

VOL. XL

ENTERED AT POST OFFICE AT MANCHESTER, IOWA, AS SECOND-CLASS MATTER.

WON. M. F. LE ROY CALLED BY DEATH

PROMINENT MANCHESTER CITIZEN ANSWERS SUMMONS AFTER BRIEF ILLNESS

DEATH OCCURS AT BINSDALE, ILL.

Funeral Services Held at Congregational Church Monday Afternoon

Early last Saturday morning this community was shocked by the announcement that Mr. LeRoy had been called by death. He did not feel well at church the previous Sunday, but was at the bank Monday forenoon and spoke high and independent of the previous day. Although quite a sick man, he was at the bank again Tuesday forenoon. He thought that he was suffering from an attack of the grippe and that the best thing he could do was to go to some winter resort, get a few hot baths and rest up for a short time. Hinsdale, Ill., was selected as the most accessible place, and accompanied by Dr. H. A. Dittmer he went there on Tuesday afternoon of last week. On the way he became much worse and before he reached Chicago it was quite apparent that he was suffering from an attack of pneumonia, which made its first appearance on his face.

Up until last Friday evening, his condition was not considered serious, but after that time he sank rapidly and at fifteen o'clock Saturday morning "God's finger touched him and he slept." His son Allen and his brother, Fred LeRoy, of Chicago, were with him during the last days of his sickness. The absence in a foreign land of Mrs. LeRoy and his children, was a tragic feature to his sudden and untimely death. They could not be communicated with until they reached Hinsdale, Ill., on Monday morning, fifteen days or more before they will be able to reach their home.

Mr. LeRoy was born in Manchester, Indiana, January 16, 1850. His father was a member of the Methodist church and moved to Morris, Illinois, and there Mr. LeRoy spent his boyhood years. He received a good common school and high school education, after which he was graduated from the commercial department of Clark's seminary of Aurora, Illinois, and completed his college education at Moore's Hill College, Indiana, graduating from the latter institution with the degree of Bachelor of Science in the spring of 1869. He then attended the law department of the Iowa State University, from which he was graduated in June, 1870, with the degree of Bachelor of Laws. He has since that time practiced the law in Manchester and Mr. LeRoy came to and commenced the practice of the law November 5, 1873 he became a law partner with Charles E. Bronson and in 1874 the partnership was dissolved by the association of E. M. Carr. That firm continued for a number of years until Mr. LeRoy retired to engage in the banking business.

During his entire life Mr. LeRoy was a lover of books and periodicals, and was one of the most widely read men in Manchester. On the organization of the First National Bank of Manchester, in February, 1890, he was elected cashier, and after the death of Martin A. Loomis he was elected president of that institution, a position he held until the time of his death. On June 2, 1874, Mr. LeRoy married Miss Jennie P. Loomis. This union was blessed with a family of three children, Dora M., Alma M., and Allen E. During his entire business life Mr. LeRoy took an active interest in public affairs and civic and fraternal work. He was a member of the Manchester school board for more than a score of years and was either secretary or president of the board most of that time. In March, 1911, Mr. LeRoy was elected mayor of the city of Manchester, Iowa, and during his administration the city enjoyed a progressive history never before equaled in its history.

Before the end of his two year term as mayor, he was elected to the state legislature and served with distinction as a member of the House during the last session of the General Assembly, and his untimely death has caused a vacancy in that body. At the time of his death, in addition to his position as president of the First National Bank of this city, he was chairman of the committee of the United States Union of America with headquarters at Denver, Colorado. He spent a part of every month in Denver caring for the large trust estate of Mrs. M. E. LeRoy, which was a director and officer in the Manchester & Oneida Railway, a director and officer in the Dairy City Creamery company and a director and officer in other smaller corporations.

Mr. LeRoy was prominent in fraternal organizations, being a member of the Alpha Epsilon Phi of Pythias, Manchester Lodge No. 165, A. F. & A. M., Olive Branch Chapter, No. 48, R. M. O., Elkan Combs, No. 2, R. M. O., and the Commandery, No. 33, Knights Templar, of which he was past commander. De Molay Consistory, No. 1, A. A. O. S. C. R. M., an El Klaphan, No. 1, A. A. O. S. C. R. M. At one time he held the position of Department Commander of the Patriarch Militant, I. O. O. F. of Iowa, with the rank of Holy General. This is the highest office in Iowa Odd Fellowship.

Among those from out of town who were here to attend the funeral of Mr. LeRoy were Mr. and Mrs. R. E. Nooten, Ft. Dodge, Iowa, Fred LeRoy, Streator, Ill., Chas. M. Bowers and daughter, Florence, of Moore's Hill, Ind., Dr. and Mrs. C. C. Coffey, and Miss Alma Culler, of Cedar Falls, Iowa, H. A. von Oven, Beloit, Wis., Mr. and Mrs. E. H. Hoyt, Muskego, Okla., S. L. Kern, Denver, Colo., K. C. Child, Chicago, Ill., and Mrs. Kate Agard, Dubuque, Ill.

Mr. LeRoy was the embodiment of all the national qualities of that liberty loving race from which the spruce and he storied in his history and traditions. He never pondered to power nor lowered his flag in the

BIG FARM MORTGAGE COMPANY ORGANIZED

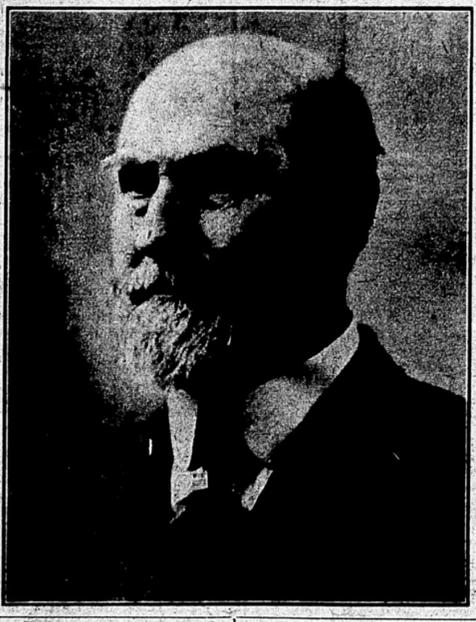
AMERICAN MORTGAGE & SECURITIES COMPANY, WITH \$200,000 CAPITAL.

MANCHESTER PLACE OF BUSINESS

One of Strongest Farm Loan Companies in State, and Largest Financial Institution in County.

Articles of incorporation were filed last week with County Recorder A. E. Dunlap, and the Secretary of State, and the Certificate of Incorporation duly issued for the American Mortgage & Securities Company, which will have its principal place of business in Manchester, Iowa. On another page of this issue of The Democrat the corporation publishes the "Articles of Incorporation."

MILLARD F. LE ROY



which explain in detail the plans and purposes of this organization. It will not only be the largest capitalized financial institution in Delaware County, and among the largest banks in the state, it will also be a place where the farmer can get the best character and class of men interested in it, insure for this company a place among the strongest financial companies in the state. Its stockholders, officers and directors are, in fact, an association of some of the best and most experienced farm loan men in the state. Over three-fourths of the fifty stockholders are at the present time active bank officers and directors, representing fifteen different banks in this section of Iowa, and it is through these banks that the American Mortgage & Securities Company will obtain a large volume of its loans. The balance are attorneys, business men and practical farmers, all of whom for years have been passing on farm values in Eastern Iowa, and are thoroughly familiar with the needs of the country in which this company will operate.

The incorporators of the Company have felt for some time the need of a company of this kind to take care of the increasing demand for farm mortgages in eastern Iowa. They considered was not only felt from the standpoint of the borrower, but also from the standpoint of the conservative investor, who might prefer to invest money through an institution that makes a specialty of farm loans and looks after all the details of such investments. There is more of a tendency among investors to turn to farm mortgages than ever before in the history of the country. This is not only emphasized by the tendency of private investors, but also by the recent federal acts, permitting national banks to make personal loans, and also by the proposed federal bill recently introduced in the Senate.

Further interest is shown by the fact that Saturday, in Des Moines, a preliminary organization of Iowa farm mortgage dealers was formed by most of the leading men in the farm mortgage business in Iowa. This association is based on about the same lines as the Iowa Bankers' association. The American Mortgage & Securities company was one of the charter members and organizers of this association. The incorporators of the American Mortgage & Securities Company are: J. H. Trewin, Cedar Rapids, Iowa; Charles E. Ransier, Waterloo, Iowa; Geo. W. Dunham, Manchester, Iowa; A. M. Cloud, Manchester, Iowa; Robert Barr, Manchester, Iowa; F. C. Waples, Manchester, Iowa; H. E. Henderson, Manchester, Iowa; R. P. Graham, Manchester, Iowa; E. D. Graham, Manchester, Iowa; E. C. Perkins, Delhi, Iowa; John Mangold, Ryan, Iowa; W. N. Wolcott, Manchester, Iowa; Fred B. Blair, Manchester, Iowa; C. R. Weir, Manchester, Iowa; T. E. Fleming, Marshalltown, Iowa; Geo. Spangler, Winthrop, Iowa.

The following men will act as officers and directors for the ensuing year: President, A. M. Cloud, Manchester, Iowa; First vice president, J. H. Trewin, Cedar Rapids, Iowa; Second vice president, J. F. Graham, Manchester, Iowa; Secretary, F. C. Waples, Manchester, Iowa; Treasurer, H. E. Henderson, Manchester, Iowa; Geo. W. Dunham, Manchester, Iowa; W. N. Wolcott, Manchester, Iowa.

WILL THE FAIR BE ABANDONED?

The officers of the Delaware County Agricultural Society have issued another call for a citizens meeting to discuss whether those interested in the fair in 1914, manifest sufficient interest to warrant the officers to plan for the annual fair this year.

WILL THE FAIR BE ABANDONED?

It is hard to be believed that the citizens of the county have lost all interest in the fair. Other counties in eastern Iowa have been holding successful fairs, and Delaware county certainly can not afford to lag in this respect.

JAMES D. CHASE. James D. Chase, one of the pioneer and well-to-do farmers of the northern part of Delaware county, passed away at the home of his son, Ross E. Chase, on Friday, February 20, 1914, following an extended illness. Funeral services were held from the Ross E. Chase home Sunday afternoon, February 22, at 2 o'clock, by Rev. Turner of Edgewood. The services were conducted under the auspices of the Masonic lodge, of which order he had been an honored member. Burial was made in the Edgewood cemetery.

Mr. Chase was born in Cattaraugus county, New York, in 1846. He came to Delaware county with his parents when he was a mere boy in his teens. He has retained his residence in Delaware county continuously since that time. By hard and judicious management Mr. Chase came into possession of large property interests, and was for many years one of the well-to-do farmers of the vicinity of Greely.

Deceased was a man of many noble qualities. By honest and fair dealings he won the esteem and confidence of his neighbors and friends. He was a member of the Masonic lodge of Greely, of Nazareth Commandery, K. T. of Manchester, and of the Shriner of Cedar Rapids, and was held in high regard by the members of the fraternal societies.

Mr. Chase is survived by his wife, and three sons, Dr. Frank Chase of Yakima, Washington, Ross E. Chase and John J. Chase of Greely. Delaware county friends extend sympathy to the bereaved relatives in this time of great sorrow.

DEATH OF CHARLES SPEED.

After a lingering illness of two or more duration, Charles Speed, an old resident of Delaware county, passed away after suffering a slight stroke at the home of his daughter, Mrs. J. C. Brown, on February 18, 1914, at nearly the age of 77 years. Charles Speed was born at Thurlington, England, October 25, 1838, and came to this country with his wife, Mrs. J. C. Brown, in 1861. They came to North-Forest, England, on February 18, 1861. They came to America and settled in Delaware county near Earlville in 1864, and at the time of his wife's death, which occurred in 1903 they lived on a farm south of Oneida and he continued farming for six years after he had been living with his children. Mr. and Mrs. Speed were blessed with eight children, three of whom died in infancy. The five surviving children are two sons in England and one son, George of Webb, Iowa, two daughters, Mrs. W. Luckins of Hartsville, Iowa, and Mrs. J. C. Brown of Oneida. The last three children named were at the funeral. The deceased was a Christian man, beloved husband and father and a kind neighbor.

The funeral services were held at the home of his daughter, Mrs. Carver, near Oneida, Friday afternoon, February 20, at 2 o'clock, by Rev. Frank, of Strawberry Point, and Thomas of Arlington, all but two of whom were at the funeral service. The wife in her declining years was a devoted mother while the family has lost a father who was beloved. The community knows the loss and extends unstinted sympathy to those who mourn.

CONDUCTOR KELLEY DEAD.

The local bowlers went to Waterloo last evening and met defeat at the hands of the city league champions, the N. C. team, by a margin of 88 points. Waterloo won the first game 870 to 797, the second by 770 to 747, Manchester winning the third 775 to 767. The total of the series was Waterloo 2407, and Manchester 2315. Of the Manchester bowlers "Spud" Malven was most proficient, his average for the three games being 84. The bowlers who were present for second high average with 159, Hugh Fisher getting 147 and C. Fischer 141. Hicks had high game for Manchester with 176, Malven's 173 being second high.

GO TO RICHMOND.

Assistant State Superintendent F. D. Joseph of Des Moines, will go to Richmond, Virginia, to represent the state education department, at the national meeting of the department of superintendents, the meeting is to be held at the Methodist chapel in Richmond. Friends of the department are being selected to represent the state of Iowa at this noted meeting of American educators.

HOME FROM HOSPITAL.

Dr. A. M. Billingsley, who several weeks ago submitted to a severe operation, at the Methodist hospital, has returned to his home here Friday afternoon. Dr. Billingsley's many Manchester friends are pleased to learn that he is recovering so well and that he is recovering his former strength.

BUYS SAWYER RESIDENCE.

W. C. Chapel has purchased the Sawyer residence property on Union street, the deal being consummated on Monday. Mr. Chapel comes into possession of a very desirable residence property.

OCCUPY NEW HOME.

Mr. and Mrs. William Barr and their daughter, Miss Ella, are getting nicely settled in their beautiful new home on East Union street, which was recently completed.

FREIGHT WRECK NEAR MANCHESTER

THIRTY-TWO CAR LOADS OF MERCHANDISE SCATTERED ALONG RIGHT-OF-WAY.

BROKEN FLANGE CAUSES SMASHUP

Traffic Resumed Monday Morning. Trainsmen Escape Uninjured.

Late Sunday afternoon, fast freight No. 1, bound west, wrecked just east of the Spring Branch crossing. A broken flange on the car next to the engine caused the derailment. Thirty-two cars were wrecked and the contents scattered over the right-of-way. The train was made up of cars loaded with high-grade merchandise. One tank car loaded with cotton seed oil, and a long string of wrecked cars, and its contents destroyed.

The train was moving at a high rate of speed when the first car left the rails. Fortunately the train crew was riding in the caboose when the accident took place. The wrecked cars are loaded with perishable merchandise such as apples, potatoes, onion sets, and other fruits and vegetables. Nearly all of the cars were completely demolished and the greater part of the merchandise will be a total loss to the corporation.

Shortly after the wreck occurred the wrecking crew was on the scene clearing the track and on Monday morning traffic was again resumed. During the night all passenger trains were detoured over the Chicago Great Western from Waterloo to Dyersville.

JEREMIAH GRAPES.

Jeremiah Grapes of Jerry, as he was familiarly known, has been a resident of this county for many years. He was born in 1853 from Juniata county, Pennsylvania, where he was born November 5, 1843. April 11, 1871, he was married to Mrs. Elizabeth Books at the home of his daughter, Mrs. J. C. Brown, near Wyoming. Nine children, six boys and three girls, came to bless this union. All of these with the exception of one, Theodor, died. Theodor, of Hazel Green, William of Manchester, Mrs. Anna Heiserman, James, Thomas, Hannah and Frank of Delhi, George of Manchester, Frank and Miss Hannah are at home with their mother.

Mr. Grapes was a member of the Methodist church of Waterloo, and on February 13, 1914, he died at his home in Waterloo. He was a man of high character and was a devoted husband and father. He was a member of the Waterloo Methodist church, and was a member of the Waterloo Grange. He was a man of high character and was a devoted husband and father. He was a member of the Waterloo Methodist church, and was a member of the Waterloo Grange.

LESLIE CASKEY.

Leslie Caskey passed away at his home on the West side Tuesday afternoon, following an illness of several weeks. Mr. Caskey was born in the state of Ohio, in 1856, and was married to Miss Ella Chesley at Quasqueton, Iowa, in 1883. To this union one daughter was born. Her name was Mrs. J. C. Brown. Her father in death, her death having taken place south of Manchester on November 2, 1909.

A UNIQUE MAIL WAGON.

H. S. Webber, one of the rural carriers out of Manchester, recently invested in a new mail wagon, which is a beauty as for appearance and for comfort. Mr. Webber says that it is unique in its class, and is a light construction, of the weight of an ordinary buggy. On either side are sectional doors with glass, and in the rear is a window which hangs on hinges to permit being opened and closed. The outfit is equipped with a small gasoline motor for heating purposes. On the back of the buggy is a small supply tank, and underneath the driver's feet is the little stove. Mr. Webber says that it makes no difference how cold the weather is, he is always enough to heat the enclosed buggy so that the severity of the weather is not noticed.

A WORD TO OUR SUBSCRIBERS.

March first is soon at hand, and the usual number of changes in residence will take place. In order that all of our readers will not miss any of our papers, we will kindly notify you by phone or mail so that they will receive their paper in their new locations. In writing for change of address, our readers will do us a great favor if they will give their old, as well as the new address.

K. OF P. MINSTRELS THE COMING EVENT

SILVER-VOICED LOCAL SINGERS TO BE HEARD IN MINSTREL PERFORMANCE.

MARCH 3RD AND 4TH THE DATES

Over 500 Seats Reserved Before Noon Today. The Big Social Event of the Winter.

On Tuesday and Wednesday of next week, at Central opera house in this city, will take place the first annual K. P. minstrel performance. This event gives evidence of eclipsing anything ever attempted, along this line in Manchester. The use of seats was begun this morning and before noon over five hundred reservations were made for the first night's performance and a large number for the second evening.

The proceeds derived from the performances will be devoted towards the support of the K. P. minstrel company. Edward Hurley is to fill the position of interlocutor, and Dr. H. M. Bradley, E. W. Williams, H. B. Commerford, H. T. Smith, J. E. Radabaugh, and B. B. and men. The following well known singers of Manchester will give solo numbers: A. D. Brown, H. B. Commerford, Rae Dunham, T. A. Arnold, H. M. Bradley, and J. E. Radabaugh. The soloists will be assisted by a circle of silver-voiced singers, among whom are Alfred Gilder, Norman Ackley, The Shells, M. J. Yoram, W. C. Blake, and large chorus composed of the following: Noel May, Burrell Work, Douglas May, Claude Gray, John Bechell, Henry Allen, which goes to fitting up their club room and hall.

The grand first part will be followed by an olio, consisting of a lady's performance by Mrs. E. W. Williams, the Misses Lucile and Marjorie Arnold and Amy Rann, and acts by different members of the company. Edward Hurley is to fill the position of interlocutor, and Dr. H. M. Bradley, E. W. Williams, H. B. Commerford, H. T. Smith, J. E. Radabaugh, and B. B. and men. The following well known singers of Manchester will give solo numbers: A. D. Brown, H. B. Commerford, Rae Dunham, T. A. Arnold, H. M. Bradley, and J. E. Radabaugh. The soloists will be assisted by a circle of silver-voiced singers, among whom are Alfred Gilder, Norman Ackley, The Shells, M. J. Yoram, W. C. Blake, and large chorus composed of the following: Noel May, Burrell Work, Douglas May, Claude Gray, John Bechell, Henry Allen, which goes to fitting up their club room and hall.

CELEBRATES BIRTHDAY.

The Hopkinson Leader of last week contained the following item concerning one of the time-honored pioneers of Delaware county, A. B. Wheelock of Hopkinson: "Uncle A. B. Wheelock celebrated his 88th birthday anniversary on Monday and is pretty good old fellow. He is also one of the best of the annual stunts of jumping four and a half feet without weights. Uncle A. B. is the father of sixteen children, five of whom are living. There are twenty-five grandchildren, twenty great-grandchildren. He proudly tells us that he has voted seventeen times for president in every time his vote has been cast for a democrat. He says he will vote for Wilson for a second term, and after that for Frank Taylor. All of which goes to prove that it is pretty hard to break a habit once formed. Mr. Wheelock is justified in thinking that all of these things are some record to be proud of, and he avers that any man of his age can show its equal he will board him for a week. The challenge is open to all comers—democrats, republicans, or members of no party, regardless of political or religious belief or previous condition of servitude."

CAPT. UTLEY LEADS.

In the election last week participated in by the officers of the 53rd Regiment, Iowa National Guard, for the naming of a mascot to succeed Major Rowell, lately made colonel of the 53rd, Captain Harry G. Utley of this city was given a handsome vote, receiving 14 of the 29 votes cast. Capt. Utley had three opponents in the race for the office, two of whom received four votes each and a third seven. As a majority of all votes cast in the election, no choice was made and a new vote is being taken this week, the result of which will be known next Monday.

KNIGHTS CELEBRATE.

The fifteenth anniversary of the founding of the Order of the Knights of Pythias was fittingly observed last Thursday evening by the local order. A banquet was served at 6:30 p. m. which was followed by a program of music and dancing. The celebration was successful from every standpoint and greatly enjoyed by the members and their friends.

Advertisement for eye treatment.

E. W. Seeley has a change of advertisement which is of interest to all who are suffering from eye troubles. Mrs. Fred Glissendorf is confined to her bed, as a result of a fall, which has caused a severe injury to her hip. The accident occurred last evening, and are causing her much suffering.

Advertisement for household goods.

C. Sawyer is offering the household goods belonging to the estate of the late W. M. Sawyer, at private sale. We refer our readers to Mr. Sawyer's advertisement on page 4 of this issue.

Advertisement for social event.

The Ladies aid society of Sand Creek will meet with Mrs. C. H. Burbanck on Thursday, March 5, at two o'clock p. m. at the public meeting at which time officers are to be elected for the ensuing year. All members are urged to be present. Successors always welcome.

FARM MORTGAGE DEALERS FORM STATE ASSOCIATION.

Hon. A. M. Cloud and Mr. F. C. Waples, president and secretary, respectively, of the newly organized American Mortgage & Securities company of this city, were in Des Moines last Saturday, to attend a meeting in the Savory hotel of a number of the representative dealers in Iowa farm mortgages. This new state association is formed on lines similar to the Iowa Bankers' Association with the idea of bringing in closer touch those whose business it is to make loans on farms and also formed with the idea of maintaining the already high standing and credit of Iowa farm mortgages. Considerable discussion was had with reference to the proposed Federal Mortgage bank. There was much interest manifested in the various discussions. Mr. Cloud was appointed as chairman of the committee to investigate conditions with reference to farm loans in Iowa and in the United States. This committee is in many respects one of the most important of the different committees of the mortgage and securities association will work on will be determined largely by the condition as the committee of which Mr. Cloud is chairman, finds them.

Advertisement for social event.

The Current Events club will meet with Mrs. Will Burke on Friday afternoon. The Current Events club will meet with Mrs. Will Burke on Friday afternoon.

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