

## Next Meeting – September, 27<sup>th</sup>, 2011

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



**September is Life Insurance Awareness Month**, and is a time to remember and recognize what an integral part that life insurance plays in our clients' long-term planning.

Our guest speaker during the September 27th luncheon will be Edna Elizondo. Edna (pictured at left) is a partner with the Carlson Law Firm in San Antonio, Texas. She is also a dear friend and client of NAIFA-Fort Worth President-Elect, Angela Lamb. On May 25, 2010, Edna's life changed forever when her husband, Jared, passed away unexpectedly at the age of 39.

Join us at the luncheon as we hear Edna's story of how the life insurance planning that Angela helped her and Jared with has impacted the lives of her and her two young children, Junah and Jagar.

## Your Help Is Needed to Drive Membership

As the summer winds to a close, it is time to ramp up our membership activity with NAIFA. We always have certain attrition with membership each year for a variety of reasons. Without new blood, we cannot even maintain our current membership numbers. In September, we need to redouble our efforts for new members. Here are two ideas that you can use to help us with new member signings:

1. If you have had any new people join your firm in the last 6 months, expose them to NAIFA and the benefits as soon as possible. Send their contact info to Membership Committee chair, Tom Winders at [htwinders@ft.newyorklife.com](mailto:htwinders@ft.newyorklife.com), and he will contact them and welcome them to the industry.
2. Also, we're asking each member to invite and bring at least one new prospective member guest to our luncheon on September 27th. This will give us the exposure to these new people and let them see how our great organization works!

We are actively seeking members to volunteer for the Membership committee. We need your help in order to assure our continued growth for this year and beyond. Please contact Tom Winders 817-938-3460 if you are interested.

[CLICK HERE TO REGISTER ONLINE FOR THE SEPTEMBER LUNCHEON](#)

## Tarrant Area **FOOD BANK**

**FIGHTING HUNGER IN 13 COUNTIES**

### The Hungry: You can insure their future.

On any given day in North Texas, tens of thousands of families and individuals struggle with food insecurity and hunger. This means that **Food donations are needed any time of the year** for low-income families, senior citizens, unemployed workers, individuals with chronic illnesses or disabilities that prevent them from working, homeless families, children in after-school programs in low-income neighborhoods, victims of family violence and others in need.

### Why Food Drives are Critical

- Of the tens of millions of pounds of food Tarrant Area Food Bank handles each year, annual Food Drives account for approximately 1,000,000 pounds of the total poundage distributed.
- Funds donated through Food Drives are used to purchase much needed staples that our partner charities request.
- Annual Food Drives establish relationships with local employers and organizations that can be called upon during disasters to serve as drop-off donation sites.



**Fall/Holiday Food & Fund Drives** feed families from September 27th through November 17<sup>th</sup>, 2011.

How can you help? Commit to being a host location for a food collection box. A member of NAIFA-FW will be in contact with you to arrange for a donation box to be placed in a location of YOUR choice. We will also arrange for pick up of the donated items on a regular basis. Each host location will receive recognition in the December newsletter.

If you would like to make donations or host a food collection box, please contact Crissman Crombie at [Criss@Graniteteam.com](mailto:Criss@Graniteteam.com) or 817-715-4334.

**Hunger: For some it's short term; for others it's whole life**

## **SEC “PAY-TO-PLAY” RULE IMPACTS IFAPAC**

The new “pay-to-play” rule of the Security and Exchange Commission (SEC) went into effect on March 14, 2011. As a result of the rule, as well as compliance procedures issued by many companies in response to the rule, IFAPAC (the Insurance and Financial Advisors Political Action Committee, or NAIFA’s PAC) is no longer able to contribute to leadership PACs or to state or local officials who are running for federal office.

In July 2010, the SEC issued a rule restricting so-called “pay-to-play” practices by investment advisors seeking business from investment pools controlled by state and local government entities. The rule prohibits SEC-registered investment advisors and their covered associates from receiving compensation for services to a state or local government’s investment plan for two years following certain individual and PAC contributions to state and local officials or candidates.

The rule also states that any covered associate may not do indirectly what they are not allowed to do directly. Even though only a very small percentage of NAIFA members may actually solicit or provide advisory services to municipalities, NAIFA must ensure that its PAC does not directly or indirectly contribute to any candidate that falls within the scope of the rule. In eliminating PAC support for these candidates, NAIFA recognized its responsibility to protect NAIFA members and their businesses.

NAIFA’s Government Relations Team is working aggressively to inform the SEC and Congress of the impact this rule has had on NAIFA’s state PACs. We hope to obtain modifications as soon as possible that will allow NAIFA to resume sharing IFAPAC contributions with the NAIFA state PACs, and we will update Legislative Spotlight readers on this effort.

Why It Matters: IFAPAC remains vital to NAIFA’s advocacy efforts. Your support of our advocacy programs is more crucial than ever.

To Learn More: Contact Diane Boyle at [dboyle@naifa.org](mailto:dboyle@naifa.org).



The Premier Association of  
Financial Professionals®

# MDRT Minute

## Creating Clients Forever

Ninety percent of families implode when the parents die, failing to keep their families and fortunes together for three generations. The successful 10 percent pass both the financial and emotional inheritances to their children and grandchildren, and they build the foundation their heirs need to support the inheritance they will receive. Or, stated another way, they prepare their family for their inheritance.

Benefits accrue to the professionals who help families stay together. Effective multigenerational planning can help you retain your clients, receive more business and introductions from them, and engage or retain your clients' families for multiple generations.

### **More than money.**

It is more important to pass or receive the family story and life lessons than it is to transfer financial assets or real estate, but these nonfinancial assets are not commonly addressed. Typically, clients work with their advisors to clarify their desired lifestyle, create a financial plan and investment portfolio, and determine who gets their stuff when they die. We must expand what we do to build a strong foundation that can prepare the heirs and support the inheritances. Multigenerational planning gives families the tools they need to replicate what successful families have done for centuries.

### **Prepare the next generation.**

Successful families have a culture of communication and trust in the family, and they prepare each generation for the inheritances they will receive. Following is how your clients can build the foundation for preparing the next generation:

- **Effective intergenerational communication.** Talk as two adults, not as parent and child. Once communication is established, mentoring the next generation can begin.
- **Plentiful and meaningful pre-inheritance experiences.** When shared, these allow children and grandchildren to experience and learn some of the family's life lessons. Children and grandchildren learn much more from sharing experiences than they ever will from the things we tell them.
- **Leadership transfer.** Give the next generation genuine leadership over something of value to them.

### **Become a multigenerational advisor.**

As a multigenerational advisor, your job is to help your clients achieve the steps outlined above to build that foundation. To become your clients' multigenerational advisor:

- **Ask the right questions.** Ask open-ended questions to allow them to discover and articulate their core values, stories and life lessons.
- **Provide immortality.** Help them pass their story and life lessons to the children and grandchildren and build a structure that will keep the family together. Facilitate regular family meetings, and encourage them to develop, and regularly revisit their family story, life lessons and vision. An added bonus: This process builds a relationship with the next generations, helping you become their advisor.

**Rodney C. Zeeb, J.D., CWC** is the co-founder and CEO of The Heritage Institute, and co-developer of The Heritage Process. The Heritage Institute provides instruction, advanced training, certification and practice support to professional advisors and nonprofit organizations, and consulting services directly to individuals and families. Prior to The Heritage Institute, his law practice focused on business, financial, estate planning and administration, real estate and related tax issues. His entire 2011 Annual Meeting presentation is available at [www.mdrtpowercenter.org](http://www.mdrtpowercenter.org).

## 2011-2012 Calendar of Events

September 6, 2011	Newsletter e-mail
September 10-13, 2011	NAIFA National Career Conference and Annual Meeting, Washington, D.C.
September 27, 2011	9:30-11:00am, Board Meeting at Ridglea CC 11:15am – 1:00pm, Luncheon at Ridglea CC
October 4, 2011	Newsletter e-mail
October 18, 2011	9:30-11:00am, Board Meeting at Ridglea CC 11:15am – 1:00pm, Luncheon at Ridglea CC
November 1, 2011	Newsletter e-mail
November 29, 2011	9:30-11:00am, Board Meeting at Ridglea CC 11:15am – 1:00pm, Luncheon at Ridglea CC
December 6, 2011	Newsletter e-mail
December 13, 2011	9:30-11:00am, Board Meeting at Ridglea Country Club <b>NO DECEMBER LUNCHEON</b>
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 <b>NO MARCH LUNCHEON</b>
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
June 5, 2012	Newsletter e-mail

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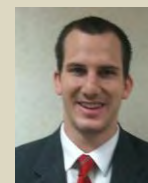
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