cashier of the institution. He has since held this position and has discharged his responsible duties capably and conscientiously, proving himself a reliable, resourceful and farsighted financier.

In 1902, in Norway, Mr. Kippe was united in marriage to Miss Lina Peterson, who was born in Bodo, that country, June 29, 1880. They have become the parents of a son, Arthur, who was born in Burr Oak, December 15, 1911.

Mr. Kippe is a member of the Norwegian Lutheran church and is connected fraternally with the Yeomen and the Modern Woodmen of America. Although still a young man he has already gained for himself a creditable position in the; world of business and finance and he possesses in his ability and energy a guarantee of continued progress.

THOMAS M. PIERCE.

The business ability of Thomas M. Pierce has played an important part ill the development of Calmar, Iowa, in which town he owns a first-class hotel; conducted along modern and up-to-date lines. He was also instrumental in founding the Calmar Savings Bank and still serves as its vice president. Moreover, he has important real-estate interests here as well as in Canada and South Dakota.

Mr. Pierce is a direct descendant of John Pierce, who came over in the May-j flower, and he was born in Burlington, Pennsylvania, in April 1874, a son of Clarence and Morley Pierce, natives of that city. During his whole life thei father was a commercial traveler, beginning his career in that capacity at the age of sixteen. His territory comprised the states of Iowa, Minnesota and Wisconsin, and he followed that occupation until his death, which occurred in April 1891. The mother still survives and makes her home in Pennsylvania.

Until twelve years of age Thomas M. Pierce attended school in Burlington! Pennsylvania, and then made his home with an uncle, continuing his education until eighteen years of age, when he left his relative to come to Decorah, Iowa, where his brother was then located. In this city he found employment with Frank! Adams, receiving his board and room for his work, but no pay for the first two weeks, but he finally succeeded in reaching an agreement with his employer which entitled him to eighteen dollars per month. He remained with Mr. Adams from then 1892 until July, 1893, when he came to Calmar, becoming night clerk at the Eaton House at a salary of twenty-five dollars per month. In that capacity he remained until 1894, when he bought the lunch room adjoining the hotel, with which he was connected until 1907, He had, however, previous to that time taken charge of the Eaton House, September 10, 1898, and continued to conduct it until September 1, 1907, when his lease expired. In 1902 Mr. Pierce had also purchased the old Ferguson Hotel and used the same as an annex to the depot hotel, so that when his lease of the depot hotel gave out he moved into the annex and in 1907 remodeled the place and built an addition. This hotel is now modern in every way, elegantly and comfortably furnished, has steam heat throughout and is equipped with all modern Mr. Pierce made another