

# OBITUARIES



CARL McCRAW

## Carl McCraw, Top Banker, Dead At 77

Carl McCraw, one of North Carolina's leading bankers for almost a half century, died August 12. He was 77.

McCraw was born August 19, 1905 in Kings Mountain. He moved to Charlotte immediately after graduation from high school in 1924 and became a runner for Union National Bank.

The bank, now known as First Union National Bank, was Carl McCraw's first and only employer. By the time he retired in 1966, he had served in many capacities, led the bank into the modern age of statewide banking, created many innovations and held numerous titles, including president and chairman.

Because of his innovations, McCraw has been called one of North Carolina's greatest banking leaders.

North Carolina in the mid-1950s had some of the most progressive banking laws in America, and it was under Carl McCraw that First Union began to utilize those laws.

McCraw and C.C. Hope Jr. (who is currently North Carolina's Secretary of Commerce) arranged the bank's first merger with First National Bank and Trust Company of Asheville, and in 1958 the companies joined under the combined name First Union National Bank of North Carolina.

The new bank had total resources of \$120 million and branches 120 miles apart.

The merger gave First Union another first—the bank became the first Charlotte-based bank to have branches in another city, because the merger brought in Waynesville, Brevard, Hendersonville, Canton and Clyde as well as Asheville.

The first merger also changed the personality of the McCraw-led institution. That merger also began a 15-year flurry of growth-through-merger which changed First Union from a small, one-city bank with \$66 million in resources in 1957 to more than \$6 billion (ranked 34th in size in the United States) in 1983 and established First Union as a major banking institution in North Carolina and the southeast.

McCraw's personal career was based on an intense interest in his profession and his community.

McCraw believed in a personal investment in the community. He devoted much of his personal time to civic involvement, serving on various boards and commissions for Charlotte Memorial Hospital, the Winston-Salem Baptist Hospital, Queens College, the Chamber of Commerce, the United Community Services, the Goodfellows Club, the Charlotte Executives Club, Mecklenburg County Red Cross, Community Chest War Fund and the Community Chest.

He is perhaps best known for his efforts to extend the physical boundaries of Charlotte. From a news account of the effort:

"Hundreds of men and women were enlisted, petitions with thousands of names were signed, mountain of mail went out, thousands of telephone calls were made, precinct committees were organized, car pools were set up. All of the mammoth organization was directed by McCraw and his committee. The result: Victory for the pro-annexation forces."

The effort earned McCraw in 1957 the distinction of being the first First Union Officer to be

named Charlotte Man of the Year. C.C. Cameron in 1974 and Edward Crutchfield in 1978 later earned the distinction.

Following graduation from the American Institute of Banking in 1933, he was promoted to assistant vice president. He also studied banking at Rutgers University.

McCraw has been credited with several innovations in the North Carolina banking industry.

In 1935, he created First Union's mortgage department, anticipating the Federal government amending laws which had prohibited banks from making mortgage loans. He also pioneered the use of female tellers during the war, as much by necessity as by innovation.

By 1956 North Carolinians were used to having their checks cashed by women, but no bank had at that time promoted a woman to an executive position. McCraw, who had assumed the presidency of First Union four years earlier, led the way, naming Helen Wardlaw assistance vice president in that year.

McCraw completed his 42-year banking career at First Union in 1966 when he retired

as chairman of the board and chief executive officer. He was replaced by C.C. Cameron who still serves as chairman and CEO of First Union Corporation.

He was the son of the late Plato Abner and Leona Beattie McCraw, formerly of Kings Mountain.

He is survived by his wife, Ethel Graham McCraw; one son, Carl McCraw; one daughter, Mrs. Charles L. Fonville; and one sister, Mrs. Winnie Fogleman; four granddaughters and two grandsons, all of Charlotte.

Services were held at First Baptist Church in Charlotte.

**MRS. HUMPHREYS WINSTON-SALEM** - Mrs. Odell Dellinger Humphreys, 80, died Tuesday. She was a native of Statesville.

She is survived by two sons, William Edward Humphreys of Kings Mountain; Robert Henry Humphreys of Norfolk, Va.; one daughter, Mrs. Rose Marie Hufstetler of Winston-Salem; three brothers, two sisters, six grandchildren and three great-grandchildren.

Services will be conducted Thursday at 4 p.m. at Bunch-

Johnson Funeral Home Chapel by the Rev. G.E. White. Burial will be in Oakwood Cemetery in Statesville.

**RUTH MAE WARD LAWDALE** - Ruth Mae Ward, 48, of Route 1, died Wed., Aug. 10 at Cleveland Memorial Hospital.

A Cleveland County native, she was the daughter of Mrs. Helen Wray Ward of Lawndale and the late Frank A. Ward.

In addition to her mother, she is survived by five brothers, Frank Ward of Cleveland, Ohio, James H. Ward of Tuscaloosa, Ala., Eddie L. Ward of Greensboro, John C. Ward and George T. Ward, both of Lawndale; six sisters, and six sisters, Mrs. Rosia Padgett of Shelby, Mrs. Lucille Williams of Greensboro, Mrs. Cleo Hambright and Mrs. Jacqueline Guest of Charlotte, Mrs. Shirley Addison of Shelby and Mrs. Annie Griffin of Kings Mountain.

Services were conducted Sunday at 3 p.m. at First Baptist Church of Lawndale, where she was a member, by the Rev. Billy Houze. Burial was in the church cemetery.

**ANNIE ADAMS**  
Mrs. Annie Lee Lewis Adams, 95, of Route 1, Kings Mountain, died Sunday morning at her home.

A Cleveland County native, she was the daughter of the late John and Maggie Adams Lewis and was married to the late Ruth Adams. She was a member of Galilee United Methodist Church and a member of the United Methodist Women's Society.

She is survived by four sons, James Roger Adams and Sam Adams of Kings Mountain, Col-

eman Adams of Staton, Island, N.Y., and Kelly "Kal" Adams of Shelby; six daughters, Mrs. Clyde (Gonie) Adams, Mrs. Sadie McClain, Mrs. Maggie Morgan and Miss Sue Francis Adams, all of Kings Mountain, Mrs. Hattie Nance of Charlotte and Mrs. Mammie Barber of New York; one sister, Mrs. Virgie Perkins of Kings Mountain; 40 grandchildren, 73 great-grandchildren and six great-great-grandchildren.

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