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Levin has been in the long term care industry since 1999, during which time he has been an award-winning agent, district manager, regional sales manager, marketing director, associate general agent, general agent, and divisional vice president. Levin is also a former practicing Attorney-at-Law, court-appointed arbitrator and is a retired U.S. Army officer.

In addition to his various law and life and health insurance licenses, and the above designations, Levin has also earned Green Belt certification through GE's Six Sigma program, and is a graduate of GAMA International's Essentials of Leadership and Management. He has also taught Managing Goal Achievement®, Integrity Selling® and The Way to Wealth® to hundreds of leaders and salespeople over the past fifteen years. He previously possessed FINRA Series 7, 24, and 66 licenses.

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Let's Go Fly A Kite

I was at the park the other day with a couple of my grandchildren and marveled that kids today still enjoy flying a kite. I no sooner had that thought and found myself recalling images of my own kite-flying as a child, when a couple of teenagers entered the park with their sleek, shiny, and noisy drone. I also remember having the thought that the device was aptly named. As I watched these two flying machines compete for the airspace above the park, it sparked the thought that there are some great parallels to our own long term care industry.

When some of us joined the long term care industry twenty years ago, it truly was a much simpler business model. We had one carrier, often only one product (unless we counted individual plans, shared plans and facility-only plans as our quiver full of arrows) and, like the kite, it was easier to launch ourselves off the ground and into the business. Sure there were nuances attached to the riders and features and benefits to

be learned, but all in all it was a far simpler business. We were tethered to this carrier like the string with which we controlled the kite. The height and direction of the kite was largely dictated by the length of the string and the way we pulled on it to create resistance. The height to which the kite could soar was also limited by the length of the string on our roller.

Just as kites come in different configurations, so to do our agents. I never could understand why a box kite flew better than a standard polygon kite. I am certain that there is a valid scientific explanation for this phenomenon but as a kid I did not care, nor did I need to know why I could send the kite soaring. Much like the makers of these kites, the compliance and product departments of the carriers kept our agents tethered to the products with definable limits and parameters.

Over the years captive agents needed the carriers, and provided leads, to thrive

in this business much in the same manner that kites need to be tethered to fly—at least until a strong wind will send it soaring like referrals, centers of influence, and strategic alliances will send an agent’s business ever soaring to new heights.

Looking back on some hot windless summer days, I now recall that it was sometimes impossible to launch that kite no matter how hard we tried. So to with our formerly captive agents who would often voice the complaint that they were unemployed if there was a scarcity of leads. Fortunately that is no longer the case, and agents now have the power to create their own leads through efforts in marketing, networking, and prospecting.

Sadly, kites are becoming more passé and, younger and younger, the kids want to fly a drone. My seven year old grandson received one for Christmas last year, and I know that his dad had a great time “testing” it out before tendering control of the remote over to my grandson.

We are a smaller industry today in terms of carriers and agents on the street, and captive forces are nearly non-existent. The skies are filling with drones that can only be flown by older kids and adults. Having tried my hand at flying a drone on a few occasions, I would liken it to flying a helicopter in that your hands and feet must be able to do different things simultaneously. The advent of hybrid and combo products, short term recovery care, critical care policies, as well as

myriad other related products may explain why there are very few new people coming into this business.

Drones are far more complicated and sophisticated than kites, and the industry has necessitated the need to change from a captive agent force industry to a broker force industry. Drones have multiple blades that help keep it up in the air as well as controlling the direction in which it flies. The blades could be compared to the important components of being a broker: Knowledge of the products, knowledge of the processes, ability to market yourself and your business, as well as knowing yourself and how you fit into this business.

Drones don’t have to be tethered to fly, are free to fly wherever they are told and don’t rely on the winds to keep them airborne. Like the drone, brokers can offer multiple products from multiple carriers and therefore only need access to good products to “fly.” Unlike the kite, drones do need an internal power supply as well as the ability to be remotely controlled.

As a broker you are the one holding the remote control and it is therefore incumbent upon you to know how to use the remote and how to fly to avoid crashing and burning. Brokers can find their own opportunities in the industry and change directions as they deem appropriate. Brokers have far more control of their business and are not reliant on carriers for leads.

The greatest threat other than physical

obstacles is the possibility of flying out of range of the remote signal. When this happens, it is possible that the broker will lose his or her way. For this reason, it is important to always be learning and growing and remaining at the forefront of the industry as new products become available. Like the threat of flying out of range, brokers are challenged with their focus being too divided because of the growing number of distractions in the industry.

Let’s Go Fly a Kite is a song from Walt Disney’s film *Mary Poppins*, another fond memory of childhood that I am attempting to share with yet another generation. The song was composed by the songwriting brother duo of Richard M. Sherman and Robert B. Sherman. The song is heard at the end of the film when George Banks (played by David Tomlinson), realizes that his family is more important than his job. He mends his son’s kite and takes his family on a kite-flying outing in the park. The song is sung by Tomlinson, Dick Van Dyke, and eventually the entire chorus while Mary Poppins makes her exit from the Banks’ household.

In the same vein, it is important for us to remember that the needs of the client must always come first, and, if we are true to this paradigm, that we will know the sweet taste of success. 🌍

Note: Jeff Levin, MBA, CLTC, also contributed to this article.