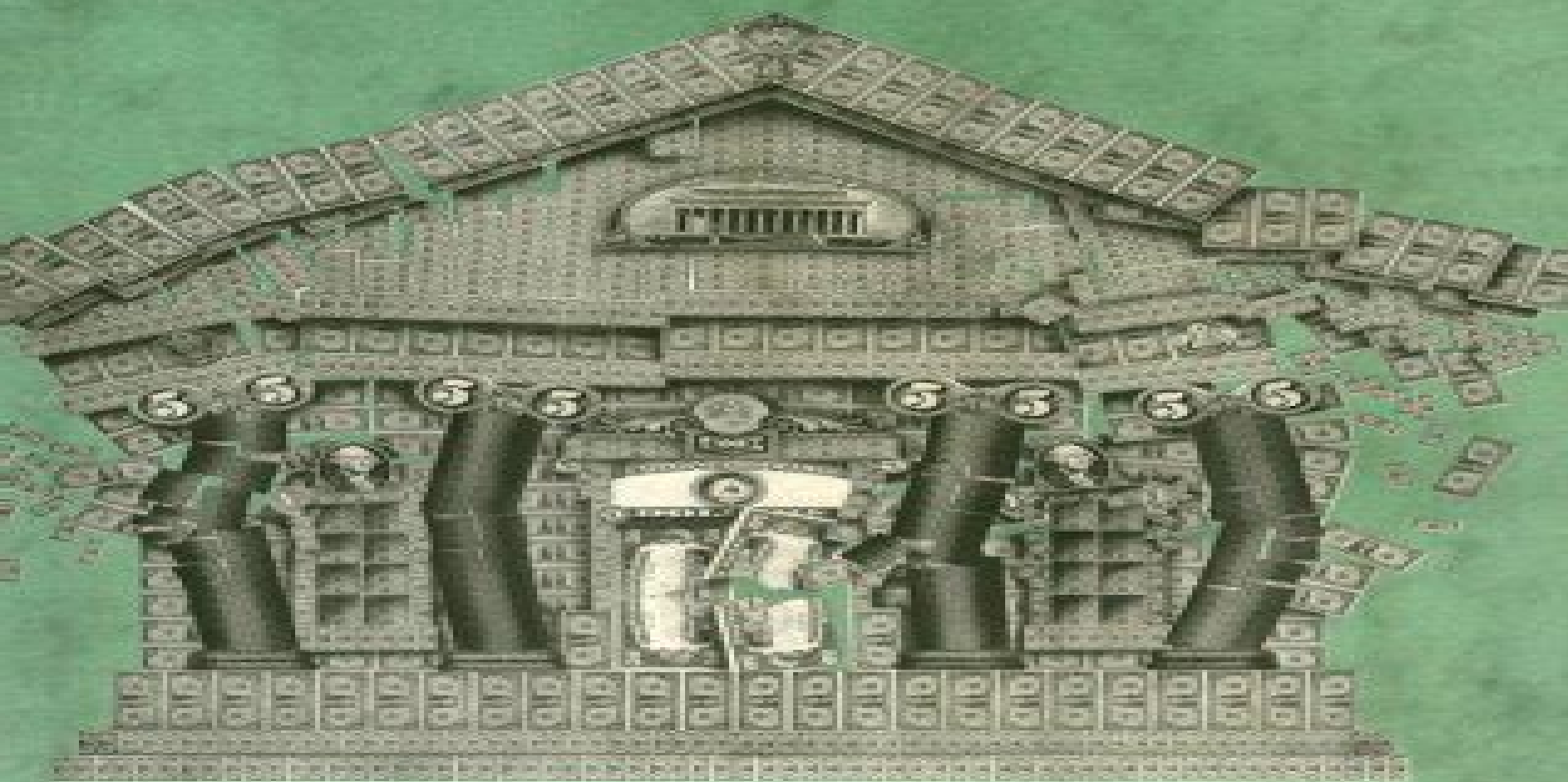


THE
GREAT TEXAS
AN INSIDER'S ACCOUNT
BANKING CRASH



JOSEPH M. GRANT

Great Texas Banking Crash

Gary Dymski



Great Texas Banking Crash:

The Great Texas Banking Crash Joseph M. Grant, 1996-01-01 During the decades from 1982 to 1992 Texas banks failed at a rate unprecedented in United States history even including the Great Depression of the 1930s In all 506 Texas commercial banks failed accounting for 36% of all failures nationally including seven of the ten largest banks in Texas In this fascinating insider's account Joseph M Jody Grant former chairman and chief executive officer of Texas American Bancshares Inc of Fort Worth the seventh largest tells the story of the collapse of Texas major banks He vividly re creates the three year struggle to save his own organization Texas American Bancshares This sobering account makes a compelling case against the FDIC's handling of Texas financial crisis In Grant's view the bank failures have deprived Texas of the engine of capital that spawned the nation's third largest industrial economy built Texas major cities bankrupted its entrepreneurs and provided a pool of talented business and civic leaders Grant's book will be thought provoking reading for everyone in the financial community as well as for students of Texas history and of business and government relations *Lone Star Tarnished* Cal Jillson, 2020-08-09 Texas pride like everything else in the state is larger than life So too perhaps are the state's challenges *Lone Star Tarnished* approaches public policy in the nation's most populous red state from historical comparative and critical perspectives The historical perspective provides the scope for asking how various policy domains have developed in Texas history In each chapter Cal Jillson compares Texas public policy choices and results with those of other states and the United States in general Finally the critical perspective allows readers to question the balance of benefits and costs attendant to what is often referred to as the Texas way or the Texas model and to assess the many claims of Texas's exceptionalism Through Jillson's lively and lucid prose students are well equipped to analyse how Texas has done and is doing compared to selected states and the national average over time and today This text is aimed at students and professors of Texas politics who want to stress history political culture and public policy New to the Fourth Edition Fully updated to include the most recent Texas elections and political events Covers the 2019 legislative session Highlights new population data with projections forward to 2050 recently released by the U S Census and the Texas State Data Center Explores the dramatic increases in Texas oil and gas production and their impact on global and U S prices and on the profitability and the viability of many Texas producers in light of the recent plunge in prices All figures and tables include the most recent data available

Inspiring Leaders Ronald J. Burke, Cary Cooper, 2006-09-27 We exist in an era of great change and widespread uncertainty in which course determining decisions lie with organizational leaders in this continually shifting climate we require their courage to take action Billions of dollars are spent annually on developing leaders yet despite these efforts most organizations report a shortage of leaders a leadership gap and estimates of leadership failures approach fifty per cent Authored by some of the best names in the subject area this book addresses this issue and provides readers with an innovative approach to learning leadership skills merging theory with practice to enable a better understanding of this

complex and significant subject It emphasizes a balance of skills the critical role of feedback in learning and development and innovative thoughts on developing women leaders Taking an international perspective this outstanding text will be an invaluable resource for those studying leadership organizational behaviour and human resource management as well as those on specialist masters and MBA courses and will be especially useful for those undertaking the difficult task of leading within organizations

Managing the Crisis, 1998 Deals with the result of a study conducted by the FDIC on banking crisis of the 1980s and early 1990s Examines the evolution of the processes used by FDIC and RTC to resolve banking problems protect depositors and dispose of the assets of the failed institutions

Ten-Gallon Economy Pia M. Orrenius, Jesús Cañas, Michael Weiss, 2015-09-01 Texas economic growth has consistently outpaced that of the United States as a whole over the past quarter century What accounts for the state's economic success And does it come at a price to be paid in the future Ten Gallon Economy features new research on regional economic growth and some surprising findings on Texas unique tax and banking institutions booming energy and export sectors vibrant labor market expanding demographics and human capital and growing border economy Texas has a dynamic economy large yet flexible but it is still subject to the booms and busts of the energy sector which exercises an outsized influence Taxes are low but regressive relative to national benchmarks which fuels growth but can inhibit investment in education and health Meanwhile Texas as one of only five minority majority states is poised to reap a big demographic dividend if it invests wisely in the coming generation of mostly Latino workers Taken together the chapters in this volume provide unique insight into the economy of the nation's second largest state laying out some of the choices facing policymakers charged with safeguarding the Texas growth premium for future generations

Oxford Handbook of Happiness Susan David, Ilona Boniwell, Amanda Conley Ayers, 2013 The study of happiness is at the nexus of four major scientific developments the growing field of Positive Psychology which researches the conditions that make people flourish advances in the biological and affective sciences which have contributed to the understanding of positive emotions Positive Organizational Scholarship an emerging discipline aimed at investigating and fostering excellence in organisations and findings from economics indicating that traditional markers of economic and societal well being are insufficient The Oxford Handbook of Happiness offers readers a coherent multi disciplinary and accessible text on the current state of the art in happiness research This volume features ten sections that focus on psychological philosophical evolutionary economic and spiritual approaches to happiness happiness in society education organisations and relationships and the assessment and development of happiness

Wellbeing: A Complete Reference Guide, Work and Wellbeing Peter Y. Chen, Cary Cooper, 2014-03-17 Part of the six volume reference set Wellbeing A Complete Reference Guide this volume is a comprehensive look at wellbeing in the workplace at organizational managerial and individual levels Discusses the implications of theory and practice in the field of workplace wellbeing Incorporates not only coverage of workplace stress in relation to wellbeing but also aspects of positive psychology Explores the role of

governments in promoting work place well being Part of the six volume set Wellbeing A Complete Reference Guide which brings together leading research on wellbeing from across the social sciences Topics include work life balance coping strategies and characters of individuals characteristics of workplaces and organizational strategies that are conducive to wellbeing and many more

The Big Rich Bryan Burrough,2010-03-30 Full of schadenfreude and speculation and solid timely history too Kirkus Reviews This is a portrait of capitalism as white knuckle risk taking yielding fruitful discoveries for the fathers but only sterile speculation for the sons a story that resonates with today s economic upheaval Publishers Weekly What s not to enjoy about a book full of monstrous egos unimaginable sums of money and the punishment of greed and shortsightedness The Economist Phenomenal reviews and sales greeted the hardcover publication of The Big Rich New York Times bestselling author Bryan Burrough s spellbinding chronicle of Texas oil Weaving together the multigenerational sagas of the industry s four wealthiest families Burrough brings to life the men known in their day as the Big Four Roy Cullen H L Hunt Clint Murchison and Sid Richardson all swaggering Texas oil tycoons who owned sprawling ranches and mingled with presidents and Hollywood stars Seamlessly charting their collective rise and fall The Big Rich is a hugely entertaining account that only a writer with Burrough s abilities and Texas upbringing could have written

The Bank Merger Wave: The Economic Causes and Social Consequences of Financial Consolidation Gary Dymksi,2016-09-16 This far reaching study shows that operating efficiencies are not what are driving today s unrelenting bank merger mania It suggests that bank mergers and consolidation may have effects that are contrary to consumer and non financial business interests such as lower rates of interest increasing fees and tighter credit constraints Dymski recommends several new policies to apply to the evaluation of prospective mergers

Ben Love Ben F. Love,2008-06-20 In a city known for powerful business leaders Ben Love towers as one of the most influential Serving as CEO of Texas Commerce Bancshares in the 1980s during the collapse of the Texas banking industry Love had an inside view of the debacle His story told here in detail for the first time provides an insightful perspective on the Texas banking industry s evolution after World War II its decline and its subsequent recovery It also offers a glimpse into of the kind of character that creates men of power Love grew up with his family during the Great Depression Their farm outside Paris Texas taught him hard lessons about opportunity and financial security lessons that would serve him well in the future After Americas entry into war in 1941 Love flew 8th Air Force B 17 combat missions over Europe then settled in Houston with his business degree in the late 1940s His entrance into the world of banking began as a member of the board of directors for River Oaks Bank Trust Houston was rapidly growing into a metropolis and he accepted an offer to leave River Oaks to join Texas Commerce Bank in 1967 As president of Texas Commerce Bank TCB in 1969 and CEO in 197289 Love cultivated change from single banks to holding companies garnering a national reputation for his banking organization In 1984 Texas Commerce was the twenty first largest bank in the country Under his competent management TCB was the only Big Five Texas bank to survive the economic downturn One reason for its continued success

lies with Love's successful merger in 1987 with the Chemical Bank of New York now J P Morgan Chase. When he retired at the close of the decade he turned his formidable energies to full time civic and humanitarian work. Ben F. Love's memoir is one of only a few available in financial literature and history. Not only does it reveal an inside look at the evolution of banking in Texas but it will serve as an instructional guide to future business leaders and managers. The final chapter summarizes the experiences and lessons sprinkled throughout eighty years of a powerful and productive life. Imagining the Post-COVID Workplace Neal M. Ashkanasy, Cary L. Cooper, Julian Barling, 2025-04-22. Imagining the Post COVID Workplace explores the impact of how work and the workplace have changed as a result of the COVID 19 pandemic: cost of living crisis, worldwide inflation, and potential impending recession. Leading scholars from across the globe consider the challenges and opportunities the pandemic has created for organizations and employees in all aspects of their jobs and working lives. The book follows a narrative from the broad pandemic induced disruptions to individual and organizational responses and new work dynamics culminating in the long term societal impacts on work and well being. The chapters examine key trends from organizational psychological topics including communication, HR strategy, culture, teamwork, leadership, ethics, managing stress and burnout, workplace health and safety, flexible working, the future of careers and retirement. Brought together, these chapters offer a comprehensive overview of important areas within the field of work and organizational psychology and how they connect to the post COVID workplace. The authors provide guidance on embracing agility, resilience, and innovation to thrive in an uncertain and rapidly changing environment. This book is essential reading for professionals looking to understand and redesign their workplace as a result of the changes due to the COVID 19 pandemic, including industry leaders, organizational psychologists, human resource professionals, employers, and managers. It will also interest all students and scholars of work and organizational psychology and organizational studies who are interested in the direction of change within the workplace.

Sweetie Ladd's Historic Fort Worth Cissy Stewart Lale, Sweetie Ladd, 1999. Sweetie Ladd was Fort Worth's own Grandma Moses, a folk artist who captured the city's history in watercolor and lithograph. In her sixties when she began painting, Ladd once told a fellow artist she didn't know how she achieved her distinctive style. Just paint poorly, dear, she advised. In truth, she had attended painting workshops in Paris, Spain, and Mexico and studied under Fort Worth artist Bror Utter. After she took a class on perspective, her teacher advised her to discontinue formal training and paint what came naturally. Sweetie Ladd's Historic Fort Worth presents twenty-eight paintings from the Landmark Series, paintings of historic Fort Worth structures, many of which no longer stand today. The T. Mrs. Baird's Bread is the sign on a horse-drawn carriage in The Breadman; a Stripling's delivery cart is in front of the J. E. Moore home, now part of the Woman's Club; a horse-drawn funeral procession passes in front of the old Washer Brothers building; and Fuqua's Grocery sits next to Anderson Drugs in Extra, Extra, one of the Cries series in which a young boy passes out the Fort Worth Star Telegram. Sweetie Ladd's paintings were shown at the Woman's Club of Fort Worth and accepted in juried shows of the University of Texas at Arlington, the Fort Worth Art Museum.

and the Texas Fine Arts Association These historical paintings are now owned by the Fort Worth Public Library and have been reproduced with their cooperation Cissy Stewart Lale s text elucidates each painting explaining details and their historical significance The book begins with brief essays on Mrs Ladd and Fort Worth history **One Space Or Two** David Holland,2007-07 Should one space or two follow the period at the end of a sentence Such issues can occupy a large portion of a government bureaucrat s time In fact for far too many bureaucrats such issues are paramount One Space Or Two is a work of fiction that portrays a government agency in which picayune issues of editing organizational structure status turf protection and one upmanship dominate the agenda As a result of the attention paid to these issues the intellectual environment of the agency is stifling Important fundamental matters go unexamined Preparing for the future a major agency responsibility receives little more than cursory attention Unfortunately the imaginary agency in this book is not atypical Not atypical now that s a double negative a government bureaucrat could spend half a day pondering Intellectually stifling environments were contributing factors to the failure of certain government agencies to foresee and prepare for the events of September 11 2001 Can government agencies become more forward thinking and more employee friendly A major hurdle would have to be overcome human nature Fifty Years of Good Reading University of Texas Press,2000 50 year since founding the University of Texas they have witnessed major evolutions in the world of publishing **Governance by Decree** Ruth P. Morgan,2004 The Voting Rights Act of 1965 which originally was intended to prohibit barriers to black registration and voting has been hailed as a triumph for civil rights and as a catalyst for the election of minorities to public office in both the Deep South and the urban North To advance its objective federal courts instructed many cities to change from at large to single member district electoral systems as a way to ensure that minorities had a reasonable chance to elect representatives of their choice In the first book to critique the implementation of this landmark legislation in a major American city Ruth Morgan examines its effect on local governance over forty years in Dallas and shows that it had unintended consequences for racial politics representation and public policy Breaking from studies that measure the success of the VRA in terms of increased minority representation Morgan assesses the consequences of the Act for Dallas city government and for the wider interests of minorities as well While endorsing the original intent of the VRA Morgan believes that this intent was subverted by subsequent amendments to the Act and by the courts attempts to advance the political standing of particular minority groups She argues that court imposed single member districts have created in Dallas a city council infected with parochialism and careerism a result of members no longer having to compromise to win citywide votes and have had an adverse impact on governmental effectiveness and voter turnout With corruption and cronyism now rampant voting rights legislation and litigation have ultimately failed to fulfill the hopes and aspirations of the unempowered and the district system has created an incentive for continued racial separation Governance by Decree offers a pointed assessment of the complexities and contradictions produced by the voting rights law while at the same time calling for the federal judiciary to

exercise restraint in imposing its will when it lacks the capacity to make choices that are inherently political Morgan's powerfully argued case study should inspire much debate and inform forthcoming congressional deliberations over the renewal of the preclearance section of the VRA in 2007

Advances in Authentic and Ethical Leadership Linda L. Neider, Chester A. Schriesheim, 2014-07-01 The latest volume in the Research in Management series co edited by Linda L. Neider and Chester A. Schriesheim reports on Advances in Authentic and Ethical Leadership The eight insightful chapters are contributed by national and international scholars spanning the fields of leadership organizational behavior and research methodology Among the areas discussed and linked to authentic and or ethical leadership are mindfulness decision making the role of character antecedents substitutes for leadership psychological capital and a some of the dark side aspects associated with authenticity Advances in Authentic and Ethical Leadership is a book that should be purchased by anyone currently or anyone considering doing research in the area

Practicing Texas Politics, 1998 **The Alcalde**, 1997-01 As the magazine of the Texas Exes The Alcalde has united alumni and friends of The University of Texas at Austin for nearly 100 years The Alcalde serves as an intellectual crossroads where UT's luminaries artists engineers executives musicians attorneys journalists lawmakers and professors among them meet bimonthly to exchange ideas Its pages also offer a place for Texas Exes to swap stories and share memories of Austin and their alma mater The magazine's unique name is Spanish for mayor or chief magistrate the nickname of the governor who signed UT into existence was The Old Alcalde

When Regulation Was Too Successful- The Sixth Decade of Deposit Insurance David S. Holland, 1998-11-24 The savings and loan crisis and the banking troubles of the 1980s and early 1990s were not primarily due to fraud deregulation inadequate supervision overly exuberant lending abrupt changes in tax policies or a host of other short term causes All of these factors certainly exacerbated and in some cases triggered the problems of depository institutions But the underlying fundamental reason for the thrift crisis and banking troubles argues banking and financial analyst David S Holland was a form of excess capacity that resulted from many decades of protection from the rigors of competition and the marketplace Dr Holland shows that the protection was due to geographical and product limitations and a deposit insurance system that became focused on the prevention of failures of individual institutions By 1980 the depository institutions industry was ripe for a severe culling a culling that legislators and regulators probably could have done little to avoid although they might have channeled and controlled it better How the government the industry and the public reacted to the culling is an instructive and fascinating study in human nature for all those concerned with banking policy and regulation

Bank News, 1997

Great Texas Banking Crash: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the captivating narratives that have charmed audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Great Texas Banking Crash : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Great Texas Banking Crash : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and thrilling novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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Table of Contents Great Texas Banking Crash

1. Understanding the eBook Great Texas Banking Crash
 - The Rise of Digital Reading Great Texas Banking Crash
 - Advantages of eBooks Over Traditional Books
2. Identifying Great Texas Banking Crash
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Great Texas Banking Crash
 - User-Friendly Interface
4. Exploring eBook Recommendations from Great Texas Banking Crash
 - Personalized Recommendations
 - Great Texas Banking Crash User Reviews and Ratings
 - Great Texas Banking Crash and Bestseller Lists
5. Accessing Great Texas Banking Crash Free and Paid eBooks
 - Great Texas Banking Crash Public Domain eBooks
 - Great Texas Banking Crash eBook Subscription Services
 - Great Texas Banking Crash Budget-Friendly Options
6. Navigating Great Texas Banking Crash eBook Formats
 - ePub, PDF, MOBI, and More
 - Great Texas Banking Crash Compatibility with Devices
 - Great Texas Banking Crash Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Great Texas Banking Crash
 - Highlighting and Note-Taking Great Texas Banking Crash
 - Interactive Elements Great Texas Banking Crash
8. Staying Engaged with Great Texas Banking Crash

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Great Texas Banking Crash
- 9. Balancing eBooks and Physical Books Great Texas Banking Crash
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Great Texas Banking Crash
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Great Texas Banking Crash
 - Setting Reading Goals Great Texas Banking Crash
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Great Texas Banking Crash
 - Fact-Checking eBook Content of Great Texas Banking Crash
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

Great Texas Banking Crash Introduction

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