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# Resolutions And Wishes

Our struggle to change the way America does business, in terms of preparing for the phase of our lives when issues of retreating income and fear of dependency dominate our thinking, is far from over. Perhaps the greatest constant in the sales of LTCI is the need to rededicate yourself to the cause over and over again. It is that time of year when we contemplate new beginnings, evaluate our priorities, and commit ourselves to a hopefully more successful course of action.

Therefore, with your kind indulgence, I would like to share my personal New Year's resolutions, connected to my wish that I can accomplish the commensurate change in behavior necessary to facilitate the resolution.

**I resolve to continue my faith in the basic intelligence and reasoning skills of American consumers.** Their basic options remain: the loss of dignity, choice, quality, personal freedom, along with permanent dependence on others, financial devastation, and extreme emotional stress; or buy insurance. I will continue to believe that faced with such a clear choice the vast majority will choose wisely.

This resolution includes my continued faith in the growing army of LTCI professionals whose dedication to helping clients represents the best in our chosen profession. My wish is that growing consumer awareness will continue to gain momentum, and that the age wave that is upon us will finally provide us with the sales success that has eluded us to date.

**I resolve, like Diogenes with his lamp**

**searching for truth in the darkness, to seek better product alternatives.** We need new, creative product design. Current product is antiquated, overburdened with confusing riders, and designed for an audience that no longer exists. We need product that is simple, clear, immediately visible, tangible, accessible and affordable to boomers. My wish is that LTCI carriers will once again become a resource of innovative, focused product design.

**I resolve to believe in the inevitable certainty of the demise of Medicaid as we know it.** I will continue to believe in the absolute necessity of assistance for those in greatest need. I will refuse to believe that given a real choice no one really wants their daily life manipulated by the government. My wish is that common sense will prevail, that our strength is in our self-reliance—that in the final analysis Americans will be willing to take personal responsibility for their own retirement security.

**I resolve to help change this from a sale almost exclusive to the financial elite to an accepted option for all those who plan ahead and want to control their own financial destiny.** Health insurance and retirement benefits are delivered at the worksite. LTCI retirement security must also be focused in the same place, particularly small group LTCI alternatives. My wish is that more and more employers will recognize their own financial self-interest, lead by example, and assist in the cost of benefits.

**I resolve to continue to educate myself.** My wish is to remain sufficiently humble, to understand that no one has a monopoly

on the truth, and to find the courage to keep an open mind and maintain a willingness to embrace change.

**I resolve to stay engaged in the struggle for the hearts and minds of far too many unsuspecting and unprepared Americans.**

My wish is that like Tom Sawyer, I can inspire others to help paint the fence. I resolve to maintain my continued optimism concerning our future. My wish is that sales will turn around in time to prevent government interference or economic crisis.

**Finally, I resolve to continue to speak out, to encourage dialogue, to question assumptions and to provoke thought.**

*My most fervent wish shall remain that we might continue to find the patience and the strength to see this through! 🌍*