



# Cary's Corner

*Sponsored by Levinson & Associates*

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

### **Cary's Corner – Volume 33**

## ***“I Keep Getting Asked Why I stay In The Business So Long.”***

Dear Valued Friends and Agents:

I'm hoping by now that most of you realize that “Cary's Corner” is not the place to go to get the most current MYGA or FIA rates, participation caps, or Accelerated Underwriting guideline changes. The Levinson & Associates website is the most comprehensive in the industry and can help you with any insurance related questions you may have. “Cary's Corner” is fun, it's personal, and it's my way of helping each of you by sharing stories, some of which will make you laugh, and others will most definitely make you cry.

I'm asked continuously, especially by many of our newer agents, how and why I started in the life insurance business at age 21 when I just earned my Bachelor's degree in clinical psychology. I started my career as a Met Life agent, barely at age 21. But before I answer the question as to why I decided to stay in the life insurance business, here's the answer to why I started. Very simply, I was a newlywed in a city I just moved to and I needed a job. When I interviewed at the Coral Gables Met Life office, they ended the interview with “the position of Agent will

pay you \$110.00 per week for 13 weeks.” That's all I needed to hear, so I accepted the position as Agent. When I went home and told my wife we don't have to worry for 13 weeks because I'm on a salary, we both celebrated and stopped worrying.

Then the fun really began. The following Monday I walked into a local business in a nearby industrial park. It was 100 degrees in Miami, my tie was still tight against my neck and my rate book and legal pad felt like they weighed 25 pounds each. I simply went through my routine, “Hi, I'm Cary Levinson and I'm here to save you money on your life and health insurance.” The owner sitting behind the counter jumped up, started yelling at me at the top of his voice, “Another damn insurance man, I hate all of you.” And with that, he flipped up the wooden counter dividing us. There stood a growling, 100 pound German Shepherd staring at me with such hatred I couldn't believe it. The dog chased me out of the store and probably another 200 yards into the parking lot. Welcome to the insurance business, Cary, is all I could think about. Thank goodness I was only going to do this for 13 weeks until my salary ran out. So why did you stay in this business, you ask?

---

Let me share one other quick story before I tell you why I stayed past the 13th week. The following week after being chased by the German Shepherd, I was cold calling in a different industrial park. The morning was no different than most other mornings, it was a complete waste of time. Then, at about 12:00 o'clock, my Manager Herbie picked me up and we drove to a nearby McDonald's for a quick lunch before I hit the street again. While gulping down my Big Mac, he told me to go over to the pregnant woman at the next table and tell her about our new Whole Life policy specially designed for newborns. Of course, I listened to Herbie as he was my manager, mentor and trainer 10-12 hours per day. Still sweating from the heat and my tie still choking me, I walked over to the next table, gave her my business card and told her all about our new Whole Life product for babies. The next thing I knew, she ripped my card into about 100 pieces, threw it in my face, started hitting me with a rolled up newspaper as she screamed at the top of her lungs "I'm not pregnant, get away from me." Needless to say, I finished my hamburger in Herbie's car.

So, after all this, you have to ask, "why did you stay, Cary?" And here's the answer. One day, in about my 7th or 8th week, I was cold calling on the phone and after about 300 calls I met Bob on the other end of the line. Let's just say the first 300 calls did not go well. I was told to drop dead, get a real job or just hung up on as soon as I mentioned Metropolitan Life. But Bob was different. He said "You seem like a nice young man and I do need life insurance. I'm married, I'm 36 years old and I have 2 daughters 8 and 6 years old." Herbie and I went to Bob and Joan's home in North Miami

the next night and Bob purchased a \$50,000 Whole Life policy. In 1971, \$50,000 was similar to about \$500,000 today. Five weeks had passed when Joan called me hysterically crying and told me that Bob had been killed in a car accident on I-95 on the way home from his store. When I delivered the \$50,000 check to Joan, which incidentally Herbie made me do without him there, we were just standing there and hugging each other hysterically crying, I will never forget what Joan said to me, "Cary, if not for you, the girls and I would be homeless."

Fifty three years later I still think about Joan and her daughters and what I did for them. And, fifty three years later, I am still convinced, now more than ever, that I made the right decision to stay in this business. We do for others what no one else does when they need us the most.

Thank you,

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