



1873

*Linked with
Dayton's Progress
For
Fifty Years*

1923



The STORY OF AN INSTITUTION
FOUNDED ON
THE PRACTICE OF THRIFT



Fidelity Building Association
Dayton, Ohio.



Louis H. Pook
FOUNDER

1873
1923



FIRST OFFICE 1873



“An institution
is but the
lengthened
shadow of
a man.”

Hubbard

FIFTY years of continuous life in any branch of endeavor is more than an average record. A business 50 years in operation is somewhat of a rarity, but when that business can point to a record of continuous service to a community, when the service is one which contributes directly to the growth and prosperity of the community, then it is a matter of moment to all who are residents of that city and its environs.

The Fidelity Building Association celebrates this month (March 27, 1923) its Fiftieth Anniversary—a golden jubilee in which twenty-five thousand people have a vital interest, and in which all Dayton is privileged to rejoice, as the growth of the city and its fame as a city of homes, is in no small measure due to the thrift ideas of the fathers who founded this institution a half century ago.

In March 1873 a small band of men united in signing the charter of the corporation, which became in due time the Fidelity Building Association of Dayton. The names of the eleven citizens of Dayton who founded and incorporated the association, are names familiar in the Dayton of today. The list follows:

Louis H. Pook, John Schoen, C. G. Spath, G. Eberhardt, Philip Lenz, Carl Tredtin, Peter Lenz, Philip Walz, Frederick Pook, Carl Pauli, Louis Rost, Wm. H. Smith, John Roder.

The names of the first elected directors of the Association were as follows:

Peter Lenz, Frederick Horn, Philip Walz, John Schoen, J. L. H. Frank, Louis H. Pook, Peter Aman, Ernest Mueller, John Roder, Edward Meisner, Gottlieb Eberhardt, Louis Rost, Frederick Pook.

One would not have much difficulty in connecting the family names of the incorporators and directors of

March 1873, with similar family names in the Dayton Directory of 1923—indeed the present list of officers and Board of Directors contains many direct descendants of the pioneers of thrift who founded this institution.

The first President ----- John Schoen
 The first Vice President ----- Peter Aman
 The first Secretary ----- Louis H. Pook
 The first Treasurer ----- Peter Lenz
 The first Attorney ----- J. L. H. Frank

The Association held its early meetings on the third floor of an old building, still standing at the corner of Eagle and Richard streets. A picture of this building is shown on the second page, where also is shown a portrait of the real founder, Louis H. Pook, and a view of the present Fidelity Building.

At the close of the first year's business, while no "assets" could be listed, it was found that the total receipts for the twelve months had amounted to \$20,196.34. The founders had a vision of what thrift would accomplish, but it is a question whether they could peer far enough into the future to realize that **one day's** receipts in the year 1923 would represent about twice as much as they handled in the year when the Association was born.

In 1883, ten years after its inception, the office was removed to 527 Richard Street. At this address, Mr. Louis H. Pook had his residence, and an additional room was built, adjoining the parlor of his home, and extending to the sidewalk. This had been fitted up as an office, and it was at this stage in its career the Association began keeping the office open daily for the transaction of business.

After four years in this location the Association had accumulated resources of \$450,000.00 and it was believed by the Directors that a more central location would result in greater convenience to the patrons and increased growth. The third home of the Association



Wm H. Kuhlman
PRESIDENT & DIRECTOR



Frederick W. Schoen
SECRETARY

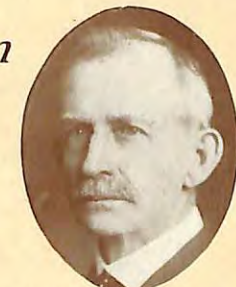


Charles H. Meyer
V.P., GEN. MGR. & DIRECTOR

*Officers
Fidelity
Building
Association
1923*



Robert Albers
ASSISTANT SECRETARY



Karl Karstaedt
TREASURER



Herbert C. Lange
AUDITOR

was then created through a removal to 430 East Fifth Street, to what was then known as the Wolf Building. The building had been previously occupied by an institution known as the Dayton Savings Bank.

The move to the Wolf Building marked an epoch in the Association history. The location was an advantageous one and the business showed steady gains from the first day the office was opened. For over twenty-five years the Association remained at this location, growing in reputation and solidity every day, until in 1918 with almost eleven thousand people carrying accounts, it could point to resources aggregating more than Six Million Dollars.

It was apparent to every one at this time that the Association was again outgrowing its quarters, that the space and arrangements were entirely inadequate for the proper handling of the vast volume of business being transacted, and plans were laid looking toward the purchase of a lot upon which the Association might erect a home in keeping with its constantly increasing patronage.

There was some difficulty in securing a suitable and satisfactory location, but opportunity beckoned when the sale of the familiar "Old Post Office" site was announced. The Association was fortunate in securing this most central and convenient of locations and upon it was erected the Fidelity Building, a monument to the founders of the Fidelity and an evidence of Dayton's progress.

These roomy and desirable offices were opened to the public on February 22, 1919 and in the four brief years, between that opening and the present Golden Jubilee celebration, the Fidelity has almost doubled its business. The vision of the Founders has been verified, and the power of combined thrift demonstrated in a truly remarkable manner, in the progress and development of the Fidelity—a progress linked and interwoven with Dayton's own advancement.



Edward T. Hall
DIRECTOR



John C. Gohn
DIRECTOR



Carroll Sprigg
DIRECTOR

*Directors
and
Attorneys
Fidelity
Building
Association
1923*



Oscar M. Poock
DIRECTOR



Roy G. Fitzgerald
ATTORNEY



Thomas H. Ford
ASSISTANT ATTORNEY



New Accounts

Window No. 5 is the Mecca of the thrifty. This is where the foundation of prosperity is laid, through the opening of the new account. Here come

the beginners in saving, the future home-owners of Dayton.

Whether it is to be a Pass Book Savings account, the issuing of a Certificate of Stock or a Certificate of Deposit, you may rest assured we will render you every courtesy and all assistance in getting started properly.

Service here is not an empty promise, but a part of every transaction of the Association. The new account is welcomed whether the amount be one dollar or ten thousand, the fullest information given, and the way made easy and pleasant for your future calls.

Miss Mary K. McConnell, who has charge of this department, is thoroughly conversant with every phase of our operating plans and will cheerfully cooperate with you so that you will have a thorough understanding of the Association's relations to its depositors.



Mary K. McConnell

Receiving Tellers

As you enter the lobby you will note that the first three windows on your right are "receiving"

stations. Into these three windows flow the deposits which have resulted in establishing the resources of the Fidelity.

Every minute of every day, during the specified hours, you will find people depositing here, creating funds for home-buying or for one of the many other features which add to future comfort.

Mr. Russell Tilton is the Receiving Teller and during busy periods, which are frequently in evidence, he is ably assisted by Mr. William Koch, Assistant Bookkeeper and Miss Freda Wollenhaupt, comptometer operator.

Here again the patrons of the Fidelity are certain to meet that courtesy and tactful service which are features of our daily business relations with the public.



Russell Tilton
RECEIVING TELLER



William Koch
ASSISTANT BOOKKEEPER



Freda Wollenhaupt
COMPTOMETER OPERATOR



Paying Tellers

The moneys paid out at windows 6, 7 and 8, may be for withdrawal of deposits or may be merely the cashing of checks for payrolls or some other form of accommodation to Fidelity patrons.

It may be the making of change as a convenience to the public, or there may be any one of a dozen reasons for its passing from us to you.

Whatever the reason, the spirit of the transaction will be the same. The pleasure of serving you will be in evidence, the cheerfulness of manner which goes so far in making things worth while will be found here—and you must go away with the feeling that you have been amongst friends.

Mr. Edward Patterson is the Paying Teller and has added assistance when necessary from Mr. Henry Weismantel, Bookkeeper, and Mr. Calvin Johnson, Assistant Bookkeeper.



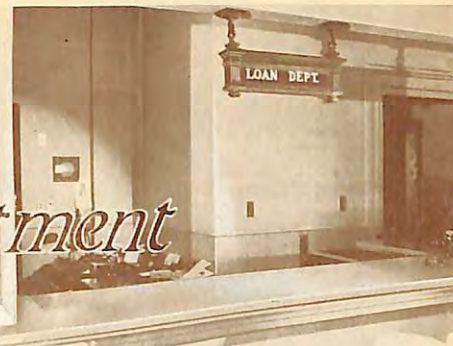
Edward Patterson
RECEIVING TELLER



Henry Weismantel
BOOKKEEPER



Calvin Johnson
ASSISTANT BOOKKEEPER



Loan Department

This is one of the Departments in Build-

ing and Loan work where a thorough knowledge of one's job is required. Acquaintance with borrowers and the Association's clients, together with the knowledge of the legal requirements in negotiating loans and completion of real estate transfers are necessary, that the interest of patrons may be properly served. Patrons of the Association are assured that all transactions of this, as well as that of any other Department, are confidential matters. Competent and efficient service is the policy in this Department. Special emphasis is placed on the value of courteous attention, be the transaction involved of great or little importance.

The Loan Department is in charge of the Assistant Secretary, Mr. Robert Albers, and Miss Anna Kuhlman. Visitors and patrons of the Association are invited to take up their real estate and loan problems with either of these officials at any time.



Anna Kuhlman



Safe Deposit Box Department

There should be such a thorough understanding of the need and convenience of Safe Deposit

Boxes, that it would be unnecessary to remind people of the importance to them of keeping valuable papers and objects safe from fire and theft. Yet, every day you read of robberies and losses which could not have occurred if the losers had rented a Safe Deposit Box.

It costs less than a penny a day to rent a box of fair size. The prices vary with the size. The key is yours, strict privacy is yours while you examine the contents; you have access to it any hour between 8 A. M. and 4 P. M. on any business day, and as frequently as you wish.



Miss Mary Coplan, the custodian of this department, will cheerfully cooperate with you at all times in seeing that full service is rendered you.

Mary Coplan

Information Bureau and Telephone Exchange



At the left of the lobby entrance you will find the Information Bureau, designed to conserve your time when you wish to locate a certain officer or department.

Miss Mary Hild, who is in charge, will speed up matters for you with all needed information tending to save your time and insure your being served by the proper person.

In connection with the Information Bureau, we extend to patrons the advantages of a free telephone service at all times. Avail yourself of these conveniences whenever necessary.

Miss Ruth Willis, stenographer of the Auditing Department also renders service at this booth whenever the necessity for additional attention arises.



Mary Hild

*"Serving the
public
contributes
to
growth."*



Ruth Willis

STENOGRAPHER AUDITING DEPT.

IN MEMORIAM



Louis H. Pook



John Schoen



Frederick Steinbruegge



Christian Schoen



George Deis



August Meyer



F.A. Requarth



John M. Sprigg



Henry Hueffelman



Henry W. Meyer

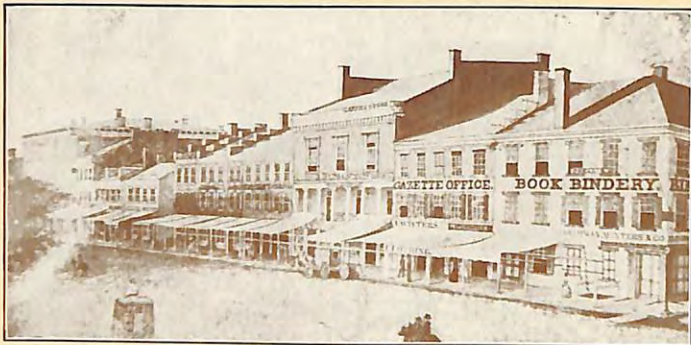
Those who have gone before

On the opposite page we show a number of former Officials of the Fidelity Building Association who have passed on to their reward. As a matter of record we are publishing their names and the positions held by them at various times.

Louis H. Pook ----- Secretary and Director
 John Schoen ----- President and Director
 Frederick Steinbruegge -- President and Director
 Christian Schoen ----- Director and Appraiser
 George Deis ----- Director and Appraiser
 Henry Hueffelman ----- President and Director
 F. A. Requarth ----- Director
 August Meyer ----- Director and Appraiser
 John M. Sprigg ----- Attorney
 Henry W. Meyer ----- President and Director

Following is a list of other Directors who served the Association faithfully in the days gone by, and who have also passed to the Great Beyond. Their portraits were not available for reproduction here.

J. L. H. Frank	Wm. H. Meyer
Peter Lenz	Wm. H. Smith
Frederick Pook	John Roder
C. G. Sputh	Frederick Horn
Gottlieb Eberhardt	Peter Aman
Philip Lenz	Ernest Mueller
Carl Tredtin	Edward Meisner
Philip Walz	Henry Seeger
Carl Pauli	John Ditzel
Louis Rost	Fred. Heller
August Pook	J. D. Johnson



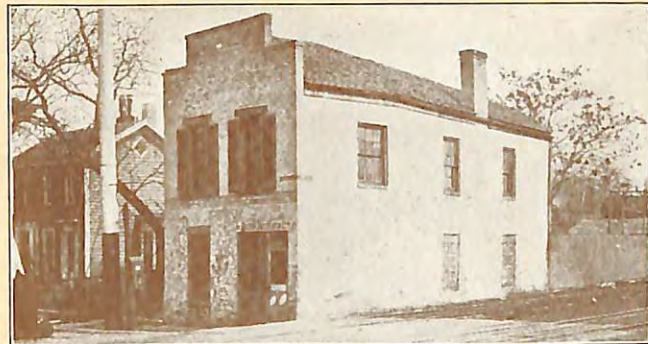
East Side Main Street, (Third Street to Second) 1846.



Same block twenty years later.



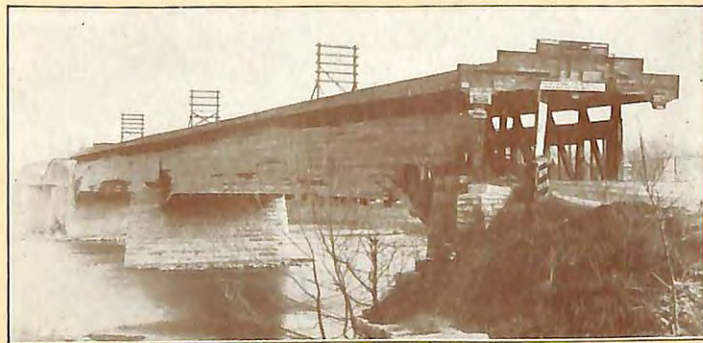
North Side Third Street, Main to Jefferson, 1860.



Dayton's first passenger station; North East Corner Sixth and Jefferson Streets.



East end old Union Depot.



Third Street bridge built 1838, opened 1839.



North East Corner Third and
Ludlow—now Haynes Hotel.



Old Conover Building, Third and
Main—now City Bank.



Franklin House, South West Corner Second and
Main—now Mearick's.



North West Corner Fourth and Main in 1845. Now Oelman's.



North East Corner Third and Jefferson Streets 1880. Now Beckel Building.



South West Corner Fifth and Ludlow, 40 years ago.



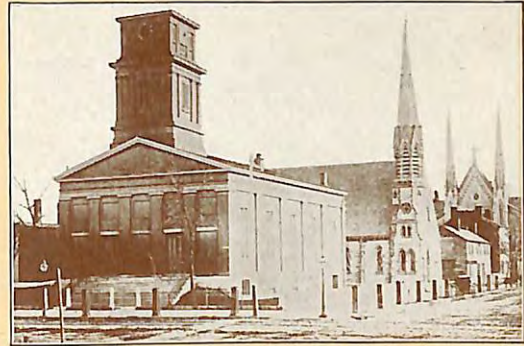
*Rike-Kumler's Store 1892, South West Corner
Fourth and Main.*



Dayton's first four story brick. Second and Main. Now Rike's



*Beiser property, North East Corner Fourth and Ludlow.
Now Commercial Building.*



*Ludlow Street, Third to Fourth, showing old Third
Street Presbyterian Church.*



West Side Main Street, Third to Fifth, 1864.



North West Corner Fifth and Ludlow. Now Liberty Theater.



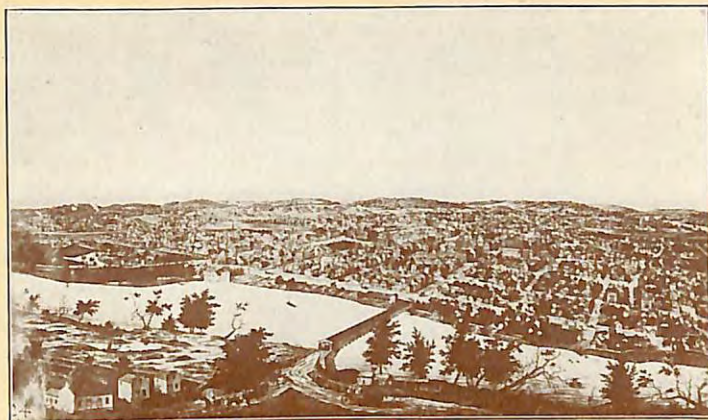
*Old Post Office at Fifth and Main.
Now Fidelity Building.*



Grimes Tavern built in 1808. Afterward Reid's Inn.



Old Court House as it looked in 1864.



Birdseye view of Dayton in 1853.



Birdseye view of Dayton in 1923.

The Fidelity's Roster of Tenants

No story of the Association would be complete without some reference to the tenants of the building. Adjoining the main entrance is another one familiar to thousands of Daytonians, and to many from other sections of the country, who come here seeking relief from their ills. To them this building is known as the Medical Building. All these tenants and thousands of visitors to the building know Mr. M. F. McCleary, the genial superintendent.

W. E. Allaman, M.D.	T. L. Gregg, M.D.
E. R. Arn, M.D.	P. L. Gunckel, M.D.
J. R. Arthur, D.D.S.	H. B. Harris, M.D.
R. C. Austin, M.D.	H. H. Herman, M.D.
R. S. Binkley, M.D.	A. E. Hewitt, M.D.
L. G. Bowers, M.D.	R. D. Hostetter, M.D.
C. H. Breidenbach, M.D.	E. M. Huston, M.D.
W. C. Breidenbach, M.D.	C. A. Ihle, M.D.
A. B. Brower, M.D.	H. S. Jewett, M.D.
G. T. Brown, M.D.	P. H. Kilbourne, M.D.
H. W. Burnett, M.D.	F. K. Kislig, M.D.
D. R. Bussdicker, M.D.	A. T. Knoderer, D.D.S.
R. M. Cope, D.D.S.	A. F. Kuhl, M.D.
L. R. Courtright, D.D.S.	H. S. Lambert, D.D.S.
M. E. Coy, M.D.	A. J. Lewis, D.D.S.
F. D. Crowl, M.D.	A. L. Light, M.D.
J. E. Cushwa, D.D.S.	H. A. Lightner, D.D.S.
F. E. Dano, D.D.S.	A. W. McCally, M.D.
L. J. Deger, D.D.S.	H. B. Millhoff, D.D.S.
W. H. Delscamp, M.D.	J. C. Moffett, R.P.
T. H. Dickinson, M.D.	M. E. Niswonger, D.D.S.
A. H. Dunham, M.D.	H. L. Oliver, D.D.S.
H. V. Dutrow, M.D.	F. C. Payne, M.D.
J. C. Early, D.D.S.	James Pappas
W. S. Early, D.D.S.	R. C. Pennywitt, M.D.
W. A. Ewing, M.D.	F. C. Rounds, M.D.
A. A. Farmer, M.D.	H. J. Schiewetz, D.D.S.
E. C. Fischbein, M.D.	E. W. Shank, M.D.
J. D. Fouts, M.D.	C. E. Shawen, M.D.
P. E. Gabel, D.D.S.	A. F. Shepherd, M.D.
G. G. Giffen, M.D.	F. L. Shively, M.D.
N. D. Goodhue, M.D.	L. E. Stutsman, M.D.
	P. W. Tappan, M.D.
	J. C. Walker, M.D.
	H. L. Warner, D.D.S.
	J. H. Warner, D.D.S.
	B. C. West, M.D.
	Dayton Bureau of Community Service.



M. F. McCleary
BUILDING SUPERINTENDENT

FIDELITY
BUILDING ASSOCIATION
DAYTON, OHIO