

**The Merchants and Mechanics Collection
PC992.061**

Clark County Historical Society

**Processed By:
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Introduction

The Merchants and Mechanics Collection was donated to the Clark County Historical Society by the corporation itself through the aid of Harry Laybourne and the Clark County Public Library.

The collection consists of correspondence and receipts, newspaper articles, photographs, architectural sketches, and five scrapbooks. The collection comprises 156 file folders which are contained in 9 legal sized Hollinger boxes, 2 oversized boxes, and one document sized box. The collection is arranged into 6 series as follows:

- Series 1: The Beginning Years
- Series 2: The Growing Years
- Series 3: The Later Years
- Series 4: Advertisements
- Series 5: Miscellaneous
- Series 6: Photographs

Brief Outline of M&M's History

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|-----------------|---|
| 1892 | The M&M bank first opens its doors. Located in the upper level of the Zimmerman Building on 38 East Main Street, M&M only conducted business on Saturday evenings. E.C. Gwynn was the bank's first president. The other executive branch members were the following: A.R. Cobaugh, treasurer; H.F. Bradley, secretary; and John L. Plummer, lawyer. |
| 1894-March 1897 | The bank moves to Old First National Bank building on South Limestone. |
| 1897-1953 | The Gotwald Building, eventually renamed the M&M Building, becomes the new home of the bank (although information could |

not be located, it is assumed the bank resided in this building until the new office was completed in 1955).

- January 1907 M&M's assets and liabilities total over one million dollars.
- 1935 The M&M Bank becomes federalized along with the Home City Building and Savings Company. M&M's name was changed to "M&M Federal Savings and Loan Association." The change enabled the funds of all shareholders, to the maximum amount of \$5,000, to be insured under the Federal Savings and Loan Insurance Corporation. The institution was also authorized a capitalization of \$50,000,000.
- 1939 M&M is ranked 13th among the nation's leading federally insured associations.
- 1955 The new downtown main office building opens on S.Limestone.
- 1957 M&M's first branch office opens in Fairborn, Ohio.
- June 1971 M&M's assets and liabilities total over 100 million dollars.
- 1973 M&M's second branch office opens on North Limestone.
- May 1980 M&M merges with Union County Federal Savings.
- October 1980 M&M's third branch office opens on Burnett Road.
- June 1981 M&M's new downtown main office building opens.
- June 1983 M&M purchase the Homestead Federal office on Derr Road. The former institution would retain its loan customers while M&M took over customers' savings and deposits.
- June 1983 M&M sells its downtown building to Cincinnati and Dayton Investors.
- April 1985 M&M buys the Gem Savings office on Upper Valley Pike.
- August 1991 M&M is bought out by Bank One Dayton because the corporation could not meet new capital requirements established by the federal government in 1989. (according to the Springfield News-Sun)

Box and Folder Listing

Series 1 – The Beginning Years

Box	File	Description
1a	1	History of M&M (see Kinnison's <i>Springfield and Clark County: An Illustrated History</i>)
	2	M&M building and Loan Association Constitution and By-Laws
	3	Miscellaneous Advertisements through the 1900s and List of First Accounts
	4	Correspondence and Receipts – 1892
	5	Correspondence and Receipts – 1893
	6	Correspondence and Receipts – 1894
	7	Correspondence and Receipts – 1895
	8	Correspondence and Receipts – 1896
	9	Correspondence and Receipts – 1897
	10	Correspondence and Receipts – 1898
	11	Correspondence and Receipts – 1899
	12	Correspondence and Receipts – 1900
	13	Correspondence and Receipts – 1904
	14	Loan Publication – 1904-1915
	15	Correspondence and Receipts – 1905
	16	Correspondence and Receipts – 1906
	17	Correspondence and Receipts- 1907
	18	Expenditures – 1907
	19	Nominees for Bank's Board of Directors 1/3/14
	20	Statement of Assets and Liabilities- 1920
	21	<i>Everyday Almanac and Home Helps</i> – 1919 and 1923
	22	Annual Report – 1892
1b	23	Annual Report – 1893
	24	Annual Report – 1894
	25	Annual Report – 1895
	26	Annual Report – 1896
	27	Annual Report – 1897
	28	Annual Report – 1898
	29	Annual Report – 1899
	30	Annual Report – 1900
	31	Annual Report – 1901
	32	Annual Report – 1902
	33	Annual Report – 1903
	34	Annual Report – 1904
	35	Annual Report – 1905
	36	Annual Report – 1906
	37	Annual Report – 1907
	38	Annual Report – 1908

- 39 Annual Report – 1909
- 40 Annual Report – 1910
- 41 Annual Report – 1911
- 42 Annual Report – 1912
- 43 Annual Report – 1932
- 44 Annual Report – 1934
- 45 Annual Reports – 1898, 1901-1909, 1911-1947
- 46 Annual Reports – 1948-1978, 1983
- 47 Semi-Annual Statements 1912-1919; 1924
- 48 Statement of Condition – 1934-1935; 1939; 1945; 1948-1949; 1957-1958; 1960; 1967
- 49 Statement of Condition – 1972; 1974-1978; no date
- 50 Statement of Condition – 1978, 1980-1981
- 5b 51 Charter of M&M Federal Savings and Loan Association
- 51 Architectural Sketch of First M&M Building

Series 2 – The Growing Years

<u>Box</u>	<u>File</u>	<u>Description</u>
2a	1	Issue of <i>Federal Home Loan Bank of Cincinnati</i> – 1932-33
	2	U.S. Loan Plan, War Bonds Report, Letter from Columbus Outdoor Advertising Co. – 1944
	3	M&M Publications – M&M News 1950 (3 copies) & the M&M Messenger – 1980
	4	Obituary – M.W. Brain – 12/23/54
	5	Press Release – New building – 1954
	6	Guest List for grand opening; publicity campaigns for the New Building – 1955
	7	Advertisement proposal and questionnaires – 1955
	8	Press release of grand opening – information for employees regarding grand opening celebration
	9	Architectural sketch of new building; news release of grand opening; guest book 1955
2b	10	Publicity 1956-1959
	11	1956 Issue of <i>Savings and Loan News</i> – Press release 1956-59
	12	Publicity and news releases 1960-62
	13	Architectural sketch of new parking facility at main office – 1960; Advertisement proposals, 1964
	14	Ohio Savings and Loan League – Savings and Loan Week 1963
	15	News Releases 1963-64; Fairborn Branch Office Grand Opening publication
	16	Press release 1963-68
	17	Various architectural sketches – interior of 1955 downtown main office, Fairborn branch office, 1963
	18	Architectural sketches of parking areas for the Fairborn branch and main office

Series 3 – The Later Years

Box	File	Description
3a	1	1969-70 – New parking facility at main office
	2	Architectural sketches of auto drive-in facility 1971; news releases and Pamphlets 1971
	3	Correspondence and Receipts 1971
	4	Press release and correspondence 1971 – landscape and architectural proposal for the main and Fairborn offices
	5	Press releases and correspondence 1072-1974
	6	Correspondence with Diebold Inc. 1974-75
	7	Beautification Award for N. Limestone branch 1971; correspondence 1973-74
	8	Publicity 1975-78
	9	Publicity 1979
3b	10	Publicity 1980
	11	Assorted brochures – 1980s
	12	Ohio's S&L Business – OLA Record – 1980 – Housing
	13	East side office November 1980
	14	Publicity 1981
	15	Downtown open house June 15-20, 1981
	16	Publicity 1982
	17	Savings and Loan article 1980-84
5b	18	Community involvement 1983-85
	19	Union County Federal 1973-1980; 1983
	20	Architectural sketch – Main office
	21	Architectural sketch – N. Limestone branch
	22	Architectural plans (2) for N. Limestone branch
	23	Property map of downtown office – 1970
	24	Architectural sketch – East side office

Series 4 – Advertisements

Box	File	Description
4a	1	Advertisements: Fan-shaped (2) and postcards (2)
	2	Advertisements – 1951-52
	3	Advertisements – 1955-1957
	4	Advertisements – 1958-1961
	5	Advertisements – 1961-1965
	6	Advertisements – 1962-1965
4b	7	Advertisements – 1966-1967
	8	Advertisements – 1968-1970
	9	Advertisements – 1971-1972
	10	Advertisements – 1973-1975
	11	Advertisements – 1975-1976

	12	Advertisements – 1977-1978
4c	13	Advertisements – 1977-1978
	14	Advertisements – 1980-1981
	15	Advertisement proposals – 1983 Whitlock printing co.
	16	Savings Account Loan Agreement 1984 Mock-ups
	17	Advertisement 1984 S. Fountain Ave. Tour of Homes
	18	Clark County Fair Program 1984
	19	Clark County Fair Program 1985
	20	Advertisement – Catholic Telegraphs 1986-1988
	21	Clark County Fair Program 1987
	22	Appreciation Letter – North High School – 1988
	23	Advertisement proposals
	24	Cash Reserve Account Promotional
5b	25-38	Camera Ready Advertisements

Series 5 – Miscellaneous

Box	File	Description
5a	1	Printing plate for newspaper advertisement
	2	Tape recording played on radio station WBLY for the Fairborn Branch Office opening May 1957
	3	Correspondence letter concerning tape recording 1957
	4	<i>Hainer's Interlinear Interest Tables</i>
	5	<i>The Office Professional</i> (3 copies)
	6	Ohio House, Senate, and Congressional Districts
5b	7	Record of M&M history used on the radio during the new building's grand opening

Series 6 – Photographs

Box	File	Description
6a	1	First downtown main office photographs
	2	Second downtown main office photographs – new building
	3	New office – Board of Directors and various other employees
	4	Fairborn branch photographs
	5	Complimentary prints of Fairborn Branch
	6	Third downtown main office photographs
	7	Union County Federal photographs
	8	South Burnett Road office photographs
6b	9	Photographs of employees (individual)
	10	Employees - individual
	11	Employees – group
	12	Employees – group
	13	Various architectural sketches
	14	Photographs for ads and publicity
	15	Community involvement photographs

	16	Miscellaneous photos
	17	Miscellaneous photos
6c	18	Photo of 1958 Babe Ruth Baseball team
	19	Photo of M&M Bank building
	20	Photo of construction site – 1963
	21	Photo of construction site – 1963
	22	Photo of M&M bank building
	23	Photo of M&M bank building