

ever, but made his way at once westward to Columbia county, Wisconsin, where for three years he was employed at farm labor. In March, 1870, he came to Howard county, Iowa, and in that summer rented a farm three miles from Lime Springs. In the following fall he purchased one hundred and sixty acres of land on section 16, Albion township, and thereby laid the corner stone of his later success. He purchased this farm for twenty-one hundred dollars and five years later sold the property for forty-five hundred dollars. He then bought three hundred and twenty acres on section 28, Howard Center township, and remained upon that place for seven years, but his labors were not attended with, success during that period, so he turned the farm back to the party from whom he had originally bought it. His father-in-law then gave Mrs. Jones forty acres with a good residence and Mr. Jones purchased of his father-in-law an eighty-acre tract adjoining. Subsequently he added to this until the farm comprised three hundred and twenty-one acres and he is still the owner of the property, which is located on section 20, Albion township. He continued not only to further develop and improve but also to occupy that farm for twenty-seven years, on the expiration of which period he removed to Lime Springs in October, 1908. Through the intervening period he has made his home in the town and is accounted one of its valued and substantial citizens.

On the 14th of November, 1871, Mr. Jones was married to Miss Elizabeth Jones, a daughter of Richard Jones, a native of Wales, who came to the United States with his parents as a boy of nine years. He became a resident of Howard county, Iowa, in 1871, having previously purchased land here. To Mr. and Mrs. Jones have been born three children: Richard E., who resides at home; Thomas E., a member of the faculty of the University of Wisconsin at Madison, who was appointed a captain in the National army, serving as staff officer; and Owen G., who is operating the home farm.

Mr. Jones is a republican in his political views and gives stalwart support to the men and measures of the party. Both he and his wife are members of the Welsh church and guide their lives according to its teachings. Both are highly esteemed throughout Howard county and their circle of friends is almost coextensive with the circle of their acquaintance.

C. J. GARMEN.

C. J. Garmen, cashier of the First State Bank of Elma, was born in New Hampton, Chickasaw county, June 24, 1882, a son of John E. Garmen, the present mayor of New Hampton, where he is also engaged in the hardware business and where he is regarded as one of the foremost residents of the city.

In the acquirement of his education C. J. Garmen passed through consecutive grades to the New Hampton high school, from which he was graduated with the class of 1901. He subsequently entered the State Agricultural College at Ames, in which he remained for two years, and after the completion of his studies he turned his attention to the banking business, receiving his initial training along that line as assistant cashier in the Bank of Elma, now the First State Bank, in which he is serving at the present time as cashier. A year following his entrance into the business he went to McIntire, Iowa, where he was made cashier of the Aetna Savings Bank, in which capacity he continued for three years. The Bank of Elma, having been reorganized and incorporated in 1905 as the First State Savings Bank, Mr. Garmen returned to Elma for the purpose of becoming cashier of the institution and at once assumed charge of its financial policy. He is a courteous and obliging official and the business of the bank has continually increased under his direction. Since he assumed the cashiership its deposits have been constantly augmented, increasing from forty thousand to four hundred thousand dollars. Mr. Garmen is thoroughly familiar with every phase of the banking business and his close application, his progressiveness, tempered by safe conservatism, and his sound judgment have constituted the salient features in the continued growth of the banking business.

In 1909 Mr. Garmen was married to Miss Claire Church, a daughter of F. W. Church, one of the early pioneers of Howard county and one of the well known citizens of Elma.