



*Sidney Franklin, CLU (left), with his son and partner, Alan L. Franklin, leave their office together. Mr. Franklin is 1976 Chairman of the Top Club's Advisory Board of Directors and was President of the 1959-60 Top Club. Alan, who signed his contact in August, 1975, is a new Presidents Councilman.*

## Sidney Franklin and Son

by CLORINDA CLARKE, Managing Editor

SIXTEEN YEARS AGO when Sidney Franklin, CLU, Northern Ohio Office, became a Senior Nylic, he decided to take a year off to travel and lecture on insurance. (His travels and lecturing took him as far as Honolulu.)

After six months he was back at his desk in Cleveland, Ohio, convinced that what he really wanted was to continue selling New York Life insurance for another 20 years, "But I've paced myself," he says, "in a more leisurely way by eliminating night calls." Now in the 17th of his second 20 years, Sid has attained a cherished goal — he is the 1976 Chairman of the Top Club's Advisory Board of Directors.

Another great satisfaction of this past Club Year is his son Alan's flying start as a New York Life agent. Alan, who signed his AFU contract in August, 1975, has qualified for his first Club — the Presidents Council!

The Franklins are partners and share a handsome suite of offices across the hall from the Northern Ohio General Office.

Sid, an Ohio State graduate, planned to become an actuary, when one of his professors urged him to check first on insurance selling. He was 21 years old when he joined New York Life. Sid has been Vice President twice — in 1955 and 1956 and President of the 1959-60 Top Club. He is a Life Member of Nylic Clubs and a past President of the Agents Advisory Council.

For many years Sid's primary market was the construction industry. Recently, he has changed course. When the construction industry slowed down, Sid was able to shift

into another profitable selling area — the wholesale and retail market. "Only an insurance salesman has such flexibility," he believes.

Like all flourishing Field Underwriters, he considers nothing more vital than policyowner service. He gratefully acknowledges the help he receives from the Cleveland Central Service Office and Northern Ohio General Office staffs in keeping his clients happy.

"Our CSO is fabulous, absolutely fabulous," Sid says and adds that he does everything he can to keep up a good rapport. He welcomes chances to speak to groups of new CSO staff members, and his secretary often lunches with CSOer's.

"Simplicity" is also important to his operation. "Illustrations are rarely more than one-page. My letters are one-page also, generally three lines at the most."

He frequently turns to the Advanced Underwriting and Pension Departments for technical advice. Sid used to involve younger agents in some of his sales. Now the younger agent most readily available to him is his 29-year-old son, Alan.

Alan earned an M.A. in Education at Kent State University in 1972. He soon left junior high school teaching for New York Life. The huge classes assigned to Alan (60 pupils in each) made it impossible to do the job he had hoped to do. Alan has found that life insurance selling is the best kind of one-to-one teaching for him.

In the year Alan has been an AFU, he has worked both independently and with his father. Alan prospects mostly among people his own age, some of them children of his father's policyowners. He is quick to tell a prospect, "My father with his 37 years experience is right here to help us." Sid, on the other hand, when he closes a case with a new client, can promise that with Alan in his office, the client can look forward to continuity of service.

"We often hear Council members say that if we service our clients we will grow with them, and it's true," Sid says, "But my experience has been more dynamic than that. I have always tried to stay ahead of my policyowners in tax knowledge, estate planning, or in any other way I can be of help. So, as I got stronger and able to run faster, I found I was able to pull many of my clients along with me. A more vibrant situation developed between us. They've seemed to feel this too. I'm proud to serve on my clients' boards of directors. Among them are Dadsons, a sample book manufacturer, Air Cleveland, and Peerless Packages."

At the start of the past Club year, Sid made the Chairmanship his announced goal. "Maybe," he says, "because it was the charter year of the Chairmans Council; maybe because it was Alan's first year as my partner. I wanted mostly, however, the satisfaction of being the 'leader of leaders' of my Company."

With their triumphant 1976 to build on, the two Franklins look forward to many congenial and profitable years of partnership. And as Sid and Alan drive around their native city, they can be confident that what they do is good for their policyowners, New York Life, and Cleveland.

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