

Willie Nowlin Brings New Enthusiasm To District

Willie Nowlin Jr. is new to Charlotte but he is a veteran at North Carolina Mutual.

Last week, Nowlin, 52, was named manager of the Charlotte district of the North Carolina Mutual Life Insurance Co. (NCM). The district office is on the second floor at 1101 South Blvd.

The appointment makes Nowlin the seventh manager for the 79-year-old Charlotte district, NCM's largest district in North Carolina. He joined the Charlotte district November 4, and will be honored at a November 24 reception from 3-5 p.m. at McDonald's Cafeteria at I-85 and Beatties Ford Road. Nowlin, a native of Florence, SC, plans to use his experience to prepare the Charlotte district to meet insurance needs of the 1980s. When Nowlin joined NCM about 30 years ago, most blacks took out life insurance to help pay burial expenses. "People are more investment conscious than before," he says. "We've gotten away from burial policies. Now more black people are getting into plans that will benefit them while they're living."

To be prepared, Nowlin and about 23 agents and managers in the Charlotte district are enrolled in advance underwriting programs. Nowlin is enrolled in an agency management training course, a 23-week professional underwriting management program at the Equitable Service Center on Morrison Boulevard.

Some Charlotte district agents attend a two-month program at Central Piedmont Community College.

Nowlin says a priority is to seek out the black middle class, a market he says is growing, especially in the Charlotte area. It is also a market that other leading insurance companies are competing for. Competition, says Nowlin, doesn't frighten him.

"Charlotte is much larger and has a larger variety of people," said Nowlin, comparing Charlotte with Charleston, SC, and Goldsboro, two areas where he has also been district manager. "Charlotte has a vast market. We must concentrate in the (the black middle class market) very heavily to get our share of that particular market. There are a lot of resources in that market but we must meet that stiff competition." Before moving to Charlotte, Nowlin spent about 10 years as district manager in Goldsboro. Before that he was district

manager in Charleston.

He describes the black middle class market as individuals who earn about \$15,000 annually and households that earn between \$30,000-\$40,000 annually. "We're cracking the market now but we're not cracking it as much as I'd like."

"We must train (agents) to seek new ways to attract the black middle class," a trend, he says, under way throughout the company.

But Nowlin, a medium-height man in eyeglasses, who describes himself as a people person, isn't interested in shutting off blacks with substantially less earnings, nor is he interested in limiting insurance coverage to only blacks. "I'm color blind," declares Nowlin, saying he wants a cross section of clients in black and white communities.

He emphasizes, blacks should not do business with NCM because it is a black-managed company but because "We can offer service. We're a leading insurance company."

Nowlin spent his first week on the job at the Charlotte Chamber of Commerce gathering lists of major corporations, target groups for group insurance policies. He has also rounded up a list of black doctors, lawyers, educators and business people.

He paints a positive picture of Charlotte. "It shows growth and real potential."

Nowlin came to NCM after graduating from South Carolina State University, a predominantly black liberal arts college in Orangeburg, SC. He majored in vocational education and minored in science.

He had been hired to teach at a York, SC, school but didn't take the job because the draft board warned the school's principal that Nowlin would be called into the military within three weeks.

"It boiled down to...three weeks came and nothing happened."

So Nowlin went to Washington to seek employment with a big city northern corporation, and, ironically, landed a job with Durham-based North Carolina Mutual. "North Carolina Mutual brought the point right back home."

The company was no stranger: "My parents were policyholders with North Carolina Mutual. It was a way of life," he said. Also, an NCM representa-

tion had talked to Nowlin's high school class back in Florence. "I remember being impressed with the presentation," he said.

Nowlin worked two months before he was actually drafted. "I picked up a few clients, got my feet wet."

After serving as an Army administrative clerk in Germany, Nowlin went back to Washington and North Carolina Mutual.

He left Washington for Chicago, where he was NCM's staff manager in the Southside Chicago district office. Later, he was transferred back to Washington to the company's northeast district office.

A promotion to district manager in January, 1971, put Nowlin in charge of the Charleston district office. A transfer in 1976 sent him to manage the Goldsboro district office. He was there about 10 years.

Nowlin attended Life Underwriters Training Council and the Dale Carnegie School in Public Speaking and Human Relations. He completed the Elba System Sales Course and a course at the LIMRA District Managers School in Bolixi, MS. He completed the CLU Designation

with the American College of Life Underwriters in Byrn Mawr, PA.

A long list of civic involvements includes: chairman of the board of directors of the Charleston Industrial Educational Center; member of the 25th Eastern Light Masonic Lodge in Charleston.

He and his wife, Sarah, also of Florence, are parents of five children: Leon, 22; Brenda, 20; Andre, 19; Kervin, 17; and Sharon, 11.



Willie Nowlin
...Takes over district



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