



MARYLAND
CARROLL-HOWARD
NAIFA-Carroll/Howard

www.naifach.org

Mailing Address: c/o Jenkins Insurance Associates, Inc.
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410-861-6625 or jenkins_ins@comcast.net

**President's Message
September 2009**

Summer is over, and it's time for each of us to recommit to the business and the industry that provides our livelihoods. The National Association of Financial Advisors (NAIFA) is committed to preserving the best interests of all insurance professionals and their clients. NAIFA's success is dependent on the continued efforts of the local and state associations, like ours, that provide tangible proof of our professionalism, and the valuable services we provide to our clients and the community. **Our active involvement has never been more important than it is today!**

Besides the battle over *Health Care Reform*, we are also facing the *Taxation of the Inside Build-up of Life Insurance, Annuities, and other Tax-Favored products*, and *our state insurance commissioner is trying to force us to disclose the commission we make on every sale.*

We all need this local, state, and national organization to protect our livelihoods; and to educate us about products, sales and the industry. **All professional financial advisors need to be members of NAIFA!**

Your continued **membership** is the first commitment we need from you; and we need each of you to help us grow our association. The number of members we have, here, statewide, and nationwide, will determine whether or not our voices are heard in Annapolis and in Washington.

Your **support of IFAPAC** is the second commitment we need from you. The money we give to IFAPAC pays for the lobbying efforts, made on the state and national level, on behalf of our interests in the insurance industry. Each of us should be committing no less than **\$50 per year to IFAPAC. It cannot succeed without the contribution of every member!**

Becoming an active participant of this organization is the third commitment we need from you. Get involved; and make sure that everyone you know understands how important the services we provide are to their financial security.

As always, we will provide our members with a 2 CE course and a nice breakfast, on the second Thursday of each month. See the enclosed flyers for further details.

Cherie W. Jenkins, LUTCF
President, Jenkins Insurance Associates, Inc.

www.naifach.org

Officers, Board Members, & Committee Chairs

President - Cherie W. Jenkins, LUTCF

President-Elect - Open

Vice President - G. "Tarhy" Alford, III

Treasurer - Ed Leister

Secretary - Karen Palmer, CLU

Past President - Steven Aquino, RFC

Board of Directors - Roger Diehl, LUTCF, CLTC

Board of Directors - Brenda Myers, LUTCF, FSS

Board of Directors - Mark Darrell, CFP

Board of Directors - Harvey Tegeler, LUTCF, FSS

Board of Directors - James Kushel, LUTCF

Community Service Chair - Brenda Myers, LUTCF, FSS

Public Relations Chair - Karen Palmer, CLU

Membership Chair - James Kushel, LUTCF

IFAPAC Chair - Steve Aquino, RFC

National/State Committeeman - Roger Diehl, LUTCF, CLTC

Program Chair - Robert Zimmerman

Field Practices Chair - John Buenger, Sr., LUTCF

Professional Development - Harvey Tegeler, LUTCF, FSS

Congratulations are in order for the many awards earned as a result of the hard work and commitment of our board and committee members during the 2008-2009 year.

STATEWIDE AWARDS:

ASSOCIATION OF THE YEAR!!! - Congratulations to everyone who worked hard to achieve excellence in every individual area of our association, to make this great honor possible! We can all be proud that our organization stands out from the crowd, and is a great example to others.

Professional Development – Harvey Tegeler continues to be one of very few people committed to help NAIFA members, throughout the state, who are pursuing their professional designations. He also coordinates our highly successful Super Saturday CE event.

Public Relations – Karen Palmer works tirelessly to get our announcements and accomplishments in both the Carroll County Times and the Columbia Flyer. She coordinates our Life Week Ad every year, and also welcomes the opportunity to get each member's business accomplishments recognized.

Community Service – Brenda Myers coordinates our active support of many local non-profit organizations, whose work relates directly to the very things that our products are meant to provide or protect. These organizations are: Carroll and Howard Community Colleges (scholarships), ARC (helps mentally challenged individuals learn skills to become productive members of society), Relay For Life (American Cancer Society), Carroll County Food Sunday, Shepherds Staff (assists the poor and homeless year-round with services too numerous to mention), Coats For Kids (and adults). This year we will add Carroll Hospice to the list of worthy causes, to which we contribute.

Membership – Steve Aquino lead our efforts to increase our membership beyond the goal of 70, given to us by the state association. We ended the 2008-2009 year with 77 members, a 10% increase!

NATIONAL AWARDS:

Jack E. Bobo Award of Excellence – Steve Aquino has brought our organization the most prestigious award presented by NAIFA to local associations, through his hard work as president of our organization in 2008-2009. His guidance, and the hard work of every involved member, make this organization a great example to others around the country. As a matter of fact, we barely missed being recognized as one of the top 10 local organizations in the country! We came in at 11th or 12th.

We are also very proud of Roger Diehl's excellent job as President of NAIFA-MD in 2008-2009.



Annuity Purchase Program Case Study

CASE FACTS

Jack and Sara purchased an annuity several years ago and are receiving \$6,000 per month for the next 95 months. Their financial circumstances have changed and it now makes more sense for them to receive a cash lump sum rather than waiting nearly eight years to receive the remaining payments.

The Haynes Brokerage Group Annuity Purchase Program will arrange for a lump sum payment of \$360,000 to help Jack and Sara better manage their current change in financial circumstances. In addition, you may earn a referral fee up to 4%.

Client Receives: \$360,000
Your Referral Fee: \$14,400

WHY DO PEOPLE SELL ANNUITIES?

While a change in Jack & Sara's financial circumstances prompted the need to cash out their annuity, there are many reasons why people sell annuities, including: estate planning, tax planning, flexibility and control, liquidity, unneeded inheritance and others.

HOW DOES IT WORK?

The Annuity Purchase Program is a quick and easy process.

- Your client calls the Annuity Purchase Administrator to receive an appraisal
- Your client completes a short application
- Your client reviews and signs an annuity purchase contract
- Your client receives the purchase price
- You receive a referral fee

THE ANNUITY PURCHASE ADMINISTRATOR IS STANDING BY

Our team is standing by to quickly and professionally evaluate your client's annuity and tailor the purchase to meet their specific needs.

HOW DO I LEARN MORE ABOUT THE HAYNES BROKERAGE GROUP ANNUITY PURCHASE PROGRAM?

To learn more about how you can offer the Annuity Purchase Program to your clients, please contact Haynes Brokerage Group:

410.967.9995

Meeting Your Financial Needs in a Changing WorldSM

Please contact us at 410.967.9995
www.haynesdirect.com

Breakfast and C.E. CARROLL HOWARD

ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS



"Pension Protection and Deficit Reduction Act" *and*

"Choices in Paying for LTC Benefits"

Includes Classroom CE Course#:

C78696 & C68024

Each course is approved for 1 MD and PA L&H CE Credit.

CPAs can also receive CPE Credits!

Speaker:

Earl Crown

Regional Vice President , One America

Thursday, September 10th 2009

Registration/Breakfast - 8:30am ♦ Seminar: 9:30am - 11:30am

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

Send or Fax the Attached Form or Register Online!!

Go to: www.clientfirst.com/ceschedule and find this event!

Click the link to get to the Event Summary!

Please sign me up for this Continuing Education course on 9/10/09

\$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

Or Visit our *Continuing Education* page at <http://www.clientfirst.com/ceschedule>

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EOE M/F/D/V



CARROLL HOWARD ASSOCIATION OF INSURANCE
AND FINANCIAL ADVISORS PRESENTS...

The Emerging Group LTC Market

This course has been approved for 2 MD L&H LTC CE Credits.

Course Number

C50401

Featured Speaker

Rick Stewart

Regional Long Term Care Executive, Crump Insurance Services, Inc.

<p>Friday, September 18th 2009 Registration - 10:00 AM ♦ Seminar - 10:30 to 12:30 Howard County Public Library Miller Branch ♦ Ellicott City, Maryland</p>	<p>CHAIFA Members..... Free Other NAIFA Members..... \$25 MAHU Members..... \$25 All Others..... \$35 <i>Coffee Provided</i></p>
<p>Send or Fax the Attached Form or Register Online!! Go to: www.clientfirst.com/ceschedule and find this event! ♦ Click the link to get to the Event Summary!</p>	

Yes, please sign me up for the "The Emerging Group LTC Market" CE on 9/18/09

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

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



"FHA - Insured Reverse Mortgage: Overview"

Includes Classroom CE Course#: C03395

This course is approved for 2 MD L&H CE Credit.

Speaker:

Jason Russo

Atlantic Home Equity

Thursday, October 8th 2009

Registration/Breakfast - 8:30am ♦ Seminar: 9:30am - 11:30am

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

Send or Fax the Attached Form or Register Online!!

Go to: www.clientfirst.com/ceschedule and find this event!

Click the link to get to the Event Summary!

Please sign me up for this Continuing Education course on 10/8/09

\$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!)

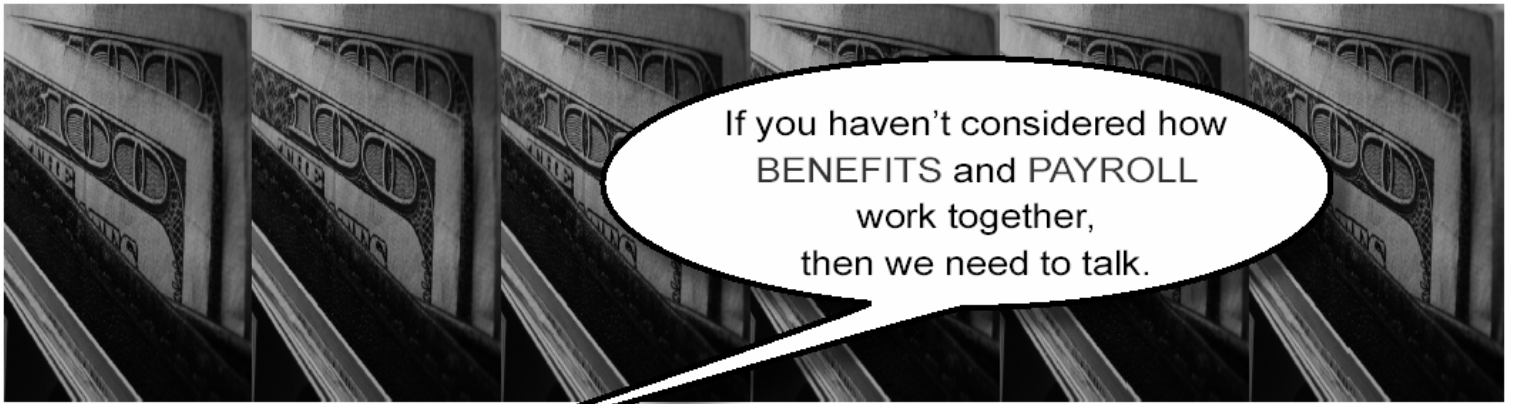
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