

Melton Knows Firsthand "Insurance Works"

By Russell Clark
Post Staff Writer

About 14 years ago, three, energetic young men took a vacation to Granite Quarry. One day, two of them decided to go swimming. They attempted to swim out to a buoy but when the stroking was over, only one of them returned alive.

"Facing my friend's mother was one of the hardest things I've ever had to do," related Larry D. Melton, with tears streaming down his cheeks. "The three of us had just taken out insurance on our lives and I had just landed a job with the insurance company. When I saw them cut out a \$4,500 check to give to his mother, it was the first time I saw insurance work for people," mentioned Melton who now is an insurance account executive at 1149 Commercial Avenue.

Now, a Charlotte businessman and former football star at Livingstone College, Melton is making big plays in the insurance business.

"In the last two years, I've been involved with the student loan program," he noted. "The program allows parents to borrow money from their insurance policy to help their children afford a college education."

There are several advantages to the program, especially since it's interest-free and requires no payments until after graduation. Another good aspect is that the policy accumulates money while the child is in school, which may also be used to pay back the loan," he voiced.

Melton also deals in life, health, property and casualty insurance, mutual funds, securities and plans to automate his business to better serve his clients.

"Business is changing and the new tax laws are going to make things better for people overall as far as insurance is concerned. Right now, I'm making a solid investment in computers for my business to maintain quality service," highlights Melton who has more than 3,000 clients. "We haven't been affected a



Larry D. Melton
...Insurance Account Executive

great deal, but we are preparing now for the future."

A native of Washington, D.C., he started his business in 1979 after his professional football career didn't develop. He was cut from the Washington Redskins after graduating from Livingstone College in 1972.

"I like counseling people and consulting people about financial matters," he comments.

"Being able to fill in gaps for people with emergency needs, debt liquidation funds, mortgage, or rent troubles is also rewarding."

Melton's business has consistently grown over its seven-year span. He got his start with Lincoln National

far nearly seven years, and then as an independent agent.

Married to Evelyn Ramsey Melton, Larry is the proud father of three sons, Eric, 14, Matthew two, and Larry D. II, four. "God has been extremely good to my family."

The profit-conscience Melton serves as co-chairman of the trustee board, a member of the finance committee, a member of the Hidden Valley Optimist Club, and vice-president of the Alumni Chapter of his alma mater.

"I decided to go into business for myself primarily because I enjoy helping people through difficult situations."

He concludes with his personal

philosophy on life insurance: "A man makes decisions with his mind, but he takes out life insurance with his heart."

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