

# Debra Levin

## An Estate Planner Who Spans Generations

by Josh Weinhold

H. Debra Levin has become a part of the Horwich family.

The **Seyfarth Shaw LLP** partner is their lawyer, but she's much more than that. She has been taking care of them for four generations.

It started with Franklin Horwich, drafting his will and handling other legal matters related to his successful floor-covering manufacturing business. Then her work extended to his wife, Frances. Then to their two daughters. Then to their three grandchildren. Lately, she's established trusts for the great-grandchildren.

To Frances, Levin is more than a lawyer. She's a counselor, a psychologist and a sounding board — someone she knows she can count on.

"She's a calming, trustworthy influence on me," Horwich says. "Anything she tells me, I think, 'She's right, I'm wrong,' before I look at it. She's able to explain things very, very well. A lot of people aren't



great communicators. She is."

It's a special relationship, but it's not entirely unique. Over her nearly 40 years as a trust and estate-planning attorney, Levin has cultivated many close relationships with individuals and families who want to ensure their loved ones are protected. For some, it's figuring out how a closely held business will change hands. For others, it's setting up support systems for spouses, children and grandchildren.

Some situations are simple. Others are rife with stress, emotion and conflict. No matter what, though, the key for Levin is the same.

"I'm really good at listening to people and understanding where they're coming from," Levin says. "Frequently, you can craft a solution that gives that person what they need, but doesn't take away from the other person. A lot of times there are solutions hidden in what people say. You just have to listen."

### Not Just About the Numbers

Born in Chicago Heights, Levin grew up in the Graymoor neighborhood of south suburban Olympia Fields. Her father, a businessman, and her mother, a social worker in the local school system, lived in a

contemporary house. They frequently held major public social events there, hosting speakers such as Eleanor Roosevelt and the king of Fiji.

She headed east for college, majoring in American government at Cornell University. She was considering graduate school in political science. Levin was interested in consumer protection issues and had stints working for Ralph Nader and then-U.S. Rep. Abner Mikva, who eventually became a federal appellate justice and White House counsel.

At the urging of her academic adviser, however, she applied to many of the country's top law schools. She ultimately chose Harvard, which thrilled her father, who sadly passed away just before she started classes.

While Cornell had been a "garden of Eden," she says, Harvard in 1972 was a much different story. The percentage of female law students was quite low, and she found it clear many of her professors didn't think women belonged there. Since female students wouldn't end up practicing law for very long anyway, they said, the women were just taking the spot of a man who needed a J.D. to support his family.

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“It was an ego-bashing experience, particularly that first year,” she says. “And being a woman didn’t make it any easier.”

Having a goal would have helped, but at the time she had no idea what lawyers did with their degrees. She was aimless until her third year, when she took a trusts and estates course. It was the only class she got an A-plus in, and it was a subject that finally made sense. Levin understood it so well, in part, because of the estate process that followed her father’s death.

She had never planned to work for a law firm, but she elected to spend a summer at D’Ancona & Pflaum in Chicago. She figured a small shop (at that time, 20 to 25 lawyers) in her home city was as good of a place as any, even though the job-placement staff insisted the Windy City was no place for a Harvard student to consider.

Though it was a general practice firm, D’Ancona had a host of family-business clients and an active estate planning practice. Mikva, then the firm’s recruiting partner, offered her a job. Levin returned after graduation and stayed until the firm merged with Seyfarth Shaw shortly after its 100th anniversary in 2003.

“It was a great place to do estate planning, because clients love their businesses,” she says. “It’s like another child, so the estate planning work at D’Ancona wasn’t just about numbers. It really mattered to the client what was going to happen with his business at his death.”

## Building Bonds with Families

At D’Ancona & Pflaum, two attributes that once seemed like liabilities to Levin’s legal career soon became assets.

The first asset was her out-of-state law education. Many of the firm’s lawyers had connections to the University of Chicago, which led many professors to turn there for estate planning work. But many of the firm’s young lawyers had taken classes from those same professors and were intimidated by the idea of working for them. Levin had no such problem.

“They were petrified when these people came in the office,” she says. “I had a great time working with them because I love dealing with smart people who don’t just accept what I say. I was comfortable in a way their students weren’t.”

The second asset was her gender. For the many owners of closely held businesses who came to the firm seeking succession plans and estate plans, what happened to their life’s work was of utmost importance. But at some point, they realized why they were there. They loved their wives and wanted to ensure they were cared for as they aged.

Eventually, they brought their spouses into the process. Talking to Levin proved

easy for the women. She knew how to relate to them, how to empathize and how to cry with them.

“The businessman figured out that it was important that his wife had a relationship with the lawyer,” she says.

Wives needed to be comfortable asking questions they might have been self-conscious about asking a stodgy corporate lawyer, says Levin. “I found being a woman in that role really enhanced my practice.”

For Frances Horwich, Levin’s calming influence proved beneficial in helping her understand that she could take care of herself. Horwich watched Levin guide her husband through many legal processes. The older he got, she says, the more he saw Levin’s wisdom and shied away from arguments with her.

But after her husband died, Horwich says, she increasingly worried about ensuring she left enough for the generations after her. Levin assures her that the desire doesn’t mean she has to ignore her own needs and wants.

Levin is a true counselor to the family, Horwich says.

“She talks to each one of my kids in a manner they understand,” she says. “Each person, of course, requires something

different. You can’t talk to two children the same way. You have to know how to say that, and she does that. And she’s not a parent, she’s a stranger. That’s a great gift.”

## Flexibility with Finite Toolbox

When it comes to estate planning and all that goes into protecting valuable assets, creativity is the name of Levin’s game.

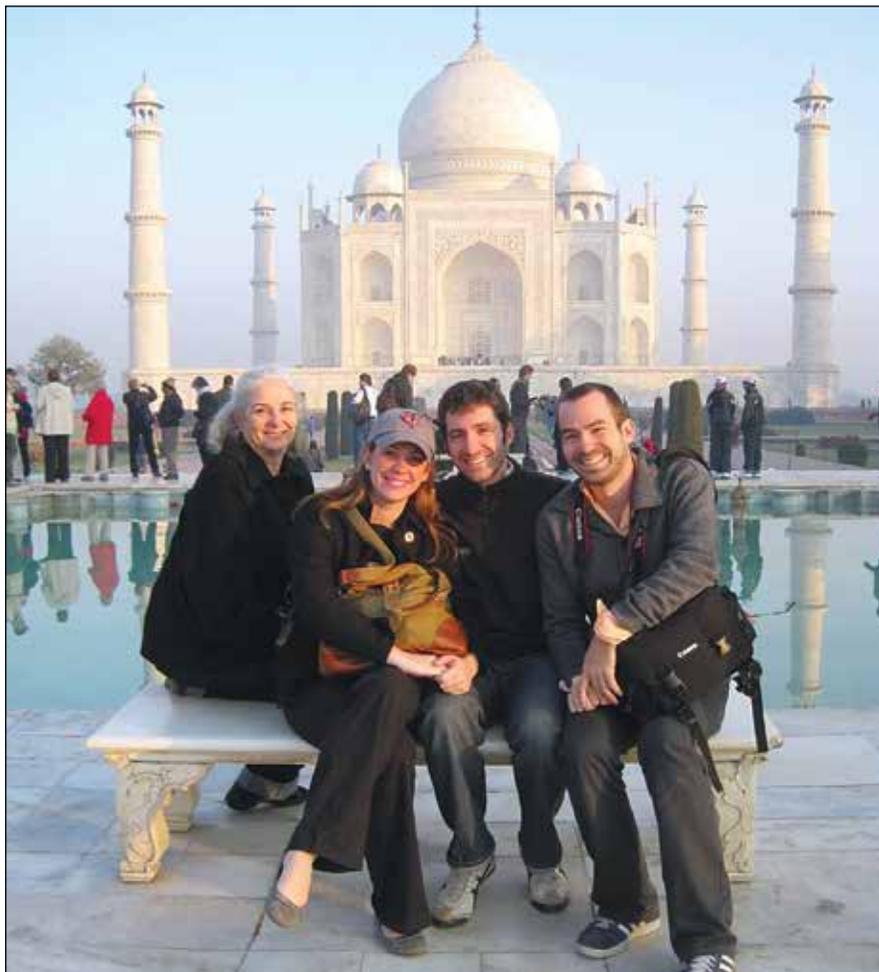
It’s something her firm always took pride in, so much so that its lawyers didn’t typically lecture or write about their plans and techniques. Brag about the unique ways you’ve helped your clients and, suddenly, others might follow suit, eliminating your competitive advantage. Or, if your ideas prove too popular, Congress might change the law.

“Putting ideas together in a different way than what is normally done to come up with a solution to a problem is very intellectually challenging,” Levin says.

“There aren’t many tools. You have a finite toolbox. But you can use the tools in all different ways to solve people’s problems.”

The job also requires deploying creativity as a psychologist. When confronted with challenging family situations — second

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From left: Levin, daughter-in-law Katie Durick, son H Joshua Kotin, son Jeremy L Kotin.

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spouses, squabbling siblings — Levin outlines a clear goal to all the parties involved. In the end, the family will still be speaking to each other, and nothing divisive will transpire.

“I get calls from angry parents who want to disinherit children or treat their kids differently,” she says. “You may do more for one during life. But in death you’ve got to have a really good reason not to treat them equally, because you’re leaving lots of scars. And the most important thing is to have your kids like each other when you’re gone.”

Anne E. Brynn has a front-row seat to that creativity every day. An associate working with Levin since 2002, she says the open-door policy in their practice creates significant give and take, with ideas being bounced off one another and with Levin regularly demonstrating her intellectual curiosity.

“Debbie is a really, really great, fluid, flexible tax thinker — crazy sharp,” she says. “There are a lot of great, really dynamic things that come from these conversations. If we didn’t have them, it would mean we didn’t have enough interesting or challenging work.”

Levin’s approach is defined by flexibility, Brynn says, shying away from estate plans that lock in hard-and-fast terms that years down the road may not be feasible. Instead, she persuades her clients to allow for more adaptability, which in turn brings better decision-making in the future.

And for as smart as she is, Levin doesn’t know everything. She’s not afraid to show a gap in her knowledge, a lesson Brynn says she’s taken to heart.

“She’s really good about being fluid and comfortable and saying ‘I don’t know the answer, I’ll have to get back to you,’” Brynn says. “To me, that honesty is a comfortable way to be able to be with your clients. This stuff is stressful enough. To put yourself forward as having more mastery over your subject matter than you actually do is even more stressful.”

### Effective Engagement

Levin just wrapped up a term as chair of the board of directors of Jewish Child & Family Services. A longtime member of the board, Levin says she is inspired by the work it does for children and for Holocaust survivors, so much so that it helped the self-described gadfly break out of her typical wallflower role.

“Eleanor Roosevelt was very frightened of public speaking. She said the way you deal with that is you feel so passionately about the cause you’re speaking of that you don’t focus on your fear, you focus on the cause,” Levin says. “I really found that with my work with JCFS.”

Howard Sitron, the organization’s CEO, says Levin truly rose to the occasion when

she was called upon to lead the board. She oversaw JCFS’ acquisition of another organization that had fallen on tough times, Jewish Vocational Services, ensuring the JCFS was protected and major risk was mitigated. She also pursued an opportunity that resulted in a \$3 million lead gift for a new building project.

Levin immediately realized that any success steering the organization would come only with an enthusiastic board, he says, and she quickly got members more involved than they had been previously.

“She handed off a lot of responsibility to folks, she delegated well and brought a lot of people into active roles on the board,” he says. “That is the hallmark of an effective board: engagement.”

For Levin, the mother of two adult sons, the work is all about connections and bonds — many that form across multiple generations of a family. Sometimes, she even sees a side of descendants that their parents never knew was there.

“Nothing makes a child grow up faster than losing a parent. Parents frequently think their children are immature, never had any responsibility,” she says.

“I love watching children rise to the occasion, and, frequently, parents never dreamt their children would be as responsible or mature or as fair as I see them become.” ■