

An Interview with

F. F. Becker II
September 22, 1977

Interviewed by
Mrs. Frances M. Oberschmidt

Mississippi
Department of Archives and History
and the
Lincoln-Lawrence-Franklin Regional Library
Oral History Project
Brookhaven and Vicinity

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AU 465
OH 1979.6.04

Interviewee: F. F. Becker II
Interviewer: Frances Oberschmidt

Title: An interview with F. F. Becker II, September 22, 1977 /
interviewed by Frances Oberschmidt

Scope Note: The Lincoln-Lawrence-Franklin Regional Library
System conducted oral history interviews with local
citizens. The interviewees included long-term residents
of the Lincoln, Lawrence and Franklin County areas.

OBERSCHMIDT: Mr. Becker, I was told that your grandfather "Pop" E. Becker, F. F. Becker I, was from Wesson before he came here. Is that true?

BECKER: That's correct.

OBERSCHMIDT: What was his business there?

BECKER: As far as I remember, his business was Becker, Lyle, and McGrath.

OBERSCHMIDT: And do you know when he moved down to Brookhaven?

BECKER: No.

OBERSCHMIDT: Did he sell his business out or did it remain Becker, Lyle and McGrath?

BECKER: I'm not sure.

OBERSCHMIDT: Was this the same McGrath that came and establish McGrath's Department Store in Brookhaven?

BECKER: I'm sure it was.

OBERSCHMIDT: Then your grandfather came here and I understood he was in several businesses - in the brick-making business and in banking and in lumber business. Is this true?

BECKER: That's right.

OBERSCHMIDT: Well, could you tell me something about the banking business, the first bank, and some of the ...

BECKER: The only part I have record of is the Commercial Bank that was started in 1887. My grandfather was cashier of the bank. At that

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time the cashier was the executive officer of a bank which meant he ran the bank. That bank continued until 1914 at which time it was liquidated and paid off a hundred (100) cents on the dollar. It was originally located at the - next to Louis Caan Brothers Mercantile Company Building approximately where the Southwest Saving and Loan is at the present time. From there it moved across and in the building that eventually was the - what's known as the First National Bank Building is now occupied by the State Bank and Trust Company. My father had his insurance business on the second floor of that building. And operated the downtown office of the brick company out of that office also.

OBERSCHMIDT: Well now, you say this liquidated a hundred (100) percent on the dollar. Was this a privately owned bank at the time or was there stockholders?

BECKER: No, it was a stock bank.

OBERSCHMIDT: You know the reason that it liquidated?

BECKER: My understanding is that it should never had been liquidated but there were rumors and what-not started and forced the liquidation on the bank.

OBERSCHMIDT: In other words, gossip was what caused it to liquidate?

BECKER: Right.

OBERSCHMIDT: Well then, you said the First National Bank was in the place of this ...

BECKER: After Commercial Bank liquidated in 1914, shortly after that, the First National Bank was organized and occupied that building.

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OBERSCHMIDT: Well, some of the stockholders in the Commerce Bank were they also in this on or do you know?

BECKER: That I'm not sure, but I don't believe many of any.

OBERSCHMIDT: Well, did Brookhaven have any other banks at the time the Bank of Commerce was ...?

BECKER: There was at one time a bank I understood, started by Mr. T. H. Perkins, Sr., father of John B. Perkins and T. H. Perkins, Jr., who started a bank that was located on the corner where Brookhaven Drug Company is at the present time and I believe it was the Merchants and Farmers Bank. That was, I believe during the time of Commercial Bank and prior to the organization of the First National Bank. That is just what I've got by word of mouth. I intend to research and find out exactly times and how it took place.

OBERSCHMIDT: You don't know how long it remained a bank?

BECKER: No.

OBERSCHMIDT: Well, was there another bank at that time? Private owned or any other bank?

BECKER: I don't believe so besides the Commercial Bank ...

OBERSCHMIDT: How about the Sherman-Davis Bank? Was it operating along then?

BECKER: Sherman-Davis Bank, Sherman-Davis as private bankers were operating during the life of the Commercial Bank.

OBERSCHMIDT: Then how long did they function or do you know?

BECKER: Sherman-Davis Bank was taken over; Sherman-Davis Private Bankers was taken over when the Brookhaven Bank and Trust Company was

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organized in December 1900. It was organized as a bank of Brookhaven.

In 1912, the corporate name was changed to Brookhaven Bank and Trust Company and has operated under that name since that time.

OBERSCHMIDT: Do you know who the first president was when it was organized as a bank of Brookhaven? Or any of the officers?

BECKER: I have that information down at the bank exactly and I can't remember off hand, but I have all the organizers and their names and their officers. From the time it was organized, we have a complete record of the Brookhaven Bank and trust Company in the present bank.

OBERSCHMIDT: When did you go into the bank?

BECKER: Well, I went in the bank in 1935.

OBERSCHMIDT: And remained there until you retired?

BECKER: That's right. I was in the bank forty (40) years when I retired.

OBERSCHMIDT: How many offices did you hold while you were there?

BECKER: Every office except president of the bank.

OBERSCHMIDT: You're now director of the Board?

BECKER: I'm now still chairman of the Board and an inactive officer since retiring December 31, 1975.

OBERSCHMIDT: Well, have you seen very many changes in the methods of banking?

BECKER: Tremendous, particularly in the last eight (8) or ten (10) years, more than any of the rest of the time I was in the bank.

OBERSCHMIDT: In what way has it changed?

BECKER: Mechanization, computerization; all phases of banking have changed drastically.

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OBERSCHMIDT: It makes it easier for the customer and the workers in the bank, doesn't it?

BECKER: That's right.

OBERSCHMIDT: Mr. Becker, do you remember any of the old buildings of Brookhaven?

BECKER: Yes, I remember a lot of them that have come and gone, but which ones Remember the old Masonic Building burned down to the ground - arsonists. It was rebuilt.

OBERSCHMIDT: How about hotels? You remember the hotels?

BECKER: The one I actually remember is the old Inez Hotel which is still standing as a building.

OBERSCHMIDT: Well, there was one across the street from there that Watkin's Garage was finally built out of there, not garage, filling station was built out of the corner. Was that a boardinghouse or hotel or do you remember?

BECKER: It was more of a boardinghouse with the upstairs. Way back, there was I understand a hotel on the corner right north of the present location of the "Daily Leader" office.

OBERSCHMIDT: Was that the "Turnbo Hotel"? The Turnbo's had a hotel?

BECKER: No. What's the name of that? They had pictures of that in the --- I've seen pictures of that.

OBERSCHMIDT: It was a wooden building, wasn't it?

BECKER: Right, a two-story wooden building with balcony around it.

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I've seen picture of it, but that was before my time. Turnbo Livery Stable was about where the "Leader" office is at the present time. I can remember that, when I was a boy.

OBERSCHMIDT: Well, coming on back to your grandfather, when he came to Brookhaven he built a big two-story mansion on Chippewa Sreet.

BECKER: Right.

OBERSCHMIDT: Is that his first house?

BECKER: Fas as I know, yes.

OBERSCHMIDT: And that is still standing.

BECKER: Yes. That was about the only building in that whole area of Brookhaven at that time.

OBERSCHMIDT: It was almost out in the country then, wasn't it?

BECKER: Right. It had quarters behind it that I can remember where the servants lived and it had a big, oldtime barn - two-story barn - in the back also.

OBERSCHMIDT: Had the horses along in there.

BECKER: Yes, they had everything in it.

OBERSCHMIDT: And that was a good, big plot of land then, wasn't it?

BECKER: Yes.

OBERSCHMIDT: Then it finally sold it to Jim Cassedy. Was he the one that bought it from your grandpa?

BECKER: I believe that's correct.

OBERSCHMIDT: I can remember as a child going there and the back

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of the house was facing Chickasaw Street where my parents finally built and lived. Mr. Becker, do you know anything about the celebrations in Brookhaven. Do you know of any special occasions that the city of Brookhaven had?

BECKER: Well, the Centennial Celebration in Brookhaven in 1959, I can remember that.

OBERSCHMIDT: That was an outstanding celebration. Well, where was the capsule planted, do you know? That time capsule to be opened in another hundred years?

BECKER: Well, that was last year.

OBERSCHMIDT: Was that when they planted it?

BECKER: Yes.

OBERSCHMIDT: I thought it was done during the Centennial.

BECKER: It was during the Centennial but I'm talking about the hundredth anniversary of Brookhaven. It was 1959.

OBERSCHMIDT: Well, I thought they did have a capsule then.

BECKER: Well, Yes, I believe they did but I can't remember where they planted it.

OBERSCHMIDT: The reason I ask, there's a Dr. Bolton that's the physical therapist at the hospital has one of these Geiger counters and he loves to go and look. He asked me about it and I said, "Well, I thought that was the city of Brookhaven capsule." He said, "We get a strong, strong signal (I guess you'd call it) and it's deep." Said, "We've dug down around it and it's in front of Cooper Hall."

BECKER: Yes, I was getting ready to say, there was one that was

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buried on Whitworth College Campus; I remember that. That was the Centennial Celebration of Brookhaven.

OBERSCHMIDT: Yes, and this Centennial of the nation is the one they...

BECKER: The Centennial of the nation, they planted a capsule in the south railroad park.

OBERSCHMIDT: Well, I'm glad to find out because different ones have asked about the Geiger counter sound. There's been several come since he asked me.

BECKER: So there are two (2) time capsules buried in Brookhaven.

OBERSCHMIDT: Yes. Well, we won't be around to see what's in it.

BECKER: Somebody else will have to look in it.

OBERSCHMIDT: You were saying something about your grandfather being in the brick business. Do you know how he got started in that and how long he stayed with it?

BECKER: No. I can't remember the part of my grandfather being in the brick business. My recollection is that my uncle, Jasper Phillips, who came from up north was the originator of the Brick Company. I understand that my grandfather was connected with it for a short time and then my father came into the picture sometime after it was started.

OBERSCHMIDT: Then he remained until he retired?

BECKER: He remained until he died.

OBERSCHMIDT: Then he was in insurance business. What insurance business was that?

BECKER: Underwriters Agency.

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OBERSCHMIDT: Back then, what did they insure?

BECKER: About what they insure now with refinements. I guess fire and casualty insurance, basically. It was one of the oldest insurance agencies in Brookhaven. Underwriters Agency and the J.L. Godbold Insurance Agency are the two oldest agencies in Brookhaven. I've forgotten which one is, might be older than the other one. The Godbold Insurance Agency actually came through an agency that was owned by Brookhaven Bank and Trust Company when they sold insurance and Mr. Godbold worked for them. And then the banks were required to get out of the insurance business and they sold the business to Mr. Godbold and that's been continued since then by his two (2) sons.

OBERSCHMIDT: And they're doing quite well, I understand.

BECKER: Right.

OBERSCHMIDT: Back to what they insured then. I understand now that malpractice has gotten to be quite a necessity.

BECKER: That's right.

OBERSCHMIDT: I saw in the paper that they are suing teachers now if the children don't learn.

BECKER: Sue anybody.

OBERSCHMIDT: If they can get a lawyer to sue. Well, it seems to me with all that there would be quite a change in insurance business.

BECKER: That's been one of the big changes in insurance business, I guess, that phase of it. As far as fire and casualty, it's probably very basically the same except for variation in rates maybe.

OBERSCHMIDT: Well, the progress of man, the cars and all that, changed a lot of things.

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BECKER: Well, the automobile insurance, yes; that's gotten to be a big part of the business also.

OBERSCHMIDT: Well, do you have any funny things that happened in you life that you would like to tell?

BECKER: My goodness. Somebody would have to drag those out someway.

OBERSCHMIDT: Something I want to ask you, do you remember the circus days?

BECKER: Oh, yes. When I was a child, when a circus came to town we were always out there. Get up real early and go see them unload the circus off the railroad cars with the elephants helping with the unloading and then during the day, all the members of my family took lunches and went up on the second floor of the First National Bank Building and watched the circus parade out of the window from the second floor. The whole family, all the members of the families and children and all congregated up there everytime a circus came to town.

OBERSCHMIDT: It was a great day then, wasn't it?

BECKER: Yes, I can remember that, my goodness!

OBERSCHMIDT: You know, I believe one reason we enjoyed it so much was we didn't have very much entertainment to go to.

BECKER: That's right. Wasn't as much as they have now.

OBERSCHMIDT: Well, we've gotten so many interests now. The Camellia Society, when was that organized?

BECKER: I'm not sure. I came into the Camellia Society after it had been organized.

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OBERSCHMIDT: Well, it has really grown and it's a good organization. Do you know when the Brookhaven Beautiful became organized?

BECKER: No, I came into that also after it had been organized.

OBERSCHMIDT: Well, that Brookhaven Beautiful organization has really improved the looks of Brookhaven.

BECKER: Yes, they have.

OBERSCHMIDT: Could you tell me what its purpose is?

BECKER: It's to try to keep Brookhaven, beautify Brookhaven, and keep people conscious of their yards, keeping their yard up by having Yard of the Month through the summer. Also maintaining some of the public portions of Brookhaven. Brookway Boulevard - Brookhaven Beautiful maintains. Little part of Fifty-one (51) Highway in the median.

OBERSCHMIDT: Well how do you go about handling that? How does it function and pay for the labor?

BECKER: Regular board. We have two (2) meetings a year of the organization of such - September and January of each year. We have a membership drive. Membership for individuals is a dollar (1.00), for business - five (5), ten (10), fifteen (15) dollars. That's basically where the money comes from to operate. A good bit of the labor and things are donated to supplement that.

OBERSCHMIDT: Its really been a wonderful thing for Brookhaven. I had an ironic thing happen to me. I was in North Dakota and someone was talking about coming down south and they said, "You know, I went through a little town." Said, I don't know what the name was, but as we were passing on the Fifty-one (51) Highway, we saw beautiful flowers," and they said,

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"we just drove in and drove all over town." Said, "That's the prettiest town I've ever seen." I said, "Would it have been Brookhaven, Mississippi?" "That's it!" And it's the ironic thing how that has spread - how beautiful we are. Let's go back to - you said you went to elementary school at the Catholic School. At one time, they had a boarding school there, did they not?

BECKER: That's right. Where the present school is was a big two-story frame building that housed the school and west of that was a tremendous two-story frame building where the Sisters of Notre Dame and nuns lived. They had a few boarding students back when I was a child going to school. And even during that time we children would eat lunch with the nuns. A good part of the time they served lunch in the covent. That school only went through the eighth (8) grade and you graduate and then you had to to to the public school.

OBERSCHMIDT: It never did go any higher that the eighth (8) grade?

BECKER: No.

OBERSCHMIDT: Well, I'll say one thing, when you came out of that school you were well educated.

BECKER: That's right. The nuns saw to that.

OBERSCHMIDT: They would see to it you behaved too, didn't they?

BECKER: That was one place you could maintain discipline which we certainly could use today.

OBERSCHMIDT: We certainly could. It's gotten so now the parents and teachers and all are afraid of the children. Is there anything else of

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note you would like to tell me on this interview? I would like to know if I could Xerox some of those pictures and things.

BECKER: I'll get those for you.

OBERSCHMIDT: Well good, and I really appreciate you doing this and thank you.

(End of Interview)

(Transcribed by Rebecca Rouse)

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(Transcriber's notes)

Additional information concerning bank liquidation as mentioned on page 2 of transcript.

The Merchants and Farmer's Bank , was liquidated, as well as the Commerical bank - both paying 100%, on the dollar invested or deposited. The Sherman-Davis (privately owned loan bank) sold out about the same time to the Bank of Brookhaven, which later became the Brookhaven Bank and Trust Company.

The Merchants and Farmers Bank was liquidated by Mr. T. H. Perkins (one of the stockholders) as well as a Mr. Kees (brother of Mr. I. H. Kees and uncle of Mr. Gerald Kees.) Mr. Kees eventually went to work for a bank in Magee, Ms.

The Merchants and Farmers Bank and the Commerical Bank were liquidated because the stockholders felt there were too many banks in this area. The Bank of Brookhaven and the First National Bank were both in operation at this time.

Information given by Mr. John Perkins, son of Mr. T. H. Perkins.

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