

From Bulgaria to New York, via the Army

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WHEN Dimitri Kovachev was hired by the New York Life Insurance Company in 1999, one of the first people he met was his new boss, Val Ivanov, the managing partner in the Melville office and a fellow Bulgarian.

As the two men got to know each other, they swapped stories about their past lives in Bulgaria and their journeys to America, and Mr. Kovachev became fascinated with his boss's rags-to-riches success story. So fascinated, in fact, that Mr. Kovachev, a composer in his spare time, decided to write a libretto about Mr. Ivanov's life and to

stage a musical about him.

That hourlong musical, "Under Manhattan Skyline," will have its premiere at 4 p.m. today at the Queens Museum of Art in Flushing Meadows-Corona Park. The story begins in Bulgaria with the 14-year-old central character modeled on Val, and then follows him from country to country during the 1940's as he and his parents attempt to flee fascism. Finally, they make their way to New York, where the character embarks on a successful business career.

"I had been working on a play comprised of different made-up success stories, when it hit me: why create a story when there was one right in front of me?" Mr. Kovachev said.

For Mr. Ivanov, the journey to success has been a long one.

Eager to share his memories of a past that bears no resemblance to his life today, he talks about his escape from Bulgaria to Yugoslavia, being wrongly imprisoned in France, getting stuck in a refugee camp while trying to emigrate to America, being recruited to serve in the United States Army and finally, becoming an American citizen.

Mr. Ivanov is now 65, over six feet tall with a full head of white hair. In person, he exudes a charm and charisma that undoubtedly helped him win an unprecedented

number of sales awards from New York Life and a record number -- 13 -- of Chairman's Trophies, the highest award New York Life gives. It goes to the managing partner whose office has the best annual sales performance.

After more than 30 years with the company, Mr. Ivanov still speaks passionately about his career, as well as about the sprawling waterfront home in Glen Cove he bought six years ago, about his love of travel and golf, and especially about his granddaughter, Sophia Ivanov, who was born last month.

Mr. Ivanov's second life as an American citizen began when he arrived in New York in 1962, right out of the Army. Most of his Army career, after basic training at Fort Jackson, near Columbia, S.C., was spent in Germany, where he was part of an American effort to recruit foreign soldiers.

"They told me that if I stayed in the Army for five years, I could become an American citizen," Mr. Ivanov recalled. "They took 20 of us, flew us from Italy to Frankfurt, Germany, gave us uniforms, and we were American soldiers. All I really wanted was to get to America."

His Army years served as sort of an apprenticeship. "I learned about the American dream," Mr. Ivanov said. "You can take anything away from me, but I'll be O.K. as long as I have my dreams."

When he finally arrived in New York -- after an extra year in the Army and after being decorated for his recruiting efforts -- Mr. Ivanov was reunited with his parents, who had been granted permission to come to America from Italy in 1958. He moved into their tiny apartment in Greenwich Village.

Both his parents worked as janitors, his father at the Empire State Building and his mother at the Union Carbide Building. "Between them they made \$100 a week, and they loved America," Mr. Ivanov said.

Initially, Mr. Ivanov, then 28, was at loose ends. He thought about becoming a police officer, but his mother thought the job was too dangerous and persuaded him not to. He finally decided to go back to school.

After being accepted at New York University, Mr. Ivanov drove a taxi and bartended to pay his tuition. He graduated in 1966, majoring in Russian literature and Eastern European affairs.

It was at N.Y.U. that he met a premed student who later become his wife. "I had originally intended to fix her up with my friend," Mr. Ivanov said. "But when he was too shy to call her, I called her myself."

Although she was 10 years younger than he was and lived with strict Cuban parents -- her mother accompanied them on their first date to the movies -- Mr. Ivanov was undaunted, and after several months, he told her, "I'm

going to marry you."

As he recalled: "When she asked me how I was planning to support her, I just said, 'Don't worry -- one day I'm going to make a lot of money.' "

In 1967, after earning a master's degree in linguistics from N.Y.U., Mr. Ivanov got a job as a public-school teacher in Manhattan. To make ends meet, he continued bartending and driving a cab; even so, his annual salary came to just \$10,000. When his father-in-law heard that New York Life was recruiting agents, Mr. Ivanov, who knew nothing about insurance, was quick to tell him he wasn't interested.

But driven by curiosity, he decided to go for an interview and was offered a job on the spot. He would be paid only commissions, no salary.

"That was a problem," Mr. Ivanov said, "but I knew I could do it." There was something about the challenge that inspired him to accept the job, he said. And the rest is history -- almost.

"My only problem was my English," Mr. Ivanov said. "I was self-conscious about my accent and kept taking speech courses to correct it, until one of my teachers asked me what I was doing. When I told her, she said, 'You idiot, people spend money to get accents like yours!' "

Mr. Ivanov soon discovered that she was right -- his accent was a great icebreaker. "When I started making cold calls, people were curious about my accent and always wanted to know where I was from," he said. "From that point, it was easy to make new friends."

Before he knew it, Mr. Ivanov had too many clients and started passing some along to fellow agents in the New York Life office in Queens, where he worked.

"I'd make an appointment," he said, "then call another agent and send him on that appointment, with the understanding that if he closed the deal, I'd get 25 percent. Within six months, I had more money than I had ever seen in my life."

In 1969, after a year as a New York Life agent, Mr. Ivanov decided to go into management. In a little over a year, he recruited 26 new agents, an unprecedented number for the company, he said. When a New York Life office opened in Carle Place, he relocated to Long Island.

"I bought a house in Nessequogue, near Stony Brook, that I really couldn't afford," he said. "But I believed I would grow into it. If I worked hard, got along with people, had a positive mental attitude and believed in myself and what I did, I knew I would make it."

And make it he did, continuing to recruit sales agents and outgrowing the company's offices in Smithtown and Syosset. Finally, after winning the coveted Chairman's

Trophy for 10 consecutive years, he asked New York Life to build a separate office building.

"I told them that I wanted my own building, or I'd retire," he said. In January 1997, the New York Life Building opened along the Route 110 corridor in Melville, and today Mr. Ivanov's office employs more than 100 agents.

"They are all my family," he said. "I fight with them, I laugh with them and cry with them."

When New York Life created an honorary title just for Mr. Ivanov, he became ineligible to compete for the Chairman's Trophy, to allow someone else a chance to win.

"But it was such a letdown feeling," he said. "I wanted to be back in the competition." His boss finally agreed, and Mr. Ivanov has won the award every year since. In 2000 he won his 13th gold-plated trophy.

Although Mr. Ivanov and his wife separated five years ago, he maintains a close relationship with his two grown children: his daughter, Tanya, 34, and his son, Val Jr., 32, who now works with him in the Melville office.

A few years ago, Mr. Ivanov became an avid golfer by accident. "I had a boat and thought I was happy," he said. "But then the guy next to me kept asking me to play golf with him. I thought it was so stupid to chase a little ball around, but once I finally tried it, I sold my boat, and

now I'll go anywhere in the world to play golf."

Recently, he scaled back his workweek. "Money has never been the goal for me," Mr. Ivanov said. "My goal has always been to be the best. I was thinking about retiring but decided against it because I can come in two days a week and accomplish more than most people do in a week. And besides, for me, this is not really work."