NATIONAL ASSOCIATION OF FORT WORTH INSURANCE AND FINANCIAL ADVISORS
LifeTimes The Newsletter for Members & Associates

Next Meeting – January 31st, 2012

Luncheon 11:15am – 1:00pm
Ridglea Country Club

NUVEEN Investments

President's Letter
Monte Ferguson

Fellow Members,

We all have so much to be thankful for and I hope you all had a wonderful Thanksgiving with your families!

I would like to give a "shout out" to our Mayor, Mrs. Betsy Price, for joining us at our luncheon on November 29th. As our guest speaker, Mayor Price shared insightful information on her vision for our great city (16th largest in the Nation… I learned that from the presentation and so much more). Much appreciation goes out to our sponsors: State Life/One America and American General. Criss Crombie gave a glowing report on our Community Service efforts regarding the Tarrant County Food Bank collection. We heard from our very special friends at the United States Marine Corps as they will be present for our annual Toys for Tots event on December 14 from 5-7 p.m. at Ridglea Country Club. Just come by and drop off your gift to help "tots" less fortunate in our community as we celebrate the season of our Christ's birth.

Your NAIFA board will meet in December to review the first half of the year and plan the second. We will also start laying the foundation for the 2012-2013 year. We need your feedback, ideas, and constructive criticism. If you have interest, think seriously about serving on the Board or a Committee as we are seeking motivated volunteers to move our association to the next level. If you have not done so recently, please visit our public site at www.fwaifa.org to gain perspective of all that is available to you as a member and a Board member. I can tell you it has been an amazing opportunity both professionally and personally for others and me before me. Join us!

I wish you and your families a Merry Christmas and a Happy New Year.

Monte C. Ferguson CFP®, ChFC®
2011-2012 President

P.S. Nominations are now being taken for the Career Service Awards presented in February so think of your peers that have served NAIFA Fort Worth and helped keep it one of the top locals in the country.

CLICK HERE TO REGISTER ONLINE FOR THE JANUARY LUNCHEON

TOYS FOR TOTS

Help us collect toys this year
for Toys for Tots!
Sponsored by NAIFA-Fort Worth
We Care for Fort Worth!

Dear Colleague,

Our industry has been on the front lines this year, but our industry is a true calling to protect and serve our clients. I am blessed this year as I am sure you have been by those relationships we have built with our clients.

This Christmas, I am committing to help collect toys for Toys for Tots and help others in the area. I invite you to join me in this joyous event by helping to sponsor the event! I hope you will be bringing a new, unwrapped toy for a boy or girl to the collection point. The collection point is at Ridglea Country Club at 3700 Bernie Anderson in Fort Worth. We will collect toys from 5pm to 7pm on December 14th.

Afterward, come inside Ridglea Country Club and enjoy a cup of cheer. **Please call Esther at 817-492-0637 for more details** on how you can help.

NATIONAL ASSOCIATION OF
FORT WORTH
INSURANCE AND FINANCIAL ADVISORS

CAREER SERVICE AWARD NOMINATION

The National Association of Insurance and Financial Advisor-Fort Worth's Career Service Award will be presented to that individual who, in the judgment of the committee, and with the approval of the Board of Directors, exemplifies the highest ideals of our profession.

Criteria include:

1. Service to NAIFA-Fort Worth
2. Service to the State and National AIFA
3. Years in insurance and related occupation
4. Insurance professional designations
5. Service to CLU, GAMA and MDRT

Production is not a consideration. The individual may be a non-producing manager, home office employee, general agent, or otherwise engaged in the insurance field.

If you wish to nominate someone for this award, please complete the form below and mail it to:

NAIFA-FORT WORTH
P.O. Box 828
Fort Worth, TX 76101
Or by fax at (817) 483-0622

Nominations must be received by December 31, 2011.

Attn: Career Service Award Selection Committee

The following individual exemplifies the highest ideals of our profession and merits consideration for the Career Service Award.

Name ______________________________________ **Phone** ______________________________________

Address____

Industry Record (Including Business and Financial Advisor's Activities):

____
____
____
____

Community Service (Including positions held):

____
____
____
____
____

Additional Information & Comments:

____
____
____
____
____
____

Nominator's Name and Phone Number:

____

PLEASE FEEL FREE TO ATTACH PAGES FOR ADDITIONAL INFORMATION.

Attract and Keep the Best Talent

Enhancing your hiring practices can help you attract and keep the best job candidates. Examine your process to see if you're doing all you can to attract the right staff to serve your clients.

Understand and Relate

A keen understanding of job candidates' needs, wants and aspirations will position your organization to satisfy these individuals' expectations. To establish this foundation within your recruiting activities, consider doing the following:

- **Put yourself in the candidate's shoes.** Evaluate every interaction with job seekers — face-to-face, written or electronic — from the candidate's perspective. Consider what kind of impression you're leaving at each touch point.
- **Set up listening posts.** Listening posts will alert you when your recruiting experience isn't eliciting the right response. Examples of feedback mechanisms include online post-application surveys, focus groups with recently hired employees, monitoring of social media posts and mystery shopping of your recruitment process.

Nail the Basics

The next step is to execute flawlessly on the fundamental requirements. To create a positive, memorable recruiting experience, many basic touch points need to be perfectly delivered, including:

- **Job titles and descriptions.** A job title can bore (personnel recruiter) or inspire (talent scout). Similarly, a job description can make the work an appealing, intriguing opportunity or a dreary, inconsequential one. Job titles and descriptions must accurately portray the role, but by injecting a more creative approach, you've got a better chance of capturing the attention of talented people.
- **Candidate communications.** Candidates are perpetually frustrated by sending resumes, emails and phone calls and never hearing anything in return. If you clearly communicate expectations to your candidates and stay in touch as you promise, it's far more likely they'll be impressed with your company — even if they don't get the job.

Deliver Pleasant Surprises

The next step in creating a competitively differentiating customer experience is to deliver pleasant surprises — things that your job candidate would never expect or anticipate.

- **Brand your communications.** Simple communications, such as a resume receipt notice, can be taken to an entirely new level when they exude your brand attributes. Use a tone and personality that reflect your firm's culture. This gives those with the same values another compelling reason to work for you, and those with different values an opportunity to disengage from the process.
- **Capitalize on the shift from online to off-line.** Face-to-face meetings present even more opportunity to create positive, lasting impressions. Imagine if the candidate arrives in your office parking lot to see a reserved parking space with his or her name on it. That costs hardly anything, but it leaves a positive, indelible impression on that candidate.

Jon Picoult is the founder of Watermark consulting, a customer experience advisory firm that helps businesses impress their customers and inspire their employees by turning everyday people into loyal brand advocates. He has guided many organizations to superior levels of operational efficiency, employee engagement and customer loyalty. Picoult's insights have been featured in leading publications, including *The Wall Street Journal*, *The New York Times*, *National Underwriter* and *Workforce Management*. His entire 2011 Annual Meeting presentation is available at www.mdrtpowercenter.org.

The CLTC Master Class is coming to...

Grapevine, TX

January 29 & 30, 2012

Location:
Gaylord Texan Hotel
1501 Gaylord Trail
Grapevine, TX 76051

Hours:
Day 1: 8am - 6pm & Day 2: 8am - 5pm
Attire is business casual

Instructor: Harley Gordon

NAIFA Tuition*: $1165
(Retail price $1365)

Early Registration Discount

$965 if you register by December 30

4 - Pay tuition financing
No additional charge

12-15 CE Credits
CFP & Pace Credits Available

"CLTC" designation
Awarded after passing examination

Tuition includes all course material, CE filing and Prometric examination

"I was never comfortable selling long-term care insurance until I took this course. It's had a huge impact on my production."

CLTC...

Will literally change every aspect of how you sell long-term care insurance. You'll learn how to:

- Use consequences to motivate clients to take action
- Establish a plan to protect a client's family and learn why it closes the sale
- Position long-term care insurance as income, not asset protection
- Overcome debilitating objections such as, "I'll never need care"; "It's too expensive" and "My advisor told me I could self-insure"

CLTC...

Will also teach you how to enhance Life, DI and Annuity sales through our exclusive Life Stage Planning System© which results in:

- New producers learning how to establish a solid client base
- Seasoned producers and financial professionals learning how to sell LTCi to existing clients and increase overall sales

"I have never seen better ideas on how to increase my overall insurance production in 35 years."

CLTC...
One Course Driving
Four Product Sales

CLTC graduate re-take $495
with NEW student referral $295
apply to currently certified CLTC graduates only

To register please call 877.771.2582
or visit www.ltc-cltc.com

The Corporation for Long-Term Care Certification, Inc.
188 Needham Street, Suite 230
Newton, MA 02464
Phone (877) 771-2582 or (617) 796-9788
Fax (617) 796-9268
Website www.ltc-cltc.com

CLTC Master Class Registration Form

Date: January 29 & 30, 2012
Location: Grapevine, TX

Class Hours: Day 1: 8am - 6pm
Day 2: 8am - 5pm

Dress code is business casual

Insurance and financial institutions generally recognize the CLTC designation. It is advised that you consult with your Compliance department before using any designation.

First and Last Name (as it appears on your driver's license)		Date	
Agency name		❐ Check if you were referred to CLTC By whom:	
Primary mailing address (No PO boxes)			
City		State	Zip
Email	Phone Ext.	Cell	Fax

The following information is required to process your CE credits. Incomplete or illegible information will delay CE processing.
If you are registering for a class outside your resident state within 45 days of the scheduled event, please contact us to ensure proper CE filing.

Resident State of License	Insurance License #	National Producer # (Find at www.NIPR.com)
Last 4 digits of SS#	❐ Check if requesting CFP/ Pace credits (Add $25 filing fee)	CFP ID # (If applicable)

Tuition Pricing

All prices include a $70 fee for shipping, handling, CE filing and Prometric exam

❐ **Retail Rate**	**$1365**	❐ **Graduate Retake**	**$495***
❐ **Corporate Rate**	**$1165**	❐ **Graduate Retake w/ NEW Student Referral**	**$295***
❐ **Special Promotion**	**$_______**	NEW student's name: _________________________________	

*Retake/Referral prices apply to currently certified CLTC graduates only

Payment method: ☐ **Master Card** ☐ **Visa** ☐ **AMEX** ☐ **Discover** ☐ **Check** **Tuition $** ____________

(If applicable) **Add $25 for CFP/Pace credits $** ____________

Payment options: ☐ **Single-pay** ☐ **4-pay**** **TOTAL $** ____________

**4-pay option does NOT apply to Master Class retake tuition or if paying by check. By selecting 4-pay, you authorize CLTC to automatically charge the credit card listed below for 4-monthly payments, beginning on the date CLTC receives your registration form.

Credit Card # ____ **Exp. date** ________ / ________

Name of Cardholder ____

Billing Address (❐ **check if same as above)**

Street ______________________ **City** ______________________ **State** _______ **Zip** ___________

Cardholder's signature ______________________________________ **Date** ___________

We reserve the right to demand payment of the balance due in full if we are unable to charge an installment against your account. If your card will expire during the installment period, we must have a new card number or expiration date at least 20 days prior to expiration, or we have the right to charge the outstanding balance to your account prior to the expiration date. Offer subject to change at any time without prior notice. ***Graduate benefits are supported by an annual renewal fee.***

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NAIFA-Fort Worth November, 2011 Luncheon

Mayor Betsy Price and Northwestern Mutual Managing Partner, Brian Petrando

Thanks to Roger Cantu from State Life/OneAmerica for co-sponsoring the luncheon.

Thanks also to Paul Gonzales of American General LTC for co-sponsoring the luncheon.

The Marines helped kick off the Toys For Tots toy drive.

Mayor Betsy Price talked about the key initiatives her office is focused on for the City of Fort Worth

Mike Chapman was one of the lucky IFAPAC drawing winners.

NAIFA Fort Worth Remembers John Samuel Garrison (1923 - 2011)

Former NAIFA- Fort Worth President, John Garrison, passed away on Sunday, November 20, 2011, at the age of 88. A memorial service was held on November 21, 2011 at First Presbyterian Church of Fort Worth.

John served NAIFA-Fort Worth (then known as the Fort Worth Association of Life Underwriters) as president in 1979-1980. In addition, he was a recipient of the Career Service Award in 1987, and also served as national committeeman and as our TALU regional director.

In addition to serving within our industry, John was a veteran of the United States Navy, and was active in the community, as well. He was a longtime member and elder of the First Presbyterian Church, a 50-year master Mason and president of Directors Unit of Moslah Temple Shrine. John was also an alderman and mayor pro-tem for the city of Lakeside, president of Cowtown Civitan Club and served on the board of directors for the Northwest Tarrant Chamber of Commerce. He will be remembered for the many hours he spent as a volunteer for the Fort Worth Convention and Visitors Bureau, Presbyterian Night Shelter, Fort Worth Zoo, Meals on Wheels, and 18 years for the Fort Worth School District Educational Service Center Region XI. He was awarded in 2006 for Outstanding Older American for Tarrant County, and he also was a Volunteer of the Year recipient for NW Tarrant County and Lakeside.

John is survived by his wife, Leota "Lee" Lavender Garrison; his children, David "Rip" Garrison, Cindy Garrison, J.A. "Jay" Garrison; granddaughter, Whitney Garrison Athayde and husband, John; grandson, Graham Garrison; and brother, Larry Garrison and wife, Gladys.

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2011-2012 Calendar of Events

December 13, 2011	9:30 – 11:00am, Board Meeting at Ridglea Country Club **NO DECEMBER LUNCHEON**
January 3, 2012	Newsletter e-mail
January 31, 2012	9:30 – 11:00am, Board Meeting at Ridglea CC 11:15am – 1:00pm, Luncheon at Ridglea CC
February 7, 2012	Newsletter e-mail
February 28, 2012	9:30 – 11:00am, Board Meeting at Ridglea CC 11:15am – 1:00pm, Luncheon at Ridglea CC
March 6, 2012	Newsletter e-mail
March 27, 2012	9:30 – 11:00am, Board Meeting at Ridglea CC **NO MARCH LUNCHEON**
April 3, 2012	Newsletter e-mail
April 24, 2012	9:30 – 11:00am, Board Meeting at Ridglea CC 11:15am – 1:00pm, Luncheon at Ridglea CC
May 8, 2012	Newsletter e-mail
May 22, 2012	9:30 – 11:00am, Board Meeting at Ridglea CC 11:15am – 1:00pm, Luncheon at Ridglea CC
June 5, 2012	Newsletter e-mail

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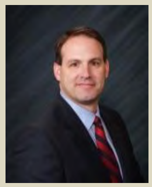

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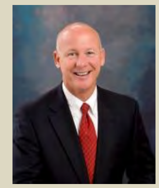

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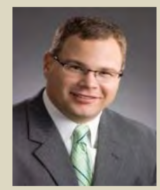

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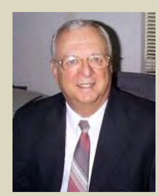

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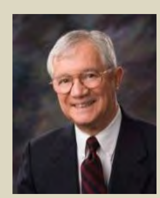

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Newsletter Advertising Opportunity

NAIFA-Fort Worth offers you the chance to be seen in front of advisors and agents all over Texas 12 times per year with our updated ad price guide. You get a full color ad in each issue in the one size you want. The prices are simple:

Full page $700 **¾ page $600**
½ page $400 **¼ page $200**
Business card size $150

If you would like to advertise with the NAIFA-Fort Worth LifeTimes Newsletter, please call 817-492-0637 or email info@fwaifa.org to get started.
The next newsletter deadline is November 20, 2011.