



Original office on High Street, Hamilton, Ohio

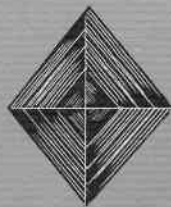
*The Home Federal
Tradition of Service*

began 75 years ago

February 21, 1873.-1948

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Oakey V. Parrish, Founder

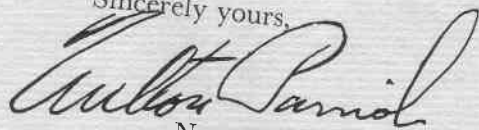
*Thank
You*

It is with a deep feeling of indebtedness to you that we begin our DIAMOND ANNIVERSARY YEAR. We are grateful for the opportunity to serve the thrift and home financing needs of the people of Hamilton and to have assisted in the building of a more stable community during our 75 years of service.

Our steady growth and expanding community service is attributed to the loyal support of our savings and borrowing members, the vision and judgment of our founders, the sound guidance of our directors and the caliber of our employees.

We are sincerely thankful for this privilege to serve. It is our intent to do all in our power to render a constantly improving thrift and home financing service.

Sincerely yours,



NULTON PARRISH
Secretary

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JUN 1995

The Home Federal tradition
of service began 75 years
REFERENCE--DOES NOT CIRC.

When a good idea

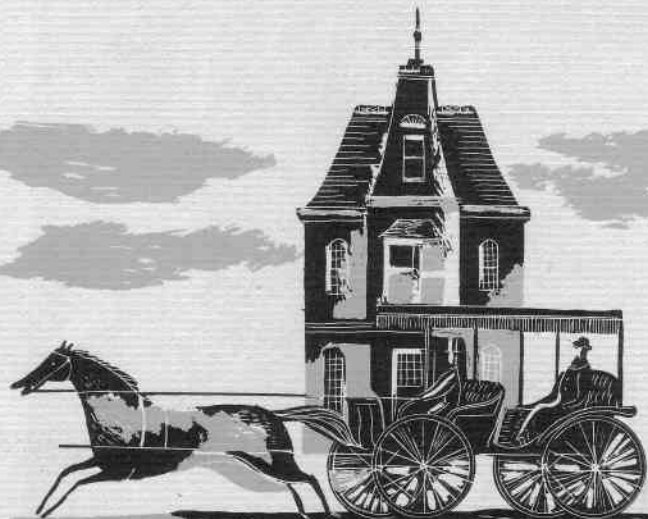


takes hold

IMAGINE, if you will, the year 1873, when grandmother paraded Third Street in her bustle and leg-o-mutton sleeves and grand dad's prized possession was his horse and buggy. The telephone and incandescent lamp were not yet invented and flying was restricted to birds and kites.

Hundreds of families were settling in Butler County every year and needed homes. Few families had enough money to finance the construction of their own dwellings even though they had regular incomes. Mr. Oakey V. Parrish, sales representative for the Singer Sewing Machine Company in Hamilton, was convinced that a savings and loan association was the answer to this community housing problem. He felt that by bringing together the people with money to save and the people who wanted homes, such an institution could encourage regular savings by families for their own benefit and for the benefit of others.

With the assistance of nine of his friends and neighbors, Mr. Parrish founded the Home Federal Savings and Loan Association on February 21, 1873 . . . one of the first specialized thrift and home financing institutions in Ohio.





Second location of Home Federal—Reily Building: Hamilton, Ohio

Time has shown that Mr. Parrish did have the answer to that community problem and Home Federal's record of service speaks for itself. Starting with a handful of members Home Federal has grown until today it serves more than 5000 persons from all walks of life. During these 75 years Home Federal has provided funds to buy, build, modernize or refinance thousands of homes in our community. Over 25 million dollars have been loaned in the past 50 years by this association. Over 200 Veterans of World War II have used these services under the Servicemen's Readjustment Act of 1944.

All earnings from home loans after deducting moderate operating expenses and required reserves are distributed semi-annually to 3700 savings members as dividends. To date over \$5,000,000.00 in earnings have been paid to Home Federal savers, making a valuable addition to their security. There has not been the loss of a single penny to any saver since founding our organization in 1873.

Home Federal has grown steadily in assets from a meager beginning of \$21,600 to \$6,600,000. These figures represent not only dollars and cents but are indicative of service to the community, in building an economically stable city, good citizenship and family happiness. Our home is your Home and we cordially invite you and your friends to come in and talk over your thrift and home financing problems.

Our Savings Services . . .

BACKED BY the Home Federal long record of safety and attractive income there is a saving plan to fit your savings need. You may save regularly or when you can; or invest idle lump sums. Accounts can be opened with as little as \$1. All savings accounts are Federally Insured to \$5000. Additional safety features are provided by sound local management, adequate reserves and the reinvestment of funds in monthly repayable first mortgages on local homes—the most stable investments known.

Our Home Loan Plan . . .

Each home loan is tailored to the needs of the borrower. The loan plan is designed to get the home paid for, within a reasonable length of time and without extra fees or cost. Each monthly payment covers principal and interest and may include insurance and taxes. You pay interest only on the unpaid balance of your loan. Mortgage loans are made on the G.I., FHA or Home Federal plans for home purchase, new construction or refinancing old mortgages or land contracts.

Modern Safe Deposit Vault . . .

For your convenience we have deposit boxes in several sizes . . . ideal for the safekeeping of valuable papers and jewelry.

Present Home of Home Federal—Hamilton, Ohio



FOUNDED—1873

Home Federal Savings and L

FIRST STATEMENT	
Home Loan and Building Association.	
FOR 9 MONTHS, ENDING DEC. 31, 1913.	
Profit and Loss	
Initiation Fee	581 00
Interest	434 14
Premiums	707 34
Fines	10 90
Transfer Fee	4 00
	\$1,742 38
Initial Expense	210 02
Current Expense	451 65
Net Gain divided	731 20
Net Gain undivided	348 44
	\$1,742 38
Assets and Liabilities	
Loans and Mortgages	21,000 00
Total assets	\$21,000 00
Dues for the term	17,005 70
Net Gain divided	731 20
Net Gain undivided	217 14
Overdraw on Treasurer	3,453 08
Total liabilities	\$21,000 00
Statement of Shares.	
Total shares issued	2,354
Withdrawn during term	804
Total remaining	1,550
Dues paid in on 1 share, 1st issue	0 50
Dividend on one share, 1st issue	324
Value of 1 share Dec. 31	0 9234
O. F. PARRISH, Secretary.	
JOHN M. LONG, President.	

1st year

\$21,600.00

\$21,600.00

25th year

\$422,781.09

22,674.39

24,943.04

859.86

\$471,258.38

\$17,796.90

3,453.66

349.44

\$21,600.00

\$452,648.70

18,609.68

\$471,258.38

Loan Association of Hamilton

FEDERALIZED—1934

ASSETS	50th year	75th year
First Mortgage Loans	\$2,042,189.52	\$4,090,457.06
Other Loans	45,818.24	<u> </u>
Real Estate Owned	4,456.87	<u> </u>
Investments & Securities	20,994.80	2,076,053.56
Cash On Hand & In Banks	27,470.32	424,044.97
Office Building & Equipment Less Depreciation	36,500.00	78,978.62
Deferred Charges & Other Assets	<u> </u>	11.00
TOTAL	<u><u>\$2,177,429.75</u></u>	<u><u>\$6,669,545.21</u></u>

LIABILITIES	50th year	75th year
Members' Share Accounts, Savings	\$2,053,381.59	\$5,678,976.06
Loans in Process	<u> </u>	216,215.44
Other Liabilities	<u> </u>	18,060.17
Specific Reserves	2,654.41	10,190.67
General Reserves	77,000.00	540,000.00
Undivided Profits	44,393.75	206,102.87
TOTAL	<u><u>\$2,177,429.75</u></u>	<u><u>\$6,669,545.21</u></u>

The Secretaries

FOR SEVENTY-FIVE YEARS



OAKEY V. PARRISH, elected first secretary of Home Federal 1873. In 1903 he resigned office but remained as director. In 1918 he succeeded John Fischer as President and served until his death in 1921. During his lifetime he was the most prominent man of the Savings and Loan business in Butler County.



CHARLES J. PARRISH, older son of O. V. Parrish, entered the office of Home Federal in 1892 as assistant to his father and was elected to succeed him as Secretary on January 1st, 1903. He remained in this position until 1939 when he was elected President which office he held until his death in 1944.



NULTON PARRISH, the son of Charles J. Parrish, is the present Secretary and started as Assistant Cashier for Home Federal in 1923. He was elected to the post of Secretary in 1939 after having served as the Assistant Secretary for fifteen years.

Officers—Directors

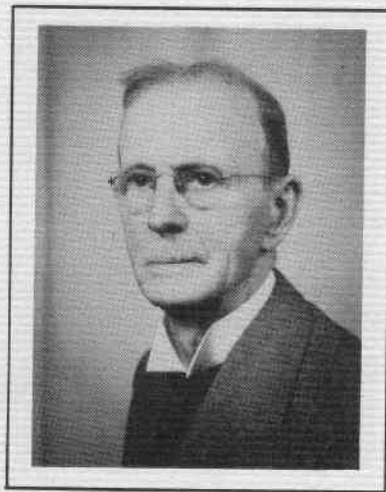


HUNTINGTON V. PARRISH

President—Director—Attorney
Member of Law Firm of Parrish, Beeler,
& Egbert.

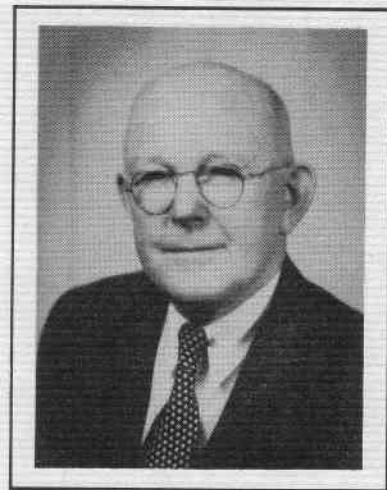
Son of Lee N. Parrish, a former director
and president.

Associated with Home Federal since
1933.



WILLIAM H. PFAUF

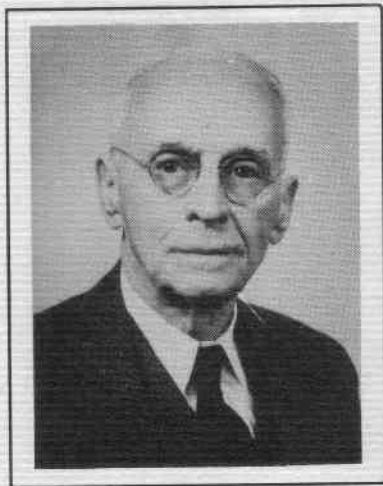
Vice-President—Director since 1893
Former Post Master



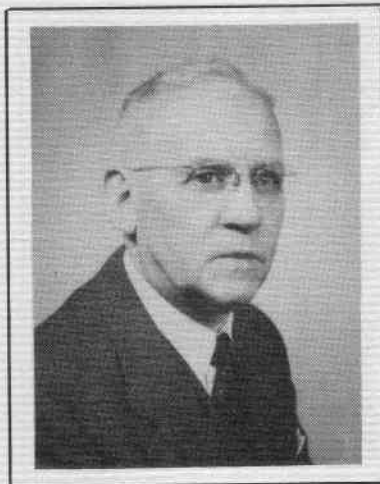
GEORGE F. SAUER

Vice-President—Director since 1921
Owner—Manager of "The Hamilton
Brokerage Company"

Officers—Directors (Continued)



SIMON BENDER—Director since 1892.
Farm operator—Retired building contractor.



DR. LOUIS H. FRECHTLING
Director since 1934.
Medical Director, The Champion Paper
& Fibre Company



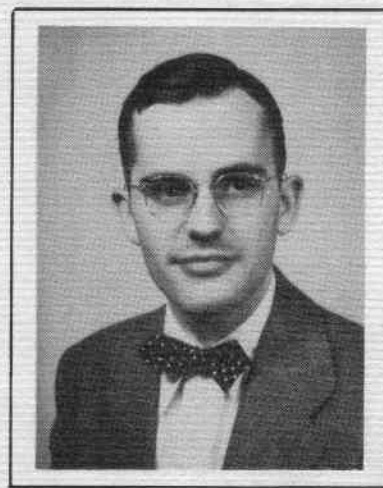
ARNOLD T. KREBS—Director since 1934.
Owner—Manager of “Arnold’s Appliances”



CLINTON L. GEBHART
Treasurer since 1929.
President—The Second National Bank



ERWIN C. ISSEKMANN
Assistant Secretary--With Association
since 1932



PARKER EVANS
Executive Assistant--With Association
since 1945.

REFERENCE COLLECTION
DOES NOT CIRCULATE

The Staff

Front Row Left to Right

DOROTHY MOELLER	Teller
ANNA LEE ADAMS	Teller
BERTHA HANKAMMER	Accountant
GLORIA SONGER	Teller
LORRAINE FORBERG	Stenographer

Back Row

BETTY FRAZIER	Ass't Bookkeeper
E. C. ISSENMANN	Ass't Secretary
NULTON PARRISH	Executive Secretary
PARKER EVANS	Executive Assistant
NAOMI BETZ	Bookkeeper



Men who have faithfully served Home Federal during 75 years of progress.

Peter Bender, 1875-1918 *Director*

Martin Betz, 1875-1876 *Director*

Nicholas Bonner, 1879-1916 *Director*

S. W. Brock, 1880-1892 *Director*

William E. Brown, 1873-1874 *Director*

Governor James E. Campbell, 1873-1875 *Attorney*

John B. Cornell, 1874-1875 *Treasurer and Director*

T. F. Dunkel, 1873-1876 *Director*

John Fisher, 1874-1918 *President, Vice-President, and Director*

Judge William S. Giffen, 1877-1892 *Attorney and Director*

Charles E. Heiser, 1876-1920 *Treasurer and Director*

John E. Heiser, 1921-1929 *Treasurer*

William L. Huber, 1888-1928 *Director*

James T. Imlay, 1873-1878 *President, Vice-President, and Director*

John M. Long, 1873-1877 *President and Director*

R. C. McKinney, 1880-1887 *Director*

H. L. Morey, 1874-1876 *Director*

Dr. Aaron Myers, 1874-1880 *President and Director*

Judge Clarence Murphy, 1893-1894 *Attorney*

James A. Neal, 1873-1874 *Vice-President and Director*

Charles J. Parrish, 1903-1944 *President, Secretary, and Director*

Lee N. Parrish, 1908-1939 *President and Director*

Oakey V. Parrish, 1873-1921 *President, Secretary and Director*

George T. Reiss, 1887-1892 *Director*

Frank P. Richter, 1893-1936 *Attorney and Director*

E. B. Rogers, 1876-1884 *President and Director*

A. W. Scott, 1873-1876 *Director*

John Swartz, 1878-1880 *Director*

John Sweet, 1880-1907 *Vice-President and Director*

Charles Taggart, 1875-1880 *Director*