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THE MAN WITH
AMERICA'S MONEY

"... a fascinating
deal-by-deal account of how
Hugh McColl came to run
the nation's largest bank—
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the rule book of
American banking."

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ROSS YOCKEY



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Douglas Houck



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McColl Ross Yockey, 1999 A swashbuckling biography of Bank of America CEO Hugh McColl and the banking empire he created

Charlotte, NC William Graves, Heather A. Smith, 2012-06-01 The rapid evolution of Charlotte North Carolina from regional backwater to globally ascendant city provides stark contrasts of then and now Once a regional manufacturing and textile center Charlotte stands today as one of the nation's premier banking and financial cores with interests reaching broadly into global markets Once defined by its biracial and bicultural character Charlotte is now an emerging immigrant gateway drawing newcomers from Latin America and across the globe Once derided for its sleepy nine to five uptown Charlotte's center city has been wholly transformed by residential gentrification corporate headquarters construction and amenity based redevelopment And yet despite its rapid transformation Charlotte remains distinctively southern globalizing not yet global This book brings together an interdisciplinary team of leading scholars and local experts to examine Charlotte from multiple angles Their topics include the banking industry gentrification boosterism architecture city planning transit public schools NASCAR and the African American and Latino communities United in the conviction that the experience of this Sunbelt city center of the nation's fifth largest metropolitan area offers new insight into today's most pressing urban and suburban issues the contributors to Charlotte NC The Global Evolution of a New South City ask what happens when the external forces of globalization combine with a city's internal dynamics to reshape the local structures landscapes and identities of a southern place

Banking Modern America Jesse Stiller, 2016-10-04 The passage of the National Currency Act of 1863 gave the United States its first uniform paper money its first nationally chartered and supervised commercial banks and its first modern regulatory agency the Office of the Comptroller of the Currency The law marked a milestone in the development of the U S financial system and the modern administrative state Yet its importance has been largely overlooked Banking Modern America aims to address that gap With its unique multidisciplinary approach that brings together scholars from disciplines including history economics the law and finance this book lends a new dimension to studying the origins and development of a system that touched key aspects of modern America Chapters examine key episodes in the history of Federal banking looking at the Civil War origins of the national banking system and the practical challenges of setting up a new system of money and banking The essays in this volume explore the tensions that arose between bankers and Federal regulators between governmental jurisdictions and even between regulators themselves This book will be essential reading for academics of banking and finance regulation numismatics and history as well as professional economists historians and policy makers interested in the history of the US financial system

In the Eye of the Storm Walter Massey, Chosen chairman of Bank of America in 2009 Walter Massey is the first banking insider to reveal the inner workings behind the country's worst financial crisis in 2008 Although a global financial meltdown occurred a dozen years later it was triggered by Covid 19 a global pandemic But the earlier catastrophe had been precipitated by a downturn in the U S housing market

followed by large bank losses excessive risk taking and the concomitant greed and fraud that were cronies of that stressful macroeconomic environment Still Walter E Massey s intimate memoir is more than a revelation about those perilous years of the American economy A successful professional whose achievements embody a startling range of aptitudes he gives the reader a remarkably personal record of how a black boy from Hattiesburg Mississippi who entered Morehouse College at age 16 on a special Ford Foundation program was able to reach those heights Through flashbacks Massey describes how his earlier leadership positions prepared him for the unexpected challenges he faced at the bank They had all been learning experiences from director of the Argonne National Laboratory director of the National Science Foundation president of Morehouse College and currently president and chancellor of the School of the Art Institute of Chicago Comprehensive intimate and revealing his is an eloquent testimony to how one succeeds by accepting challenges forging alliances and maintaining personal integrity At the end of it all he hopes that readers will find his story encouraging enough to push ahead toward their goals and not be daunted by the seeming enormity of the task **Country Capitalism** Bart Elmore,2023-04-06

The rural roads that led to our planet changing global economy ran through the American South That region s impact on the interconnected histories of business and ecological change is narrated here by acclaimed scholar Bart Elmore who uses the histories of five southern firms Coca Cola Delta Airlines Walmart FedEx and Bank of America to investigate the environmental impact of our have it now fly by night buy on credit economy Drawing on exclusive interviews with company executives corporate archives and other records Elmore explores the historical economic and ecological conditions that gave rise to these five trailblazing corporations He then considers what each has become an essential presence in the daily workings of the global economy and an unmistakable contributor to the reshaping of the world s ecosystems Even as businesses invest in sustainability initiatives and respond to new calls for corporate responsibility Elmore shows the limits of their efforts to green their operations and offers insights on how governments and activists can push corporations to do better At the root Elmore reveals a fundamental challenge Our lives are built around businesses that connect far flung rural places to urban centers and global destinations This country capitalism that proved successful in the US South has made it possible to satisfy our demands at the click of a button but each click comes with hidden environmental costs This book is a must read for anyone who hopes to create an ecologically sustainable future economy *A Financial History of the United States* Jerry W Markham,2015-03-17 This new reference by the author of the critically acclaimed *A Financial History of the United States* covers the aftermath of the Enron era scandals and the extraordinary financial developments during the period

The Battle for Augusta National Alan Shipnuck,2008-06-17 An unprecedented look behind the scenes at one of the most intriguing controversies in golf history when a fascinating clash of values tactics and political power comes to a head during a fight over Augusta National The controversy began with a seemingly innocuous private letter and spiraled into the biggest media event in golf history The Augusta National membership dispute dominated headlines and watercooler

conversation for nearly a year propelled by twenty first century hot button issues and a pair of perfectly drawn foils in Hootie Johnson and Martha Burk But a year after Burk s messy Masters week protest the meaning of the membership controversy remains elusive Alan Shipnuck who reinvented the PGA Tour narrative with the rollicking Bud Sweat reveals Augusta National s secret plots to undermine the press and the accompanying turmoil at The New York Times including an exclusive interview with the Times s disgraced executive editor Howell Raines and explores the Southern politics that led to Burk s Masters week banishment drawing on Senate confirmation hearings and campaign contribution documents to link local politicians and a federal judge to Augusta National From Tiger Woods to Jack Welch Sandra Day O Connor to Bryant Gumbel Treasury Secretary Snow to Jesse Jackson the gang s all here in this withering look at a story that never stopped churning

Genealogy of American Finance Robert E. Wright, Richard Sylla, 2015-03-17 In this unique well illustrated book readers learn how fifty financial corporations came to dominate the U S banking system and their impact on the nation s political social and economic growth A story that spans more than two centuries of war crisis and opportunity this account reminds readers that American banking was never a fixed enterprise but has evolved in tandem with the country More than 225 years have passed since Alexander Hamilton created one of the nation s first commercial banks Over time these institutions have changed hands names and locations reflecting a wave of mergers acquisitions and other restructuring efforts that echo changes in American finance Some names such as Bank of America and Wells Fargo will be familiar to readers The origins of others including Zions Bancorporation founded by Brigham Young and owned by the Mormon Church until 1960 are surprising Exploring why some banks failed and others thrived this book wonders in light of the 2008 financial crisis whether recent consolidations have reached or even exceeded economically rational limits A key text for navigating the complex terrain of American finance this volume draws a fascinating family tree for projecting the financial future of a nation

Crash of the Titans Greg Farrell, 2011-09-13 The intimate fly on the wall tale of the decline and fall of an America icon With one notable exception the firms that make up what we know as Wall Street have always been part of an inbred insular culture that most people only vaguely understand The exception was Merrill Lynch a firm that revolutionized the stock market by bringing Wall Street to Main Street setting up offices in far flung cities and towns long ignored by the giants of finance With its thundering herd of financial advisers perhaps no other business whether in financial services or elsewhere so epitomized the American spirit Merrill Lynch was not only bullish on America it was a big reason why so many average Americans were able to grow wealthy by investing in the stock market Merrill Lynch was an icon Its sudden decline collapse and sale to Bank of America was a shock How did it happen Why did it happen And what does this story of greed hubris and incompetence tell us about the culture of Wall Street that continues to this day even though it came close to destroying the American economy A culture in which the CEO of a firm losing 28 billion pushes hard to be paid a 25 million bonus A culture in which two Merrill Lynch executives are guaranteed bonuses of 30 million and 40 million for four months work even while

the firm is struggling to reduce its losses by firing thousands of employees Based on unparalleled sources at both Merrill Lynch and Bank of America Greg Farrell's *Crash of the Titans* is a Shakespearean saga of three flawed masters of the universe E Stanley O Neal whose inspiring rise from the segregated South to the corner office of Merrill Lynch where he engineered a successful turnaround was undone by his belief that a smooth talking salesman could handle one of the most difficult jobs on Wall Street Because he enjoyed O Neal's support this executive was allowed to build up an astonishing 30 billion position in CDOs on the firm's balance sheet at a time when all other Wall Street firms were desperately trying to exit the business After O Neal comes John Thain the cerebral MIT educated technocrat whose rescue of the New York Stock Exchange earned him the nickname Super Thain He was hired to save Merrill Lynch in late 2007 but his belief that the markets would rebound led him to underestimate the depth of Merrill's problems Finally we meet Bank of America CEO Ken Lewis a street fighter raised barely above the poverty line in rural Georgia whose my way or the highway management style suffers fools more easily than potential rivals and who made a 50 billion commitment over a September weekend to buy a business he really didn't understand thus jeopardizing his own institution The merger itself turns out to be a bizarre combination of cultures that blend like oil and water where slick Wall Street bankers suddenly find themselves reporting to a cast of characters straight out of the Beverly Hillbillies BofA's inbred culture which perceived New York banks its enemies was based on loyalty and a good ol' boy network in which competence played second fiddle to blind obedience *Crash of the Titans* is a financial thriller that puts you in the theater as the historic events of the financial crisis unfold and people responsible for billion of dollars of other people's money gamble recklessly to enhance their power and their paychecks or to save their own skins Its wealth of never before revealed information and focus on two icons of corporate America make it the book that puts together all the pieces of the Wall Street disaster

Market Rules Mark H. Rose, 2018-12-28 Although most Americans attribute shifting practices in the financial industry to the invisible hand of the market Mark H Rose reveals the degree to which presidents legislators regulators and even bankers themselves have long taken an active interest in regulating the industry In 1971 members of Richard Nixon's Commission on Financial Structure and Regulation described the banks they sought to create as supermarkets Analogous to the twentieth century model of a store at which Americans could buy everything from soft drinks to fresh produce supermarket banks would accept deposits make loans sell insurance guide mergers and acquisitions and underwrite stock and bond issues The supermarket bank presented a radical departure from the financial industry as it stood composed as it was of local savings and loans commercial banks investment banks mutual funds and insurance firms Over the next four decades through a process Rose describes as grinding politics supermarket banks became the guiding model of the financial industry As the banking industry consolidated it grew too large while remaining too fragmented and unwieldy for politicians to regulate and for regulators to understand until in 2008 those supermarket banks such as Citigroup needed federal help to survive and prosper once again Rose explains the history of the

financial industry as a story of individuals some well known like Presidents Kennedy Carter Reagan and Clinton Treasury Secretaries Donald Regan and Timothy Geithner and JP Morgan CEO Jamie Dimon and some less so though equally influential such as Kennedy's Comptroller of the Currency James J. Saxon Citicorp CEO Walter Wriston and Bank of America CEOs Hugh McColl and Kenneth Lewis. Rose traces the evolution of supermarket banks from the early days of the Kennedy administration through the financial crisis of 2008 and up to the Trump administration's attempts to modify bank rules. Deeply researched and accessibly written *Market Rules* demystifies the major trends in the banking industry and brings financial policy to life.

Drastic Dykes and Accidental Activists La Shonda Mims, 2022-11-29 After World War II Atlanta and Charlotte emerged as leading urban centers in the South redefining the region through their competing metropolitan identities. Both cities also served as home to queer communities who defined themselves in accordance with their urban surroundings and profited to varying degrees from the emphasis on economic growth. Uniting southern women's history with urban history, La Shonda Mims considers an imaginatively constructed archive including feminist newsletters and queer bar guides alongside sources revealing corporate boosterism and political rhetoric to explore the complex nature of lesbian life in the South. Mims's work reveals significant differences between gay men's and lesbian women's lived experiences with lesbians often missing out on the promises of prosperity that benefitted some members of gay communities. Money, class, and race were significant variables in shaping the divergent life experiences for the lesbian communities of Atlanta and Charlotte; whiteness especially bestowed certain privileges. In Atlanta, an inclusive corporate culture bolstered the city's queer community. In Charlotte, tenacious lesbian collectives persevered as many queer Charlotteans leaned on Atlanta's enormous Pride celebrations for sanctuary when similar institutional community supports were lacking at home.

The New Encyclopedia of Southern Culture Wanda Rushing, Charles Reagan Wilson, 2010-06-07 This volume of *The New Encyclopedia of Southern Culture* offers a current and authoritative reference to urbanization in the American South from the eighteenth century to the twenty-first, surveying important southern cities individually and examining the various issues that shape patterns of urbanization from a broad regional perspective. Looking beyond the post-World War II era and the emergence of the Sunbelt economy to examine recent and contemporary developments, the 48 thematic essays consider the ongoing remarkable growth of southern urban centers, new immigration patterns such as the influx of Latinos and the return migration of many African Americans, booming regional entrepreneurial activities with global reach such as the rise of the southern banking industry and companies such as CNN in Atlanta and FedEx in Memphis, and mounting challenges that result from these patterns, including population pressure and urban sprawl, aging and deteriorating infrastructure, gentrification, and state and local budget shortfalls. The 31 topical entries focus on individual cities and urban cultural elements including Mardi Gras, Dollywood, and the 1996 Atlanta Olympics.

Historic Charlotte County Douglas Houck, 2011

A Financial History of the United States: From Christopher Columbus to the Robber Barons

(1492-1900) Jerry W. Markham, 2002 Narrates the ups and downs of American finance from the arrival of Columbus through the twentieth century **From Christopher Columbus to the Robber Barons** Jerry W. Markham, 2022-06-06 Originally published in 2002 this is the first of three volumes in a history of finance in America This volume covers the period from the discovery of America to the end of the nineteenth century It describes the status of finance in Europe at the time of Christopher Columbus voyage to America It then traces its transfer and development in America through the Revolution into the Civil War and beyond to the speculative excesses occurring after that event **Strictly for the Birds** Beth Yockey, Ross Yockey, 2004 What would you say about a government decree that everyone must think alike You d say it s a bad idea Strictly for the Birds That s what nearly everyone says about No Bird Left Out the new law that has teachers teaching to the NoBLO test and betting their careers on the outcome In this hilarious heart tugging soul searching sendup of the No Child Left Behind Act it s the individuals who make the difference Aesop gave us fables and Orwell gave us Animal Farm now a father daughter writing team he the author of 14 traditionally published books has created an all too human cast of birds to help us learn some of life s most important lessons Here s a novel that makes us think as it entertains published on Lulu com to make it available inexpensively and just in time for the 2004 Presidential election 125 pages *A Financial History of the United States: From the age of derivatives into the new millennium (1970-2001)* Jerry W. Markham, 2002 Narrates the ups and downs of American finance from the arrival of Columbus through the twentieth century The Publishers Weekly ,1912

Tar Heel History on Foot Lynn Setzer, 2013-10-01 This lively collection of 34 of the best history walks in North Carolina highlights the richness and diversity of the state s history from the time of its first settlement to the present Veteran guidebook author Lynn Setzer leads readers on short walks in state parks and natural areas state historic sites charming small towns from the mountains to the sea and the state s largest cities Along the way she brings to life some of our state s most momentous events most accomplished and notorious characters and most famous firsts These walks are varied pleasant and accessible to almost every reader including older day trippers and families with young children Some walks include add ons should readers wish to make a longer day of it Organized by theme and location the walks are accompanied by maps and photographs as well as information on each walk s length and difficulty A list of sources directs readers to additional information so that they can continue a deeper exploration of North Carolina history North Carolina Banking Institute ,2001

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