

eighteenth year he was bidding on building contracts. From that date to the present he has been a dominant factor in the building operations of Howard county. Many large contracts have been awarded him and his work has always been of an important character. He has built the greater number of the business blocks as well as of the better residences in Chester and has long employed a force of competent workmen in the prosecution of his tasks.

Mr. Spencer was married in 1896 to Miss Nona McDowell, of Osterdock, Iowa, and to them have been born two sons and a daughter: Otto, who is in the United States marine service, stationed at Paris Island, South Carolina; and Marion and Eva, both at home.

Mr. Spencer votes with the republican party, which he has supported since age conferred upon him the right of franchise. He belongs to Chester Lodge, No. 444, I. O. O. F., and to the Modern Woodmen of America and is loyal to the teachings and purposes of those organizations. The major part of his time and attention, however, is concentrated upon his business affairs and it has been by reason of his close application and determined effort that he has gained a place among the most substantial citizens of Howard county. He is now the owner of a farm of one hundred and sixty acres in Pennington county, Minnesota, while in Chester he is controlling a business of substantial and gratifying proportions.

WILLIAM W. DUNCAN.

William W. Duncan is now living retired in Colwell, Floyd county, but for many years was actively identified with farming in Deerfield township and was classed among the representative and influential residents of Chickasaw county. He was born in Blackhawk county, Iowa, August 27, 1857, a son of Robert and Margaret (Walker) Duncan, who are mentioned elsewhere in this volume in connection with the sketch of their son, Robert A. Duncan.

William W. Duncan, after mastering the branches of learning taught in the district schools, concentrated his efforts and attention upon farm work. Following his father's death in 1870 he remained upon the home farm, which he cultivated in connection with his brothers up to the time of his marriage. He then began farming on his own account, renting the Perry Curtis property on section 32, Deerfield township, and for seven years he resided upon that place. During that period he carefully saved his earnings until his industry and economy had brought him sufficient capital to enable him to purchase land. It was in 1888 that he bought two hundred and thirty acres on section 5, Deerfield township, and thereon he lived for thirty-one years or until the summer of 1919, when he retired and removed to Colwell, where he now makes his home. His present land holdings comprise two hundred and ninety-six acres, constituting a rich and valuable farm from which he annually derives a substantial income. Year after year he worked diligently in the development of his fields and the large crops which he gathered enabled him to gain a most substantial competence.

In 1880 Mr. Duncan was married to Miss Nettie Clark, of Floyd county, Iowa, and they have become the parents of five children: Robert Ray, who follows farming in Deerfield township, Chickasaw county; Nellie M., the wife of M. J. Dickson, an agriculturist of Deerfield township; James Hugh, at home; William Earl, who is deceased; and Nettie Marie, who is the wife of J. T. Easterly, of Colwell, Iowa.

Mr. Duncan is now a stockholder in the Colwell Grain Exchange. Fraternally he is connected with Charles City Lodge, No. 165, I. O. O. F. and his political allegiance is given to the republican party. He has filled the office of road supervisor and has done active work in behalf of the cause of education as a member of the school board during several years' service in that office. He is now a member of the board of directors of the Colwell consolidated schools and he is in hearty sympathy with every plan and project to advance the educational interests of the community. He and his family are members of the Methodist Episcopal church and his life has