

the expiration of that period he removed to Elma, where he worked on the railroad seventeen years. He next came to what is now the Gesell place, which he leased for five years and when his lease expired he leased it for another period of equal length. The second lease has yet three years to run. He is a splendid tenant, caring for the property as if it were his own, and his careful cultivation of the fields is bringing him a very desirable and gratifying competence. He is today regarded as one of the substantial citizens of his section of the county.

On the 25th of December, 1888, Mr. Derr was united in marriage to Miss Carolina Amman, a daughter of Mr. and Mrs. Jacob Amman, who are now residents of Cresco, Iowa, and who are of German birth. Mr. and Mrs. Derr have become the parents of two children: Albert W., who served with the Forty-seventh Infantry of the Fourth Division of the American army during the great World war and was in France for ten months, participating in the battle of Chateau-Thierry, where the American troops turned the tide of war by holding the Germans in check, and also participating in the battle of the Marne, where he was wounded in the shoulder by shrapnel; and Lawrence Frederick, also at home. The family are members of the Methodist Episcopal church of Elma and guide their lives by its teachings.

Mr. Derr is also a member of the Modern Woodmen Camp of Elma and in his political views is a democrat, loyally supporting the principles in which he believes. He is always faithful to any cause which he espouses and his devotion to the right as he sees it is one of his marked characteristics. He is highly esteemed by reason of his integrity, his straightforward dealings and his lofty purposes and all who know him speak of him as a man worthy of high regard and honor.

BENJAMIN F. DAVIS.

Benjamin F. Davis is an enterprising and progressive business man who is now secretary of the American Loan & Investment Company of Cresco. The intelligent direction of his efforts has led to the attainment of substantial success. He has contributed in marked measure to the growth of the business, with which he became identified on its organization in 1890, and of which he has continuously served as an executive officer. He was born in Marquette, Wisconsin, November 24, 1852, and is a son of William P. and Catherine (Davis) Davis, both of whom were natives of Anglesey, Wales. It was in the year 1849 that they crossed the Atlantic to the United States in one of the old-time sailing vessels which was nine weeks in making the voyage. They did not tarry on the Atlantic coast but proceeded at once to the interior, establishing their home at Marquette, Green Lake county, Wisconsin, where the father purchased farm land and built thereon a log cabin. He at once with characteristic energy began the development of his farm and added various improvements thereto as the years passed by. He continued to cultivate his fields for a number of years, but in 1861 again started westward, making the journey with ox teams and wagons. This was a very slow and tedious method but ultimately he reached his destination—Chester, Iowa. He crossed the river at McGregor, Iowa, which was then the only market in this part of the state. Purchasing one hundred and twenty acres of farm land, he began transforming the wild prairie tract into rich and productive fields and in the course of time his labors wrought splendid results. He lived upon that farm until April, 1869, when he removed to section 10, Forest City township, Howard county, where he improved a farm that included an entire section of land. His life was one of untiring energy, thrift and industry and his labors were crowned with a substantial measure of prosperity. He continued to devote his attention to general agricultural pursuits until his death, which occurred in 1883, when he was sixty years of age. His wife survived for six years and died in 1889 at the age of sixty-six. They were loyal members of the Presbyterian church and were people of the highest respectability, enjoying the confidence and goodwill of all. Mr. Davis voted with the republican party but was not a politician in the sense of office seeking as he always felt that his farming interests made full demand upon his time and energy.