



RONALD R.  
HAGELMAN,  
JR.

CLTC, CSA, LTCP, has been a teacher, cattle rancher, agent, brokerage general agent, corporate consultant and home office executive. As a consultant he has created numerous individual and group insurance products.

A nationally recognized motivational speaker, Hagelman has served on the LIMRA and Society of Actuaries LTCI committees and is the president of the American Association for Long Term Care Insurance, as well as a master trainer for the LTCP professional designation. He is a principal in the agent sales training company Hagelman-Barrie Sales Training Solutions.

Hagelman can be reached at Hagelman Consulting, 156 North Solms Road, New Braunfels, TX 78132. Telephone: 830-620-4066. Email: [ronjr@satx.rr.com](mailto:ronjr@satx.rr.com).

# A Missionary's Heart

Our job as insurance professionals is fairly straightforward: Convince someone to buy now to leverage a future risk. I do not remember ever being too badly bruised as my clients rushed to take a policy away from me. LTCI is simply the toughest sale we have ever made; and, as reported in the Perspective on LTCI "Producer's Survey," published in the May 2005 issue, selling LTCI does not get any easier over time, even for the most successful.

We still have a massive job to do. We must move the largest risk facing an aging America from the public to the private sector. With this as our mission, all LTCI sales are good sales regardless of the benefit. I want to personally thank all those involved in moving our cause forward, from those who sell to accommodate their clients to those who have made this the heart and soul of their practices.

In my travels and work as the president of the American Association for Long Term Care Insurance, I have had the privilege of meeting a growing army of dedicated LTCI specialists who work so hard to protect our future. I have come to understand how special and crucial these insurance professionals are to the financial security of all Americans.

More importantly, I have come to understand that these folks share a common bond. They each are the proud owners of what can only be described as a "missionary's heart." The sale of LTCI requires a personal passion and brings out the best in each of us. We must achieve a massive conversion of our nation's thought process; we must continue to communicate the potential emotional and financial devastation that awaits many Americans just around the corner.

As you will notice from my biography, I was once in the cattle business. So please forgive the blatant cattle analogy. It is absolutely necessary that we move our collective thinking from one pasture to the next. **The grass is greener on the other side.**

The grass in the current pasture, for many Americans, is being eaten down to the dirt. The time has come to move on. Gates between pastures are positioned in the corner so that those moving the cattle have a natural funnel to process the cattle through.

Boomer demographics are beginning to crack open that gate. It will swing wide in the next 5 to 20 years. The fences over which our thinking will inevitably travel are tight and covered in barbed wire.

The fences—closing in on us all—should be obvious to even the most casual observer. Americans live in fear of their own longevity, and Alzheimer's looms as a massive black cloud on the horizon. Medical inflation and claims will continue to raise premiums. Medicaid was meant for the needy *only* and will return to its origins. Medicare benefits will continue to recede, and Social Security was never meant to be *the* retirement benefit for all Americans. The government has made its own view very clear—"protect yourself now" (as evidenced by the Federal LTCI Program and the New Governor's "Awareness Program," recently instituted by several states).

The lush pastures of personal and governmental fiscal security await us through that gate. To all those who help to slowly but surely move this along, I wish to offer my sincerest *thank you*. A "missionary's heart" was always the answer. 🌱