

THE

# HISTORIAN

www.hancockcountyhistoricalsociety.com

OF HANCOCK COUNTY

Bay Saint Louis, Mississippi

July 2018

## COMING EVENTS AT LOBRANO HOUSE

The monthly luncheon meeting will be held on Thursday, July 19, 2018, at noon at the Kate Lobrano House. The guest speaker will be Ann Hubbard. **Reservations are required** and may be made by calling 467-4090. **Respectfully we must request that you please call by noon on Wednesday, July 18**, to make your reservation in order to help us plan seating which is limited to forty-eight people and to apprise us of the number of lunches to order. Lunch is \$12.00, payable at the door, and it is catered by Almost Home Catering, Michelle Nichols, chef.

## ANNUAL CEMETERY TOUR

Even though October is still a few months away, it's not too early to begin planning the Cemetery Tour. The 24th Annual Cemetery Tour will be held on **Friday, October 26, 2018, from 5:00pm to 7:30pm** at Cedar Rest Cemetery in Bay Saint Louis. Needed are volunteers to prepare the cemetery, to portray citizens buried there, and to act as guides. To volunteer, please call 228-467-4090. All actors and guides must be members of the Historical Society. **Please note the change of date and time this year.**

## CEDAR POINT DEDICATION RECEPTION

The reception will be held at the Lobrano House following the dedication. For further information, see page 5.



The first, and temporary, location of the Hancock Bank was in this building adjacent to St. Joseph's Academy on South Beach Boulevard in Bay St. Louis. It remained here from October 9, 1899, until the completion of the new bank in September 1900.

## Hancock County Bank (1899—1963)

By  
James Keating M.D.

The Hancock County Bank was organized on August 29, 1899. Attending the organizational meeting were nineteen business minded people. Among them were prominent local citizens as well as some New Orleans business and industrial titans who had summer homes and economic interests in the county. In fact the

key founders and largest investors were the Hellwege and Dunbar families as well as Eugene Roberts. At the organizational meeting, the founders elected a board of directors, adopted a charter, and subscribed to 198 shares of stock.

The first president was Peter Hellwege (1843—1907), who headed the cotton, stock, and brokerage house of Peter Hellwege Company in New Orleans. Hellwege served until his death in 1907. The Dunbar Family owned a seafood cannery in Bay St. Louis and fifteen other canneries along the Gulf Coast (See *Historian* March 2018.) Eugene Roberts was a New Orleans banker and was presi-

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**LOBRANO HOUSE  
 HOURS**

MONDAY — FRIDAY  
 10:00AM — 3:00PM  
 Closed: 12:00—1:00 (lunch)

**MISSION STATEMENT**

“TO PRESERVE THE GENERAL AND ARCHITECTURAL HISTORY OF HANCOCK COUNTY AND TO PRESERVE THE KATE LOBRANO HOUSE AND COLLECTIONS THEREIN; TO RESEARCH AND INTERPRET LIFE IN HANCOCK COUNTY; AND TO ENCOURAGE AN APPRECIATION OF AND INTEREST IN HISTORICAL PRESERVATION.”

dent from 1907—1918. This mix of big league New Orleans capitalists and several small, local merchants/businessmen proved ideal. The mission and outlook from the beginning was optimistic and forward-thinking about the economic future of the American economy, Hancock County, and the Mississippi Gulf Coast. From the beginning the function of the bank was not only to provide financial services but also to be actively interested and directly involved in the projects, problems, and progress of the local and regional community.

On October 9, 1899, the bank opened in a small building adjoining the property of St. Joseph’s Academy on South Beach Boulevard in Bay St. Louis. Paying rent of \$7.00 per month, the bank had \$10,000 in capital and \$8,277.41 in deposits. In March 1900 John T. McDonald began construction on a new bank for \$5,100 which included a vault. It was the first two-story brick building in Hancock County. With its opening in September 1900, it housed a bank, a U.S. Customs Office, and offices of a dentist, a lawyer, and a doctor. In 1902 the first branch was opened in Pearlington, and in the same year a second branch was opened in Pass Christian.

Eugene Harper Roberts (1871—1923) took over the presidency in 1907 because of the untimely death of Hellwege. Roberts sent his branch manager, J. F. Cazeneuve to the Pearlington branch each day. He boarded the L & N train in the morning and got off at the Dunbar/Ainsley depot. From there he boarded the mail boat *Margaret* operated by Captain Rod Boardman to get to Pearlington. It was not unusual for him to issue cashier checks on the boat for salesmen doing business in Logtown who wanted to get rid of cash. On the way back to the train depot in the afternoon, he also handled deposits, withdrawals, and made loans to customers from that area while waiting for the train back to Bay St. Louis. Hancock County Bank may have been the only Mississippi bank to have conducted branch banking on a mail boat.

Roberts gave up the presidency of the bank in 1918 and was replaced by Horatio Stephen Weston (1863—1931). The local timber industry had been well-represented on the Board of Directors by Weston, who was in charge of the Weston Lumber Company of Logtown. Weston later became president of the Lamar Life Insurance Company and spent much of



This photo of the Hancock Bank was taken shortly after its completion and opening September 1900



The photo at the left shows the Pearlington branch of the Hancock Bank. Because of the increased saw mill activity in Pearlington, Logtown, and Favreport, this branch opened on January 8, 1902. When saw mill production began to decrease, so did the days the bank was open—from five to two to one to final closure in 1918.

in the South, even at this early age. Likewise, Seal and Weston financed the old steam ferry that operated on the Bay between Bay St. Louis and Pass Christian. Weston was also president of the Hancock County Board of Supervisors in the 1920's, and he contended that the ferry was slow, inadequate to handle the ever increasing traffic as well as being dangerous.

Consequently, the county was persuaded by these forward-thinking bankers to build a bridge

his time in Jackson, MS. In 1918, he brought Leo W. Seal, Sr., to the bank. At the time Seal was working for the Weston family business in Logtown, but with the move he became the cashier of the Hancock County Bank. In those days the cashier was the COO (Chief Operating Officer) who would actually run the day to day operation. Weston was a staunch advocate of good roads and adequate bridges. In addition he was strongly in favor of seawall protection for the beach roads. Weston and Seal made a real "dream team" modernizing Han-

cock County during the 1920's and building some of the necessary infrastructure that would be required to achieve future prosperity in the area. Weston suffered a debilitating stroke in 1929 and died in 1931.

At the beginning of the 20th century, Hancock County and the rest of the Gulf Coast was, at least from a business point of view, almost completely isolated from the rest of the world. There was no bridge across the Bay of St. Louis, or the Pearl River, for wagons and carriages...not even a ferry! All passenger travel or transport of freight was by rail or boat or, less often, over the frequently impassible county road that wound from the Kiln around the Bay to connect with the Old Pass Road. The county desperately needed infrastructure such as roads and bridges to foster commerce.

In the 1920's the Hancock County Bank under the direction of Weston and Seal bought the entire \$400,000 issue of Hancock County Bonds to expedite and guarantee the construction of the Old Spanish Trail. Although it would originally be a gravel road, it was the precursor of our most vital artery, US Highway 90. Seal understood the value and importance of bond finance better than any other banker



Leo W. Seal, Sr., (1888—1963) was born in Logtown, MS. He was the son of William Riley Seal and Virginia Favre. William Seal was a surveyor who worked in management in the Weston Lumber Company. A graduate of Mississippi A & M (Mississippi State University) with a degree in civil engineering, Leo Seal served with the 155th Infantry in France in 1917. His unit was known as the "Mississippi Rifles" Regiment. He married Rebecca Ann Baxter (1892—1972) on July 13, 1918 at the home of John and Amelia Weston. They had two children, Leo, Jr., and Virginia Elizabeth. Leo, Sr., and Rebecca lived in a beautiful, high ceilinged, southern beachfront home on Beach Blvd. in Bay St. Louis.



Horatio Stephens Weston, 3rd. president, Hancock Bank

across the Bay. The wooden bridge was built in 1928 for \$750,610.65. It was a joint project negotiated between the federal government, Hancock County, and Harrison County. In that time frame Hancock County Bank bought other bond issues for construction of strategic county roads, the beachfront seawall, and public schools. It loaned money to build many of the churches in the area. The infrastructure for automobiles and trucks made it possible for Hancock County to evolve from a “nickel and dime economy to one of real dollars at its base.” Seal was elected president by the Board of Directors by a unanimous vote in 1931 after Weston’s death.

From the start in 1899, the Hancock County Bank was unpretentious, but solid and substantial. Seal operated on the fundamentals of stability, personal integrity, and public service. But of all his many accomplishments during the thirty-three years he served as president, his highest and finest accomplishment was bringing the Hancock County Bank through the Great Depression. It should be noted that during that period 162 banks in Mississippi failed, including five on the coast. Ironically, it was the Great Depression that provided the opportunity for the bank to achieve ultimate success and recognition no one in Hancock County at that time dreamed would occur.

On the morning after Thanksgiving in 1931, the three banks in Gulfport failed to open. Subsequently, the mayor of Gulfport and a delegation of businessmen came over to Hancock county to plead with Seal to establish a branch in Gulfport. In spite of the risk of expansion during the evolving crash of the national economy, Seal instinctively recognized the opportunity in Gulfport. His vision at that moment became regional

rather than local, and by 1938 the headquarters of the bank moved to Gulfport, and the name of the bank changed from Hancock County Bank to Hancock Bank. At that time Seal prophesized, “We believe this is going to be one of the best moves we have ever made, and it should be a most profitable venture in every respect.” He and his bank would help transform an economy on the Gulf Coast primarily based on timber to core diversified industry and see quaint summertime “waterholes” along the coast become a year round salt water recreation land, the “Riviera of America.”

Under the leadership of Seal, the Hancock Bank and Hancock County experienced significant growth and development in the 1940’s and 1950’s. Hancock Bank supported farmers and animal breeders of blooded rams and Holstein and Brahma bulls. Seal was a pioneer in reforestation of area piney woods. The bank purchased and introduced three mechanical tree planters to encourage timber growing and reforestation. Seal also helped Gulfport convert from a timber port to one for general cargo. During the 1950’s the Mississippi Highway Department named the Hancock Bank trustee in a \$9.2M bond issue to build a more modern concrete bridge across the Bay of St. Louis because the wooden one had burned more than once since it had been built. Senator John Stennis was exuberant in his praise of Seal for their combined efforts to persuade the U. S. Government to locate the NASA Rocket Engine Test Facility in Hancock County.

In conclusion, an important era ended when Leo Seal, Sr., passed away in 1963. The bank and Hancock County survived the Great Depression, World War II, and hurricanes. Under Seal’s stewardship, the bank grew from a \$1.7M institution in 1932 to a bank with assets of over

\$41.8M in September 1963 (See chart below.). Much needed infrastructure in Hancock County had been finished and built. Seal received numerous awards of recognition during his lifetime such as the King Neptune Award for promoting welfare and prosperity of the Mississippi Gulf Coast. He also received the Mississippi Forestry Award. Seal enjoyed the reputation of being one of the most important leaders in banking circles throughout the country. He was the first Mississippi banker to be president of the Independent Bankers Association of America, composed of seven thousand banks. In spite of his numerous successes, he was well liked by his peers, and he never lost his humility or sense of humor. Quoting Tom Miller of Hancock Bank, who worked with Leo Seal, Sr., for twenty-seven years and knew him well: “While serving as president of the Independent Bankers Association, someone on the train going to a Miami convention asked, ‘Leo, who runs the bank when you are gone so much?’ His reply was, ‘The same people who run it when I’m there!’”

*A forthcoming issue of The Historian will contain the history of the Hancock Bank from 1963—2018.*

GROWTH OF ASSETS	
1899	\$ 18,277
1907	382,508
1918	800,000
1927	3,500,000
1932	1,700,000
1963	41,800,000



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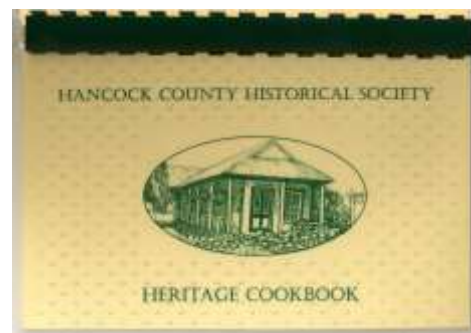
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**CEDAR POINT**



“Cedar Point played an important role in the development of Bay St. Louis...” according to the Mississippi Department of Archives and History Historical Marker being dedicated to the Cedar Point area of Bay St. Louis. The dedication is scheduled for Saturday, July 21, 2018, at 2 P. M. at Commodore Park across from the Bay-Waveland Yacht Club located where Peerless Oyster Co. was in the early 1900s. Other historic sites included are Dunbar Factory, St. Joseph Chapel, Taylor School, and BSL Little Theater.



A revised edition of the original 2000 Hancock County Historical Society Cookbook will be available July 1 at a cost of \$20. You may pick up a copy at the Lobrano House. If you would like a copy mailed to you, please send a check for \$27.00 per copy (\$20 + \$7 for mailing for each copy) to HCHS, P. O. Box 3356, Bay St. Louis, MS, 39521.

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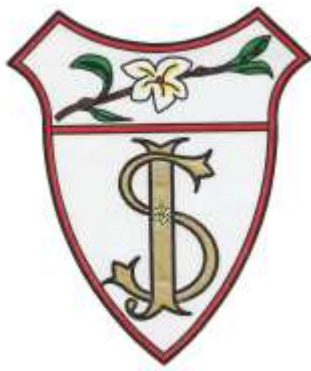
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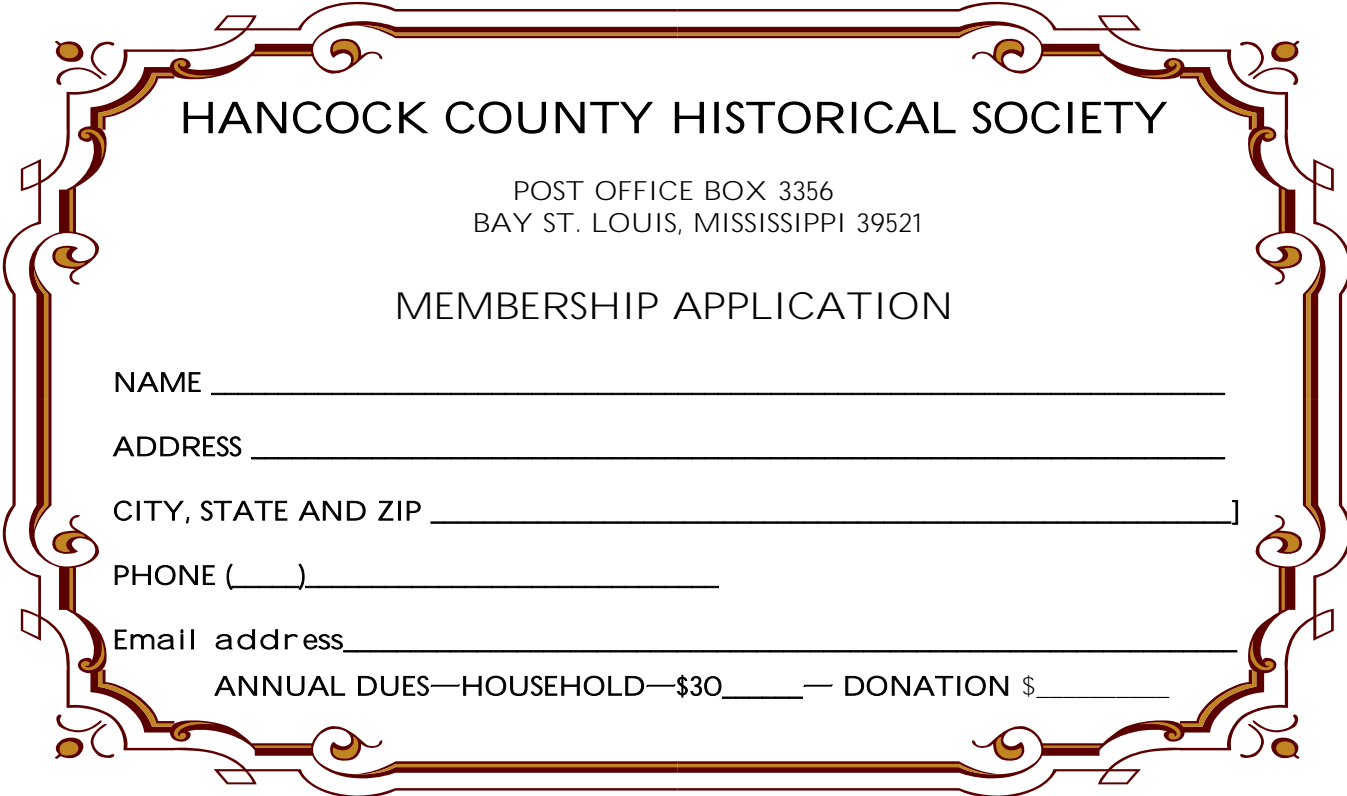
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