

FOUNDED IN 1927 AS SAN ANTONIO ASSOCIATION OF LIFE UNDERWRITERS (SAALU)



IT'S SMART TO BELONG

# SAN ANTONIO INSURANCE AND FINANCIAL FORUM

## MEMBERSHIP DRIVE 2004-2005

AUGUST 2004

### Each One, Recruit One!

President, Jay Moyer, announced at the June luncheon our new program to bring new members to our association:

- ☞ 1st member to bring in 3 new members receives a 'Golf Certificate' from Club at Sonterra.
- ☞ Each member to recruit a new member through September 9, 2004, will receive a gift.
- ☞ Each member to recruit 10 new members will have their next year's membership dues paid in full!!

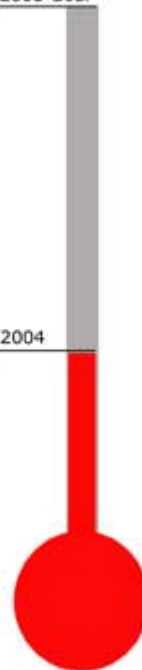
The membership committee, headed by Michael Steadman, met on July 14 at the Gold Star Professional Offices conference room.

It was agreed that the committee would focus on recruiting new members as well as renewals.

The goal for the 2004-2005 association year is 100 new members!! This is a very aggressive goal, but it was considered by all of those attending that it could be accomplished with the general membership's help. To participate in the membership committee, please contact Michael Steadman at [msteadman@swbell.net](mailto:msteadman@swbell.net) or call the NAIFA-San Antonio office at (210) 342-4012.

June 2005 Goal  
315

July 2004  
262



## NAIFA 04

convention and career conference  
IMPROVING YOUR BOTTOM LINE  
AT MANDALAY BAY RESORT AND CASINO  
SEPTEMBER 11-15, 2004

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**LIFE INSURANCE**  
AWARENESS MONTH  
SEPTEMBER 2004

Life and Health Insurance Foundation for Education (LIFE), is coordinating an industry-wide month-long public awareness campaign aimed at encouraging consumers to take stock of their life insurance needs.

LIFE is a non-profit organization, whose mission is to educate the public about life and health insurance and the importance of seeking professional advice from qualified insurance agents and other financial advisors. *(story continued on Page 6)*

**OFFICERS 2004-2005**

President Jay Moyer  
(210) 821-6660

President-Elect Michael Steadman  
(210) 402-0039

Vice President Jason Talley, CSA, LUTCF  
(830) 393-4102

Vice President Mary Rodriguez, RHU, LUTCF  
(210) 822-2333

Immediate Past President Michael Knuffke, CLU, LUTCF  
(210) 340-0186

National Committee Person David Sweeney  
(210) 656-8250

**DIRECTORS 2004-2005**

Frank Bearden, PhD, CLU, ChFC (210) 764-2104

Jerry Mathis, CLU, ChFC, LUTCF (210) 822-2333

John Ward, CLU, ChFC, FLMI (210) 402-0039

Hannah Jacoby (210) 734-0854

**EXECUTIVE DIRECTOR**

**Back Office Support Services**  
Lynn Getz, FLMI, ACS, AIAA & Sheryl Raineri  
(210) 568-1550

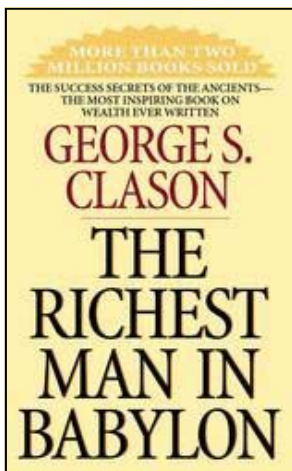
**NAIFA - San Antonio**

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**Important Numbers to Remember:**

NAIFA - San Antonio	210.342.4012
NAIFA	703.770.8100
TAIFA	512.443.6157
TDI	512.463.6169
MDRT	847.692.6378

**BOOK REVIEW - THE RICHEST MAN IN BABYLON**



Brian Dodge, keynote speaker at the Saturday luncheon during the July 2004 TAIFA convention, recommended to all attendees to READ this book! GIVE this book! DISCUSS this book! Get your copy today on [www.Amazon.com](http://www.Amazon.com).

The inspiring multi-million-copy best-selling classic. The simple secrets for achieving personal

wealth. The simple solution for a strong financial future.

Simply put: the original money-management favorite is still the best!

Read by millions, this timeless book holds the key to success-in the secrets of the ancients. Based on the famous "Babylonian principles," it's been hailed as the greatest of all inspirational works on the subject

of thrift and financial planning.

This celebrated best-seller offers an understanding of-and a solution to-personal money problems. This is the original classic that reveals the secrets to acquiring money, keeping money, and making money earn more money.

## MESSAGE FROM YOUR PRESIDENT, JAY MOYER

### **NAIFA - San Antonio – Yesterday, Today, and Tomorrow**



Welcome to a new association year! I am proud to be serving as your President, and hope you will enjoy this edition of our renewed newsletter. As our board convened for annual planning, we addressed 3 questions: Why do we exist? What value do we bring to our members? Why should we remain members of NAIFA San Antonio?

Common responses to these questions included: professionalism, career development, legislative advocacy, referrals and camaraderie. Whether you have been in the business 30 days or 30 years, we have something for you.

Since 1927, we have been helping local agents learn more about their business, kept them in business through legislative efforts, network with other agents to share ideas and referrals, and raised the level of professionalism of the insurance industry in the San Antonio area.

Things have changed in the past 10 years. Our membership is about 40% of what it was in 1994, for a number of reasons. Double digit interest rates and 20-30% returns in some of our variable products seem like ancient history. Marketing and prospecting like we did in the 80s and 90s doesn't seem as effective.

One thing hasn't changed.....people will die. The need for families and business to protect those they leave behind with life insurance coverage is more prevalent now more than ever. As I write this, I was made aware of a man, 43, who passed away this week due to a sudden heart attack, leaving his wife and children with a brand new home, and no life insurance.

Fellow agents, we have both a tremendous responsibility and challenge over the next 10 years and beyond. There are many people in our community who still do not have any coverage or do not have enough, and there are fewer agents selling it.....what an opportunity!

The Life and Health Insurance Foundation for Education (LIFE) has declared September as "Life Insurance Awareness Month." This is a month long public awareness campaign aimed at encouraging consumers to take stock of their life insurance needs. I encourage you to read more about the campaign in this issue.

We have a strong, respected tradition, a great association of professional agents presently in San Antonio, and much to accomplish this year and in the future. Thank you for your membership and your contributions to NAIFA San Antonio.

## NEW MEMBER SPOTLIGHT—NATHAN BENGE



Married with two young children, Nathan Bengé is a native Houstonian and a graduate of

Southwest Texas with a degree in Psychology. Originally his

plan was to work with brain-injury patients; but after getting married, he found himself working at Luby's. After putting in grueling 90-hour weeks for 18 months, he answered an ad to sell health insurance and has been in the business ever since (2000).

While a novice in the insurance business, he quickly learned that a strong customer service

ethic was the key to everything.

As an independent agent, he added a P&C credential to his line offering more products to his customer base. He joined Farmers Insurance in November 2003.

Nathan is also a member of the North Chamber of Commerce and serves as Ambassador team leader. He is also involved in the San Antonio Association of Health Underwriters.

Overwhelmed with paperwork, he hired his first assistant in May of this year (Kristy Morgan) and began outsourcing his marketing to

Back Office Support Services. He also moved into an executive suite office center where he finds having the center's staff answer the phone, pick up the mail and greet his clients provides the "big agency" image he wants.

By joining with NAIFA-San Antonio, networking is a major benefit for him.

Please be sure to welcome him.

- ★ ★ ★ ★ ★ ★ ★ ★ ★ ★
- ★ Nathan's office location: ★
- ★ 800 NW Loop 410 Suite 220N San Antonio, TX 78216 ★
- ★ You can reach Nathan at ★
- ★ (210) 568-1545 ★
- ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

"... A STRONG CUSTOMER SERVICE ETHIC WAS THE KEY TO EVERYTHING."  
*Nathan Bengé*

"You will either step forward into growth or you will step back into safety."  
*-Abraham Maslow, 1908-1970, (American Psychologist)*

### MEMBERSHIP MILESTONES - RECOGNIZING LONG-TERM MEMBERS

<u>Member:</u>	<u>Joined:</u>	<u>Member:</u>	<u>Joined:</u>
Merrit Schumann, CLU	1954	Art Hicks, CLU, ChFC	1965
Robert Biechlin, CLU	1954	Wm. Zinsmeyer, LUTCF	1966
Clif Anderson, CLU	1958	Henry Maine	1966
George Luhn, LUTCF	1959	Van Clark, CLU, ChFC	1967
LeRoy Smith, CLU	1959	Owen Seidenberger, CLU, ChFC	1968
Luddy Scotka, LUTCF	1961	Hector Rivera	1968
Ernest Holmes, CLU	1963	Victor Reames, CLU, ChFC	1969
Carroll Hoffmann	1963	Tony Buentello, CLU	1969
James Phelan	1964		

## MEMBERSHIP UPDATE:

As of this printing, the following members have recruited new members and now qualify for their free gift at the next membership meeting!

Michael Steadman  
 Dave Sweeney  
 Jerry Mathis  
 Don Friedeck

**Welcome New Members:**

Nathan Benge  
 Steve Schultz  
 James Jackson

**Welcome Back:**

LeRoy Smith  
 Michael Woods  
 Paul Cataldo

**We're looking for renewals from:**

- ⇒ Jeff Allison
- ⇒ Stanley Goldman
- ⇒ Jim Goldsmith
- ⇒ Danny McNaughten
- ⇒ Todd Peter
- ⇒ Sylvia Villarreal
- ⇒ Beverly Clark
- ⇒ Dan Cummings
- ⇒ Heath Drulman
- ⇒ Martin Montelongo
- ⇒ Kathryn Moore
- ⇒ Robert Teague
- ⇒ Betsy Dippo
- ⇒ Chris Galvan
- ⇒ Art Silva

**If your name is on this list, or if you know someone on this list, please contact us so that we can update these memberships! (210) 342-4012**



## Looking for Office Space? Need An Assistant?

### Gold Star Professional Offices

Executive Suites provide a cost-effective office solution for business people seeking a full-service professional environment.

Along with flexible lease terms, we provide: Monthly rent that includes live receptionist answering the phone, local phone service, high-speed internet connection and more.

### Back Office Support Services

Do you have projects that keep getting pushed to the back-burner because you or your assistant haven't the time to spend on them? Consider outsourcing! We can help with:

- ◇ Word Processing
- ◇ Database/Mail Merge
- ◇ Desktop Publishing

800 NW Loop 410, Suite 220N  
 San Antonio, TX 78216  
[www.GoldStarOffices.com](http://www.GoldStarOffices.com)  
 210.568.1551

*Live out of your imagination instead of out of your memory.*

*-Les Brown {American Author & Motivator Lecturer}*

## INVOLVEMENT INSURES SUCCESS!!

***It's smart to belong! It's even smarter to participate!***

Are you interested in volunteering? There are many exciting opportunities available for getting involved. If you would like to volunteer, or would like further information, please complete the following and return to the Association by fax to: 210.342.6557

**Areas of Interest:**

- Legislation & Government Affairs
- Programs & Meeting Arrangements
- Communications & Technology
- Membership & Membership Development
- Awards & Member Recognition
- Professional Development/Continuing Education
- Community Service

**Time Available:**

- One – five hours each month
- Five or more hours each month
- Limited time, but I could make a few phone calls
- Limited time, but I would like to contribute newsletter articles
- Would like to work on specific projects such as \_\_\_\_\_

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_



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VISIT US ON THE WEB!
WWW.NAIFASANANTONIO.ORG

Our organization is a Forum of Insurance and Financial Advisors dedicated to assisting the consumer by developing the skills, tools, and knowledge of its members.
-NAIFA-San Antonio

Life Insurance Awareness Month (continued from Page 1)

During the month of September, LIFE is strongly encouraging companies and producers to use LIFE's educational materials to remind consumers of the importance of having adequate coverage. LIFE has committed significant resources to LIAM. Their plans for promotion during September 2004 include:

- \$2 million print and radio advertising campaign;
A PSA-style national radio series;
LIFE's annual eight-page realLIFEstories special section in Newsweek;
Aggressive outreach to leading print and broadcast journalists;
Cyber PR to drive consumers to LIFE's website.

We as an industry are responsible for making sure consumers understand how our products can help them achieve financial security and that's precisely what LIAM is all about, said Frederick J. Sievert, President of New York Life. It's a chance for the industry to bring all of its resources to make sure that people are reminded of their need for life insurance and understand where they can go to get the right type of coverage.

How can you be part of LIAM?

Talk to your company about promotions and programs planned for September.

Review LIFE materials that can help boost your sales efforts at www.Life-line.org/catalog. Place your order now so you are prepared in September.

Plan your own marketing activities around LIAM. LIFE's materials can help you reach clients through mail or in meetings with individuals or groups.

AUGUST 2004

Calendar grid for August 2004 with dates 1-31 and specific events: 4 Membership Mtg, 10 Prof. Dev. Mtg, 12 Breakfast Mtg, 20 Convention Registration ends.

SCHEDULE OF EVENTS

- August 4, 4:00pm Membership Committee meeting at Gold Star Professional Offices conference room - 800 NW Loop 410, Suite 220-N (call 342-4012 for more information) Committee Chair - Michael Steadman
August 10, 4:00pm Professional Development Committee meeting at Gold Star Professional Offices conference room - 800 NW Loop 410, Suite 220-N (call 342-4012 for more information) Committee Chair - Jason Talley
August 12, NAIFA-San Antonio membership breakfast. 1-hour CE credit available on HSA's (RSVP to 342-4012 or e-mail Info@NAIFASanAntonio.org Cost : members \$10, non-members \$20.
August 20, Deadline for regular registration for NAIFA convention in Las Vegas.
All members are welcome to attend the committee meetings!

www.NAIFASanAntonio.org