

NORTHWESTERN BANKER DES MOINES

Iowa Edition

Part Two

IOWA GROUP MEETING SECTION

MAY, 1926



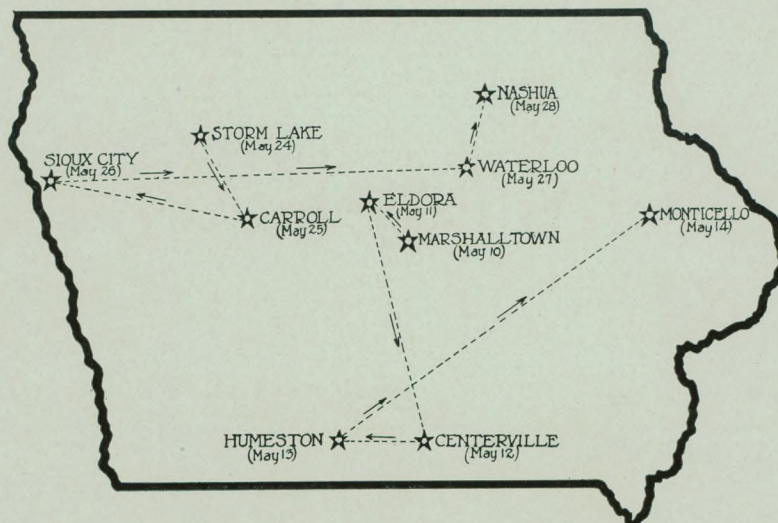
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Who Has Never Attended One*

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A Pen and Ink Sketch of the 1926 Iowa Group Meetings

At Your Service in Los Angeles

California Group

California Bank

**California Trust
Company**

**California Securities
Company**

*for every
financial
need*



The California Bank invites Iowa bankers, their friends and customers to this institution when they come to Los Angeles or vicinity for business or pleasure.

The officers of this bank will be very happy to render every service possible which may add to the pleasure and comfort of Iowa visitors.

The California Bank maintains a special department for people who have been properly introduced, to secure for them railroad tickets, steamship tickets, reservations at hotels, or perform for them any banking service which they may desire.

Over 250,000 satisfied customers have placed their stamp of approval upon the service which California Bank has rendered them.

CALIFORNIA BANK

Resources over \$85,000,000.00

FORTY-THREE CONVENIENT LOCATIONS

LEWIS E. BLISS, Vice President

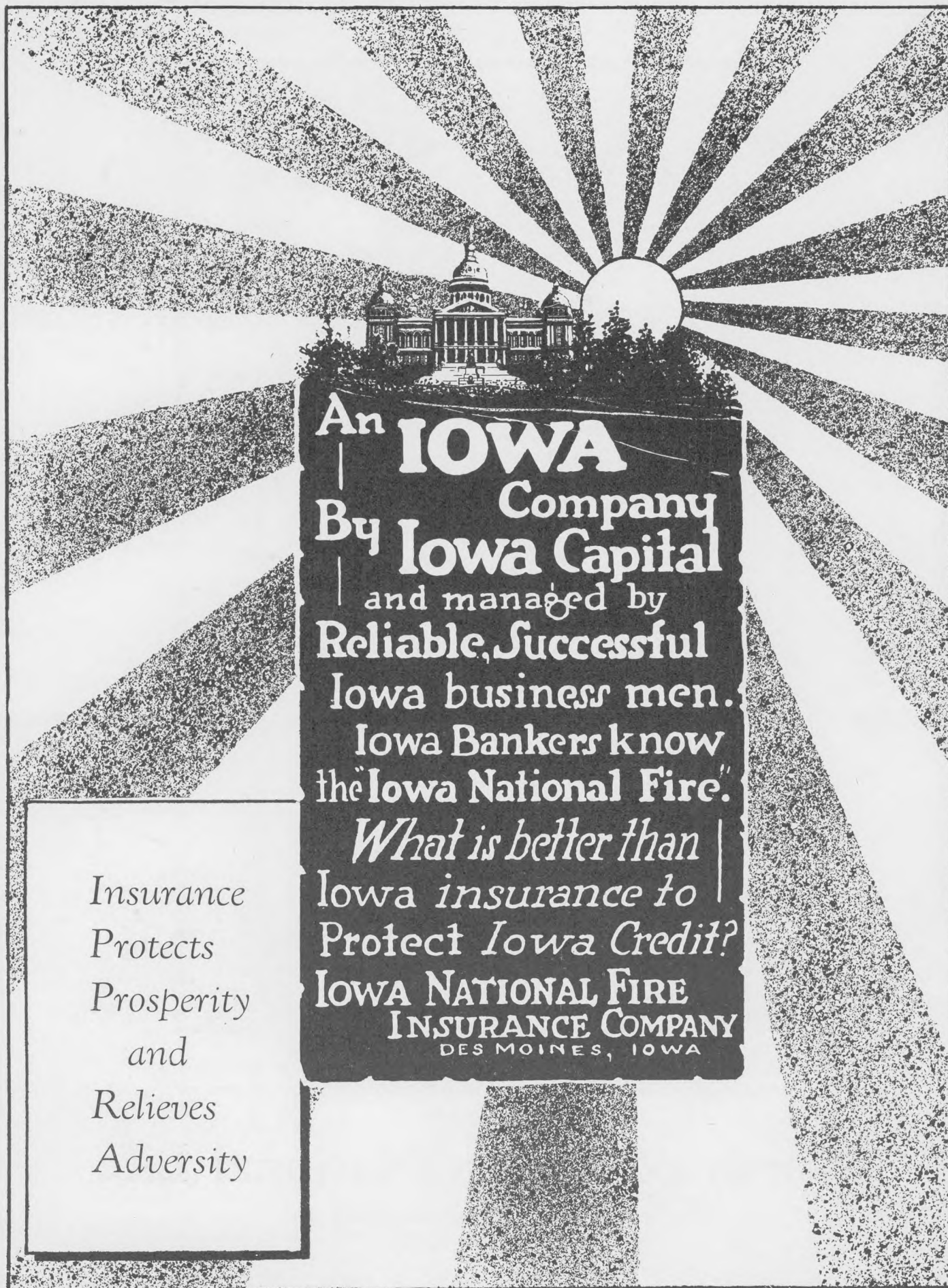
W. J. MURRAY, Manager, San Fernando Branches.

Iowa Representatives

Head Office
625 South Spring St.


Broadway Office
Eighth and Broadway

LOS ANGELES



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

Insurance
 Protects
 Prosperity
 and
 Relieves
 Adversity



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.

*"Thoughtful Bankers
Consult The
Fisher Co."*

If!!

If you're contemplating a new bank building—

If you want to increase your bank's efficiency—

If you desire to have your customers do business with you in a
building that's in keeping with their own home—

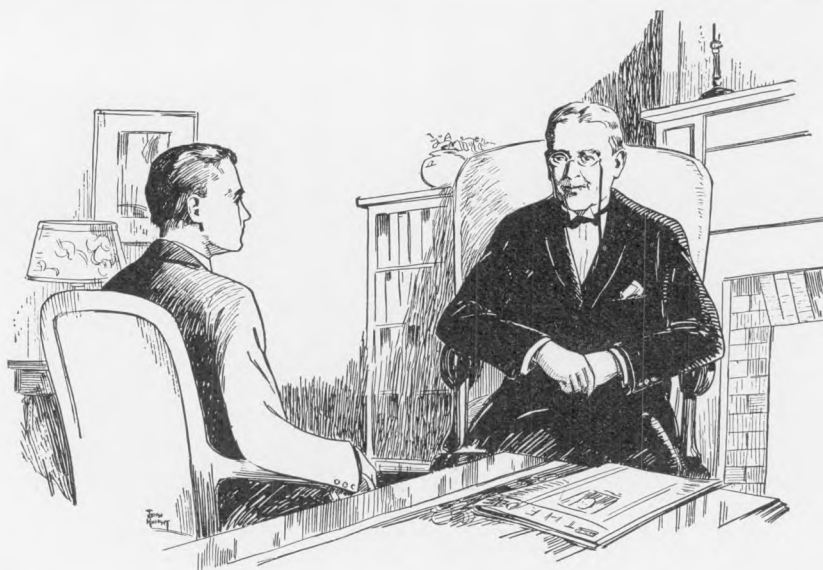
In fact if you want all these things—

And yet you want to do it economically, then—

CONSULT THE FISHER CO.

—the well-known bank fixture headquarters at Charles City, Iowa.

The Fisher Co.
BANK FIXTURE HEADQUARTERS
Charles City, Ia.



The Responsibilities of a Position

Public executives occupy positions of Individual service.

The banker, holding in his possession the key to prosperity for his clients, is perhaps the most important server in his community.

How successful he is in promoting accumulative wealth for his clientele, depends upon the invitation given folks so that they feel free in coming to him in intimate, confidential conferences which result in a mutual understanding and cooperation.

The directness and sincerity with which Wessling Services enters the homes in the community in the form of educational publicity, and extends this invitation, has appealed to the bankers of Georgia and other Southern states as well as those in the North and West.

If you have not taken advantage of this Service for your institution, a line will bring further information.

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

Of Interest to Every Iowa Banker

is the fact that here in Iowa is a strong, stable surety company with a national reputation for service and strength. That institution is the

Federal Surety Company of Davenport

W. L. TAYLOR, Vice President

This Company is anxious to serve you and writes Surety Bonds, Accident and Health, Automobile, Burglary and Plate Glass, Public Liability and Workmen's Compensation Insurance.

<i>Capital Fully Paid</i>	.	.	.	<i>\$1,158,555.00</i>
<i>Surplus and Reserves</i>	.	.	.	<i>1,041,636.21</i>

(As of December 31, 1925)

Great Cities and Great Banks

Davenport, located on the eastern border of Iowa, on the mighty Mississippi river, with adequate water and rail transportation, enjoys an enviable position as a distributing center for products from the East and from the West. Davenport is truly the gateway of Iowa.

The American Commercial & Savings Bank has done its full part in the development of Davenport. It believes that it can prosper only as Davenport and the surrounding territory prospers, and on this pledge of service it invites the accounts of Iowa banks and bankers.

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



The NORTHWESTERN BANKER

The Necessary Financial Journal



Iowa Bankers to Hold Annual Group Meetings

UNDER the efficient supervision of President Emil Webbles and Secretary Frank Warner, of the Iowa Bankers Association, plans are just about complete, as this issue goes to press, for the biggest and best in the way of 1926 Iowa group meetings. Not a single detail has been omitted, that will make for the enjoyment and profit of every banker who attends even one of the meetings.

The 1926 curtain raiser, the first of the southern group meetings, will be held at Marshalltown, Monday, May 10th, where bankers of Group 6 will rub shoulders and settle important questions. From Marshalltown the caravan will move a short distance north and west to Eldora, where Group 3 bankers have prepared an excellent program. On Wednesday, Thursday and Friday, the group meeting people will be entertained at Centerville, Humeston and Monticello, where excellent programs have been prepared by both county and group associations.

Following the final southern group meetings at Monticello, on May 14th, bankers will have a week in which to recuperate and prepare for the next series, starting Monday, May 24th, at Storm Lake, one of the most beautiful spots in northern Iowa. On Tuesday, Carroll bankers will have a chance to "strut their stuff," for Group 5 bankers, from which place they will move on to Sioux City, for the Wednesday session of Group 1. Next comes a jump over to the eastern part of the state to Waterloo, for Group 7, and then the season closes with the Group 4 meeting Friday, May 28th, at Nashua.

Secretary Warner announces that, as in the past, the association will operate a

SOUTHERN GROUPS

Group 6	
Marshalltown	Monday, May 10
Group 3	
Eldora	Tuesday, May 11
Group 10	
Centerville	Wednesday, May 12
Group 9	
Humeston	Thursday, May 13
Group 8	
Monticello	Friday, May 14

NORTHERN GROUPS

Group 2	
Storm Lake	Monday, May 24
Group 5	
Carroll	Tuesday, May 25
Group 1	
Sioux City	Wednesday, May 26
Group 7	
Waterloo	Thursday, May 27
Group 4	
Nashua	Friday, May 28

Group Meeting Special Train, with every conceivable form of equipment that will make for comfort to all. He gives full instructions for the trips, in a special bulletin sent out under date of April 26th:

"The South Group Special will be made up at Marshalltown, where the first meeting of the schedule will be held. Railroad fares, badges and proper traveling credentials for the special will be obtained from Secretary Warner at the desk where the bankers register for the group meeting. Buy no individual tickets from Marshalltown to Monticello if you have made reservations on the special. The secretary

will have purchased complete transportation for all who have reservations; the railroad and Pullman companies require the full fares paid in advance. This the secretary will do and later send pro rated statement of expense to each passenger."

Secretary Warner also calls attention to

the fact that as in former years a cafe observation car equipped to serve light breakfasts and night luncheons will be operated, in conjunction with the two sleeping cars. "George," the well-known porter from the Des Moines National Bank, will likewise be on the job to assist in making things comfortable for all. Free copies of both Des Moines newspapers will be distributed to each passenger every morning. A Victor phonograph will likewise be on board for the entertainment of the Group Special passengers.

The North Special begins at Storm Lake, where the train will be made up, and will of course be conducted in the same manner as the South Special. Fully as many reservations for the special train are expected this year as last year and a fine time is anticipated by all.

Officers of the Iowa Bankers Association expect a large attendance at each of the meetings, and, as usual, are insistent that the banks encourage their junior officers and employees to attend and profit by the Group Meeting programs.

The officers of the association feel that the annual group meetings afford Iowa bankers an opportunity to rub shoulders with their neighbor, to talk over common problems, as well as to relax for a day from the year-round routine of Iowa banking problems.

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OFFICERS

WILLIS G. C. BAGLEY
Vice President

CARL A. PARKER
Vice President

FRED E. KEELER
Vice President

HANFORD MacNIDER
Vice President

C. H. McNIDER, President

OFFICERS

ROBERT P. SMITH
Cashier

HAROLD V. BULL
Assistant Cashier

HARRY C. FISHER
Assistant Cashier

WILLIAM W. BOYD
Assistant Cashier

ROY B. JOHNSON
Assistant Cashier



Progress!

Each succeeding group meeting of the Iowa Bankers Association results in further advancement of both progressive business methods and sound banking principals.

It is the desire of the officers and directors of the First National Bank of Mason City in similar measure to constantly increase the value and character of our service to banking correspondents.

Resources \$9,200,000



The First National Bank

MASON CITY, IOWA

“An Iowa Bankers’ Group Meeting”

—as imagined by a man who has never attended one—



The artist who sketched this drawing is Walt Depew, Des Moines Register and Tribune cartoonist, whose recent series of sketches entitled "Iowa Cities by One Who Has Never Been There" have caused much favorable comment in the Sunday Register.

Put 'er There!

We have been looking forward for many days to the annual meeting of Group Six. We are all ready to grab your hand, give you a hearty slap on the back, and welcome you to

Marshalltown

You won't need any keys to our city. The doors are wide open awaiting your arrival. The best that we have—and we have plenty—is yours. We'll make you feel at home.

And when you leave we hope you will take with you interesting and helpful information, and new ideas—ideas that will make good bankers better bankers, and more efficient.

There will be entertainment for you, too, so don't forget May 10th. The bankers of Marshalltown, and the rest of the city, are counting on you. Be there!

First National Bank of Marshalltown

Iowa Savings Bank

Fidelity Savings Bank

Security Savings Bank

Why Marshalltown Is the Natural Industrial Center of Iowa

By G. B. Eastburn

THE late Herbert Quick has drawn for us a romantic picture of the early pioneers of central Iowa, who brought out of these rolling prairies—homes and from the soil took their living. Upon these lands were built cities that the functions of government, commerce and education might be carried on. Iowa has grown into a great state, knowing no equal in agricultural wealth and now stands upon the threshold of an era of industrial development. If one were to pick a point from which all of the distributing cities of interior Iowa could be most readily reached, Marshalltown, where bankers of Group 6 will meet May 10th, would be the point selected. If one were to pick a point most equi-distant from the great distributing points of the Mississippi Valley, that point would be Marshalltown. There is no point in the state of Iowa from which the average rail haul to all the points of the state is less than from Marshalltown. Located in the year 1851, by Henry Anson, father of "Pop" Anson of baseball fame, who, looking for a point in Iowa which would be the most logical place for the state capitol, this point was selected, long before the railroad crossed the Mississippi River. Slightly east of the geographical center of the state in a territory rich in agri-



Elmwood Country Club at Marshalltown, where the Group Six Bankers will hold their sessions May 10. The club affords an excellent nine-hole golf course.

cultural wealth, whose average yield in agricultural products is above the average for the state, Marshalltown is a point already known for its outstanding industrial products and a place because of its natural resources and advantages, to be well considered by any institution looking for location of a plant or distribution to either Iowa or the upper Mississippi Valley.

The outstanding feature of Marshalltown is its railroad facilities. The main line of three railroads serves the city. Their lines radiate in six different directions. They are the Chicago, Great Western, Chicago & Northwestern, and Minneapolis & St. Louis, direct lines to the Twin Cities, Omaha, Kansas City, St. Louis, Peoria and Chicago. With this di-

rect service to these important gateways and shipping points of the middle west, Marshalltown products are readily moved to any part of the country and several institutions with national distribution have grown up in Marshalltown by the aid of these facilities. It is an actual fact that freight moves in and out of Marshalltown with an average saving of at least twenty-four hours in the time of getting in or out of the terminal yards. On one normal day when a check was made sixty-eight

freight trains passed in and out of Marshalltown and on that same day forty-three passenger trains served the city, which gives Marshalltown adequate railroad service.

Marshalltown is on the Lincoln Highway, which is Federal Highway No. 30, in the new proposed Federal System the main transcontinental Highway of the nation. This road is paved across Marshall County. Primary Road No. 14 running north and south is surfaced with gravel, and Marshalltown is connected with the good roads system of the state by all-year highways, making it possible for motor traffic to move at any time.

Marshalltown is known as a manufacturing center for food and heating specialties. Sixty-six food items are manufactured in Marshalltown and distributed



WESTERN GROCER MILLS
MARSHALLTOWN, IOWA.

thru a chain of wholesale groceries, whose headquarters are here. This same company roasts more coffee than any other plant west of Chicago and cans more corn than any other company in the world and Marshalltown is recognized as the canning center of the state. In the line of heating specialties, the largest steel furnace factory in the world grew and developed in Marshalltown, last year shipping over one thousand cars of its products. A second furnace factory, manufacturing both steel and cast iron furnaces, is growing rapidly with a coast to coast distribution. Steam traps from Marshalltown are used in the largest and tallest buildings in the world and their system of heating has become the standard of the nation. The only company shipping steam and oil specialties in car-load lots is located in Marshalltown, and their products are known and bought all over the world. Building trowels made in Marshalltown are the recognized trowels of the country and Marshalltown leads the world in the production of these tools. Steam gauges of many types and designs are manufactured here. Marshalltown has a company manufacturing a line of throatless shears for the cutting of metal, that is known far and wide and this same company builds machines of special design, one of which was shipped recently to Los Angeles, weighing over eighteen tons. Numerous other articles

are manufactured and distributed from Marshalltown; agricultural tools, school busses, automobile cut-outs, automobile pistons, automobile accessories, surgical dressings, paints and oil. There are four gray iron foundries and one for brass, aluminum and monel metal, which serve the metal working industries here.

With the many outstanding industrial institutions of the city already established, Marshalltown faces a great industrial growth for the location of kindred lines and for the creation of these items, which can base their prediction of success upon the prosperous plants already located here. The citizens of the community appreciate these industries and have created a revolving fund to aid and assist in the expansion of local plants and the development of institutions, which consider locating in Marshalltown.

Power is adequate with construction and new equipment this year doubling the power capacity of the local plant.

(Continued on page 44)

An Izaak Walton Devotee

C. C. St. Clair, president of the First National Bank of Marshalltown, was born 1866 in the state of Pennsylvania, and was educated in the school of experience. He says that he is still going to school, and learns something new and valuable every day.

Mr. St. Clair started his banking ca-

reer with the old City National as cashier. He later became cashier of the First National, and for the past fifteen years has been the president of that institution.

Mr. St. Clair is actively interested in all the civic organizations of Marshalltown, and is a former president of the Rotary Club.

The office of Mr. St. Clair discloses his favorite pastime, as there are several mounted specimens of game fish caught by him, that would make Izaak Walton himself heave deep sighs of envy. Mr. St. Clair likes to fish, especially in Minnesota waters.

Meet Mr. W. H. Arney

W. H. Arney, president of the Iowa Savings Bank, of Marshalltown, was born in 1862, and calls Marshalltown his birthplace. He graduated from Oskaloosa College, and, after various business pursuits, became vice president of the Iowa Savings in 1910. Two years later he was elected to the presidency, the office which he now holds.

Mr. Arney was a member of the Iowa State Legislature for twelve years, four years in the house and eight years in the senate.

He is a Mason, a member of the Commercial Club, and Rotary.

Mr. Arney reports trade conditions and activities as excellent, improvements being shown in practically all lines.

There Is No Substitute

—when you are considering a new or an additional banking connection. Service and cooperation are necessary. They are what you want. And they are what you get when you open a correspondent account with the Iowa National Bank at Davenport.

The officers of the Iowa National will welcome the opportunity to help you. Their many years of experience is yours for the asking. They are ready to serve you.

The Iowa National Bank

Davenport, Iowa

OUTLINE FOR PROGRAM OF GROUP SIX MEETING

Marshalltown, Iowa
Monday, May 10, 1926

Forenoon

- 9:30 A. M. Registration at the Marshalltown Country Club.
10:00 A. M. Meeting of the Presidents and Secretaries of the County Bankers Association with Mr. Emil Webbles, and Mr. S. L. Rutt, Chairman of Group Six at Marshalltown Country Club.
10:30 A. M. Group Meeting Called to Order by Lincoln S. Rutt, President of the Abram-Rutt National Bank and Chairman of Group Six, Casey. Invocation.
Music.
Address of Welcome, C. C. St. Clair, President, First National Bank, Marshalltown.
Response.
Report of Group Secretary N. P. Blank, Cashier, Dallas County Savings Bank, Minburn.
Appointment of Resolutions Committee.
Talk, Emil Webbles, President, Iowa Bankers Association, Burlington.
Talk, L. A. Andrews, State Superintendent of Banking, Des Moines.
Talk, "Service Charges."
Talk, by Frank Warner, Secretary, Iowa State Bankers Association, Des Moines.
Election of Officers.
Report of Resolutions Committee.
12:15 P. M. Adjournment.

Afternoon

- 1:00 P. M. Lunch.
Group Singing led by Maurice F. Leahy, Chicago.
Entertainment. Golf, Tennis, Cards, Music. General visiting. Stay as long as you wish.

A Doctor and Banker

"Business conditions," says Dr. H. M. Vawter, "are excellent, and the Security Savings has had the best winter's business this past winter of any time since its organization."

Dr. Vawter, president of the Security Savings Bank, Marshalltown, was born April 26th, 1864, at Macomb, Illinois. He received his early education in the Macomb Public Schools, later entering the State University of Iowa where he graduated in dentistry. After practicing for a number of years, he started his banking career in 1893, with the Marion County National Bank, at Knoxville, Iowa. Ten years ago Dr. Vawter organized the Security Savings of Marshalltown, and became its president.

Dr. Vawter has taken an active part in the civic affairs of the city, having been at one time city treasurer, school treasurer, and a director of the Chamber of Commerce.

When asked the nature of his favorite pastime or recreation, Dr. Vawter replied, "Work—and then more work. I like my work better than anything else I do."

About Fitting Your Service to Your Patron's Need

As a good bank of your community you endeavor to supply all those accommodations which will go to mark it as distinctive for its facilities and conveniences. You emphasize the service you render to patrons, and your capacity to render that service.

What more fitting then than a connection whereby you can answer the protection needs of your patrons as they arise, and, as their financial counselor, furnish them the means to eliminate, as far as humanly possible, the elements of chance and uncertainty.

We will be glad to tell you about the Great Western's standard policies covering life, and health and accident protection.

Note This One from Our Health and Accident Department

This is our EEEE, devised for the man who, because he carries considerable life insurance, does not desire the accidental death feature. Under the EEEE the policyholder does not pay for a lot of accidental death insurance he does not want, just for the privilege of having the health and accident protection.

IT PAYS

\$25.00 per week for accident disability up to \$7,500.

\$25.00 per week for accident disability up to one year.

up to **\$37.50** per week for hospital confining disability.

up to **\$25.00** surgeon fees for non-disabling injuries.

\$7,500 to \$15,000 for loss of limbs or eyes.

No Chronic Clause

No Medical Examination Required

Cost 48.00 per year
(Preferred Risk)

Great Western Insurance Co.

HUBBELL BLDG.

DES MOINES, IOWA

Great Western Accident Insurance Co.
Gentlemen:

We are interested in { an agency } as referred to in May number of Northwestern Banker.
the EEEE policy }
Please tell us more about it.

Name

Address

Occupation Age

Eldora Greet's You!

The bankers of Eldora extend to you—the bankers of Group Three—their heartiest greetings in anticipation of your arrival in our fair city.

You will come to a real community when you come to Eldora—a community that is out to make this Group Meeting a huge success.

The banks and bankers of Eldora are looking forward to your coming—anxious to make new friendships, and renew old ones with the hearty handclasp of good-fellowship. It will be a pleasure for them to serve you in every way.

Come early—and stay as long as you can.

**Hardin County National Bank
Hardin County Trust & Savings Bank
First National Bank
First Trust & Savings Bank
Citizen Savings Bank**

What Bankers of Group Three Will Find at Eldora

By *H. E. Moffett*

Editor, Eldora "Herald"

SITUATED on the Iowa river about thirty miles northwest of Marshalltown and about eighty-four miles northeast of Des Moines, is the city of Eldora, where bankers of Group 3 will meet May 11th. It is known as one of the most enterprising of the smaller cities of the state. Eldora was one of the first cities in its class to pave its streets, to put modern show windows in its stores, to do away with board and brick sidewalks, to beautify its lawns and gardens and to make the city an attractive place for travelers to visit.

A few years ago a new bridge was needed across the Iowa river just at the east edge of the city. The county was unable to stand the entire expense of the structure. So Eldora business men contributed \$10,000 in cash, another \$10,000 was voted in taxes for the bridge and then the county did the rest. Today across the river, giving easy access to the city from the east, and doing away with the necessity of using a long winding downhill road, is a bridge 964 feet long and seventy feet above the water line of the river. It is the longest traffic bridge in the state of Iowa.

A few years ago one of Eldora's citizens conceived the idea of building a dam across Pine creek near where it joins the Iowa river east of the city and between two adjacent bluffs, and forming a lake that would afford pleasure to thousands of people for generations to come. For two years the water flow of Pine creek was recorded to ascertain if the flow was sufficient to keep the lake filled with water during a dry season. The surveys showed that the creek drained fifteen square miles of land, the water flow was found to be sufficient, and the state conservation board was interested in establishing a state

park with the lake as its center. Today, Pine Lake, "Where the north begins," covers an area of about eighty acres with a depth of from eight to seventeen feet, nearly surrounded by timber, with a beautiful island near its center, and with tall white pines, whence its name, growing on its banks. The lake is now famed over the state for its beautiful scenery, its bathing and boating. A winding road passes through the state park between the water and the bluffs on the top of which are found Indian mounds of historical interest. Eldora contributed \$22,000 to this project and the state now has one of the most beautiful parks in the middle west within walking distance from the courthouse in Eldora.

But the people did not feel that the state had bought sufficient land for the park and so a golf and country club was organized, more land adjacent to the park was bought, a golf course was laid out and now the park and golf course attracts thousands of visitors every week of the spring and summer months who enjoy the boating, bathing and golf in

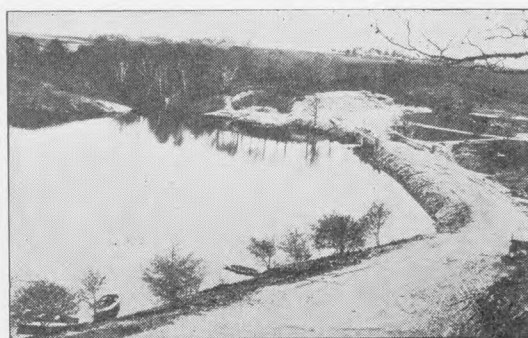
one of the most beautiful spots of God's great outdoors.

Eldora is the home of the Iowa Training School for Boys where under the cottage system the delinquent boys of all parts of the state are given a good schooling and sent out into life with a working knowledge of some trade so that they can build new lives for themselves and become better citizens of the state. The most of these boys make good after leaving the school. The school grounds cover nearly 1,000 acres, the numerous buildings are so grouped as to present an attractive setting, with main buildings, cottages, gymnasium, farm buildings and various work shops and greenhouses, all kept in perfect condition. Here every Sunday evening during the summer months the Training School band gives a fine concert, people coming for a hundred or more miles just to hear the band. This band is always one of the attractions at the state fair.

The community about Eldora is rapidly becoming a dairy center. The new Farmers Co-Operative Creamery has made a wonderful success of its enterprise and is educating the farmers to the advantages of milking nothing but high grade cows. The fact that the community also supports another creamery and ice cream factory and that two cream stations do a thriving business shows that the dairy business is growing.

All around Eldora are wonderful deposits of clay suitable for tile, brick and pottery. This is one enterprise that needs developing and capitalists would do well to investigate the possibilities along this line.

Eldora is connected by primary roads with all the principal cities over paved and gravel roads, the roads in Hardin county being the



Above, the fine golf course at Pine Lake near Eldora, Iowa. Below, left, Pine Lake. Below, right, beautiful Lake Shore drive at Pine Lake.



—FOR SERVICE

Over a period of years, the same banks have continued to favor this institution with their business—satisfaction explains it.

And through these satisfied customers other business has come to us—and stayed—understanding service is the reason.

Your business in our hands will receive the same painstaking, personal attention that has built this bank. We invite you to give us an opportunity of demonstrating our value.

The Stock Yards National Bank

4150 South Halsted Street
Chicago, Illinois

best graveled roads in the state. The Glacier Trail passes through this city and good roads connect it with the Jefferson a few miles west.

Eldora was the first city in the state to take advantage of the law that provided state aid for paving primary roads through cities and towns and the Primary Road, No. 58, running east and west through Eldora is now paved from the high bridge east of the city past the Training School on the west, a distance of over two miles including the paving previously done by the city.

Just before the time of high prices Eldora built a schoolhouse, modern in every particular, at a cost of \$100,000 that today would cost at least two and a half times that much. It is equipped with a fine gymnasium with shower baths for both boys and girls, has a big auditorium, light and airy classrooms, with ventilating system, and everything

(Continued on page 48)

PROGRAM FOR MEETING OF GROUP THREE

Eldora, Iowa

May 11, 1926

Headquarters, K. P. Hall

Forenoon

10:00 A. M. Registration at K. P. Hall.

10:30 A. M. Meeting of all the officers of the various County Associations with the State President and State Secretary at ballroom of K. P. Block.

11:00 A. M. Informal Reception and Smoker at K. P. Rooms.

Afternoon

1:15 P. M. Music, "America."

1:30 P. M. Meeting of Group Three, Called to Order by Chairman Raymond B. Ries, Cashier, Marble Rock Bank, Marble Rock.

Appointment of Resolutions Committee.

Invocation, Father Dowling, Pastor of Eldora Catholic Church.

Address of Welcome, J. F. Hardin, President of Hardin County Bankers Association.

Response, Karl J. Johnson, President of Farmers National Bank, Osage.

Greetings, Emil Webbles, President of Iowa Bankers Association.

Address, "Izaak Walton League," Judge George W. Wood, Waterloo.

Address, "Negotiable Instruments," Attorney Dean W. Peisen, Eldora.

Round Table Talks, Conducted by Senator C. F. Johnson, President, Citizens Bank of Sheffield, Iowa.

Report of Resolutions Committee.

Evening

6:00 P. M. Banquet at Boys Training School.

7:30 P. M. Address, O. S. Von Krog, Superintendent, Iowa State Training School.

Address, J. B. Butler, Member Board of Control, Fort Dodge.

Entertainment, Italian Band.

9:00 P. M. Dancing at K. P. Hall.

Moving Pictures at Grand Theater.

Golf at Pine Lake Course All Day.

A Student of Climate

W. E. Rathbone, president of the First National Bank and the First Trust and Savings Bank of Eldora, was born on a farm near that city. He has been connected with the bank of which he is president since 1898, and has held his present office for the past seven years.

Mr. Rathbone has been treasurer of the Eldora city schools for a number of years, and has been the treasurer and a director of the local telephone company since its organization.

Mr. Rathbone is a student of climatology, or in common terms, the weather, and takes great delight in following up the many causes for Iowa's rapid changes in hot, wet, or dry days.

A Veteran Banker

When not working, reading is the recreation that **J. F. Hardin** likes best. He is active in his banking business, and attributes his health and vigor to the fact that he never overeats, and keeps regular hours.

Mr. Hardin, who is president of the Citizens Savings Bank of Eldora, was born at Homer, Illinois, in 1852. He received his college education at Ames, graduating in 1876. He has lived in Hardin county since 1864, and is the oldest banker and business man in the city of Eldora.

Mr. Hardin started his banking career

in 1903, when he organized the Citizens Savings as a private bank, with himself as president. Three years later, in 1906, the institution was incorporated under state control.

Mr. Hardin is also president of the Hardin County Bankers Association.

Says Business Is Normal

A. W. Crossan, cashier of the First National Bank and the First Trust & Savings Bank, reports business to be normal, and that the improvement over six months ago is steady and stable.

He is a native of Eldora, and was born there in 1881. He received his education in the Eldora public schools, and when leaving high school took his first position with the First National, and has been there ever since. He has held his position as cashier since 1911. Selling insurance is also in Mr. Crossan's line of duty, and besides life, he is agent for ten different fire companies.

Mr. Crossan is a member of the Masonic Lodge, the Rotary Club, Knights of Pythias, and the Country Club. He insists that as a golfer he doesn't amount to much, but that he has aspirations along golfing lines, and some day he hopes to be able to leave bogey far in the rear.

He Is a Real Motorist

H. H. Turner, otherwise known as Harry, is the cashier of both the Hardin

County National and the Hardin County Trust & Savings Banks at Eldora. Mr. Turner is the treasurer of the city of Eldora, is a Mason, and belongs to the Rotary Club and the Country Club. He was born in 1875 at Steamboat Rock, and began his banking operations with a private bank in that town. He became cashier of the Hardin County National Bank in 1911.

Motoring seems to be the chief recreation of Mr. Turner, but we are wondering about the speed laws in Hardin County, for this robust cashier says he likes nothing better than to slide down behind the wheel of his Cad and "step on 'er."

Is President of Two Banks

D. M. Moser, president of the Hardin County National Bank and the Hardin County Trust & Savings Bank, was born in 1870 on a farm in Grundy County. He is a graduate of Western College, but says that he got most of his knowledge in the country schools of his boyhood days.

Mr. Moser took up banking work in 1891 with the Grundy County National Bank at Grundy Center, where he remained for nine years. He later was cashier of a bank in South Dakota for ten years. He has been with the Hardin County Banks since 1911, and has been president of both institutions since 1912.



A Bond Account Is Not Well Balanced

which does not include short term Electric Light and Power Bonds. They are considered excellent Bank investments and are in constant demand.

Among our carefully selected recommendations are these new offerings.

NORTHEASTERN IOWA POWER COMPANY

One Year Notes

NEBRASKA ELECTRIC POWER COMPANY

One Year Notes

Circulars are now available and we invite your inquiry.

PRIESTER • QUAIL & CUNDY • INC.



BONDS FOR INVESTMENT

First National Bank Building
DAVENPORT, IOWA

29 South La Salle Street
CHICAGO

STOP!

S All Iowa Bankers of Group 10, This Way to CENTERVILLE

Centerville is ready for the big event, May 12th. Are you?

Each and every banker of Centerville is co-operating and has made some very extensive plans for the Iowa Bankers Group No. 10 meeting.

It is an honor and a gratification to Centerville bankers to be the hosts of Group 10 Bankers May 12th in Centerville. We want very much for you to have an enjoyable time and we are endeavoring in every way to make arrangements so you will feel perfectly at home.

We expect 100 per cent turnout and are making our plans accordingly.

May we count on you?

Centerville National Bank
Commercial State Savings Bank
First National Bank
Iowa Trust and Savings Bank
South Side Savings Bank
Wooden Savings Bank

Centerville—the Coal Center of Iowa

CENTERVILLE, where bankers Group 10 will meet May 12th, is the leading city of south central section of Iowa and will attract many bankers from Group 10, because of its many interesting features both in civic and business interests. Centerville is a beautiful city with sixty-five miles of paved streets and has six banks with deposits totaling over five million dollars.

Located in one of the largest coal-mine sections west of the Mississippi and about equal distance from Kansas City, Omaha, St. Paul, Chicago and St. Louis, by which it is connected with good railroads, it has the advantage of a great manufacturing and distribution point. The shipping connections with six railroads make it one of the best locations in Iowa for distribution of products.

Centerville is not alone a coal-mine center as it has one of the very best gypsum deposits which is being worked by the Centerville Gypsum Company producing gypsum plaster, gypsum blocks and egg-o-shell grit.

The offices of the Iowa Southern Utilities Company, one of the largest utilities companies in Iowa, are in this city. This company supplies, through its wires, electricity for one hundred and forty-five towns in this locality. This makes the electrical power along with the coal one of the attractive features for manufacturing.

Centerville is also located in one of the leading agricultural sections of southern Iowa and its trade territory extends out into both Iowa and Missouri, and with our paving program under consideration Centerville is bound to be the leading community center of southern central Iowa.

Centerville has abundant water supply with over four hundred million gallons in two large lakes. These lakes are also a beauty spot for picnics and fishing.

Along the recreation side Centerville

By C. W. Clarke

Secretary, Centerville Association of Commerce

has one of the most beautiful City Parks containing a Tourist Park, band stand and public swimming pool. The central court house park is one of the attractive features that is before the stranger when entering the city. The Country

Come prepared to enjoy yourself with the best assurance that the bankers and the Association of Commerce of Centerville will do all in its power to show you a fine time while in our city.

A Two-Bank Cashier

W. M. Evans of Centerville is cashier of two banks, the Centerville National, and the Commercial State Savings. Previous to his connection with these latter institutions, he had been cashier of the First National Bank, also of Centerville.

Mr. Evans was born in Centerville in 1875, and was educated at Centerville High School. In connection with his work in the banks, he is also interested in farming, particularly dairy farming. He takes active part in the civic affairs of the city, belonging to the Kiwanis Club, the Commercial Club, and the Elks.

Introducing Mr. Joiner

H. R. Joiner, cashier of the First National Bank of Centerville, started out to be a railroad man, but in 1917 took the position of teller and assistant cashier of the First National. In 1924 he was promoted to the position of cashier.

Mr. Joiner was born in 1890 at Centerville, and received his education at high school and business college. He has been treasurer of the city of Centerville for the past seven years, is a member of the Elks Lodge, and takes an active part in the various civic organizations.

Work Is His Hobby

J. A. Courtright, cashier of the Home State Bank of Humeston, has been eight years with that institution, starting as assistant cashier. In 1925 he was elected cashier.

Mr. Courtright was born in 1891 near Humeston, and received his early education in Colorado Springs. He is treasurer of the school board, a Mason, and a member of the American Legion. When asked his favorite hobby or recreation, Mr. Courtright responded, "Work, and

PROGRAM OF MEETING OF GROUP TEN

Centerville, Iowa

Wednesday, May 12, 1926

9:30 A. M. Registration at Elks Club.
10:00 A. M. Conference County Presidents and County Secretaries, Group Ten, with President Emil Webbles of Iowa Bankers Association.

10:30 A. M. Meeting Called to Order by Roy T. Alford, Chairman Group Ten, Cashier, First National Bank of Albia, Iowa.

Music.

11:30 A. M. Adjournment.

12:30 P. M. Dinner, Association of Commerce Rooms.

Invocation, Dr. Mott R. Sawyers, First Presbyterian Church.

Address of Welcome.

Response, S. F. McConnell, Cashier, National Bank of Bloomfield, Iowa.

Address, Hon. A. F. Dawson, President, First National Bank, Davenport, Iowa.

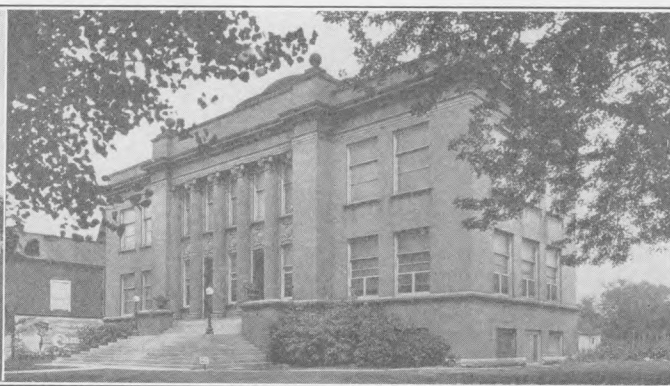
Talk, Emil Webbles, President, Iowa Bankers Association.

Talk, Frank Warner, Secretary, Iowa Bankers Association.

Auto Ride about City, Country Club and Other Entertainment by Appanoose County Bankers Association.

Club, which will be open to all visitors, has the best clubhouse and most beautiful scenery of any club in the State, and the bankers and their wives are urged to bring their golf clubs.

A trip through a coal mine and also the gypsum mine which is 560 feet deep, contains a lake 20x60 yards in size, are some of the attractions never to be forgotten by a visitor to Centerville.



Above, left, the beautiful Country Club house at Centerville, Iowa. Right, public library, at Centerville.



What Is Behind Your Bank?

The position which your bank occupies in its community depends largely upon its material resources. Naturally then, if your surplus funds are properly invested, your bank's investments will show a high degree of safety and liquidity.

You'll agree that the most desirable form of investment today is one founded on Basic needs of the public, such as light, heat, power, and transportation.

For many years the White-Phillips Company has excelled in the origination of high grade utilities and municipals suitable for bank and individual investment alike. What's behind your bank? That is what your customers want to know and if they realize your selection of your own securities is founded on real facts, then of course they will have confidence in buying their own bonds from your bank.

~ An Investment Banking House of Service ~

THE WHITE-PHILLIPS CO. INVESTMENT BANKERS

DUBUQUE, IOWA
B. & I. Building

DAVENPORT, IOWA
First Nat'l Bank Bldg.

OMAHA, NEBRASKA
Bankers Reserve Life Bldg.

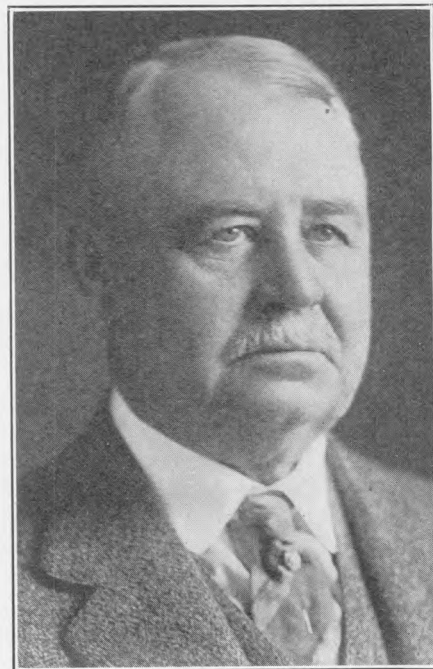
DES MOINES, IOWA
219 Securities Bldg.

CHICAGO, ILLINOIS
137 S. La Salle St.

when I'm not working I'm thinking about my work, which amounts to the same thing."

President of Nine Banks

Being president of a bank would be quite a novelty for most people, but for **J. A. Bradley**, active president of the Iowa Trust & Savings Bank of Centerville, it has almost lost its thrill, as he holds that honor in nine different institutions. Mr. Bradley is president of the



J. A. BRADLEY

First National, Eldon; Unionville Savings; Udell Savings; Numa Savings; Moravia State Bank; Citizens State of Cincinnati; and the Iowa Trust & Savings, South Side Savings, and the First National, all of Centerville.

Just as he conducts his banking operations on a large scale, he likewise farms in the same manner, and owns 7,000 acres of farm land in Appanoose and Monroe counties. What a bushel difference in yield would mean to Mr. Bradley, would be the average farmers gain or loss on a year's crop.

Mr. Bradley was born on a farm near Centerville in 1861, and graduated from Parsons College. In 1882 he started with the First National of Centerville, and was made president of that institution in 1891. In 1896 he organized the Iowa Trust & Savings Bank.

For recreation, Mr. Bradley enjoys touring, and has a camping car specially fitted that gives him every possible convenience while on the road.

Likes Golf and Fishing

A number of men take up banking after they have proved themselves successful in other lines of work, and **George**

Barnett, chairman of the Centerville National Bank and the Commercial State Savings Bank of Centerville, is one of these. Mr. Barnett was a telegraph operator for four years, was in the general merchandise business for eight years, and in 1894 became an officer in the Centerville National, his present connection.

Mr. Barnett was born in 1865, and has risen in the world with a common school education only. He is president of the school board of Centerville, a city councilman, and at the present time city treasurer. He is a Mason, and a member of the Centerville Country Club.

Golf and fishing both appeal to Mr. Barnett, and he indulges in both to the fullest extent when his business duties will permit.

Is Good Roads Booster

In keeping with the present drive to pull Iowa out of the mud, it is interesting to note that **Charles R. Wooden**, president of the Wooden Savings Bank of Centerville, is also president for Appanoose County of the Iowa Good Roads Association. Mr. Wooden reports that the city of Centerville voted 12½ to 1 in favor of the bonds, helping to put the county over the top.

Mr. Wooden is a native of Centerville, and was born there in 1868. After attending DePauw University and Iowa Wesleyan University, he became cashier

of the Wooden Savings Bank, later becoming its president. He takes a keen interest in Iowa banking activities. He was chairman of Organization of Officers of County Bankers Associations of the Iowa Bankers Associations in 1924; chairman of the Vigilance Committee of

the Iowa Bankers Association in 1923; and chairman of the Good Roads Committee in 1925. Mr. Wooden is also chairman of the Entertainment Committee of Group 10, in its meeting at Centerville.

With all his other duties, Mr. Wooden finds time to belong to the Shrine, Elks, and the Kiwanis Club. He is also vice-president of the Appanoose Abstract & Title Company. And with everything else, he also plays golf when he gets a chance.

Centerville Business Good

"Business is very good, both in Centerville and in the surrounding country," says **J. C. Henaman**, cashier of the Wooden Savings Bank at Centerville. "Deposits have made a substantial increase during the past few months."

Mr. Henaman is secretary and treasurer of the Appanoose County Bankers Association, and takes an active interest in State banking affairs. He was born on a farm near Centerville in 1879, and educated in the public schools of that city. He became cashier of the Wooden Savings in 1917.

Mr. Henaman is a Mason, a Shriner, and also a member of the Elks lodge.

Character gives splendor to youth and awe to wrinkled skin and gray hairs.—Emerson.



CHARLES R. WOODEN

M. E. TATE, Vice President and Cashier

Your Keokuk Business—

The Security State Bank of Keokuk desires to be more than a casual acquaintance to its members. It seeks to secure for them practical benefits from their Keokuk transactions.

Its long experience and its capable officers, together with the fact that it is in close touch with all banking and business developments in the southern part of Iowa and northern half of Missouri, makes it possible to translate these good intentions into good performances.

SECURITY STATE BANK
KEOKUK, IOWA

HUMESTON

Sends Greetings to You

*You'll be surprised at some of the things
Humeston has in store for those that will
attend the meeting of Group 9, May 13th.*

Don't fail to come.

*Far be it from us to sing the praises of Humeston
—what we want is the opportunity of giving you a
real Humeston welcome.*

*Let us leave you with this thought. We have made every
effort to arrange a program that will really please you, a program
that will first impress you with its profitableness—and then
after that a program of entertainment that will make you genu-
inely glad you came.*

HOME STATE BANK
HUMESTON STATE BANK
HUMESTON, IOWA

Humeston Has Warm Welcome for Group Nine Bankers

ALTHOUGH it is customary for the larger towns to be favored with the Group meetings, it is our aim to try to vie with them in welcoming and entertaining all of the visiting bankers.

Humeston, where bankers of Group 9 will meet May 13th, is not a large town, being credited with 1,214 inhabitants in the last federal census, but our people are of the progressive type which tends to rank it with the larger places in southern Iowa. Our town is situated in the northwestern corner of Wayne county, 60 miles directly south of Des Moines on the Blue J Trail and seven miles north of the Golden Rod or Highway No. 3; a few miles east of the Jefferson Highway, with good connecting roads.

Railroad accommodations are good, as we are on two lines of the C. B. & Q., the junction of the Keokuk and Shenandoah running east and west, and the Chariton & St. Joseph extending north and south. These railroad facilities make Humeston a good home location for a number of traveling salesmen, who spend the week-ends with their families here and go forth on their routes during the week.

It is extremely probable that a paved road will be constructed next year to Des Moines. The Capital to Capital route from Jefferson City, Mo., to our state metropolis is being built this year through Missouri to Lineville at the south border of Wayne county, and the state, in conjunction with the Federal government, will connect with that, the direct line running along First street in Humeston and north to Des Moines.

Humeston claims the distinction of being one of the largest if not the largest shipping point for timothy seed in the world. Local buyers purchase the seed

By J. A. Courtright

*Cashier, Home State Bank,
Humeston, Iowa*

PROGRAM FOR GROUP NINE Humeston, Iowa

Thursday, May 13, 1926

10:00 A. M. Registration. Convention Headquarters, Princess Theater.

10:30 A. M. Meeting of Presidents and Secretaries of County Associations of Group Nine.

Music.

11:00 A. M. Business Meeting called to order by Group Chairman E. O. Stearns, Cashier, Van Wert State Bank.

Invocation, Richard Rowe.

Address of Welcome, J. L. McCorinson, Jr.

Response to Address of Welcome, Ivan O. Hasbrouck.

Talk, Emil Webbles, President, Iowa Bankers Association.

Talk, L. A. Andrews, State Superintendent of Banking.

Talk, Frank Warner, Secretary, Iowa Bankers Association.

12:30 P. M. Annual Banquet. Plate charge, \$1.00.

2:00 P. M. Address, "Good Roads," by Glenn C. Haynes, Secretary, Iowa Good Roads Association.

Report, Committee on Resolutions.

Reports of County Presidents.

Visit to Miller, White and Woods Feeding Farm.

Visit to Jas. L. Humphrey, Jr., Creamery and Produce Plant.

Field Meet, Visiting Bankers.

Evening, Princess Theater.

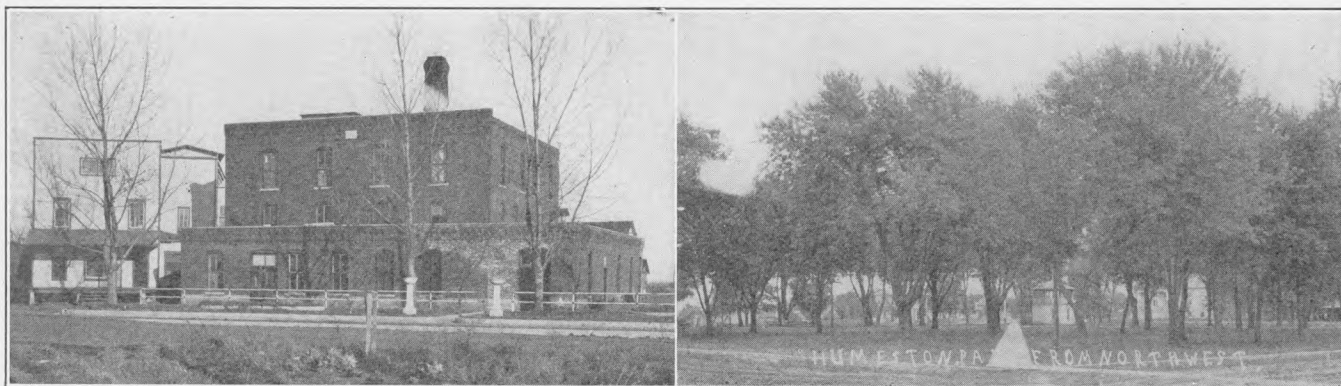
tion in the last year coming from all over southern Iowa and northern Missouri. The annual pay roll of this establishment is in the neighborhood of \$60,000.

Other markets for various lines are supplied by our business men and the retailing of merchandise is well taken care of in nearly all lines to be found in modern towns. The Humeston Shipping Association sends out 150 cars of stock yearly, besides as much or more shipped by individuals or other dealers.

For the betterment of living conditions, Humeston has a water system unexcelled by any, sanitary sewer system and efficient fire department. There are four Protestant churches, and a good school with accredited high school. Nearly all of the prominent lodges are represented, and a number of ladies' clubs of intellectual nature have been established. The Woman's Civic Club has the largest membership and, in conjunction with the town, maintains a public library and rest room in the American Legion building. An annual tax for the support of both library and band was voted two years ago. The remaining support of the two institutions is contributed by citizens and business firms. During the summer a series of Saturday night band concerts is provided for the enjoyment of the public, and a free five-day chautauqua is also financed by the business firms and individuals.

Soon after the founding of the town in the early 70's, a public park of a full block in extent was planted by those early residents and is the scene of many of the summer events, celebrations, reunions, etc. Last year several hundred dollars worth of playground equipment was purchased by the town and placed in the park for the children. The tourist

(Continued on page 48)



Above, left, the poultry, butter and egg house of Jas. L. Humphrey, Jr., at Humeston, Iowa; above, right, Humeston, from the northwest.

For Your Investment Funds



The Commercial National Company

WATERLOO, IOWA

Capital, Undivided Profits and Reserves

\$135,000.00

OFFICERS

E. W. MILLER
President

E. H. WYANT
Secretary

GEO. W. HUNTLEY
Vice-President

WORTH HILLMAN
Treasurer

For Your Reserve Funds



The Commercial National Bank

WATERLOO, IOWA

Capital and Surplus
One-half Million Dollars

OFFICERS

E. W. MILLER <i>President</i>	S. C. KIMM <i>Assistant Cashier</i>
JAMES M. GRAHAM <i>Vice-President</i>	R. L. PENNE <i>Assistant Cashier</i>
H. W. WENTE <i>Cashier</i>	C. S. McKINSTRY <i>Assistant Cashier</i>

Monticello Will Welcome You!

When you arrive in Monticello on Friday, May 14th, to attend the annual meeting of Group Eight of the Iowa Bankers Association, you will receive a typical Monticello welcome—the kind that has gained for Monticello the name “A City of Hospitality.”

In other words, the bankers of Monticello are going to do everything possible to make your visit a pleasant one, but in addition to that, a really profitable one to each and every banker in Group Eight.

In these days, when big problems are to be solved and important issues are to be settled, it is fitting and proper that bankers should gather together for mutual discussion of all problems affecting their various communities.

LOVELL STATE BANK
MONTICELLO STATE BANK

Monticello Will Welcome Group 8 Bankers

*By Ted Koop
University of Iowa*

FIRST settled ninety years ago, Monticello, where bankers of Group 8 will meet May 14th, has grown from a tiny hamlet on the banks of the winding Maquoketa river to a thriving small city noted for its industrial activities and its progressive spirit. From the days when stage coaches passed through the town over the old military road between Iowa City and Dubuque, Monticello has always been regarded as one of the most active towns of its size in eastern Iowa.

Prominent among Monticello's leading business houses are the two banks, the Monticello State Bank and the Lovell State Bank. These institutions, with the cooperation of every one of the town's 2,500 inhabitants, will act as hosts to Group Eight of the Iowa Bankers Association in May.

The Monticello State Bank, founded by Captain M. L. Carpenter, observed its fiftieth anniversary last year. Under the guidance of Captain Carpenter and Major S. S. Farwell, who succeeded him to the presidency, the bank took many steps forward, but has made even more marked advancement under the leadership of Henry M. Carpenter, now its head. On January 1, 1926, the Monticello State Bank completed a merger with the Jones Trust & Savings Bank of Monticello, and now has deposits amounting to \$2,700,000, with a capital stock of \$200,000 and a surplus of \$200,000.

Of equal importance in the community is the Lovell State Bank, with G. L. Lovell as president. Its capital stock is the same as that of its sister in-

stitution, and its deposits amount to \$1,250,000. The bank is fast outgrowing its present quarters, and plans are already under way for the construction of a new building adjoining the present structure. A sizeable frontage has been purchased, and construction will begin in the near future. R. J. Bone, assistant cashier of this bank, is chairman of the Jones County Bankers Association which will be

in charge of the entertainment at the group meeting at Monticello. Industrially, Monticello surpasses most towns of its size. Seven factories do an annual business aggregating fully a million dollars. The Hoag Duster Company, the largest plant of its kind in the world, ships feather dusters from its Monticello factory into every civilized country. The Franklin Equipment Company, manufacturing barn and hardware equipment; the Monticello Clay Works; the Monticello Canning Company, which packs 1,320,000 cans of sweet corn annually; the Laude Neekie Company, and the Monticello Bottling works all handle large business, giving employment to many people.

Situated in the midst of Iowa's best dairy territory, one of the largest of Monticello's factories is, naturally, the Farmers Mutual Creamery. The plant ranks second in the state in amount of butter production, having handled over 2,750,000 pounds of cream in 1925. Other important industries of the town are the Shomont Kennels, the

largest white collie kennels in the world; the Monty Chick hatchery, and the Monticello greenhouses, which ship cut flowers throughout the middle west.

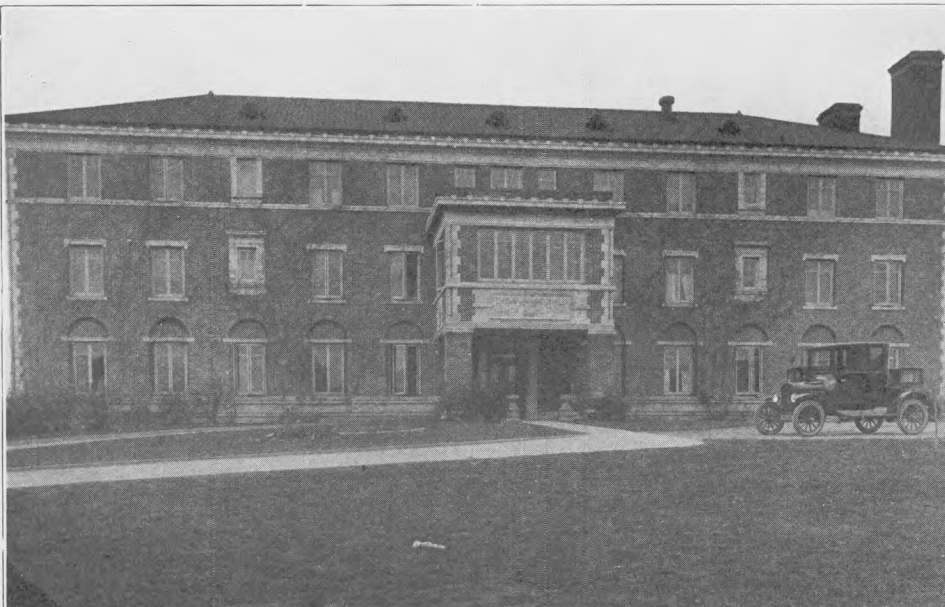
Hutchinson's ice cream plant; artificial ice plant.

In building up sound industrial concerns, the residents of Monticello have not lost sight of cultural development. A new public school building, housing the grammar grades and high school, was erected two years ago at a cost of \$250,000; a com-

(on page 48)



Above is pictured the Masonic Temple at Monticello, Iowa.



The Hospital at Monticello, Iowa.

PROGRAM OF MEETING OF GROUP EIGHT

Monticello, Iowa

Friday, May 14, 1926

10:00 A. M. Registration and Meeting of Standing Committees.

10:30 A. M. Meeting Called to Order by the Chairman.

Invocation.

Address of Welcome.

Response.

Two-Minute Reports by County Chairman.

Address.

Adjourn to Banquet.

Meeting Re-opened.

Reports of Committees.

Resolutions and Other Business.

Meeting Turned Over to Toastmaster.

Toasts.

After the banquet, it is planned to entertain the bankers at the Country Club, where golf and other entertainment will be provided.

The meeting will be held in the auditorium of the new \$200,000 school, and the banquet will be served at the new Masonic Temple.

A Pioneer Banker

George L. Lovell, president of the Lovell State Bank, is one of the pioneer bankers of Iowa. In 1878 he helped organize the banking firm of G. W. and G. L. Lovell. In 1897 the firm changed from a private to a state institution, and incorporated as the Lovell State Bank.

George L. Lovell became president at that time, and has held that office ever since.

Mr. Lovell was born in Michigan in 1856, and received his college training at Cornell University, New York state. He is active in the various civic organizations of Monticello, and belongs to the Masonic lodge.

L. W. Lovell

Following the business choice of his father, **L. W. Lovell**, cashier of the Lovell State Bank of Monticello, has picked banking as his chosen career, and while he is also interested in farming, his position in the bank receives the greater part of his time.

Mr. Lovell was born in Monticello in 1885, educated at the University of Iowa, and entered the Lovell State Bank in 1906, to, as he puts it, make himself generally useful. He was made assistant cashier in 1908, and cashier in 1922.

His work claims the greater part of Mr. Lovell's time, so that recreation receives but little attention. Mr. Lovell calls business good—and better than last year.

Is Student of Banking

Even though he has had a public school education, **Henry M. Carpenter**, presi-

dent of the Monticello State Bank, insists that he is still learning every day, and is continually adding to his already vast store of knowledge relative to the banking business. Something new is always presenting itself.

Mr. Carpenter was born in 1857 in the State of Connecticut, and joined the old Lovell and Carpenter Bank in 1873, was a bookkeeper, assistant cashier, cashier, and finally president of the present institution. He was president of the Iowa Bankers Association in 1907, and was for two years a member of the executive council of the American Bankers Association.

Is Native of Monticello

H. M. Carpenter, Jr., cashier of the Monticello State Bank, was born in Monticello in 1891, received his education in the Monticello public schools and the University of Chicago. He entered the Citizens State Bank of Wyoming, Iowa, in 1915 as assistant cashier, and in 1922 came to the Monticello State as cashier.

Mr. Carpenter takes his chief delight in his work, and reports business conditions much better. There is, of course, plenty of room for improvement, but progress is being made toward stable and sound conditions.

OUR SERVICE TO YOU

The Consolidated National Bank is proud of the service it is able to render its many correspondents. It is glad that the experience gained through its many years of banking is available to the bankers of Iowa. And that service is not only available, but is gladly offered to you. Make the Consolidated National headquarters for your northeastern Iowa accounts.

Consolidated National Bank

United States Depository

Dubuque, Iowa

A Live Commercial Institution offering superior equipment and facilities for the handling of Bank Accounts



OFFICERS

JAMES E. HAMILTON
President

P. C. FRICK
Vice President

E. E. PINNEY
Vice President

EDWIN H. FURROW
Vice President

H. N. BOYSON
Vice President

ROY C. FOLSOM
Vice President

MARK J. MYERS
Vice President and Cashier

S. E. COQUILLETTE
Vice President

E. B. ZBANEK
Vice President

FRED W. SMITH
Asst. Cashier

L. W. BRANLIK
Asst. Cashier

You Should Attend

—the Group Meetings this year. It's a good thing to meet and mingle with others in the same line of business. You will exchange ideas, get new and fresh view-points and learn many things that will help you to render better service to your customers.

And the Merchants National Bank, also, is daily seeking further knowledge whereby it can better serve you, its correspondent. Those Iowa banks who carry an account with the Merchants National know the true meaning of "better service."

The Merchants National Bank

CEDAR RAPIDS, IOWA

“Extra!—Extra! all about the big—”

doings, the annual pow-wow of the bankers of Group Two, who, on May 24th, with their knapsacks, carpetbags, and golf satchels will descend on

Storm Lake

and take the city. There will be no scrap about taking it, for the preparations have all been made—days ago—so when you get here its “ride ’em, cowboy,” and “let ’er buck.”

Seriously, we bankers of Storm Lake are going to do everything possible to make your visit here a pleasant one—not only pleasant, but also profitable. The various topics up for discussion can’t help but give you valuable information.

You have our heartiest invitation to attend.

Citizens First National Bank
Commercial Trust & Savings Bank

Security Trust & Savings Bank
Farmers State Bank

Why Storm Lake Is Known as "The City Beautiful"

THE citizens of Storm Lake look forward with pleasure to the coming of the Group Two Bankers and wish them the most successful of conventions.

As an ideal location for a home and for recreational, educational and commercial advantages, Storm Lake, situated on the shore of one of Iowa's most beautiful lakes, in the very heart of north-west Iowa, surpasses them all. Although her population is only in the neighborhood of 5,000, she is the fastest growing little city in the state which is evidenced by the fact that she led the state, for her size, in building permits last year.

Storm Lake is a city of homes, populated by home-loving people who have had the forethought to preserve the shore line of the lake bordering the city for two wonderful parks insuring a delightful recreational center. Wide streets, twenty miles or more of which are concrete, with wide parkings on which years ago were planted elm and hard maple trees that now form an archway of foliage over practically every residential street, also adds to the charm of the little city.

Every obtainable educational facility

By Russell Crowther

Secretary Storm Lake Commercial Club.

is greatly emphasized through the North Grade School, the West Grade School, the South Grade and High School, the Lutheran day school and the St. Mary's Parochial school, the latter soon to be located in their new school building which will be under construction in a very short time.

Storm Lake is more fortunately situated than most cities of its size in that it has Buena Vista, a fully accredited college of first rank, offering complete courses leading to the degrees of Bachelor of Arts, Bachelor of Science and Bachelor of Music.

The student body numbers nearly five hundred and has the advantages of personal contact and training under a most capable faculty who have at heart the

PROGRAM, GROUP TWO

IOWA BANKERS ASSOCIATION

to be held at

STORM LAKE, IOWA, MAY 24, 1926

Forenoon Program

10:00—Registration—Commercial Club Rooms.

10:30—Annual Conference of County Presidents, Commercial Club Rooms.

Afternoon Program

Business Meeting—Empire Theatre.

1:30—Session Called to Order.

Invocation—

Music—

Address of Welcome—

Response—J. E. Allison, Cashier, Peterson Bank.

Round Table Discussion—Leader, J. H. McCord (District Chairman, Still Better Banking Campaign).

Judging of Bank Ads, Submitted in Competition by members of Group 2—G. A. Snider, Associate Publisher Northwestern Banker.

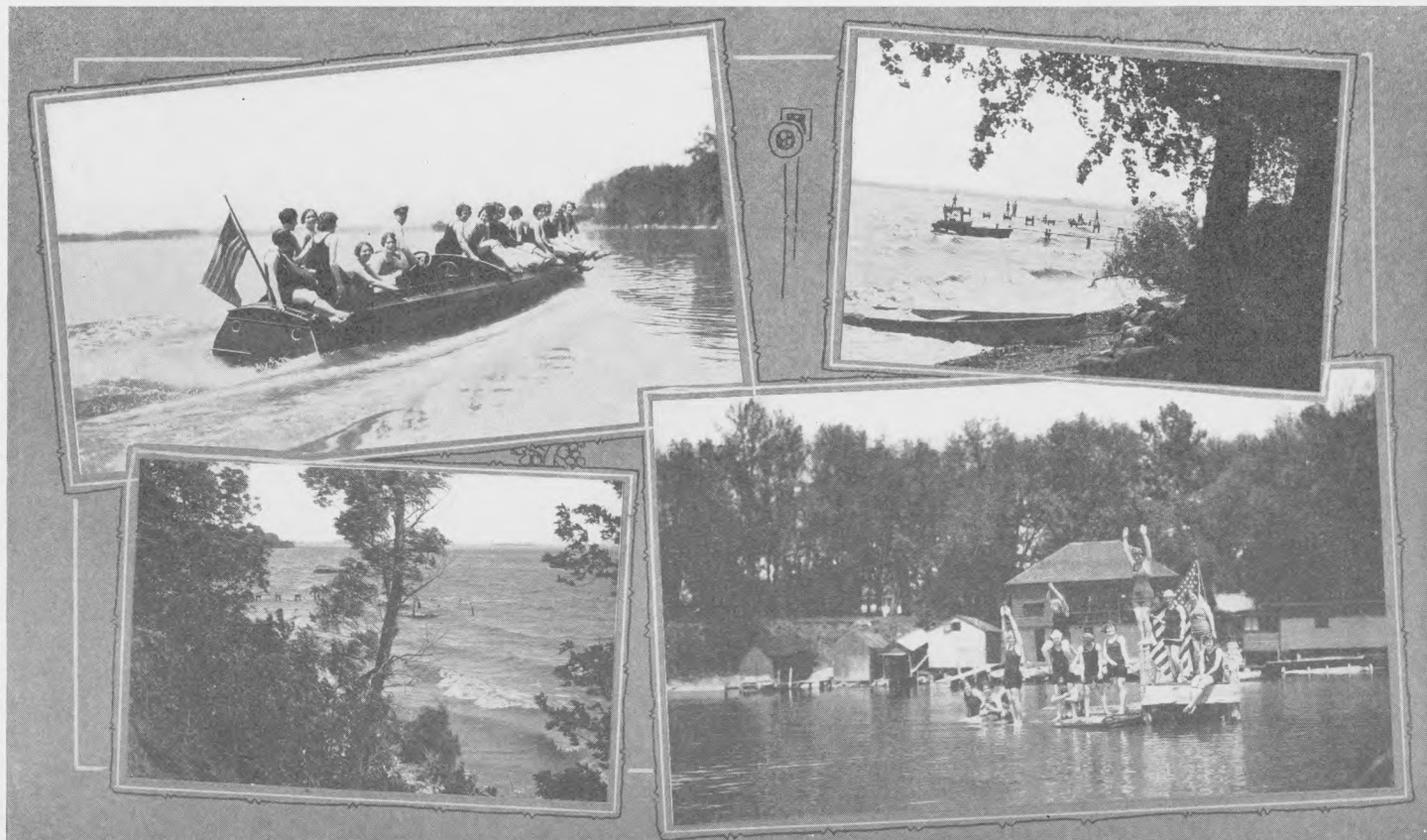
Address—John Thompson, Agricultural Editor, Iowa Homestead, "Future Trend of Iowa Farm Land Values."

Election of Officers.

Reports of Committees.

Selection of 1927 Meeting Place.

Reports and Announcements by State and Group Officers.



Lake scenes at Storm Lake, Iowa.

desire that each student shall develop in character and ability to the greatest possible extent.

The college has gained for herself an Interstate reputation in athletics and forensic activity. Her football teams have won victories on the gridiron against much larger schools. Her students are loyal to the college and Storm Lake, and Storm Lake folks support the activities of the college.

In addition to the main hall and gymnasium, a large Science Hall has been erected and is now ready for use. Ad-
(Continued on page 49)

Business on Up-Grade

"Business is on the up-grade," says **G. B. Eginton**, cashier of the Security Trust and Savings Bank of Storm Lake. "Our territory has seen a vast improvement, with every indication that it will continue."

Mr. Eginton was born in 1890 in Minnesota. He attended high school and business college, and entered the employ of the Security Trust in 1916 as assistant cashier. In 1918 he was elected to the cashiership of the institution.

Aside from his duties at the bank, Mr. Eginton is treasurer of the Mutual Investment Company, a Storm Lake enterprise, and secretary of the Buena Vista County Bankers Association. He is a member of the Masonic Lodge, the Commercial Club, and the Country Club.

Introducing Mr. G. W. Schaller

G. W. Schaller, president of the First Citizens National Bank of Storm Lake finds time to raise Great Dane dogs, and to fish in Storm Lake. He lives in a cottage on the Lake during the summer months. He was born on a farm near that city in 1872, and received his education in the public schools of Storm Lake.

Mr. Schaller started his banking career with the Commercial State Bank in 1888, and was with that institution four years. He then became connected with Bradfords Bank and after two years bought it out and changed the name to the Citizens Bank. The Citizens Bank was operated as a private institution until 1911, when it was incorporated and Mr. Schaller became the cashier. The name of the bank was also changed later on to the Citizens First National Bank.

In 1913 Mr. Schaller was elected vice president, and in 1922 became president of the bank. His other banking activities include the chairmanship of the Legislative Committee of the Iowa Bankers Association.

Mr. Schaller organized the Rotary Club in Storm Lake, and is active in all civic and club movements.

Helped Organize Vigilantes

"Business is good," says **R. A. Jones**, cashier of the Citizens First National Bank of Storm Lake. "There has been a gradual, substantial gain during the past months, and conditions are much improved over last year."

Mr. Jones was born in 1884, at Storm Lake. He was educated in the Storm Lake public schools and at Buena Vista College. He entered the Citizens First National when it was organized under that name in 1902, and was made cashier in 1913. Mr. Jones was at one time president of the Buena Vista County Bankers Association, and also secretary of Group Two. He was quite active in helping organize the Buena Vista County Vigilantes, and still keeps in close touch with that work.

Mr. Jones is a Mason, a member of the Kiwanis and Country Club, and is treasurer of the Commercial Club.

Mr. Jones likes to hunt, and is a good shot. He belongs to a rifle team, and

has seventeen medals to his credit as evidence of his ability with an army rifle.

Hunting Is His Hobby

L. E. Ballou, Jr., president of the Security Trust & Savings Bank of Storm Lake, was born in that city in 1886, and received his training in high school and Buena Vista College. He became associated with the Security Trust & Savings in 1908, and became president of the institution in 1918.

Mr. Ballou is a member of the Masonic Lodge, the Commercial Club, the Country Club, and is a Kiwanian. He lists hunting as his favorite recreation.

In commenting on trade conditions, Mr. Ballou says business is good, and getting better all the time.

A Moment with Mr. Berger

With his time completely taken up with civic activities, in addition to his bank duties, **Helmer C. Berger** finds very few spare moments to devote to recreation. His work takes all his time. But with business conditions improving, as he says they are, perhaps he can take a day off after a while and hunt or fish, or play some golf.

Mr. Berger, who is cashier of the Farmers State Bank of Storm Lake, was born in Chickasaw County in 1879. He received his early training at Cedar Rapids high school, and later attended Western College.

In 1901 he became cashier of the First National Bank at Rembrandt, Iowa, and has been cashier of the Farmers State at Storm Lake for the past four years.

Mr. Berger takes a lively interest in civic and banking affairs, and is president of the Storm Lake Commercial Club, vice president of the local Kiwanis Club, and is secretary of the County Bank Officers of the Iowa Bankers Association.

This Banker Raises Dogs

J. Leal Deland, youthful cashier of the Commercial Trust & Savings Bank of Storm Lake, was born in 1894, and calls Storm Lake his home town. He went to the local high school and later graduated from Iowa State College, at Ames. His connection with the Commercial Trust & Savings dates back to 1919, when he became associated with the institution as bookkeeper. In 1924 he was elected cashier.

Mr. DeLand is a member of the various civic and business organizations of Storm Lake, Kiwanis, Commercial, and Country Club, is a Mason, and belongs to the American Legion. His hobby is raising dogs, not ordinary dogs, but prize winners. He specializes in beagles, and his kennels are known throughout the state.

Mr. DeLand reports business as good, with substantial improvement over last year.

Like Your Bank—

You will find in the Register Life Insurance Company the same qualities you have in your bank—reliability and strength. And you will find a company conservatively and progressively managed.

It will be a pleasure to give you detailed information on how we can serve you and your customers.

The Register Life Insurance Company
Davenport . . . Iowa

A. E. Littig, Secretary



COOPERATION

—with the social and industrial activities of our community and State, and with each other, plays an important part in every bank's contribution toward the financial permanence of Iowa.

Group meetings are just another form of cooperation—bankers from different communities getting together to discuss common problems—seeking the solution of common difficulties—so that they may be better able to cooperate with, and help, their customers.

So, also, does the spirit of cooperation dominate the service rendered by the Cedar Rapids National Bank to its many correspondent institutions. Its officers and directors realize the importance of the many details entrusted to its care, and each account receives the same faithful attention.

We will be glad to help you, also.

The
Cedar Rapids National Bank

Cedar Rapids, Iowa

OFFICERS

RALPH VAN VECHTEN
Chairman of the Board

GLENN M. AVERILL
President

VAN VECHTEN SHAFFER
Vice President

GEO. F. MILLER
Vice President

CHAS. A. KUNING
Vice President and Cashier

PETER BAILEY
Assistant Cashier

MARVIN R. SELDEN
Assistant Cashier

GEO. W. SWAB
Assistant Cashier

BERTHA M. WOLF
Assistant Cashier

Carroll is expecting —you—

You are expected to be there—in Carroll—when Group Five stages its annual get-together meeting on May 25. The arrangements are all made for your entertainment. Your good time is ready and waiting.

And in addition to the fun you will have, there will be interesting and profitable discussions that will enable you to dispose of your every-day banking problems more efficiently. The program has been arranged for your especial benefit. You can't afford to miss it.

And above all, your coming will please us immensely. We'll be right tickled to have you here.

**Carroll County State Bank
American Savings Bank
Commercial Savings Bank**

Carroll—the "Hub" of Northwestern Iowa

By C. C. Colclo

Secretary, Carroll Commercial Club

CARROLL, Iowa, where bankers of group 5 will hold their annual pow-wow, Tuesday, May 25, extends a hearty welcome to all visiting bankers and points with pride to the many outstanding features of the city.

Carroll is justly entitled to the claim of being the "Hub" of Northwestern Iowa. Its natural advantages and transportation facilities render it an ideal place for jobbing and manufacturing. The main lines of the Chicago & North Western and the Chicago & Great Western, together with the three branch lines radiating throughout the northwest, affords excellent facilities for transportation and commerce. Carroll is also located on two federal highways, the great Lincoln highway extending from the Atlantic to the Pacific and Federal Road No. 18, extending from the Gulf of Mexico to the Great Lakes and Canada on the north, pass thru our city.

Carroll invites all parties, acting in good faith, looking for locations for jobbing and manufacturing to investigate its claims and the Commercial Club will render every service possible to assist them in this work. We now have a number of jobbing and manufacturing establishments located here and all are doing a safe and prosperous business. If you are looking for a location, do not fail to investigate our claims, for surely they are all that we make for them.

The Carroll Commercial club has a membership of two hundred and fifty and all of them have faith in Carroll, for they are the live wires who are doing their bit to advance and promote the interests of our city, improve the community and make Carroll a better place in which to live and do business.

Carroll is a beautiful city of five thousand population, with twenty-five miles of paved streets, excellent water and sewer systems, fine homes, many churches, excellent schools and splendid business enterprises, and welcomes bankers of Group Five.

PROGRAM OF MEETING OF GROUP FIVE

Carroll, Iowa

Tuesday, May 25, 1926

Business Session, Wright's Winter Garden Luncheon, Carroll Country Club
Registration, Hotel Burke, 9:00 A. M.

PROGRAM

9:00 A. M. Registration at Burke Hotel.
10:00 A. M. Business Session at Wright's Winter Garden.
Meeting Called to Order by Leo J. Wegman, Chairman, Cashier American Savings Bank, Carroll, Iowa.
Invocation by Rev. W. H. Parker, Pastor Presbyterian Church, Carroll, Iowa.
10:15 A. M. Address of Welcome, Hon. John T. Haltigan, Mayor of City of Carroll.
10:30 A. M. Response to Address of Welcome, E. S. Van Gorder, President, First National Bank, Audubon.
10:45 A. M. Address, "A Business Man's Business," Rev. F. G. Codd, Pastor, Cavalry Baptist Church, Davenport.
11:15 A. M. Address, "Returning Confidence in Iowa," Hon. Ben J. Gibson, Attorney General, Des Moines, Iowa.

11:45 A. M. Impromptu Addresses—
Emil Webbles, President, Iowa Bankers Association, Burlington, Iowa.
Frank Warner, Secretary, Iowa Bankers Association, Des Moines, Iowa.

12:15 P. M. Report of Officers.
Report of Committees.
Announcement of Next Meeting Place.
Adjournment.

1:00 P. M. Luncheon, Carroll Country Club.

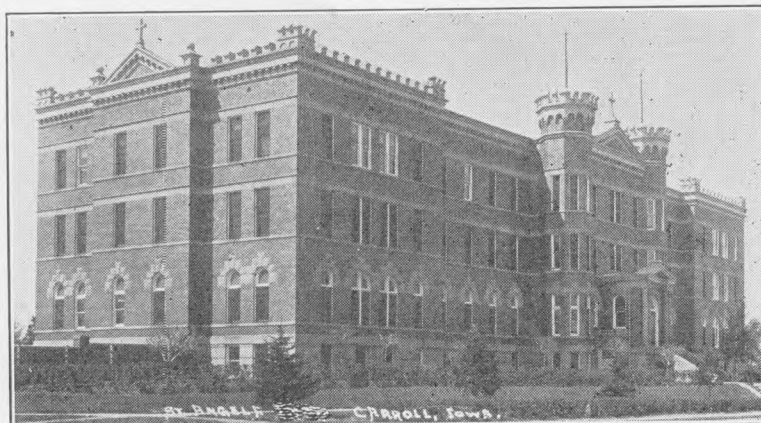
Entertainment during luncheon by local talent.

Immediately following the luncheon, President Webbles and Secretary Warner will meet with the President and Secretaries of the County Bankers Association. Be sure and attend this meeting. Ladies Parlor.

Golf.

OFFICERS.

Leo J. Wegman, Chairman
American Savings Bank, Carroll, Iowa
E. A. Howe, Secretary
Harlan National Bank, Harlan, Iowa
Committee on Resolutions:
F. Van Erdewyk, Chairman
Breda Savings Bank, Breda
H. I. Fosskett,
Shenandoah National Bank, Shenandoah
W. B. Ryan,
Farmers Trust & Savings Bank, Earling



Above: St. Anthony Hospital at Carroll, Iowa. Below: St. Angelas Academy, in same city.

In his many years of banking, **Mr. J. P. Hess**, president of the Carroll County State Bank, has never taken a vacation. He takes joy in his work, and his vigor and vitality are a tribute to his regular habits and simple living.

Mr. Hess was born in 1857, and has been a resident of Carroll County since 1878. He attended Cornell College, at Mount Vernon, and after graduating taught school for several years. In 1887 he entered the employ of the Carroll County Bank. A year later he bought out the bank and reorganized it into the German Bank of Carroll County. Later the bank was incorporated, and the name changed to the Carroll County State Bank. Mr. Hess has been president ever since 1888.

In addition to his bank duties, Mr. Hess is school treasurer, and has held that office for the past twenty years. He also takes an interest in the civic activities of Carroll.

Hello! BANKERS Hello!

GREETINGS

Don't do anything you wouldn't do at home

When you go home, we want you to say that the old

First National Bank of Sioux City

helped to make your stay with us PLEASANT

If you are in need of *anything*, ask us about it. We will be at your service all the time you are here.

P. S.—Again We Repeat: *Don't forget your Shinny Sticks.*

Our Facilities Include

- 1.—A bank whose methods are modern and progressive.
- 2.—Officers and employees who are eager to help you in any matter requiring individual attention.
- 3.—A bank that realizes that their customers' prosperity is their prosperity.

Accounts of Banks and Bankers given individual attention.

The Live Stock National Bank

Sioux City, Iowa

"The Bank at the Yards"

A. G. Sam, President

H. B. Scott, Vice President

C. L. Fredricksen, Cashier

M. A. Wilson, Asst. Cashier

W. G. Nelson, Asst. Cashier

Sioux City—Where Industrial East Meets Producing West

SIOUX CITY can truthfully be called the city "Where the Industrial East Meets the Producing West." Geographically it is located at the intersection of Iowa, South Dakota and Nebraska, and is approximately a hundred miles from the Minnesota state line. The great Missouri River, with its wide fertile valley, and the Big Sioux River, meet at Sioux City, separating the city from Nebraska and South Dakota, respectively.

In seventy-five years that have passed since the city was founded, it has grown from a log cabin to an industrial center where over two hundred and seventeen million dollars worth of products are jobbed annually; where over a hundred and seventy-five millions are manufactured, and where live stock, grain, dairy products and other products of the farm are purchased from the farmer for over one hundred and eighty millions of dollars annually.

The east, with its advantage of age, has built up a system of industries and industrial cities that have never been excelled in the west. But gradually since the founding of the country and the opening of the west, these industries have been pushing westward towards the greater markets and the greater source of raw materials. With this western progress has sprung up Sioux City. We say "Producing West" because in the great states surrounding and laying west of Sioux City, is produced a large percentage of America's food products. The value of farm products in this territory is over twice the value per square mile of the average for the United States.

Thus, Sioux City offers the happy medium between the crowded condition, high overhead and long hauls of the east, and the vast regions of the west that have never been industrially developed. To this western territory, Sioux City is the marketing center. All railroads and highways in a large portion of this territory terminate in Sioux City, making a natural distributing center of the city, the same as it was when all traffic was on the rivers. These rivers

By John D. Adams

Assistant Secretary, Sioux City Chamber of Commerce

PROGRAM OF GROUP ONE

Sioux City, Iowa

Wednesday, May 26, 1926

Forenoon

9:00 A. M. Registration, Martin Hotel, Headquarters.

9:30 A. M. Conference of County Presidents and Secretaries of Group One with State President Emil Webbles.

10:00 A. M. Meeting Called to Order by A. N. Bertelsen, President, First State Bank, Ida Grove, Chairman of Group One.

Invocation

Address of Welcome, George Sinclair, President, Sioux City Clearing House.

Response.

Appointment of Committees—

(a) Resolution.

(b) An Election of a Secretary to Succeed H. T. Broders, formerly of Hartley.

Talk, Emil Webbles, President, Iowa Bankers Association, Burlington.

Address.

Report of Committees.

12:30 P. M. Adjournment.

Afternoon

Golf, Rides, Movies, General Visiting.

Evening

6:30 P. M. Banquet, Martin Hotel. Entertainment.

est agricultural region. The city has a population of 86,000, over 96 per cent of whom are white. The foreign element, composed for the most part of Scandinavians and British subjects, form a stable class of citizens—hard-working and thrifty. Perhaps no other city the size of Sioux City has so few undesirables. The industrial section of the city lies along the north shore of the Missouri River and extends northward along the valleys of the Floyd River and Perry Creek. The business section is at the base of this U-shaped valley. Spreading out in fan formation to the north, east and west, is the beautiful residence part of the city, divided into three major sections by these valleys. The average elevation of Sioux City above sea level is 1,158 feet.

Sioux City leads Iowa in manufacturing, jobbing, packing and as a grain market, a live stock market, and as a butter center. The natural location of the city, coupled with the progressiveness and foresight of Sioux City business men, accounts for the marvelous growth of the city, and the rapid expansion of trading radius. Sioux City has little competition in western Iowa, southern South Dakota and northern Nebraska, from the trading standpoint.

The city is a logical center for a live stock market. It is in the center of the greatest grain-producing section of America, and at the gateway to the vast grazing plains of the west. The production of pure bred has been urged by the stockmen of the local market, until today Sioux City is one of the world's largest pure-bred live stock markets.

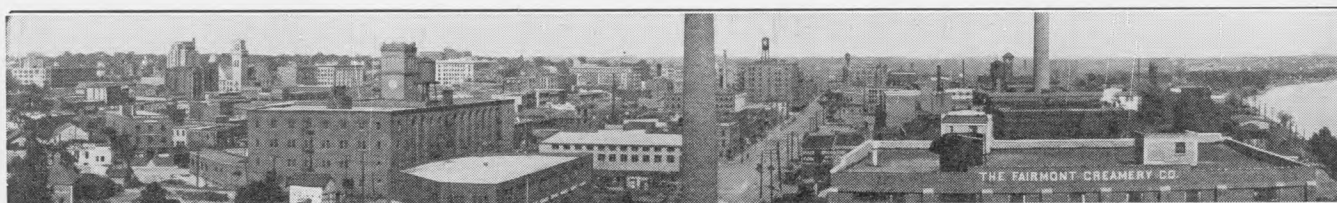
The greatest development of the city has come within the last twenty years. From a population of 33,000 at that time, it has grown to over 86,000 at the present time and is still growing. Bank clearings jumped from sixty millions to nearly one-half billion, and trade increased in like proportion. Bank debits last year exceeded \$71,000,000.00. Hundreds of jobbing houses have sprung up and taken their places in the industrial life of the city.

The history of Sioux City as a grain
(Continued on page 50)

came directly to Sioux City from the northwest and made a natural market for Sioux City.

Perhaps the greatest outstanding necessity of any industry is adequate distributing facilities. No industry, great or small, could live long without connection by rail or water, with the rest of the world. Sioux City is fortunate in having important lines of six of the nation's greatest railroad systems. During the past year a total of over 110,000 cars were loaded out over these lines in Sioux City.

Sioux City is the metropolis of the northwest where the farmer, the rancher and the captain of industry join hands to make a market for the world's great-



Bird's-eye view of Sioux City



"The Pioneer Bank"

Condensed Statement of Condition As Made to the Comptroller of the
Currency at Close of Business, April 12, 1926

ASSETS

Loans	\$3,213,624.74
Overdrafts	1,098.13
United States Bonds.....	243,700.00
Other Bonds and Securities.....	330,128.22
Investment in Banking House, Furniture and Fixtures.....	129,996.61
Other Real Estate.....	56,750.44
Federal Reserve Bank Stock.....	9,000.00
Cash and Sight Exchange.....	1,038,198.36
Total Assets	\$5,022,496.50

LIABILITIES

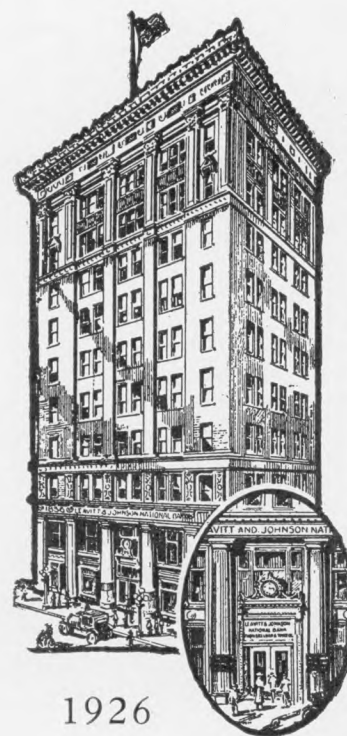
Capital Stock	\$ 200,000.00
Surplus	100,000.00
Undivided Profits	127,662.74
Circulation	197,800.00
DEPOSITS	
Certificates	\$ 629,275.59
of Banks	732,897.02
Savings	1,207,116.73
Checking, Misc.	1,827,744.42
	4,397,033.76
Total Liabilities	\$5,022,496.50

IRA RODAMAR, President
C. E. PICKETT, Vice President
J. O. TRUMBAUER, Vice President
FRED H. WRAY, Cashier
R. E. MILLER, Assistant Cashier
I. W. BLOUGH, Assistant Cashier

Leavitt & Johnson National Bank

Waterloo, Iowa

"SEVENTIETH YEAR OF COMMUNITY SERVICE"



1926

Waterloo—an Ideal City for Group Seven Meeting

WATERLOO, Iowa is the city where the annual Group Meeting of Group 7 of the Iowa Bankers' Association will be held on May 27. It is a very beautiful city with a population of approximately 40,000 people. Waterloo is located on the Cedar River which flows through the heart of the city dividing it about equal. Waterloo is an ideal place for conventions and other meetings, which call people from any distance, as it is on the main line of the C. G. W. R. R., I. C. R. R. and the C. R. I. & P. R. R. It is also the home of the W. C. F. & N. R. R., an electrical line which has very good service to Cedar Rapids and connections with the main lines of the C. M. & St. P. R. R. and the C. N. W. R. R.

Another features which makes it desirable for meetings is its excellent hotel accommodations, there being ten (10) hotels in the city.

Waterloo is a city of beautiful homes, schools and churches and a city of home loving people. 75 per cent of the people own their own homes.

Waterloo is a manufacturing city, having 160 manufacturers making in the neighborhood of 3,000 various articles. It is also the home of the Rath Packing Company, one of the largest meat packers in this part of the country.

Waterloo has a new Elk's home which is very elaborate and beautiful. It also has a new Masonic Temple which is about completed. It is a city of fine theaters offering good, clean amusement. Waterloo is also the possessor of two golf courses, one at the Sunny Side Country Club and the other a municipal course at Burns Park. It is the home of the National Belgian Horse Show and the Dairy Cattle Congress, one of the largest if not the largest exhibition of its kind in the world.

Paved roads lead into the city from all directions. It surely is a very fine place to visit on account of its advantages, congenial people and the various assets it has to offer.

Like the famous "57" brands preached to the world by Heinz, in a recent booklet, gotten out by the Greater Waterloo Association, there are 54 facts about Waterloo listed under the heading, "Do You Know?"

Some of these are:

That Waterloo is located in the heart of that great empire of the middle west—the Corn Belt—perhaps the richest agricultural section in the world?

That Waterloo's population record is one of consistent growth since its settle-

PROGRAM OF GROUP SEVEN	
Waterloo, Iowa	
Thursday, May 27, 1926	
Guests of Black Hawk County Bankers Association	
<i>Forenoon</i>	
9:30	A. M. Registration, Russell-Lawson Hotel.
10:30	A. M. Meeting of County Presidents and Secretaries of Group Seven with President Emil Webbles.
<i>Afternoon</i>	
1:00	P. M. Meeting Called to Order by J. B. Van Horne, Cashier, Citizens Trust & Savings Bank, Iowa City, and Chairman of Group Seven.
Invocation.	
Address of Welcome, J. O. Kober, La Porte City.	
Response, J. M. Dinwiddie, Cedar Rapids.	
Address, Emil Webbles, President, Iowa Bankers Association, Burlington.	
Appointment of Resolution Committee Address, Frank Warner.	
Talk, L. A. Andrew, State Superintendent of Banks, Des Moines.	
Report of Resolution Committee.	
Ride About City, Golf, Movies.	
<i>Evening</i>	
6:30	P. M. Banquet, Sunnyside Country Club.
Entertainment.	

ment in 1845? 1890, 6,674; 1900, 12,580; 1910, 26,693; 1920, 36,230; 1924, 38,000.

That Waterloo city proper embraces an area of 8,687 acres 400 acres of which are water? That Waterloo is primarily a city of homes, with its residential sections reflecting the prosperity and stability of the city? 75 per cent of the people own their own homes.

That Waterloo is located on three trunk line railways: Illinois Central, Chicago Great Western, Chicago, Rock Island & Pacific and has direct operating connections through the Waterloo, Cedar Falls and Northern Railway with the C. M. & St. P. and the C. & N. W. Railways?

That sixty-seven passenger trains arrive and leave its stations daily?

That Waterloo's freight tonnage, in and out, amounted to 40,861 car loads in 1923?

That Waterloo's railroad industries give employment to 1,658 persons?

That Waterloo has seven banks and trust companies, with a combined capital of \$2,268,000.00 and combined deposits of \$13,944,000.00?

That Waterloo bank clearings in 1923 reached a total of \$52,966,979.66?

That four building and loan associations, with outstanding loans in excess

of six million dollars, assist those of moderate means in building homes?

That Waterloo has a total of 161 manufacturing institutions as listed by the state census?

That the invested capital in Waterloo manufacturing industries is more than \$21,000,000.00?

That the number of persons engaged in manufacturing is 6,000?

That the value of the manufactured products is more than \$38,000,000.00 annually?

That Waterloo's pay roll—to wage earners—shows a total of \$21,509,114.00 per year?

That Waterloo factories make one-fifth of all the stationary gasoline engines (farm type) made in the United States?

That Waterloo is the third largest producer of cream separators in the country?

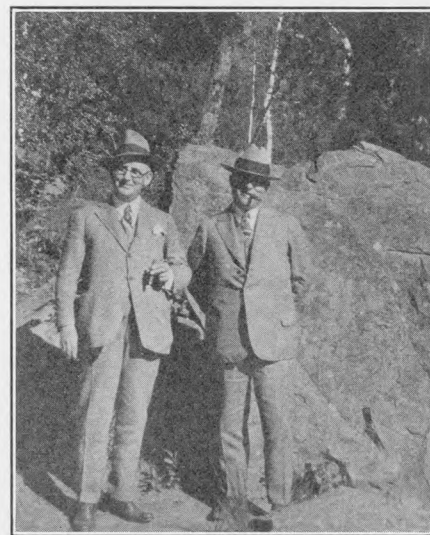
That Waterloo manure spreaders and other farm implements and machinery are distributed throughout the world?

That more small and moderate size concrete mixers are produced in Waterloo than in any other place in the country?

That 4,500 cars of live stock are annually required for Waterloo meat packers?

That Waterloo makes a nationally used automatic whistle blower, used by some of the largest railroads in the country?

That 51,823,900 cubic feet of gas is



Left: W. J. Murray, former Eldora, Iowa, banker, later vice president of the Des Moines National, now manager of the Van Nuys branch of the California bank. Right: Lewis E. Bliss, another former Eldora man, now vice president of the California bank.

furnished annually through 147 miles of gas mains?

That 258 miles of lines furnish electricity throughout the city to over 7,300 users?

That Waterloo's public park system embraces more than 400 acres, providing amusement grounds for children, beautiful drives, baseball diamonds, tennis courts, golf course, municipal bathing beach and free tourist camping grounds?

This May Start an Argument

Fred H. Wray, cashier of the Leavitt & Johnson National Bank at Waterloo, is conceded by his friends to be the most handsome bank cashier in the city, if not in Blackhawk County. Mr. Wray was born in 1893 at Oskaloosa, Iowa, and received his education at the University of Pennsylvania, entering the Leavitt & Johnson National in 1912 as collector. In 1919 he was elected to the position of cashier.

Mr. Wray's banking knowledge is in demand in Waterloo, as he is treasurer of the Izaak Walton League, of the Boy Scouts, the Kiwanis Club, and the Masons. He is a member of the Elks, Kiwanis, Country Club, and the Chamber of Commerce, and swings a wicked golf club during his leisure time.

Mr. Wray reports the business of his bank to be excellent, as the institution has just closed the largest quarter in its

history. He says also that the business improvement extends to all lines of trade in Waterloo, with the activity pronounced.

A Banker-Farmer

J. E. Johnson, president of the Waterloo Savings Bank at Waterloo, is a native of Omaha, Nebraska. He attended Cornell College at Mount Vernon, Iowa, and later entered Harvard University.

Mr. Johnson became president of the Waterloo Savings in 1922, prior to which time he had for a number of years been secretary and treasurer of the Waterloo Gas Engine Company, and in which he was substantially interested. Along with his active banking duties, Mr. Johnson operates several farms near Waterloo.

Mr. Johnson is a member of the Masonic lodge, a Rotarian, and a member of the Chamber of Commerce. He finds time to take an active interest in the civic affairs of Waterloo, plays some golf, and enjoys reading.

A Banker and Golfer

Born in Keystone, Iowa, in 1890, **S. C. Kimm** has risen to the position of assistant cashier of the Commercial National Bank of Waterloo. He is a graduate of the University of Iowa, and entered the employ of the Commercial National as a messenger in 1911. He worked up

through the ranks and in 1919 was elected to his present position.

Mr. Kimm has been secretary, and also vice president, of the Blackhawk County Bankers Association. He is a member of the Elks Club, the American Legion, and the Waterloo Chamber of Commerce.

Golf and bowling each receive their share of attention during Mr. Kimm's leisure time—golf in the summer and bowling in the winter. We have been told that, during the golf season, Mr. Kimm may be found in either of two places—at the bank hard at work, or at the Country Club with a golf stick.

Is Ardent Fisherman

H. W. Wentz, cashier of the Commercial National Bank of Waterloo, got his start in Denver, Iowa, in 1883. He attended Upper Iowa University, and Iowa State Teachers College, and has been connected with the Commercial National for a number of years.

Mr. Wentz is a member of the Elks Club, the Country Club, Conopus Club, and the Izaak Walton League. He enjoys golfing, fishing, hunting, and motor-ing, all in season, although one can motor and hunt practically the year round.

Dame Rumor has it that Mr. Wentz is highly incensed over the increasing disregard by the public of our present prohibition laws, and has contemplated tak-

To Serve the Public

Fire, Lightning, Windstorms and Tornadoes on farm property, mercantile buildings and stocks, and especially on private dwellings and actual homes; Automobile and Plate Glass—we issue policies covering all such losses.

This wide range of coverage enables us better to serve the public, and that our service is appreciated is attested by the growth and volume of our business.

Make the Iowa Fire Insurance YOUR company!

Iowa Fire Insurance Company

Home Office: 622 Commercial St.
Waterloo, Iowa

ing the matter up with the proper authorities.

Paging E. H. Wyant!

Friends of **E. H. Wyant**, secretary of the Commercial National Company, of Waterloo, say that he is equally proficient as a fisherman and golfer. Proficiency along either line is a matter that calls for most hearty congratulations. Some mighty good stories can be told in regard to either of these pastimes.

Mr. Wyant was born in Waterloo in 1886, graduated from the University of Iowa, and for the past eighteen years has been associated with the mortgage loan and bond business.

He is said to have political aspirations regarding the civic affairs of Waterloo, but so far has confined himself to the activities of the Masons, Elks, the Country Club, and the Rotary Club.

Vice Presidential Candidate

Friends of John Sieh have been for some time urging him to be a candidate for the vice presidency of the Iowa Bankers Association at the coming state convention. Now his friends are glad to say



JOHN SIEH

that he has definitely "thrown his hat into the ring."

Mr. Sieh hails from Reinbeck, Iowa, where members of his family are now large land owners. His first banking experience was at Rembrandt, Iowa, where he served as assistant cashier of the Rembrandt Savings Bank from 1906 to 1908. He later served as assistant cashier of the First National Bank of Marathon, Iowa, from 1908 to 1910; he later was cashier of the Citizens Savings Bank of Fostoria, Iowa, from 1910 to 1916. He is

On
May
27th

the officers and directors of the Waterloo Savings Bank will welcome the bankers of Group Seven — will do everything they can to make your visit one of pleasure and profit.

Our institution is guarded by "The Sign of Safety" the insignia which stands for careful and judicious treatment of every transaction entrusted to our keeping. "The Door of Friendliness" means just that, and when you enter into the genial atmosphere of the Waterloo Savings, you feel at home.



The
Sign of
Safety

Waterloo Savings Bank
Waterloo, Iowa



The Door of Friendliness

OFFICERS

J. E. JOHNSON
President

R. W. WAITE
Vice President

CARLETON SAIS
Vice President

J. J. MILLER
Cashier

W. E. SMITH
Assistant Cashier

F. R. LABARRE
Assistant Cashier

A Real Meeting

We want the bankers of Group Seven, when they come to Waterloo on May 27th, to feel that they are coming to a real town—a town where they have some real banker friends—and that these friends are going to give them a real program.

The First National Bank—its officers and directors—will be glad to see you. We enjoy Group Meetings because it gives us a chance to greet old friends, and make new ones.

You needn't wait for a Group Meeting excuse to drop in on us. We'll be mighty glad to see you any time, whenever you are in Waterloo. And our banking experience and helpful service is yours, also, whenever you want it.

The
First National Bank
Waterloo, Iowa

at this time cashier of the Farmers Trust and Savings Bank of Spencer, Iowa, in which he has served in that capacity since 1916. He has been secretary of Group 2 for two years and is now completing his two-year term as chairman. He has always been a worker for the Iowa Bankers Association in and out of season, and in addition to his work as officer of Group 2, he has served upon various committees of the association. He is recognized as one of the strong bankers of the state. He is of a retiring disposition, yet in any work that he takes up, "thoroughness" is his middle name. Mr. Sieh is the only candidate up to this date for the vice presidency of the Iowa Bankers Association and his friends anticipate success for him.

WHY MARSHALLTOWN IS INDUSTRIAL CENTER OF IOWA

(Continued from page 14)

Water is good and the capacity of the plant and wells is four times the normal consumption.

A large percentage of the people of Marshalltown own their own homes. Ninety-two per cent of the people are native born and make intelligent workmen in the factories. A strong bond of understanding and friendship exists between the employers and employees of Marshalltown institutions and the labor turn-over in the factories is very small.

The city has a well developed plan of school building and this year means the completion of both a Junior and Senior High School. All church denominations are represented and the city has two large hospitals, a Y. M. and Y. W. C. A. building and other organizations for the caring for the welfare of the people.

The city is governed by the Mayor-Council type of government and the population January 1, 1925 was 16,868, which does not include those living in the Iowa State Soldiers' Home or the employees of that institution, who live upon the grounds. The daily newspaper has a circulation of 13,000 and two weekly newspapers are also published here.

With these material features and an outstanding people, Marshalltown's business is sound and the diversification of manufacturing makes the community's business stable.

Marshalltown began as a trading post, became the seat of the county government, developed men who started and built the splendid industrial institutions the city now has; became a splendid railroad center in the heart of agricultural Iowa and in the great industrial development before the middle west, Marshalltown is the **Natural Industrial Center of Iowa.**

The world was very guilty of such a ballad some three ages since; but I think now 'tis not to be found.—Shakespeare.

Is A. B. A. Candidate

As the time for the convention begins to draw nigh, interest arises in the vacancies among the Iowa bankers serving on the A. B. A. Council. W. G. C. Bagley, vice president of the First National Bank of Mason City, is the first to date to announce his candidacy for one of the vacancies that will be filled at the coming June convention when the terms of J. H. McCord of Spencer, and E. W. Miller of Waterloo, expire as members of the A. B. A. Council. It will be recalled that Mr. Bagley was duly elected a year ago,



W. G. C. BAGLEY

but before he really had an opportunity to serve, the membership from Iowa in the A. B. A. fell so short that he was disqualified. In the meantime, he has made a valiant effort with his many friends to build up the membership in the A. B. A. in Iowa and is continuing that work. He states, "I want to be of assistance to the A. B. A. in every way I can, regardless of the fact that there may not be enough members from Iowa to qualify me for that opening to which the Iowa members so kindly elected me last June." It is believed by Mr. Bagley's friends that they will re-elect him at the coming meeting to one of the openings that will be made.

I should as soon think of swimming across the Charles River when I wish to go to Boston, as of reading all my books in originals, when I have them rendered for me in my mother tongue.—Emerson.

To improve the golden moment of opportunity and catch the good that is within our reach, is the great art of life.—Johnson.

SAFE BONDS

FOR YOUR RESERVE

or

FOR YOUR CLIENTS

Municipal**Industrial****Public Utility****Building**

Write for Offerings

SCHULTE & COMPANY

Commercial National Bank Bldg.

WATERLOO, IOWA

5% Farm Loans

Immediate or Future Closing

Moderate Commissions

Annual Payment

5¼% 20-Year Loans

No commission to us

Always Favorable Terms

Plenty of Money

Our Bond Department Is a Service
for our correspondent banks requiring
"sure pay" and convertible assets.

Over 70 Years of Continuous Service

Leavitt & Johnson Trust Company

Established 1856

Bonds and Mortgages

Waterloo, Iowa

Emmons Johnson, Chairman

W. E. Johnson, Vice-President

E. L. Johnson, President

Carleton Sias, Vice-President

C. R. Davis, Vice-President

A. G. Greeley, Secretary

Bankers of Group Four Come to NASHUA

The banks and bankers of Nashua count it a privilege and an honor to be able to entertain, on May 28th, their many banker friends of Group Four. They are looking forward to the renewal of acquaintanceships of many years' standing—to the meeting of new friends who can be counted as old friends.

An entertaining and instructive program has been prepared, one which you will enjoy, and one from which you will take with you many new thoughts and ideas.

So be sure to plan your affairs to enable you to be with us on May 28th. We know you will miss a real time if you are not on hand.

Chickasaw County Bankers Association

Nashua—the Home of the “Little Brown Church in the Vale”

NASHUA, where Group Four of the bankers will meet, May 28th, as guests of the Chickasaw County Bankers' Association, is a prosperous little city of 1,300 inhabitants, situated in the southwest corner of Chickasaw county at the junction of Big Cedar and Little Cedar rivers, and forty miles north of Waterloo on the Illinois Central Railroad, Red Ball Route and A. Y. P. trail. It is surrounded by a rich dairying and farming community. The prosperity of the community is reflected in the flourishing condition of its two progressive banks.

Nashua has the largest hydroelectric power plant in the state excepting the plant at Keokuk, owned by the Central Iowa Power Company, and the large lake formed by the big dam affords excellent boating, fishing and swimming facilities. Last year on the north shore of the lake was platted an addition known as Nashua Lake Resort. In three days' time in the early part of May more than one hundred and seventy-five lots in the addition were sold, and in the summer a fine bathhouse was erected and a beach established by Robert A. Thompson Post, American Legion, and presented to the community. A number of cottages were built at the resort last year and a number more will be built this spring. Band concerts were held at the Resort Sundays last summer and thousands of people sought and found recreation there.

Nashua is also the home of the Little Brown Church in the Vale, made famous the world over by the song of the same name, written nearly three-quarters of a century ago by Dr. Wm. S. Pitts. It is estimated that 50,000 people visited this famous shrine last year and nearly 300 couples plighted their troth before its altars during the year. The little church is located at the old town of Bradford (now disintegrated) about two miles northeast of Nashua.

In manufacturing industries Nashua

PROGRAM FOR MEETING OF GROUP FOUR

Friday, May 28, 1926

Nashua, Iowa

Headquarters, Congregational Church

Forenoon

- 9:00 A. M. Registration.
- 10:00 A. M. Invocation, Rev. Geo. T. Hanna.
- 10:10 A. M. Address of Welcome, W. F. Getsch, President, Chickasaw County Bankers Association.
- 10:20 A. M. Response, F. B. Claxton, Chairman, Group Four.
- 10:30 A. M. Music.
- 10:40 A. M. Report, Frank Warner, Secretary, Iowa Bankers Association.
- 10:55 A. M. Reading, Miss Lillian Kie-sau.
- 11:05 A. M. Music.
- 11:15 A. M. Address, Guy O. Van Der-veer, Waverly, Iowa.
- 12:00 A. M. Intermission.

Afternoon

- 1:30 P. M. Meeting of State and County Officers.
- 2:00 P. M. Music.
- 2:15 P. M. Address, L. A. Andrews, Superintendent Banking Department.
- 2:45 P. M. Music.
- 2:55 P. M. Address, J. C. Murtagh, Atty., Waterloo, Iowa.
- 3:40 P. M. Report of Committee on Resolutions.
- 3:45 P. M. Election of Officers.
- 4:00 P. M. Auto Tour.
- 6:15 P. M. Banquet at Opera House.
- 8:30 P. M. Dancing, Opera House.

has one of the few woolen mills in the state, where the raw wool is transformed into the finished article in the shape of blankets and the finest cloths and woolen goods. It also has the Bloom Manufacturing Plant where are made the well-known Bloom spreader, besides other articles for agricultural purposes.

It has one of the best of public schools, full accredited; a public library that circulated nearly 15,000 books last year; good churches, and live, energetic business men. It also has a Commercial Club that maintains a large club room

with pool and billiard tables for recreation, with a paid manager in charge at all times. It has a Masonic Lodge that has just completed a new \$10,000 temple, and thriving lodges of Odd Fellows, and Knights of Pythias, besides three or four women's clubs that are ever striving for the moral and intellectual uplift of the community.

Nashua is not large in number, but her spirit of cooperative cannot be excelled by any city large or small and her hospitality is unbounded, as the bankers of Group Four will find when they enter her gates.

Gardening His Hobby

For recreation, **W. F. Getch**, president of the Commercial State Savings Bank of Nashua, likes nothing better than to be able to work in his garden, or on his lawn or shrubbery. He also admitted he pitched horseshoes occasionally, and plans to play golf when the course, which is now under construction, is finished.

Mr. Getch was born in 1872 at Bradford, Iowa, near the “Little Brown Church in the Vale.” He has been with the Commercial since 1894, starting as bookkeeper, and when the institution received its state charter in 1914, he became president. He is also president of the Chickasaw County Bankers Association, and has held that office ever since the Association was organized.

Mr. Getch is a member of the City Council of Nashua, is a Mason, and is active in the Commercial Club.

Says Business Improving

“Business is good in Nashua territory, and the winter just past has showed a vast improvement in general business conditions,” says **A. L. Kout**, cashier of the First State Bank at Nashua. Mr. Kout was born in 1878 in Chickasaw County, and, after attending the public schools, entered and graduated from business college. He entered the employ



Above, left, the celebrated “Little Brown Church in the Vale,” at Nashua, Iowa. Right, Nashua’s public bathing beach, presented to the city by the American Legion Post there.

of the First State in 1908 as bookkeeper, and in 1915 was given the position as cashier.

Mr. Kouts is a former member of the Agricultural Committee of the Iowa Bankers Association, belongs to the Commercial Club of Nashua, and is a member of the Library Board.

WHAT GROUP THREE BANKERS WILL FIND AT ELDORA

(Continued from page 18)

fireproof, and with a school attendance of about 800 pupils. It employs a fine corps of teachers; a most capable superintendent. A second building erected a number of years previous to the new building helps care for the growing population of the consolidated schools. Four busses bring the children from the country to the school each day.

Eldora is a city of homes; a city of churches. Its business houses are of high character and keep at home much of the business that would otherwise seek larger places. Its banks are sound and conservative and during the recent financial stress no one ever thought of doubting their ability to weather any storm that might occur. The officers of the Eldora banks are all men of ability and in whom the public has the utmost confidence.

Eldora has a Carnegie library which boasts 10,000 volumes. It is carefully managed by its board of trustees and the books bought each month are the best that are recommended by the state library board. Eldora is also blessed with ministers of the gospel of high character and ability, eloquent and devout. As a musical center Eldora has few equals in cities of its size and larger and among its musical population are a number of artists of state-wide reputation.

For the benefit of tourists a live-wire

Community Club supports a tourist park where hundreds of travelers stop every week during the summer months and enjoy the advantages and conveniences found both there and in the city park of twenty acres in the immediate vicinity and lying along the Iowa river where boating and bathing are also to be had.

And, best of all, Eldora people believe in Eldora. When they want anything that is for the good of the city they go down in their pockets and get it, even to supporting a baseball team every year and making it pay.

A cordial invitation is extended to the public to visit Eldora, visit Pine Lake, visit the golf course, the Training School, the city park, the library, the schools and churches, the business houses and the beautiful homes that are found all over the city.

Has Never Had a Vacation

In his many years of banking, **Mr. J. P. Hess**, president of the Carroll County State Bank has never taken a vacation. He takes joy in his work, and his vigor and vitality are a tribute to his regular habits and simple living.

Mr. Hess was born in 1857, and has been a resident of Carroll County since 1878. He attended Cornell College, at Mount Vernon, and after graduating taught school for several years. In 1887 he entered the employ of the Carroll County Bank. A year later he bought out the bank and reorganized it into the German Bank of Carroll County. Later the bank was incorporated, and the name changed to the Carroll County State Bank. Mr. Hess has been president ever since 1888.

In addition to his bank duties, Mr. Hess is school treasurer, and has held that office for the past twenty years. He also takes an interest in the civic activities of Carroll.

HUMESTON HAS WARM WELCOME

(Continued from page 25)

camp ground is located at the south side of town alongside the Blue-J Trail which will later be the federal highway.

This section of Wayne county is one of its richest and most productive regions, not only in grain crops but also in live stock. A number of the farmers have herds of pure-bred stock—horses, cattle and hogs of various breeds.

Humeston has two banks with combined deposits of \$800,000. Dr. Geo. McCulloch, capitalist, pure-bred stock enthusiast, and extensive land owner, has been connected with the Home State Bank for 46 years and has been active president for 20 years. He is proud of the fact that his bank went through the period of financial depression on its own resources.

Fred M. Kyner, secretary of Group 9, a native son, cashier of the Humeston State Bank, has the management of the Kyner Estate farms, is a director of the Keokuk Trust Co., besides various other interests and is a very busy man.

Our visitors will be assured of a cordial welcome and we are sure that you will like our town.

MONTICELLO TO WELCOME GROUP EIGHT

(Continued from page 29)

modious parochial school costing \$50,000 and giving full high school courses was recently built, and a Carnegie public library, maintained by the city, houses nearly 7,000 volumes.

When the old high-school building was vacated, the structure was purchased by the Monticello Masonic lodge, and has been converted into a well-equipped Masonic temple. The old grade-school building was purchased by the city as a memorial to the soldiers from the community who fought in the world war. Part of the building is used for city offices and the remainder is devoted to club rooms for the American Legion post and the women's auxiliary.

Exerting an important influence in the town are the two newspapers, the Monticello Express and the Monticello Times, both of which also maintain job printing departments. The Express, established sixty-one years ago, is regarded as one of the oldest and strongest weekly newspapers in the state.

Monticello boasts of an unusually fine hospital, funds for which were provided by the will of John McDonald, whose name the institution bears. In connection with the hospital is a nurses' training school with a present enrollment of fifteen student nurses.

On the edge of the town is a forty-acre park maintained by the city. Here is located the Monticello Country Club house with a nine-hole golf course. Here also is held the Jones County Fair, which is one

WHAT ABOUT WRITING A LITTLE INSURANCE?

Just a Few Hours a Day

Guaranty Life Insurance Company
Davenport, Iowa

L. J. DOUGHERTY, Secretary and General Manager

of the oldest in the state and which has an annual attendance of 15,000 persons.

Monticello has all modern improvements, including many blocks of paving, a complete sewer, and a municipal water system. Plans are now being made by the city council for numbering the houses and securing free mail delivery.

Six churches are located in the residential sections of the city and add their architectural beauty to that of the many modern, well-kept homes. That the town is growing is indicated by the construction of nearly fifty new residences during the past two years.

Is Builder of Railroads

In addition to his many years of banking, **D. C. Bradley**, president of the First National Bank of Centerville, is also a builder of railroads. He financed and superintended the construction of the Centerville-Mystic interurban line, which operates between those two cities. Recently the line has been purchased by the Iowa Southern Utilities Company.

Mr. Bradley was born in Centerville in 1858, receiving his early education there, and later graduating from Monmouth College at Monmouth, Illinois. He entered the employ of the First National in 1877, and has been connected with the institution ever since. He is not only president of the First National, but also president of six other banks in Appanoose County, and vice president and director in several others.

At some time or another during his life, Mr. Bradley has held every office in every civic organization in Centerville, and is active in the Masonic and Elks Lodges. He has large farming interests, and while he plays golf occasionally for recreation, he enjoys looking after his cattle feeding and dairy cows.

An Extensive Cattle Feeder

Most men would regard cattle feeding as an entire business in itself, but **Fred M. Kyner**, cashier of the Humeston State Bank of Humeston, calls it his hobby, and his chief source of recreation. He conducts his feeding operations on a farm of 800 acres near Humeston.

Mr. Kyner is a native of Humeston, born there in 1887. He was at one time vice president of the Home State Bank, later becoming assistant cashier of the Humeston State, where he is now cashier. He is also a director of the Keokuk Trust Company at Keokuk, Secretary of Group 9 of the Iowa Bankers Association, and has been city clerk of Humeston for thirteen years.

Mr. Kyner is a past master of the Masonic lodge of Humeston, and belongs to Za-Ga-Zig Shrine, Des Moines.

All great poets have their message to deliver us from something higher than they.—Lowell.

STORM LAKE, THE "CITY BEAUTIFUL"

(Continued from page 34)

joining the campus on the south is the athletic field, on which a stadium is now being erected. A new cinder quarter-mile track has been built and several meets, including a large high school invitation meet are held at this place annually. A team of Buena Vista College athletes competed in the Drake Relays.

Religious life is far from neglected in Storm Lake, which possesses nine strong churches, their denominations being: Presbyterian, Baptist, Catholic, Lutheran, Methodist, Christian (who are soon to erect a new church), German Methodist, Christian Scientist and Scandinavian Free Church.

The luncheon clubs of the city are, the Kiwanis, Rotary and Wa-Tan-Ye. Other clubs are the Commercial Club, City Federation of Women's Clubs, Five Masonic organizations, Knights of Columbus, United Commercial Travelers, American Legion, Odd Fellows and other fraternal organizations. The Storm Lake Commercial Club may well be proud of her three hundred and ten members. Her board of directors and eighteen active committees or bureaus are constantly on the lookout for anything that will boost the town and better the community. A budget system is used by the merchants of Storm Lake, through their Commercial Club, in such a co-operative manner that all promiscuous unworthy solicitation and unneeded expenditure of money is completely abolished by the efficiency and effectiveness of the plan.

Seven passenger trains daily are operated by the Illinois Central Railroad. The Chicago, Milwaukee & St. Paul gives direct connections with Des Moines, and the Minneapolis and St. Louis operates a direct line to Minneapolis.

Storm Lake has city mail delivery; a canning factory that packs millions of cans of corn annually; two large produce houses with cold storage plants; two creameries; district office of the Northwestern Bell Telephone Company; new and modern city water system; efficient electric light and gas plants; large fire department with three of the latest type fire trucks; three bands; city, grade school, and college; 100-room modern hotel; four banks with combined deposits totaling over two and one-half million dollars; a large convention auditorium; gravel roads in all directions including the Custer Battlefield Hiway and Tall Corn Trail east and west and the Lakes Trails north and south. Storm Lake also has a large permanent Chautauqua pavilion in which chautauqua is held each summer.

An ideal form of recreation and amusement is to be found at the Storm Lake Country Club. This golf course is beautifully situated on a rolling stretch of

ground overlooking the lake one mile to the east of the town.

Lakeside Beach, adjoining the golf course on the south is soon to be converted into a state park. Other resorts are the Casino Amusement park, Manawa Beach, Sunset Park and Chautauqua Park, the latter two being located within the limits of the city.

Bank Advertising Contest

John Sieh, chairman of Group Two of the Iowa Bankers Association, announces that at the annual meeting of Group Two at Storm Lake on May 24th, an advertising contest will be held, similar to the one conducted when the Group met at that city several years ago.

Several prizes are to be offered—one for the best general bank advertisement, and one for the best series of advertisements (not to exceed six), of an instructive nature, or dealing with a certain situation.

Competent judges will be on hand to distribute the awards.

Leo Wegman From Missouri

Leo J. Wegman, genial cashier of the American Savings Bank of Carroll, was born in 1875 in the State of Missouri. Persons from that state ask to be shown. So does Mr. Wegman, but his ability and far-sightedness have placed him in a position where he can do considerable "showing" himself, and others are glad to take his advice.

Mr. Wegman's banking career started in 1902, when he became cashier of the Peoples Savings Bank at St. Benedict, Iowa. He came to Carroll in 1914 as cashier of the German-American Bank, a private institution. The bank was later incorporated under state control, and the name changed to the German Savings Bank. Several years ago the name was again changed to the American Savings Bank, the present name.

In addition to his cashiership in the American Savings of Carroll, Mr. Wegman is president of the Farmers Savings Halbur, Iowa; president of the Peoples Savings, Templeton, Iowa; and president of the Dedham Savings, at Dedham.

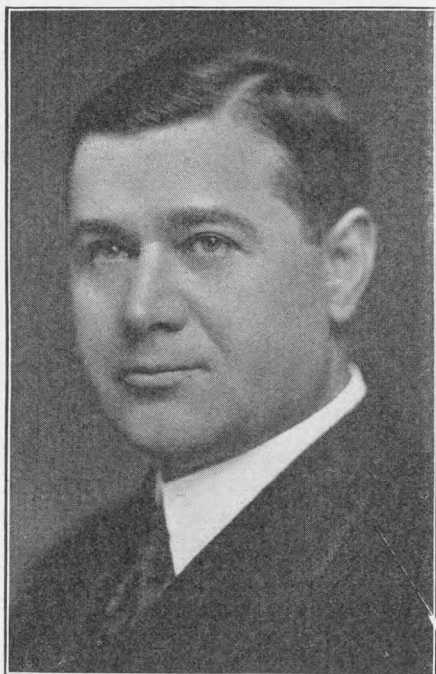
Mr. Wegman does not seek offices in clubs and organizations, but as usual, those best equipped and willing to work are the ones who have honors thrust upon them. Mr. Wegman is president of the Carroll County Bankers Association, and Chairman of Group Five; director and treasurer of the Country Club; has served three years as president, and is now a director, of the Commercial Club; is serving his third term as city treasurer; and is a state officer in the Knights of Columbus.

When he has time, Mr. Wegman plays golf, or goes to the ball game. He gets a great kick out of both.

For President in 1927

The many friends of Ray Nyemaster, Davenport banker, have taken it upon themselves to toss his hat into the ring as a candidate for the presidency of the Iowa Bankers Association in June, 1927, a year from now.

Certainly no man is more thoroughly acquainted with the association problems and has a wider acquaintance among



RAY NYEMASTER

the men he desires to serve than Mr. Nyemaster. At present he is vice president of the American Commercial and Savings Bank of Davenport, one of the state's largest banking institutions. He is likewise president of the American Trust Company of that city.

Mr. Nyemaster has long been intimately associated with Iowa Bankers Association activities, being now chairman of the state taxation committee of the association and a former member of the executive council. He is a former member of the A. B. A. executive council from Iowa, and has been a member of the savings bank division of the American Bankers Association.

A Native of Des Moines

There are numerous good bankers in Des Moines, and there are a great many excellent financiers outside of Des Moines. Likewise, there are many Iowa bankers outside Des Moines who can claim the capital city of Iowa as their native city.

Among the latter class is **R. M. Moehn**, president of the Commercial Savings Bank of Carroll, who was born in 1888 in Des Moines. He attended East High, and later graduated from the Iowa Business College. His first banking position was that of paying teller in the Iowa

Trust & Savings Bank, Des Moines, and he later held the same position with the Commercial Savings Bank. Before coming to Carroll, he was cashier of the Carpenter Savings Bank at Carpenter, Iowa. In 1901 he came to the Commercial Savings at Carroll as cashier, and later on was elected president of that institution.

During 1925, Mr. Moehn was president of the Carroll Commercial Club, and while no longer in that position, he takes an active part in the club's activities. He also belongs to the Rotary Club, and to the Knights of Columbus.

Mr. Moehn is an indoor baseball enthusiast, and finds real exercise and pleasure in this active sport.

SIOUX CITY—WHERE EAST MEETS WEST

(Continued from page 39)

market comes within this last score of years. The last seven years would in reality touch the high points of the grain business. It was within these last few years that the government, through the Interstate Commerce Commission, recognized that it was a grain center and granted rates that made it possible to send grain here and realize as much for it as to send it to Chicago. Following this the giant reinforced concrete elevators were built and grain began to pour in.

The story of Sioux City as a jobbing center reads as an Arabian Night's Story. Situated as it is on the convex side of the Missouri River, on its first great bend north of Kansas City, the waters of this territory seem to flow always toward the city. In a like manner, business, traffic and commerce flows to Sioux City. No other city in the United States has so large a trade territory without a single rival as a jobbing center. Practically all lines of commodities are handled here. The great size of the territory has been the cause of some unusually large wholesale houses locating here, all of which have met success.

A Word About Mr. Hess

George J. Hess, cashier of the Carroll County State Bank of Carroll, was born in that city in 1889. After finishing business college, he entered the employ of the Carroll County State, and has been there for the past eighteen years. For the last eight years he has been cashier of the institution.

Mr. Hess is secretary of the Carroll County Bankers Association, and takes an active interest in that organization. He is a member of the Knights of Columbus, and connected with the various civic organizations of the city.

For recreation, Mr. Hess prefers to work around his home, planting shrubs, gardening, and doing the many little things a man likes to do with a home of his own.

For Next I. B. A. President

Friends of **A. C. Smith**, president of the City National Bank of Clinton, are energetically pushing his candidacy for president of the Iowa Bankers Association, subject to the election at Sioux City next month. As yet, there seems to be no opponent in the field against him. Mr. Smith has been with the City National since 1899 when he graduated from Yale. He has also been active for years in educational, civic and fraternal work, and has been a member of the Iowa Historical Society Board and of the State Y. M. C. A.

He has served both as secretary and chairman of his group association and on



A. C. SMITH

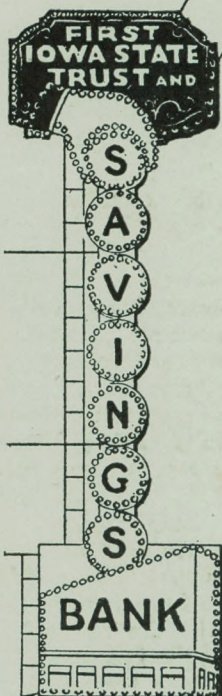
both the agricultural and educational committees of the Iowa Bankers Association. He is at present chairman of the latter committee. For three years he was on the executive council of the A. B. A. for Iowa and has an extensive acquaintance both in the state and nationally.

A Banker-Lawyer

F. C. Beverley reports that business conditions are much improved over last year, and that a better tone is in evidence along all business lines.

Mr. Beverley, who is cashier of the Commercial Savings Bank at Carroll, was born in Polk County in 1892. After his graduation from Drake University, he practised law for a number of years, and became cashier of the Commercial Savings in January, 1926.

Mr. Beverley is a Mason, belongs to the Carroll Commercial Club, and to the American Legion. He is active in the O. R. C., and during his vacations goes into camp with this branch of the army.



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INSTITUTION

Think of Burlington and

remember that the *First Iowa State Trust and Savings 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

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J. H. NISSEN,
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With a strong Board of Directors composed of leaders for many years in various lines of Iowa business, and an experienced active management, this bank furnishes conservative, safe and effective service to its banking correspondents.



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