



Cary's Corner

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From the desk of Cary A. Levinson

Cary's Corner – Volume 14

"Retirement, is it really for you?"

Dear Valued Friends and Agents:

So you're at the point in your career where the word "retirement" is becoming more and more appealing to you. The idea of waking up every morning and playing golf excites you. Perhaps going on a cruise every month or flying to a new destination is your lifelong dream. Or maybe just traveling the country in your car or SUV is your thing. Or is it just as simple as hiking, swimming, meeting friends, skiing, shopping, or binge-watching television every day instead of selling insurance? I must admit the thought of retirement has crossed my mind after celebrating 50 years in our industry, but I also have to be completely honest and say that thought didn't last too long. Lately, it seems as if more and more agents I know for many years are entertaining retirement dreams until the reality of waking up every morning to the same thing sinks in. As I always do, I'll share some stories with you. And as always, I love receiving your thoughts and feedback on "Cary's Corner."

One agent I have known for most of my career officially retired 6 months ago. He sold his house on the West side of town and moved to a beautiful condominium on the East side directly facing the ocean. He wakes up every morning to the crashing of the waves against the rocks and sand and then goes for a walk on the boardwalk. He called me every day and said "Cary, you have no idea what you're missing, it's time, come and join me out East". I kept saying "Soon, Steve, I promise, very soon." Well, I think you know where I'm headed. Steve called me the other day and admitted retirement wasn't exactly as he thought it would be. In fact, I believe his exact words were, "Cary, I'm going out of my ***** mind, I have to go see a client today and make a sale for my sanity." He just bought a batch of final expense leads, requested a Levinson website and at the age of 82, we're teaching him how to complete e-apps.

Next, we have an agent in his late 70's who told me just the other day he's had enough, and he's ready for retirement. I guess retirement wasn't exactly what he thought it would be either because he's getting ready for

a new career. Of all things one can do in their late 70's when he told me what he was training for absolutely shocked me. He's going to class to become a Miami school bus driver. Can you imagine at his age in a big, yellow bus with 5 and 6-year-old kids throwing things at each other, singing, and simply being 5 and 6-year-old kids? I wonder how long that career will last until he moves on to the next venture which will probably be going back to insurance sales.

And finally, there's my Cigar Club buddy who was a life insurance agent for 43 years in New Jersey who moved to my community not too long ago. We became good friends, and he joined our Parkland Cigar Club so I see him weekly. I asked him the other day what he does when it rains all day, and he can't play golf? He looked me in the eyes and proudly said, "I go to the cigar store and buy cigars." I said, "Great, and what do you do the rest of the day?" He proudly said, "I go 3 or 4 times a day and I buy 1 cigar each time I go, this way it keeps me busy." I was speechless the rest of the day.

I hope you're seeing the same trend I am because when reality sets in, I absolutely love what I do today and how I loved helping my clients when I sold them life insurance many years ago. The joy, the pleasure, and the satisfaction of what we do for others cannot be duplicated by anything, especially playing golf or learning how to drive a school bus. Let's remember that when people need us the most in the most difficult of times, we are the only ones to step forward and help when no one else can. As I've said before, only you can keep families together, only you can allow children to remain with their surviving parent and only you can allow them to live in the same house and neighborhood and attend the same school. Please remember, no one does for people what you do when they need you the most. Thank you so much.

- **Cary A. Levinson, President**, Levinson & Associates