

This interview is for the Barbara Morgan Harvey Center for the Study of Oil Heritage, through the Clarion University of Pennsylvania. This interview is with Mr. Joseph Harvey, a descendant from the oil history and a leader in the banking industry. The interview was recorded on July 24, 2007. The interviewers are Judity Etzel and Barbara Zolli.

Etzel- My Name is Judy Etzel, and I am interviewing Joseph S. Harvey, from Oil City, native of Titusville. Descendant of a family whose patriarch was 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 going to start with the early life, we're going to 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'll have me up against your father.

Etzel- (laughs)

Harvey- And your Uncle.

Etzel- That too. When were you born? What's the date of your birth?

Harvey- 1920.

Etzel- 1920.

Harvey- I was born July 17th, 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 didn't used to be so many hospitals.

Etzel- Are you the oldest of so many children. How many brothers or sisters did you have?

Harvey- Well, I had three brothers. One was still, is alive. He is older than I. That makes him real old.

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

Harvey- I don't know whether you would 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 alliance with John D. Rockefeller, and worked closely with the

Standard Oil, and as far as I know, he came, Joseph Seep, came up here from Kentucky around 1870. I'm not sure of the exact date, but about the same time the National Transit Building was built, he decided apparently that he was going to be around here for a while. 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 immigrated 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 the new world where the streets were paved with gold and all that hokum that. It must have been a real estate developer that sold people on that idea.

Etzel- 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 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 though 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 would be illegal, at age eleven he went out and got a job and 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. That's not a favorite thing today either, but that's what he did. And some place 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 Hillameier. They too were Germans, although they had been in this country a little before the Seep family, and they were in the nursery business. They had a nursery, which is still in operation, and is the oldest nursery west of the Allegheny. Some place 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 sites knowing about this speculation at well, Drakes Wells and then the speculation that came on at Titusville. He set his sites to go to Titusville?

Harvey- Well he went to Titusville primarily because his business by that time he was operating a 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 weeks 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, the crude oil that they had in their tanks.

Etzel- What was existing. We didn't do any futures, purchasing.

Harvey- Then, unto a certain extent he was dealing in futures, excuse me, as well as the present stock of oil that any of the producers had in their tanks. 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 in, and run the refineries and so on.

Etzel- And they would pretty much set the price for the oil for the whole valley?

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

Etzel- 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- 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 a, some people who traded in commodities. Boswick 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 principle, real buyer for crude, all crude. And they, 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 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. That's the principle a lot of banks are built on today.

Etzel- So that adds even more into your heritage. Let me ask you, when he came Titusville, where did he, you said he built a home.

Harvey- Uh, 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's still there today, but recently it was still there. Incidentally, along the way his, he and his wife had a sizeable family, of eleven children. That's a lot. How would you like to be buying groceries for eleven kids today (laughs)?

Etzel- 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, someplace in there that they built a house in Titusville. And I was born in that 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 interest of that?

Harvey- 314 was Main Street, and the Seep house address was 304 West Main Street.

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

Harvey- Twenty-Eight or Twenty-Nine.

Etzel- Do you recall him?

Harvey- Yes. Oh, very much so.

Etzel- 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 short. But he was, he was well known in that area. Well known in the oil industry. Obviously, he was the guy that was going to pay you for your oil, you got to know him. But I really, by the time I was two or three years old, 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. The house that your father built?

Harvey- Yes.

Etzel- Your father was a driller?

Harvey- No, he was a producer.

Etzel- Or a producer.

Harvey- An oil producer.

Etzel- Was he from this area, was he a native of this area?

Harvey- I don't know an awful lot of Harvey's, 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 rail roads. And that's where most of these Irishmen went to work. Now, whether they just walked across the border, or, nobody cared, nobody, there wasn't any big hassle about immigration. The immigrants weren't taking any jobs that the natives already had.

Etzel- I would assume Titusville would be a huge draw for immigrants. 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 mother was a descendant of a very significant oil clan. So you grew up in the, surrounded by the petroleum business.

Harvey- Yes.

Etzel- Both the nitty-gritty of it, and the financial part of it. Were you aware of that at a young age that this is a little different than most people. I'm surrounded by this.

Harvey- Well, yes I was sort of aware of it, but that was our world. We didn't know anything about the world beyond that. It was unknown.

Etzel- Was it kind of the sense of all of Titusville when you were growing up that we're an oil town? Was that identity still very, very significant in that town in the twenties and thirties?

Harvey- I believe in the twenties and thirties it still was.

Etzel- Did you.

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

Etzel- Did you ever work when you were younger, and 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.

Harvey- As a matter of fact, his oil property was, I learned to drive a car on the roads going in.

Etzel- You were probably twelve.

Harvey- Well, they didn't have drivers-ed then. You learned to drive, and how to stay on the road on back roads.

Etzel- You went to Saint Joe's Academy.

Harvey- To begin with I went to Saint Titus school, and 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, and although ultimately that made a big difference, because had I not skipped a grade, I would not 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 fighting part of the war. We were in the war before, and everybody knew it. Then lease and so on.

Etzel- You knew it was coming.

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

Etzel- (laughs) 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 it to put food on his families table." So that was kind of the way that it was.

Etzel- This is 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- Very expensive.

Harvey- And I won't make any comments about our present President, or how to get in and out of war, but you ought of get out of it.

Etzel- When this is done, you and I will go have a cup of coffee. Tell me about growing up on your block though, as you're in an unusual time. It's a time of I would think great prosperity on one hand, those people who had oil money, and an enormous amount of poverty on the other. What was that like growing up on your block?

Harvey- Well, for one thing, I guess I was fortunate in the, 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 to that, that was kind of interesting. Because, you know we used to get out, and you'd see these other kids whether they were going to the public schools or to Saint Titus, or whatever, but after school we associated with each other quite a bit. Well, who else are you going to 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. I mean did you ever say, "Lets go down and look at that old oil well"?

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

Etzel- And 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 a well? Any significance to it at the time?

Harvey- Not at that point. It was, I guess probably in the late thirties or maybe even later than that, before the, 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 would say it's a typical small town of that era. Of course there, that was before Wal-Mart, and there still was a downtown.

Etzel- There were, even in the fifties and sixties 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- And so that was the destination point.

Harvey- Yeah.

Etzel- Now you went to Saint Joseph 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 that. You must have been reading the old newspapers.

Etzel- 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 for you. ??

Harvey- The Youngstown Vindicator?

Etzel- Um-hm. Front page.

Harvey- Youngstown. That was Ohio. That was far away (laughs).

Etzel- Did you. Did the Seep name carry any privilege for you, do you think when you were in Titusville?

Harvey- I suppose it probably did, but I don't think I capitalized on it. I think, as far as I am concerned, it was just a fact of life. And it didn't make any difference to the guys that I played ball with.

Etzel- But it was a well known name, and it did carry a certain amount of (inaudible)

Harvey- Yeah. Yes it was. Yeah, because the Seep Purchasing Agency was still in existence. Although, Joshep Seep was dead, the business continued, was continued really by Standard Oil. Because the producers all knew 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 can't tell you. I don't know.

Etzel- Titusville always came across as a town that had a lot of wealthy individuals. Who made their, sometimes made their fortune 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, and I probably didn't think, I didn't spend a lot of time thinking about it. It was a fact of life, this is a part of my world.

Etzel- Now you leave Saint Joe's Academy, how did you, you went to Georgetown University. How did you choose that? How was that?

Harvey- How'd I choose Georgetown?

Etzel- Yes.

Harvey- There were some other members of the family went there. That was largely it. It was I think it was a Catholic college, as a matter of fact, it was the oldest Catholic college 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, more importantly before you got into learning the details of an engineering job for instance.

Etzel- You're a liberal arts fan.

Harvey- Yeah.

Etzel- I know one when I see one.

Harvey- Well, today I think it; I still think it was great. I think it was greater now than I might have thought it was, but never the less.

Etzel- Did your, and just my own family and families I knew, in the twenties thirties and forties, these communities sent their children to hugely prestigious schools. I mean the Ivy Leagues were all included in them. 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 that how to answer that. I think, I think there were some families for instance that would steer their children to schools like Cornell. That was, specifically that's one that I was aware of because of the Fleming, the Fleming family, and they were related to us. They all went to Cornell. There are other families where they steered their kids to Princeton. And also at that point, State Schools basically with the exception of Penn State, were just teacher schools. Clarion Normal, and so on. I don't know what it was called normal.

Etzel- I don't know either. That would turn you right off. Like why would I go there?

Harvey- But the State School System is nothing like it is today. Today, it's 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, this would have been 1937.

Harvey- I graduated from high school in 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 have been a major undertaking in an automobile. Have to have at least two spare tires, because the well. Anyway, a train.

Etzel- By train. And you obviously roomed in a dormitory. Is that.

Harvey- Yeah.

Etzel- 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.

Etzel- How about, and you were a chemistry major.

Harvey- Yeah (laughs).

Etzel- How did you.

Harvey- I worked at it for a while and found out that I really big interest in chemistry and working in a laboratory some place. They were different, I.

Etzel- But how did you choose that major, because that seems that, 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 environments you did.

Harvey- I guess probably I thought at some point I would become a chemical engineer, and get into that end of the oil business. Well, it really didn't work out that way, and the war came on and I wound up, I wound up in some strange places doing some strange things in the military. 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, and it was, I couldn't pass the eye tests. And I was red-green blind, and incidentally the eye test was developed by a Japanese.

Etzel- (laughs)

Harvey- It was the Ishihara Eye test that was used by all of the military, and I couldn't pass that. 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 was figured, well I was destined to wind up in the infantry. That didn't really appeal to me, but there was a war going. And at that point, I found out that there was a program that they, 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 then the practical, 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- (laughs) 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 big in dramatics as well.

Harvey- Yeah.

Etzel- During the summers when you were in college, did you go back to Titusville?

Harvey- Yeah.

Etzel- Did you work?

Harvey- Judy, I golfed.

Etzel- (laughs) Where did you play golf?

Harvey- The Titusville Country Club. Learned how to three put every green. No matter how much I tried I, that was my downfall.

Etzel- What was the, I've often heard about the sentiment in Titusville during World War II. Because there was a heavy German population, there were some, just some issues in church sermons on Sunday's. I've heard that from my own family, where at 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. And he, he got so open about it that all of a sudden he disappeared.

Etzel- (laughs)

Harvey- It wasn't the Nazi's that spirited him away, it must have been the OSS or CIA, I don't know. It just.

Etzel- But you saw sometime, 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 join the service.

Harvey- Yeah.

Etzel- How did you join, where did you go to sign up?

Harvey- Actually, I signed up in Pittsburgh, and I wound up down taking basic training at the Boca Raton Club. Sounds great, but when you're taking basic training in the summertime at Boca Raton, that wasn't a lot of fun. That's where I, my military days started.

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

Harvey- I worked at Pennsylvania Refining Company, I worked at Pennzoil

Etzel- That was in Titusville.

Harvey- And that was really when I decided, I didn't like working with chemistry.

Etzel- What would those cover in the Pennsylvania Refining Company, where was their refinery in Titusville

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

Etzel- Did those companies retool for World War II. 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 at times I think 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 for minute Joe, Barb Rizolli walked in.

Rizolli- I'm very curious about what your memories

Etzel- You've got to say who you are (inaudible)

Rizolli- To you?

Unknown- Well, just because we've taken a break I think, then all of a sudden you appear, I think we've gotta introduce you or say now, or maybe Judy if you said "Now we're joined by"

Etzel- Actually, take this opportunity to be anybody you want. Tell me. We'll just tell them.

Unknown- Wow, um. I don't pass for Colonel Drake very often you know.

Etzel- We've been joined by Barb Rizolli, Director of Drake Well Museum in Titusville, and she'll do some questioning about the heritage of Mr. Harvey's family.

Rizolli- 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 that 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 Christmas time, the Christmas Carols were always German. Stile Nacht, Heilige Nacht. Those were the only ones, that's the only one I remember. But I.

Etzel- Did he observe any German traditions for example. Did you, any holiday, specific German thing. Because here you have an Irish father, and then very staunch German grandfather.

Harvey- I don't know that, one of the things that amazed people that I could remember is that, whenever we had turkey, we also had sauerkraut. Nobody else ever had sauerkraut at the same meal where they had turkey.

Etzel- Did he ever go back to Germany? 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. She moved in with him, she and her husband moved in with him. Although, along the line someplace, her husband died too, the doctor died. They had lived in the, I guess we owned the whole block. And they lived, they lived in the house at the corner of Munroe Street and Main Street. And there are, there's a house and also another building that's part of it, and that later became a music school. When the Quinby's moved out of that house, then the ?? moved in. Uh, I got lost now. Where were we headed 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 I guess 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. He 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 I, they didn't want those, there young people to serve. That's an excuse that that's why left. I can remember that sentiment in my own family. Tell me, your grandfather moved from the, well he didn't actually, well he did move from the oil industry a little bit. Because he and some others organized, they had a \$120,000 dollars in cash, and they organized the Oil City Trust Company. That was in about, about 1891. 1891 they formed the Oil City Trust Company. Then he eventually became the President of that company.

Harvey- Yeah, I think the bank originally was a partnership, and who the partners were I don't know. But then the number of the, as you say, the citizens got together and took that banking partnership and turned it into the 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 oil money that (inaudible)

Harvey- Yeah. Yeah.

Etzel- Rockefeller anywhere in that. John D. Rockefeller, there's always been that 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. And my grandfather was the director of Seaboard. I mean there were footprints there, you don't know exactly what they were, 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, I suspect that had there been anything in writing, or any kind of financial transaction, the Justice Department probably would have slammed the door. You can't do this. That's banking across state lines, and that isn't allowed, and you know, government people can get in and sticky when they decide they are going to fight something.

Rizolli- I have been reading about the Seaboard Bank, and the founding of it in a book called Derricks of Destiny, by Samuel Gamble (Bade??). I think the last name is a fellow Irishmen 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. Does that sound familiar at all? Is that 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 at first 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 then his oil industry, I would assume that 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 of the people talking about that?

Harvey- I wasn't too aware of it. I was just a little kid. But I do remember, I do remember at one point, and I was at my grandfather's house, and there was some, and I was just a little kid there, and there were some, a lot of adults sitting around. And I do remember somebody saying something about dry holes. And whoever it was, was talking about the, said the "Boy there's been a lot of money dumped into those dry holes." And my grandfather responded that "Yes, and a lot of it was mine." And that's one thing, 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 and banks coming to see 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 his late eighties and still apparently pretty influential. I can understand that now being in my late eighties. I've

been credited with more clout than I really have, but I never played that to the max. Maybe I should have.

Etzel- Oh, yeah. You did it in such a gentlemanly way. But I think you carry the clout. What is it that your grandfathers lasting legacy in Titusville. What, you know we're many, we're generations past that now. But what would his legacy be there?

Harvey- Oh, gee. I don't know. I've never thought of it in that way. He.

Rizolli- There are the homes.

Harvey- Well, and also, well. Yeah. 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 turned it into a cemetery, and then gave it to his church. And then after that, well he endowed it, and then also they needed water. So he paid it, put a water system in, which was outside the cemetery. Incidentally, and he named the cemetery thing Katherine's, and it was named for his wife. Who, at one point had an asparagus patch up there, part of the cemetery. Well she'd take the trolley and ride it up there and work in her big garden there. One of the stories is and I guess this is true. That he said that anybody who had family buried in the old Catholic Cemetery, and wanted to have their body moved to the new one, he would pay for it. Well, now telling an Irishmen to dig up a body out of a grave, oh you can't do that, they'll never rest, they will never rest! And not very many, not that very many of them took advantage of that. I thought it was kind of dumb, but that was, Irish are superstitious. And I suppose at some point, some point I might have thought that too. That all these spirits were roaming around, that had their sleep disturbed. I don't know.

Etzel- Did he in town, did the Seeps and the Harvey's, being catholic families, do they leave a mark on the church out there at Saint 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 in his memory. Incidentally, there were two catholic churches in Titusville. The other was Saint Wallbergers, which was referred to as being *the German church* and it sure isn't German now. It's eastern European of some sort, but, they hung on, incidentally they hung on to the German stuff about as long as poles where hanging on the assumption church.

Etzel- Assumption

Harvey- A few more of them have to die before they finally give up and realize that.

Etzel- Was Saint Titus an Irish church then?

Harvey- I guess it must have been, if the same Wallbergers was the German church, Saint Titus must have been the Irish church, and everybody else were protestants. Well there was a synagogue there too.

Etzel- Yes there was a synagogue. And in Oil City, I mean, Saint Joes was always the Polish church, Saint Stevens was always the Irish church. And assumption was for everyone just in that neighborhood.

Harvey- I never thought of it that way in Oil City

Etzel- (inaudible)

Harvey- I just figured it was the river that was a psychological barrier. And incidentally that, those psychological barriers are big. There are more important than you and I would believe.

Etzel- Like, give me another example.

Harvey- Well, another example was when, when as a bank we decided that we were going to move our headquarters from Venango County into Butler County. Because the branch banking could be allowed in continuous counties. We had been shutoff going into Erie County by people in Titusville. The Titusville Trust Company, they moved up there and took the only bank that was available, and that meant that we couldn't go to Erie. So we decided that we might as well go towards Pittsburgh. We were looking for a place to put a branch that would become, at least the legal headquarters, in Butler County. And somebody that was, who was hired by us to find a location, said "Here's an ideal location, here's a part of Butler that has x-thousand 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 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 they do their banking there. 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 is that the river in Oil City. I mean there are bridges across the river, but it still is there.

Etzel- Very specific too, it is.

Rizolli- May we go back and ask you if you have any memories of Saint Joseph's. I've seen some photographs, and the building, the architecture was really impressive.

Harvey- Well, yeah. I've been a member of Saint Joseph's, well. From the mid or late forties, until I, until we moved to Oil City.

Rizolli- What was the academy like?

Etzel- Oh, you mean Saint Joseph's.

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

Rizolli- It must have been fabulously supported by the community; it was such an imposing architectural structure. What was it like to be there at 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 a 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 would go to bed and die.

Etzel- (laughs)

Rizolli- So that was all part of the classroom (inaudible)

Harvey- And they had, yeah the classrooms were in a part of that building. Most of it was convent, they had a chapel. The whole works.

Etzel- Because of the oil wealth out there. I would think that those places would be heavily endowed, like Barbara said. Like Saint Joseph 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 went, when you left Titusville and went to Georgetown, and perhaps your peers were of the same type of background. But did you feel like you had kind of 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 they were, realized that they came from a very different community.

Harvey- I suppose so. I haven't thought about it much.

Etzel- We have you, you want to go back to the Seeps, or

Rizolli- I'm curious about the, 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, it never ever got the support that it probably should have. It 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 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 whom realized that there kids in some respects got 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, there supposed to get that at home, *but home today is not what it used to be*. And it's really, home today has gotten even worse. A couple of days ago there was something, I'm sure it was in USA Today, and this really 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 the year 2006, forty some percent of them were illegitimate. As opposed to the year 2000, when maybe 5% were. And that trend unfortunately has continued, and it's a bi-product 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- Well, Oil City Trust Company first.

Etzel- Yes, Oil City Trust, you're right. Oil City Trust Company. That bank underwent huge transformation. I mean just a massive change in its direction, in its geography, its people, actually kind of its mission. Tell me about starting there. You came home from World War II, 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 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 Pennzoil in Rossville. I didn't like it. You never saw anybody except the people you worked with. And 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 take, was piled up so I had several months in 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 and the only men that I could see were all old. Older, not quite older than gone, but close to it. And I, it struck me that someday those people are going to die or retire or something, and I don't see anybody that's going to take there place. Maybe that would be kind of interesting, so that led me to go apply for a job.

Etzel- Why that bank though?

Harvey- Hm?

Etzel- Why that bank?

Harvey- Well, this, this guy had been (laughs) 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.

Etzel- (laughs) I thought you were the longest serving President.

Harvey- Joe Seep was.

Etzel- Oh.

Harvey- I had, he was longest serving, and incidentally, I don't think I want this in the, written down any place, but when ?? was the President, and he was ready to retire and I was the most likely candidate. And there was a board meeting, which I obviously did not attend. And 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, 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 you won't be stuck with him that long. He'll just go someplace else. So they finally decided, regardless of my religion, and some of that was a reflection of what things had been and like, had been like in, well all over really. The Klan in some places was pretty active. It was in Titusville, incidentally.

Etzel- Why was that fertile ground for the Klans. Why would the Klan have gone there?

Harvey- I really don't know, except every time my grandfather had a birthday. The Klan would burn a cross up on South Berry 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, (pause/defect in recording) there, 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- In 1966 was when you became President of the bank, and that sentiment was still there a little bit? When

Harvey- Oh if it was, it wasn't, it wasn't outwardly 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, those dates were all full. Well, somebody determined later that wasn't it. His name was Goldstein, we don't want him coming. So anyway, Jake asked my father, that he knew that apparently we had stayed at that hotel, "Could you write to them and see if you can get me in." So dad did, and it worked, and Jake got in. But that was my first exposure to anti-Semitism. And you

know, when World War II was breaking out, in this country we didn't realize what was really going on. The, Germany pretty much suppressed that, kept that from getting out. We heard bits and pieces of it, and of course in the, just before, before I, 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 knew what was going on, and they would throw that information out in during their classes. And so that 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 you had a Franklin bank?

Harvey- Yeah. It was just.

Etzel- Just there.

Harvey- Just there. At the corner to the Arlington ?? Was it the Arlington then?

Etzel- Uh-hm

Harvey- Yeah, we had one corner there.

Etzel- You had, it was like a flat iron building. It was you had that door.

Harvey- Yeah, sort of. Yeah.

Etzel- And when, now you joined as a messenger, then let me back up again. You joined as a messenger, that's where you went to work.

Harvey- Hundred bucks a month.

Etzel- (laughs) And that's where you met Barb.

Harvey- Yeah.

Etzel- Where she thought you were doing.

Harvey- She was working for ?? company. And one of her duties everyday was to, if at days they had securities they were waiting for a customer to pick up, and the customer didn't pick them up, they brought them down to the bank, and the bank would lock 'em in a vault over night. And I assume, immediately it wasn't there 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 blond that comes in here everyday. So that started the, you know, one coke and two straws bit, over Hileman and Woods. And, yeah that's when we met.

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

Harvey- Yeah, by, 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 then 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 them together, and so we will need a new building to do that. And the bank bought what was then the city hall, and the principle fire station, and built a building there. And then this was relatively new for banks then, we built it, but we didn't own it. We leased it. 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 have always owned there 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 some place else and do better. Anyway, they finally agreed. And then from there, the bank first started to move first into Clarion County, and then kind of went from there.

Etzel- 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 had never been in New Bethlehem in my life. Oh, I hadn't. Why would you ever go to New Bethlehem. In a town of sixteen-hundred people or something like that. And Dick Wells made the deal with Charles Andrews, and the Andrews family controlled the First National Bank of New Bethlehem. And then at the last minute, Andrews says "You're not going to 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 strong and foremost, and Seneca was the Seneca Trail that ran through there, and all that, 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, and whether it was Charles Andrews 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 Shipperville, and then we moved over into Mercer County.

Etzel- By the time you, 1966 you were named President of that bank, the First Seneca Bank.

Harvey- Yeah.

Etzel- Being the tenth President, in the banks ninety-fifth, ninety-five 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- No. No. Old people did.

Etzel- Well, I thought, in National, because you were very active in National Bank.

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

Etzel- (laughs) But you then, starting from when you were President. Then the growth was just explosive.

Harvey- Yeah.

Etzel- Because you went through a series of mergers, acquisition, branch openings. When in 1966, you went from twelve offices and 100 million dollars worth of assets, to forty-nine offices, and 895 million dollars in assets. So 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. (pause in recording/defect) Ross Hopkins, and again it was not going to put the name Titusville Trust Company (recording ends mid-sentence).