United States navy and a graduate of the Naval Academy at Annapolis, and Cora S. is at home

Mr. Moen started out in the business world without capital and has steadily worked his way upward. His success is due to various causes—to his untiring industry, to his studious habits, to his determination and his straightforward dealing. He has always been a great reader and keeps in touch with the trend of the times in this way. He has studied closely the political questions and issues of the day and gives his support to the republican party. He has served as a member of the city council for several years. He started the sewer system of Cresco and has been active in promoting various other progressive measures of the town. For ten years he was a member of the board of education and the public schools have ever found in him a stalwart champion. He acted as president of the board for two years and was in charge of the building of the new high school at Cresco. Fraternally he is a Mason and his religious faith is that of the Lutheran church. He has given to his children good advantages and is justly proud of his family. His life activities, varied as they have been, have constituted a valuable contribution to the development and upbuilding of the county, where his name is honored and respected as that of a progressive business man and thoroughly reliable citizen.

J. C. JACOBY.

Among the resident farmers of Howard county is numbered J. C. Jacoby, who resides on section 31, Howard township. He has always been a resident of the Mississippi valley and in his life exemplifies the spirit of enterprise which has been a dominant factor in the upbuilding of this section of the country. He was born in Milwaukee county, Wisconsin, November 20, 1854, a son of Frank and Margaret Jacoby, who were natives of Germany, where they were reared and married. They came to the United States in 1851 and established their home in Milwaukee county where the father continued to reside throughout the remainder of his life, there passing away at the age of eighty-six years. The mother survives and is now eighty-five years of age.

J. C. Jacoby spent his youthful days at the place of his nativity and pursued his education in district and parochial schools of that locality. In the spring of 1879 he came to Iowa and made investment in one hundred and sixty acres of his present home farm. In subsequent years he has added to his holdings as his financial resources have increased and is now the owner of three hundred and forty acres of Howard county's most valuable and productive land. To his place he has added many modern improvements and accessories and his farm property is not only very valuable but presents a most attractive picture in the landscape. As the years have passed his labors have been crowned with substantial success as the result of his progressive methods of farming and he has also become a stockholder in the Elma Cooperative Creamery Company. He served for several years as a member of its board of directors and is now secretary of the company.

In 1882 Mr. Jacoby was married to Miss Margaret Palmersheim, of Waukesha county, Wisconsin, and they have become the parents of ten children, nine of whom survive: Catherine, the wife of Nicholas Jeager, who is serving as town clerk of Greenfield, Wisconsin; Margaret, the wife of Charles Sullivan, of Howard township, Joseph, a farmer residing at St. Cloud, Minnesota; Laura, the wife of John Schmid, a carpenter of Elma, Iowa; Elmer, who served in the Great Lakes training school of naval reserves and is now at home; and Raymond, Floyd, Merle and Geneva, who are also yet under the parental roof.

In his political views Mr. Jacoby is a democrat and for many years served as a member of the school board, doing everything in his power to advance the cause of education. He has long been regarded as a successful and progressive farmer and business man of Howard county and as an influential citizen. He and his family are identified with the Catholic church and their sterling worth has gained for them the warm regard of all who know them. Forty years have come and gone since Mr. Jacoby took