



CARY'S CORNER

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Volume 42

"What Does This Business Really Mean To You?"

Dear Valued Friends and Agents:

As I approach almost 60 years in the life insurance industry and since beginning Levinson & Associates in 1972, I can't help but think about the incident that led me to stay so heavily involved for my entire adult life. I recall being 21 years of age and sitting in a Metropolitan Life conference room with 12 other agents. Most were quite a bit older than me, overweight, grouchy and wore their ties halfway down their stomach. It wasn't pretty. I only accepted the job because I was brand new to Florida, a newlywed and I had to make a living. During my interview, I was promised a salary for 13 weeks and then I would go on strictly commission. In those days, \$110.00 weekly wasn't a lot of money, but I enjoyed eating, and I certainly had to pay my rent for our 1,500-square-foot apartment. So, before I knew what was really happening, I was an insurance agent with a 4 year college degree in psychology. Needless to say, I certainly viewed this job as very temporary, no more than 13 weeks at the most.

In the beginning of the 2nd week, I was sitting at my desk, my Yellow Pages open and giving everyone my pitch, "Hi, I'm Cary Levinson with Metropolitan Life and I'll be in your area Monday and Wednesday of next week, and I'd like to stop by and see if I can save you some money on your life and health insurance." I was told to drop dead, get a real job, or that I was the biggest crook in the world, but nothing bothered me because I knew I was getting \$110.00 on Friday. Then one day after I gave my 250th pitch of the day, someone said to me he is thinking about buying life insurance. Bob asked me if I could come to his home in North Miami and speak to him and his wife because he has 2 young daughters and he's very concerned if something were to happen to him. I ran into Herb's office, my manager at that time, and asked him what we do next. He said make the appointment for 8:00 o'clock tonight and when we get there, just sit and keep your mouth closed and I'll handle everything. Well, that's exactly what happened, and Herb wound up closing a \$15,000 whole life policy. That is comparable to about \$400,000 today, so it was a pretty nice sale. I still couldn't care less because I was just looking forward to getting my paycheck on Friday. We submitted the 40-page application the next day, and it was "Cary Levinson Day" in the Metropolitan office. I was a hero even though I didn't say one word for 90 minutes.

About 10 days later, I'm sitting at my desk prospecting as usual, and who calls me but Joan, Bob's wife absolutely hysterical crying. She couldn't even talk. What I did understand was that Bob was killed in a car accident on I-95 on his way home from his shop. I ran into Herb's office and told him and I said "What do we do now, Herb?" I remember his words so vividly, "We don't do anything, you're going to handle this. You're going to North Miami and have Joan fill out a death form." I did exactly that and when I saw Joan that night with her 2 daughters, I started crying myself. And when I brought her the \$15,000 check the following week, that's when I made the decision that I'm never leaving the life insurance business. My life has changed drastically by that tragedy and how we help people in distress when they need us the most. I remember Joan telling me that she and the girls can now live in the same house, the girls can stay in the same school and that I changed their lives forever. I remember her saying, "God bless you Cary, I have no idea where I'd be without you."

That's the night I went home to my wife and said "I'm never leaving the life insurance business and I never have."

September is Life Insurance Awareness Month. Stop and think for a minute, what does this business really mean to you? My only hope is that what it means to me, it means to you. Keep up your dedication, your commitment and always remember, no one can do for others in the most devastating of times, what you can. Continued success.

Cary A. Levinson

President of Levinson & Associates

