Celebrating the Holidays at the Gebhart Tavern

Our annual Christmas at the Tavern holiday event was a wonderful success. Thank you to the volunteers who set everything up. A special thank you to the Star City Dulcimers and the Children’s Performing Arts of Miamisburg for sharing all the holiday cheer in music.

Another wonderful Holly & Ivy fundraiser is on the books. We raised some money for the Historical Society and enjoyed an evening of socializing with friends.

Carolyn Kilpatrick opened her home and it was decorated perfectly.
MIAMISBURG FARMERS & MERCHANTS BANK CELEBRATES A CENTURY OF SERVICE

Suggested by Patti “the Bank Lady” Weidel

The Miamisburg Farmers & Merchants Bank celebrated its 100th anniversary in December 2023. One hundred years ago, a small group of Miamisburg business leaders invested in a new financial institution to provide “basic banking services in a friendly and courteous manner…to residents and the small businesses” that may not have been properly served by larger banks. Farmers & Merchants makes decisions based on the benefit to the local community and shareholders.

The first location of the Miamisburg Farmers & Merchants Bank was on South Main Street, in the Stocker building. In 1928, they moved to a building closer to Market Square. The current bank, at 41 South First Street, was constructed in 1954. It has the first drive-up teller window in Miamisburg.

What we would now call “modern” banks were the merchant banks that developed in the Middle Ages from the community of Italian cloth and grain merchants. Lombardy merchants and bankers prospered, drawing the attention of displaced Jewish businessmen fleeing persecution in Spain. Along with Florentine merchants, they perfected ancient practices used in the trade and silk routes. These methods, originally used to finance trading voyages, were applied to finance the medieval “Commercial Revolution.” At this time, lending at interest was considered “usury,” and strictly forbidden for Christians. Jewish law forbade usury among Jews, but not if the borrower was a Gentile.

Merchant banking developed from financing one’s own business to settling trades for others and holding deposits for settlement of notes, or “billette,” written by the grain brokers. A merchant’s “bench” was the counter in the grain market where the money was held against a letter of formal exchange, later known as a “cheque.” Our modern word, “bank,” is derived from the Italian word for bench, “banco.” Deposited funds were used for the bench’s own trades. If someone lost a trader’s deposits, he would be “bankrupt,” from the Italian “banca rota,” meaning “broken bench.” The expression, being “broke,” has the same origin.

The rise of Protestantism in the 16th century freed many Christians from rules against usury. Protestant merchant families moved in banking, especially in the United Kingdom, Germany, and the Netherlands. New financial activities, such as underwriting bonds and originating foreign loans, broadened the scope of banking. In 1803, Barings bank partnered with Hope & Co. to finance the Louisiana Purchase.

As trade and industry grew in the United States in the 19th century, powerful private merchant banks, such as J.P. Morgan & Co., dominated the financial world. During the 20th century, family-owned and private-equity banks were overshadowed by large corporations.

The first bank in Miamisburg was Henry Groby & Co., founded in 1868. The building stood on Main Street, just north of the Gwinner block. Groby’s son-in-law, Newton J. Catrow, oversaw the business as it became the First National Bank of Miamisburg in 1888.

One of the earliest Farmers & Merchants banks was founded in 1871, by prominent Los Angeles businessmen, including financier Isaias W. Hellman, former California governor John G. Downey, and Ozro W. Childs, who later was one of the founders of the University of Southern California. Subsequent bank presidents followed conservative practices and allowed the bank to survive the Economic Panics of 1873, 1893, and 1896, as well as the Great Depression. Finally, the single-branch downtown bank merged with Security First National Bank in 1956. Security First became Security Pacific and was finally acquired by Bank of America.


Expansion in 1978 led to the first full-service Farmers & Merchants branch in West Carrollton, on Alex-Bell Road. In 2006, the Germantown branch was added, followed by New Lebanon in 2016, and Springboro in 2022. Steady growth has allowed the Farmers & Merchants Bank to remain one of the last locally owned and independently operated banks in the area.

Congratulations to our December membership drive winner: **Laurel Benner**! She won the handcrafted quilt made by Marilyn Shade.

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### 2023 Membership Drive

The 2023 Miamisburg Historical Society membership drive continued through mid-December. Thank you to friends, neighbors, coworkers, and family for joining us and supporting Miamisburg history!

*Each new member was entered in a monthly drawing for $20 gift certificates from local Miamisburg restaurants and businesses.*

The membership committee is planning the 2024 drive so stay tuned. Members and current members who recommended a new member—make sure to write your name on their membership application to be eligible for monthly prizes!

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### Volunteer appreciation

We love our Historical Society volunteers! From January through December, they have logged over 5000 hours, an average of 400 per month. We have had over 1000 visitors at the History Center and Heritage Village. In addition to greeting and assisting our visitors, our volunteers are creating displays, documenting our collections, scheduling programs, and publicizing Society events.

Thank you! Thank you! Thank you!

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### Membership Application

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<thead>
<tr>
<th>Membership Type</th>
<th>Cost</th>
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<tr>
<td>Student Membership</td>
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<td>Society Friends</td>
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Total enclosed $____________________

* Please include a business card or small size ad for *The Tavern Log.*

**Method of Payment:**

- ____ Check
- ____ Cash

Make check payable to Miamisburg Historical Society.

- ____ New member*  ____ Renewing member

*Recommended by ___________________________

Name _____________________________________

Address ___________________________________

City _______________________________________

State ________ Zip __________________________

Phone _________________________________

E-mail _________________________________

Why not become a **volunteer**?
Please note your areas of interest:

__________________________________________________________________________

__________________________________________________________________________

______________________________________________

Please mail to: Miamisburg Historical Society
PO Box 774
Miamisburg, OH 45343-0774
Hello again, friends of Miamisburg history:

We finished 2023 on a high note. Our Facebook page membership is nearing 2000 people and that means that we can share Society events and programs with a wider audience. We still encourage all of you “virtual” members to take the step toward membership in the Miamisburg Historical Society. Your contributions support the work that we are doing to showcase Miamisburg history, within and without the city limits.

If you have not searched our digital collections, I encourage you to do so. Go to our website, www.historicalmiamisburg.org, and find the link on the home page. In the last several months, our scanning volunteers have added hundreds of images, including hundreds of post cards from the archives. If you need help finding information about your family or your potentially historic home, it is very simple to send us a research request from the “Contact Us” or “Research” pages. Of course, you can always stop by the History Center and speak to one of our researchers.

We have renegotiated our lease with the City to add the Carnegie library to the list of properties that the Historical Society manages. In January, we start our “Monday Night at the Carnegie” programs, as always open to the public and at no charge. Check our Facebook page for announcements or look for flyers posted in downtown businesses. The veterans displays and banners will be displayed in the Carnegie, and we will have programs honoring our service members throughout the year.

Thank you, Miamisburg, for continuing to support the Historical Society, the Board of Directors, committees, and volunteers.

Ken

Upcoming Programs at the Carnegie

by Martha Ballinger

Thank you everyone for supporting us this fall. We hope to see all of you at our programs in the old Carnegie Library!

Monday, February 26, 7:00pm: Rachael Bussert will demonstrate how to Preserve Your Memories (Carnegie Library)

Monday, March 25, 7:00pm: Miamisburg Beer Stories, with author Tim Gaffney

Monday, April 22: Earth Day Geology

All programs are free and open to the public. Sign up at www.historicalmiamisburg.org

Online Access to Collections

For the first time in the history of the Miamisburg Historical Society, we have opened the archives—digitally—to see selections from our many collections of photos, documents, and exhibits.

Go to www.historicalmiamisburg.org and click on “Access our Digital Collection”. More archival items will be added as time goes on.

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FALL 2023 PROGRAMS AT THE MIAMISBURG HISTORY CENTER

October 16: Paula Ditko, from Paula’s Paranormal Project, spoke about ghost hunting and the tools she uses when searching a haunted site.

November 20: Author Sara Kaushal returned to discuss her new book, Dayton Ghosts & Legends

December 11: Linda Martin shared pieces from her remarkable collection of Christmas games, toys, and decorations

CEMETERY RESTORATION TEAM BRUNCH

Our dedicated cemetery restoration group finished their second year at the Gebhart Church cemetery. Nearly 2/3 of the grave markers have been cleaned and restored. To thank these fantastic volunteers, the Historical Society paid for their brunch in December at First Watch by the Dayton Mall.

Left to right: Carole Medlar, Tish Mizer, John and Betsy Treon, Historical Society President Ken Ballinger, and cemetery restoration chair Laurel Benner.
February: a short but full month

February is the shortest month, even in a leap year, yet in less than thirty days, it is a month of interesting and diverse events. Any month that begins with a weather prediction from a groundhog is unusual enough. In addition to the rodent’s meteorological forecast, there are several saints’ days and a day for gift-giving lovers. For Christians, it is a time to fast and prepare for Easter.

Valentine’s Day is the best-known February event. Though we think of cupids and hearts on February 14, at one time this date was recognized as the feast day of two martyred saints, a priest and a bishop, name Valentine. Legends relating to St. Valentine are centuries old as well. One Valentine legend states that he died while helping Christians escape from brutal Roman prisons. Another asserts that he was killed because he refused to renounce his faith. A third recounts how, while awaiting execution in a Roman prison cell, he healed the jailer’s daughter of blindness and deafness. Although the truth behind these legends is dubious at best, the stories emphasize that Valentine was sympathetic and heroic. During the Middle Ages, he was one of the most popular saints in England and France.

Until 1969, the Catholic Church celebrated as many as twelve “Valentine’s Days” throughout the year. The official Calendar of Saints has since been revised and many “legendary” saints have been removed. Today, February 14 is the feast day of Saint Cyril and Saint Methodius.

Valentine’s Day as a day of romantic love is first mentioned in a poem called “Parliament of Fowls” in 1386. The poet Geoffrey Chaucer, writing in honor of the engagement of England’s Richard II to Anne of Bohemia, linked the royal engagement, the mating season of birds, and St. Valentine’s Day, and a tradition was born. A conventional belief at the time was that birds began to pair halfway through the second month of the year.

In the United States, the first mass-produced valentines were created and sold by Esther Howland after 1847. Since then, Valentine’s Day has become the second largest card-selling holiday of the year behind Christmas. Nearly one billion valentines are sent each year worldwide, so many that the day is referred to as a “Hallmark holiday.” Sarcastic people without a “significant other” refer to it as “Singles’ Awareness Day.”

Presidents George Washington and Abraham Lincoln were both born in February. Presidents’ Day began as a celebration of Washington’s birthday in 1879, but only in the District of Columbia. Congress expanded it to include all federal offices in 1885. On January 1, 1971, the Uniform Monday Holiday Act moved the date to the third Monday in February. Other states have additional celebrations for former Presidents. Alabama observes “Washington and Jefferson Day,” Although Jefferson’s birthday was in April. In Connecticut, Missouri, and Illinois, Lincoln’s birthday is still a state holiday. In Arkansas, the third Monday celebrates Washington and civil rights leader, Daisy Gatson Bates. State law in Massachusetts requires that the governor issue a proclamation on President Kennedy’s birthday, May 29, to honor him and other Presidents with Massachusetts roots: John Adams, John Quincy Adams, and Calvin Coolidge.

February usually marks the beginning of Lent, a forty-day period of prayer, fasting, and repentance between Ash Wednesday and Holy Saturday, the day before Easter. The six Sundays of the Lenten season are considered feast days. Lent is called “Bright Sadness” in the Eastern Orthodox Church because it is the season of grief followed by the great celebration of Easter.

Lenten season is a time when Christians will give up certain foods or festivities and perform acts of penance. The last day before Lent is “Shrove Tuesday,” or “Mardi Gras,” which literally translates as “Fat Tuesday.” It is the last day of the Carnival season. “Carnival” derives from the Latin carne vale, which means “farewell, meat.” In modern times, people choose to refrain from a food item or activity for forty days. Centuries ago, fasting was much more severe than today. The only meat that was allowed was fish. One explanation given was that, during the Biblical Flood, meant to punish mankind for its sins, all the fish survived; therefore, fish were free from sin. Sinful or not, over a month of the same menu could get tiresome to even the most devout. One remedy was to bake a special apple pie in the shape of a fish, called “fake fish.”

The shortest month of the year is by no means lacking in activities, whether to celebrate a forecast, our faith, or our forefathers. February is in the middle of the winter, but it is not short of warmth. As we send our valentines to the special people in our lives, we are hopeful for the return of spring.

Welcome Chelsea from the Ohio History Connection

My name is Chelsea Cozad and I am a member of the Ohio History Service Corps for the 2023-2024 program year. The Ohio History Service Corps (OHSC) is an AmeriCorps program run by the Ohio History Connection that places emerging museum professionals in host sites across the state. My host site is the National Afro-American Museum and Cultural Center in Wilberforce, OH.

As OHSC members, we collaborate with outreach sites on projects that build their capacity and to provide resources and training on best museum practices. The Miamisburg History Center is one of the outreach sites where I have had the pleasure of assisting in projects; the largest of which has been conducting an inventory of items in the collection.

I earned my B.A. in History from Miami University in 2021. In my work and research, I enjoy situating “everyday people”, as integral and irreplaceable contributors to American History. Miamisburg is truly a special city with such a rich history that is not only relevant to current or long-term residents, but also informs our experiences as Americans.

I look forward to continuing to assist with projects at the Miamisburg History Center for the rest of my term as AmeriCorps member!

Miamisburg Historical Society Apparel

In partnership with our friends at Classic Stitch, there is a full line of apparel embroidered with our arch logo available at a dedicated website: www.companycasuals.com/miamisbourghistoricalsociety

The full line includes tee shirts, Polos/knit, sweatshirts/fleece, activewear, outwear, woven shirts, ladies, and tall sizes in a variety of colors, all with our distinctive logo embroidered in blue and gold.

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Sgt. Gary Lee McKiddy
Medal of Honor campaign

The Miamisburg Historical Society has re-started the letter-writing and postcard campaign to our elected representatives to encourage them to reconsider this award. Special postcards are available at the Miamisburg History Center. We hope that you can donate to keep this important campaign going. Suggested text and addresses to all local, state, and national Ohio representatives will be provided.

The Miamisburg Historical Society has a number of volunteer opportunities. Whatever your skill set is, we have a position for you.

Positions include:
- Greeters
- Docents
- Tour guides
- Researchers

Help us help the community. Be a part of Miamisburg history.

Remember the Miamisburg Historical Society in your will

Consider speaking to your financial advisor or estate planner about adding a donation to the Miamisburg Historical Society in your will. Be a part of Star City history for generations to come.

The Tavern Log is always looking for new material about the history and happenings of Miamisburg. We would love to hear from you! Submissions can be sent to tavernlog@historicalmiamisburg.org

The Tavern Log reserves the right to choose what submissions are published and edit any submitted material.

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