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Bay HERITAGE

While most of our news feeds are filled with political turmoil and violence, we celebrate our own little quiet place in the world, where we're often sheltered from some of the harsh daily realities.

Although our commercial hubs continue to grow and flourish—which is a positive thing—our roadways remain lined with lush fields of crops and much of our waterfront remains undeveloped. The agriculture and seafood industries, on which our region was developed, continue to be major livelihoods for many.

Bay Heritage is dedicated to telling the stories of the people, their jobs and pastimes that have shaped the Northern Neck and Middle Peninsula.

Our region continues to grow with visitors who become permanent residents, residents who may not know our heritage. We hope the stories in this special section of the Rappahannock Record and Southside Sentinel offer a peek into the past, educating some about our history and evoking memories in others.

ON THE COVER

Edward Harrow gives his great-grandson Ryland Fiddler, 7, a driving lesson.

Photo by Tom Chillemi



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Bay HERITAGE

FEATURES 2025



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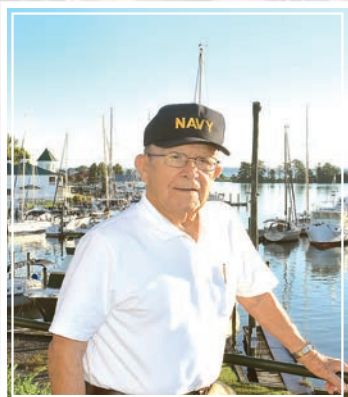
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Throughout the publication historical photos from Middlesex, Lancaster and Northumberland counties appear.

White Stone High School, White Stone. Photo courtesy of Kilmarnock Museum

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STANDING GUARD:

The importance of these forgotten towers

BY LISA
HINTON-VALDRIGHI



The view from under the Miskimon Fire Tower...a stairway to the clouds. Photo by Lisa Hinton-Valdrighi

The window of my childhood bedroom faced the Miskimon Fire Tower, a galvanized steel skeleton with intricate flights of stairs leading to the clouds. I saw it every day and climbed it often, more than my parents knew, and until recently, rarely reflected on the importance it once played.

Many motorists—say 40ish and younger—traveling along Courthouse Road in Miskimon may not know the history or significance of the tower. In fact, many probably don't even know what it is. It's overshadowed now by an even taller cell tower reaching to 300 feet, making the old, rusted fire tower, standing at about 100 feet tall, look small in comparison.

But when I was young, the giant steel frame loomed large and fascinating.

For decades, towers, like the one in Miskimon, were used to guard over forests. Now the few remaining rusting sentinels stand abandoned, replaced by drones and aircraft which can precisely spot and pinpoint forest wildfires.

Most of the youth and adults in Miskimon and the nearby villages climbed that tower at one time or another.

"Oh we climbed it all the time," said Tim Marsh, who lives down the long lane next to the tower. Even after the Virginia Department of Forestry removed the bottom two flights of stairs to keep folks from walking up the tower, Marsh admits he and friends would scale it. He was braver than I.

"On a crystal clear night, you could see Kilmarnock all lit up," he said.

The Miskimon Fire Tower, like the Mathews County tower in Foster and the Gloucester tower in Ark, are just a few of the thousands of towers which served as fire lookouts during the first half of the 20th century. During Virginia's fire season, which extends from March 1 through May, the towers were manned from early morning until late afternoon. Many across the country were manned 24 hours with cabins that included sleeping quarters.

In the Middle Peninsula and Northern Neck regions, construction on the galvanized steel towers started around 1933 with most completed by 1938. Gloucester, Mathews, Middlesex, Essex, King & Queen and James City counties had multiple towers. Lancaster and Northumberland shared the single tower in Miskimon. They were all linked to the Department of Forestry by radios with the headquarters in Tappahannock.

Fire look-out towers were at their peak usage from the 1930s through the 1950s.



Buzzards now call the abandoned Miskimon Fire Tower home. Photo by Lisa Hinton-Valdrighi

Some were still used as far into the 20th century as 1990. The Miskimon tower was used for about 50 years until the mid 1980s.

Ann Fary, who served as a lookout, or spotter, at the Ark tower for five years during the 80s, said although fires were not a daily occurrence, there were many per week during that three-month, fire-season period. The small cabin, or cab, on top with windows on all sides, offered a bird's-eye, 180-degree view for miles. The towers were also manned at other times if the conditions were especially dry.

"I worked with the Mathews tower and some with the one in Middlesex and Barhamsville," she said. When smoke was spotted, the lookouts would use a map and alidade—a sighting device for determining directions—coordinating via radio with each other and the headquarters. "We'd try to get two readings together and that would put the forester right on the fire or close anyway."

The towers were manned daily from 9 or 10 a.m. to 4 p.m., illegal burning hours during the burn ban months. The lookouts didn't make the climb, 100 feet or more of stairs and landings, when it was raining. The first sight of lightning would also have them scurrying down the steps. However, a windy day didn't mean a day off. In fact, those were especially dangerous fire days.

"When it was really windy we were still required to work. Sometimes the spring wind could reach 30 or 40 miles an hour. But it didn't bother me, except it was more noisy," said Fary.

The open-framed towers swayed slightly in the wind.

Fascinating sight

Today, only three towers remain standing in the Northern Neck and



The Miskimon Fire Tower is now posted with no trespassing signs. The bottom and first level of stairs have both been removed. Photo by Lisa Hinton-Valdrighi



The Miskimon Fire Tower still stands on Courthouse Road near the Northumberland/Lancaster county line. Photo by Lisa Hinton-Valdrighi

TOWERS OF THE NORTHERN NECK AND MIDDLE PENINSULA

Still standing:

- **Miskimon Fire Tower**, Northumberland/Lancaster counties, built in 1938, on Route 201.
- **Mathews Fire Tower**, Mathews County, completed in 1938, off Route 14, about 1.5 miles east of Foster.
- **Ark Fire Tower**, Gloucester County, built in 1933, at Routes 17 and 217.

Gone but not forgotten:

- **Center Cross Fire Tower**, Essex County, was within Browne State Forest off Byrds Bridge Road.
- **Saluda Fire Tower**, Middlesex County, was on Lovers Retreat Road.
- **Lyell's Fire Tower**, Westmoreland County, was in Machodoc at the home of Bert Edwards.

“I never felt cooped up. In fact it was so interesting to watch the landscape change from desolate to all the colors of spring. It was beautiful for me to watch.” —Ann Fary, fire tower lookout

Middle Peninsula. Towers in Middlesex and Essex have been demolished. For safety, the bottom steps and landings have been removed to discourage trespassing.

The Miskimon tower—often referred to as the Lancaster-Northumberland Fire Lookout Tower or Northumberland-Lancaster Fire Lookout Tower—is the most visible of those remaining.

“I drove by it everyday, or at least every time we’d go to Kilmarnock,” said Susan Anthony-Tolbert. “One day it hit me, that tower probably has a story. And I’m like a dog with a bone, nothing is stopping me.”

So Anthony-Tolbert began a quest to research the tower’s history and tell its story. Her book, *Almost in the Clouds! The Story of the Miskimon Fire Tower*, also touches on the history of the Ark and Mathews towers. According to Anthony-Tolbert, the Mathews tower has “seen quite a lot of adventures.” According to the book and other records, Forrest Ashberry, in a fit of anger, took his wife to the top of the tower and tried to force her to jump in 1938.

In her book, Anthony-Tolbert said the cabs were sparsely furnished with a stool, a table with a map and grid, a party-line phone, radio and papers. There was no running water, which of course meant no restrooms in the cabs.

The Miskimon tower was frequently manned by residents of the village, including Delores Dodson and Beverly Beane, who lived directly across the road. The book referenced Dodson’s climb to the top. She said it would take her six minutes to climb to the top.

Entering the cab was also a challenge as lookouts would have to stand on the top landing and work overhead to unlock a trap door for access. The cabs ranged from eight-by-eight feet to ten-by-ten feet for most of the towers in our region.

“I never felt cooped up. In fact it was so interesting to watch the landscape change from desolate to all the colors of spring. It was beautiful for me to watch,” said Fary.

Aside from some rust and a few broken windows on its cab, the Miskimon tower, built in 1938, still stands strong today as an historical landmark.

Susan Anthony-Tolbert’s book, *Almost in the Clouds! The Story of the Miskimon Fire Tower*, is available at the Lancaster Virginia Historical Society and the Northumberland Historical Society Mary Ball Memorial Library and Museum. Proceeds from the sale of the books benefit the two historical societies.



A cell tower stands near the Miskimon Fire Tower, making the once large tower now look small.



The Mathews Fire Tower in Foster, on private property, is hidden among pine trees with its cab barely visible to passersby. Photo by Lisa Hinton-Valdrighi



The cab on the Miskimon Fire Tower shows years of wear with broken windows and rust. Photo by Lisa Hinton-Valdrighi

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Millionaire Willis Sharp Kilmer's mansion on Balls Point, today known as Kilmer's Point, between Robinson and Lagrange creeks burned mysteriously in 1939. The Kilmers leased the top floor of John Marshall Hotel in Richmond and traveled back and forth to their farm with hopes of rebuilding. Kilmer died suddenly in 1940 before he was able to have the home rebuilt. Courtesy of Dr. Stanley Hart



View of Reedville from Cockrell Creek, 1939. Photo courtesy Northern Neck of Virginia Historical Society



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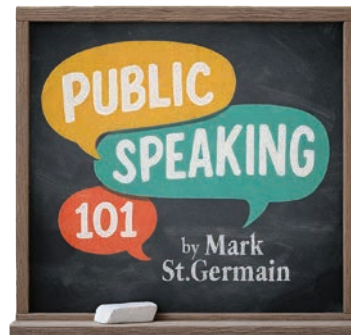
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Undated photo of old and newer Tipers Bridge at Glebe Point. Photo courtesy of Kilmarnock Museum

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Christian experience began here mid-to-late 1800s with brush arbor, shore-side prayer meetings on the banks of Carter Creek. Gradually it grew into an alliance of Methodist, Presbyterian and Baptist believers, each holding adjudicatory membership elsewhere.

As time would have it, the meeting place was relocated into the town proper as the Carter Creek Meeting House.

We were first a mission congregation of the Morattico Baptist Church, east of Kilmarnock, pastored by premiere Virginia Baptist minister The Reverend Mr. Fred Claybrook.

In 1895, the town of Carter Creek Wharf was renamed Irvington in honor of the fish factory owner John Irving and thus our Church followed as well. Our original 1891 building consisted of a one-room sanctuary.

By 1896, we found that the space was inadequate for a changing community and the growing body of worshippers. A balcony, classrooms and baptismal pool were added. By the mid-1930s, we had outgrown our facility yet again; and a 2-story addition consisting of five classrooms, kitchen and restrooms was appended.

Irvington went through the transition of being a Steamboat Wharf and seafood processing community to that of a town crossroads, as motorcars replaced ferries and steamboats in the 1930s. Most journeys required a ferry ride, since there were no bridges. This gave rise to the phrase of "going-off-shore" whenever folks would leave.

The aquaculture industry faded; there are no working watermen in our town today. No matter, the area grew more populated with retirees.

In 1991, we added a fellowship hall and an expanded kitchen for our social events, and to serve as a community center when called upon by friends, neighbors and/or town and county.

We were honored later to open our doors as a voting precinct polling site for local, state and national voting, along with public use of our facilities by a number of community agencies, including the Irvington Town Council.

From 2003 to 2022, further renovations were done to service both Church and community, to include a ramp and elevator.

Ours is a youth-oriented, music loving, Bible study, inspiring preaching fellowship of Christians. We would love to have you visit us any Sunday or Wednesday. (53 King Carter Drive)

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Today this is a private home on Virginia Street in the Town of Urbanna but it once served in the 1930s and 40s as the home of the Methodist Church District Superintendent. Courtesy of Jane Mason



This photograph from the late 1920s shows a "Standard" service station, believed to be in Irvington. Photo courtesy of Kilmarnock Museum

FOND MEMORIES LINGER:

Operating a charter boat in 1940s Urbanna



George and Thelma (Wyker) Mowbray display a catch of croaker they caught bottom fishing in the Rappahannock River aboard the deadrise party boat Union. The flat-bottom skiff was built by the owner of Union, Captain Jack Wyker. It was built in his backyard on Seddon Street in Richmond. This photo was taken in 1946 on Urbanna Creek. Courtesy of Buddy Wyker

BY LARRY
CHOWNING

(Note to readers: The early party boat business offered a day of fishing for hire for city folks down at the “Rivah.” In the 1940s, Jack and Buddy Wyker were forerunners in what is now the modern day charter boat business.)

At 92 years of age, Buddy Wyker of Urbanna still has a twinkle in his eye and a skip in his voice when he talks about the late 1940s when he and his father, Jack Wyker, worked in the party boat fishery out of Urbanna Creek.

Jack Wyker was born in the United States, but spent most of his youth in his father’s home country of the Netherlands, where his family worked in the fishing industry. His grandfather owned a fishing boat named Union.

Out of fear of losing his U.S. citizenship, Jack

moved back to the states to New York, where he worked briefly as a violinist for the New York Philharmonic Orchestra. A hand injury took away his ability to play the violin on the level required by the orchestra.

It was in New York that he met his wife to be, Marguerite O’Brien from Richmond. With his career-ending injury, the married couple moved back to Richmond, where Buddy, born in 1933, grew up.

“The first time I came to Urbanna was in 1943,” said Buddy at his home “Over Look” on Watling Street in the Town of Urbanna. “My uncle, Frank O’Brien, owned a cottage in Urbanna on the Rappahannock River and he let my family use it for a week in the summer of 1943. Dad and I fell in love with Urbanna.”

During World War II, Jack worked for the railroad as a fireman, but was laid off when the war ended.

“Dad was out of work and having been raised in the Netherlands and worked on his grandfather’s boat, he bought a deadrise boat from Wesley Ashburn of Weems and we started taking fishing parties out of Urbanna Creek.” He named the boat Union, after his grandfather’s fishing boat.

The Wykers continued to live in Richmond and when they had a party they would catch the bus on Bristow Bus Line, out of Deltaville, to come to town to carry out parties. “When we first started out, we couldn’t afford the rent for a boat slip, so we tied the boat on the Rosegill shore of Urbanna Creek to the Kate Tilghman,” said Buddy.

The Kate H. Tilghman was a two-mast sailing schooner that had been abandoned on Urbanna Creek in 1947. “At night, we would sleep on the boat and wait for the time to take out parties. While we waited, I’d play around on the Kate Tilghman and when time



"I think back now and it was a special time for me. I got to spend time with my Dad — more time than any other time in my life."
—Buddy Wyker

Buddy Wyker, 92, of Urbanna recalls the days he and his father worked in the 1940s Urbanna party boat fishery. One of his favorite memories working aboard his father's deadrise was cooking and the related aroma. Fresh fish cooked on the boat's Sterno cook burner left a lasting memory along with fond memories of old Urbanna. Photo by Larry Chowning

came we'd pick up the group in the party at Walter Boyd Hurley's dock across the creek."

The Wykers bottom fished from Towles to Balls points on the Rappahannock River with Hog House bar in between as one of the main spots to catch spot and croaker.

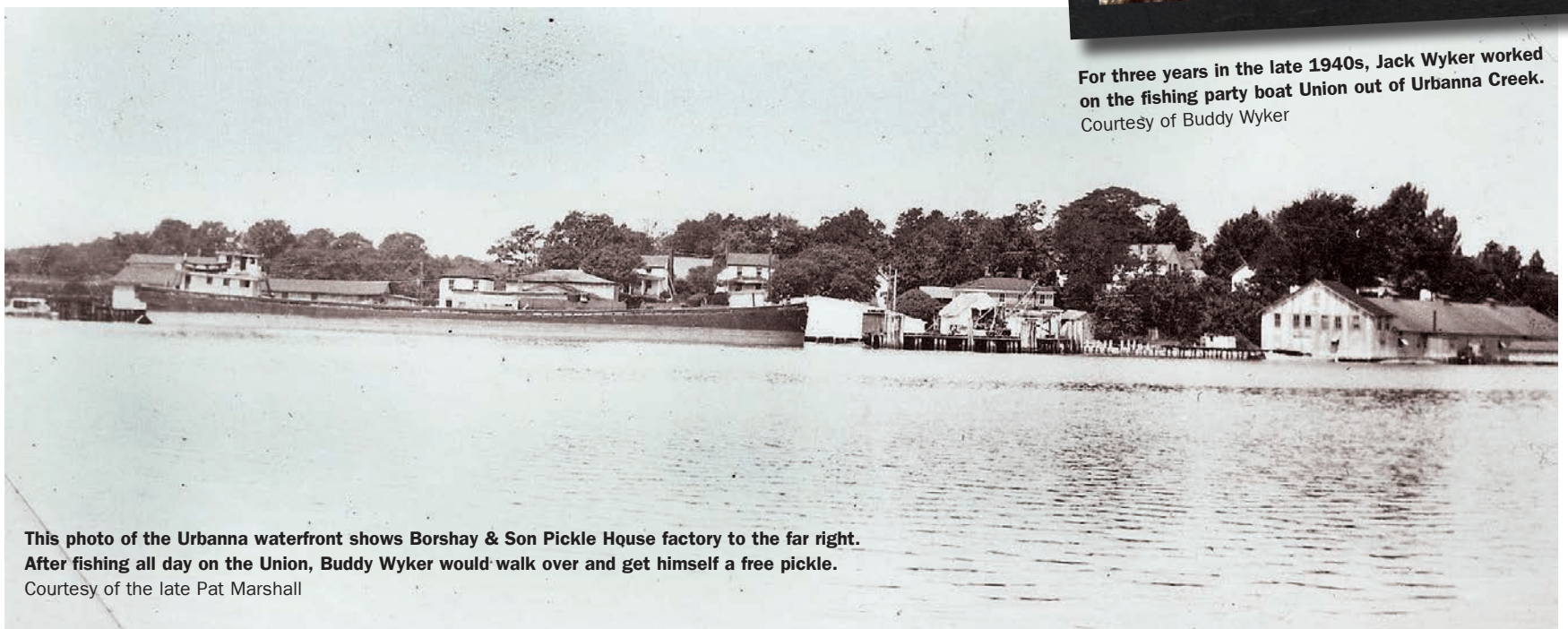
The charge was \$10 for six people to fish for four hours and \$2 extra for every hour thereafter. The Wykers tried to get two parties in a day and if one party wanted to fish all day, the price doubled.

Buddy recalled that the boat provided the two hook

handlines (a cork with a line and two hooks) and customers brought their own bait and it was usually shrimp or crab — no bloodworms. "I was the bait boy (cut the shrimp and pulled the crab for customers); anchor boy (pulled and dropped anchor); and I cleaned all the fish at the end of the trip," he said. "I would usually get a tip of 25 cents from the customer and if I did not get a tip Dad paid me 25 cents." When using crab for bait, crabs are not cut with a knife but rather pulled apart so the meat hangs loose. "Fish like that better," said Buddy.



For three years in the late 1940s, Jack Wyker worked on the fishing party boat Union out of Urbanna Creek.
Courtesy of Buddy Wyker



This photo of the Urbanna waterfront shows Borshay & Son Pickle House factory to the far right. After fishing all day on the Union, Buddy Wyker would walk over and get himself a free pickle.
Courtesy of the late Pat Marshall

"I was the bait boy (cut the shrimp and pulled the crab for customers); anchor boy (pulled and dropped anchor); and I cleaned all the fish at the end of the trip. I would usually get a tip of 25 cents from the customer and if I did not get a tip Dad paid me 25 cents."
—Buddy Wyker

He recalled taking his 25-cent tip to Marshall's Drug Store and buying a "big juicy hamburger" with a large Coke and a free refill and no sales tax. He also had his own routine when not out fishing. He'd regularly visit Borshay and Son Pickle House on Urbanna Creek and Washington (Wash) Thornton's General Merchandise Store at the foot of Watling Street. Thornton owned and operated the only African-American general merchandise store in Urbanna then.

"I'd go over to the pickle plant and an old Black man would reach down in a tub and pull out a big pickle for me," said Buddy. "Then I'd go over to Wash Thornton's store and he'd fix me a sandwich. He had a big block of cheese and he'd cut off slices of cheese and throw a thick piece of baloney between bread. He'd fix one for himself and we'd sit down, talk and eat lunch. He never charged me for the

sandwich."

When the weather was too bad to sleep on the boat, the Wykers rented a room at Burton's Boarding House on Watling Street for \$1 a night, which included breakfast. "Dad and I had to sleep in the same bed at Mary Burton's boarding house," he said.

Evenings at the Burton House were spent around the piano. "My dad would play the piano and James Shackelford, "Lighthouse" Crockett, Charlie "Humpback" Pemberton and Mary Burton all joined in the singing. It was a special time!"

One of the most memorable trips was when the steering rope broke and there was no steering. "We took a galvanized bucket and tied it to the stern," said Buddy. "I jumped in the water with the bucket and I'd push off with the bucket full of water to either the starboard or port sides of the boat. This turned the boat to the direction Dad wanted the boat to go. We crippled our way on into the creek and made it to the dock."

The Wykers advertised their party boat business by word of mouth and most of their fishing customers came from the Richmond area. "We did it for about three years and then I went into the service in 1950 and Dad sold the boat," he said.

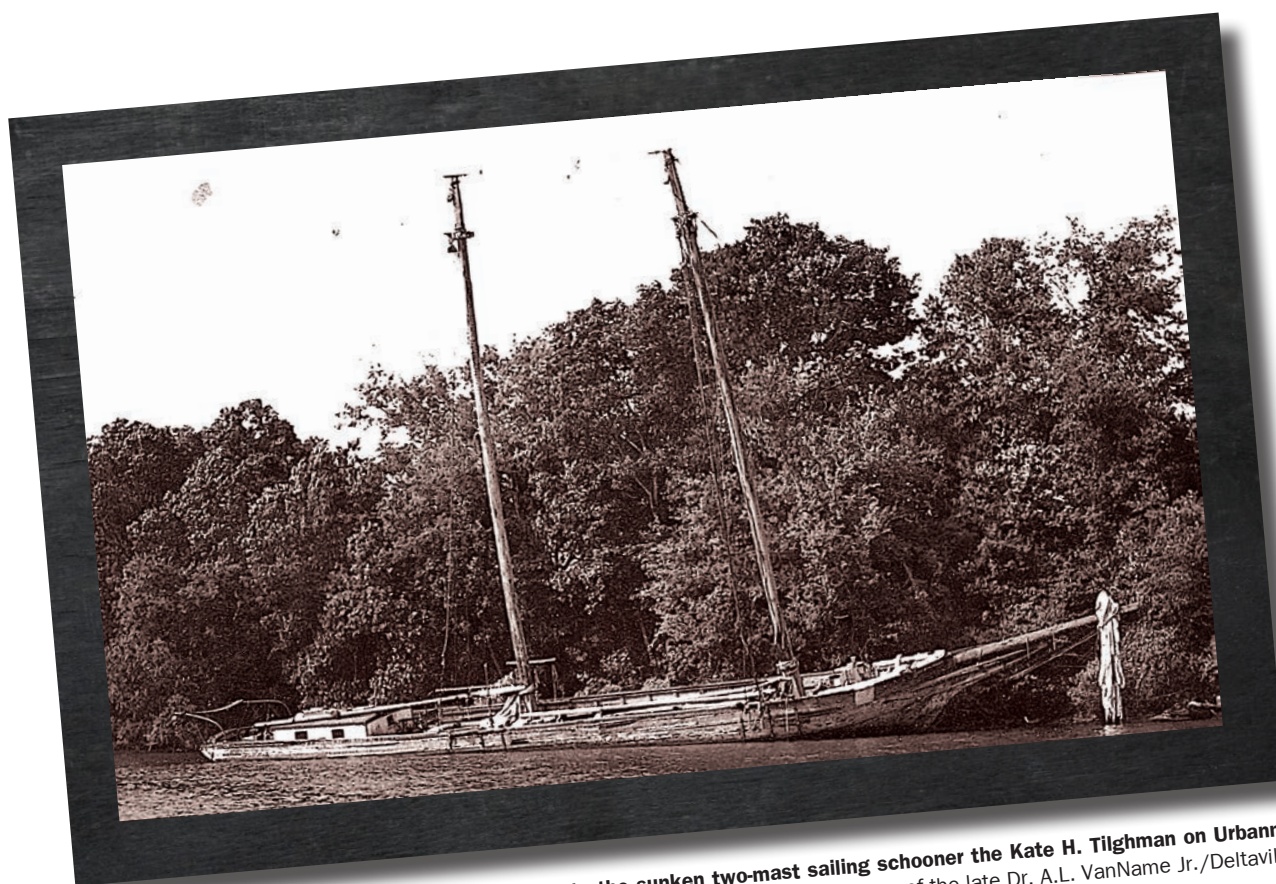
"I think back now and it was a special time for me," he said. "I got to spend time with my Dad — more time than any other time in my life."

The Town of Urbanna also became special to Buddy. In 1975 he purchased "Over Look" one of the Burton cottages on Watling Street, next door to Mary Burton's boarding house, that overlooks Urbanna Creek and Rappahannock River. Buddy retired to Urbanna.

"From my house I can look down on the water and recall everything Dad and I did over those years," he said. Buddy paused for moment and then said, "Urbanna has been a special place in my life."



One of Buddy Wyker's jobs on the boat Union was to throw overside fender, seen here on the side of the party boat, to keep the sides from booming up against the dock. The fenders were made out of rope that his father Jack had learned to make as a fisherman in the Netherlands. Courtesy of Buddy Wyker



Buddy and Jack Wyker tied their party boat Union to the sunken two-mast sailing schooner the Kate H. Tilghman on Urbanna Creek. After supper on Union, Buddy would play on the hull of the old vessel. Courtesy of the late Dr. A.L. VanName Jr./Deltaville Maritime Museum



By Tina McCloud
RFM public relations volunteer

Festival Halle

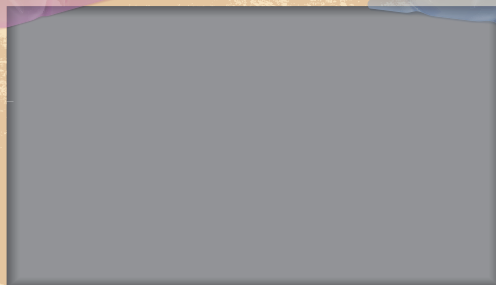


Photo courtesy of Shauna McCranie, Reedville Fishermen's Museum

Courtesy of Reedville Fishermen's Museum

Reedville's school (now Festival Halle) touched many generations. Shauna Deihl McCranie (in the plaid dress with a white collar) was photographed with her first-grade classmates. Her grandfather also attended the school.

The Past...

In the early years of the last century, students came to school on foot, in a horse-drawn wagon or by boat to the bustling fishing village of Reedville, just off the Chesapeake Bay.

An imposing brick building was erected in 1927 to serve as Reedville High School. It still stands prominently on Main Street, a point of pride for the village then and now.

In the intervening century, it was also used as a primary school and then an events center – renamed Festival Halle – before closing in 2022.

The building, under the stewardship of the Greater Reedville Association and the Reedville Fishermen's Museum since 2009, is undergoing a \$750,000 renovation that will bring it full circle. It will once again become an educational/entrepreneurial space for new generations of students – including our much valued watermen – and an events venue for the community to enjoy.

How much this building has meant to the maritime and

family heritage of the area is reflected in the volunteer effort and community support that will not let it die.

"Nobody wanted to see that building leave Reedville," said Reedville native Shauna Deihl McCranie. "There's generational history there."

McCranie's paternal grandfather, Irvin L. Deihl Sr., attended the school when it was Reedville High. He later became a menhaden boat captain, the historic fishery whose story the Fishermen's Museum tells.

In the mid-1970s McCranie herself attended Reedville Primary (in a newer building adjacent to the high school building) from kindergarten through third grade. Her first-grade teacher was her mother, Peggy O'Bier Deihl. Primary pupils used the former high school building for assemblies and plays, she recalled. As an adult, she attended many events at Festival Halle.

In another full circle moment, after a career in education

including 16 years in Northumberland County, McCranie was named executive director of the Fishermen's Museum in 2023.

Eventually both buildings were no longer used as schools. A new owner converted the elementary school building into apartments. A separate new owner, the Birkel family, converted the old high school building into an events venue and renamed it Festival Halle.

The family donated Festival Halle to the Fishermen's Museum in 2009. The museum held public lectures, meetings, exhibits and auctions there. Community members rented the space for high school proms, anniversary and birthday parties, wedding receptions, class reunions, balls and club events.

All activities in the building stopped in 2022 after the building was found to need extensive repairs. Bringing the building back is "really important for the community. They don't have a place to hold these things," said McCranie.

... Is Prologue

When completed in early 2026, Festival Halle will once again be a community and regional hub.

The Save Festival Halle Committee was formed in 2023 to raise money and guide the renovations, which entail a complete refurbishment of the building. The committee developed a plan for doing the renovations as money is raised.

Phase 1 includes replacing structural joists, beams and sub-floor, and weatherproofing and conditioning the crawlspace.

Phase 2 includes repairing drywall, installing new rear doors, enlarging the kitchen space for a certified commercial kitchen and bringing the restrooms up to ADA standards.

Phase 3 includes equipping the commercial kitchen and installing the finished floor.

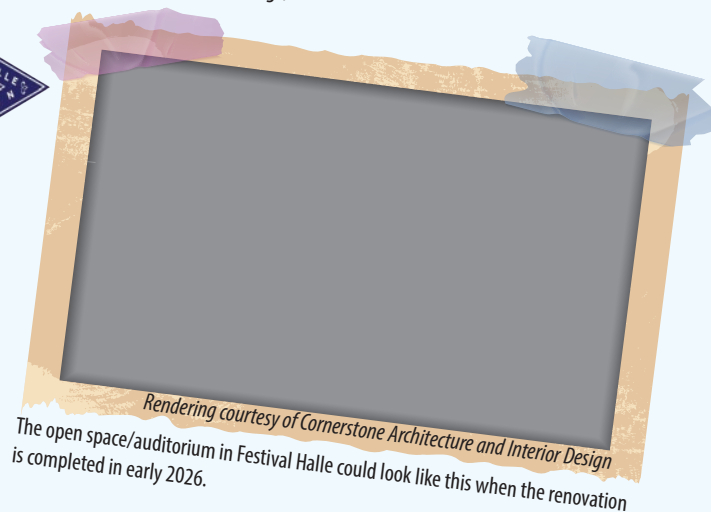
Phase 4 includes landscaping and a new ADA ramp.

The committee's budget is \$750,000 to repair and

refurbish Festival Halle so it can reopen, said Diane McGuire, a museum board member and chairperson of the committee. So far, unrestricted funding of just over \$403,000 (including \$250,000 from Omega Protein) has been raised to date. Fund-raising is ongoing.

A separate restricted grant of \$280,800 was awarded by **GO Virginia**, a state program. This will be used to create an aquaculture and maritime innovation incubator program.

The new commercial kitchen – originally proposed by the committee to be used by local caterers and others for events at the building – will now also be used by local watermen and food entrepreneurs to process and package seafood for regional markets. Workforce training and education (food safety, business finance, marketing and human resources) and supporting entrepreneurs through outside partnerships also will be offered.



Rendering courtesy of Cornerstone Architecture and Interior Design
The open space/auditorium in Festival Halle could look like this when the renovation is completed in early 2026.

A part-time staffer will be hired to manage all activities at the building.

"It has gone full circle from being a school into a community center, and now into a community center with an educational setting that will benefit the community and the watermen," said McGuire.

For more information about Festival Halle and how to donate or volunteer: 804-453-6529, www.rfmuseum.org or www.festivalhalle.org.

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Bernard L. Wood's Sawmill started about 1905 in Middlesex and Mathews counties. The photo above was taken in 1912 in Mathews at Hudgins. The business eventually moved to Hartfield and was owned by the family until 1972. Courtesy of Sadie W. Lewis



A 1909 postcard showing Lodge Wharf in Northumberland County. Photo courtesy Northern Neck of Virginia Historical Society

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In 1974, Bob and Barbara Bragg moved from Richmond to Irvington with sons Bo, 6, and Mark, 2. Bob, a pharmacist with an entrepreneurial heart, bought White Stone Pharmacy, inspired by fishing trips here with his father-in-law. His passion for the Chesapeake Bay led to investing in waterfront tracts, often building spec homes to launch communities, founding Bragg & Company. In the 1980s, Barbara earned her broker's license, establishing Bragg & Company Real Estate, a local, independent brokerage dedicated to personalized, hands-on service.

Bo and Mark grew up on Carter's Creek, crabbing, fishing, and playing Little League. Mark worked in construction with Bob before starting a high-end residential firm in Charleston, SC, with his designer wife, Alix. Bo, after an MBA at William & Mary and investment real estate experience, returned with wife Camille to raise their family. He joined the business, later becoming a broker and adding property management. Now, Bo's son, Boyd, carries the legacy forward with his sales license, marking three generations.

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Youthful days spent with horses:



A Deltaville nonagenarian recalls

story and photos by Tom Chillemi

Not so very long ago, muscle power was the prime mover on land.

The internal combustion engine freed horses as beasts of burden — elevating them to revered status. There is mystique in such a large, powerful animal. Horses evolved to run away from threats. Energy stored in massive muscles can be released instantly.

But the horse is one of the most adaptable animals that mankind has domesticated. They can be trained to stand, face their natural fears, and ignore their instinct to flee. This unnatural response is possible due to the bond between horses and humans. By trusting humans, horses gain confidence to perform things they would never do on their own.

Emma is a Haflinger, bred for mountainous terrain. They were developed in Austria and northern Italy in the late 1800s by breeding Arabians and European horses with Tyrolean ponies. They're named for Hafling, Italy.



Horse power

When humans harnessed this energy, horse power became theirs to grow food and do work that meant survival. Today, horses hold a special place for people like Edward Harrow, 92, of Deltaville.

Born in 1933, when automobiles and tractors were still coming of age, Harrow logged many miles driving a work horse or training and driving a harness racer. And, his legacy continues to this day winding through the country side in a wagon pulled by “Emma” to a clip-clop rhythm.

“I’ve always thought that the horse with their strength and stamina that there has to be a bond between horse and man,” said Harrow. “There’s something about a horse that is just magnificent,” he added. “If the horse wanted to, it could completely demolish you. But they submit to what people want them to do, not because of restraint, but because of that bond that is created between horse and man.

“The horse must trust you. It’s amazing how a man or woman control such a powerful animal.”

Horses are naturally skittish. Their eyes are on the side of their head giving them vision forward and behind them. That’s why “blinkers” are put on them to focus their eyes forward and eliminate rearward distractions.

“Work the corn”

Harrow’s bond with horses goes back almost 80 years. He was given a horse when he was 14 and trained it to pull farm plows and implements.

“When I came home from school, my job was to hook up the horse to a cultivator and work the corn,” said Harrow. “I didn’t complain about that because it put food on the table. I knew if we didn’t work the garden and work the fields we wouldn’t have anything to eat.” Little food came from a grocery store. They canned food they grew in glass jars to preserve it.

Drag harrow

Another field tool was the “drag harrow.” There are two drag harrows leaning up against a tree on Harrow’s property — a throwback to horse-drawn wagons and carriages.

A harrow was used to smooth out dirt. Its teeth, called “spokes” could be adjusted to break up soil or angled back to smooth the soil. “The Deltaville Ball Park field was first dragged with harrows like this. I was there and a part of



Edward Harrow gives his great-grandson Ryland Fiddler, 7, a driving lesson. Emma is pulling a family wagon. The bond between horse and human is essential to control horse power.



A harrow was used to smooth soil. The angle of the spokes was adjusted with a gear and lever.



The hames of the horse collar are capped with brass.

“I’ve always thought that the horse with his strength and stamina that there has to be a bond between horse and man.”

—Edward Harrow, 92, of Deltaville

it.”

The late Charles Bristow’s father, Jock Bristow, had a team of mules that was used. “We dragged the field behind Middlesex High School to get it ready to play baseball when I was in high school.”

Plow

Harrow explained how a horse-drawn plow could be adjusted to make it dig deep or float near the top of the soil. The horse could be hooked to a series of vertical holes. The upper one would make the plow go deeper. When adjusted correctly, the plow would practically guide itself, he added. A plow was a major technological advancement for humans . . . ask anyone who’s dug up sod and knows how difficult it is. Harrow taught many people how to plow. “Don’t fight it. Just stick it in the ground and hold the plow. The plow will do the work.”

Part of corn cultivation required “splitting the box” when the corn was a foot tall. “You’d take a plow and you throw the dirt to the cornstalk on one side and then we’d throw it on the other side. This would get rid of the weeds at the same time and it gives stability to the corn.”

A “cultivator” would be used later as the corn got higher. The row of blades could be made wider or more narrower with an adjustment wheel.

“In my day we ate ‘field corn’ — I didn’t know what sweet corn was,” he said. The corn was picked when in the “milk stage” and still had moisture that would pop out if you pressed a kernel. “You couldn’t do that now because of all the pesticides,” he added. “I’m not so sure we didn’t live better then than what we’re living now.”

Most of the corn would be left in the field to dry and be used as animal feed.

Tyler Jackson farmed with horses in the fields near the Hardyville Post Office when Harrow was a teenager in the late 1940s. “Not everybody could afford a car and a lot of people were afraid of them.”

Spring wagon

At Harrow’s, there is a variety of horse drawn vehicles. A “spring wagon” is the equivalent of a pickup truck — crops and kids would pile in the back. “This is how the whole family went to the store.”

The single seat for two people could be lifted off, so the whole wagon could be filled with corn or other crops. Side extensions could be added on top of the lower wagon’s sides to carry bulky items.

“I rode many times with my grandfather Daniel, who lived on Dirt Bridge Road in Syringa to Wake where there was a (water powered) grist mill at the pond and they would grind corn into



From left are a spring wagon, a coach and a doctor’s buggy. They are similar to today’s pickup trucks, a limousine, and economy cars.

flour.”

The foundation of that grist mill, with “1919” etched in concrete, is still there. In 2021, VDOT removed the old spillway but left part of the foundation and put in a new bridge.

Family wagon

A family wagon, on loan from Ronnie Russell of Water View, is made of oak and has two seats behind the driver. It could carry six adults plus a driver and helper in front. The tailgate folds down to provide a step up. It would be similar to an SUV of today.

Coach

An enclosed coach is one of the nicest riding horse drawn vehicles, said Harrow. The driver sat high up in front, passengers rode in the coach, which had roll up side windows, and a windshield. If the passengers wanted to get the driver’s attention, they would pull a string that was attached to a small bell near the driver. The coach would equate to a chauffeured limousine.

Doctor’s buggy

A doctor’s buggy, also on loan from Ronnie Russell, is a lightweight vehicle with a folding top. It has a seat for two, and no brakes. The horse is what stops it. A brake would be used mostly to steady the vehicle while getting in it. Besides, when a horse feels the brake drag, it will sometimes pull harder. Voice command and the reins control motion.

Racing

Harrow also raced harness horses on



Steel plows pulled by a horse turned sod into soil.

tracks from New York and New Jersey to Maryland, Chesterfield, and even on a fairground track at Mathews. The driver sits spread eagle on a lightweight “bike” just a few feet from the horses’ churning rear legs.

Not all harness horses are trotters. Some are trained to be pacers. The difference: trotters move their legs in their natural gait, which is an “X” pattern, right front, left rear; left front, right rear.

In contrast, pacers are trained to move both legs on the same side simultaneously by using harnesses called hobbles around their upper legs. Pacers are faster than trotters. Once trained this way some horses continue to pace even when the hobbles are

removed.

There are only three animals that move their legs naturally as a pacer does — camels, giraffes and cats.

Advice

After retiring from his insurance business, Harrow has been a minister for 24 years. He currently is the minister of White Stone Baptist Church in White Stone. He indicated the “Golden Rule,” which is to treat others as you want to be treated, also applies to horses. “I’ve always found a horse to be very intelligent, and if you love them, a bond is created and the horse will take care of you as well as you take care of the horse.”

That’s good advice.



The spring wagon had a removable seat and the sides could be extended when hauling large amounts.



Recalling funny tales

Note to readers: Edward Harrow, 92, of Deltaville, is a naturally good storyteller. He shared these funny stories, told in his own words.

I have an idea

Edward Harrow recalled that his father, Willie Blake Harrow, had a horse that would “nullify” and stop and refuse to move.

One day young Edward with his father and Uncle Eddie went to Stingray Point to get a load of straw. Coming home the horse nullified right in the road in front of where Norview Marina is today. They tried to move her pulling on her, hitting her, but she would not move. So Uncle Eddie said, “I know how we can make her move . . . let’s take an arm full of straw and build a fire under her and when the fire gets warm under her belly she’s going to move.” Well, that’s what they did and the horse moved up but just far enough to get the wagon over the fire. “Everything burned,” said Harrow, “we came up the road with nothing but the harness on the horse. The wagon and the straw totally burned up

in the middle of the road. We had to walk home.”

Can you give me a hand?

Edward Harrow’s father, Willie Blake Harrow, was a house painter. One day young Edward went with him to paint the house of Mr. Mercer,

who was a local mortician. At lunchtime Mr. Mercer came over and asked the father if he and Edward would help him move a body from one table to the next.

“Well, when Mr. Mercer left, I said, ‘Daddy I don’t wanna do that.’ I mean I was about 14 years old.” Daddy said, “Oh there’s nothing to it.”

“I said have you done it before?

And he said, ‘Oh, I’ve done this a 100 times and there’s nothing to it.’ I said, ‘all right,’ so we went over there.”

They walked into the embalming room and there was a big man laying on the table. “Mr. Mercer said we’ve got to move him over to this other table. He said, ‘Willie Blake I’m going to get up here under his shoulders. You and Edward get a leg and when I count to three we’ll move him over.’”

“When Mr. Mercer raised up on his shoulders, the dead man sat right up and moaned! I took off running through the back door of the apartment room next to Mr. Mercer’s home. I was going through the field as hard as I could go, and I heard something and I looked; my daddy passed right by me running. And when we got to the house he was lying on the ground dying laughing. I said, ‘I thought you weren’t scared.’ And you know what he said . . . he said, Edward I thought you’re gonna hurt yourself running so I was running to look after you. He was lying to this world, he was as scared as I was.”

“When he touched the man he let out a moan. I asked Mr. Mercer if that was normal he said many times bodies do that.”



A family wagon was how families went to the store 100 years ago.



Undated postcard showing the Kilmarnock business section. Photo courtesy of Kilmarnock Museum



Eliza Anne Smith Chowning inherited the 400 acre Glebe Farm in Middlesex County on Town Bridge Road after the Civil War when her father George Smith died. Eliza died in 1922 and is buried in the Hermitage Baptist Church cemetery. The church building had been built in 1772 as the Upper Anglican Church of Ease. After the Revolutionary War it became Hermitage Baptist Church. When the church building burned, along with its cemetery records in 1948, Eliza's actual resting place was lost to time as she has no tombstone. Courtesy of Jane Mason

Undated aerial shot of Windmill Point and Westland Beach. Photo courtesy Northern Neck of Virginia Historical Society



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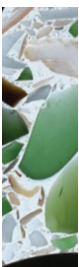


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Researching your family history:

Where will your journey take you?

by Jackie Nunnery



Like fingerprints, every family has their stories which are unique to them. Unearthing those stories can require countless hours of delving into old records and a bit of sleuthing to fit pieces together.

However incomplete the results may be, creating a richer family history leaves a legacy and gift for future generations. According to a 2022 survey by Ancestry, 66% of respondents said they wanted to learn more about their family history and 51% wanted stories about when their ancestors were young and what life was like at a moment in time.

So while the task may seem daunting, there are many resources and people to help you on that journey of discovery and the first step is the easiest. It starts with you.

Helping to piece together a very personal puzzle

“One of the things people say is, ‘Well, what do you have here that I can’t get online?’ There are certain publications that just aren’t digitized,” said Karen Hart executive director of the Lancaster Virginia Historical Society (LVHS).

LVHS is home to the Dunton Library for Genealogy and History, with its large collection of vital records—births, deaths, marriages and divorces—as well as court documents, deeds, church records, obituaries, even completed family histories. Diving into these books and papers is like traveling through time and piecing it together.

“Sometimes there might be what we call abstracts, a summary. When they find that reference, they can actually go to the courthouse, and in many cases, get the original,” Hart said. Lancaster County has retained original court records going back to 1662.

While the focus is Lancaster and the Northern Neck, Hart said, “we really have things from almost every county in the

state, as far as these court record and statistic kind of books, because you never know where something might lead.”

You can browse the card catalog online, but for a \$5 research fee, you scan the shelves in person with the help of staff incredibly familiar with the holdings and excited to help you in your quest.

That help is one of the reasons why Leonore Woods Burts and her daughters Michelle Feist and Lisette Abdiruhman traveled from Baltimore to research their family who lived in Lancaster County at one time. Because their ancestors were enslaved, the research includes some challenges in record keeping.

LVHS has compiled an extensive list of library and online resources tailored to African American genealogy. A sampling of library sources include slave and enslaver records compiled from Lancaster County Estate Records 1835-1865; Lancaster County Will Books; runaway slave records abstracted from 18th century newspapers, even narratives from former slaves.

The family history has been a years long project according to Burts. “It just keeps



The new space at the Dunton Library for Genealogy and History has space for visitors to spread out with larger materials and take advantage of knowledgeable staff. Lancaster Virginia Historical Society executive director Karen Hart (standing) and volunteer Margaret Forrester (at computer) help a family in their search for details about an ancestor. Seated from left around the table are Michelle Feist, Lisette Abdiruhman and Leonore Woods Burts. Photo by Jackie Nunnery

growing and I want to know so much more.”

As they pore over documents related to their search, Feist comments that trips like this are invaluable. “There’s a lot here and everyone has been helpful.” As for the value in researching their family’s history, Feist and Abdiruhman agree that through learning their history, these ancestors feel like “tangible” family members. The stories also help engage the next generation with the family history.

Starting with yourself and working backwards

“Most people come with either a name that they’re looking for, or sometimes a place—we do have some files about place names and land if it had a name that’s carried on and that’s been researched. But usually we need some names as a starting point. You can start looking at every index, so there’s a lot of different ways, depending on what you already know. But to get started, we always tell people, ‘to start doing genealogy, you need to start with yourself and work back.’”

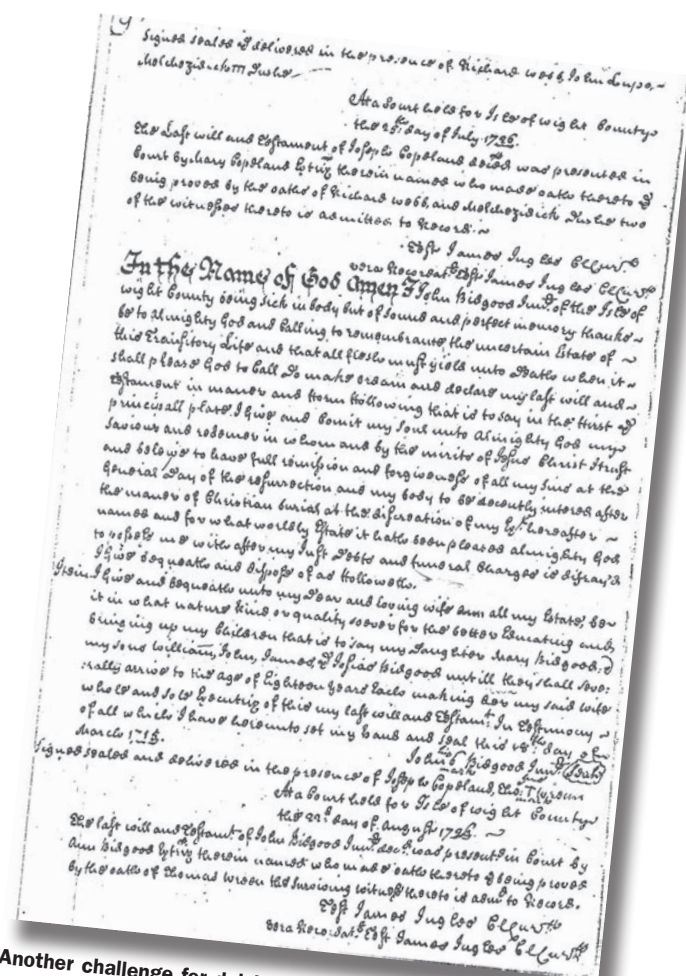
“Sometimes they want to leap right

back. And you can’t do that because you don’t know who your people are back then, right?,” said LVHS volunteer Margaret Forrester.

She has written several research books, and can speak from experience on getting family lineage and stories. “I got a form from my dad because he did a book on the Lumpkin family a long time ago. I use that form—name, address, who are your brothers and sisters?, who are your grandparents?, who are your cousins? and what spectacular things have you done in your life? And I got a lot. Then I was able to put that together and go to the records, to affirm everything that they said.”

Using technology to make and chart your progress

In addition to making the search easier, technology has made organizing your results even better. At the Northumberland Public Library (NPL), Andrea Trescott offers one-on-one appointments to help people get started in their search or help with roadblocks along the way, all without charge or library card. Although they are scheduled for 30 minutes, “it’s hard for me



Another challenge for delving into colonial history? Learning to read colonial-era English written in script, which is like learning a new language. Photo by Jackie Nunnery



You will not find a better titled book on colonial marriages in the region than *Married Well and Often: Marriages of the Northern Neck of Virginia 1649-1800*, by Robert Headley. Photo by Jackie Nunnery

Upcoming classes

Lancaster Virginia Historical Society

Genealogy classes with Sharon B. Hodges, professional genealogist
In person or Zoom

Lancaster Community Library, Kilmarnock

\$25, LVHS members, \$30 others

Thursdays, 1 p.m.-3:30 p.m.

October 2: Avoiding Pitfalls—Do it Right the First Time

October 23: Digging in the Dirt—All About Land Records

October 20: Have You Tried These?—Lesser Known and Under-Used Records

November 6: Dead Men Do Tell Tales—Estate Records and Cemeteries

Register at 462-7280, or lancastervahistory.org

to limit it to a 30-minute appointment, because if we start finding information on their ancestors, I get excited. I enjoy doing it,” she said.

Trescott, who has been doing this work for 35 years, has done extensive research on her own family, which now totals 8,700 people with 22,000 supporting documents. With a project of that size, post-its, papers and folders are inadequate. She recommends using readily available electronic databases like Family Tree Maker to compile and track data and supporting documents. Both Ancestry and Family Search includes an electronic database and family tree maker.

Through the support of the Friends of the Library, Trescott has been able to acquire sources to help people with the search. Ancestry Library Edition is a popular genealogy research tool that can be accessed for free at the library. Newspapers.com is a searchable database of 28,500 newspapers internationally and fold3 Library Edition provides access to U.S. military records including personal documents.

Trescott also is really excited about

NPL being a FamilySearch Affiliate Library. This designation gives people who walk into the library access to FamilySearch digital genealogical collections not available at home—limited access historical records, materials available through interlibrary loan and family history classes.

It’s not just finding sources. “I try to show people really how to read records and understand that the records and documentation are only as accurate” as the person making the record, Trescott said. Spellings of names are often inconsistent, as are names actually used. “One of the things that throws people off is the nicknames. One of the nicknames for Susan is Sukie; one of the nicknames for Mary is Polly. Sally is a nickname for Sarah. So you’ve got to know these things.”

As for how long the journey will take? Again, that starts with you. “Some people only want to know so much information, and you know, they’re looking for one little bit. And some people are like me, they get obsessed, and they want to know as many of their great, great, great, great, I’ve got back to 10th great-grandfather,” Trescott said.



The Northumberland Public Library currently features a story about sixth-grader Everett, a family history enthusiast that Andrea Trescott helped. Photo by Jackie Nunnery

Select genealogical resources

This list is by no means conclusive. A public library and/or historical society/museum for any county can be used as a starting point.

Lancaster County

Lancaster Virginia Historical Society
8346 Mary Ball Road, Lancaster
462-7280
<https://lancastervahistory.org/library/>

Lancaster Community Library
16 Town Centre Drive, Kilmarnock
435-1729
<https://www.lancasterlibrary.org/>
Links to Ancestry (library only access) and the Lancaster Virginia Historical Society

Northumberland County

Northumberland Public Library
7204 Northumberland Highway,
Heathsville
580-5051
<https://www.nplibraryva.org/resources/genealogical-research>

Northumberland Historical Society Ball Memorial Library and Museum
86 Back Street, Heathsville
580-8581
<https://northumberlandvahistory.org/>
\$10 per day for non-members. Distant research options available. A listing of known surnames mentioned in records



Northumberland Public Library genealogy assistant Andrea Trescott demonstrates the benefits of using an electronic database and family tree maker. Photo by Jackie Nunnery

is available on their site.

Richmond County

Richmond County Public Library
52 Campus Drive, Warsaw
333-6710
<https://rcplva.org/research-learn/research/>
Available online with a library card: Richmond Times-Dispatch, Virginian-Pilot and Free Lance-Star newspapers;

and Heritage Hub, which features obituaries, death notices and news articles across the U.S.

Black Life in America, Hispanic Life in America and Indigenous Life in America, which features news stories from the 1600s and 1700s to today.

Richmond County Museum
5874 Richmond Road, Warsaw
333-3607
Farnham Episcopal Church records

and county vital records and newspaper notices. Online resources include Richmond County history and county records pertaining to both free and enslaved through the Library of Virginia.

Middlesex County

Middlesex County Public Library Urbanna Branch
150 Grace Street, Urbanna
758-5717

Deltaville Branch
35 Lovers Lane, Deltaville
776-7362
<https://yourmiddlesexlibrary.org/research-learn/>

Available online with a library card: Richmond Times-Dispatch and Virginian-Pilot newspapers; and Heritage Hub, which features obituaries, death notices and news articles across the U.S.

Black Life in America, Hispanic Life in America and Asian Life in America, which features news stories from the 1600 and 1700s to today.

Middle Peninsula African American Genealogical & Historical Society
<https://mpaagenealogicalsociety.org/>
Links to county resources, Family Search research wiki, Library of Virginia microfilm search by county



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Church View High School in Middlesex County was built in 1907 and was destroyed by fire the night before classes were scheduled to begin for the 1923-24 school session. Courtesy of the Middlesex County Museum



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We are proud to represent a region defined by its natural beauty and spirit, and to serve clients who value both. With every listing and every search, our goal is simple: to connect people with the homes and the communities that reflect the best of the Bay.

What local means to the Pearls

For us, local is the stretch of shoreline where the Northern Neck and Middle Peninsula meet the Bay. It's the creeks we explore, the harbors we gather in, and the towns we stroll. Local means a simpler way of living—one shaped by the water, the seasons, and the connections that tie neighbors together. It's what makes this region unlike anywhere else, and why we're honored to help others find their place here.

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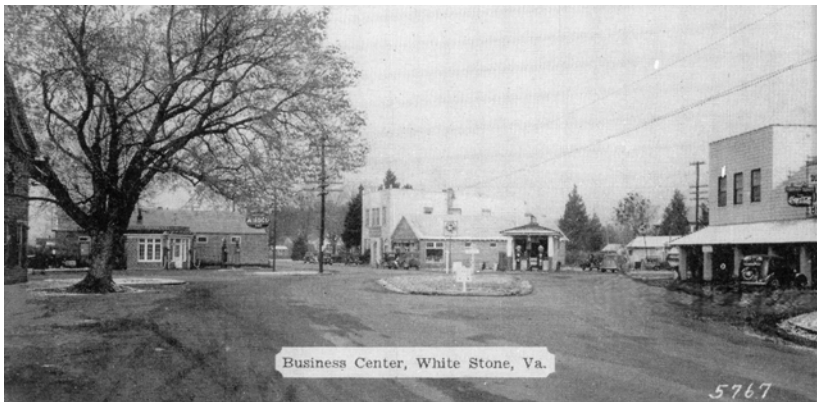
Postcard showing Irvington Beach Hotel, postmarked 1939. Photo courtesy Northern Neck of Virginia Historical Society



Undated photo showing Tebbs Garage on North Main in Kilmarnock. Photo courtesy of Kilmarnock Museum



Undated photo showing "Main Street" in Saluda. Photo courtesy of Kilmarnock Museum



White Stone business district ca. 1940. Photo courtesy Northern Neck of Virginia Historical Society

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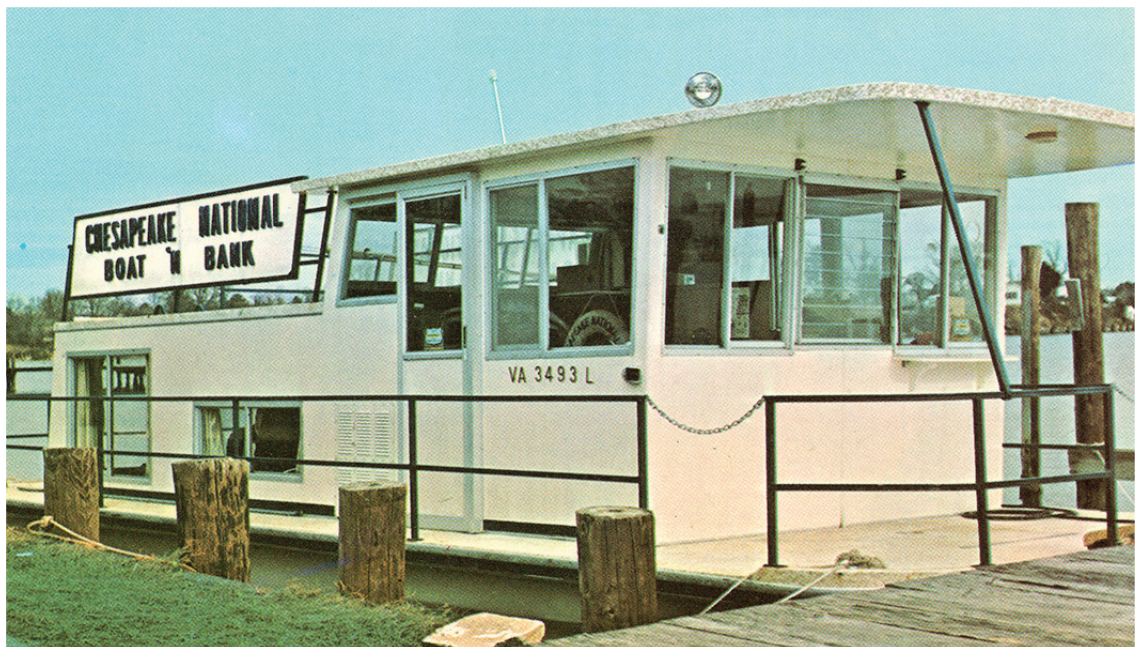
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BANKING ON THE WATERS OF THE CHESAPEAKE BAY

*by Ann Gardner
Eubank*



For centuries, an immense coastal economy has flowed through the remarkable, picturesque Chesapeake Bay and its many waterways.

Inclusive of a booming seafood industry, a dynamic hub for tourism and an integral component to global trade and commerce, the bay has long been the backbone to a hundred-billion dollar economic entity. While today millions of dollars are generated day in and day out on the waterways, some of the bay's most fun, eclectic and convenient memories stem from the 1960s, with the introduction of the bank boat to help shuffle more humble payday checks for the hardworking area watermen, and ultimately aid in a smooth-sailing

approach to the hometown economy.

Throughout the years in the Northern Neck and Middle Peninsula, a working waterfront has always been at the forefront of the economy. From hundreds of fishermen working fish boats for Omega Protein and W. E. Kellum Seafood to long-standing generations of crabbers and oystermen, the bounties of the bay have long been the community's bread and butter.

Often working long days on the water, catching the bank to deposit or withdraw some cash before closing could be tricky, however, where there is a waterfront problem there is always a waterfront solution.



The first deposit to the floating bank was quite a spectacle in itself. The opening day event featured a daredevil stunt man who parachuted from an airplane into Carter Creek carrying a briefcase full of cash. He swam up to the teller, put the cash in a net, and made the inaugural deposit on the Boat 'N Bank.

The Boat 'N Bank served as a convenient way for watermen to deposit cash, cash checks and conduct business aboard their vessels. Photo courtesy of Chesapeake Bank

According to Chesapeake Bank president of over 20 years, Jeff Szyperski, Chesapeake Bank began serving the area watermen in an unprecedented manner in 1968.

That was the year Lancaster National Bank and Chesapeake National Bank merged to form Chesapeake National Bank. That same year the "Boat 'N Bank" was introduced to the community and would ultimately become a symbol of the working waterfront for years.

The Boat 'N Bank moved along the Rappahannock and docked primarily at three locations to best serve the watermen. With a home-base at Carter Creek Marina in Weems and other common ports including Rappahannock River Yacht Club in Irvington and Morgan Brothers Seafood at Johns Neck in Weems, watermen had easy access to banking.

"It operated just like any other bank...When they were applying for operation with

bank regulators the application required an address of operation. Instead of a 911 address, they had to complete the application form using latitude and longitude coordinates," Szyperski said.

Operating like most banks, the Boat 'N Bank had its quirks. For instance, the team that worked the operation was a small one, with just a captain and a teller. Instead of the money transactions going hand-to-hand, it went hand-to-net because the bank window was typically a bit higher up than most workboats.

Safety protocols were simplified, too.

"The boat was never robbed, but the plan in place if they were to face that situation would simply be to throw the money overboard," Szyperski said.

Boat tellers aboard the Boat 'N Bank were set up with a pretty relaxing day-to-day regimen, which included regular banking functions like counting, sorting

Program

2 p.m., September 14, 1968

- Introduction—Dean Loudy, emcee
- Invocation—Mr. Richard Forbes, Pastor, Campbell Memorial Presbyterian Church, Weems
- Remarks—The Honorable Dixon L. Foster, Judge, Twelfth Circuit Court; Board Chairman, Chesapeake National Bank
- Christening—Miss Virginia (Cherie Suzanne Davis)
- Work boat parade
- Crab-oyster roast

New Concept

Efficient customer service long has been a paramount consideration at Chesapeake National. To further implement this concept a new "Boat 'n Bank" office will go into operation next week.

Believed to be the first mobile waterborne bank office in the nation, it will serve customers from two, and later three locations, in Carter's Creek. "We felt our many water-oriented friends needed a bank close at hand," Douglas D. Monroe, Jr., Chesapeake National president said, "and we are confident our new office can meet their banking needs."



Chesapeake National's new "Boat 'n Bank" office is housed on a fiberglass houseboat. The craft is 33 feet long, weighs about 8,500 pounds and can reach a top speed of 30 mph.

The indoctrination of the Boat 'N Bank was a community extravaganza. With special guests, a parade and a seafood feast, the Boat 'N Bank was an exciting addition to the community. Photo courtesy of Chesapeake Bank

and depositing money, but was at a lesser volume of customers. Most favorably, they were able to soak up the sun on the commute from port-to-port.

According to Szyperski, the Boat 'N Bank was the first ever floating bank in the United States.

"The boat became a source of pride not just for the bank but for the community. It garnered a lot of national attention," he said.

"The boat was never robbed, but the plan in place if they were to face that situation would simply be to throw the money overboard."

—Jeff Szyperski

On Saturday, September 14, 1968, the Boat 'N Bank was indoctrinated with an oyster roast and crab feast and began cruising the river that week to begin serving the community as a financial institution. The celebration drew in not just area residents, but some notable guests, including Cherie Suzanne Davis, who was Miss Virginia that year, and beloved children's show host Sailor Bob.

The first deposit to the floating bank was quite a spectacle in itself. According to Szyperski, the opening day event featured a daredevil stunt man who parachuted from an airplane into Carter Creek carrying a briefcase full of cash. He swam up to the teller, put the cash in a net, and made the inaugural deposit on the Boat 'N Bank.

While Lancaster County and its surrounding areas remain a more rural, slow-paced living location today, back in the 60s it was even smaller and much less known. With the introduction of the Boat 'N Bank, the functional spectacle in a sense put the Northern Neck on the map.

Reporters and photographers with national newspapers and magazines found themselves on

assignment near Carter Creek to get the scoop on the country's first ever floating bank.

"It added a little luster," Szyperski said.

With growing fascination for the Boat 'N Bank, and inevitably more interest in the area at large, the floating bank became not just an institution for watermen, but a tool for the community.

When prospective property owners found themselves in the area looking to know more about the community, Chesapeake Bank would team up with real estate agents and would take clients out to get a different perspective of the natural beauty in the area.

In small town fashion, the Boat 'N Bank would also serve as a vessel for Christmas carolers as they paraded by the shores of the creek.

In expanding the area's outreach, for several years the bank would take the Boat 'N Bank to the Annapolis Boat Show in Maryland to market their boat loans.

The boat itself was a simple seafaring vessel. It was a remodeled house boat from the earlier 1900s. A charming relic of the simplicity of the times, the Boat 'N Bank only ran until 1972. Despite the end of the watermen-focused initiative, Chesapeake Bank keeps its roots at the forefront of their business model of being a hometown bank.

"The bank was formed in 1900 primarily for and by watermen. Throughout more than a century we've stayed proud and grounded to those roots," Szyperski said.

Today, seafood is still king in the area. It's one of the primary driving forces of the local economy, and likely always will be. For many, the bay and its waterways are an economic hub, a postcard-worthy vacation destination, with miles and miles of coastal roadways. For some, the waterways always have and always will be a part of a daily commute, the center of traditions and livelihoods, and simple heritage and way of life.

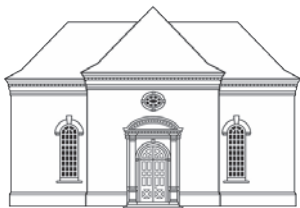


During the opening day festivities, Sailor Bob fed Miss Virginia Cherie Suzanne Davis an oyster aboard the Boat 'N Bank. Photo courtesy of Chesapeake Bank



The Boat 'N Bank primarily served watermen along Carter Creek. It's seen gliding along the water beside the iconic Miss Ann at Tides Inn. Photo courtesy of Chesapeake Bank

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Local means legacy. It's raising families on the same creeks we've fished for generations, cheering at Friday night games, and supporting the neighbors who support us. Our roots run deep here, and that connection makes us more than agents—we're trusted local advisors who understand the rhythms, traditions, and spirit of life along the Chesapeake Bay.

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