

William Franklin Interview

March 18, 1986

This is Betty Turnell speaking for the Decatur Public Library. Our guest today is Mr. William Franklin, better known as Bill. We are recording in his office at 158 W. Prairie Street, that is the Decatur Club, in Decatur, Illinois, on March 18, 1986.

Q. Well, Bill, I happen to know that you are not a native of Decatur. When did you come to Decatur?

A. I came in 1936, and the reason was that my father was a salesman with the Mobil Corporation. At that time it was called the "Socony Vacuum Oil Company" and before that it was the "Vacuum Oil Company." They got together with the Standard Oil Company of New York. They said, "We're now the Socony Vacuum Company," and they transferred him over to this area.

Q. It sounds as if the recent troubles of oil companies are not new.

A. No, they had mergers back then.

Q. It sounds as though, to make a bad pun, it was a "fluid" industry.

A. Very fluid, yes. So that's why we came here.

Q. Where did you come from?

A. We came from Danville, Illinois. I remember when we got here I thought it was terrible that I was leaving friends in school and I felt that there was no way I could make friends to play ball like I played over there in grade school.

But I found that that was wrong.

Q. What year were you?

A. I was in the last part of the sixth grade.

Q. That was a hard time to leave, wasn't it?

A. It was for me. As I said, I had friends in school, and I was just leaving grade school and was playing baseball and I had just learned how to play tennis. An interesting thing was that I came to a school called "St. Patrick's Grade School" and they had double desks. I had never sat at a double desk in my life. I kept looking over at the other fellow's desk. A nun kept saying, "No-no. You don't do that, William." So I soon learned that you don't look to see what the other student has written down.

Q. But you did make good friends here. Then you continued schooling here?

A. We continued schooling from the 6th grade level. Eight grades was all you went to the Catholic School. One of my sisters was in the 8th grade. We had a Spelling Bee one time, and our sixth grade beat the eighth grade, and I was so pleased because my sister was against me, and I got to brag a little bit at home how we beat her. It was fun. But an interesting thing, too, was that starting the seventh grade I was transferred to another grade school.

I asked my mother, "Why are you transferring me to St. James?"

She answered, "Well, they don't fight as much over there."

I never knew anything about the fights at St. Pat's because I was never in any.

So that was the immediate transfer from Danville. You get to meet and know people. It was nice. I was always used to nuns, anyway, all the way through. We never had what we called "lay teachers" back then. I think things have changed. Now it's mainly lay teachers. You might find one nun in the school. What grades she would be teaching I don't know.

Q. Did you go to high school in Decatur?

A. I went to the public high school. My sisters went to the Catholic high school. I remember a teacher named Sister Clotile. She was in charge of St. Teresa, and she would ask me every time I would go out to see my sisters--for what reason I don't know--at the high school--She would say, "William, why aren't you out here?"

I would explain that all my friends were going to the public high school so that's where I went.

So that was my start at going to public school.

Q. Then, did you go into business from high school?

A. No, from high school I got a job in the summer. I knew I wanted to go to college. World War II had been declared six months before I graduated. I knew I would be going into service, but the main thing was that I wanted to start college. I got a summer job and got started at

Millikin. I got one year in at Millikin before I went into the service. It's interesting when I talk to clients about the costs of education. Back then I earned my full year in that summer. I said that it cost me a grand total of \$240 a year to go out to Millikin for that first year. Tuition was \$120 per semester. Today people won't believe that they were so low at that time. I got by for my books and all fees for the full \$300 that I earned that summer.

Q. Of course, you lived at home and saved that amount?

A. Yes--I saved that, you betcha. I didn't want to ask my father for money to go to college because I remember how tough it was for him to put my sister through. I felt pleased that I could do that.

By the second year I knew I would be in the service because I had enlisted when I was in college.

They finally called me. I went to the Navy and did nothing to help the war effort but I was in. When I came out, I went back to Millikin and finished.

Q. Did you spend your time on the seas?

A. Only six months. I was basically around the United States. As I said, I didn't do anything. If they had counted on me, they probably would have lost the war. Anyway, they didn't. It was different. It was a time when everyone had to do something, and I just did what they told me to do.

In my freshman year at college, in 1942, eventually I played baseball at Millikin in my freshman year. I

loved baseball so much that I would sometimes sneak out of the lab at Millikin. To do that you have to climb across a roof and go down a fire escape, to get out to practice early. At that time we had to clean the field--drag it and rake it. Today they have people hired to do that, but back then, we had to clean it up ourselves. Back then I loved baseball so much I never minded cleaning the field and getting ready for our game.

What to me was interesting was that in my first year I never knew anything about farming, and here I lived in a farming community. I got to play ball with some boys who came from farms. They told me things that went on in a farm that I never realized. It was very interesting to meet people of different walks of life.

Finally, when I got out of service, I knew I wanted a business of my own eventually but I didn't know what.

When I got out of college, it was necessary for me to look for a job immediately. I remember my first job paid \$75 a week, and I thought, "Gee, that's a lot of money--\$300 a month," but I found that it really wasn't, but I thought it was.

I was a so-called office manager for a trucking firm. I soon realized, "I can't go anywhere here. I've learned basically and can do what I'm supposed to do, but I don't see any future in this for myself."

I finally had a chance to buy a service station with

another young man who was in college at the time. He said, "We'll become partners, and when I graduate, I'll go in with you."

He did, and we ran the station for two years together, and then I bought him out. During the last year, I began talking to a general agent in the insurance business. He said, "You ought to consider insurance as a career. You've got a very good background."

So I started reading books. For a whole year I was reading books on insurance, and I got so fascinated with the idea that you could put away money and have money returned to you when you're 65--all the money you've given the company plus a gain and in the meantime have insurance. I thought, "Gee, this thing is marvelous--like a miracle."

I got real enthused with that idea. That's how I got started in the insurance business; once I sold my service station. I liked it, and I've loved it ever since.

Q. So you happened into the right career.

A. I hope my clients believe that. I believe it!

Q. This is the 65th program that I have recorded, and you are the first insurance person that I've talked to. I want to remedy that situation. I'm sorry I haven't done it sooner. Tell me, I imagine the insurance business has had a lot to do with the development of Decatur.

A. I don't know that answer. In my business it's mainly insuring lives. I'm not like a property man or a car

insurance salesman--so that particular field I'm not into. But people still think about their families, and that's why they buy life insurance. They still say, "I would like to have some money when I'm older," and that's another reason for life insurance. I haven't seen any change in that principle. I have seen where youngsters seem to want to start where their parents have left off. Maybe that represents big ideals, and maybe everyone should have big ideals. It's just that I hope they don't get too disappointed if they don't have what they expect immediately.

Q. We hear a great deal about the break-up of family life.

It seems to me that you are pretty close to families. Do you see an alarming change?

A. The only thing I see--I tease my clients if they are brand new, and we are doing business for the first time--I say there are two requirements if I'm going to be your agent. They look at me like "Are you telling us we have to do something?"

I say, "Number one, you can't change banks, because there are more forms that get me all fouled up with. So don't change banks. Stick with a bank.

"Number two--don't get a divorce because that takes more forms, and it just fouls up my records completely. I say, "I love you both, and I don't want to see you separated."

They say, "Oh definitely, we're not going to get a divorce. We just got married."

Then I find out years later that this is not necessarily

true. They do break up, and I remind them, "I told you 'don't change banks,' 'don't get a divorce.'"

I have noticed a break up more frequently than in the past. As to why, my heavens, you've got guys who are experts on that. Maybe it's just that they're not trying as hard as they could try. Maybe each one wants more than the other can provide, I don't know. But yes, I do notice it.

The tough part about my profession, and I do consider my job a profession--is that I can't tell your personal business even to your mother if she should ask me. I'd have to say, "Gee, you'll have to ask Betty because I don't know what you're talking about."

It's all personal--between the two of us, and this is tough because every now and then a close friend will say, "What did she do on her insurance?" I'll have to say, "Gee, I don't know." I have to do this because it's personal.

But I've also had mothers and fathers get very upset with me because I didn't answer their questions about what their son or daughter did.

I always have to say, "Why don't you ask them? Let them tell you."

I even tell the son or daughter, "Please, if your parents ask, and I say 'no' to them, understand why. You have to tell me to tell them."

Q. I can see that your choice of the area of insurance that you went into could be extremely satisfying. You are always

working with people and their personal experiences. But maybe we should at least outline the other types of insurance?

- A. Well, people are worried what will happen if they become disabled physically or mentally and can't earn a living. They may be laid off work because they have a disability. Then we have "disability income insurance." That's protecting against a long illness. One case that I had is not actually disability income insurance but is related to it-- In our business we have one provision called "a waiver of premium." That means that if you become disabled, the insurance company will step in and pay the premium for you, insuring that the premium will be paid.

An interesting case was the first one I ever had. I had to pursue it because I said, "I think this man's disabled."

So I wrote to the company and said, "I'm literally sure he can't work for a living, but I don't know how you view this."

His problem was alcohol, and it just knocked him out completely from doing his professional job. They wrote back and asked for the particulars, and I said, "He literally hasn't been practicing his profession for six months. They said, "Give us the names of the doctors" and by golly they waived his premium for a total of two years.

I'll never forget this because his father was so happy for what I had done for his son that he said, "You let me know if there is any problem getting this paid for."

It gave a nice feeling inside me to do something there that really paid off. Otherwise, they would never say there would be a disability that could pay for the premiums.

Q. Did the insurance company ask him to have treatment?

A. Yes. They will even ask for a re-evaluation every year. They have a right to ask for it every six months.

Little things like that deep down make you feel good-- that you saved something that maybe couldn't have been saved otherwise. To this day he has increased his purchase of insurance with me--and his son, too.

Q. He conquered his problem?

A. Yes--he conquered his problem, and that was a good feeling too. He is a nice young man today--I say "young"; he's under 50. Those are nice feelings.

Q. I can see that in a way you act as personal counselor as well as a salesman.

A. In the life insurance business we get this way because we have to be pretty knowledgeable about social security and other areas. I remember the first death claim that I was on. I literally sold the insurance to the husband, but I walked the widow right down to the social security office. To this day she'll bring it up among friends and say, "Bill was so helpful to me when that happened."

That's a nice feeling to think you helped walk a person through some problems.

Another one I remember involved a widow who said, "Bill, I want you to go down with me to the funeral home. I just don't want any of my family with me, please." So I went down there.

Jimminy crickets, I'm a greenhorn. I'd never been in a funeral home, but I do know the rumors that used to go around--look out or they'll sell you the expensive casket, etc. So all I did was try to say, "I think he would be happy with this one." What you want to do is to conserve as much money as you can for the family. Years later she would remark, "Bill, I sure appreciate your doing that."

These are little nice things that you get a good feeling out of.

- Q. Speaking of social security, are you as involved in the red tape of government as the average person seems to be?--or maybe you can figure it out better.
- A. What a lot of insurance people do is a "rule of thumb" thing. As an example, something happens to your husband, and you have these two children here. You would probably receive \$800 a month. Now you might receive \$804 or \$805--there is not that much difference. We want you to understand the principle of what you will get--and the same thing--the principle, if you continue in the same capacity--what you will get at retirement. So you say to yourself, "Is that enough? Where do I make up the difference? How do I make up the difference? Where can your product solve my problem?"

So in a way, I guess we're problem solvers--at least, we try to be.

Q. So you think the government has helped?

A. The government and social security has helped a lot. A lot of people would never put away money, and this way they are forced to. I remember in Decatur one time talking to a man who was involved with a well known factory in Decatur. I said to him, "When you're dealing with the Union, why don't you just say, 'We'll give the money to the Union man and let him just put the money right into his own pension?'"

He said, "They would never save it. So we'd better put it into a pension for their own good."

I think we're all a little bit like that. Unless we're forced, we may never put it away. We may not even do the right thing. A little forced savings is kind of what life insurance is all about.

Q. There have been many stories about the insurance business lately--maybe not your part of it exactly--but high awards and so on? What do you think?

A. I think what you're hearing, Betty, is in regards to what they call "liability insurance." It's not my field, but what people want to remember is an insurance company--and I'm talking now about "stock insurance companies"-- Stock insurance companies are firms that incorporated to make money. That's why they're in business. Now, we're not that type. We're a mutual company, meaning all the policy holders

are the stock holders. But a stock holder goes into business to make money. Now, if they charge you a premium, they say, we're doing you a favor; but you're also doing us a favor by buying because we can eventually make money from this. But if what they're insuring you for receives too many awards from court proceedings, under-the-table proceedings because they say we'll settle out of court, and if this goes beyond what in my terminology we call the "actuary scale," that is, what they think would be normal for that year--then they say, "Wow! We've lost money." Now, you can't lose money too long and stay in business. Then they'll come back and say, "Well, Betty, we've got to charge you more."

Naturally, Betty says, "I don't want to pay more! I haven't had a problem."

We know you haven't had a problem, but what the insurance company does is to take a million people and put their records together and say, "This is what the claim rate should be for a million people."

If it gets above that, they say they have to have more. Well, now we have astronomical awards being made which the insurance people never counted plus, I think a bad thing, a moral obligation. Today's paper, for example, had an article stating that two youngsters drowned. It was tragic. The person who saw it said, "Gee, I don't want to get involved."

It makes you get away from the principle of "I want to

help you." If I see someone hit you with a car and I go to help you, I say, "Gee, I'd better not help her because if I hurt her she'll sue me."

Isn't that too bad? I would say, try to help the person and baloney to the other stuff.

But the insurance companies are seeing awards they thought would never be around. So the answer, Betty, to that question you asked is up not only to the insurance industry but to the people, who have to realize, "If you don't like what the insurance company is doing, take a chance on your own or form your own mutual group and protect each other."

- Q. It seems to me that many people are afraid to face the consequences. They seem to think that nothing should ever go wrong."
- A. Yes, I read an article one time that said, "It's going to get to the point where a child will sue his parents; saying, 'You didn't bring me up right.'"
- Q. Actually, students have sued teachers.
- A. Yes. I think to myself, "This is too bad." I think there are times when I might speak harshly to you, but I don't think that means you should say, "You're trying to hurt me."

There are times when you might take a child over your knee and whack him. You didn't mean to hurt him. You just meant to say, "Please remember the lesson so you don't do this again."

I guess we have a penal system that says, "You go to jail

so we hope you will remember the lesson and never do it again."

Q. Maybe you could tell us any other problems people have encountered?

A. The first experience I ever had in a death claim was one I hadn't sold, but I had gone to school with a man who died very young--under 35 years of age. He left a wife and two children, and I remember being asked, "Will you please help settle this death claim?"

I remember I had to go out to see the widow, to get some forms signed and ask her how she wanted the money.

I made recommendations to her to leave it at interest for a while until she made her decisions and not rush into taking the money and perhaps making some bad choices.

I remember saying to her, "If any of the relatives or friends at the funeral say, 'How much insurance did he leave?' just tell them that he left it in trust and you really don't know. That will get you off the hook, of answering a very personal question. It's really none of their business how much money or insurance was left."

She looked at me and said, "Oh, I never thought of that." Then I said, "You won't be lying because he's leaving it to you in trust to take care of it."

So anyway, I said it to her so she wouldn't get involved with family. The thing that hurt worse than anything was that she came to see me later. Fifty percent of the money

that had been left in insurance she wanted to take out.

I said, "Any particular reason I can help you with?" She said her brother was going into a business and needed so much money and asked if she had any money. He said, "I'll give you a good interest on this, Sis."

The end of the story was that in two years all of the money her husband had left to bring the kids up had gone down the drain.

The brother said to her, "Well, sis, if I had made it, I would have paid you."

It doesn't help the person. My advice to people is somehow to get it in trust and put it aside where your best friends, your relatives who think you have money will know you can't put your hands on it. It will be in trust. I don't know if you would call that a dramatic story, but to me, it's a dramatic example of the false idea, "My relatives love me and will never hurt me." That's a bunch of malarkey. If they have your money, they can always say, "I'm sorry. I can't give it back. I don't have it any more."

Q. I don't know if you have children?

A. Yes, Ma'am--three children and none of them are in the insurance business, and once in a while they listen to me on my insurance ideas.

Q. If you were advising some young person who wanted to go into the insurance business, what suggestions would you give?

A. Basically, number 1--I'd go to college and try to take as

many business courses as possible and as many psychology courses as possible because you're going to be dealing with people. I'd even try to get my license as early as possible so I could sell part time while going to school so I could have the feel of it by the time I graduated.

I think it's a wonderful profession. I don't think it's something that will go down the drain. I don't think there is any other way to solve the problem because it really is people getting together to solve a problem. That's what an insurance company is--a whole bunch of people who chip in to the same pot, and if we have a problem, we'll pull out of the pot. That's what an auto insurance company is. They put into the pot, and if there's a claim, they take it out of the pot.

That's why I've loved it. You can't hurt people. You make them put away money and later on, when they're older, they say, "You mean I get all this back?" I've teased people many times. I say, "You know, it makes me mad. I'm a good driver. I don't get in car wrecks. But I bet you, when I reached 70 years of age and went to my car insurance agent and said, "I'm not going to drive my car any more. Please give me all my premiums back. I haven't had any wrecks," he would say, "You must be nuts." But we life insurance men really do that. We give the client back all the money he's given us, plus a gain.

That's a good feeling, Betty--a good feeling inside.

So I love the business, and I would tell youngsters that it's a great business. But remember, it's not as easy as people think. If it were, everybody would be in it. A lot of times you have people saying "no" to you--and you don't like a "no." A "no" hurts your feelings. What I say is that no one is going to believe you 100%, but if you talk to enough people, pretty soon they will.

Q. You have to be a salesman, don't you?

A. Gosh, I don't know. I've always wanted to be, but I don't know if I am or not. I just love it.

Q. You have to have natural ability to sell or to meet people at any rate.

A. I think you have to like people and want to help solve their problems. I don't think you can just do it to say it's a job. I feel sorry for anyone who just has a "job."

Q. When you first came to Decatur, how different was the city?

A. I don't think the city was any different. Remember when you are young, you can eventually adjust to anything. My neighbor and I up the block in the wintertime used to have more fun than a barrel of monkeys. If there was enough snow, we would hop on our sleds, hang on the back of a bus on the bumper and ride from the west end of town up town, dropping off right before we hit the center part of town. Then we'd catch him on the way back. Now this was a "no, no." Our parents probably would have clobbered us if they knew what we were doing, but we thought it was the greatest thing in

the world--to be pulled all over town by a bus. It was fun.

Today we have too crowded conditions. If the bus driver knew you were back there, you'd probably end up in jail because they would be afraid of the liability.

This is another interesting thing to me. When I was in junior high school, we had just been lectured by the teacher in the woodworking shop--"Do not two of you go to a machine at the same time--just one because someone will start messing around, and someone will be hurt."

After this lecture, at this one machine I was changing the belt, which was a "V" belt-driven drill machine. I was changing the belt so that it would go at a different speed. Well, my friend walked up, turned the machine on, and my finger went "zzt." It cut the tendon of my finger. I went to the doctor, he sewed it and everything's fine. Today some parents would be liable to say, "I'm going to sue that other boy's parents" or "I'm going to sue the school."

I just considered it a dumb accident. I never even thought of a suit. I wouldn't think of a suit. You got hurt--you got hurt. I would think the same thing if I was playing in your yard and tripped over and banged my head. I'm not going to sue you because I tripped in your yard. I wouldn't think of it that way. I think today people are conscious of the fact that people must have insurance. They think "I'll go after it and get it. It won't be out of their pocket. It will be out of the insurance company's pocket." But

that's like saying, "If I steal, it won't be out of my friend's pocket. But eventually it's out of the pockets of all of us taxpayers because we have to hire more police to protect us against the bad guys. So we all pay for bad. The same in insurance. I don't think anyone should try to take advantage of anybody in any situation. But I'm an idealist on that.

Q. That's a good attitude for an insurance man.

A. I want you to take care of your family because if you do, I won't have to take care of you when you get older.

Q. Have you always had an office in downtown Decatur?

A. Always in downtown Decatur. It used to be in the Citizen's Building now in the downtown mall. When I was there, I was single, and after I was married and came back from our honeymoon, the office had moved to the Decatur Club. Originally our office was under the stairwell. They blocked the stairwell, and now we are in an office where the Association of Commerce had their office. I like it--but your office is mainly with your clients. This is just where you get some of your work done--filing, answering the phone, etc.

Q. Downtown Decatur seems to have had its problems, as all downtown areas are having in cities these days. Do you see any way out? What do you think is going to happen to the downtown area?

A. I have confidence--it's the same old story. If you have a good business and you run it well, people will come to you.

I don't think they will come to you just because you open a business. You have to run a good business, offer a good product to make people come to you. I remember my father-in-law saying one time that people talk about "location, location." He said if something is good enough, people will come to you. All you have to see is that if someone puts a business in the middle of a cornfield, and if it's good enough, people will go out to the middle of the cornfield and do business with them. Basically people shouldn't have to have "locations." If you run a good business, people will come to you. People downtown should try to run a good business and try to build it and not be just what I call "takers." They should give back to the community and maybe not do just their own business but make sure that the businesses around them are working hard to get the people down.

No, I don't see a downgrading of Decatur. I think Decatur is a fine community. The best way to keep it fine is by positive thinking.

Q. Do your children live in Decatur?

A. I have one child in Decatur--my son. I have two girls, and they went where their husbands got employment. One is in Colorado, and the other in Arkansas. They all seem happy. They were all educated around here.

Q. And you have grandchildren?

A. I'm lucky enough to have three grandchildren and one in the hopper. It's real nice.

Q. Are your grandchildren living in Decatur?

A. I have two grandchildren living in Decatur, which is real great because it is a joy to watch them. In my business I was out a lot of nights in the years when my children were growing up, so I didn't get to watch them grow up. Now I can stare at my grandkids and if they act up, I can just sit back and smile and say, "Mommy and Daddy have to take care of that problem." But I can get to see some of the things I didn't get to see with my kids.

Q. From what you have said, you think your grandchildren will do all right in Decatur.

A. Oh, I think the educational system is great here. Then remember, education begins at home. If Mommy and Daddy don't do it, you can't count on the schools to do it altogether. The friends your children play with are all-important. In other words, everybody working together--it's like my business. I have the insurance, but if you're not going to pay for it, I can't help you. So you do your part, and I'll do my part, and if everybody in the community says the same thing and gets involved with the schools, helps with the Parent-Teacher Association, helps when a teacher calls and says, "I have a problem with your child," cooperates; then the system will be all right. I get a kick when a parent says, "That teacher is terrible." Perhaps he should say, "Maybe my child isn't the real cooperating person he or she should be."

It's the same way in a community. We should all try to help each other.

Q. Well, Bill, I really thank you for sharing your experiences and reminiscences with us. It is very uplifting to talk to someone who seems so enthusiastic about his work after all the years you have spent in it; and about the community and the American family. It's a pleasure to talk to someone who has that attitude. And we thank you.

A. Thank you for asking me.

You have been listening to the reminiscences of Bill Franklin.
This is Betty Turnell.

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