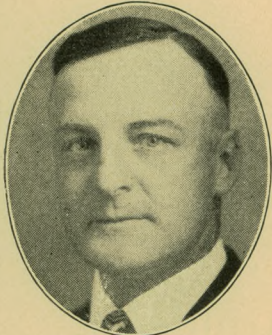


# NORTHWESTERN BANKER

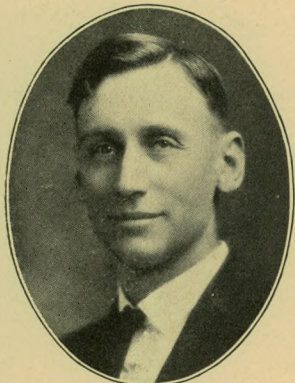
PART TWO

## IOWA GROUP MEETING SECTION

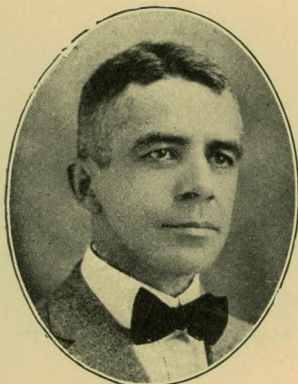
MAY 1925



C. C. JACOBSEN



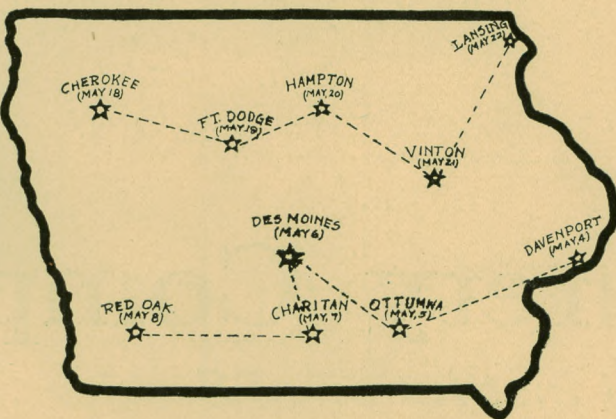
JOHN SIEH



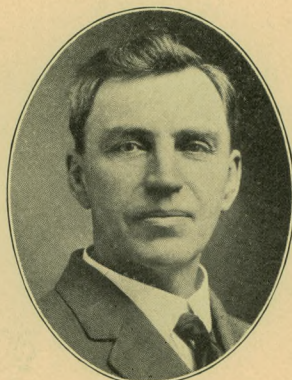
M. C. SWENEY



F. CLAYTON



FRED DURBIN

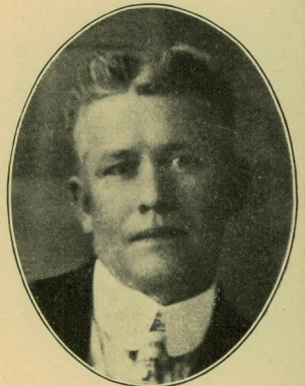


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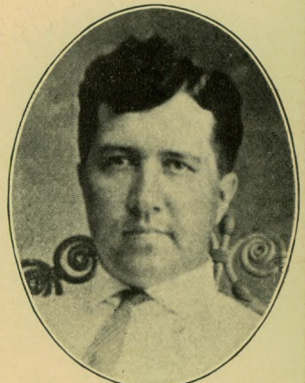
*To every Iowa Banker:—*  
*"Greater than ever" is the slogan that will best describe the 1925 Iowa group meetings. No effort has been spared by your county associations and group officers to please you with their programs.*

*Instructive addresses, fine music and splendid entertainment have all been arranged to make your group meetings the best ever. Your state association sincerely hopes you will attend your own meeting and promote the interests of Iowa banking fraternity by urging every young man and woman in your own bank to attend.*

*Very cordially yours*  
*J. Wohlschlag*  
*President*  
*Iowa Bankers Association*



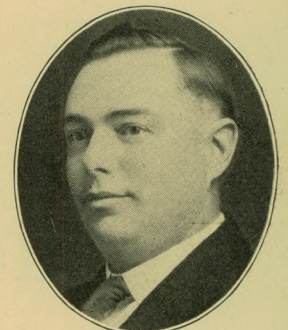
ROY T. ALFORD



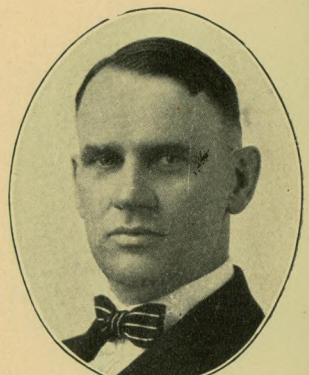
D. V. FERRIS

### IOWA GROUP MEETINGS

- Group 8—  
Davenport, May 4th.
- Group 10—  
Ottumwa, May 5th.
- Group 6—  
Des Moines, May 6th.
- Group 9—  
Chariton, May 7th.
- Group 5—  
Red Oak, May 8th.
- Group 1—  
Cherokee, May 18th.
- Group 2—  
Fort Dodge, May 19th.
- Group 3—  
Hampton, May 20th.
- Group 7—  
Vinton, May 21st.
- Group 4—  
Lansing, May 22d.



P. J. THEDE



W. R. FINLAYSON



# \$1,160,569.00

## In Surplus to Policyholders

---

Back of the guarantee given in our contracts there is, in addition to the legal reserves—sufficient in themselves, according to available experience statistics, to care for outstanding liabilities—this vast amount of money for your protection.

One million of this sum—invested by stockholders in many widely scattered communities, likely including one or more in your own—is deposited with the Insurance Department of Iowa.

A strong and rapidly growing company should appeal to the thinking buyer of insurance or surety bonds just as it has to the thinking investor.

---

# Federal Surety Company

*A National Institution of Service*

WRITES

Accident and Health, Automobile, Burglary, Plate Glass,  
Public Liability and Workmen's Compensation Insurance,  
and Surety Bonds

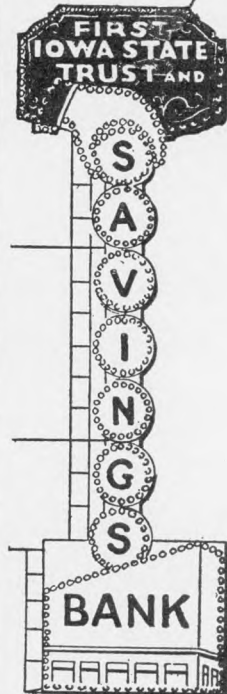
W. L. TAYLOR

Vice President and General Manager

HOME OFFICE

DAVENPORT, IOWA





THE SIGN  
AND NAME OF A  
SERVICE  
INSTITUTION

# Think of Burlington and

remember that the *First Iowa State Trust and Saving Bank* is ready to efficiently handle your interests in Burlington and the surrounding territory.

Remember, too, that this institution for over a half century, since 1874, has demonstrated its ability to render the kind of service that pleases.

We believe our experience eminently qualifies us to efficiently serve you

**FIRST IOWA STATE TRUST & SAVINGS BANK**

---

---

## BANKERS



You Can Multiply Your  
Insurance Department's  
Earnings

*Read This!*

**T**HE MEDICAL LIFE Bank Agency Plan is becoming increasingly popular.

It combines all the features, Service and Profit figures you have been looking for.

1. Life Insurance Plus Savings Plan that stimulates thrift, increases savings deposits and attracts new customers.
2. A direct **profit** to your bank from the **deposit** this company places **with you**.
3. An increased field for life insurance business because this company writes not only Standard, Sub-Standard, Child's Endowment Life Insurance broad coverages, but also a complete line of Juvenile Policies at exceptionally low rates.
4. A company strong and progressive, anxious to secure bank agencies—with a real plan of banker co-operation.

*It Is the Logical Plan  
for YOUR Bank*

For Information Write

*The "Life Insurance for Everyone."*  
**MEDICAL LIFE**  
INSURANCE COMPANY OF AMERICA  
WATERLOO IOWA

I. G. LONDERGAN  
Vice President and General Manager

---

---



# The Northwestern Banker

## Plans Are Complete for Iowa Group Meetings

**A**RRANGEMENTS for the special train are all made, President C. Wohlenberg has secured two weeks' leave of absence from Holstein, Secretary Frank Warner has donned his group-meeting smile, end even "George," the well-known porter from the Des Moines National Bank, is groomed up to the minute, awaiting the gong that will start the 1925 group meetings.

The 1925 marathon will start Monday, May 4, at Davenport, where the River City bankers will do everything in their power—and a little more—to make Group Eight bankers glad to be there. From Davenport, the group train will journey to Ottumwa, where Group Ten bankers will settle their problems. Wednesday, Thursday and Friday will see the group-meeting folks in session at Des Moines, Chariton and Red Oak, where good programs and fine entertainment have been prepared by the entertaining county bankers' associations and group officers.

Bankers who remember the splendid accommodations on last year's group trains, will find this year's service equally good. Two sleepers and a cafe-observation car make up the equipment. A radio-victrola, furnished through the courtesy of Harger-Blish, Des Moines, will entertain the passengers. The train will start on the southern group trip at Davenport, ending its journey on the same trip at Red Oak.

On the northern group, the first meeting of which is scheduled for May 18 at Cherokee, the cities of Cherokee, Fort Dodge, Hampton, Vinton and Lansing

SOUTHERN GROUPS		NORTHERN GROUPS	
Group 8	Monday, May 4	Group 1	Monday, May 18
Davenport		Cherokee	
Group 10	Tuesday, May 5	Group 2	Tuesday, May 19
Ottumwa		Fort Dodge	
Group 6	Wednesday, May 6	Group 3	Wednesday, May 20
Des Moines		Hampton	
Group 9	Thursday, May 7	Group 7	Thursday, May 21
Chariton		Vinton	
Group 5	Friday, May 8	Group 4	Friday, May 22
Red Oak		Lansing	

that the Association song books which have proved so popular the past few years, have been completely revised and are awaiting tender treatment from the group-meeting songsters.

Association officers this year have endeavored to impress upon bankers of the various groups the fact that

will be meeting places. After the train leaves Vinton, en route to Lansing, and arriving in Waterloo at 7:30 in the evening, Waterloo bankers, through their clearing house, of which E. W. Miller, president of the Commercial National, is president, will put on a big party for the passengers, until their train leaves via the Illinois Central shortly after midnight.

Secretary Warner reports that advance reservations for the Group Meeting special train indicate an attendance fully equal to last year. He also reports

they should encourage the younger people of their banks to attend the meetings as an educational tonic. President Wohlenberg, in a special message to Iowa bankers, written especially for the NORTHWESTERN BANKER and presented on the cover page of this issue, issues the following invitation: "Greater than ever' is the slogan that will best describe the 1925 Iowa Group meetings. No effort has been spared by your county associations and group officers to please you with their programs. Instructive addresses, fine music and splendid entertainment have all been arranged to make your group meetings the best ever. Your state association sincerely hopes you will attend your own meeting and promote the interests of the Iowa banking fraternity by urging every young man and woman in your bank to attend."

The arrangements have been practically completed for the group meeting special train that will be operated between the cities and towns entertaining the groups. The group trains, in accordance with the custom of past years, will be operated so as to reach the entertaining city early in the morning and remain late enough at night so that the fifty or sixty bankers on the train can attend any evening entertainment provided by the bankers of the entertaining city.

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A  
Happy Community  
for a  
Happy Meeting

When you arrive in Davenport on Monday, May 4th, for the annual meeting of Group Eight, we want you to realize that here is a town of good cheer, of fellowship, of good substantial character of citizenry. We want you to realize what the words "welcome" and "hospitable" can mean in the deepest sense.

We are anxious for you to make our bank your headquarters while you are here. As we have found joy in the pursuit of our business we know you too will be comfortable and happy in our surroundings.

We shall deem it a pleasure to serve you in any capacity within our power.

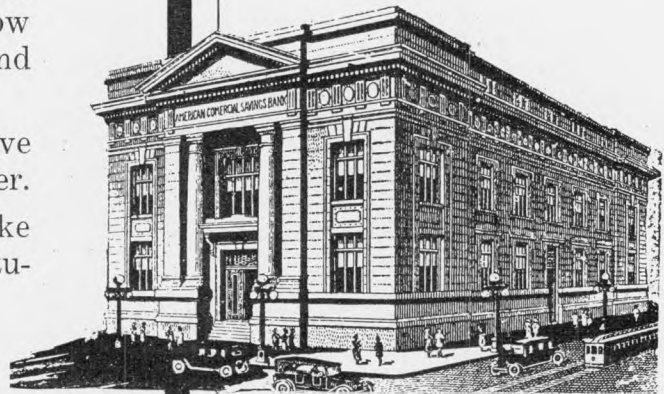
You'll like our program, you'll like our town, and you'll like our institution.

**Capital \$1,000,000.00**

**Surplus and Profits  
\$1,000,000.00**

**OFFICERS**

ED. KAUFMANN ..... President  
RAY NYEMASTER ..... Vice President  
H. P. OETZMANN ..... Cashier  
F. C. KROEGER ..... Asst. Cashier  
F. A. JOHNSON ..... Asst. Cashier  
JNO. D. BROCKMANN ..... Asst. Cash.  
A. H. HIEGEL ..... Asst. Cashier



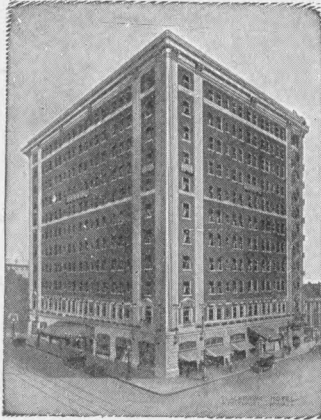
**AMERICAN  
COMMERCIAL & SAVINGS BANK  
DAVENPORT IOWA**



# Davenport Is One of the Livest Towns in the Middle West

By C. R. Miles

Sec'y Davenport Chamber of Commerce



Hotel Blackhawk, Davenport

**D**AVENPORT, already known as one of the most hospitable spots in the middle west, will attract large numbers of bankers from Group Eight on May 4, on account of the many civic and commercial features of the city in which all business men are interested.

The new million dollar homes of the First National Bank and the Union-Davenport Trust & Savings Bank will undoubtedly be of primary interest to those attending the May meetings. The erection of these banks, as well as the continued growth of similar institutions of the city, speaks well for the fundamental soundness of the entire community.

Located on the banks of the Mississippi River, one hundred and eighty-two miles west of Chicago, three hundred and twenty miles east of Omaha, two hundred and sixty miles north of St. Louis, and three hundred and fifty-two miles southeast of Minneapolis, Davenport has many advantages from a manufacturing and distribution standpoint. In the past decade freight rates have come to play a very important part in the manufacture and distribution of all commodities. The Mississippi River is a freight rate breaking point and Davenport's entire freight rate structure has been guarded and improved over a long period of years through the efforts of the Traffic Bureau of the Chamber of Commerce.

The Mississippi River, of course, makes available an abundant supply of water. Ample power for years to come is assured by the new twelve million dollar power plant, the first unit of which is just being completed. Years of successful operation of local factories, uninterrupted by labor difficulties, speak well for an ample supply of efficient and contented laborers.

Davenport is not alone an industrial center, for it has a very important part

to play in the wholesaling and retailing of all commodities in its trade territory. Its retail section is equivalent in buildings, service, and variety of merchandise to a city many times its size.

Nor is Davenport lacking in those attributes which give a city a soul. The convention visitors will be impressed with the spirit of the community from the time he enters the magnificent Blackhawk Hotel until he leaves. Idle moments may well be used in visiting those parts of the community which reflect in concrete form this community spirit.

Numerous parks provide ample accommodation for all kinds of recreation for the children who are interested in the zoo at Fejervary Park or for the older generation who prefer a game of golf on the

municipal links at Credit Island. The more active may enjoy a swim at the Municipal Natatorium or at the municipal bathing beach at Credit Island which may be preceded at the latter place by a game of tennis, baseball, and other forms of recreation.

Those interested in history and in the unusual will be particularly attracted to the Academy of Sciences which boasts of an unusual collection of Indian relics.

More wonderful than all is a trip by the convention visitors to Radiophone Station WOC, one of the world's largest broadcasting stations. It may well be said that Station WOC has been heard 'round the world, for its programs have been heard at points some ten thousand five hundred miles distant. WOC has been more effective than any other single agent in making Iowa known as "The State Where the Tall Corn Grows." The accompanying illustration of the Antenna System will indicate the enormous size of the station and explain why all convention delegates are particularly interested in visiting it.

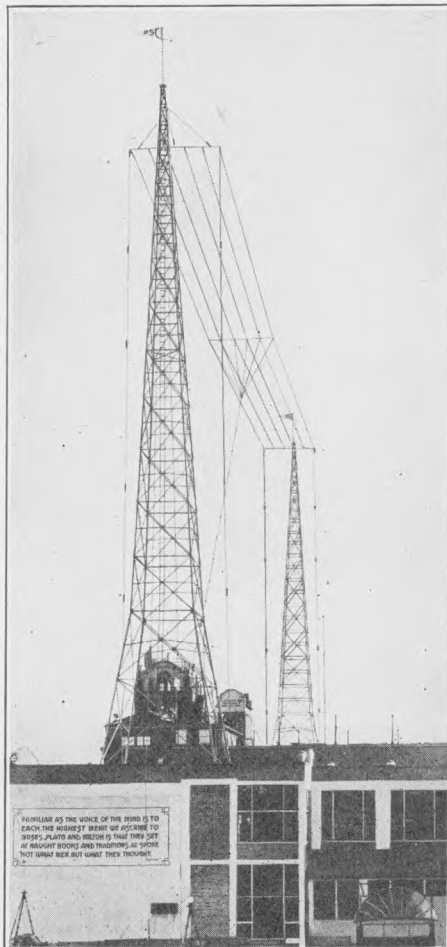
One might go on and tell about the Country Club and a boat ride on the majestic "Father of Waters," but we must leave some things to your imagination. Come to Davenport with Group Eight prepared to enjoy yourself to the full.

### Bond Issue Over-Subscribed

The recent offering of Nebraska Electric Power First Mortgage, 5-year, 6 per cent bonds, due in 1930, that were placed on the market by Priester-Quail and Company, Inc., of Davenport, Iowa, were oversubscribed in a very few hours. John J. Quail, vice president of the bond company, makes this comment on the offering:

"We formally offered the bonds recently and they were disposed of in a very few hours with a heavy over-subscription. The demand for short-term electric light and power bonds has been so strong that we have had considerable difficulty in keeping a supply on hand for sale to our clients. The bonds were practically all sold before circulars had been sent to our mailing list."

Goiter is common in Chillicothe, O., and in Ross County, in which it is located. It has been discovered that the drinking water of the town is lacking the iodine compound usually in water. Goiter, it seems, is a result of deficiency of iodine in food stuffs and drinking water, so the merchants of the town are to sell table salt containing sodium iodine in proper proportion.—From *Chicago Journal of Commerce*.



The Antenna System—The tops of the towers stand 215 feet above the street; nearly 400 feet above the Mississippi River, and mark the highest point in the Tri-Cities. At night the towers are illuminated and may be seen for several miles.



# Northwest Davenport Savings Bank



**Davenport  
Iowa**

A real welcome awaits you in Davenport and at this bank when you come to the Iowa Bankers' Convention in June. It will be a pleasure to be of service to you in every way possible.

Capital .....	\$ 50,000.00
Surplus .....	50,000.00
Undivided Profits .....	20,000.00
Deposits .....	1,700,000.00
Reserve .....	210,000.00
Loans .....	1,630,000.00

**OFFICERS**

J. S. WEBER.....President      WM. C. BURRMANN.....Cashier  
 P. PETERS.....Vice President      ALBERT EGGERT.....Asst. Cashier  
 HENRY H. JEBENS.....Attorney

# Davenport Will Give You a Real Welcome

When you arrive in Davenport you will receive an honest-to-goodness welcome. There will be nothing too good for you—the town will be yours.

We know that you will enjoy the entertainment that has been arranged, and profit from the program and discussions.

Be sure and come—and don't forget that the officers of this bank can ask for no greater pleasure than the opportunity of serving you.

# Citizens Trust & Savings Bank

Davenport, Iowa

**OFFICERS**

E. J. DOUGHERTY, President      J. E. BROWNLEE, Cashier  
 H. L. HUEBOTTER, Vice-President      E. H. RUNBURG, Asst. Cashier

# HOME SAVINGS BANK

THIRD and DIVISION STREETS      DAVENPORT, IOWA



**THE  
WEST  
END  
BANK**



**CAPITAL AND  
SURPLUS**

**\$100,000**

## PROGRAM FOR MEETING OF GROUP 8

Davenport, Monday, May 4

*Forenoon*

- 10:00—Registration—Hotel Black Hawk
- 10:30—Meeting of Standing Committees

*Afternoon*

- 1:30—Gold Room, Hotel Black Hawk Meeting Called to Order by Chairman
- Invocation—Rev. A. J. Miller, Pastor St. Paul's English Lutheran Church, Davenport
- Address of Welcome—Ed Kaufmann, President American and Commercial Savings Bank, Davenport
- Response—G. L. Mitchell, President First National Bank, Maquoketa
- Reports—Committees
- Two Minute Reports—County Chairman
- Address—"The County Clearing House," Frank Schuetz, Cashier State Savings Bank, Lawler
- Open Discussion
- Voca Solo—Peter McArthur
- Talk—C. J. Wohlenberg, President Iowa Bankers Association
- Talk—Frank Warner, Secretary Iowa Bankers Association
- Address—"A Banker and the Public," Mr. Charles Grilk, Davenport
- 1926—Meeting Place
- Banquet and Smoker
- 6:30—Music—Moose Quartet

### A Few Words About Mr. Pearson

F. L. Pearson, the genial secretary of Group 8, who will be in the official limelight at the meeting of Group Eight at



F. L. PEARSON

Davenport, May 4, was born at Springdale, Iowa, in Cedar county, Oct. 19, 1886. He acquired his early education in that city, graduating from the Springdale high school and taught school for three years.

Following that experience he took some work at the Cedar Rapids Business College and in November, 1908, went in the Citizens Savings Bank of West Liberty as assistant cashier.

Mr. Pearson stayed at West Liberty for four years, then went to West Branch as cashier of the West Branch State Bank in 1912. "I am still pounding away in that place and in that position," he said.



Priester, Quail & Cundy, Inc.



Priester, Quail & Cundy, Inc.

Priester, Quail & Cundy, Inc.

# SORRY

WE CAN'T ALL BE ON THE  
"BANKERS SPECIAL"

Pull Our Latchstring at Davenport, May 4th

*A.C. Priester*     *John J. Quail*     *R.H. Cundy*  
*A.R. Bailie*     *J.H. Ruhl*     *Geo. B. Truck*  
*G. Boett*     *H.E. Jacobs*     *Hugh A. Hite*

301 to 304 FIRST NATIONAL BANK BUILDING



Priester, Quail & Cundy, Inc.



## We'll Be Happy to See You!

**D**AVENPORT — and that includes the officers and directors of one of Davenport's largest financial institutions, the **Guaranty Life Insurance Company** — will give you a typical Davenport welcome.

COME TO  
COME TO **DAVENPORT**

### Guaranty Life Insurance Company

DAVENPORT, IOWA

L. J. DOUGHERTY, Secretary and General Manager



## *Building Public Appreciation*

The demand for Register Life Insurance is the result of public confidence that Register Life policies have built for this company.

The Register Life organization has not concentrated on building big production—but on building Public Appreciation.

It is a purely mutual company and its business is conducted for the benefit of its policyholders.

Today its reputation is a real selling factor that is passed to every Register Life agent.

*Register Life Insurance Company*  
Davenport, Iowa

G. E. DECKER, President  
A. E. LITTIG, Sec. and Treas.

GEO. WHITE, PRESIDENT

B. A. PHILLIPS, VICE PRES.

## Make an Analysis of Your Investment Requirements

### OUR INVESTMENT SERVICE TO YOU

- 1—SAFE INVESTMENTS
- 2—GOOD INTEREST YIELD
- 3—CONSCIENTIOUS SERVICE

**THE WHITE-PHILLIPS Co.**  
INVESTMENT  
BANKERS

DUBUQUE, IOWA  
B. & I. BUILDING

DES MOINES, IOWA  
219 SECURITIES BLDG.

OMAHA, NEBRASKA  
FIRST NAT'L BANK BLDG.

DAVENPORT, IOWA  
PUTNAM BLDG.

**Vice Presidential Candidate**

An outstanding candidate for the position of vice president of the Iowa Bankers Association at their annual convention in Dubuque in June, is C. C. Jacobsen, now chairman of Group One and president of the First State, Mapleton, Iowa.

Banker Jacobsen is a veteran in point of service with the state association. Prior to his election as Group One chairman, he served as secretary of the group. At present he is also a member of the Association Educational Committee, on which he has done some splendid work.

Mr. Jacobsen has been in the Iowa banking field continuously since 1900 and as this issue goes to press, is planning to be a passenger on board the Group Special train that will cover the North Group Meetings, starting at Cherokee, May 18.

**Folks, Meet A. N. Bertelsen!**

A. N. Bertelsen, Secretary of Group 1, was born near Cushing, Woodbury county, Iowa, on September 17, 1887, and went



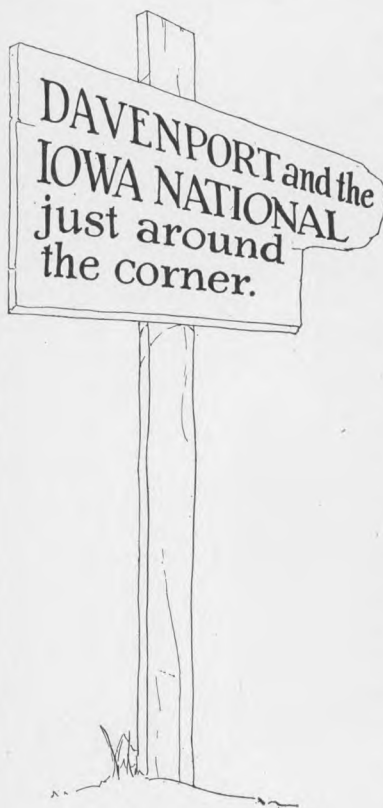
A. N. BERTELSEN

with his parents to Holstein ten years later, where he attended the public schools and graduated from high school in 1905, later taking a post-graduate commercial course and assisting his father who was

then engaged in the implement business.

In April, 1907, the First State Bank, Holstein, Iowa, was organized and he entered its employ as bookkeeper. Four years later, in 1911, he was elected assistant cashier, which position he held until June, 1918, when he enlisted in the army. He was discharged from the army in April, 1919, and returned to the employ of the bank and was elected cashier one month later. In 1924 he was elected president, which position he now holds. This institution has deposits that have reached the substantial total of \$700,000.

Mr. Bertelsen says: "I have always had a keen interest in community affairs and have in the past been president of the Ida County Bankers Association and at the present time am a member of the Good Roads Committee of the Iowa Bankers Association. Have also been president of our local Community Club and am treasurer of our Local American Legion order. Am a thirty-second degree Mason and a member of Abu-Bekr Shrine. Affiliated with the Republican party."



**N**OT very long ago we had the extreme pleasure of entertaining our Iowa banker friends—on the home lot—here in Davenport. That was back in 1922 at the state convention.

The score we believe was fairly even—every one had a good time—at least it was our pleasure and privilege to enjoy your stay in our city immensely.

We are glad again to welcome you back to Davenport for the annual

meeting of Group 8, on Monday, May 4th.

And we hope you'll not hesitate a minute to call on us or any member of our organization to serve you or furnish you with information.

A splendid program is planned for you—come early Sunday, May 3rd and enjoy our golf courses.

Yours until May 4th,

*F. B. Yetter*

*Louie G. Pein*



**Iowa National Bank**

DAVENPORT, IOWA





A. F. DAWSON, President  
I. J. GREEN, Cashier

## Our New Building

—is eloquent testimonial to the progressive methods and constructive effort of this bank. That we enjoy the confidence and support of the people of our community and surrounding territory is evidenced by the remarkable growth experienced since the date of organization, 62 years ago.

A cordial invitation is extended to those having need for increased facilities and services made possible by our new and enlarged quarters. We trust we may have the pleasure of meeting many of our friends at the meeting of Group 8 in Davenport on Monday, May 4th.

**First National Bank**  
Davenport, Iowa

## Cheap, New Capital

(Little Talks on Tiling, No. 8)

**P**RODUCTION capital of a farmer is most accurately measured in tons of plant food that the roots of his growing crops can reach and use—not in square acres of land, and not in dollars those acres have

cost him. Tile drainage will double, and often triple and even quadruple, this working capital of a field or a farm—and do it at only a fraction of the original cost of the land. **That is getting new capital mighty cheap.**

Tile Drainage Doubles Capital and Multiplies Profits

**Mason City Brick & Tile Company**  
Mason City, Iowa

# Ottumwa—Where Bankers Will Find a Hearty Welcome

FOR several years not only the bankers but the citizens of Ottumwa as a whole have looked forward with pleasure to the annual visit of the Group Ten Bankers.

Ottumwans have reason to be proud of their city, with a population of over 27,000. Ottumwa is now the largest city in southern Iowa.

Forty-five passenger trains go in and out of the city daily on four railroads. For those who drive, seven marked highways, including the new Harding Highway, make Ottumwa easily accessible from all directions. Due to these facts and to the progressive methods employed by the Retail Merchants Ottumwa has for years been the merchandizing center for southern Iowa and northern Missouri.

Ottumwa has one of the largest and best equipped high schools in the middle west, built two years ago at a cost of \$1,000,000. It is capable of accommodating 1,700 students. Other educational institutions comprise fourteen grade schools, two business colleges and the St. Joseph Academy, a Catholic training school for girls.

At the present time \$400,000,000 is being expended in the construction of a

Catholic hospital. The two standardized hospitals operating at the present time have been unable to keep pace with the rapid growth of the city.

As a manufacturing center Ottumwa stands third in Iowa. It will be worth the while of any visiting bankers to take time to visit the plant of John Morrell & Co., founded in Bradford, England, in 1827. John Morrell & Co. have the oldest packing business in the world and good management for almost a hundred years has made them one of the largest independent packers in the country.

Ottumwa is the home of the Dain Mfg. Co., now a branch of John Deer & Co., which is one of the largest producers of hay tools in the world. The Ottumwa Box Car Loader Co., Morey Clay Products Co., Ottumwa Iron Works, and Harsoeg Wonder Drill Co. loom large among the sixty-five manufacturing plants. Manufactured products include mining tools, candy, cigars, millwork, overalls, collapsible chicken coops, etc.

Ottumwa has forty-eight concerns doing wholesale business of \$25,000,000 annually.

The social activities of the city center around the Wapello Club, the Elks Club,

the Country Club and the American Legion.

Ottumwa is proud of its many and beautiful churches. Practically every religious denomination is represented. At a cost of \$150,000 the Swedish Lutherans have just completed a modern and beautiful building which should not be missed by any of the visiting bankers who go out sight seeing.

Three National, seven Savings banks and the Trust Company take care of Ottumwa's financial needs and by their enviable record of sound banking have acquired a state-wide reputation. By always being in a position to accommodate responsible borrowers they have contributed to a large extent to the healthy growth of the community.

### A Good Providin' Man

"Is your husband much of a provider, Milandy?"

"He jes' ain't nothin' else, ma'am. He gwine to get some new furniture providin' he gits de money; he gwine to git de money providin' he go to work; he go to work providin' de job suits him. I never see such a providin' man in all mah days."—Ex.





# Hey There!



## Two More Passengers!

We wouldn't miss this annual jaunt for a farm.

The Group Meetings have become an established institution in Iowa banking circles.

The Iowa Loan & Trust Company is for anything that promotes better banking and we are convinced that Group Meetings, with their intimate personal contacts and interchange of experiences, have that result.

We urge you to attend YOUR Group Meeting. Time thus spent will show you a real profit.

Heartily,

### ABOUT HOWARD FULLER!

Just between the all of us—Howard did not have a thing to do with this letter. He was too busy honeymooning—and he deserves your congratulations when you see him.—Editor Northwestern Banker.

C.S. Howard  
Vice President.

H.T. Fuller  
Vice President.

**IOWA**  **LOAN**  
& **TRUST** **COMPANY**  
**BANK**  
*Member Federal Reserve System*  
DES MOINES' OLDEST BANKING INSTITUTION  
DES MOINES







## *The Problem of Finance*

Everyone has problems. Problems that deal with personal affairs, the family, and various other matters. But one problem that confronts all, is the problem of finance.

A banker can solve the problem of finance. He should have the confidence of his community. He can bring to his people stores of good advice in promoting thrift and economy, conservation of property, and also help folks to get ahead.

To properly fulfill this mission of service, a banker must work through a medium. A medium which deals with financial problems in a friendly, sincere, and personal way, and which reaches the hearts of bank patrons.

Wessling Services have proven to be such a medium to a great many bankers.

### **WESSLING SERVICES FROM IOWA AT LYTTON**

D.R. WESSLING, PRESIDENT **W AND W** A.R. WOLF, VICE PRESIDENT

*"Planners and Creators of Original Bank Services"*

**BANK ART-WINDOW AND LOBBY DISPLAYS - CLASSIFIED PROGRAMS**

# Chariton Will Welcome Group Nine Bankers

**O**UTSTANDING among the smaller cities of Iowa is Chariton, where Group Nine bankers will meet. Its fame as a live, energetic business city and a city of homes extends over the state and into the neighboring states of the great middle west. It can be well said that Chariton is safely implanted in the heart of the most prosperous and dependable section of America.

this great divide the waters flow on one side to the Mississippi and from the other side to the Missouri river.

Chariton is the county seat of Lucas county, which is a fine farming, stock raising and dairying country. The city has a population of 5,400, all English-speaking people. It is a trading center for a large section, and is regarded as one of the best commercial towns in

Chariton has four grade schools, a junior high school and a new, quarter million dollar high school. The teaching staff is an exceptionally strong one.

Chariton is served by the main line of the C., B. & Q. railway and by the Minneapolis and Kansas City line of the Rock Island railway. It also has a branch of the C., B. & Q. railway leading out to the north to Des Moines and another to the south to Kansas City. It has some twenty passenger trains daily and has excellent freight service. It is a good distributing point for southern Iowa and northern Missouri.

Chariton is located on the Blue Grass Trail, the Capitol to Capitol Trail, and on the proposed Harding Highway. It has two primary roads—No. 8 and No. 14. No. 8 primary, running from Burlington

to Council Bluffs, is one of the most important roads in the state and is designated as a federal aid road, and one that shall receive the larger federal aid. It is destined to be one of the first highways paved across the state, as it now has a very heavy traffic and is in large part graded ready for surfacing.

Chariton has a God-loving population who have erected imposing structures in which they worship. Congregations of most all denominations hold regular services and a friendly, cooperative spirit exists among them.

Chariton has a new \$50,000 postoffice, a large courthouse, 12 miles of paved streets, a fine library with 14,000 volumes and 3,500 patrons, a modern gas plant,  
(Continued on page 40)



Postoffice, Chariton



Chariton Public Library

The city of Chariton, located in the southern section of the state, some fifty miles due south of Des Moines and midway between the two great rivers, is blessed with not only the advantages enjoyed by the state in general, but also some peculiar to the immediate locality. One of these is the freedom from extremes of temperature. Another is the absence of destructive storms. Another is the abundance of cheap fuel supply. And again, it is situated in a most beautiful and picturesque part of the state, with stretches of fertile prairie, grassy meadows, beautifully wooded hillsides and rippling streams of pure water flowing from ever living springs. The elevation of Cherokee is 1,050 feet and from

southern Iowa. The surrounding territory is underlaid with the greatest coal deposits in the state and has many coal mines. Most of the coal mining employes trade in Chariton and many of them live in the city. They are a good class of people and many of them are home owners. Fuel is cheap and plentiful, electric power is available in any quantity, and Chariton offers every encouragement to industries seeking to locate. With all the big city conveniences, but without their labor troubles and major crimes, Chariton is an ideal factory or home location.

Chariton takes great pride in its public school system. Five large buildings splendidly located and supplied with the best equipment house the children. Char-



On the left is shown the Lake View Golf Club of Chariton, Iowa. At the right is a splendid view of the lake at Chariton.



# ALL RED OAK IS LOOKING FOR YOU!

**T**HOSE of you who have visited Red Oak before will expect a real welcome, for you know that Red Oak is a friendly town.

Those of you who have not heretofore favored our city with your presence have a delightful surprise in store.

You will like RED OAK because you will find it alive, awake, friendly and progressive. It is typical of Iowa at her best.

COME TO RED OAK! The Montgomery County Bankers' Association has planned a pleasurable and profitable time for you.

**Red Oak Will Welcome You—Come!**

**Farmers National Bank**

**H. C. Houghton's Bank**

**First National Bank**

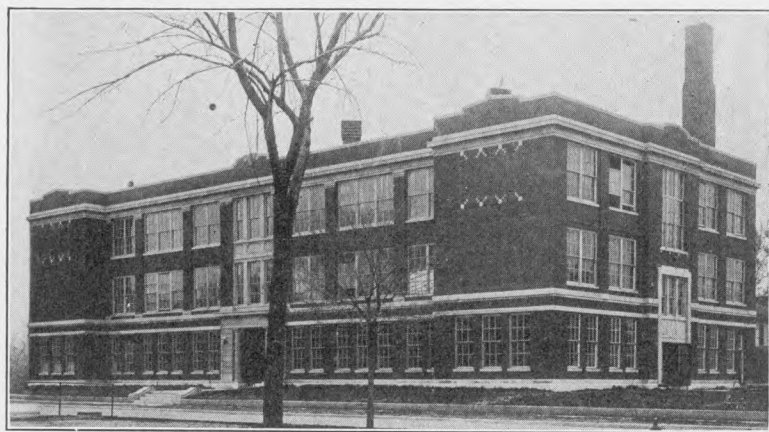
**Red Oak National Bank**

**Red Oak Trust & Savings Bank**

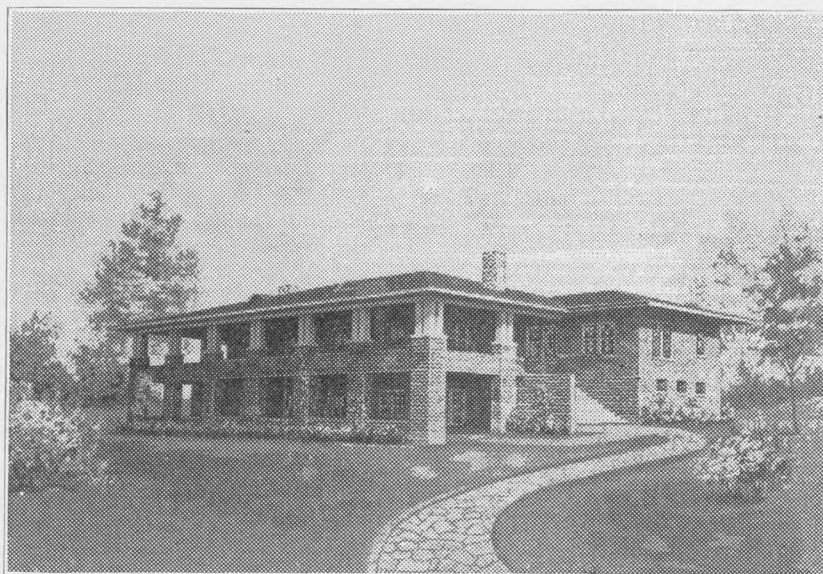
# Red Oak Will Welcome Group Five Bankers

By J. E. Rogers

Executive Sec'y Red Oak Community Club



High School at Red Oak, Iowa



The Red Oak, Iowa, Country Club



The T. D. Murphy Factory at Red Oak, World's Largest Calendar Factory

**T**HE Montgomery County Bankers' Association and the Community will welcome the bankers of Group Five to Red Oak, May 8.

Montgomery county, the garden spot of Iowa, with its rolling hills and wide river valleys, has every advantage sought by man as a place to live and prosper. Kentucky comes here for its blue-grass seed; our feeders top the market with their fine cattle and hogs, and Montgomery county produces great quantities of poultry, eggs and butter.

The farmers of Montgomery county are farmers who practice diversified

## PROGRAM OF MEETING OF GROUP FIVE

Red Oak, Iowa  
Friday, May 8, 1925

- 9:00 A. M. Registration at Hotel Johnson.
- 10:00 A. M. Session at Oak Hill Country Club.  
Meeting Called to Order by Fred Durbin, Chairman, Cashier Malvern National Bank.  
Secretary, Fred J. Boie, Cashier Hancock Savings Bank.  
Invocation, Rev. Alexis Andreen, President Red Oak Ministerial Association.
- 10:15 A. M. Address of Welcome, William Cochrane, Vice President and Treasurer, Thos. D. Murphy Co.
- 10:30 A. M. Response to Address of Welcome, Senator W. S. Baird, Council Bluffs, Iowa.
- 11:00 A. M. Address, "Eggs and What's In Them," Rev. Ira S. Carney, Pastor Church of Christ, Red Oak, Iowa.
- 11:45 A. M. Impromptu Addresses.
- 12:00 M. Business Meeting.  
Dinner  
Entertainment at Oak Hill Country Club.

farming and this is not a one-crop or one-commodity community.

The prosperity of Montgomery county is reflected in the excellent bank statements of the banks of the county.

The city of Red Oak, the county seat of Montgomery county, shares with the other towns of the county in having all the things found in up-to-the-minute cities and towns: good school, churches, civic and social organizations, with a large, active Farm Bureau organization doing everything possible to help the farmer solve his problems.

Montgomery county is a unit in all



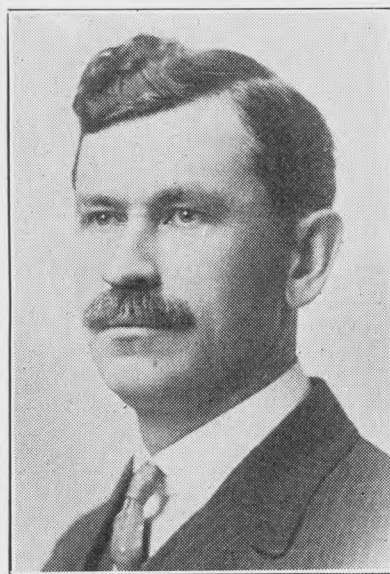
things, getting behind every good movement and getting the best of results by united action.

The bankers of the whole county will be here to welcome and entertain the Group Five bankers on May 8, with a good program and a good time. The Red Oak Country Club, where the meeting will be held, is ideal for having a good time and just the place to have the program. The visiting bankers of Group Five will find a warm welcome and an instructive program awaiting them at Red Oak, with the spirit of the Montgomery county bankers expressed with true hospitality.

#### Carroll Wants 1926 Meeting

Bankers of Carroll and of Carroll county are planning to extend a cordial invitation to Group Five to hold the 1926 Group meeting in Carroll, according to advice received from Leo J. Wegman, cashier of the American Savings Bank of Carroll.

Speaking of the many good things Carroll will have to offer to Group Five bankers, Banker Wegman says: "Car-



LEO J. WEGMAN

roll, Iowa, is the best town of five thousand population on earth. It has two trunk line railways, Chicago, Northwestern, Omaha to Chicago, three branch lines out of Carroll to Harlan, to Audubon and to Sioux City, Chicago Great Western Omaha to Twin Cities and Omaha to Chicago; a bus line, Carroll to Des Moines, two trips each way daily; a bus line, Carroll to Spirit Lake, now being scheduled.

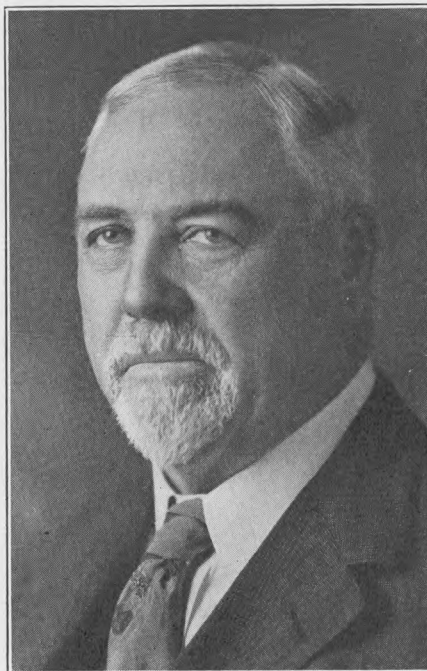
"It has a live Commercial Club, Lions and Rotarians. A Masonic Temple, Knights of Columbus Building proposed, at cost of \$80,000, the Carroll County Club, modern up to date club house and golf course.

"Carroll county takes rank among the foremost in per capita deposits in banks, based on population.

"St. Angelas Academy, exclusive girls' school, with attendance from five or six of the states of the union, is located at Carroll. The city also has three banks, with deposits in excess of \$3,500,000.00."

#### A Veteran Banker

B. B. Clark, who has helped Montgomery county prosper and grow for over fifty years and is active as the president



B. B. CLARK

of the Red Oak National Bank and the Red Oak Trust and Savings Bank of Red Oak, and the Coburg Savings Bank of Coburg. He is a true believer in the good things in Montgomery county.

#### First National, Davenport

The recent call for statement from the National Banks shows that the First National of Davenport jumped from the five million to the six million class since January 1st.

Their total resources now stand at \$6,540,000. Since the first of the year they show a gain of \$664,000 in deposits, an increase of better than 13 per cent.

Fire of unknown origin recently destroyed the banking home of the Knoke Savings Bank of Knoke, Iowa. The loss was partially covered by insurance. The bank is now located in a temporary home until a new building is erected. Plans for the new building are now being made. Officers of this institution are: President, G. H. Mohr; vice president, W. J. Knoke; cashier, E. Brett-hauer.

#### Urge A. C. Smith as 1926 President

Many Iowa bankers who have the welfare of the Iowa Bankers Association at heart, and who are looking farther ahead as regards leadership in the association's affairs, have enthusiastically endorsed the movement which has now for its purpose the securing of the 1926 presidency of the Iowa Bankers Association for A. C. Smith, president of the City National Bank of Clinton, Iowa. Some of Mr. Smith's warmest friends have suggested that he allow them to use his name as candidate for 1925.

It is understood that Mr. Smith is unwilling that his name be used this year, but it is also learned from sources close to the popular Clinton banker that he



A. C. SMITH


would not be unwilling to give further of his time and energy to the work of the Iowa Bankers Association, in which he has always been interested. He has served in the past as an active member of many committees in the Iowa Association, and also the A. B. A. At the present time he is chairman of the Educational Committee of the State Association.

Mr. Smith has many admirers and friends in all parts of Iowa, who would be happy to help promote his candidacy.

#### A Proud Father

A daughter, Marilyn Ruth, was born recently to Mr. and Mrs. Louis C. Pendry of Indianola, Iowa. Mr. Pendry is cashier of the First National Bank of Indianola.

# MIGHTY OAKS

 THE first art calendar sold to advertisers was made in 1889. It was printed in a newspaper job shop in Red Oak, Iowa, and the success which attended this first effort in a new advertising field resulted in the creation of a great industry. From this small acorn mighty oaks have grown—a tribute to the soundness of the idea that was originated by two young men in a little Iowa town.

☞ One of the two partners who was responsible for the first calendar is now the head of The Thos. D. Murphy Co. In length of experience and knowledge of the principles upon which the business has been founded the management of The Thomas D. Murphy Co. is second to none. *One thing well done* has long been the quality watchword of The Thos. D. Murphy Co., and a standard which we have been enabled to uphold because of a unity of purpose throughout the entire organization. Our employees have in many cases grown up with the business. Our labor turn-over is undoubtedly far less than a concern located in a large city with a big floating population. The men who make calendars at Red Oak know their business. All of these things are a guarantee to customers that in purchasing from the original calendar source they secure the best the market affords.

☞ Red Oak is not one of the big cities of the country, nor of the state in which it is located, but it is a modern little city which affords every convenience for good printing. The clear country air and freedom from city dirt, smoke and grime undoubtedly help to improve the finished product. Although we are located in a

small town in a mid-western state, we nevertheless have a factory building and equipment which is second to none and better than the ninety-and-nine.

☞ In point of size, ours is the largest exclusive calendar factory in the United States. It is, as those of you who have seen it know, a beautifully designed building of modern mill construction. From the smallest Gordon press to the largest Miehle the actual printing machinery is of the very best design. A policy of yearly replacement keeps this productive machinery at the highest standard of performance. No old rickety presses are permitted to turn out Murphy quality printing. From the Order Department to the Shipping Department the same meticulous care is exercised in the completion of the real works of art which build the Murphy fame.

☞ As the birthplace of art calendars the little city of Red Oak has become justly famous. As Oberammergau has been noted for the production of the historic Passion Play, so Red Oak is noted at home and abroad for Murphy art calendars. Murphy calendars are sold in every state in the Union, in Canada, and on both sides of the ocean.

☞ Among its best customers the Murphy Company includes the bankers, who have been quick to appreciate the particular value of art advertising in representing their own business before their customers and prospects. To the bankers, therefore, we extend a cordial invitation to visit our plant, believing that they will be particularly interested in the closer-working of a business which is so vital to business as ADVERTISING.

## THE THOS. D. MURPHY COMPANY RED OAK, IOWA

“THE BIRTHPLACE OF ART CALENDARS”

*Producers of exclusive, copyrighted art calendars, direct-by-mail campaigns, business and personal greeting cards, fans, blotters, maps*



# TOP O' THE MORNING

We are looking forward with great pleasure to visits with our banker friends at the May Group Meetings.

It is always a happy occasion to visit with old friends and neighbors during the finest season of the year, refreshing business and personal relationships of many years' standing.

EDMUND W. MILLER, President

JAMES M. GRAHAM, Vice-President

H. W. WENTE, Cashier

S. C. KIMM, Asst. Cashier

R. L. PENNE, Asst. Cashier

CHAS. S. MCKINSTRY, Asst. Cashier

LILLIAN SHOEMAKER, Auditor

## The COMMERCIAL NATIONAL BANK

WATERLOO, IOWA

*CAPITAL AND SURPLUS ONE-HALF MILLION DOLLARS*

*RESOURCES OVER FIVE MILLION DOLLARS*

Forty-two Years of Successful Banking

HIGH GRADE  
 BONDS & MORTGAGES  
 FOR BANK INVESTMENT

BONDS



Government

Municipal

Public Utility

Industrial

Railroad



MORTGAGES



First Mortgage

Real Estate Loans

on

City and Farm

Property

THE COMMERCIAL NATIONAL  
 COMPANY

WATERLOO, IOWA

EDMUND W. MILLER, President

E. H. WYANT, Secretary

CAPITAL and SURPLUS \$125,000.00



# WELCOME TO CHEROKEE BANKERS OF GROUP ONE

Group  
One  
Meets  
Here  
Monday  
May  
18th

## Pleasure and Profit

You will find pleasure and profit awaiting you at the annual meeting of Group One at Cherokee, Monday, May 18th.

Cherokee Bankers, the Chamber of Commerce, the Cherokee Country Club and all citizens welcome you cheerfully and are glad of the opportunity to show you Cherokee and its many industrial and civic features.

A splendid program—enjoyable entertainment, dancing, golfing—and a business session of particular and vital interest to every member of Group One.

Come to Cherokee—bring the family, we want you to—and profit by the business meeting and, at the same time, enjoy yourself immensely.

### Make Your Reservations

In order to make the proper arrangements for your convenience, the Banks of Cherokee County will appreciate your making your reservations at once. Tell us how many. Send them to Mr. Parker, President First National Bank.

Cherokee State Bank  
First National Bank  
Security National Bank  
Steele's Bank

# Cherokee—A City of Fine Homes

HE city of Cherokee, Iowa, where Group One bankers will meet May 18, is located in the valley of the Little Sioux river, and near the center of Cherokee county, of which it is the county seat. It spreads itself over a series of gently sloping hills on the west bank of the river. With its natural beauties of tree-clad hillside and bluff, and the winding river, it has an ideal location from the standpoint of either beauty or community wellbeing.

Cherokee county is a part of that table land that stretches across western Iowa and has proved one of the richest and most productive regions anywhere in America. With a deep, rich soil adapted to the growing of all forage and grain crops in its zone, agriculture has reached a high state of development.

Cherokee county has many "feeders" and some of the best finished loads of steers and hogs sold on the Sioux City and Chicago markets are from this county. The fact that a Cherokee farmer "tops" the market is so common as to excite little comment. Along with this has come an improvement in livestock standards, and championship winning herds of purebred horses, cattle and swine are numerous.

In recent years, dairying has been making rapid strides, and with the foundation already laid for many producing dairy herds, Cherokee county will

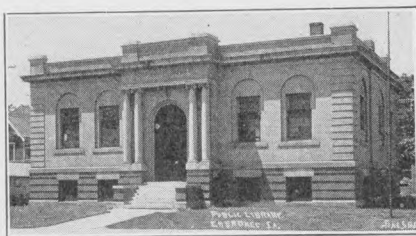
in a few years be as favorably known for its dairy herds as it is now for beef strains.

Cherokee city has a population of 6,000. Its climate is pleasant. Summer and fall are especially delightful. Nights are cool, even during the hot season. Recreation is cared for through ample playgrounds connected with the schools of the city, an athletic park, a well appointed country club with facilities for

The public schools of the city include Senior and Junior high schools, and grade schools. The schools are affiliated with the Iowa State Teachers College and many student teachers get their training in the Cherokee schools. Immaculate Conception school and St. Mary's academy, under the Sisters of St. Mary, care for a large group of both day and boarding pupils. Cherokee also has many fine church buildings with large congregations.

Cherokee's utilities include water of splendid quality from deep wells, gas, electricity and sewers. A motorized fire department is well equipped and an efficient organization. The city has recently completed an elaborate paving project with all important streets and alleys paved. Well graded and surfaced highways, a part of the state Primary system, lead into the city from all directions. The best known of these, the Custer Battlefield Highway, from Des Moines and the southeast, runs through to the National Parks and west to Pacific points.

Cherokee's public and semi-public institutions include the Cherokee State Hospital, largest and most modern institution of its kind in Iowa, where upward of 1200 mentally affected patients are cared for. The Sioux Valley Hospital, an institution erected by public subscription, affords splendid facilities for the care of those needing medical or sur-



Public Library at Cherokee, Iowa

golf and tennis; City Park, a large and carefully kept public park; bathing facilities at Lake Markham, thanks to the Illinois Central railroad, and many beautiful wooded spots along the Little Sioux open to the public. Three splendid theaters offer varied high-class programs. Evening concerts by the Cherokee Concert Band throughout the summer are a feature that brings in thousands each season.



Cherokee State Hospital—Largest Institution of Its Kind in Iowa



gical treatment. A Carnegie library containing over 10,000 volumes, together with a very elaborate museum and collection of historical relics. A Federal building, now in process of construction, and which will be ready for occupancy this fall. A Chamber of Commerce founded on modern lines, City Hall and Armory. Modern hotels and garages and a convenient, sanitary tourist camp. Not the least of its interesting events is the

Annual Pilot Rock Plowing Match, Livestock and Industrial Show, held annually near Cherokee.

Cherokee is the home of a number of manufacturing and distributing plants that are doing a thriving business. With excellent railroad facilities, ideal living conditions, located at the hub of a wide and prosperous territory, Cherokee offers a really fine location for further development along these lines.

Cherokee banks, four in number, are strong institutions, with ample facilities to care for the growing needs of the territory and city which they serve. Retail trade is the foundation of the business interests of the city and Cherokee is



**PROGRAM FOR GROUP 1**

Cherokee, May 18, 1925

9:00 A. M. Registration, Cherokee Country Club

Meeting called to order, Country Club Invocation

Address of Welcome

Response by A. B. Darling, President Security National Bank, Sioux City

Addresses—

Dr. George Donahue, Superintendent Cherokee Hospital

Hon. Guy M. Gillette

Justin Barry, President Cherokee Chamber of Commerce

C. J. Wohlenberg

Frank Warner

Visit to State Hospital

Golf and entertainment.

famous throughout western Iowa for the varied and excellent stocks of merchandise carried in all lines of wearing apparel, dry goods, groceries, building materials, implements, etc.

Transportation needs of the city are cared for by the Illinois Central railroad, being a division point for that system. Lines run east to Chicago; north to Sioux Falls and the northwest; to Sioux City, and south to Onawa with connections to Omaha and the southwest.

All in all, Cherokee is a city in which anyone desiring a home can locate with the feeling that here is a friendly city, well established in a prosperous community, where one will find it worth while to live, to rear one's family and to follow business or a vocation.

**SOUND BONDS  
FOR BANK INVESTMENT**



**The First National Company of Iowa**

Hanford MacNider, President

MASON CITY

Security Building  
Cedar Rapids

Valley National Bank Building  
Des Moines

**C. W. Britton  
Company**

Sioux City, Iowa

Commercial Paper and Investment Securities.

Our thorough banking experience enables us to supply banks with long or short time investments suited to their requirements.

No client has ever suffered a loss on paper sold by us.

# WATCH YOUR STEP

At

## Cherokee, Iowa, Convention

and be sure to have a visit with  
the officers present of the old

### *First National Bank of Sioux City*

CAPITAL ONE MILLION DOLLARS

P. S. { We want to be of service to  
you. Make your wants known }

## Are You Watching All the Corners?

You demand Safety, Service and Profits  
in the operation of your institution.  
We realize that our customers' prosper-  
ity is our prosperity.

Have the proceeds of live stock shipped  
to Sioux City placed in an interest-bear-  
ing account the day of sale.

### **The Live Stock National Bank**

SIOUX CITY, IOWA

*"The Bank at the Yards"*



IRA RODAMAR, President  
C. E. PICKETT and  
J. O. TRUMBAUER  
Vice Presidents



FRED H. WRAY, Cashier  
R. E. MILLER, Ass't Cash.  
I. W. BLOUGH, Ass't Cash.  
A. M. DECKER, Ass't Cash.

## Waterloo's Pioneer Bank

1856-1925

The history of this bank dates back to the 13th day of July, 1856, when John H. Leavitt, pioneer, opened the door of his private bank and real estate office. Mr. Leavitt served a full half century and was succeeded by James E. Sedgwick until his untimely death in 1918. Ira Rodamar, its third president, now heads this institution after thirty-two years of consecutive, individual service.

Your business is respectfully solicited on the basis of this unusual record and the desire to serve you.

CAPITAL	-----	\$ 200,000.00
SURPLUS	-----	100,000.00
PROFITS	-----	105,000.00
DEPOSITS	-----	4,000,000.00

*"AN HONOR ROLL BANK"*

## LEAVITT & JOHNSON NATIONAL BANK

WATERLOO, IOWA

1856—Over Two-Thirds of a Century—1925

# Fort Dodge— The Gateway to Northwest Iowa

By *R. O. Green*

*Secretary Chamber of Commerce,  
Fort Dodge, Iowa*

THE early history of the settlement of Fort Dodge contains many features of exceeding great interest. Herbert Quick in his two books entitled "Vandermark's Folly" and its sequel, "The Hawkeye," speaks of this part of the state of Iowa as the Fort Dodge country, which in reality establishes Fort Dodge as the metropolis of northwest Iowa.

The city itself was incorporated in 1869. It was first given the name of Fort Clarke by General Winfield Scott, afterwards changed to Fort Dodge in honor of General Augustus C. Dodge, who gained the title of general in the Black Hawk Wars, as did his father, Henry Dodge, before him, and who was also one of the first two United States senators from Iowa, the appointments being made when the state was created by a subdivision of the territory of Wisconsin.

From a straggling frontier village at the time of its incorporation, Fort Dodge has become an industrial center of considerable importance, mainly from the fact that here lies natural resources—gypsum and clay. Here lies one of the only two deposits of gypsum rock in the state, from which large quantities of gypsum products are manufactured, such as wall plaster, plaster board, stucco, which is used in pebble-dash for exterior finish, and fireproof partition building block. The total manufactured products from this one natural resource alone required 17,000 cars in shipping the product from Fort Dodge in the year 1923.

Of the two places where gypsum rock is found, which, by the way, is supposed to be a deposit from glaciers ages ago, Fort Dodge ranks first because the deposit, while lying in only one particular section of the environments of the city, is reached at a depth of 50 to 75 feet and comprises a vein 20 to 30 feet thick and of inexhaustible quantity.

The other locality is Centerville, Iowa, where the vein lies some 1,200 or more feet under the surface and in comparatively shallow vein, Fort Dodge being the largest single-producing center of gypsum products in the United States. There are six large gypsum mills producing the product here.

The other valuable natural resource is the clay deposits, which

are of several kinds and qualities. The industry is developed by five large mills now manufacturing from common drain tile and common brick to glazed sewer pipe, exterior building blocks for farm buildings, silos, fireproof partition blocks, etc. By experiments conducted through the Ceramic Department of Engineering at Ames, it has been discovered that clays in other varieties are suitable for the manufacture of terra cotta, art stoneware, pottery, etc., which industry we hope to have developed here, which offers a fine field, since these clays exist here in inexhaustible quantity.

The early history of Fort Dodge is replete with interesting data. First, the soldiers were stationed here and it was contemplated to build a fort, hence the name, but the fort was never built. Barracks, however, were built and a com-

pany of soldiers were located here for a year or two, then they were transferred to Fort Snelling in Minnesota. It was at Fort Dodge that a company of citizens organized a relief expedition in the early days to proceed to relieve the sufferers from the Indian massacre known in history as the "Spirit Lake Massacre." It was here, also, that the large block of gypsum rock was secured from the outcropping gypsum on the Des Moines river, hauled to Boone by ox team, as there were no railroads into Fort Dodge at that time, taken east, carved into the image of a human being, buried at the little town of Cardiff, New York, south of Syracuse, where it remained a year, then through the seemingly incidental digging of a well at a given spot a prehistoric petrified giant was discovered which scientists declared was the petrified body of a human being, and it became known as the "Cardiff Giant." Being found at Cardiff, New York, its name was thus established. His



Part of Business District of Fort Dodge



**PROGRAM FOR THE ANNUAL  
MEETING OF GROUP 2**

Fort Dodge, Tuesday, May 19, 1925

*Forenoon*

10:00—Registration—Chamber of  
Commerce, 4th Floor, Wah-  
konsa Annex

11:00—Annual Conference of County  
Presidents

*Afternoon*

1:15—Annual Meeting Group 2

Session Called to Order

Music

Invocation

Address of Welcome

Response

Five-Minute Talks on the Out-  
standing Work Accomplished  
During the Past Year

Clay County (a) Institute of  
Banking

Buena Vista (b) Vigilance Or-  
ganization

Pocahontas (c) County Credit  
Clearing Association

Humboldt (d) How a Uniform  
County Rate on Time De-  
posits Was Established

Address—Governor John Ham-  
mil

Committee Reports



View of Country Club, Fort Dodge

Majesty lies in state and can be viewed by anyone at this time in the spacious Arcade Lobby of the Warden Apartment Building at Fort Dodge.

Fort Dodge is located on the Des Moines river in the heart of the very best land in the state of Iowa. No city in the state has so much contiguous territory within which to trade. Its location is slightly west and north of the center of the state—133 miles to Omaha, 135 miles to Sioux City, 221 miles to Minneapolis and St. Paul, 95 miles to Waterloo, 87 miles to Des Moines.

Fort Dodge ranks with all other cities in the state in its number of trunk line railroads. The Chicago-Omaha main line

of the Illinois Central, the Chicago-Omaha main line of the Chicago Great Western, the Minneapolis-Des Moines main line of the Minneapolis & St. Louis. The Illinois Central also has a branch line to Sioux City. This road also branches at Cherokee to Sioux Falls, S. Dak., and the northwest. The Chicago Great Western branches to Minneapolis and St. Paul and to Mason City. The Minneapolis & St. Louis line has two branches north out of Fort Dodge, and two branches south out of Fort Dodge. The Fort Dodge, Des Moines & Southern, an electric road, reaches to Des Moines on the south with its main line, and Webster City and Lehigh with branches. Sixty daily freight trains in and out of Fort Dodge carry the great tonnage of freight, and seventy-eight daily passenger trains in and out carry 698,208 pas-

ple annually. Fort Dodge is the only jobbing city in the state that has daily local freight service to local points on every line.

Fort Dodge's manufactured products consist of gypsum and clay products, overalls, shirts, wool and fur-lined coats, gloves, job printing, pyrotechnics, tents and awnings, harness, oatmeal and corn products, ice cream and dairy products, confectionery, galvanized culverts and bar iron, biologic products, pork packing, carbonated drinks, steel fence posts, road markers, butter tubs, hog waterers, bread, ditching machines, florists' products, hog oilers.

Its jobbers deal in plumbers' supplies, including iron pipe, groceries, agricultural implements, poultry, butter and eggs, hardware, drugs, fruit and vegetables, furnaces, paper and woodenware. Fort Dodge is also a large hog and grain buying market.

Fort Dodge has a \$100,000 Y. M. C. A. building, a \$60,000 Y. W. C. A. building, a large public library, a large hospital and another now building; nineteen churches, representing practically every denomination; nine modern ward school buildings; three parochial schools; a modern \$950,000 high school building; a fine municipal building.

Fort Dodge owns its own waterworks plant and secures water supply from artesian wells; has a paid fire department with modern equipment; owns its own hydroelectric plant, 1,000 H.P.; its own incinerating plant for garbage disposal; 48½ miles of water mains; 335 fire hydrants; 4,500 service connections; 69½ miles of storm and sanitary sewers; 47 miles of asphalt, concrete and bithulitic paving; has a country club; three hotels, the largest having an investment of

# BANKERS ON MAY 19TH

When in Fort Dodge at the Group Meet-  
ing, make our office your headquarters.

We are always glad to see you.

## Central Iowa Mortgage Co.

512 SNELL BLDG.

FORT DODGE, IOWA

Earl D. Phipps, President

G. H. Southwick, Vice Pres. and Secy.

\$1,500,000; a district fair and exposition, which is a \$400,000 corporation, and a modern electric light and power plant, just completed, costing \$1,000,000. Fort Dodge has 6,785 telephone connections.

The beautiful Dolliver Memorial state park is situated on the Des Moines river, ten miles south of Fort Dodge, and is reached by highways through Fort Dodge and the southern part of the county. It comprises some 500 acres of land bought by the state and local subscriptions, and

named after our illustrious statesman, Senator Dolliver.

Fort Dodge has six city parks. Beautiful Oleson Park, of some eighty acres of wooded ground, highly improved, constitutes one of the beauty spots of the city. It was given to the city by our former state senator, O. M. Oleson.

A beautiful tourists' camp ground is provided by the Hawkeye Fair and Exposition Association, located just seven blocks north of the county court house,

comprising seventy-nine acres of beautiful wooded ground. All of the main highways leading into Fort Dodge are marked directing the tourists to this camping ground. All of the modern conveniences are furnished so that it furnishes one of the best tourists' camping grounds in the state.

Fort Dodge is served by five banks with a total capital stock and surplus of \$1,677,500, and total resources of \$13,210,766.82.

## PRAIRIE LIFE INSURANCE Co.

DR. W. R. McGREW, *President*  
H. L. McGREW, *Secretary*      ROY D. HART, *Agency Manager*

OMAHA, NEBRASKA

*We want more IOWA BANKS to act as  
Local Depositories*

*Let us give you the details*

*Address the company*

### "MASON CITY'S FIRST AND ONLY SAVINGS BANK"

## *Alert to Your Wants Always*

In the 35 years of its existence this institution—one of the oldest savings banks in the west (organized 1890)—has served thousands of Iowa banks and banker patrons well. From a small beginning it has grown to its present strength as the result of the constructive policy of its management. This institution, its officers and directors, are prepared to serve you promptly and accurately.

**OFFICERS**  
J. W. ADAMS, *President*  
L. O. STONE, *Vice President*  
WALTER J. WALKER, *Vice President*  
IRA W. STINSON, *Cashier*  
C. E. BROOKS, *Assistant Cashier*  
L. W. SHERMAN, *Assistant Cashier*  
R. A. POTTEE, *Assistant Cashier*  
H. C. WEEKS, *Auditor*

**DIRECTORS**  
J. W. Adams      W. E. Gildner  
L. O. Stone      Hardy F. Pool  
Walter J. Walker      M. E. Adams  
C. E. Brooks      I. R. Kirk

Capital	- - - - -	\$400,000.00
Surplus	- - - - -	68,669.39

**City-Commercial Savings Bank**  
Mason City, Iowa



**OFFICERS**

**WILLIS G. C. BAGLEY**  
Vice President

**CARL A. PARKER**  
Vice President

**FRED E. KEELER**  
Vice President

**HANFORD MacNIDER**  
Vice President

**CHARLES H. McNIDER, President**

**OFFICERS**

**ROBERT P. SMITH**  
Cashier

**HAROLD V. BULL**  
Assistant Cashier

**HARRY C. FISHER**  
Assistant Cashier

**WILLIAM W. BOYD**  
Assistant Cashier



# A Part of Your Organization

Your Mason City correspondent should be in a real sense a part of your banking organization.

You should be able to call on your correspondent bank for usual and unusual services with the same freedom and assurance that you would call for them from your own organization.

First National correspondents do so, knowing that we endeavor to perform every possible service for our clients with consistent promptness and thoroughness.

**RESOURCES \$6,000,000.00**



## The First National Bank

MASON CITY, IOWA

# Hampton—One of Iowa's Beautiful Cities

By T. W. Purcell

Publisher "The Hampton Chronicle"

**H**AMPTON will welcome the Iowa Bankers Association from Group Three, on Wednesday, May 20th. Hampton is a splendid town in which to hold this meeting, as here you will meet some of the best people on earth, who will appreciate their guests for the day. Here you will be close to the center of the real garden spot of the world in agricultural and live stock pursuits. Here you will come in close contact with the richest soil in the world, the deep black loam kind which grows the tall corn which has already made Iowa famous.

In Hampton there is about the finest hotel in Iowa for its size, and probably none that equals it in any town in the state outside of the large cities. The banquet room of the North American Hotel will seat easily 400 people. The building is strictly fireproof, with all modern conveniences, and has about seventy rooms, most of them with bath.

The Marshall Canning Company has a large corn canning factory here, probably one of the most modernly equipped and one of the largest in the country, and millions of cans of sweet corn are put out here every year.

Hampton is one of the prettiest and most substantial towns in the state, with modern homes and business houses. It was the first of the "small towns" in the state to put in paving. It is first in many things of a progressive nature. It is also first in the number of its noted men, considering the size of the town. It has a member of the supreme court of Iowa, a district judge, a congressman, a past commander of the Iowa G. A. R., a past state finance officer of the American Legion, a member of the Iowa State Fair Board of Directors, and a couple of years ago one of its citizens, now deceased, served as grand high priest of the Royal Arch Masons of this state.

The Lutheran Hospital, located here, is one of the large hospitals of Iowa. It was established a half dozen years ago, and is a large, fireproof structure. It has an eminent staff of surgeons and physicians, and patients come here from all parts of Iowa and the surrounding states.

Hampton is the home of some of the best banks in the state. The Citizens National Bank, with its nearly \$2,000,000 of assets, and the Franklin County State Bank a close second. The Hampton Savings Bank, one of the newer institutions, is also a strong and growing banking house, and Robinson Brothers Bank, a

private concern, probably does a larger farm loan business than any institution in the state, in a town of this size.

All of the leading church denominations are represented in Hampton, most of them with extraordinary fine edifices. The Methodist church has a \$10,000 pipe organ. The public school system here is 100 per cent.

The Hampton golf links, one of the fastest and "longest hole" courses in the state, is already opened and will be in excellent condition for the banker golfers

any fear of not being able to make Hampton by automobile on May 20th. We have the 365-day road here.

### See Him at Ottumwa

Watson N. Enyart, the distinguished-looking cashier of the Agency Savings Bank of Agency, Iowa, whom Group 10 bankers will see performing his duties as



W. N. ENYART

secretary of Group 10 of the Iowa Bankers Association at Ottumwa, May 5, is a native of Agency, born there in 1879. His early education consisted of grade school and high school training in the Agency schools. In February,

1906, he organized the Agency Savings Bank, became its cashier and is still in that position, the bank having capital, surplus and undivided profits of \$35,000.

Mr. Enyart is a member of the Wapello Club of Ottumwa, the Ottumwa Country Club, member of the Ottumwa Shriners, and politically he's a Republican.

### Paging Mr. Boie

The original and most loyal Republican has been discovered at Hancock, Iowa, in the person of Fred J. Boie, the efficient



FRED J. BOIE

secretary of Group 5. "I voted for McKinley the first time I ever voted and have never voted anything but the Republican ticket since," he declares.

Mr. Boie was born in Pekin, Ill., in 1875, moving to Davenport with his parents a year later. He lived on a farm near Pleasant Valley until age 22, and is a graduate of the Davenport Business College. He married Miss Ida Beckman in 1898, went to Hancock a year later, first working on a farm, then purchased a fifth interest in the then Bank of Hancock and became its cashier.

In 1907, the bank incorporated for \$15,000 and now has \$35,000 surplus and is known as the Hancock Savings Bank. Mr. Boie is still cashier, his eldest daughter is president, his youngest daughter vice president and all but four shares of the stock is owned in the Boie family. Mr. Boie is a Mason, an Odd Fellow, an Elk and above all, a Good Fellow.

### PROGRAM FOR GROUP 3

Hampton, May 20, 1925

9:30 Registration at Coonley Hotel  
10:30 Meeting of all county officers with the state president and secretary, at Hotel Coonley Ball Room

11:00 Informal reception and smoker in hotel lobby

12:00 Dinner

Afternoon Meeting at Windsor Theatre

1:15 Meeting of Group Three called to order by President M. C. Sweeney, of Osage

1:20 Group Singing

1:25 Invocation, Rev. Dr. R. Frank Hurlburt, Pastor of the Methodist Church

Address of Welcome by C. W. Haase, President of Franklin County Bankers Association

Response

Appointment of Committees

Vocal Solo

Address, Greetings from Iowa Bankers Association, by C. J. Wohlenberg, State President

Address by Frank Warner, Secretary State Bankers Association

Other Talks

Reports of Committees

Election of Officers

4:00 Track Meet and Relay Races at Athletic Field

6:30 Dinner, Ball Room of Coonely Hotel, followed by special music and talks

9:00 Reception and ball at Coonley Hotel.

who arrive early in the morning and want to take some friend on for a round or two. The grounds will be free to Hampton's guests on May 20th. We want you to come.

Hampton is fortunate in its highways, and while much of Iowa is in the mud the territory surrounding Hampton and Franklin county, and in fact most points in northern Iowa, have modern highways, paved and graveled, and no one need have





# AT YOUR SERVICE ALWAYS

At the Group Meetings we hope to have the pleasure of greeting you again this year.

The Cedar Rapids National Bank has been fortunate in being able to serve Iowa banks and bankers for over a period of 42 years. Each and every officer, together with a competent list of directors is anxious to serve its Iowa banker customers and friends during 1925 as they have in the past.

The year 1925 offers many wonderful opportunities which every banker can readily foresee and affords every financial institution an opportunity to further help progress an industrial expansion. The officers of this bank want to place definitely on record their sincere desire to be of all possible help to their Iowa banker friends.

#### OFFICERS

**RALPH VAN VECHTEN**  
Chairman of the Board

**GLENN M. AVERILL**  
President

**MARTIN NEWCOMER**  
Vice President

**GEO. F. MILLER**  
Vice President

**CHAS. C. KUNING**  
Cashier

**VAN VECHTEN SCHAEFFER**  
Assistant Cashier

**PETER BAILEY**  
Assistant Cashier

**MARVIN B. SELDEN**  
Assistant Cashier

**CEO. W. SWAB**  
Assistant Cashier

**BERTHA M. WOLF**  
Assistant Cashier

The  
**Cedar Rapids National Bank**

Cedar Rapids, Iowa

# Vinton—The Heart of Iowa Corn Production

**D**OTTING the banks of picturesque Cedar river, midway between Waterloo and Cedar Rapids on the C. R. I. & P. Railway and three important highways, lies Vinton in the heart of Iowa's great corn producing region.

Populated by approximately 3,500 persons who have won recognition for their hospitality and promotion of civic improvements, Vinton has already launched extensive plans for entertaining full 300 members of Group Ten of the Iowa Bankers Association this spring.

Capital of Benton county since the early 50's—shortly after the village was founded by a few sturdy pioneers—Vinton has grown steadily despite the handicap of being located only a comparatively short distance from two of Iowa's largest cities.

Influenced entirely by agricultural assets, Vinton's prosperity is traced directly to the richness of soil in the surrounding rural districts, and to the progressive spirit of farmers and city inhabitants. Near here are situated many of the state's finest farm establishments.

Although cattle raising and dairy farming have increased materially during recent years, corn is still the principal product raised in the nearby rural communities. Based on a per capita scale, Benton county's corn volume is the largest in Iowa.

Naturally, there is located here one of the world's largest corn packing enterprises. Two factories are operated in the

*By E. S. Barnes*

*Vinton, Iowa*

city by the Iowa Canning Company. Millions of cans are packed annually and shipped to many parts of the globe.

With the poultry industry making rapid strides forward a large cold storage plant has been erected in Vinton. During most months of the year an average of 12,000 fowls are kept at this institution awaiting shipment to eastern and western markets.

Peculiarly enough the city's largest all year operating industry is a printing and newspaper plant. Here is published the Cedar Valley Daily Times, recognized as one of the largest and best country journals in America.

Although the city's population is scanty over the 3,500 mark, The Times' average daily circulation exceeds 5,000. From the great presses in this institution a vast amount of printing is produced annually for concerns in nearly every civilized country in the world.

Located in Vinton also are a number of other industries. A modern sewage system aids in maintaining excellent public health conditions. The city's water supply and electricity are furnished by a municipally-owned plant that recently was equipped with modern apparatus.

Situated along the banks of magical Cedar river, Vinton is one of Iowa's most beautiful small cities. Built on land that

gradually rises from the river channel, the city is assured of freedom from inundation by devastating floods sweeping over the stream's banks.

Practically all of the principal thoroughfares are paved. Modern buildings, some quaint in their architectural designs, predominate in the business district. At night brightly illuminated boulevard lights twinkle in various sections of the city.

Near the center of the business district is located Benton county's court house—a massive stone edifice. Around this graceful structure is an enchanting park. Nearby are a number of prominent banking and business buildings.

Delightfully modern homes are sprinkled throughout the residential districts. At one edge of the city is scenic Riverside park. Not far distant is the country club's home, adorning a beautiful nine-hole golf course that adds to the fascinating splendor of the river scenery.

Three commodious schools supply children of the city and surrounding communities with every modern educational advantage. Two of the schools are occupied by the grades, while the third, a new structure erected at a cost of \$175,000, is devoted to high school classes.

Approximately \$500,000 is invested here in three of Iowa's most beautiful churches. On the outskirts of the city is situated the Iowa College for the Blind, set amid an enchanting picture of flower gardens and bewitching landscaping.

## Has Five Million Deposits

Two of Iowa's sturdiest financial institutions are the Commercial National Bank and the Commercial National Company of Waterloo.

The Commercial National Bank was organized in 1883, its first president being J. D. Platt. He was succeeded in 1889 by W. W. Miller, father of E. W. Miller. W. W. Miller resigned as president, owing to ill health, and E. W. Miller, popular Iowa banker, was elected to take his place.

Mr. Wentz, the cashier, began his work with the bank in 1902, being employed as collector and bookkeeper. He was later elected assistant cashier and in 1920 was elected to his present position.

The building the bank now occupies was planned and started in 1902 and occupied early in the spring of 1905. The banking room was completely remodeled in the year of 1913 and plans for additional space are being worked out at the present time. The deposits at the present time are nearly five million dollars

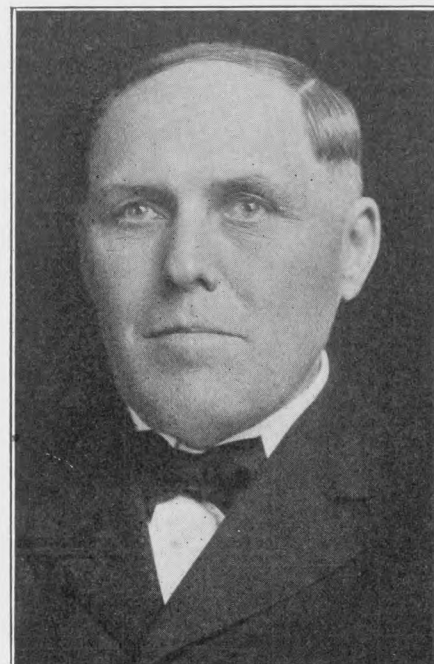
and twenty years ago were slightly less than \$800,000.

The Commercial National Company was organized in 1921 and opened business office in July, 1922, occupying a prominent business corner of the city on the first floor of the Terminal building. The company has enjoyed a very successful business and has aided greatly in financing of various Waterloo building projects.

## Is A. B. A. Candidate

A. M. Henderson, the former genial and efficient president of the Iowa Bankers Association, is actively in the race as a candidate for the A. B. A. Executive Committee from Iowa. Banker Henderson, who makes his home at Story City, was last year the reserve member of this committee. Hundreds of his good friends are lining up to support him in the coming election at Dubuque.

Suit the action to the word, the word to the action.—Shakespeare.



A. M. HENDERSON





## WE'LL SEE YOU THERE!

We hope we may have the pleasure of meeting our many friends whom we met last year in Marengo, in Vinton on Thursday, May 21st, at the meeting of Group Seven, Iowa Bankers Association.

From reports that have come to us we have reason to believe that the Vinton boys will entertain us in great style and we'll renew old friendships under ideal conditions. We welcome this opportunity as wholeheartedly as we welcome the opportunity to serve these same bankers in the ordinary course of business throughout the year.

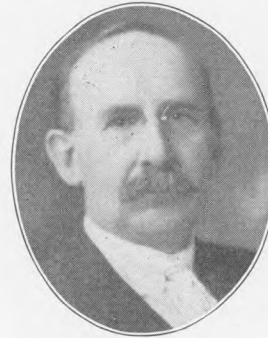
If you are not already familiar with the service rendered by the First National of Waterloo, let's meet in Vinton and get acquainted.

CHAS. A. MARSH, Pres.    A. M. PLACE, V. P.    WILL A. LANE, Cashier

The **1<sup>st</sup>**  
**First National Bank**  
Waterloo, Iowa  


### Yes, This Is Mr. Becker

J. F. Becker, Elkader, secretary of Group 4, is very much a native of Elkader. Born there in 1869, he's seen fit to make that beautiful little city his permanent home.



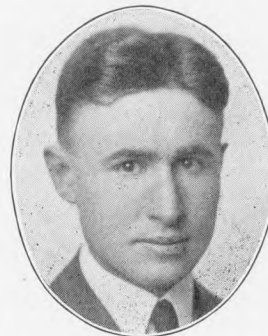
J. F. BECKER

Mr. Becker attended the Elkader grade schools, and had a year of high school work. He then entered the lumber business and was manager of the Elkader Lumber Yard from 1890 to 1892. From the latter date to 1907, he was associated with his brother in the drug business in the same city. On March 1, 1907, he was elected cashier of the Elkader State Bank, still holds that position and is mighty proud of his institution which has a \$75,000 capital and surplus.

He is a Mason, a member of the Clinton Consistory, Shriner at Cedar Rapids, and a member of the Elkader Kiwanis Club. Politically he's very much Republican and has been chairman of the Clayton County Republican committee for twelve years.

### Introducing Raymond B. Reis

Raymond B. Reis, secretary of Group 3, and cashier of the Marble Rock Bank, while a student at Ames, acquired almost as many honorary titles as has the Prince of Wales. A member of the debating team from that great institution, he also belonged to the honorary fraternities of Tau Beta Pi, Delta Sigma Rho and Phi Kappa Phi.



R. B. REIS

With such an aggregation of handicaps, he should feel at home in any meeting in the world.

Mr. Reis was born at Little Rock, Iowa, 1890, and graduated from the high school in that city sixteen years later. He graduated from Ames in 1913, as a mechanical engineer and was for two years with the Westinghouse Electric at East Pittsburgh. In 1915 he taught mechanical engineering in the Case School of Applied Science, Cleveland, but left that work to become cashier of the Marble Rock Bank in 1917.

**Boost Webbles for President**

Friends of Emil Webbles, the agreeable president of the First Iowa State Trust and Savings Bank of Burlington, whose candidacy for the presidency of the Iowa State Bankers Association, subject to election at the coming convention in Dubuque, was announced last year, are active in behalf of their candidate.



EMIL WEBBLES

They point to his record as one of the deserving workers in association affairs. He was both chairman and secretary of Group Eight while cashier of the Muscatine State Bank at Muscatine and has also been chairman of Group Eleven since moving to Burlington a few years ago. In addition, he has been a member of various state association committees, including the Educational Committee, and has been a prominent figure in work of the American Bankers Association.

**On Bridge Commission**

Julian Boeckh, of the State Bank of Lansing, Iowa; F. G. Bell, of Gilchrist and Company, McGregor; and Fred White, state engineer, have been appointed members of a commission to investigate the possibility of erecting a bridge somewhere between La Crosse and Dubuque. They are working in conjunction with a similar commission in the state of Wisconsin.

**Will Hold Golf Tournament**

Joe Meyer, well known Dubuque banker and chairman of the entertainment committee for the Iowa Bankers Association Convention that will be held in Dubuque, has the following word of warning to issue to bankers who are devotees of the green and fairway:

"Iowa bankers who like to play golf, attention: We will have a 36-hole match tournament starting Monday, June 15th, and finals to be held Wednesday, June 17th. We must have your handicap and entry before June 10—also, there must be 30 entries in order to carry out the tournament. There will be cups and medals awarded the winners and runners up. All entries to the golf tournament should be sent in to Jos. W. Meyer, cashier of the Consolidated National Bank, Dubuque, Iowa, before June 10."

**Buys Waterloo Agency**

Lamar Duke, Waterloo, Iowa, insurance man, has purchased the Waterloo

Insurance agency and will continue to operate in the same location in the Lafayette building. Mr. Duke was manager of the agency from 1913 until January 1, 1925, when he formed an individual agency.

All lines of insurance are carried by the concern, which was formerly operated in connection with the Waterloo Bank and Trust Company.

A people that studies its own past, and rejoices in the nation's proud memories, is likely to be a patriotic people, and bulwark of law, and the courageous champion of right in the hour of need.—Anderson.

# BONDS FOR BANKS

Specializing in Bonds  
for Bank Investment

**HANNA-SHREVES CO.**  
BURLINGTON, IOWA



# ALL ROADS LEAD TO LANSING



The latchstring is out at Lansing, May 22nd, for the bankers of Group 4.

Come to Lansing and enjoy a view of

## “God’s Own Beautiful Country”



**Kerndt Bros. Savings Bank**

**Peoples State Bank**

**State Bank of Lansing**

# Lansing Endowed by Nature with Great Scenic Beauty

By R. G. Miller

Sec'y Lansing Commercial Club and Cashier  
Peoples State Bank, Lansing, Iowa

LANSING, where Group Four bankers will meet May 22, is not a large town nor a new town. Her population does not exceed 1,700 souls and she is one of the old "River Towns" of the state. Like others of these towns, her setting, her history and her claim to distinction are unique. It is generally conceded that for

Primary Highway No. 9, crossing Iowa through the north tier of counties, was completed into Lansing last fall and this trail, from Waukon, the county seat, to Lansing, and especially that portion making the descent from the highland to the river, has been well named "The Road of a Thousand Curves" and designated as

cities in the manner of entertaining, no hope will be entertained that visitors will go away impressed by splendor that men have created; they may be assured of a warm and cordial welcome. Lansing's hotels and her homes will be open and guests will be assured of every courtesy within Lansing people's power to grant—Lansing has *individuality*. She may not be better but she is refreshingly different. You are sure to like her and to want to return, when you can stay longer.



Scenes near Lansing, Iowa

rugged beauty and scenic wonders, the section of the Mississippi river from Dubuque to La Crosse, Wisconsin, is the most noted of any in the middle west. Lansing is in the heart of this section, is on the main channel of the "Father of Waters" and at the threshold of the great "Winneshiek Bottoms" of which so much has been said and written in recent months.

Visitors to the city are unanimous in their agreement that the natural scenic beauty of Lansing and surrounding country is worth coming a long way to see and that thousands of tourists who journey to far away places would surely "See Iowa First" if they but knew what she has to offer in her "Little Switzerland."

While Lansing is wholesomely old-fashioned in some desirable ways, she is yet abreast of the times in those things that make for the nobler life and the loftier planes of living. She has good civic improvements, good schools, and homes and churches, a progressive set of business men and a friendly, hospitable people. Nestled at the foot of the noble bluffs, and where a beautiful valley meets the river, one might wonder whence she drew her trade and commerce. Climbing to the summit of her historic Mt. Hosmer, this wonder is quickly dispelled for, looking out from that elevation, one beholds a beautiful farming country with improvements that will compare with those of any section of the great state of Iowa. These farms are almost entirely in the hands of owners, which accounts for their splendid upkeep.

the most scenic piece of highway in northeast Iowa. This primary road connects with No. 82, in Wisconsin, by ferry to DeSoto, and thereby completes the shortest route from north Iowa and states to the west to "The Dells of the Wisconsin" and Devils Lake, in Wisconsin, and to Milwaukee and Chicago.

Lansing will welcome the bankers of Group Four and any others who may attend the meeting. They will be afforded an opportunity to see and place an estimate upon the scenic beauties and wonders of the most rugged section of the prairie state of Iowa, to view the Winneshiek Bottom from the bluff tops or to see it from a boat. They can see a fish farm, where carloads of commercial fish are fed and fattened for the eastern markets; can look over the state's fish hatchery or see how pearl buttons are made. They will see a city of comfortable homes and clean, high-minded people, a place to which they will want to return with their families to spend a week, to rest and enjoy the outdoors among the wonderful wooded hills and the beautiful sheltered valleys, to drink of the springs that years ago quenched the thirst of the Red man and furnished him his supply of pure, health-giving water, to visit the Indian mounds that abound in the region, to bask in the haze of romance and tradition that seems to pervade the very atmosphere, to one whose nature reacts to the suggestion of the sleepy river, so unmindful of the change that time has wrought.

No attempts will be made to rival the

## Giving Lobby Space to Customers' Products

A type of bank publicity that is new to most cities is being beneficially worked out by the Cedar Rapids Savings Bank and Trust Company of Cedar Rapids, Iowa. C. E. Auracher, advertising manager of the institution describes the plan as follows:

"We have set aside an appropriate space in our lobby for the products made and sold by our customers. The first display was that of A. J. Harris & Sons, Cutlery Mfgs., who have been in Cedar Rapids for fourteen years. The large lobby card just above the display gave the name of the firm, address, and read:

14 years in Cedar Rapids.

14 years a customer of this bank.

"For each display we will show an appropriate advertising message, tying up the bank and the customer.

"At the present time we have on display the products of the Holland Furnace Company, accompanied with a full page advertisement from the colored section of a recent Chicago Tribune.

"Each display will appear in our lobby for about ten days. Already considerable interest has been shown by people who come into the bank. Both local daily newspapers are giving us mention of the displays as they are put on. We feel confident that much good will result from these displays, and the public will come to know that we are doing things. These displays are given mention also in our monthly house organ, the Cedar Rapids Savings Letter, which covers Cedar Rapids and vicinity."

Nature is a ruthless aristocrat—careless of the masses, careful to pamper the few on the destruction of the many.—*Harvey.*



### The Truth About Mr. Black

"My life has been an uneventful one and nothing to boast about," says Secretary N. P. Black of Group 6. But what banker would not be just a little bit proud of having ten years ago organized a bank with \$15,000 capital stock, and now to be cashier of that same institution with deposits of around \$400,000 and \$37,000 surplus and undivided profits.

For that is a part of Secretary Black's history. He was born in 1884, in Polk



N. P. BLACK

county, his early education was limited, leaving school at age 13. He worked as a telegraph operator with the Rock Island, M. & St. L., the C., M. & St. P., Postal Telegraph, Chicago Board of Trade, and finally with the American Telegraph and Telephone Company of Des Moines. Mr. Black went to Minburn in 1914, organized the Dallas County Savings Bank that year, selling the stock at \$100 par. Today that institution, of which he's cashier, has nearly \$400,000 deposits.

Mr. Black is a pastmaster of the Masonic Lodge. Politically he's a Republican, although he says, "I vote for their candidates if they suit me."

### CHARITON MEETING

(Continued from page 17)

an electric power plant serving many towns in several counties, a water system unexcelled by any, a complete sani-

tary sewer system with septic tank disposal, a very efficient fire department, an excellent band giving weekly free concerts and which is supported by the business firms, a hospital with one of the largest X-ray equipments in the United States, a tourists' park, a fine municipal park under construction, an ice plant, ice cream factory, two large produce houses, a broom factory, wholesale grocery, greenhouse, two grain elevators, feed mills, two theaters, and three hotels, one of them a new four-story building.

Chariton has three banks with deposits of \$2,500,000. It has a country club with a sporty nine-hole golf course. The Char-

### MEETING OF GROUP 9

Chariton, May 7

- 9 A. M.—Registration, American Legion Hall  
 10 A. M.—Business Meeting  
 Reports of County Presidents  
 Group Chairman  
 Group Secretary  
 Address—C. J. Wohelberg  
 Address—C. E. Beeman  
 Address—Frank Warner  
 12 P. M.—Banquet—American Legion Hall  
 C. J. H. Sharp, Manager  
 Des Moines Clearing House, "Purposes and Intent of a Clearing House."  
 Adjourn to Country Club for Entertainment

## Consolidated National Bank

### Dubuque

J. K. DEMING, President  
 GEO. W. MYERS, Vice President  
 JAS. M. BURCH, Vice President  
 HERMAN ESCHEN, Secretary  
 JOS. W. MEYER, Cashier

Assistant Cashiers

JOHN E. WAGNER  
 ARTHUR P. MELCHIOR  
 J. J. SULLIVAN  
 ALBERT WHARTON  
 J. A. BEHNKE

*Serving Since 1876*

## Union Trust and Savings Bank

Central Avenue at 14th Street  
 DUBUQUE . . IOWA

CAPITAL, \$150,000.00

SURPLUS PROFITS AND RESERVES, \$350,000.00

TOTAL RESOURCES, \$3,950,000.00

*"The Bank that Boosts Dubuque"*

iton Gun club, with its thousand members, operates a large dancing pavilion, boat house and bathing beach on Crystal Lake adjoining the city. There are three large artificial lakes near town, affording good fishing, duck hunting, and water sports. Chariton has a Farm Bureau, Farmers' Union, Women's Club, Rotary Club, many lodges and other organizations. It has a Commercial Club that is always boosting for the town, and factional strife is conspicuous only by its absence.

### Cashier at Kalona

V. E. Davis, cashier of the Farmers & Merchants Savings Bank at Haskins, Iowa, has been elected cashier of the Farmers Savings Bank of Kalona, Iowa. He is a banker of several years' experience, having also been connected with banks at Westchester and Wellston, Iowa. Mr. Davis will be assisted in the management of the bank by Vice President Fred Skola, who has been acting cashier as well as vice president.

One of the best-known banking figures in the United States rightfully boasts of the time away back when he was a railroad brakeman. But he was a "darned" good brakeman.

# A Satisfactory Life Insurance Agency

**THE** Western Life Bank Agencies who produced business in 1915 and 1916 were familiar names on the Western Life books for 1924. In fact, Bank Agencies who have learned the benefits of Western Life service remain Western Life agencies.

**Unusual** care in choosing district managers, supervisors and special agents is reflected in the field by the favorable reputation of Western Life and its representatives.

A company of the West, for the West and helping to build the West.

*Local Agency Openings in Iowa,  
South Dakota, Minnesota, Nebraska,  
Kansas, Texas*

**Life and Endowment policies for men, women, children**

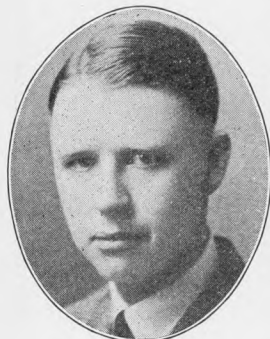
*For particulars address*

**Western Life**  
**Insurance Company**  
OF DES MOINES, IOWA

**THE SUCCESSFUL WESTERN COMPANY**

**Presenting Mr. Vanhorn**

Like many of the prominent bankers of the country, J. B. Vanhorn, cashier of the Citizens Savings and Trust Company of Iowa City, and secretary of Group 7, began his banking career as a combination janitor, teller, bookkeeper and assistant cashier. Possibly, too, the fact that his superior officer was the now well-known Davenport



J. B. VAN HORN

financier, Ray Nyemaster, then cashier of the Atalissa Savings Bank, had something to do with guiding his footsteps in the paths of successful banking.

In any event, Banker Vanhorn claims to be a native Iowan, born in 1886 on a farm near Wapello. He attended country school until he moved to Atalissa in 1899, graduating from the high school in that city, after which he taught school for six months before taking up the banking profession. After six years as assistant cashier of the Atalissa Savings, he was made cashier in 1910, but resigned in 1918 to become cashier of the bank where he is now employed.

Mr. Vanhorn is a Mason. "I never take part in partisan politics and could probably be classed as an Independent voter," he says.

**A Moment with Mr. Watts**

Charles E. Watts, Group Two Secretary, who will handle things clerical at the Fort Dodge meeting, May 19, was born at Audubon, Iowa, in December, 1889. He received his early education and high school training in Audubon, graduating from the University of Chicago with a Ph.B. degree in 1910.



CHARLES E. WATTS

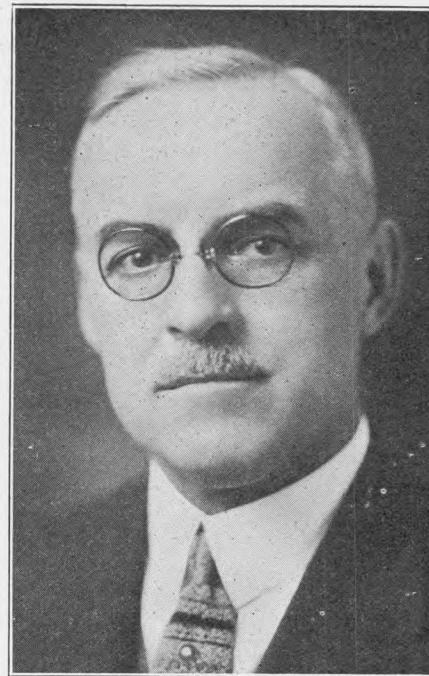
Mr. Watts in 1911 began his banking career in the First National Bank of Audubon, as assistant cashier, becoming cashier in 1914. In 1922, he became vice president of the Peoples Savings Bank of Plover, in which position he is now serving. He was Group Two Secretary in 1924, secretary of the Pocahontas County Bankers Association, 1923-25, and is this year serving as president of that organization. He is likewise treasurer of his county farm bureau.

Mr. Watts is a member of Delta Upsilon fraternity, Za Ga Zig Temple, Des Moines Consistory, and is a Republican.

There is in every human countenance either a history or a prophecy, which must sadden, or at least soften, every reflecting observer.—Coleridge.

**Friends Boosting W. G. C. Bagley**

Friends of W. G. C. Bagley, the well-known and energetic vice president of the First National Bank of Mason City, Iowa, are actively promoting his candidacy for membership on the A. B. A. Executive Committee from Iowa. Mr.



W. G. C. BAGLEY

Bagley is known to all Iowa bankers from his consistent work in behalf of the state association. In 1911 he was treasurer of the state association, and last year was general chairman of the convention committee that so well took care of the annual convention at Mason City.

**FORT DODGE MEETING**

(Continued from page 31)

Fort Dodge has a population, according to a survey made January 1, 1925, of 26,118 progressive people. There is some discrepancy between the different censuses that have been taken and the actual population of the city, for the reason that our independent school district truly represents the size of the city and contains more territory than our corporate limits.

The Chamber of Commerce occupies the fourth floor of the Wakhonsa Hotel Annex. Its quarters are commodious, with committee rooms, lounging room and large dining room for noonday luncheons. No better facilities are enjoyed by any locality. The chamber is maintained by the business men of Fort Dodge for the purpose of promoting the commercial, industrial and civic prosperity of the city.

A work of real merit finds favor at last.—Alcott.

**For Idle Bank Funds**

Your problem of idle funds is the same as that of most other banks. Hence the shortage of sound, short-time paper. Because of our widely diversified list, we are usually able to supply notes or bonds maturing in less than six months that will meet your requirements. Offerings on request.

**Polk, Corley, Wheelock & Co.**  
**INVESTMENT SECURITIES**  
 201 EQUITABLE BLDG - DES MOINES, IA.





## Community Service

Bankers are beginning to realize the importance of Life Insurance in their communities. Life insurance today is one of the greatest constructive agencies for the advancement of town and country. It not only serves your community, but it can also be made a direct source of profit to your bank.

Our Company gives real cooperation—the kind that has helped many bankers build their insurance department to a strong, profitable source of income.

**NORTH AMERICAN NATIONAL LIFE  
INSURANCE COMPANY**

OMAHA ~ NEBRASKA

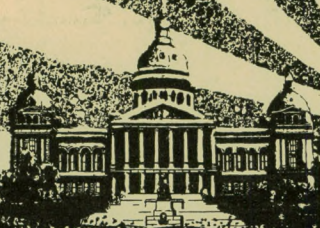
F. J. UEHLING  
PRESIDENT

STRONG AS  THE STRONGEST

*We have enjoyed the privilege of helping many bankers with their insurance problems. We would be very glad to extend to you our heartiest cooperation.*

**North American National Life  
Insurance Company**  
OMAHA, NEB.





An **IOWA**  
 Company  
 By Iowa Capital  
 and managed by  
 Reliable, Successful  
 Iowa business men.  
 Iowa Bankers know  
 the "Iowa National Fire."

*What is better than*  
 Iowa insurance to  
 Protect Iowa Credit?  
**IOWA NATIONAL FIRE**  
**INSURANCE COMPANY**  
 DES MOINES, IOWA

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 PARLEY SHELDON,  
 Honorary Vice President  
 C. M. SPENCER  
 Vice President and Secretary  
 C. S. VANCE  
 Vice President and Underwriting Mgr.  
 FRANK P. FLYNN, Treasurer

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 C. Ed. Beman. . . . . Oskaloosa, Iowa  
 Robert Bleakly. . . . . Des Moines, Iowa  
 B. B. Clark. . . . . Red Oak, Iowa  
 Frank P. Flynn. . . . . Des Moines, Iowa  
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 Samuel McKlveen. . . . . Chariton, Iowa  
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 Parley Sheldon. . . . . Ames, Iowa  
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