then took charge of the farm, which he conducted for the benefit of his mother, the property being sold soon after his mother's death.

John Zipse was married on the 18th of December, 1884, to Miss Jane Hershman, a daughter of Joseph and Anna Hershman, natives of Germany, Mrs. Zipse, however, is a native of Stephenson county, Illinois, and it was there that she met and married Mr. Zipse. After his marriage Mr. Zipse began farming his father-in-law's land of eighty acres in Stephenson county, Illinois, and subsequently he bought that tract and thirty acres additional, which he continued to cultivate for fifteen years. He then disposed of his property and moved west, locating upon his present farm in 1902. Today he is the owner of three hundred acres of fine land. The tract is arable, responding readily to the care and labor which he bestows upon it, his activity being crowned with splendid results. The place is appropriately termed the Forest Hill Stock & Dairy Farm, for thereon Mr. Zipse is engaged in raising stock and in conducting a successful dairy business. He has put practically all of the improvements upon his land and there is no accessory or convenience of the model farm property that is not to be found upon his place. At one time he milked as high as thirty-five cows and the sale of his dairy products adds materially to his income. In addition to his dairying he has engaged in stock raising and is the owner of a registered Poland China boar and a shorthorn Durham bull. Thus breeding to fine stock, he is continually improving the grade of hogs and cattle which he raises, and his live stock interests constitute an important feature of his business.

Mr. and Mrs. Zipse became the parents of twelve children, of whom eleven are living, Joseph having died in infancy. The others are: John Franklin, Mrs. Laura M. Benz, Mrs. Martha Trewin, Mrs. Edith E. Judge, Charles C., Mrs. Katherine R. Whitman, Esther V., William R., Clarence O., Lula I. and George C. The last named served with the One Hundred and Fortieth Infantry of the Thirty-fifth Division of the United States Army in France, being overseas for a year and participating in all of the engagements in which that division took part. He was in some of the most hotly contested sectors of the war, bearing his part in winning the victory that finally crowned the American arms, giving the army an important place in promoting the democracy of the world.

Mr. Zipse is identified with the Farmers Equity Association. His political allegiance is given to the democratic party, and fraternally he is connected with the Modern Woodmen of America at Fredericksburg, while he and his family are identified with the Methodist Episcopal church of that place. His life has ever been characterized by high and honorable principles, his acts prompted by upright motives, and his career indicates that success and an honored name may be won simultaneously.

OTTO KOERTH.

Otto Koerth. occupying the position of cashier of the First State Bank of Fredericksburg, was born in Dayton township, Bremer county, Iowa, on the 2d of July, 1870, a son of Samuel and Caroline (Frisch) Koerth, who were natives of Germany, where they were reared and married. The father came to the United States in 1868 and his wife followed him a year or two later. They settled in Bremer county, Iowa, where Mr. Koerth engaged in blacksmithing, conducting a shop in that county for many years. He is now living retired, making his home in Sumner.

Otto Koerth was educated in the public schools of Sumner and when seventeen years of age he became a wage earner, securing a position in a general store at that place. He worked as utility boy and as clerk and was associated with a mercantile business there for five years. On the expiration of that period he established business on his own account, forming a partnership with Charles Golding. They opened a general store in Fredericksburg under the firm name of Golding & Koerth and carried on the business in that way for five years. Mr. Koerth then sold his interest in the firm and entered into partnership with F. H. Davis, organizing the firm of Koerth & Davis for the conduct of a general merchandise establishment at Ionia, Chickasaw