

WEST

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SAGA

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By

WALTER S. ROWE

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*The story of the founding and growth of the
West Side Federal Savings & Loan Association
of Hamilton, Ohio, published on the occasion
of the opening of its new building in the month
of April, Nineteen Hundred and Fifty-One*

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Illustrations by
WILLIAM E. FAY

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HOW OLD is Hamilton's West Side Federal Savings & Loan Association? Well, it's two years older than the Butler County Court House, which makes it very, very old, as you can see by looking at the court house. And it's eight years older than the West Side's great industrial plant—the Champion paper mill.

It was in the month of April, in the year 1887, to be exact, that the West Side Building & Loan was established. Grover Cleveland was President, and the U. S. A. was enjoying a period of peace and prosperity.

Alexander Getz was elected Mayor of Hamilton in that year, succeeding D. B. Sanders; the population had grown to approximately 16,000, and the community, too, was at peace. The union of Hamilton and Rossville had finally been consummated in 1854, and the two sides of town were connected not only by the beautiful suspension bridge (erected in 1867) but by a unity of interest and a spirit of pulling together for the greater glory of the city as a whole.

Yes, the community was at peace. There were no fights—inside City Council or out—



SUSPENSION BRIDGE, LOOKING EAST

about increases in electric rates. There was, in fact, no electricity. There was a limited supply of gas, supplied by a privately-owned industry, but no street lighting. But running water, supplied by Hamilton's own Water Works, was available for factories, stores and homes.

There were no paved streets on either side of town, and carriages bearing lovely ladies were occasionally found stuck in the mud, even at such important intersections as that of Main and B Streets.

A public transportation system was, however, in full operation; had been, indeed, since 1875, when it was promoted and built by a group of public-spirited men, most of them West Siders. Head of the group was Louis Sohngen, patriarch of today's numerous and highly-respected Sohngen family.

The route of the Hamilton Street Railway Company lay from the C. H. & D. Depot, north on Fourth Street to Ludlow, west on Ludlow to Third, north on Third to High Street, then west on High, crossing the bridge and proceeding out Main Street to Fourth (now E Street),

then south to Ross Street, the western terminus of the line.

The motive power was said to be horses, but there are oldtimers in Hamilton who say that mules were often used—they recall the hee-haws of the steeds blending with the sound of the drivers' gongs.

Whatever this transportation lacked in speed and comfort was apparently more than offset by the courteous, helpful service given by the drivers. Schedules were not too rigid, and drivers were glad to accommodate their patrons by such little services as delivering milk along the route.

Hamilton, even at that early date, had taken its place as one of the leading industrial centers of the State of Ohio. As already noted, the Champion mill was not built until 1895, but among the plants operating in 1887 were those of the Niles Tool Works, Hooven-Owens-Rentschler Company, The Beckett Paper Company, Black & Clawson, Long & Allstatter, Shuler & Benninghofen, Krauth & Benninghofen, H. P. Deuscher Company and F. & L. Kahn and Bros., (later incorporated as The Estate Stove Company).

There were three banks—the First National, The Second National, and the Miami Valley (later merged with the First National). There were five public schools, three parochial schools and many churches. There were two daily papers—The Hamilton Daily News and the Hamilton Daily Democrat—and three weeklies—the Weekly Telegraph, the Hamilton Herald, and Die Volks Stimme and National Zeitung.

On Main Street in 1887 almost every line of retail business was well represented. The West Side business district, which in earliest days had been concentrated near the river bank, kept pushing ever westward. Retail establishments which had at first been residences with a shop in the front room were giving way to modern commercial structures.

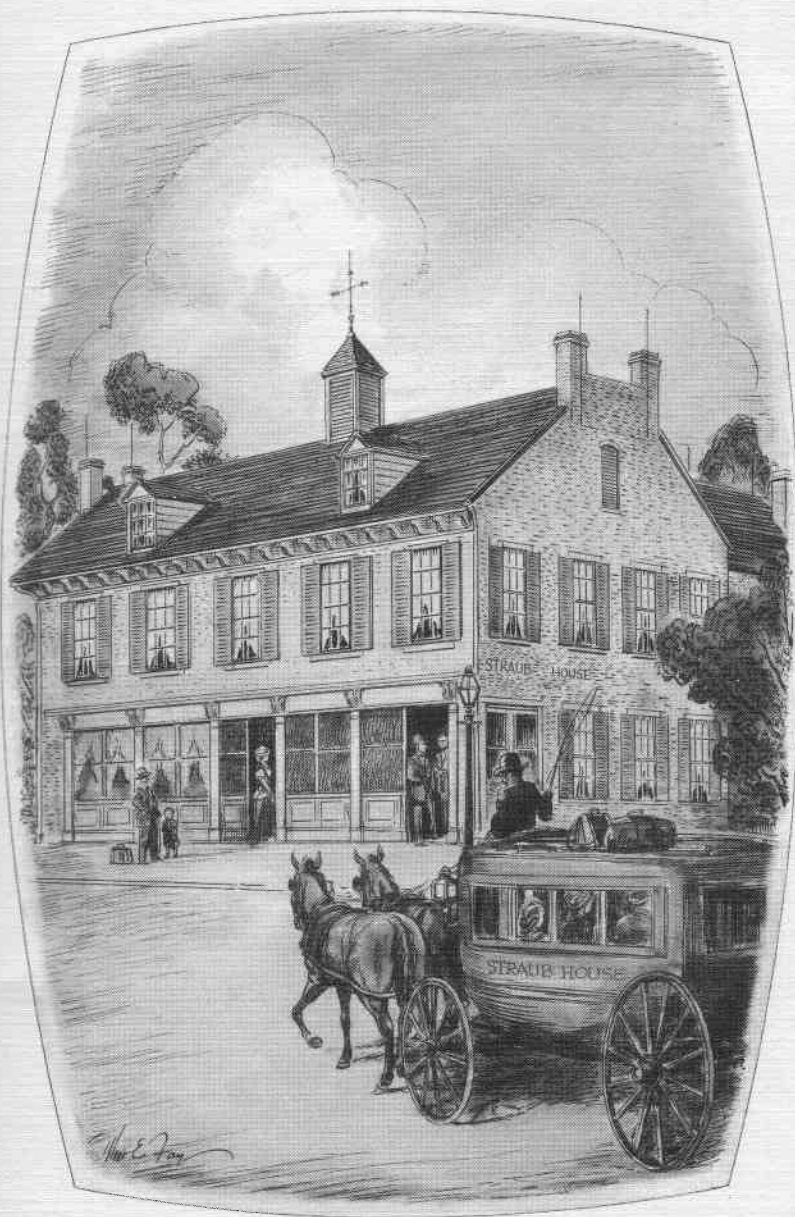
A directory of Main Street shops, stores and offices in that year would have included three dealers in agricultural implements, two jewelry stores, a photographer's studio, a carriage factory, a wagon maker, a gunsmith and four locksmiths, a laundry, a bath house, four barber shops, a business college, two doctors' and

two dentists' offices, two drug stores, six boot and shoe makers, fourteen general stores which sold groceries, meats, drygoods (wet goods, too), hardware, clothing and shoes, and ten saloons.

There were ten boarding houses and two hotels. The Straub House stood in a commanding position on the northwest corner of Main and A Streets.* It was the center of the city's social life and was known far and wide for its good food and warm hospitality. George Washington did not sleep there, but many other notables did—P. T. Barnum, William F. Cody ("Buffalo Bill"), Joseph Jefferson, Robert Mantell, Clement L. Vallandigham, James Whitcomb Riley, Julia Gaylord, to mention just a few. James E. Campbell, Governor of Ohio 1890-1892, with his family dined regularly in the Straub House on Sunday evenings.

WHILE the Straub House provided bountifully for the creature wants of Hamiltonians and the traveling public, it was in another spot that many lead-

* When the Straub House was torn down the Gordon Flat Building was erected in its place. That building, and, in fact, practically all of A Street was washed away in the Great Flood of 1913, so that today not even the site of Hamilton's famous old hostelry remains.



THE STRAUB HOUSE

ing citizens gathered to talk politics, and to discuss current literature, medicine, philosophy and other intellectual matters.

The big sign on the side of Beeler's Drug Store on the northwest corner of Main and B Streets proclaimed that here drugs were carefully compounded, that picture frames were on hand or would be made to order, that a full line of paints, oils, varnishes, and window glass was in stock at all times, that choice Havana cigars and pure wines and liquors were purveyed. But it was the wit and wisdom dispensed by the brothers Beeler—Doctor Sam and John L.—that attracted to their emporium such eminent Hamiltonians as E. A. "Governor" Hicks, Dr. Henry Mallory, Dr. James H. Roll, Judge W. H. Harr, Charles Campbell, Charles Durst, Charles Gath, and Dr. Walter Brown.

With such eminent people meeting frequently in the drug store it was natural that matters of importance, on both the local and national level, would get a good going over.

At times, discussions became heated. Some of the older generation can well remember Dr.



BIRTHPLACE OF AN IDEA
—THE BEELER BROTHERS' DRUG STORE

Mallory's disappointment and chagrin when he learned that Dr. Sam Beeler expected to vote for Grover Cleveland.

One of the problems which came regularly before the drug store group was the pressing need for more homes in Hamilton to provide for the fast increasing population, and there was much discussion of the success of a comparatively new plan of home financing designed to make home building possible for people of modest means.

Briefly, the new plan, as embodied in organizations known as building and loan associations, provided a depository for citizens who had money to put aside in comparatively small amounts. These members could build up their savings by joining with others in creating a fund, money from which was loaned on first mortgage security. Depositors became members of the organization established to administer the funds and received dividends as profits accrued.

Conservative people with surplus funds to invest quickly recognized the basic safety of such a plan as compared with making loans

direct. They were not placing all of their eggs in one basket. Instead, they were distributing their invested dollars over all of the loans made by the association.

To borrowers, the great appeal of the plan lay in the convenience of making regular monthly payments and also in the freedom from dominance by an individual mortgagee.

The date of the origin of the building and loan association idea is disputable, but the records show that by the 1870's it had established itself firmly in favor throughout the U.S.A. In 1870 there were 26 B. & L.'s in Cincinnati (before 1900 they had increased to 170). In Hamilton, in the year 1887, two were in successful operation, both on the east side of town.

Just who it was that first promoted the idea that the West Side should have its own building and loan association is not known, but it is significant that the group of West Side citizens which assembled on April 11, 1887, to form a B. & L. was dominated by habitues of the Beeler Drug Store. The meeting was held in the office of Dr. H. E. Twitchell. Captain J.