

"A Celebration of Us"

PAT JOLINE, CLU, ChFC: OUR 20TH ANNIVERSARY MOOERS AWARD RECIPIENT

Pat Joline, CLU, ChFC, was our 1996-'97 NAILBA Chairman, remembered by then-Executive Director, Chuck Rumbarger, CAE, for "dedicating her formidable teaching skills and experience to developing the largest and most comprehensive reference document ever available to independent brokerage agencies (the BDR)." Rumbarger also credits Joline for helping to encourage women and younger NAILBA members to become more involved in Association activities.

Today's Executive Director, Joe Normandy, remembers her for helping shape the Association into a profitable *business*, applying hard-core, bottom line philosophies to the association world which, until the mid-90s, had operated in a service environment. Associations met, they had good times, they produced a couple of publications, made educational efforts, and covered expenses. Many were lucky if they had a net profit on December 31. Joline changed that tune for NAILBA.

Joline is president of Joline Associates, a

division of Talbot Financial Corporation. Joline Associates is an independent wholesale brokerage general agency specializing in life, annuity, long-term care and special risk cases. Representing over 50 different carriers, Joline Associates provides marketing and underwriting support to licensed brokers and registered representatives throughout the United States.

Prior to founding Joline Associates in 1994, Pat was CEO of a major brokerage agency for 12 years, was in personal production, and was in the advanced marketing department of a large mutual company where she provided sales and educational support to the sales force. She holds a bachelor's degree from Bucknell University and a master's from The George Washington University.

Joline is a member of LIFE, INC., which is a prestigious nationwide network of fifteen independent brokerage general agencies. In

addition, she is part of LifeMark Partners, a well-respected, national marketing organization specializing in the distribution of non-registered life insurance and annuity products.

In addition to the above, Joline has been an outspoken and positive proponent of the life insurance industry, and has often volunteered her time to the betterment of the same. She has been quoted in the *National Underwriter*, *Life Insurance Selling*, *Broker World* and *Broker News*. She has been published in *Broker World*, *NAILBA Magazine* and is a monthly contributor to the New Jersey (NAIFA) *Financial Advisor*.

She is our 2001 Mooers Award recipient, due in large measure to her work in the state of New Jersey, where she's soldiered tirelessly to reverse the negative product environment. Joline took the not-so-easy road at a difficult time, to bring that state in line with the rest of the country. Her courage and determina-



left: Executive Director, Joe Normandy, gives a fond farewell to Immediate Past Chairman, Art Jetter, second from left, and Michael Blank, third from left. Kevin Merz, far right, exits one position on the board and begins a new term.



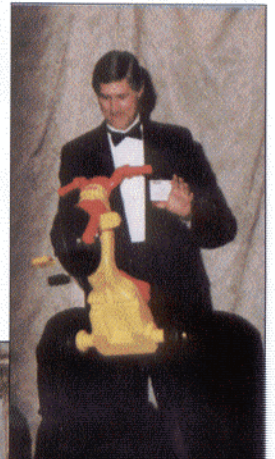
right: A very surprised Pat Joline, CLU, ChFC, surrounded by husband, Nelson, son Brian and daughter, Michelle, is named NAILBA's 2001 Mooers Award recipient.

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left: A beautifully decorated banquet hall and superb dinner made the Mooers a very special event, as always.

right: Chip Milner gets his goodbye gift as NAILBA Chairman—a tricycle to replace his stolen bike, courtesy of Joe Normandy's infamous sense of humor.



right: Doug Mooers accepts the special winged bird statue commissioned for the Mooers recipients.



tion cut new ground for our Association and we are forever in her debt.

The only thing NAILBA requested when Joline asked them to devote resources to the New Jersey situation, was that a NAILBA member agency principal had to take the lead with the Association in support. What this meant in reality, was that a member agency principal had to lead the charge, take the heat, and feel at ease maneuvering in the often tangled web of state politics. Joline did not hesitate when she told us she'd do the job in her state, as much for the consumer, as for our industry.

Early on, New Jersey state senator, Gerald Cardinale, threw his lot in with Joline and together, with NAILBA public affairs sup-

port, they moved the mountain. Joline credits Senator Cardinale for being the "true hero" in the New Jersey struggle of the last few years. "He has a true desire to do what is right for the residents of New Jersey, and represented their interests continually and with conviction. He stayed with the effort until the votes were in and the Bill signed into law. I am proud that I had the opportunity to work with him."

"We're so excited about the possibilities," Pat said. "I understand the filings have already begun. We'll finally be able to offer consumers the best products and give them more choices."

The day of the Mooers Award Banquet, the Association had flown Pat's husband, Nelson,

a retired New Jersey Police Captain and current private investigator, and their two children, Brian and Michelle, in earlier that Friday afternoon, unbeknownst to Joline. Brian is a freshman at Christian Brothers Academy in Lincroft, New Jersey, where he is a member of the freshman basketball team. Michelle is in the sixth grade at Cedar Drive School, Colts Neck, New Jersey. She is an active gymnastic who successfully competes on the state and national level in trampoline. Two days after the award ceremony, Joline expressed disbelief that her family was so successfully brought to Dallas to surprise her and expressed her appreciation and pleasure at having been selected to be the 2001 Mooers Award recipient. —Roberta Runion ✓