



# Cary's Corner

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## **From the desk of Cary A. Levinson**

**Cary's Corner – Volume 28**

***"When The Personal Nature of What We do Hits Home"***

With over one half of a century working with life insurance agents, I feel pretty confident that I've seen and heard most stories whether they're happy, sad or indifferent. Through the years as I've listened to you, I've laughed and I've cried but I can honestly say I have always done my very best to help our agents help their prospects and clients. However, I decided to share a very personal story with you that impacted my own life 3 weeks ago. The underlying theme here emphasizes what I learned 51 years ago, but it never hit home like it did in mid- June of this year. The personal nature of what we do is what makes good advisors great and having awareness of the unpredictability of life. And very unfortunately, as I share this story with all of you, we all need to realize that nothing wakes people up about the need for financial planning like truthful, personal accounts of misfortune, medical tragedy, accidents, pain and untimely death.

A very close personal family member of mine is in her mid sixties, in excellent health, been married for 40+ years, has absolutely no illnesses, takes no medication whatsoever and is a fantastic wife, mom and grandmother. She lives in N.J. with her entire family and all the children.

She and her husband decided to take a cruise 3 weeks ago just to celebrate the wonderful life they share together. In the Northeastern part of the country, the major cruise ships stop at most of the major ports in Canada, so that's what she and her husband decided to do just to spend some special time together. So, while on the ship on a Wednesday evening, they had dinner, saw a fantastic show on board and then headed to the casino and played the blackjack table would be a little kinder than several previous nights. And ironically it was, until she stood up but then fell back down on the floor. As I understand it from other family members, she blacked out and suffered a major stroke paralyzing the entire left side of her body. A helicopter landed on the cruise ship and took her to a hospital in Canada where she and her husband stayed for one week and then 10 days ago, she was transported to a rehabilitative facility in New Jersey where she is today. She still cannot speak, she cannot see out of her left eye, she can't move a finger or toe on the left side of her body and is confined to a wheelchair, probably forever. So, what is the point of me sharing this nightmare with you and reliving the terrible pain for me?

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As life insurance advisors we are constantly marketing and prospecting looking for new clients. We use social media and all forms of technology including "Insure Me Now Direct" and "Sell While You Sleep" looking for new prospects to tell our story to. This is wonderful and separates the successful agents from the struggling ones. But truthfully, have you recently spoken to your friends and family members about their financial future? Have you thought about a close friend, brother or sister or parent suffering a stroke on a cruise ship? Don't you think a family member would be interested in Living Benefit Riders which include chronic, critical and terminal illness benefits? I feel it's our obligation to discuss these fantastic options with our family as well as strangers we might meet while prospecting for new sales. Why

wouldn't your family member, as well as a client, be interested in accelerating a large portion of their death benefit to pay for medical expenses such as long term care? I can tell you right now I'm very aware of several people in my own family who would love to have these riders.

So, continue to do what no one else does when others need you the most. But all I ask is don't forget the ones you love the most, your family. They deserve your advice, your guidance and your counseling certainly as much as anyone else. Thank you all so much and thank you for your prayers.

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