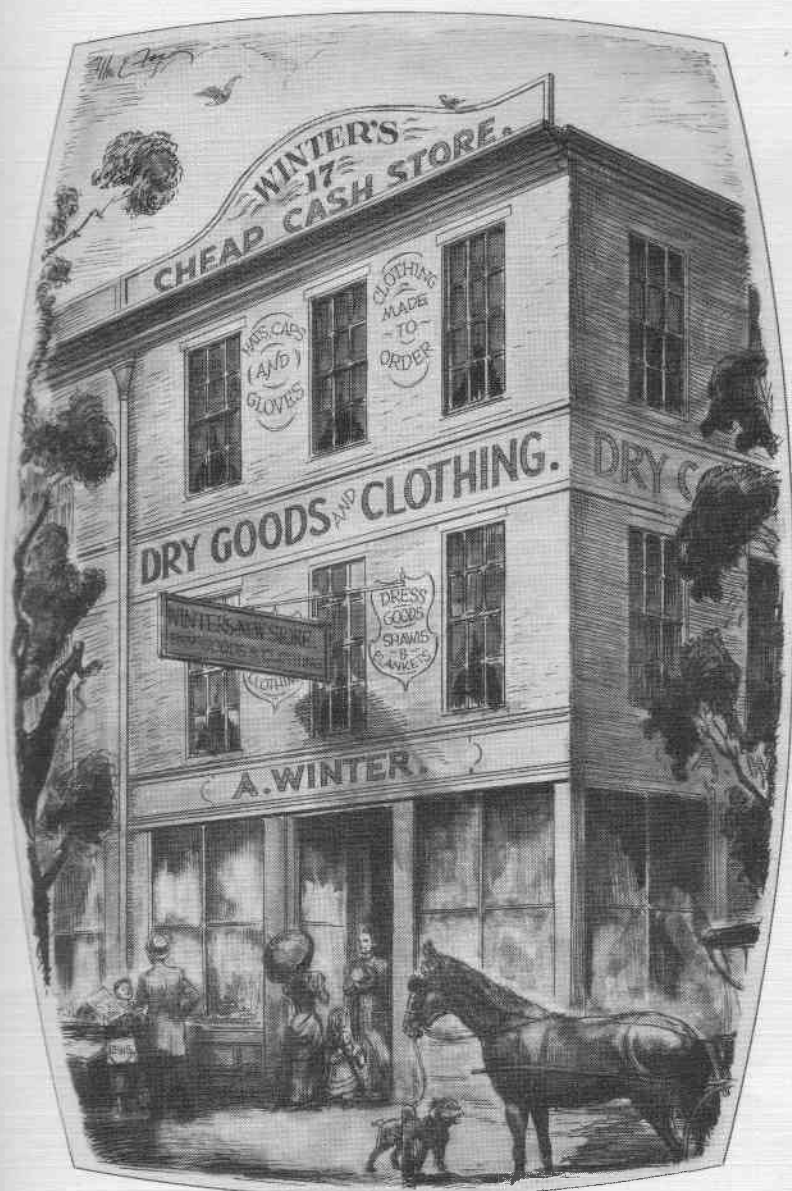


Henninger was chosen chairman and Dr. Twitchell was made secretary. A motion was passed to organize a building and loan association and to name it the West Side Building & Loan Association. It was decided to issue 1,000 shares of capital stock at \$200 each and to appoint a committee of seven to incorporate and secure a charter.

Minutes of a meeting held April 28th in Rumble's Hall show that the charter had been secured and a constitution and by-laws adopted. Elected in that same meeting as members of the board of directors were: W. C. Miller, L. A. Hull, John Dirk, W. F. Saurer, H. E. Twitchell, J. E. Lohman, Charles Beck, Charles E. Durst, Dr. H. Mallory, Christ Kaefer and George Kromphardt.

On the next day the board met and elected officers. Dr. Mallory was made president, William F. Saurer vice-president, L. A. Hull secretary, Dr. W. C. Miller treasurer, and Edward E. Hull attorney. John Dirk, Charles Beck and Christ Kaefer were appointed members of the appraising committee.

An office was established in the rear of the



TYPICAL WEST SIDE MERCANTILE ESTABLISHMENT
IN THE EIGHTEEN-EIGHTIES

headquarters of The Temple Medicine Co., manufacturer of cough syrup, at No. 6 North B Street. The rental was fixed at \$3.00 per month.

Two years later the office was moved to No. 9 South C Street—again a back room location, although this time it was back of a gun shop.

Excerpts from minutes of early meetings:

May 2, 1887. Motion adopted to increase capital stock from 1,000 to 5,000 shares . . . Miss Dora Murphy elected assistant secretary at salary of 50c per week.

May 9, 1887. First application for loan made by Harriet Overpeck; amount requested, \$600; amount granted, \$500 . . . Secretary's salary fixed at \$5.00 per week . . . Loan made to A. Vondran—amount \$400 . . . appraisers' fees fixed at 50c for each loan.

July 11, 1887. Attorney fees fixed at \$5.00 and \$3.00 . . . Charles E. Durst resigned as director; J. A. Fromm elected in his place.

December 30, 1887. First report on operations was made by the Secretary. Total receipts for

the eight-months period, \$13,796.66; total disbursements, \$13,687.42; balance on hand, \$107.24.

January 30, 1888. Dr. Mallory resigned as director. H. H. Miller elected to fill his place on the Board. John L. Beeler elected president.

WITH the opening of 1893 the business of the Association had grown to a point that required the services of a full-time executive secretary. John L. Beeler, who had served for five years as president, more or less of an honorary position, was the natural choice for appointment to the managerial post. From the start he had taken a keen interest in the affairs of the Association. He was a competent judge of real estate values and, what was equally important, of men. No West Side citizen was more highly respected or trusted than he.

The offer of the position appealed to John Beeler as a pleasant change from the fourteen-hour day (Sundays and holidays included) at the drug store. He disposed of his interest to Dr. Sam and on January 6, 1893, assumed his new duties in the Association. At the same



OFFICE OF THE "WEST SIDE" AT MAIN & C STREETS
— 1906 TO 1951

time Christ Kaefer was elected President, a position which he held until his death in 1927.

The business of the Association grew steadily during the next decade and the need for more manpower was felt. John Beeler's eldest son, William Crawford Beeler, better known as Ted, was being groomed to succeed his father. Even while a High School student Ted spent many after-school hours learning the business. Upon his graduation from High School in 1902, he went to work for the West Side as assistant secretary.

In the year 1906, the Hammerle Block, on the southwest corner of Main and C Streets, was built—store rooms on the ground floor, flats above, and the West Side Building & Loan Association moved into the ground-floor corner location. For the first time, officers and employees of the West Side could look out of the window and passersby could look in. Although additional space was secured from time to time and the office underwent a series of remodelings, it is in this same location that the Association has grown and flourished.

When John Beeler retired from active service with the Association in the year 1924, Ted Beeler was appointed to the post for which he had been trained.

In 1921, upon his graduation from Ohio State University, Ted's youngest brother, Robert L., joined the Association as assistant secretary, and served capably in that position until his untimely death in 1948.

IT IS not the purpose of this narrative to trace in detail the growth of the Association during the present century. It is well known by all Hamiltonians that the West Side Building and Loan Association has played a most important part in the development of Hamilton, that it has made the dream of home ownership come true for more families than any other single lending institution in this community.

From the start, the officers and directors of the Association have been men who have enjoyed the complete confidence of the people of Hamilton. The organization has grown and developed upon an entirely self-reliant structure. Within the 64 years of the West Side's

existence over 15,000 loans have been made, and the money for every loan has come directly from the funds of the Association.

Current assets, as shown by the January 1, 1951 statement, are in excess of 13 million dollars—by far the largest of the building and loan associations in Hamilton, and the 33rd largest in the State of Ohio.

When, in 1933, the Federal Home Loan Bank was established, the West Side Building and Loan Association was the first in the State of Ohio to qualify for a Federal Charter. Thereupon it became the West Side Federal Savings & Loan Association and a member of the Federal Home Loan Bank System and of the Federal Savings and Loan Insurance Corporation, insuring the safety of all savings up to \$5,000.*

It is worthy of note here that the several building and loan associations in Hamilton worked closely together in taking the steps required for federalization, that it was only a matter of days until all of the Hamilton B. & L.'s secured their charters.

* By act of Congress, the insurance guaranty has now been doubled. All savings accounts in the Association are now insured up to \$10,000.

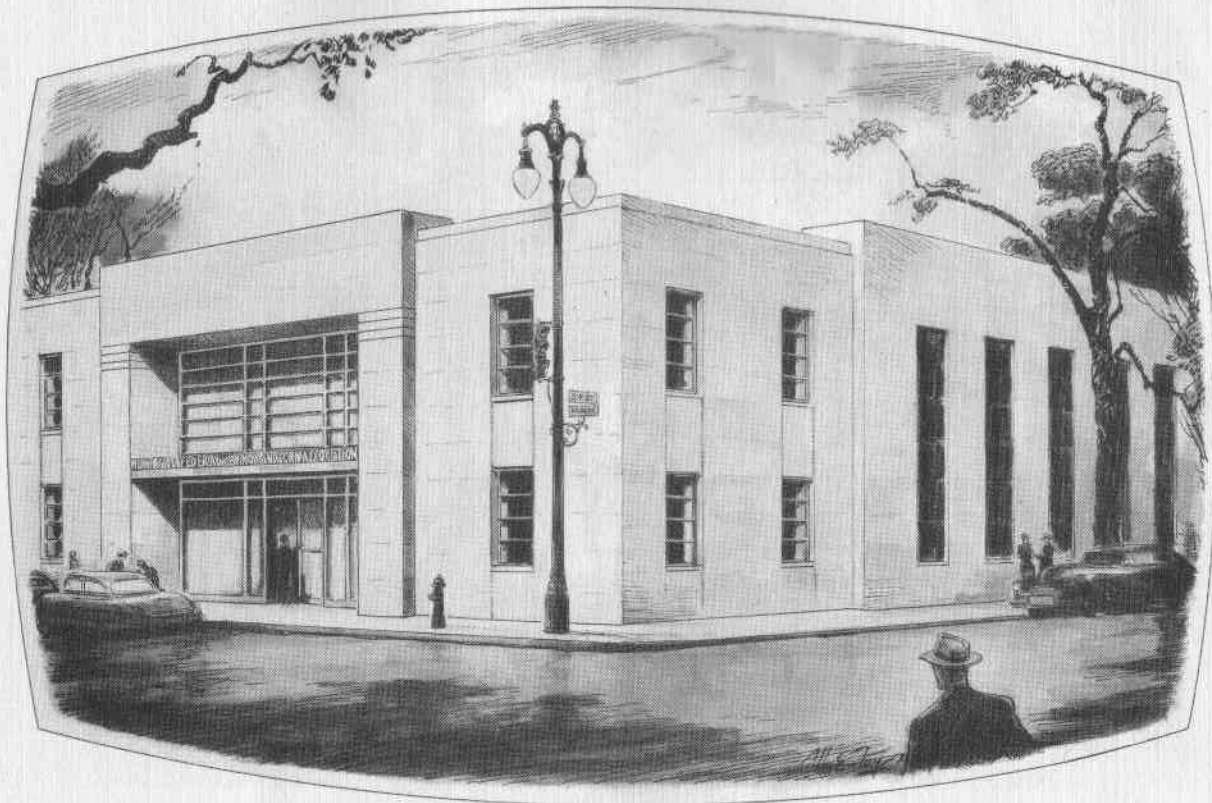
THROUGHOUT its long history, the West Side has been specially fortunate in attracting to its board of directors men of ability and sound judgment, men imbued with an almost passionate enthusiasm for the growth and advancement of the business.

In the earliest days the directors served, without pay, as tellers and bookkeepers. Through all the years they have served as appraisers. It has been well established by tradition that nothing short of illness or enforced absence from the city keeps a member of the board from regular attendance at the Monday evening meeting. Their responsibility for efficient management of the Association, in the interest of all its members, is looked upon as a sacred trust, a service which they render for the benefit of the community.

As a token of appreciation, a roster of all those who have served as members of the board is printed on another page of this booklet. However, as Ted Beeler looks back over the more than 50 years in which he has actively served the Association, certain members of the

board in earlier days stand out in his memory. He talks almost reverently of the invaluable, devoted service rendered by Christ Kaefer, by Edward C. Sohngen, by Henry Miller, by Adolph Duersch and his son William Duersch, by Frank Hammerle and his son Henry Hammerle.

IN THE month of April, 1951, the West Side Federal Savings & Loan Association will move into the handsome new building which it has constructed on the corner of Main and F Streets. Here everything has been provided to facilitate the transaction of business with the utmost efficiency and with the maximum comfort and convenience for all customers. The new building is an imposing structure. Its exterior conveys the impression of great strength and solidity. However, it is the opinion of this writer that there is nothing in the stone facade or in the air conditioning of the handsomely furnished interior which will in any way alter the feeling of warmth and hominess, transfused from the old Beeler drug store, which has permeated this Association throughout its sixty-four years.



THE NEW HOME OF THE WEST SIDE FEDERAL AT MAIN & F STREETS

DIRECTORS OF THE ASSOCIATION



THE ORIGINAL BOARD

CHARLES BECK, JR.	J. E. LOHMAN
JOHN DIRK	DR. HENRY MALLORY
CHARLES E. DURST	W. C. MILLER
L. A. HULL	W. F. SAURER
CHRIST KAEFER	DR. H. E. TWITCHELL
GEORGE KROMPHARDT	

THE PRESENT BOARD

G. H. BECKETT	BRANDON R. MILLIKIN
W. C. BEELER	H. L. SANDERS
W. C. BEELER, JR.	H. E. SANDERS

AND IN THE INTERVENING YEARS, IN THE ORDER OF THEIR ELECTION

DR. SAMUEL L. BEELER	EDWARD C. SOHNGEN
JOHN L. BEELER	P. C. CONKLIN
FRANK HAMMERLE	W. W. SNYDER
H. H. MILLER	ISAAC WHELAN
A. WINTER	W. C. HUNTER
RICHARD BROWN	JACOB SIPP
ADOLPH DUERSCH	HENRY HAMMERLE
H. J. EHRHARDT	STANLEY SHAFFER
PHILLIP MORGENTHALER	ROBERT KENNEDY
W. S. BROWN	WILLIAM F. DUERSCH
W. W. STEVENSON	W. W. CRAWFORD