Interview 1 – Joe Harvey

Etzel: I'm interviewing – my name is Judy Etzel and I'm interviewing Joseph S. Harvey, from Oil City, native of Titusville. Descendant of a family whose patriarch is a giant in the oil industry. He married a woman, also, Barbara Morgan, whose ancestor was equally famous in the oil patch. But in his own right, Joe Harvey was a leader in the banking industry, as he directed all of the efforts to grow his local bank into a leading Western Pennsylvania financial institution. We're gonna start with the urban life. We're gonna go way back, Joe.

Harvey: Way, way back.

Etzel: Way back.

Harvey: All the way back to Titusville.

Etzel: All the way back to Titusville.

Harvey: You might have me up against your father. (Etzel laughs) And your uncle.

Etzel: (at the same time) Yes, I do. When you, wha-, when were you born? What's the date you were--

Harvey: Nineteen twenty.

Etzel: Nineteen twenty.

Harvey: I was born July 17, 1920, and that was back when everybody was born at home. Never went to the hospital for that because birth was just a normal kind of thing, and besides there use—didn't used to be so many hospitals.

Etzel: Are you the oldest of so many children? Now, how many brothers and sisters did you have?

Harvey: Well, I had three brothers. One still is alive, he is older than I. That makes him real old. (Etzel laughs).

Etzel: Were you born – I read somewhere where you were born in the homestead, the Seep homestead.

Harvey: I don't know whether you call it the homestead or not, but it was the Joseph Seep house. When Joseph Seep came up to Pennsylvania from Kentucky, he at that point had forged some kind of an alliance with John D. Rockefeller and um, worked closely with the Standard Oil. And, as far as I know, he came, Joseph Seep came up here from Kentucky probably around 1870, I'm not sure of the exact date, but um--. About the same time that the National Transit building was built, he decided apparently that he was going to be around here for awhile, so he and his wife decided that they would build a house in Titusville.

Etzel: Let me go back to Seep. He came from Kentucky. How did he get to the United States? He was German, wasn't he?

Harvey: He was German, and his parents emigrated from Germany, and it's not clear to me or to anybody else in the family why -- whether it was religious persecution or just a desire to go to a new world where the streets were paved with gold and all that hokem, that uh – Must've been a real estate developer that sold people on that idea.

Etzel: (Laughing). Was he born in the United States, Joseph?

Harvey: No, Joseph was born in Germany. And when, and apparently they came to, the family came to the United States around 1840's sometime, I'm not sure exactly when, but not too long after they had gotten here there was a cholera epidemic. And his father died in that epidemic and his mother was there with a bunch of small children. Joseph was the oldest boy, so he had to go to work to support the family. And at age eleven, today it would be illegal, but age eleven he went off and got a job and support—helped to support the family.

Etzel: This is in Kentucky.

Harvey: He was still in Kentucky and he got – his first job was rolling cigars. (Etzel laughs). That's not a favorite thing today either, but that's what he did. And someplace along the line in Kentucky, Lexington or Covington I'm not sure exactly which, he met the gal that was going to be his wife. Her name was Katherine Hillameyer. They too were Germans although they had been in this country a little before the Seep family. And they were, they were in the nursery business. They had a nursery which is still in operation, and is the oldest nursery west of the Allegheny. Someplace along the line he also met some other people and got into a different line of work and -- the people he was working for traded in commodities. Cotton seed oil among other things and that's how he sort of backed into the oil business because oil of course is a commodity.

Etzel: So he set his sights knowing about this speculation, well Drake's well and the speculation that came on in Titusville. He set his sights to go to Titusville?

Harvey: Well, he went to Titusville primarily because his business by that time, he was, he was operating in business under his own name, the Joseph Seep Purchasing Agency. And he lived in Titusville, worked in Oil City, and he bought and sold crude oil. He bought – he provided all of the oil required by the Standard Oil refineries.

Etzel: How did he do that? When you say he went out and bought oil, how –did he go out and personally say "I'll take your next week's supply?"

Harvey: Well, I'm sure that as it grew he no longer was able to do it personally, but he and/or his associates would go to the various producers and buy the oil that—the crude oil that they had in their tanks.

Etzel: What was existing. He didn't do any futures purchasing.

Harvey: Eh, to a certain extent he was dealing in futures. (Clears throat). Excuse me, as well as the present stock of oil that any of the producers had in their tanks. I, I'm not sure that dealing in futures was early in the game but it came later. And it -- that, of course became very important to the Standard Oil Company because knowing what the price of oil was in the future led—made it easier and financially better to operate and buy and run the refineries and so on.

Etzel: They would—they would pretty much set the price for the oil, the whole valley.

Harvey: Yes, and at that point, that valley was the only source of crude oil. There wasn't much use for it except kerosene.

Etzel: For illumination.

Harvey: And later they were able to refine a lubricating oil from the heavier parts of the crude oil. That sort of evolved over the years.

Etzel: When he, when Joseph Seep came to Titusville, was he affiliated with any particular company at that time? Or did he just show up?

Harvey: Uh, I think he—I think he came because of his activity in buying oil. He went to the source, the source was that valley.

Etzel: But he wasn't buying for any particular person like John D. Rockefeller?

Harvey: Not originally. He was buying because he was working with some people that were—that traded in commodities. Bostwick and Tilford was the name of the partnership that he worked with, and ultimately they became associated with the Standard Oil Company. The Standard Oil Company was the principal real buyer for crude, all crude, and they –the independent producers, who were producing this crude oil, neither liked or trusted John D. Rockefeller. They did like and trust Joseph Seep. They knew that his word was good and they knew that if he gave them a check—a check or a due bill that it was good, too. As a matter of fact, they were so sure it was good that quite often they didn't bother taking these credits or cashing these checks, knowing that the checks were always going to be good, and that's the principle of a lot of banks (Etzel laughs) are built on today.

Etzel: I see, so that it is even more into your heritage. Let me ask you, when he came to Titusville where did he—you said he built a home.

Harvey: No, that came later. He, I assume that they bought a house, and the house--the one house that I am sure of was on West Walnut Street in Titusville. The house or at least, I'm not sure if it is still there today, but recently it was still there. Incidentally, along the way he and his wife had a sizable family.

Etzel: Did—

Harvey: Eleven children. That's a lot. (Etzel laughs). How would you like to be buying groceries for eleven kids today?

Etzel: (laughing). That's an awful lot. Do—When—Now the house that you grew up in was the Seep home.

Harvey: No, I didn't—I really. I said it was about 1870 or so when he came to Titusville and it was about 1890, 1892 that they built a house in Titusville. And I was born in the house as were my older brothers, but my one younger brother was born in the house next door that was built by my parents.

Etzel: What was the address at that, Joe?

Harvey: Three-fourteen West Main Street and the Seep house address was three-oh-four West Main Street.

Etzel: When—growing up in Titusville, or let me back up a little bit. You were born 1920, your grandfather died in 1929.

Harvey: Twenty-eight or twenty-nine.

Etzel: Twenty-eight. Do you recall him?

Harvey: Yes, oh very much so.

Etzel: What was your involvement?? Thinking back on him, was he a large man, was he a verbose man? Was he quiet?

Harvey: He wasn't particularly large, as a matter of fact he was rather, he was rather short. But he was, he was well-known in that area, well-known in the oil industry. Obviously, he was the guy gonna—that was gonna pay you for your oil, you've got to know him. (Etzel laughs). But I –I really – by the time I was two or three years old, we – we, the Harvey family moved out of the Seep house and moved next door into the Harvey House.

Etzel: The house that your father built. (Louder) The house that your father built?

Harvey: Yes.

Etzel: Your father was a driller.

Harvey: No, he was a producer. (Etzel begins speaking). Oil producer, yeah.

Etzel: Or producer. Was he from this area? Was he a native of –

Harvey: Oh, I don't know an awful lot about the Harveys, they were Irish. And his father, I believe, was born in Ireland, came to Canada, and at that point, the railroads needed a lot of warm

bodies to build the railroads, and that's where most of these Irishmen went to work. Now whether they just walked across the border – nobody cared, nobody – there wasn't that big hassle about immigration. (Etzel laughs). All of that. And the immigrants weren't taking any jobs that the natives already had.

Etzel: Now, I would assume Titusville would be a huge draw for him. I mean, looking back at the old city records, Oil City certainly was.

Harvey: Well, of course, Titusville originally was a lumber town. Lumber was the thing that first built Titusville. And then, later on there were a lot of oil people that worked in or around Oil City but lived in Titusville.

Etzel: Now your dad was a producer and your mom was—mother was a descendant of a very significant oil clan. So, you grew up in—surrounded by the petroleum business. Both the nitty-gritty of it and the financial part of it. Were you aware of that at a young age? That this, this is a little different from most people, I'm surrounded by this.

Harvey: Well, I guess I was sort of aware of it, but that was our world. We didn't know anything about the world beyond that. (Etzel laughs). That was unknown.

Etzel: Was that kind of the sense of all kind of skill when you were growing up, you know, that we're an oil town. Was that identity still very, very significant in that town in the 20's and 30's?

Harvey: I believe in the 20's and 30's it still was.

Etzel: Did you –

Harvey: By that time, of course, the oil patch had spread and it included Bradford and gradually went into a lot of other states, went into the Midwest and the Southwest.

Etzel: Did you ever work—when you were younger, did you ever accompany your father, maybe not your grandfather because you would have been very young, but did you ever go out with your dad when he was in his fields, his production fields.

Harvey: Yeah.

Etzel: Did it stick with you that you might want to do that someday—

Harvey: As a matter of fact, his oil property was—I learned to drive a car on the roads going into

Etzel: (Laughing). You were probably twelve.

Harvey: Well, they didn't have driver's ed then, you learned to drive and how to stay on the road—back roads.

Etzel: You went to St. Joe's Academy.

Harvey: To begin with I went to St. Titus School. But incidentally I—having older brothers I knew how to read before I went to school so along the way I skipped a grade which was a plus and a minus, although ultimately that made a big difference because had I—had I not skipped a grade I wouldn't have graduated from college in 1941, it would have been later. But I graduated from college in June of '41 and six months after that we were really in the fightin' part of the war. We were in the war before and everybody knew it, you know ?? and so on.

Etzel: (Laughs). You knew it was coming.

Harvey: That was just a way to get around the law and get Congress and the people to support it. And it was pretty fortunate that that's what happened. Had it—Had it not been for that, you and I'd both be speaking German now.

Etzel: (Laughing). I think that's true. Let me back up to when you were in school. Did you work during the summers? Did you work—It would be natural that I would think you would work somewhere in the oil industry, did you work?

Harvey: Not until later. Well, for one thing, early on things were tough, and my parents said "You shouldn't be taking a job away from somebody that needs to put food on his family's table, so that was, that was kind of the way that it was.

Etzel: This was during the Depression?

Harvey: Pardon?

Etzel: This was during the Depression?

Harvey: Yeah, well, it was the war that pulled us out of the Depression. That's an expensive way to do it, by the way.

Etzel: (Laughing). It's very expensive.

Harvey: And—hey, I won't make any comments about our present president (Etzel laughs) or how to get in and out of war.

Etzel: When this is done—

Harvey: Figure out how to get out of it.

Etzel: When this is done, you and I'll go have a cup of coffee. Um, tell me about growing up on your block, though. As you're – it was an unusual time, a time I would think of great prosperity on one hand, with people who had a lot of money and an enormous amount of poverty on the other. What was it like growing up on your block?

Harvey: Well, for one thing I guess I was fortunate in that part of Titusville in which I grew up. There were a lot of other kids around, my age or a little older. And that was kind of interesting. Because we used to get out, we would see these other kids going, whether they were going

to the public schools or the St. Titus, or whatever. After school we associated with each other quite a bit. Well who else are ya gonna play ball with except the kids that were there, regardless of where they went to school.

Etzel: Did you ever go down to where would be the future home of Drake Well museum. Did you ever say "Let's go down and look at the old oil well."

Harvey: Well, well believe it or not I never got to the Drake Well until—well, it was probably in high school.

Etzel: And what dr—what prompted you to go then?

Harvey: Oh, I was with some other guys and we went out for a hike and somebody said "Well, the Drake Well's right down there, let's go." And so we walked down the tracks and—

Etzel: What would it have been—just a well, just a jack, pumping jack and the well?

Harvey: Yeah, well—

Etzel: Any significance to it at the time?

Harvey: Not at that point. It was—it was I guess probably in the late '30's or maybe even later than that before anybody did anything about memorializing Drake and the well.

Etzel: What was downtown Titusville like when you were say, in high school?

Harvey: I guess I was a, a typical small town of the era. 'Course there were—that was before Wal-mart and there still was a downtown.

Etzel: There were even in the 50's and 60's growing up in Oil City, Oil City was just booming.

Harvey: Oh, yeah.

Etzel: And I would assume that Titusville at that time was. Did you find that as a young man, as a young man in high school, did—was a town like Titusville, and Bradford, and Oil City, Smethport even , those oil towns, did you later leave those and come back and say "Those really were different kinds of towns?"

Harvey: Well, there's the fact that Oil City was a booming town, led me to decide that that's where I was going to be. Rather than Titusville.

Etzel: Then, so that was the destination for you?

Harvey: Yeah.

Etzel: Now you went to St. Josephs Academy, where incidentally I know you were vice president of your class. You probably didn't know I knew that.

Harvey: I was, I'd forgotten.

Etzel: Yeah, you were.

Harvey: You must've been reading old newspapers.

Etzel: (beginning at the same time). I did, I did, actually there was a wonderful 1966 article in the Youngstown Vindicator about you, in which I think you'd just been named president of the bank and they said you looked more like a football player than a banker.

Harvey: Oh, I wouldn't say that.

Etzel: I'll find that article. (Harvey laughs). Did your, did the Seep—

Harvey: The Youngstown Vindicator?

Etzel: Mm-hmm, front page. I'll--

Harvey: Youngstown, that was Ohio. That was far away.

Etzel: (Laughs). Did you –did the Seep name carry any privilege for you, do you think, when you were in high school?

Harvey: I suppose it probably did but I don't think I capitalized on it. I think as far as I was concerned it was just a fact of life.

Etzel: Mm-hmm.

Harvey: And it didn't make any difference to the guys that I'd play ball with.

Etzel: But it was a well-known name and it did carry a certain amount of fame.

Harvey: (Beginning at same time) Yeah, yes it was. Yeah, because the Seep Purchasing Agency was still in existence. Although Joseph Seep was dead the business continued—was continued really by Standard Oil. Because the producers all knew that that was where they could go to sell their oil.

Etzel: Did he work through the oil exchange in Oil City or did he do it more on his own?

Harvey: I'm not sure exactly how that evolved. Originally, of course, it was on his own, how the oil exchange evolved I really don't know, I never had any involvement with it, I just sort of knew that it existed and I—I can't tell you, I don't know.

Etzel: Titusville always came across as a town that had a lot of wealthy individuals, made their—sometimes made their fortunes and lost it just as quickly. Did you get that sense that you were around a lot of very privileged families because of the oil industry?

Harvey: I guess I was aware of it. I probably didn't think—I didn't spend a lot of time thinking of it.

Etzel: (Laughs). Mmhmm.

Harvey: It was a fact of life. This is—this is a part of my world.

Etzel: Now you, you—the St. Joe's Academy, how did you—you went to Georgetown University, how did you choose that? How, was that—

Harvey: How did I choose Georgetown?

Etzel: Yes.

Harvey: There-- some other members of the family went there. That was largely it. It was—I think that it was a Catholic college. As a matter of fact, it was the oldest Catholic college on the – in the country and it was run by the Jesuits and they had a terrific reputation for being a great organization, great educators. And along the line I became a believer that education in the basic things, after you once got out of high school were important before you got into the—learning the ?? of an engineering job, for instance.

Etzel: You're a liberal arts man.

Harvey: Yeah.

Etzel: (Laughing). I know one when I see one. (Harvey laughs).

Harvey: I think today, I still think it was great. I think, I think it was greater now than I might have thought it was, but nevertheless—

Etzel: Did your, in just my own family and families I knew, in the 20's, 30's, and 40's these communities sent their children to a hugely prestigious schools. I mean, the Ivy leagues were all included in that, I mean it was nothing to be just sending all of your youngsters to the seven sister schools, the Ivy leagues—When you went to Georgetown, which is one of those, did your peers also do that?

Harvey: I'm not sure how to answer that, I think there were some families, for instance, that would steer their families towards schools like Cornell. That was-- specifically that's one that I was aware of because the Flemin—the Fleming family, and they were related to us, they all went to Cornell. There were other families where they steered their kids to Princeton. Also at that point state schools basically, with the exception of Penn State, basically were just teacher schools. Clarion Normal and so on. I don't know why it was called normal.

Etzel: Me neither. That would've turned you right off, it would be like "Why would I go there?"

Harvey: But the state school system was nothing like it is today. Today it has come a far cry and it's a heck of a lot better than it used to be. (Prouder??)

Etzel: When you went to Georgetown, you, this would have been, 1930—

Harvey: (Beginning at same time). I graduated from high school 1937 and I graduated from college in 1941.

Etzel: How did you get to Georgetown? Did you take the train, did you drive?

Harvey: Drive? Not then. In the first place, that would've been a major undertaking in an automobile. Have to have at least two spare tires because the—well, anyway, it was train.

Etzel: By train. And you obviously roomed in a dormitory-type?

Harvey: Yeah.

Etzel: And who was your first roommate—who were your roommates during school?

Harvey: I did not have very many roommates. One in particular that I roomed with more than anybody else became an attorney, and ultimately practiced law in Philadelphia. Maritime law. How he arrived at that from Pennsylvania, I don't know, but—

Etzel: (Laughing). How about—you were a chemistry major.

Harvey: Yeah, that's—

Etzel: How did you—?

Harvey: I worked at it for awhile and found out that I really, being interested in chemistry and working in a laboratory someplace—very different. I—

Etzel: Then how did you choose that major? Because I want to make the leap back to the petroleum industry but I don't think I can do that. How would you pick chemistry coming from the environment you did?

Harvey: I guess probably I thought at some point I would become a pinnacle engineer. And get into that end of the oil business. Well it really didn't work out that way and the war came along and I—I wound up in some strange places doing some strange things in the military. (Etzel laughs). I tried—wanted to get into the Marine Corps.

Etzel: Well all of Titusville was a big Marine Corps town.

Harvey: Yeah. Especially thanks to Bill Stevenson. (Both laugh). Yeah, it was. I couldn't pass the eye test they--. I was red-green blind and incidentally the eye test was developed by a Japanese. (Etzel laughs). It was the Ischa Harab (sp?) eye test that was used by all of the military and I couldn't pass that. And I couldn't get in the Marines, couldn't get in the Navy, couldn't get into the Aviation Cadets as a potential flyer. And at that point I figured well, I was destined to wind up in the infantry but that didn't really appeal to me but there was a war going on and at that point I found out there was a program that the Army Air Corps which later grew into the Air Force, the Army Air Corps needed people that were—had any background in radio at all. The basics of it and the practical uses of it. And –so I got into that and wound up

as an aviation—a non-flying aviation cadet. Got commissioned and then—when I got my commission my first assignment was as an instructor at Yale.

Etzel: (Laughing). One Ivy League to another. Let me back up just a little bit, though. When you—first of all, when you were in college you were a member of the crew team and you were—

Harvey: Yeah.

Etzel: --big in dramatics as well. During the summers when you were in college did you go back to Titusville?

Harvey: Yeah.

Etzel: Did you work?

Harvey: Play golf (Both laugh). Yes.

Etzel: Where did you play golf?

Harvey: Oh, the Titusville Country Club. Learned how to three-put every ?? (Etzel laughs). No matter how much I tried, that was my downfall.

Etzel: What was the—I've often heard about the sentiment in Titusville during World War Two, that because there was a heavy German population there were some issues in church sermons on Sundays. I've heard that from my own family where it once was like we don't need to go there, we shouldn't be involved. Others who said no, our families are there, we need to help, and so on. Did you get the sense, in your college years coming home, that there was a stance one way or the other in the small town of Titusville?

Harvey: Not particularly. As a matter of fact, there was only one openly pro-Germany guy that I knew of in Titusville. He got so open about it that all of his ?? disappeared. (Both laugh). It wasn't the Nazis that spirited him away it was the OSS or CIA, I don't know.

Etzel: But you also saw, and I think you mentioned this before, that there was a huge patriotic fervor up there, too. That you had a lot of people from that small community joined the service.

Harvey: Yeah.

Etzel: How did you, Joe? Where did you go to sign up?

Harvey: Actually, I signed up in Pittsburgh and I wound up down in—taking basic training at the Boca Raton club. (Etzel laughs). Sounds great, but when you're taking basic training in the summertime at Boca Raton, (Etzel agrees) that's not a lot of fun. That's where my military days started.

Etzel: Now you—but you didn't leave college and go right to the military. You came home for a while and worked at Pennsylvania Refining Company.

Harvey: I worked at Pennsylvania Refining Indus—

Etzel: That was in Titusville.

Harvey: Penzoil. And that was really when I decided that I didn't like working with—with chemistry.

Etzel: What were those companies—in the Pennsylvania Refining Company, where was there a refinery in Titusville?

Harvey: It was on Brown Street, along the railroad tracks. Pennsylvania Refining Company ultimately became Penn-Drake. The refinery came right up against the Titusville Forge Works, which was a part of what is now, or later became, Struthers Wells. Titusville Forge and Titusville Iron Works, and so on. They, made crankshafts, and—

Etzel: Did those companies re-tool for World War Two? I mean did they like National Transit did and oil well, did they change what they were making?

Harvey: Yeah, I don't know what they made before but during the war the Titusville Forge was making crankshafts for naval vessels. And I think at times they were making gun barrels. Titusville Iron Works was doing some of that sort of thing, too.

Etzel: Let me take a break for just a minute, may we? Let me take a break from you Joe. Barbara Zolli walked in and Barb—

(The tape breaks and is then reset).

Zolli: I'm very curious about what your memories—

Etzel: You gotta say who you are.

Zolli: Oh, I'm ?? To you—

??: Well just because we've taken a break I think, then all of a sudden you appear I think we'd better—

Zolli: Okay.

??: introduce you or say now—maybe Judy if you said "Now we're joined by—"

Etzel: Actually it's an opportunity to be anybody you want. Tell me who you--we'll just tell 'em.

Zolli: Wow! Um, I don't pass for Colonel Drake very often you know.

Etzel: Mmhmm. We've been joined by Barbara Zolli, director of Drake Well Museum in Titusville. She'll do some questioning about the heritage of Mr. Harvey's family.

Zolli: Mr. Harvey, it's wonderful to have an opportunity to talk to you a little bit about Titusville, and a lot about what you remember about the Seep family. Are there particular memories you would like to share about growing up as part of the Seep family.

Harvey: Well, yeah. Of course I was—I lived in the Seep house for a while. And that was kind of interesting, mainly because my grandfather, who was German, always spoke English except Christmastime with Christmas carols were always (Laughter) in German. "Stilt Nacht, Holi Nacht," Those are the only ones I rem—that's the only one I remember, but I don't—

Etzel: Did he observe any German traditions? For example, did you—any holiday-specific German thing—cause here you have an Irish father and very staunch German grandfather.

Harvey: I don't know that—one of the things that amaze people that I can remember is that whenever we had turkey we also had sauerkraut. (Laughter). You know, nobody else ever had sauerkraut at the same meal where they had turkey.

Etzel: Did he ever go back to Germany? Did he ever visit?

Harvey: I don't—well, yes, I know they—my grandfather and grandmother went back to—not just Germany but they went to buy a lot of the furniture that they were going to put in the new house that they were building in Titusville. Incidentally, I never knew my grand—never knew either grandmother. They both died before I was born.

Etzel: When your grandfather was widowed, did he live alone?

Harvey: For a little while, and then his oldest daughter, Lillian, was married to a doctor, Dr. Quinby, and she moved in with him, she and her husband moved in with him. Although I guess along the line some place her husband died, too, the doctor died. They had—had lived in the—I guess we owned the whole block. They lived in the house at the corner of Monroe street and Main street. And there are—There's a house and also another building that's a part of it and that later became a music school. The Quinby's moved out of that house and Theobold moved in. I got lost now. Where were we at on that—oh, did we observe any particular German holidays? No, I don't think so, I think that. I don't think we did, at least I'm not aware of it. As a matter of fact, I was told once that my grandfather felt firmly that they had come to Germany, came to this country, they were Americans and that was it. And that was particularly true during the civil war and living in Kentucky there was some pressure on him to take sides and he was not very popular because he didn't. We chose to come to this country, we are Americans, and we intend to be Americans. That wasn't the popular thing to say in Kentucky at that point.

Etzel: Well those who fled those countries were very anti-military too. During World War One they didn't want those very young people to serve. That's why—the excuse that that's why we left. I can remember that sentiment in my own family. Tell me your grandfather moved from the pred—actually, well he did move from the oil industry a little bit because he and

some others organized 120,000 dollars in cash and they organized the Oil City Trust fund. That was in about 1891. Eighteen ninety-one they formed the Oil City Trust Company. And then he eventually became the president of that company.

Harvey: Uh, yeah. The bank originally was a partnership and who the partners were I don't know, but then a number of the (clears throat) as you say, the citizens got together and put that banking partnership and turned it into Oil City Trust Company.

Etzel: Would that have been—that's all—that was an oil-fueled bank wasn't it? I mean that, was well-money that did that?

Harvey: Yeah, yeah.

Etzel: Rockefeller any-(Harvey begins to speak and stops) where in that? John D. Rockefeller? There's always been the thought.

Harvey: Well, now, if you look at it you have to see that there, he left some footprints there. There were other banks, for instance in New York, the Seaboard National Bank ultimately became a part of Chase National Bank. My grandfather was the director of Seaboard. There were footprints there, you don't know exactly what they were but there certainly was a connection, whether it was just a good personal relationship or something more concrete than that, I don't know. I suspect that had there been anything in writing or any kind of a financial transaction the justice department probably would have slammed the door, you can't do this, that's banking across state lines, that isn't allowed, you know. Government people can get kind of sticky (Etzel laughs) when they decide they're gonna fight something.

Zolli: I've been reading about the Seaboard bank and the founding of it in a book called Derek's of Destiny by Samuel Gamble Baine, I think the last name is, a fellow Irishman who came to this country and apparently formed an earlier partnership with Watson, Jonathan Watson and then went on in his later life to found the Seaboard Bank.

Harvey: Oh.

Zolli: Does that sound familiar at all as a familiar name?

Harvey: I've never heard much about the origins of Seaboard except that I knew that my grandfather was a director of Seaboard and that was one of the reasons why I've heard some of his trips to New York—and I assume that when he was in New York attending a meeting of the board of Seaboard he also spent some time at the headquarters of Standard Oil.

Etzel: In his banking industry and in his oil industry I would assume there would be a huge amount of traffic in and out of both Titusville, and perhaps, your home, of influential people. People who had real stakes in both the banking and the oil industry. Do you remember any of that, or do you remember any people talking about that?

Harvey: I wasn't too aware of it, I was just a little kid. (Laughter). But I do remember at one point, when I was at my grandfather's house and there was some—and I was just a little kid there—and there was some—a lot of adults sitting around and I do remember somebody saying something about dry holes. And whoever it was was talking about them said "Boy, there'd been a lot of money dumped into those dry holes." And my grandfather responded that "Yes, and a lot of it was mine." (Etzel laughs). That's one thing that—and why that sticks in my mind I don't know, and why a little kid my age that would remember it, I don't know.

Etzel: But do you remember, for example, members of the other boards of directors of banks coming to see your da—your grandfather, or even your mother, being a descendant. Do you—

Harvey: I can't say that I remember that much, although I know that there, I know that there were people that came to Titusville and saw him. There he was in the late '80's and still apparently pretty influential. I can understand that now being in my late '80's. (Etzel laughs). I've been credited with more clout than I really have and—but I never played that to the max. Maybe I should've.

Etzel: Well, you did it such a gentlemanly way, but I think it carried the clout. What is your grandfather's lasting legacy in Titusville? You know, we're many, we're generations past that now, but what would his legacy be there now?

Harvey: Oh, gee, I don't know, I've never thought of him in that way. He—

Zolli: There are the homes.

Harvey: Well, also, he did have eleven kids and some of them stayed in the area. The Seep brothers in Oil City for instance, Joseph and Arthur, and one of the things my grandfather did was buy some land and turn it into a cemetery then gave it to his church. And then after that well, then he endowed it and then also they needed waters so we paved it. Put a water system in which was outside the cemetery. And, incidentally, when he—and he named the cemetery Saint Catherine's and it was named for his wife.

Etzel: His wife.

Harvey: Who at one point had an asparagus patch upward, part of the cemetery. (Etzel laughs). Well, she'd take the trolley and ride it up there and work in her big garden there. One of the stories, and I guess this is true, that he'd said that anybody who had family buried in the old Catholic cemetery wanted to have their body moved to the new one, he would pay for it. Well, tellin' an Irishman to dig a body out of a grave, you can't do that, (laughter), they'll never rest, they will never rest. Not very many, not very many of them took advantage of that. I thought it was kind of dumb but that was—Irish are superstitious . I suppose at

some point I might have thought that too that the—all these spirits roaming around that had their sleep disturbed, I don't—

Etzel: Did he—in town—did the Seeps and the Harveys, being Catholic families, did they leave a mark on the church up there, St. Titus?

Harvey: I suppose to a certain extent. To a certain extent, because I knew that in the old church there were some windows that were dedicated to their memory. Incidentally there were two Catholic churches in Titusville. The other was St. Walter's, which was referred to as being the German church. And yet, it sure isn't German now, it's Eastern European of some sort. But—

Etzel: St. Titusville—

Harvey: --they hung on, incidentally they hung to this German stuff 'bout as long as the Poles were hanging onto—

Etzel: to assumption.

Harvey: --to assumption church. Be a few more of 'em have to die before they finally give up and realize that—

Etzel: (Laughs). Was St. Titus the Irish church then?

Harvey: I guess it must've been if St. Walter's was the German church, St. Titus must've been the Irish church. And everybody else were Protestants. There was a synagogue there, too.

Etzel: Yes, there was a synagogue. And in Oil City, St. Joe's was always the Polish church, St. Stephen's was always the Irish church. The assumption was for everyone just in that neighborhood.

Harvey: Oh, I never thought of it that way--

Etzel: As a Protestant.

Harvey: --in Oil City. I just figured it was the river that was a psychological barrier. (Etzel laughs). Incidentally, those psychological barriers are big, they're more important than you or I would believe.

Etzel: Like, give me another example.

Harvey: Well, another example was when-- when as a bank we decided we were going to move our headquarters from Venango County into Butler County because the branch banking could be allowed into contiguous counties. We had been shut off going into Erie County by people in Titusville, the Titusville Trust Company. They moved up there, took the only bank that was available and that meant that we couldn't go to Erie, so we decided we might as well go towards Pittsburgh. You're looking for a place to put a branch that would become at least

the legal headquarters in Butler County. And somebody that was hired by us to find a location said here's an ideal location. Here's a part of Butler that has X thousands peoples in it and they don't have a bank. And they don't because there are railroads and a river that went through here and that was a psychologically, a big block. You put your headquarters there and it'll do well. And they were right. All of a sudden the people in that part of Butler had their own bank and they supported it. As a matter of fact, the first Sunday after that branch was open, one of the churches, they preached a sermon recommending to people that they do their banking there. (Laughter). And what church it was, I don't know, but I was told that that helped steer a lot of business into the bank, river or not. We crossed it and it was successful. And that's the same kind of thing as the river in Oil City. I mean, there are bridges across the river, but it still is there.

Etzel: Very specific, too. It is.

Zolli: May we go back and ask you if you have any memories of St. Joseph's? I've seen some photographs and the building—the architecture was really impressive.

Harvey: Well, yeah, I've been a member of St. Josephs since—well, from the mid or late forties until we moved to—to Oil City.

Zolli: What was the academy like?

Etzel: Oh, you mean St. Joe's—

Zolli: St.—

Harvey: Oh, St. Joseph's Academy in Titusville? Oh, that was different, that was a-- it was St. Joseph's high school. St. Titus closed the high school and the Sisters of Mercy were—when their mother house was in Titusville, they decided they would start a high school and operate it, and they called it St. Joseph's Academy. And that's where I went to high school.

Zolli: It must have been fabulously supported by the community, it was such an imposing architectural structure. What was it like to be there in school?

Harvey: Well the structure really was the mother house of the Mercy Sisters. And a big part of it was really a home for old and largely sick nuns. I mean they didn't retire, they kept on going until they couldn't make it any longer, then they'd go to bed and die. (Etzel laughs).

Zolli: So that was all part of the classroom (unintelligible)?

Harvey: (Beginning at same time). And they had the—Yeah, the classrooms were in a part of that building. Most of it was convent; they had a chapel and the whole works.

Etzel: Because of the oil wealth up there, I would think that those places would be heavily endowed, like Barbara said. Like, St. Joseph's would never want for money, I wouldn't think. And you had a lot of private clubs up there, and a country club. I mean, did you—when you

left Titusville and went to Georgetown, perhaps you're the—your peers were from the same type of background—but did you feel like you had kinda grown up in this magical wealthy town that was not like other communities.

Harvey: Oh, I don't know. I'd have to stop and think about that one for a while.

Etzel: I've heard people say that about Oil City. That, you know when they went away to school in the thirties and forties that they were — realized that they came from a very different community.

Harvey: I suppose so, I hadn't thought about it much.

Etzel: (To Zolli). We have you—you want to go back to the Seeps, or?

Zolli: I'm curious about the sort of education you got at the Academy. We're doing street signs, interpreting some of the buildings that used to be in Titusville. And there's not a lot written about the Academy.

Harvey: No, because it, it never grew and never got the support that it probably should have, didn't get the support that the nuns thought it was going to and a lot of it is similar to what exists today, that parochial schools have to depend on tuition that—to make it. And a lot of people figure I'm paying taxes to pay for the public schools, why should I pay for another school? Although, although a lot of them realized that their kids, in some respect, have maybe a better education. They certainly learned manners, respect, things like that that aren't taught in the public schools. Aren't supposed to be. They're supposed to get that at home, but home today is not what it used to be. And it's really—home today has gotten a lot worse. Couple of days ago there was something—I'm sure it was in USA Today and this great, short article pointed out that the number of illegitimate births in our schools, and I think it was referring to Pennsylvania, had reached the point where I think the percentage of births in I think 2006, 40 some percent of them were illegitimate. As opposed to the year 2000 where maybe five percent were. And that trend unfortunately has continued. And it's a byproduct of a lot of things; poverty, single parent families.

Etzel: Joe, your banking career, during your tenure with First Seneca Bank and then eventually—

Harvey: Oil City Trust Company.

Etzel: Yes, Oil City Trust, you're right, Oil City Trust Company. That bank underwent huge transformation. I mean, just a massive change; its direction, its geography, its people, actually kind of its mission. Tell me about starting there. You came home from World War Two and you had worked in the oil business and you didn't want to go back.

Harvey: I didn't want to go back. I didn't—I had a chemistry major. I did not want to go back working as a chemist, I had done it—two different refineries; Penn-Drake in Titusville and Penzoil in Reynoldsville. I didn't like it. You never saw anybody except the people you

worked with. So I decided I was going to do something else and when I got home I had a lot of leave that I hadn't taken that was piled up, so I had several months which I had money coming in but I didn't have to do anything. And one day for some reason I was in Oil City and I was in the Oil City Trust Company and I looked—the only men that I could see were all old. Older—not quite older than God, but close to it. And I've—it struck me that someday those people are gonna die or retire or something and I don't see anybody that's gonna take their place, maybe that would be kind of interesting. So, that led me to go apply for a job.

Etzel: Why that bank, though?

Harvey: Hmm?

Etzel: Why that bank?

Harvey: Well, (laughing), this guy had been, among other things, president of the bank for twenty-some years, president or chairman. Incidentally, he was the only guy that was president longer than I was. (Laughter).

Etzel: I thought you were the longest serving president?

Harvey: Joe Sieve (sp?) was.

Etzel: Oh, I—

Harvey: He was longest serving and incidentally, I don't think I want this written down anyplace but when ?? was President and he was newly retired and I was the most likely candidate. And there was a board meeting, which I obviously did not attend when they had to decide who was going to be the next president. And my name came up and there was one person, and I don't think that that guy was anti-Catholic, but he did raise a point. "He's a Catholic." And somebody else, the then publisher of the Derrick but I won't name him, pointed out, "This boy's grandfather was president of the bank and he was a Catholic and apparently didn't hurt the bank, and so, and on top of that if this guy doesn't work out he's only forty-some years and we won't be stuck with him that long, he'll just go someplace else." So they finally decided that regardless of my religion, and some of that was a reflection of what things had been in like, in—well, all over really, the Klan in some places was pretty active. It was in Titusville, incidentally.

Etzel: Why was that furrow ground for the Klan? Why would the Klan have gone there?

Harvey: I really don't know, except that every time my grandfather had a birthday, the Klan'd burn a cross up on South ?? Street Hill.

Etzel: Was that because of his religion, or because he was a business leader, or he was a bank—why was that?

Harvey: The Klan did it for religious reasons. There were—there was a fair amount of bigotry around. Although, you know as kids, in my generation and your father, we never saw it, nobody cared what church you belonged to or if you belong to any church, it didn't have anything to do with us.

Etzel: Nineteen sixty-six was when you became president of the bank and that sentiment was still there a little bit? Was it—?

Harvey: Oh, if it was it wasn't—it wasn't out in the open much. There were little spots of it, I was aware of a couple of places where there were some anti-Catholic feeling. There was a little bit of anti-Semitism around but I don't think we were ever aware of it and one time that I can remember that I first realized that there was such a thing, that people were anti-Semitic was once Jake Goldstein, whose family had a department store in Titusville, had tried to get a reservation at a hotel in Atlantic City and immediately they got—those dates were all full. Well, somebody determined later that that wasn't it, his name was Goldstein, we don't want him. So anyway, Jake asked my father, that he knew that apparently he knew that we had stayed at that hotel, "Would you write to them and see if you can get me in?" And so dad did. And it worked and Jake got it, but that was my first exposure to anti-Semitism. And you know, when World War Two was breaking out, in this country we didn't realize what was really going on. Germany pretty much suppressed that and kept it from getting out. We heard bits and pieces of it of course and just before we finally got involved—directly involved, I was in college at Georgetown. And there were a couple of professors that I was aware of that knew what was going on and they would throw that information out during their classes and so that was how we kind of heard about it. But I don't—we didn't really realize how bad it was.

Etzel: Let me go back to the bank for just a minute. So they name you, the Catholic, as president of the bank.

Harvey: Yeah.

Etzel: And at that time, that bank, I think you were just one location, maybe, maybe out of Franklin Bank?

Harvey: Yeah, it was just--

Etzel: Just there.

Harvey: Just there. The corner of Arlington/Holten (sp?). Was it the Arlington then?

Etzel: Mmhmm.

Harvey: Yeah, we had one corner there.

Etzel: You had, it was like a flat iron building, wasn't it?

Harvey: Yeah, sort of.

Etzel: You had that door—

Harvey: Yeah.

Etzel: --right there. And when you joined as a messenger. Let me back up again. 'Cause you joined as a messenger, that's where you went to work.

Harvey: Hundred bucks a month. (Laughter).

Etzel: And that's where you met Barb?

Harvey: Yeah.

Etzel: Ok, where she thought you were doing—

Harvey: She was working for Bation (sp?) Company. And one of her duties everyday was to, if at—they had securities that they were waiting for a customer to pick up and the customer didn't pick 'em up, they brought them down to the bank and the bank would lock 'em in a vault overnight. And I assume immediately, it wasn't very long after I was there she would start wondering "Who's this new guy?" And at the same time I was wondering "who's this good-looking blonde that comes in here everyday?" And so, that started a one coke and two straws bit at—over at Heidelman and Woods, and yeah that's—

Etzel: That's how you—

Harvey: -- when we met.

Etzel: Now, during your early years there, too, the bank moved to its new location. Were you a part of that project to get First Seneca or Oil City National--?

Harvey: Yeah by th—I worked my way up and yeah—we started to grow and then we made a deal with the First National Bank of Oil City. And Dick Wells was the president of the bank and he pointed out that it's ridiculous having two branches for this bank within a block of each other and we ought to put 'em together and so we will need a new building to do that. And the bank bought what was then the city hall and the principal fire station.

Etzel: (At same time)Right, right.

Harvey: And build a building there. And then, this was relevantly new for banks, build it but we didn't own it, we leased it.

Etzel: Oh.

Harvey: From Penn Mutual Life, I think, was the life insurance company that owned it, and the bank leased it. That was kind of unheard of in Harrisburg and, banks has always owned their own

building and Dick Wells' point was we don't want to own it, we just want to rent it because we can invest that capital someplace else and do better. Anyway, they finally agreed. And then from there the banks started to move first into Clarion County and then kind of went from there—

Etzel: (Beginning at same time). When did you change the name from Oil City Trust to First Seneca?

Harvey: We did that because our first move into Clarion County was down in New Bethlehem. And I'd never been to New Bethlehem in my life. (Etzel laughs). Well, I hadn't. Why would you ever go over to New Bethlehem? With a town of 1600 people or something like that. And Dick Wells' had made a deal with Charles Andrews and the Andrews family controlled the First National Bank of New Bethlehem. And then at the last minute Andres said "You're never, you're not gonna put the name Oil City on my bank in New Bethlehem. Gotta get a new name." And threw a lot of names out and finally First Seneca was agreeable to everybody. The First meant strong and foremost and Seneca was the Seneca Trail that ran through there and all that and that's how the name got developed.

Etzel: Who came up with that name? Do you remember who came up with that name?

Harvey: Not really. The Seneca Trail did run through there and somebody, whether it was Charles Andres or Dick Wells, I don't know, decided that that would pull the two areas together. And maybe it did, I don't know.

Etzel: And that was your first move into Clarion County and then, it seems to me, you went into Mercer County.

Harvey: Yeah. It was New Bethlehem, and then Rimersburg and Sligo, and then Clarion and Shippenville, and then we moved over into Mercer County.

Etzel: By the time you were, 1966 you were named president of that bank.

Harvey: Yeah.

Etzel: For Seneca Bank. Being the tenth president in the bank's 95th—95 years of history, but also the youngest president. Did you, in your professional circles, did people look at you a little strangely thinking, "you're not old enough to be a banker."? Or at least president of the bank?

Harvey: (Beginning at the same time, laughing). No, no, that's the—old people did.

Etzel: Well, I've thought—but National, 'cause you were very active in the National Bank.

Harvey: Well, every once in a while somebody would bring that up and my response to that was "How old do you think Columbus was when he discovered this country?" (Etzel laughs). Forty-five, by the way.

Etzel: But you—then, starting from when you were president, the growth was just explosive.

Harvey: Yeah.

Etzel: Because you went through a series of mergers, acquisition, branch openings, and in 1966 you went from twelve offices and a hundred million dollars worth of assets to forty-nine offices and eight hundred and ninety-five million dollars in assets. So from 1966 to 1985 it just exploded. It also changed its name a couple times.

Harvey: Yeah. And I don't remember exactly the sequence of those name changes, but the Titusville Trust Company was doing the same sort of thing. Russ Hopkins. And again it was not gonna put the name Titusville Trust Company on—

(Music interrupts for a few seconds, then the file breaks off).