

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-

liam Z. T.; and Mary E., the wife of Richard Tuggle. The father was an old time Democrat in his political faith and allegiance and a great worker for the success of his party. His religious affiliation was with the Christian church.

William Z. T. Peoples obtained his education in what is known as Ernest district school, in Taylor township, this county. The schoolhouse, when he was a pupil in the school, was a rude construction of logs and furnished with slab benches and lacking nearly all the conveniences of the modern structure devoted to the education of the young. But, primitive as it was, and irregularly as it was kept, the school helped in the development of character along with mental training, and that its ministrations were of value is shown by the make-up and achievements of those who learned some of the lessons of life under its discipline.

The parents of Mr. Peoples came to Missouri in 1836, and after a residence of two years in Marion county located in Shelby county, where they were among the early settlers. The father entered government land and became a very successful and extensive farmer and stock man, holding at the time of his death, which occurred on October 21, 1854, 1,300 acres of superior land, a great deal of which he had reduced to systematic fruitfulness. His operations in both farming and stock raising were extensive, as has been stated, but every detail of them received his close and intelligent attention and was directed by his personal supervision. His great success was the logical result of his skill and industry, and it marked him as a man of great natural ability enriched by study and reflection.

His son, William Z. T., remained at home until he reached the age of twenty-one, working on the farm and assisting the family. In 1870 he bought 160 acres of land and began farming and raising stock for himself, but continued to reside with his mother until his first marriage the next year. He kept up his farming operations and stock raising with increasing prosperity and frequent additions to his farm until 1906, when he was chosen president of the Farmers' Bank of Leonard. He moved into that town in 1907 and there he has even since resided. But he still retains his fine farm of 450 acres and rents it to his son. In December, 1910, Mr. Peoples resigned his position as president of the bank on account of failing health and D. A. Carmichael was chosen as acting president until the office can be regularly filled.

In the local public affairs of the township and county Mr. Peoples has always shown a good citizen's earnest and helpful interest. He has served as school director and in many other ways has contributed to the welfare and advancement of the people around him. He was first married on May 4, 1871, to Miss Mary Alice Garnett, a daughter of Thomas and Ziraldi (McWilliams) Garnett, esteemed residents of this county. The union resulted in one child, a son named Noah W., who is a prosperous farmer in this county. The mother of this son died on September 8, 1900, and on January 16, 1907, the father was married to Miss Florence Taylor, of Woodson county, Kansas. In politics he is a Democrat of the most reliable and unwavering kind, and in religion a member of the Christian church, and a very active worker in

the congregation to which he belongs. In all the elements of elevated and upright citizenship he is distinguished and he is correspondingly esteemed by all who know him throughout the county.

#### JAMES WILLIAM HAWKINS.

Successful in everything he has undertaken and highly representative of the people among whom he lives and labors and having also developed and built up to large proportions a distinctive industry, which is one of the sources of pride to the people of this county, James William Hawkins, of Taylor township, this county, presents a pleasing theme to the pen of the biographer, however briefly it may be found necessary to treat it. He is a native of the county and has passed his life to this time (1910) within its borders. He was educated in its public schools and he married one of its native daughters. He has also expended all his efforts in industrial life among its people. Whatever he is, therefore, he is all the county's own.

Mr. Hawkins was born in Clay township, Shelby county, in 1855. His paternal grandfather, John F. Hawkins, was born and reared in Kentucky where the family to which he belonged was among the pioneers. There also his son Bowles Hawkins, the father of James William, was born. But when the latter was but two years old the family moved to this state and located in Ralls county. In that county the father of Mr. Hawkins grew to manhood and obtained his education. After leaving school he followed farming in Ralls county until 1850, then moved to Shelby county and here re-

newed his farming operations, supplementing them with a thriving industry in raising stock generally for the Eastern markets. His operations were extensive and he continued them successfully and profitably until his death, which occurred in May, 1877.

In 1849 he was united in marriage with Miss Lucinda S. Dawson, a native of Ralls county, Missouri, and daughter of John and Fanny (Bowles) Dawson, who came to this state from Kentucky. The elder Mr. Hawkins and his wife became the parents of eleven children, all but one of whom grew to maturity. Those now living are: James W., the immediate subject of this memoir; Fanny B., the wife of V. B. Creekmur, whose home is at Prescott, Arizona; John F., who resides at Phoenix, Arizona; Eugene T., who is a citizen of California; Wallace B., a resident of Montevista, Colorado; Lulu A., the wife of Norris Farmer, of Shelby county, Missouri; and Leslie B. The mother survived her husband ten years, passing away in February, 1887.

James W. Hawkins grew to manhood in this county, and as soon as he left school turned his attention to farming and raising live stock. His industry in these kindred pursuits was small at first and general. But he soon developed a taste and capacity for specialties, and to them he has ever since devoted himself. He has a fine farm of 120 acres, which he calls the "Cedar Grove Stock Farm," and on this he specializes in Shorthorn cattle, Poland-China hogs, Cotswold sheep and single comb brown leghorn chickens with great success. He has won a high reputation for his output, and the