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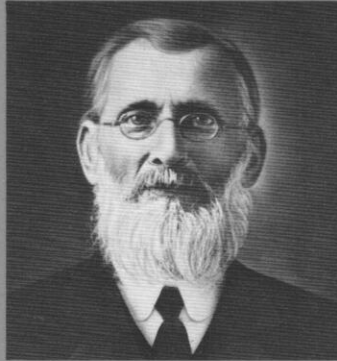
A CENTURY IN THE LIFE OF HOYNE SAVINGS



Looking Back At An  
Institution And Its City From  
1887 to 1987

# INTRODUCTION

## A Business Is Born, A City Is Reborn.



John J. Weber

The long, hot summer of 1871 took a disastrous toll on Chicago. That summer, the Great Fire reduced the city, once so proud and mighty, to a smouldering pile of ashes.

Like thousands of other Chicagoans, John Jacob Weber and his young family had lost everything but their lives. But Weber, like his neighbors, refused to accept defeat and pledged to rebuild Chicago. To not only regain its past glories, but surpass them.

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The next few years were busy ones, for Chicago in general and for John Jacob Weber in particular. The city grew stronger, taller than ever before. And Weber did his part in the rebuilding process, working as a construction foreman by day. He studied for his law degree by night.

And by 1887, Chicago showed not a trace of the devastation just sixteen years before. On every street, new buildings rose and new businesses opened.

One of those businesses was a humble building and loan association. Its purpose was to foster, in some small way, the financial security and continued growth of Chicago. Its name was Hoyne Building, Loan & Homestead Association. And its proprietor was an enterprising attorney by the name of John Jacob Weber.

The following pages chronicle a century in the life of both Hoyne Savings and its city, decade by decade, from then until now. It is two stories woven into one, bound by a shared tradition. A tradition of unflagging spirit, of unflappable pride.

And above all, a tradition of strength.

The Chicago of 1887 was a very different city. The milkman would deliver a quart of milk to your house for just 6 cents, and he'd give you credit if you'd like. Chicago's population was less than one million. And the most elegant part of town was on the south side, in the Prairie Avenue district. Only two of the palatial mansions built there still survive today, and one of them, the Glessner House, was erected that year.

And in the Chicago of 1887, Hoyne Building, Loan & Homestead Association was chartered.



John J. Weber outside Hoyne's original location at 2301 W. Cermak.

# 1887



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In 1887, Chicago was a city of many architectural marvels, including buildings of the World's Columbian Exposition. The World's Columbian Exposition celebrated the 400th anniversary of Columbus' discovery of America, and gave Chicago its most famous nickname. A New York City journalist named Charles Dana, in an article of Chicago's constant weather, the month before the exposition, urged his readers to agree: "the windy city."

But Chicago was to have the last laugh, for thousands of people over the world visited the exposition on the lakefront that summer and went home knowing they had seen anything like it before, never to see it again.

One of the El's early steam trains in 1897. The tracks were electrified the following year.



As Hoynes celebrated its 10th anniversary, Chicagoans were growing accustomed to the rather odd spectacle of steam trains chugging along on tracks up above their heads. The elevated train system (or the *El*, as the system came to be known),

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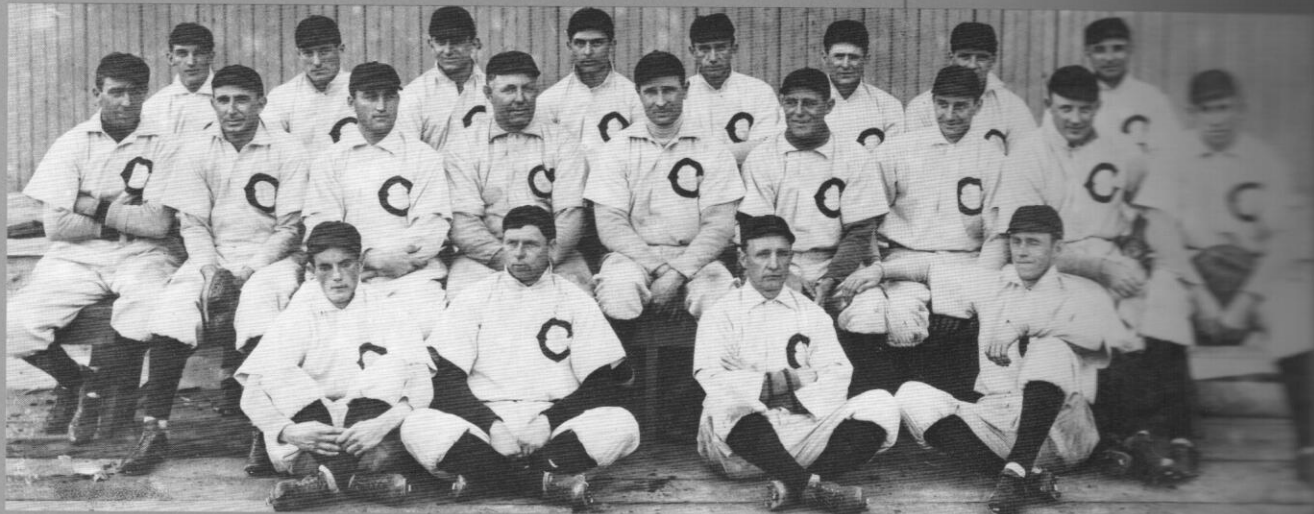
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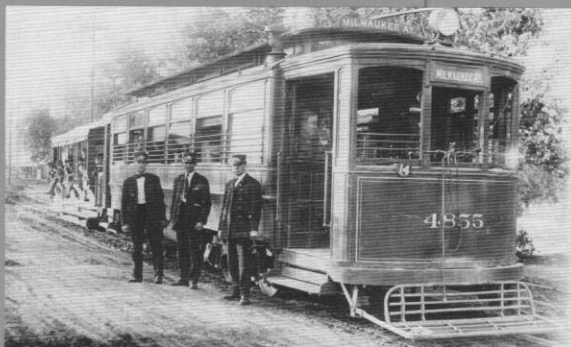
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Unfortunately, in 1910, Chicago lost its status as movie capital of the world as Essanay Studios, headquartered here, followed the great migration to Hollywood.

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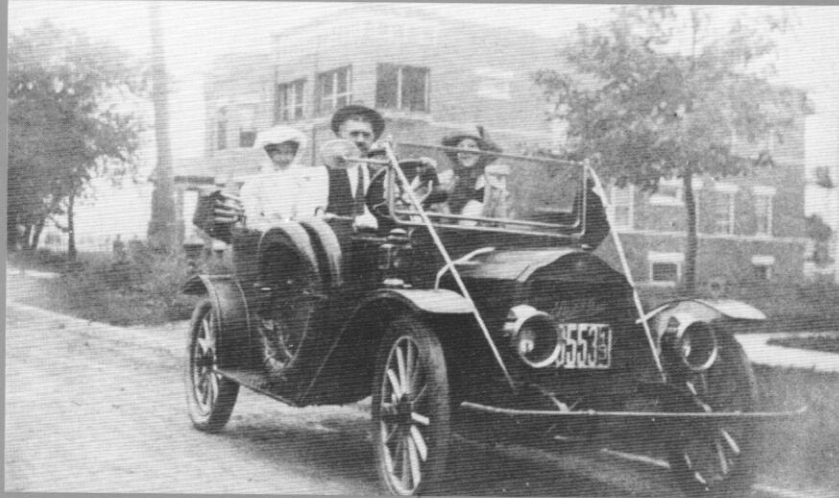


Earl C. Weber



# 1917

A west side family out for a Sunday drive in their new horseless carriage—a 1919 Studebaker.





Even high society succumbs to the flapper craze, as local Junior League debutantes bow in 1927.

This was the year the Harlem Globetrotters, who actually originated in Chicago, first took their razzle-dazzle basketball show on the road. It was also the year the Municipal Airport—later Midway—was dedicated. Soon it would be the busiest airport in the world.

In 1929, on February 14, seven members of the notorious Bugs Moran gang were slain in a North Clark Street garage, in what came to be known as the St. Valentine's Day Massacre. No one was ever convicted of the crime, but Al Capone was thought to be behind it.

# 1927

Also in 1929, on a day that would forever be remembered as *Black Thursday*, the stock market collapsed and plunged America into the Great Depression. Across the country, about 9,000 banks would fail and close their doors over the next four years, but Hoynes remained stable, strong and open for business throughout.

Hoynes's new quarters, as they looked in 1935.



The Depression years were trying times, and many Chicagoans turned to radio comedy shows for temporary escape. In 1931, Chicago's WMAQ first went on the air, and became the home of many of the shows that would become staples of this golden age of radio, including "Fibber McGee and Molly."

Chicagoans found another way to lift their spirits when the city's second World's Fair, this time called the Century of Progress Exposition, opened in 1933. The fair commemorated the 100th anniversary of Chicago's incorporation as a village, and in many ways, was even more dazzling than the Columbian Exposition.

And in 1935, Hoynes—now with assets in excess of \$250,000—moved to one of Chicago's most famous intersections, Milwaukee and Lawrence, the site of historic old Indian trails and just up the street from where Hoynes is located today.



Earl Weber accepts an award from the National League of Savings & Loan Executives in 1943.

This year, in a widely publicized bout fought at Comiskey Park, Joe Louis took the world heavyweight boxing crown from Jimmy Braddock, and Earl Weber was elected president of the Illinois League of Savings & Loan Executives. He was named president of Hoyne three years later.

By this time, America had once again become involved in a conflict in Europe, and Hoyne supported the efforts by selling War Bonds. In 1942, the beginning of the end of the war came when an elite band of scientists at the University of Chicago conducted the first successful

Another war, another War Bond Rally. Earl Weber is standing to the far right.



nuclear chain reaction. This dramatic breakthrough led to the development of the atom bomb, tipping the balance of power firmly into America's hands, and silencing the aggressions of its enemies.

In the years immediately after World War II, thousands of servicemen returned to Chicago to start their homes and families. Hoyne takes particular pride in knowing that its funds were used to build and finance many of these homes.



Typical of the post-war building boom was this block of bungalows, many of which were financed by Hoyne.

# 1937



Hoynes's new main offices, undergoing extensive renovation, in 1954.



Moving day.



This was to be a year of glory for Chicago's other National Football League team, the Cardinals, who climaxed their season with a 28-21 victory over Philadelphia for the NFL championship.

The Fifties started out slowly enough, but change soon caught up with both Hoynes and Chicago. In 1951, Earl Weber was elected president of the National League of

Savings & Loan Executives. In 1954, Hoynes's quarters could no longer contain its growth, and the Association bought the old Jefferson Park Bank building, remodeled it, and moved in.

And in 1955, Richard J. Daley was elected mayor of Chicago. For the next 21 years, he would shape local and national politics like no other city's mayor has done before or since.

Also in 1955, the Prudential Building, which at the time featured the world's fastest elevators, was built.

# 1947

And in 1956, the Congress Expressway (later to be named the Eisenhower) opened. It was a realization of yet another aspect of Burnham's Chicago Plan—a thoroughfare linking east and west—and with it, the age of the expressway had come to Chicago.

This year, the guys liked greasy kid stuff, the girls liked poodle skirts, and everybody liked Ike, with the possible exception of those who had voted for Illinois' native son Adlai Stevenson, Eisenhower's opponent in the 1956 election.

By 1960, Chicago was voting for a new president, but not before redefining the election process itself. That year, John F. Kennedy and Richard M. Nixon squared off in the CBS studios in Chicago for a series of four debates. The "great debates," as they came to be called, marked the first time presidential candidates had

met face-to-face to discuss the issues, and established television as the dominant force in American presidential politics.

In 1961, Hoyne—by now known as Hoyne Savings—expanded and remodeled again. And in 1963, the Bears won the NFL championship; one of the game's stars was a feisty young tight end by the name of "Iron" Mike Ditka.

But not even the NFL champions could draw the kinds of crowds that a group of four mop-headed young Englishmen could. In 1964, the fab four came to Comiskey Park,

drove the standing-room only crowd into a frenzy, and for many among Chicago's youth, Beatlemania became a way of life.

Also in 1964, Chicago's reputation for inventive architecture was further strengthened with the addition to the skyline of Marina City, a twin-towered oddity that resembled nothing so much as the world's largest pair of corn cobs.

And in 1966, the National Basketball Association's newest franchise, the Chicago Bulls, won their first home game.

John F. Kennedy and Richard M. Nixon confer before the debates begin in Chicago.



1957

This was the year O'Hare International Airport came into its own. United Airlines moved its headquarters there in 1967, and soon, the world's busiest airport wasn't Midway, but O'Hare.

And while Chicago's airport ruled the sky, Chicago's architects reached for it. In 1968, the hundred-story John Hancock Center opened, giving Chicago the second tallest building in the world.

In 1969, men who reached not for the sky but the stars, visited Chicago. Hundreds of thousands of Chicagoans welcomed astronauts Neil Armstrong, Buzz Aldrin and Michael Collins—the first Apollo crew to land on the Moon—with a ticker tape parade in the Loop.

And in 1973, Hoyme welcomed two more generations of the Weber family into the fold. Earl Weber's daughter Lois Charlson, and her son Ralph Carstensen, both began working at Hoyme that year.

Lois M. Charlson



Ralph C. Carstensen



# 1967

Hoyme's growth continued unabated, and in 1974, the Association built an addition to its main offices. Also in 1974, the 114-story Sears Tower opened, finally making Chicago the home of the world's tallest building.

And in 1976, Hoyme recognized the growing importance of Chicago's suburbs and acquired Pioneer Savings, giving the Association a presence in Wheeling.



1977 was Michael Bilandic's first full year as mayor, an office he assumed after Richard J. Daley's sudden death in 1976. Jane Byrne replaced him three years later, becoming Chicago's first woman mayor. And she held the office until four years later, when Harold Washington, Chicago's first black mayor, was elected.

1979 brought Pope John Paul II to Chicago. Thousands greeted the Pontiff as his procession made its way down Milwaukee Avenue, taking him, in fact, directly past Hoyme's main offices.

Pope John Paul II leads Mass in Grant Park during his historic visit to Chicago in 1979.



In 1981, Hoyme acquired Allied Savings, giving the ever-growing Association yet another location, this time on Grand Avenue.



And while Hoyme was making strides in the banking field, the Bears were ruling the football field like no other team in recent history. The Monsters of the Midway lost but one game in 1985, and in January of 1986, trounced the New England Patriots 44-10 in the Super Bowl.

# 1977



**T**oday, Hoyne's assets stand at \$253,000,000; Chicago's population at 3,005,072. It is unlikely that the man who founded Hoyne, or the men who founded its city, ever dreamt of figures so high.

And in these numbers, there is strength. For Chicago today stands taller, prouder than ever before. Its skyline and parks, its lakefront and its neighborhoods are among the most beautiful in the world, and all hint at even greater things to come.

Hoyne, too, offers similar clues as to its future. For a hundred years, Hoyne has been "tried, tested and trusted." No saver has ever lost so much as a single penny. No shareholder has ever missed a dividend. And while the world of financial services is far more complex than it was a century ago, Hoyne has stayed ahead of the game, today offering one of the widest selections of investment and loan options in all of Chicago.

Hoyne's main offices as they look today.



Through the years, one thing that hasn't changed is Hoyne's unwavering commitment to prudent management and customer security. That commitment is perhaps best expressed in the fact that Hoyne Savings' reserves-to-assets ratio, a key indicator of financial stability, is the highest of *any* financial institution its size or greater in the State of Illinois.

So what does tomorrow hold for both Hoyne and Chicago?

Noted Chicago historians Herman Kogan and Lloyd Wendt say that, for Chicago, "the future is limitless." And the same can be said for Hoyne. For no matter what tomorrow brings, both Hoyne and Chicago have started from a position of strength. And history has proven that there is no better foundation on which to build a future.

# 1987

# “I Can Always Sleep On A Windy Night.”

In the hours before dawn, the sky over the Russell farm turned black and angry. A howling wind bent low the trees surrounding the farmhouse, and as the wind grew ever stronger, the shutters beat a steady staccato against the darkened windows.

Mr. Russell, the owner of the farm, leaped from his bed, mentally ticking off the chores that had to be done before the storm's full fury arrived. He dressed quickly, and called for the young German immigrant who worked as his farmhand to come help him.

There was no answer to his shouts.

Grumbling, Russell stumbled out into the cold night, and was surprised by what he saw. Every lock had been properly fastened. Every hay mound had been tied securely. And every outbuilding was in condition to withstand the storm.

Then Russell remembered.

When he first interviewed the young immigrant for the job as a farmhand, Russell found him quiet and shy. When asked if he knew how to work on a farm, the boy made one

simple promise: That Russell could always sleep on a windy night.

And on that windy night in 1861, the farmer knew what young John Jacob Weber had meant.

There was a valuable lesson to be learned that night. Through the years, the moral of this story, passed from generation to generation in the Weber family, has been well remembered by those who have stood at the helm of Hoyne Savings.

The financial marketplace, too, knows cold winds and stormy nights. For a century, recessions, depressions and changes that come with lightning speed have been smartly weathered because Hoyne's management has prepared for them with conservative and prudent policies. Today, because of our secure and sound financial position, we can always sleep on a windy night. And so can our customers.



John J. Weber



Charles M. Weber



Earl C. Weber  
President



Lois M. Charlson  
Asst. Treasurer



Ralph C. Carstensen  
Exec. V.P.

## Five Generations Serving The Sixth.

Over the last century, five generations of the Weber family have served an equal number of generations of Hoyne Savings customers. Every day, we see more and more young people—a sixth generation—in our city, and in our offices. We are proud of the role our family has played in this community's past. We are pleased to be helping a sixth generation find its way to financial security. And we look forward to the day we can serve a seventh generation of Hoyne Savings customers.

## OFFICERS AND DIRECTORS

### HOME OFFICE

4786 Milwaukee Avenue Chicago, Illinois 60630  
Phone 283-4100

EARL C. WEBER

**President and Chairman Board of Directors**

RALPH C. CARSTENSEN

**Executive Vice-President, Secretary and Director**

FRANK J. MITCHELL

**Senior Vice-President**

JOHN E. ALBERTS

**Vice-President and Treasurer**

ROBERT C. BRAUN

**Vice-President and Controller**

SIDNEY P. CORBETT

**Vice-President**

BETTIE CONARD JANINE ESTRELLO

LOTTIE DAUGIRD TED WIEMANN

**Assistant Vice Presidents**

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**Assistant Secretaries**

LOIS W. CHARLSON CINDY GOLEMBIEWSKI

LOUELLA GAETANO THERESA GRUENDL

JAMES R. HAMEN

**Assistant Treasurers**

MATTHEUS HAMSTRA HENRY SCHMIDT

LOUIS C. KNOBE LEE H. WEBER

WILLIAM B. WEIDENAAR JOHN W. WENDT

**Directors**

PIONEER DIVISION—Wheeling Office

ERVIN L. WIEMANN

JANET D'ARGO

**Vice President-Director**

ELAINE VEDDER

**Assistant Secretaries**

CARL F. LOHRENTZ

**Vice-President/Director Emeritus**

ALLIED DIVISION—Chicago Office

B.B. LARocca

**Senior Vice-President**

BETTY SVEC

MARY SARNA

**Vice-President**

**Assistant Secretary**

### MEMBER

FEDERAL HOME LOAN

BANK OF CHICAGO

ILLINOIS LEAGUE OF SAVINGS INSTITUTIONS

NATIONAL COUNCIL OF SAVINGS INSTITUTIONS

U.S. LEAGUE OF SAVINGS INSTITUTIONS

CHICAGOLAND ASSOCIATIONS OF SAVINGS INSTITUTIONS

Savings and investment accounts insured up to

\$100,000 by the Federal Savings and Loan

Insurance Corporation, Washington, D.C.

### Current Financial Services available at Hoyne Savings

Real Estate Mortgage Loans

Home Improvement Loans

Second Mortgages

Savings Accounts

N.O.W. Checking Accounts

Money Market Deposit Accounts

Certificates of Deposit

Direct Deposit of Government Checks

Sales and Redemption of U.S. Savings Bonds

Safe Deposit Box Rentals

Full-Service Insurance Department

Money Orders

Travelers Checks

CTA Passes

Utility Bill Payment

Postage Stamps

Notary Public

Three full-service offices each with "drive-up"  
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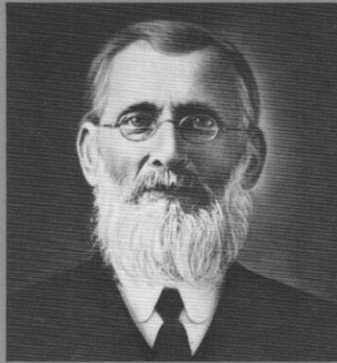


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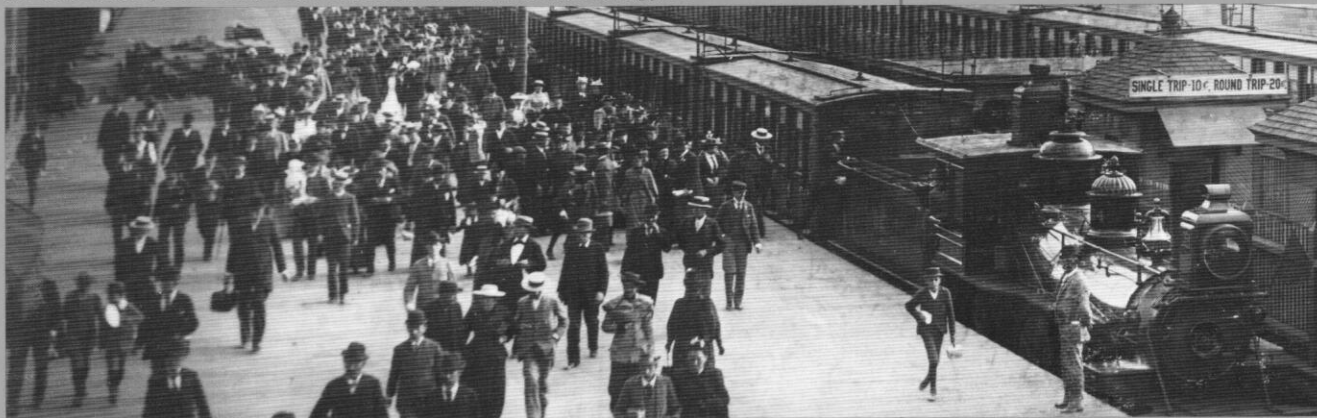
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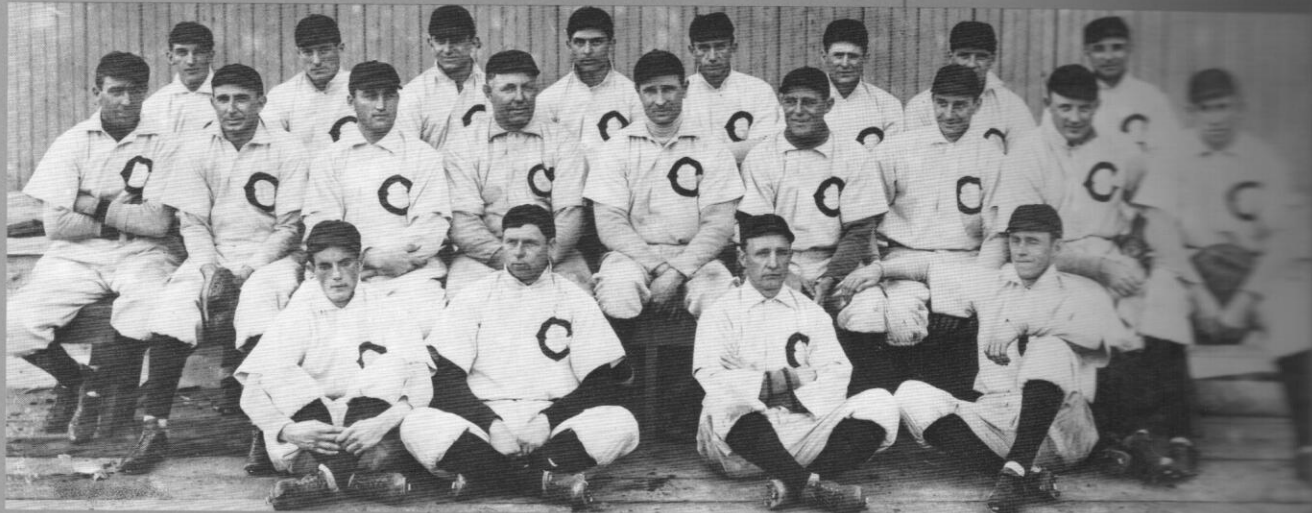
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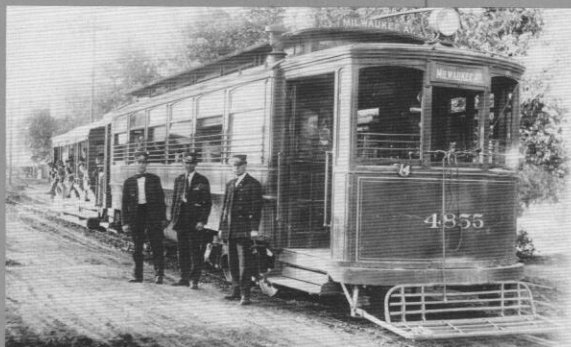
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And in this decade, two more generations of the Weber family began their association with Hoyne. John Jacob Weber’s son, Charles, began working as a conveyancer in 1922. And in 1925, Earl Weber, Charles’ son and Hoyne’s current president, began learning the family trade.

Charles M. Weber

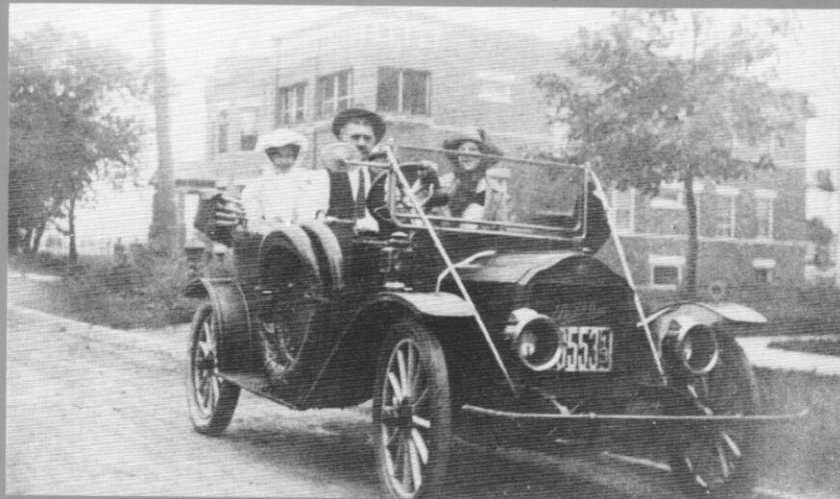


Earl C. Weber



# 1917

A west side family out for a Sunday drive in their new horseless carriage—a 1919 Studebaker.





Even high society succumbs to the flapper craze, as local Junior League debutantes bow in 1927.

This was the year the Harlem Globetrotters, who actually originated in Chicago, first took their razzle-dazzle basketball show on the road. It was also the year the Municipal Airport—later Midway—was dedicated. Soon it would be the busiest airport in the world.

In 1929, on February 14, seven members of the notorious Bugs Moran gang were slain in a North Clark Street garage, in what came to be known as the St. Valentine's Day Massacre. No one was ever convicted of the crime, but Al Capone was thought to be behind it.

# 1927

Also in 1929, on a day that would forever be remembered as *Black Thursday*, the stock market collapsed and plunged America into the Great Depression. Across the country, about 9,000 banks would fail and close their doors over the next four years, but Hoynes remained stable, strong and open for business throughout.

Hoynes's new quarters, as they looked in 1935.



The Depression years were trying times, and many Chicagoans turned to radio comedy shows for temporary escape. In 1931, Chicago's WMAQ first went on the air, and became the home of many of the shows that would become staples of this golden age of radio, including "Fibber McGee and Molly."

Chicagoans found another way to lift their spirits when the city's second World's Fair, this time called the Century of Progress Exposition, opened in 1933. The fair commemorated the 100th anniversary of Chicago's incorporation as a village, and in many ways, was even more dazzling than the Columbian Exposition.

And in 1935, Hoynes—now with assets in excess of \$250,000—moved to one of Chicago's most famous intersections, Milwaukee and Lawrence, the site of historic old Indian trails and just up the street from where Hoynes is located today.



Earl Weber accepts an award from the National League of Savings & Loan Executives in 1943.

This year, in a widely publicized bout fought at Comiskey Park, Joe Louis took the world heavyweight boxing crown from Jimmy Braddock, and Earl Weber was elected president of the Illinois League of Savings & Loan Executives. He was named president of Hoyne three years later.

By this time, America had once again become involved in a conflict in Europe, and Hoyne supported the efforts by selling War Bonds. In 1942, the beginning of the end of the war came when an elite band of scientists at the University of Chicago conducted the first successful

Another war, another War Bond Rally. Earl Weber is standing to the far right.



nuclear chain reaction. This dramatic breakthrough led to the development of the atom bomb, tipping the balance of power firmly into America's hands, and silencing the aggressions of its enemies.

In the years immediately after World War II, thousands of servicemen returned to Chicago to start their homes and families. Hoyne takes particular pride in knowing that its funds were used to build and finance many of these homes.



Typical of the post-war building boom was this block of bungalows, many of which were financed by Hoyne.

# 1937

Hoyne's new main offices, undergoing extensive renovation, in 1954.



This was to be a year of glory for Chicago's other National Football League team, the Cardinals, who climaxed their season with a 28-21 victory over Philadelphia for the NFL championship.

The Fifties started out slowly enough, but change soon caught up with both Hoyne and Chicago. In 1951, Earl Weber was elected president of the National League of

Savings & Loan Executives. In 1954, Hoyne's quarters could no longer contain its growth, and the Association bought the old Jefferson Park Bank building, remodeled it, and moved in.

And in 1955, Richard J. Daley was elected mayor of Chicago. For the next 21 years, he would shape local and national politics like no other city's mayor has done before or since.

Also in 1955, the Prudential Building, which at the time featured the world's fastest elevators, was built.

Moving day.



And in 1956, the Congress Expressway (later to be named the Eisenhower) opened. It was a realization of yet another aspect of Burnham's Chicago Plan—a thoroughfare linking east and west—and with it, the age of the expressway had come to Chicago.

# 1947



This year, the guys liked greasy kid stuff, the girls liked poodle skirts, and everybody liked Ike, with the possible exception of those who had voted for Illinois' native son Adlai Stevenson, Eisenhower's opponent in the 1956 election.

By 1960, Chicago was voting for a new president, but not before redefining the election process itself. That year, John F. Kennedy and Richard M. Nixon squared off in the CBS studios in Chicago for a series of four debates. The "great debates," as they came to be called, marked the first time presidential candidates had

met face-to-face to discuss the issues, and established television as the dominant force in American presidential politics.

In 1961, Hoyne—by now known as Hoyne Savings—expanded and remodeled again. And in 1963, the Bears won the NFL championship; one of the game's stars was a feisty young tight end by the name of "Iron" Mike Ditka.

But not even the NFL champions could draw the kinds of crowds that a group of four mop-headed young Englishmen could. In 1964, the fab four came to Comiskey Park,

drove the standing-room only crowd into a frenzy, and for many among Chicago's youth, Beatlemania became a way of life.

Also in 1964, Chicago's reputation for inventive architecture was further strengthened with the addition to the skyline of Marina City, a twin-towered oddity that resembled nothing so much as the world's largest pair of corn cobs.

And in 1966, the National Basketball Association's newest franchise, the Chicago Bulls, won their first home game.

John F. Kennedy and Richard M. Nixon confer before the debates begin in Chicago.



1957

This was the year O'Hare International Airport came into its own. United Airlines moved its headquarters there in 1967, and soon, the world's busiest airport wasn't Midway, but O'Hare.

And while Chicago's airport ruled the sky, Chicago's architects reached for it. In 1968, the hundred-story John Hancock Center opened, giving Chicago the second tallest building in the world.

In 1969, men who reached not for the sky but the stars, visited Chicago. Hundreds of thousands of Chicagoans welcomed astronauts Neil Armstrong, Buzz Aldrin and Michael Collins—the first Apollo crew to land on the Moon—with a ticker tape parade in the Loop.

And in 1973, Hoyme welcomed two more generations of the Weber family into the fold. Earl Weber's daughter Lois Charlson, and her son Ralph Carstensen, both began working at Hoyme that year.

Lois M. Charlson



Ralph C. Carstensen



# 1967

Hoyme's growth continued unabated, and in 1974, the Association built an addition to its main offices. Also in 1974, the 114-story Sears Tower opened, finally making Chicago the home of the world's tallest building.

And in 1976, Hoyme recognized the growing importance of Chicago's suburbs and acquired Pioneer Savings, giving the Association a presence in Wheeling.



1977 was Michael Bilandic's first full year as mayor, an office he assumed after Richard J. Daley's sudden death in 1976. Jane Byrne replaced him three years later, becoming Chicago's first woman mayor. And she held the office until four years later, when Harold Washington, Chicago's first black mayor, was elected.

1979 brought Pope John Paul II to Chicago. Thousands greeted the Pontiff as his procession made its way down Milwaukee Avenue, taking him, in fact, directly past Hoyme's main offices.

Pope John Paul II leads Mass in Grant Park during his historic visit to Chicago in 1979.



In 1981, Hoyme acquired Allied Savings, giving the ever-growing Association yet another location, this time on Grand Avenue.



And while Hoyme was making strides in the banking field, the Bears were ruling the football field like no other team in recent history. The Monsters of the Midway lost but one game in 1985, and in January of 1986, trounced the New England Patriots 44-10 in the Super Bowl.

# 1977



**T**oday, Hoyne's assets stand at \$253,000,000; Chicago's population at 3,005,072. It is unlikely that the man who founded Hoyne, or the men who founded its city, ever dreamt of figures so high.

And in these numbers, there is strength. For Chicago today stands taller, prouder than ever before. Its skyline and parks, its lakefront and its neighborhoods are among the most beautiful in the world, and all hint at even greater things to come.

Hoyne, too, offers similar clues as to its future. For a hundred years, Hoyne has been "tried, tested and trusted." No saver has ever lost so much as a single penny. No shareholder has ever missed a dividend. And while the world of financial services is far more complex than it was a century ago, Hoyne has stayed ahead of the game, today offering one of the widest selections of investment and loan options in all of Chicago.

Hoyne's main offices as they look today.



Through the years, one thing that hasn't changed is Hoyne's unwavering commitment to prudent management and customer security. That commitment is perhaps best expressed in the fact that Hoyne Savings' reserves-to-assets ratio, a key indicator of financial stability, is the highest of *any* financial institution its size or greater in the State of Illinois.

So what does tomorrow hold for both Hoyne and Chicago?

Noted Chicago historians Herman Kogan and Lloyd Wendt say that, for Chicago, "the future is limitless." And the same can be said for Hoyne. For no matter what tomorrow brings, both Hoyne and Chicago have started from a position of strength. And history has proven that there is no better foundation on which to build a future.

1987

# “I Can Always Sleep On A Windy Night.”

In the hours before dawn, the sky over the Russell farm turned black and angry. A howling wind bent low the trees surrounding the farmhouse, and as the wind grew ever stronger, the shutters beat a steady staccato against the darkened windows.

Mr. Russell, the owner of the farm, leaped from his bed, mentally ticking off the chores that had to be done before the storm's full fury arrived. He dressed quickly, and called for the young German immigrant who worked as his farmhand to come help him.

There was no answer to his shouts.

Grumbling, Russell stumbled out into the cold night, and was surprised by what he saw. Every lock had been properly fastened. Every hay mound had been tied securely. And every outbuilding was in condition to withstand the storm.

Then Russell remembered.

When he first interviewed the young immigrant for the job as a farmhand, Russell found him quiet and shy. When asked if he knew how to work on a farm, the boy made one

simple promise: That Russell could always sleep on a windy night.

And on that windy night in 1861, the farmer knew what young John Jacob Weber had meant.

There was a valuable lesson to be learned that night. Through the years, the moral of this story, passed from generation to generation in the Weber family, has been well remembered by those who have stood at the helm of Hoyne Savings.

The financial marketplace, too, knows cold winds and stormy nights. For a century, recessions, depressions and changes that come with lightning speed have been smartly weathered because Hoyne's management has prepared for them with conservative and prudent policies. Today, because of our secure and sound financial position, we can always sleep on a windy night. And so can our customers.



John J. Weber



Charles M. Weber



Earl C. Weber  
President



Lois M. Charlson  
Asst. Treasurer



Ralph C. Carstensen  
Exec. V.P.

## Five Generations Serving The Sixth.

Over the last century, five generations of the Weber family have served an equal number of generations of Hoyne Savings customers. Every day, we see more and more young people—a sixth generation—in our city, and in our offices. We are proud of the role our family has played in this community's past. We are pleased to be helping a sixth generation find its way to financial security. And we look forward to the day we can serve a seventh generation of Hoyne Savings customers.

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Three full-service offices each with "drive-up"  
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