

Mr. Harnoss served on the school board in Fayette county before his removal to Howard county. In politics he is a republican but has never been a politician in the sense of office seeking, preferring to concentrate his efforts and attention upon his business affairs. He and his family attend the German Lutheran church in Cresco. His worth as a man and a citizen is widely recognized, for he has led a life of industry and perseverance—qualities which have constituted the foundation of his growing prosperity.

W. W. CRAY.

W. W. Cray is the president of the Farmers Bank at Chester, Iowa, and has made for himself an enviable position in financial circles by reason of the progressiveness, tempered by a safe conservatism, that he has manifested in the conduct of the bank. He is one of Howard county's native sons, having been born on a farm a mile and a half south of the present town site of Chester on the 13th of May, 1860, his parents being Joseph and Matilda (Coombs) Cray, of whom extended mention is made in connection with the sketch of their son John on another page of this work.

W. W. Cray was reared upon the home farm and was educated in the district schools. Soon after reaching his majority he bought a farm of his own, on which he resided, and continued to cultivate that tract until 1913, when he removed to Chester. The following year he founded the Farmers Bank, which he has since successfully conducted, and through the intervening period has gradually developed its business, securing for it a constantly increasing clientele that is at once indicative of the progressiveness and reliability of his business management and the confidence reposed in him by the general public. As the years have passed he has made extensive and judicious investments in real estate and has heavy land holdings in Howard county. In fact he is one of the county's most substantial business men.

Mr. Cray was married to Miss Elizabeth Bullis, of Chester township, Howard county, and to them have been born two children: Joseph B., who is cashier of the Exchange State Bank of Lime Springs; and Winfield, who is with the army of occupation in Germany.

In politics Mr. Cray is a democrat and keeps well informed on the questions and issues of the day, but never seeks nor desires office. His wife is a member of the Methodist Episcopal church, and they occupy a very enviable social position, the hospitality of the best homes of Chester being most cordially extended them, while in all matters of public concern Mr. Cray's position is one of leadership.

MICHAEL L. BARNES.

Michael L. Barnes, a farmer residing in Schley, Paris township, Howard county, was born February 2, 1875, in the county which is still his home, his parents being Sylvester and Catherine (Ferrie) Barnes, who were natives of the state of New York. The father was born February 22, 1840, and came to Howard county in his boyhood days with his parents, Mr. and Mrs. James Barnes, who settled in Vernon Springs township, being among the earliest of the pioneers of this section of the state. At the outbreak of the Civil war Sylvester Barnes joined the Union army and served throughout that memorable struggle. He married Catherine Ferrie, who had come to Howard county with her parents in her girlhood days, they, too, being among the early residents of the county, settling in New Oregon township. Mr. and Mrs. Barnes were married in Vernon Springs, December 25, 1862, and their later years were spent in Howard and Chickasaw counties. Mr. Barnes purchased the farm which his son Michael now owns and also established a country store. He likewise founded the town of Schley and for several years served as its postmaster. He was one of the well known and highly esteemed men of his community and his death, which occurred April 9,