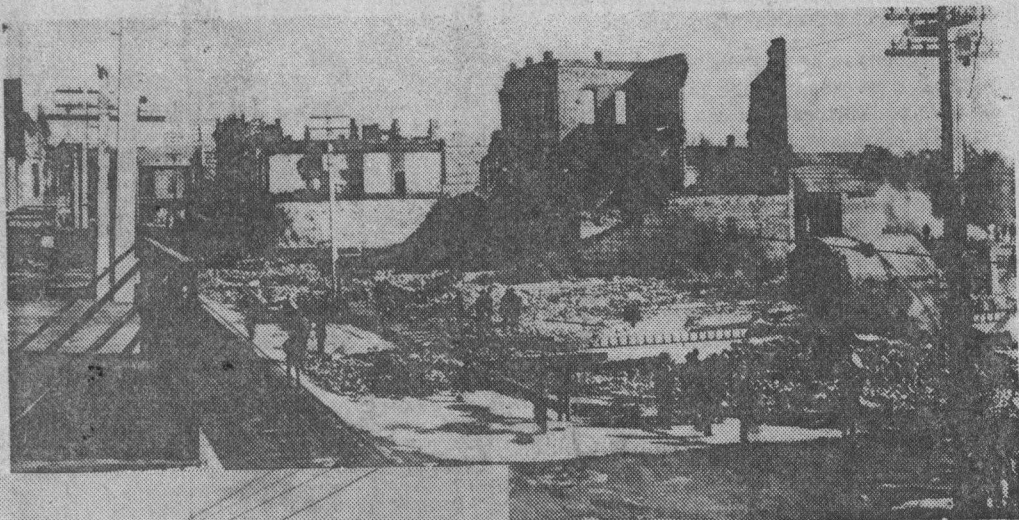


*History*

# Historical Vignettes



The devastating fire of the night of April 14, 1894 started on Front Street near Cooper, then a colorfully lighted (mostly red) section of Santa Cruz. Nearly the entire block went. Walls of the Hotaling Building (where the St. George Hotel now stands) are shattered shapes in the background. The vault of City Bank is all that remains of the Leonard Building and its contents. The contents of the vault proved to be undamaged when the structure cooled enough to be opened. City Bank's loss was \$1,000, reportedly uninsured. People's Bank, also in the block, lost a reported \$2,000, with \$1,000 insured. Mike and Grace Leonard, owners of the corner building, set their loss at \$20,000; insurance covered \$7,000.



(Inset photo). The new (1895) County Bank building seems in this picture to have been designed to be expanded — particularly to the north of its original Pacific Avenue frontage of 31 feet. Later it was in fact expanded via the purchase of the adjacent Saddle Rock Restaurant building as well as through other subsequent acquisitions. Its 1895 value: \$20,429.

**C**ounty Bank's immediate action in the purchase in May 1894 of the fire-ravaged Leonard lot at Pacific and Cooper no doubt raised some eyebrows, but the previous Leonard tenant, the rival City Bank, survived briskly, as anyone who knew its leaders, the Messrs. L. K. Baldwin and F. A. Hihn, knew it would.

The next years saw continued growth, and in early 1909 the adjacent building to the north on Pacific was acquired through broker Hoffman for \$17,500; then 1910 brought the remodeling of the combined buildings on the street floors, and then dropping of the main banking floor to street level. The cupola was removed and the main entrance taken from the corner to face directly on Pacific, as it does today. Later the Sylvar Building adjacent on Cooper Street was acquired and joined to the main with the sandstone facades extended to bind the whole in appearance.

Meantime, County Bank's William Jeter lost not a moment before inviting sketches from well-known architects toward the erection of a proper bank building on the 31' x 90' site. By mid-June the architectural firm of Van Sickle and Haynes had been selected, and on July 31 — following agreements with adjoining owners for party walls — the construction bid was awarded to J. B. Dawson—\$14,330, exclusive of tile, for two-story building, brick and stone, complete with cupola and full basement with entrance provided from sidewalk. The banking floor was to be raised three feet to accommodate access to various basement-level shops.

Two Bank employees hired within months of each other in 1923 and '24 were George E. Miller and Raymond J. Seller, respectively. Miller retired in 1966 as Vice President, Real Estate, after 43 years, and Seller retired last April as Board Chairman after 56 years. Seller was named President in 1958 and held that title until becoming Chairman and Chief Executive in 1970. Miller continues to reside in Santa Cruz with his wife Norma, while Ray and Grace Seller now live in Diamond Springs near Placerville. Seller continues as a member of the Bank's Board.

Jeter voted "no" on that issue of the raised floor, but he lost that one, at least for then.



Barely seven months following the employment of architects and six months after start of construction the building was in full use. That was January of '95, and on April 3 next an offer by Christian Hoffman, real estate broker, was accepted for the vacated (Horseman's Shop) building. It sold for \$10,000 just \$750 more than had been paid F. A. Hihn twenty years before.

County Bank is celebrating its 110th anniversary, and we invite you to share a few historical vignettes in the bright light of today's events and participants.

January '97 saw Jeter granted leave to serve as Lieutenant Governor, but the job was principally demanding during the legislative session which ended March 15. Imagine!

—Jim Hammond

# County Bank

of Santa Cruz

9/19/80