

EDWARD N. GERARD, JR., M. D.

Who shall say to how many persons a country physician in active practice is comfort in suffering, solace in sorrow, hope in despair and even consolation in death? Or how shall we estimate the immense amount of good one who is faithful to his duty does in encouraging the failing, stimulating the flagging, and leading the almost hopeless to hold on their last anchorage of hope in the desire to be still self-sustaining and useful to others in their day? These are questions which no one, not even the country physicians themselves, can begin to answer, so far does any man's personal influence outrun his knowledge of needs and consequences. It is enough for every doctor to consider the requirements of his daily duty and properly attend to them, leaving to other than human tribunals to determine the results.

Tried even by this severe standard, Doctor Edward N. Gerard, Jr., of Leonard, this county, is entitled to a high regard. During all of the last fifteen years he has been engaged in an active general practice of his profession in Shelby county, and for thirteen of them at Leonard, where he now has his base of operations. He has rendered the people of the county excellent service, and that it is appreciated is shown by the universal esteem and confidence the people bestow upon him and general and widespread popularity he enjoys. He has ever been at the call and service of the public, and they have not ignored the fact. For he has a large practice and gives it close, careful and conscientious attention.

Dr. Gerard was born on September 8, 1869, at Shelbina, in this county, and is a son of Edward N. and Priscilla E. (Drane) Gerard, the former a native of Ralls county, Missouri, and the latter of the state of Maryland. They had eight children, all of whom grew to maturity. Five of them are living: Walter, whose home is in Seattle, Washington; Mary, residing in Oakland, California; Nellie, the wife of Dr. J. H. Gentry, an esteemed resident of San Bordena, California; Richard and Harry, who live in Oakland, California, with the mother and sister, Mary. The father, who was an honored physician in this part of the state during the last generation, was born and reared in Ralls county, Missouri, and practiced his profession there and in Monroe and Shelby counties. He died in February, 1904. The mother is still living at Oakland, California, and is now seventy-one years old.

Dr. Edward N. Gerard, Jr., grew to manhood in Shelbina and obtained his scholastic training in part at the ordinary schools of the city. He then attended Shelbina Collegiate Institute, and after completing its course of instruction took up the study of medicine at University Medical College in Kansas City, Missouri, from which he was graduated with the degree of M. D. in 1895. He began his practice at Shelbina, and continued it there and at other places until 1897, when he located at Leonard, in this county, where he has ever since been actively, energetically and successfully engaged in it, with a steadily increasing body of patients and a growing popularity among the people.

In December, 1898, he was united with

Miss Edna Way, a daughter of Harry and Margaret (McMillan) Way, highly respected residents of Shelby county, but born in Pennsylvania. They came to Missouri in 1884 and located in Shelbina. Dr. and Mrs. Gerard have one child, their son, Nathan Way, who brightens and warms the family fireside with his genial presence. The Doctor is a Democrat in politics and always takes an active interest in the affairs of his party, but has never accepted a political office of any kind. He is a member of the Order of Odd Fellows and he and his wife are members of the Presbyterian church.

FARMERS' BANK OF LEONARD.

This valued and progressive financial institution, which is one of the best of its magnitude in this part of the state, was founded on August 13, 1906, with a capital stock of \$10,000. William Z. T. Peoples was elected president; B. F. Van Vacter, vice-president; B. J. See, cashier, and William Z. T. Peoples, B. F. Van Vacter, D. A. Carmichael, A. L. Perry, C. B. Forman, J. W. Hawkins, J. A. Gillaspay, N. W. Peoples and G. W. Greenfield, directors. In 1908 D. A. Carmichael succeeded Mr. Van Vacter as vice-president and L. Kemp was chosen to his place on the board of directors. B. J. See was also added to the board that year.

The bank has flourished and been very popular from the start. It supplied a great need in the community, and the liberality and straightforwardness of its management, coupled with its undoubted strength and soundness, which is guar-

anteed by the character of the men at the head of it, have made it an institution of which every citizen of the community is proud, and justly so. The institution carries on a general banking business according to the most approved modern methods, and toward public improvements and all the undertakings for the advancement of the town and surrounding country in which it is located, pursues a policy of great progressiveness. At the time of this writing (1910) the bank has a surplus and undivided profits amounting to \$3,000; deposits aggregating \$51,995.54, and loans that reach the sum of \$52,214.09. Its business is steadily increasing, and its hold on the confidence and regard of the people keeps pace with the increase. It meets every requirement of such an institution in the most successful manner, and while having at all times a close and circumspect eye on the line of safety, provides for every want to which it can minister in public or private life.

William Z. T. Peoples, the ex-president and controlling spirit of the bank, is a native of Shelby county, Missouri, born on March 12, 1849. His grandfather, John Peoples, was born in Ireland and became an early settler in Tennessee. In Sullivan county of that state the father of Mr. Peoples, the president of the bank, was born in 1804, and there he was reared and educated. There also he was united in marriage with Miss Rebecca Bachman, a native of Tennessee. They had thirteen children, five of whom are living, and all residents of this county but one. They are: John; Chrissey, the wife of John A. Gillaspay; Solomon, who resides in the state of Oklahoma; Wil-