At the age of twenty years J. P. Berckes, who had pursued his education in the public schools of his native country, came to the United States, hoping to enjoy better business opportunities than he believed he could secure in his native land. He made his way first to Ionia county, Michigan, where he resided for two years, working on a farm during that period. Later he removed to Chicago, where he lived for a brief time and then went to Wyoming and to Nebraska. He was also in Oregon at one time and in fact visited many points in the west, going from place to place for a number of years, or until 1896, when he came to Iowa, settling first in Chickasaw county. He located at North Washington, where he worked at the printing trade for seven years, and in 1909 he bought a farm in Washington township, which he conducted for three years. In 1912 he made investment in his present farm on section 10, Howard township, Howard county, and has since resided thereon. He is now engaged in the cultivation of two hundred and forty acres of land, which he owns, and his well developed fields are returning to him golden harvests.

On the 11th of August, 1894, Mr. Berckes was united in marriage to Miss Johanna Hurtes, a daughter of Mr. and Mrs. Henry Hurtes, both of whom passed away in North Washington, Iowa. Mr. and Mrs. Berckes have become the parents of six children: Henry, who served with the eighty-eighth Division of the American Expeditionary Force in France; John; Joseph; Herbert; August; and Bennie.

The religious faith of the family is that of the Catholic church and they are identified with the parish of Alta Vista. In politics Mr. Berckes maintains an independent course, preferring to support the candidates whom he regards as best qualified for office without regard to party ties. For several years he has served as school director and is also a director of the Farmers Equity Company of Alta Vista. Whatever success he has achieved and enjoyed is attributable entirely to his own labors. He came to the new world with little capital and started in business on this side of the Atlantic as a farm hand. He has been employed in various ways and gradually has made advancement until he is now the owner of an excellent farm property in Howard county, from which he derives a substantial annual income.

## A. H. SHAFFER.

A. H. Shaffer is a prominent figure in the banking circles of Iowa. He is the cashier of the Second National Bank of New Hampton and a member of its board of directors, is the president and a director of the First State Savings Bank of Ionia, the president and a director of the State Savings Bank of Orchard, Iowa, a director of the First State Savings Bank of Waucoma, Iowa, a director of the State Savings Bank of Bassett, Iowa, and a member of the board of directors of the First State Bank of Fredericksburg, Iowa. Mr. Shaffer is numbered among the native sons of Chickasaw county, his birth having occurred in Jacksonville township on the 26th of February, 1866, his parents being Henry H. and Sarah (Albert) Shaffer. After mastering the branches of learning taught in the district schools he attended the Osage Seminary and also was a student in the Iowa Business College at Des Moines. On reaching his majority in 1887 he went to western Kansas and preempted one hundred and sixty acres of land in Greeley county. There he built a sod house and proved up on his claim. In the fall of that year he opened a private bank in Horace, which he conducted until the winter of 1892, when he sold his business interests there and returned to New Hampton. In January, 1893, he joined his brother, W. G. Shaffer, who had established a private bank in New Hampton in the previous year. He became a member of the firm and in subsequent years has been closely associated with his brother in his extensive banking interests, as previously indicated. He is thoroughly familiar with every phase of the banking business and his enterprise and progressiveness have brought him prominently to the front in this connection.