Louis William Urban, after pursuing a district school education, devoted his attention to farm work and thus gained practical experience which has been of great value to him in carrying on his farming interests in later life. In 1907 he was united in marriage to Miss Mary Falada, a native of Howard county and a daughter of James F. Falada, one of the early settlers of this part of the state, who is still living and now makes his home in Howard township. After the marriage of Louis W. Urban his father removed to the city and the son took charge of the home farm, which he continued to cultivate as a renter for five years, while in 1911 he purchased the property that he now owns and is further developing and improving.

To Mr. and Mrs. Urban have been born eight children, as follows: Wencel, Francis, Clara, Helen, Aloysius, Cledith, Anna and Mary. The parents and family are members of the Catholic church and in political faith Mr. Urban is a democrat. He has never sought or desired office, however, for he has always preferred to concentrate his efforts and attention upon his business interests and his diligence and industry have been the basic principles upon which he has built his success.

FRED KRUGER.

Fred Kruger, who is engaged in farming on section 32, Afton township, is one of the native sons of Howard county, his birth having occurred within its borders on the 23d of December, 1886. His parents are Edward J. and Amelia Kruger, both of whom were born in Wisconsin but came to Iowa at an early age. When a young man of about twenty-five years the father began farming on his own account and made for himself a creditable place among the substantial agriculturists of this part of the state.

It was upon the old homestead place that Fred Kruger was born and reared, his youthful experiences being those that usually fall to the lot of the farm-bred boy. He attended the district schools and worked with his father until about the age of twenty- two years, when he started out in life independently as a farmer. For three or four years he cultivated rented land and then purchased the place upon which he now resides, comprising a good tract of land in Afton township. He has since erected a new residence upon the farm and has remodeled all of the buildings, which are kept in an excellent state of repair. A most progressive spirit guides him in his work and the results which he achieves are gratifying.

On the 15th of September, 1908, Mr. Kruger was married to Miss Annie Rieken, a daughter of Henry and Barda Rieken, of Mitchell county, Iowa. They have become parents of three children, Elmer, Bessie and Irving, all living upon the home farm.

Mr. Kruger is a director of the Howard County Equity Cooperative Association. In politics he is a republican and his religious faith is that of the Lutheran church. His life has been actuated by high and honorable principles and in every relation of life he has measured up to the advanced standards of manhood and citizenship.

ROY L. CAGLEY.

Roy L. Cagley, the foremost grocer and one of the leading business men of Nashua, has there conducted a store continuously throughout the past eleven years and has met with a most gratifying and well merited measure of success. He is numbered among the worthy native sons of the town, his birth having occurred in Nashua on the 16th of July, 1879. His parents, John and Charlotte (Carey) Cagley, were natives of Indiana and Michigan respectively but were married in Chickasaw county, this state. Michael Cagley, the paternal grandfather, was one of the earliest of the county's pioneers and the maternal grandfather also took up his abode among the early settlers of Chickasaw county. Following his marriage John Cagley located on a farm in Bradford township, near Nashua, where his active life was spent in farming, his well directed labors as an agriculturist being rewarded with substantial success. He passed away in Nashua