

the early settlers of Deerfield township, Chickasaw county, who is now living retired at New Hampton.

Following his marriage Mr. Koudelka settled on his present home farm, his father having purchased one hundred and seventy acres of this place for him the year prior to his marriage. In later years Mr. Koudelka has increased his holdings and is now the owner of two hundred and thirty acres. He is regarded as one of the able farmers and progressive men of Utica township, his highly cultivated fields bearing testimony to his diligence and ability. For several years he specialized in the breeding and raising of thoroughbred shorthorn cattle but sold his stock in 1915 and for three years thereafter rented his farm, during which period he was engaged in merchandising at Little Turkey. In the spring of 1918, however, he disposed of the business and the following fall returned to the farm. In the spring of 1918 a cyclone destroyed all of the buildings upon his land, but he has replaced them with modern structures and has one of the best farm residences in Utica township, while barns and outbuildings are large and substantial, furnishing ample shelter to grain and stock. He and his brothers have their own threshing outfit and corn shredder and do all their own threshing. There are five brothers—John, Joseph, Anton, Carl and Frank—and they are among the biggest farm operators in Utica township and are among its most progressive citizens. They thoroughly understand the scientific as well as the practical phases of farming and their progressive methods have resulted in the attainment of splendid results. In 1907, when Joseph Koudelka took up his abode on his present home farm, there was an indebtedness of three thousand dollars upon it. He erected buildings to the cost of six thousand dollars and he paid fifty-five hundred dollars for more land. He also built the modern brick store building in Little Turkey which he still owns. After his farm was devastated by the cyclone he replaced his buildings with better and more modern structures and is today the owner of one of the best improved farms in his part of the county, practically free from all indebtedness.

To Mr. and Mrs. Koudelka have been born two daughters, Helen and Beatrice. The religious faith of the family is that of the Catholic church and Mr. Koudelka is identified also with the Knights of Columbus. In politics he is a democrat and for two terms he served as a member of the township board of trustees, but he has little ambition to hold office, preferring that his time, thought and energies shall be placed upon his business affairs. He has wisely used the opportunities that have come to him and step by step he has advanced along lines that have made his progress of a most substantial character.

D. H. THOMAS.

In business circles of Howard county the name of D. H. Thomas, cashier of the First National Bank of Lime Springs, is well known. He comes to Iowa from the neighboring state of Minnesota, his birth having occurred in Fillmore county, eight miles north of Lime Springs, on the 26th of August, 1874, his parents being William H. and Claudia (Davis) Thomas, the former a native of Wales and the latter of Nebraska. The father was a plasterer and bricklayer by trade and followed those pursuits throughout his entire life. He died in Minneapolis, Minnesota, while working on a contract there in July, 1874. His widow is still living and makes her home in Lime Springs.

D. H. Thomas of this review was educated in the high school at Spring Valley, Minnesota, and was graduated with the class of 1894. He then took up the profession of teaching and through the subsequent five years devoted his time to that work and to farming. In the fall of 1899 he turned his attention to the banking business, entering the bank of which he is now the cashier and financial director. It was then a private bank and his position was that of assistant cashier. In 1902 he was made cashier of the institution, which in 1903 was incorporated as the First National Bank. Mr. Thomas has continued to direct the financial policy of the bank, the business of which has greatly increased under his management. The deposits have grown from