

schools acquired his education, supplemented by a short term at the Breckenridge school in Decorah, Iowa, and also by study in the State Normal School at Cedar Falls. Following the completion of his studies he taught for three terms in the district schools and in September, 1886, accepted a position in the freight and passenger offices of the Chicago, Burlington & Quincy Railroad at Beardstown, Illinois. There he continued in office work for the road for eight years, leaving that employ in September, 1894. He then returned to Lime Springs and purchased the lumberyards of G. G. Thomas and for the following thirteen years was identified with the lumber business at Lime Springs and in Bonair, Iowa. In 1905 he entered into partnership with F. M. Clark, his father-in-law, and built the first modern elevator in Howard county, located at Lime Springs. In 1907 he disposed of his lumber interests and the same year became one of the incorporators of the Exchange State Bank of Lime Springs and was made president of the institution, in which capacity he has since served. Later he sold the elevator to the Hunting Elevator Company and has since concentrated his entire attention and efforts upon the conduct of the bank, the business which has steadily grown in volume and in importance. He has thoroughly acquainted himself with every phase of the banking business and his progressiveness is tempered with a safe conservatism that wins the confidence of the general public. He has also acquired extensive land holdings in Howard county and is one of the prominent and representative business men of the district.

On the 5th of January, 1898, Mr. Cray was married to Miss Letitia Clark, a daughter of P. M. Clark, the founder of the first bank in Lime Springs and one of Howard county's most prominent and influential citizens. Mr. and Mrs. Cray have had no children of their own but have reared three girls: Margaret, who has been adopted; and Laura and Helen Palmquist, who still retain their parents' name. Margaret is attending Principia College of St. Louis, Missouri, and Laura, was graduated from that school in the class of 1917, and Helen in the class of 1919. Laura graduated from a kindergarten course in Miss Wood's School in Minneapolis in the class of 1919, and Helen is taking a course in domestic science at Bradley College, Peoria, Illinois.

In politics Mr. Cray is a republican and has served as town clerk and town treasurer of Lime Springs and has also filled the position of mayor. He belongs to Howard Lodge, No. M4, A. F. & A. M., in which he has passed through all of the chairs and has occupied the position of treasurer since 1907. He is interested in all those forces which make for good in the community, which look to the betterment of civic conditions and which uphold the legal and moral status. His business career has been characterized by a steady progression that has brought him from a humble place in the business world to a position of leadership in his community as the head of one of the strong banking institutions of Howard county.

#### HENRY T. REED.

Henry T. Reed, United States district judge for the northern district of Iowa, resides at Cresco, Howard county, and has been identified with the Iowa bar since 1872. He was born in the town of Alburgh, Grand Isle county, Vermont, in October, 1846, his parents being George and Jane Reed. The father was born near Belfast, Ireland, and was married to Miss Jane Sherry, also a native of that locality. They came to the United States about 1830, settling in Vermont, where Mr. Reed devoted his time and attention to the occupation of farming until 1855, when he brought his family to the middle west, establishing his home in Albion township, Howard county, Iowa, in 1856, near what is now Cresco, where he built his home and lived until about 1880, when he moved to Cresco, where he died in 1897 at the advanced age of eighty-seven years, surviving his wife who died in 1871 at the age of sixty-six years.

Judge Reed spent his boyhood days in the vicinity of Cresco upon his father's farm, attending the public school and a private school; studied law and was admitted to practice in 1872, and thereafter followed its practice until March, 1904, when he was