

An interesting, informal and most energetic citizen of Rock Hill, South Carolina, is Banker Charles Lonergan Cobb, president of the Peoples National Bank and the Peoples Trust Company, which conducts one of the largest insurance agencies in the state. Mr. Cobb, called "Charlie" by most of those who enjoy his acquaintance, is perhaps one of the most influential men of the city. A man who has sought ever-widening channels of personal service, as contrasted with personal power; a man whose influence ~~is~~ is constructive in the advancement of his profession and fellowmen. Besides banking he has devoted time and energy helping to make Rock Hill a better town and York a better county. Due largely to his efforts, with the fine cooperation of a group of leading citizens, the Rock Hill Printing & Finishing Company was established in the city. During the depression, this company gave jobs to many unemployed throughout upper South Carolina.

In 1946 he led a group of citizens in bringing about the establishment of the big unit of the Celanese Corporation of America which, when in full operation, will employ several thousand people.

Being thoroughly sold himself on the natural resources and advantages of Piedmont Carolina, he has been able to convince others. Who will challenge an assertion that a certain degree of idealism is necessary if the inspiration of leadership is to become contagious? If one will talk to old time Rock Hillians, he will learn that Charlie Cobb has always possessed vision and he has possessed the confidence of his fellowmen - and his associates have caught his vision and backed him enthusiastically.

Mr. Cobb's business days began when he was in the third grade at school, selling newspapers. By the time he was fourteen he had sold practically every daily paper published between New York and New Orleans. Instead of a classroom, Mr. Cobb had the streets, for books he had newspapers. This gave the lad wide opportunities to know and develop interest in human nature. It is one of his characteristics today - the desire to really know those with whom he comes in contact, and he makes you feel his sincerity in being interested in you. He can talk to a young boy, ^{or to} an elderly person, a boyhood friend or a newcomer for an hour or two with increasing enjoyment, and he is heard to say often, "I never talk to anyone for a few minutes that I do not learn something worthwhile."

Going back to his newspaper agency, which was quite an enterprise for

a boy fourteen years, still in school except during vacation and week-ends, The Spanish-American war boosted the sale of papers, to an extent that he was netting the sum of \$100 a month, after paying the wages of several small helpers.

During the waning days of the war, the cashier of a local bank, who had probably been watching his next-door activities, offered Mr. Cobb a job as bank messenger. Without learning what his salary was to be he immediately closed his news stand and appeared at the bank the next morning, ready for work. At the end of the month Mr. Cobb received \$5.00 for his work. This brought no discouragement as he knew then he wanted to be a banker. The following six years found him working in a bank. At age 21, he knew where he could get \$30,000.00 as capital and two outstanding men to head a third bank in Rock Hill as president and vice-president respectively. He, with his close friend and cousin, John R. London, opened the Peoples Bank & Trust Company, in which Charlie served as cashier, teller, bookkeeper and janitor. The bank finished its first year with total ~~sums~~ of about \$150, 000. In 1909, the institution was nationalized and became the Peoples National Bank of Rock Hill, and the insurance and ~~in 1933 there were no Federal Deposit Insurance Corporation~~ real estate departments were chartered by the State of South Carolina as the Peoples Trust Company.

In 1933, there was no Federal Deposit Insurance Corporation, and banks were closing all over the country. Mr. Cobb remained calm. He knew his bank was sound and he informed Rock Hillians about it in his advertisements which appeared daily in the Evening Herald. Each day he publicized the fact that the bank had money to loan. As a result of Mr. Cobb's calmness and reassuring messages, there were few people who were frightened even when the moratorium which ordered all banks to close was announced. Mr. Cobb, despite the nation-wide moratorium, kept the Peoples National open. But although he presented outwardly a calm appearance, Mr. Cobb was inwardly troubled by the thought that he ~~might~~ was ~~imprisoned~~ breaking an order of the President of the United States. Thinking that he might be imprisoned for the offense, he caught a plane to Washington and went immediately to the Comptroller's Office to explain.

Among the worried financiers, Mr. Cobb spotted A. A. Ballentine, then Under Secretary of the Treasury. He explained what he had done and Mr. Ballentine rewarded him by a laugh and a slap on the back, and the statement that everyone in the Treasury Department was in conference, trying to work out a plan similar to that of Mr. Cobb's so that banks could reopen. He told

peripheries.

in 1988. This was no better than the previous year, and
indeed this was the only heavier deposit in the entire decade.
This is because the oil price fell sharply in 1986, and
this had the effect of reducing the cost of oil production.
The oil price fell from \$30 per barrel in 1985 to \$15 per barrel
in 1986, and this led to a significant reduction in the cost
of oil production. This was followed by a period of low oil prices,
which continued until 1990. The oil price fell again in 1990,
and this led to another significant reduction in the cost of oil production.
This was followed by a period of high oil prices, which
continued until 1998. The oil price fell again in 1998,
and this led to another significant reduction in the cost of oil production.
This was followed by a period of low oil prices, which
continued until 2008. The oil price fell again in 2008,
and this led to another significant reduction in the cost of oil production.
This was followed by a period of high oil prices, which
continued until 2014. The oil price fell again in 2014,
and this led to another significant reduction in the cost of oil production.
This was followed by a period of low oil prices, which
continued until 2018. The oil price fell again in 2018,
and this led to another significant reduction in the cost of oil production.
This was followed by a period of high oil prices, which
continued until 2022. The oil price fell again in 2022,
and this led to another significant reduction in the cost of oil production.

him, "Go home, Mr. Cobb. What you are doing is all right." Mr. Cobb went home and the people of Rock Hill were once more convinced that Mr. Cobb could solve almost any problem.

Early in his career, Mr. Cobb began the daily routine he was to continue for forty years. His actions seem strange to some. Mr. Cobb wakes early and eats a large breakfast of fruit, cereal, meat and eggs. Then he has his newspapers, about eight in all as his love for newspapers has endured since ~~at~~ a newsboy, and banking magazines. During this reading he keeps Mrs. Cobb busy clipping items from this ~~and~~ paper. Often friends and acquaintances receive clippings about ~~item~~ interest to them or their families which appear in newspapers to which they do not subscribe and which would otherwise escape their notice. Usually Charlie Cobb, Jr. drives him to town, his first stop being the barbershop where he gets a shave. After the shave, he usually remains around the shop long enough to catch any news and county available about local/happenings.

It takes him half an hour usually to walk the block from the shop to the bank spent in greetings people on the way. Charlie Cobb has always had an uncanny ability of remembering dates/~~if he ever had occasion to know them,~~ and many kids and older folks receive greetings from him on their important dates.

~~but exhibits a striking lack of understanding for people who do facts that~~

Charlie Cobb possesses a keen sense of humor, has a laugh that ~~is~~ begins deep down in his rotund abdomen, which laugh he uses often. A forceful speaker sitting down, able to get his thought across to his listeners clearly, but weak in the knees on his feet, a fact he knows and he has been trapped into making few speeches in his lifetime. Through his banking and financial ventures and service to his government Mr. Cobb has achieved recognition but it has in no manner lessened his feeling of responsibility to the people of his home town for he continues to give them counsel and some of his homespun philosophy. Today at sixty-six years old Charlie Cobb arrives at his office earlier than in years past and he ~~is~~ is among the last to leave. In the handsome recently remodeled quarters of the bank and Trust Company he is surrounded by a staff of efficient and loyal associates, and you talk with him only a few minutes before you are impressed with the fact that he genuinely appreciates his associates and the privilege of having been born and living/in Piedmont Carolinas.

on that date "so many" years ago and the names of friends who were born on that date.

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After buying his second car in 1911, Mr. Johnson,
then 20 years old, had to pay \$100 to have it
repaired because he had never been taught
how to do such work. He was then offered
a job as a messenger boy by a local newspaper.
Going back to his newspaper school, which was only a few feet
from his home, he soon became a messenger boy for the "Daily American".
He worked there for two years, saving his money to buy a bicycle.

In 1922, there was no Federal Reserve Committee, and banks were controlled by a bank of last resort, Mr. Gompertz himself as chairman. He was the man who had been chosen to head the new committee, and he did his best to make it successful. He was a man of great experience and knowledge, and he had the full support of the business community. The new committee was able to implement its policies quickly and effectively, and it soon became clear that the economy was on the mend. In fact, the economy grew rapidly during the early 1920s, and the new committee was instrumental in this growth. It was able to do this because it had the support of the business community, and it was able to work closely with the Federal Reserve Board to ensure that its policies were effective. The new committee was also able to work closely with the business community to ensure that its policies were effective. This close collaboration between the two bodies was key to the success of the new committee.

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