12/31/2009	1124868	Stephen J. Lee, JD, CFP President/Owner	Lee Financial Group , Inc. 5950 Symphony Woods Road Suite Columbia, MD 21044-3591	443-276-9595 443-276-9599 sjlee@leefinancial.com
4/22/1999 4/30/2010	1478838	M. Rebecca Leister, CLU Financial Services Representative	THRIVENT Financial for Lutherans 481 Leister Ln Westminster, MD 21158-4316	(410) 857-1333 (410) 857-1507 eleister@qis.net
2/12/2001 2/28/2010	1502532	Edward Daniel Leister Financial Services Representative	THRIVENT Financial for Lutherans 481 Leister Ln Westminster, MD 21158-4316	(410) 857-1333 (410) 857-1507 eleister@qis.net
8/4/2009 7/31/2010	1600516	David Lerer	David S Lerer Insurance Agency 6010 University Blvd Ste 105 Ellicott City, MD 21043-6088	(410) 750-8044  dave@davelererinsurance.com

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4/24/2008 10/31/2009	1586998	Mark Lieb	8178 Lark Brown Rd, Ste 201 Elkridge, MD 21075-6424	(443) 755-8890 x112 (443) 755-8891 insuranceml@gmail.com
9/11/2009 9/30/2010	1600877	Geoff D. Long AGENT	Thompson Fin. Group 4252 Flail Dr Hampstead, MD 21074-2592	(410) 773-8360 (410) 785-7655 g1875@msn.com
3/18/2008 12/31/2009	1585960	Gillian C. Lotz, CLTC Financial Advisor	New York Life 10480 Little Patuxent Pkwy Suite 500 Columbia, MD 21044-3568	(410) 740-4714 (410) 740-4726 glotz@ft.newyorklife.com
12/11/1997 6/30/2010	1289306	Eric A. Metzman President	Metzman & Associates 8178 Lark Brown Rd. #201 Elkridge, MD 21075-6424	(443) 755-8890 (443) 755-8891 emetzman@finsvcs.com
11/4/1999 10/31/2009	1485632	Brenda M. Myers, LUTCF, FSS Agent/Broker	Interstate Financial Services Inc. 401 E Main St Westminster, MD 21157-5519	(410) 876-0500 (410) 848-5900
9/16/2008 9/30/2010	1592418	Gregory Steven Nichols, CSA	Nichols Financial, Inc. 2717 Jay Bird Ct Knoxville, MD 21758-8805	(410) 925-7720 (301) 834-5335 gregsnichols@comcast.net
3/5/2009 10/31/2009	1594917	Bradley Nolan	Northwestern Mutual Financial 575 S Charles St, Ste 300 Baltimore, MD 21201-2428	(410) 659-6032  bradley.nolan@nmfn.com
4/5/2006 2/28/2010	1571691	Michael U. Obeya	MetLife 3700 O'Donnell St Ste 200 Baltimore, MD 21224	(443) 957-6179 (530) 654-5810 mobeya@metlife.com
3/18/2008 12/31/2009	1585986	Ihuoma Onyesa-Nwachukwu AGENT	New York Life 10480 Little Patuxent Pkwy Ste 500 Columbia, MD 21044-3568	((410) 740-4710  ijonyesonwac@ft.newyorklife.co
1/1/1993 12/31/2009	1352187	Karen M. Palmer, CLU	New York Life P O Box 2 Taneytown, MD 21787	(410) 751-1836 (410) 751-1836 Karenpalmer@ft.newyorklife.com
6/30/2006 10/31/2009	1523127	Imran N. Razvi District Sales Manager	Greater Washington 10480 Little Patuxent Parkway Suite Columbia, MD 21044-3506	(240) 393-3842 (410) 740-4726 inrazvi@ft.newyorklife.com
1/1/1974 12/31/2009	1332662	Richard W. Ridinger, LUTCF	Richard W. Ridinger Ins. Agcy. 725 Baltimore Blvd. Westminster, MD 21157-6105	(410) 857-4550 (410) 848-2471 richard_ridinger@nwagent.com

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1/1/1993 12/31/2009	1229387	Peter J. Schenk, CIC,LUTCF	J.E. Schenk & Assoc. Inc. 3675 Park Avenue Ellicott City, MD 21043-4409	(410) 465-7474 (410) 461-3956
1/1/1995 5/31/2010	1285774	Andrew C. Shane, CLU,ChFC,FLMI Brokerage Rep	Jackson Nat'l Life Ins Co 4637 Huntley Dr Ellicott City, MD 21043	(410) 579-8564 (410) 579-8568 ashane@comcast.net
4/2/2009 3/31/2010	1595522	James Gregory Shaw	Shaw Fin. Svcs. 10440 Little Patuxent Pkwy Suite 810 Columbia, MD 21044	(410) 740-8808 (410) 740-8809
1/13/2009 1/31/2010	1551087	Thomas Shewbridge	Shewbridge Ins. Inc 312 Tuscarora Trl Taneytown, MD 21787-2262	(410) 751-0101  tomshewbridge@comcast.net
1/28/2009 1/31/2010	1594301	Kelly Stahl, CLU, FLMI	Ohio National Fin. Svcs. 7520 Main St #101 Sykesville, MD 21784-7528	(410) 552-4355 (410) 552-4436 kelly_stahl@ohionational.com
1/1/1994 8/31/2010	1347160	Steven J. Strawbridge, Sr., CLU AGENT	New York Life 1373 W Jarrettsville Rd Forest Hill, MD 21050-1103	(410) 557-8307 (410) 692-2174
5/24/2007 5/31/2010	1580654	Susan W. Sullivan, MHP, RHU,	Dharma Consultants 111 Yorkleigh Rd Towson, MD 21204	(301) 204-3449 (410) 825-3041 susan@dharmaconsultants.com
12/10/2007 11/30/2009	1583925	Paul D. Sullivan, Jr. Registered Representative	Consolidated Ins. Center 11403 Cronridge Dr Suite 270 Owings Mills, MD 21117-2298	(410) 356-9500 (410) 363-3520 psullivan@cicinc.com
10/8/1998 10/31/2009	1468689	Harvey I. Tegeler, LUTCF, FSS President	Interstate Financial Services, Inc. 401 E Main St Westminster, MD 21157-5519	(410) 876-0500 (410) 848-5900 tegeler@hotmail.com
12/20/2004 12/31/2009	1559990	Natalie Tusing, LUTC AGENT	State Farm 2246 Sussex Way Woodstock, MD 21163-1360	(301) 924-4252 (301) 924-4255 natalie.tusing.gdma@statefarm.com
7/13/2006 12/31/2009	1574385	Judith H. Vereen, MBA AGENT	New York Life 10480 Little Patuxent Parkway Suite Columbia, MD 21044-3506	(410) 740-3052  jvereen@ft.newyorklife.com
1/1/1973 12/31/2009	1387434	Kenneth L. Williams, LUTCF Senior Account Executive	V. W. Brown Insurance Services, Inc. P O Box 69 Simpsonville, MD 21150	(410) 730-2688 (410) 730-0219 klw0129@comcast.net

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9/25/2007 10/31/2009	1582649	Charles R. Wolpoff, JD, LLM, CFP	Aquina & Wolpuff Fin. Group, LLC 62 W Main St Westminster, MD 21157-4816	(410) 857-3331  cwolpoff@awfin.com
5/2/2007 12/31/2009	1580168	Robert F. Zimmer Registere Rep.	New York Life 210 W Pennsylvania Ave Ste 260 Baltimore, MD 21204-4500	(410) 938-8289 (410) 938-8229 rfzimmer@ft.newyorklife.com
<b>Total Count</b>	74			