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Moses is widely recognized as an expert and innovator in the field of long term care. Previous to founding the center, Moses was president of the Center for Long-Term Care Financing (1998–2005); director of research for LTC, Inc. (1989–98); a senior analyst for the Inspector General of the U.S. Department of Health and Human Services (1987–89); and a Medicaid state representative for the Health Care Financing Administration (1978–87).

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The LTC Tour: One-Third, Two-Thirds And One-Half Remaining

Say what? Let me explain...

The National Long Term Care Consciousness Tour is a year-long, grass roots campaign to wake up the media, policy-makers and the American people to the importance of planning for long term care.

The LTC Tour began January 1, 2008, in Tampa, FL, where I purchased the "Silver Bullet of Long Term Care," a 16-foot Airstream trailer towed by a titanium metallic Toyota FJ Cruiser. That's been my home away from home ever since.

So far, I'm eight months into the tour—thus, one-third of the calendar year remains. But look at the LTC Tour map—there is still two-thirds of the country to cover and, with the wide expanses of the Midwest and West remaining, half the tour's miles are yet to be driven. That means most of the people who will see the Silver Bullet, bedecked with its sponsors' corporate logos, are yet to set eyes on it.

Many platinum, gold, silver and bronze sponsors have signed on to support the LTC Tour. They include the tour's coordinating sponsor, GoldenCareUSA, several of the leading long term care insurance carriers, two distinguished insurance trade journals and more. Check them all out in the pictures at www.centerltc.com.

What Have We Accomplished So Far?

As of September 1, 2008, the LTC Tour has covered nearly 18,000 miles, 25 states and 2 countries. I've completed 50 formal presentations to groups such as financial planning associations, estate planning

councils, and state and local affiliates of the National Association of Health Underwriters (NAHU) and the National Association of Insurance and Financial Advisors (NAIFA).

Some highlights since my last report in these pages ("The LTC Tour At 12,500 Miles And 20 States," *Broker World*, July 2008) include an address to the Princeton, New Jersey Estate Planning Council, a presentation to headquarters staff of gold LTC Tour sponsor Prudential, meetings on Capital Hill with majority and minority staff of the House energy and commerce committee (the germane committee for Medicaid in the U.S. House of Representatives), a speech to the Financial Planning Association of Maryland, a briefing on U.S. LTC in the Silver Bullet for a two-man delegation from the United Kingdom's Prime Minister's office, presentations to the invitation-only LTC Discussion Group and to the Heritage Foundation in Washington, DC, a side-trip flight to Milwaukee for a talk to gold sponsor OneAmerica's key clients, keynoting long term care day at LIMRA International, serving on a panel at a Fearless Caregiver conference (www.caregiver.com), and a side-trip flight to address the Financial Planning Association of Charlotte, NC.

One big surprise. When I showed up at gold sponsor MetLife's long term care insurance headquarters in Westport, CT, on July 15, what I expected to be two perfunctory one-hour talks turned into a full-day extravaganza. MetLife mascot Snoopy spent the whole day with us taking

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pictures with me and all the staff of each of the company's major divisions, including MetLife's outstanding Mature Market Institute. What really blew me away was the slide show with which they introduced both of my presentations: a series of pictures of the LTC Tour, the Silver Bullet and me in locations all across the country to the tune of Johnny Cash singing "I've Been Everywhere." A real hoot!

Maybe you will find some of the logistics of the LTC Tour interesting: So far I've filled the Silver Bullet's fuel tank 75 times, with gas prices ranging from \$2.96 per gallon in Tennessee in February to \$4.50 per gallon in New York in July. Don't bewail the LTC Tour's carbon footprint too much; think of all the plane trips I'd have to have taken to do 31 major events this year.

The estimate is that I've stayed in more than 100 campgrounds so far and hitched and unhitched the trailer to and from the truck at least that many times. One morning, I walked 50 yards through icy rain to the showers at 6:00 a.m., only to find them

all in use. Another time, I had to do an about face, return to the trailer and retrieve quarters to feed that campground's pay showers. Every camp site varies radically in quality, comfort and amenities and I

rarely stay more than a night or two in any one.

The LTC Tour isn't all hard work and seriousness. We have our own YouTube channel where we've captured interviews with distinguished experts interspersed with comical vignettes along the way. Check out all 34 of them at www.youtube.com/LTCConsciousnessTour.

You'll find me at Niagara Falls estimating that at one dollar per gallon of water, it would take six and a half years for the \$102 trillion dollar unfunded liability of Medicare and Social Security to flow over the falls. Check out Snoopy and the gang when we visited MetLife. Believe it or not, see the Silver Bullet of Long Term Care in Cairo and Athens! And how about that campground in Jersey City where I could see the Statue of Liberty from the Silver Bullet and ferried to lower Manhattan in 10 minutes before taking the subway to the Metropolitan Opera? (Manhattan on \$60 a night!).

Yes, the National Long Term Care Consciousness Tour is a many-splendored thing. Get aboard. Everyone's welcome. This year I can do programs for nothing or for a nominal cost that I usually have to ask large honoraria and travel expenses to do. Check out the details at the top of www.centerltc.com. 🌍

For more information about the Consciousness Tour's itinerary, go to www.centerltc.com/TourCalendar/General.htm

