

THOMAS BURR CLEMENT.

Thomas B. Clement is a banker living at Faribault, Minnesota. He was born on June 19, 1834, in Manlius, Onondago County, New York. His father, Frederick Clement, was a native of Madison County, New York, where he was born in 1799. He came of an old family of Duchess County, New York, whose members were prominent in the Revolutionary War. Mr. Frederick Clement inherited the military tastes of his forefathers, and in the old days in New York, was prominent as an officer in the state militia. He had four sons and three daughters, of whom only two sons are now living. One, the oldest of the family, Ozias, lives at the old homestead at Manlius, and the other is the subject of this sketch. Mr. Clement is also descended on his mother's side from an old Colonial family. His mother's maiden name was Olive Mallory and her family were old settlers in Connecticut. As a boy, Mr. Clement lived at Manlius, attending the common school at that place. At the age of nineteen, after three years' experience in a country store, he entered business for himself. In 1860 Mr. Clement visited Minnesota. In the following year he repeated the visit settling permanently at Faribault three years later, at the age of thirty, and continuing the mercantile business till 1868, when he organized the First National

mplo: mplo. fournal, 1897 Bank of that place. He became its president and has remained in that position ever since. Mr. Clement is recognized as a "banker" in the best sense and as distinguished from a "money loaner." He is quick to recognize in young men and young enterprises the necessary elements to success, and with these elements as security he takes particular pleasure in helping them along over the critical periods of inexperience and apparent uncertainty to final independence. His motto is: "Help others to help themselves." As a financier he is always able to foresee remote consequences, and his ability is recognized beyond the bounds of his own community. During his long residence at Faribault, Mr. Clement has been a conspicuous figure in the life of that city. He has been identified with its advances from the condition of a small village to that of a thriving young city. It has also been his part to be influential in the building up of the various educational institutions which have so conspicuously stamped upon Faribault its high character as a place of residence. Mr. Clement's fellow citizens have not allowed him to remain a private citizen during this period. His first official position was that of mayor of this city, and in 1874 he was elected to the House of Representatives of the Minnesota Legislature for one term. He was elected to the State Senate in 1877, and was re-elected twice, serving ten years in all. Twentytwo years ago he became a member of the Board of Trustees of the Minnesota Institute for Defectives. This institute includes the State schools for the Deaf, the Blind, and the Feeble-Minded, all of which are located at Faribault. Clement has been president of the board during his membership in it. He was chairman of the Board of County Commissioners in Rice County for three years. During his service in the State Legislature Mr. Clement through large acquaintance and sound business ability was enabled to make himself a very useful member, both for the home community and for the stateat large. He took an active interest in the important legislation enacted during the late 70's and the early 80's. Mr. Clement was first married in 1856 to Miss Emma Jean Johnson, daughter of Wm. A. Johnson, of Fredonia, New York. They had one child, named Ellen Olive who was born in 1857 and who is now Mrs.

Charles Hutchinson of Faribault. Mrs. Clement died in 1865. In 1867 Mr. Clement married Miss Ellen F. Johnson, a sister of his first wife. They have had two children, both sons. The eldest, Thomas J. Clement, died in 1891, at the age of twenty-two years, having married Miss Lola Coffin, of Faribault. At the time of his death he was teller in his father's bank. The second son, Hurlburt O. Clement, was five years his brother's junior. He is now living at Faribault and is engaged in the bank with his father. Though not a member of any church organization, Mr. Clement attends the Congregational church at Faribault.

EGBERT COWLES.

Egbert Cowles, banker, cashier of the Flour City National Bank, is the son of Lucius S. Cowles, a wholesale dry goods merchant of Galena and Freeport, Illinois. Lucius Cowles was born in Farmington, Connecticut. The Cowles family were of English origin, and settled in Farmington in 1647. They were land owners and farmers, raisers of fine stock, and in the present century engaged in journalism and other professions. Judge Alfred Cowles, a member of this family, was one of the early settlers of Illinois, having taken up his residence at Kaskaskia as early as 1823. He afterwards, at the age of sixtysix years, made a trip across the plains and mountains, arriving in San Francisco, California, in 1852. In 1864 he went to San Diego, where he remained until the time of his death, in 1887. He lived to the advanced age of one hundred years, four months and ten days. His cousin, Alfred Cowles, was one of the owners and managers of the Chicago Tribune for many years before his death, and Edwin Cowles was principal owner of the Cleveland Leader for upwards of twenty years. Mr.Cowles' ancestry on his mother's side were New England people, prominent in the legal profession and in national politics. name was Louise S. Whitman, and she was a native of Farmington, where she was married. Egbert Cowles was born in Galena, Illinois, January 1, 1858, and removed with his father's family to Freeport in 1860. He attended the Freeport public schools, and was graduated by the high schools of that city, but never entered college.



He earned his first dollar by unloading a car of crockery at Freeport when sixteen years of age, and took a great deal of satisfaction in the accomplishment. In 1872 he went to Chicago, where he secured a position as messenger for the Commercial National Bank. He continued with that institution until 1880, when he traveled for two years in the Southern states on account of his In 1882 he obtained the position of discount clerk with the Merchants' Loan and Trust Company, of Chicago, and he continued in that position until 1884. He then came to Minneapolis, where he assisted in the organization of the Scandia Bank that year, and remained with that institution until May, 1886, when he was appointed assignee of the Bank of North Minneapolis. He settled up the affairs of that bank, paying in full in four months, and was appointed cashier of the German-American Bank of Minneapolis in December, 1886, and remained in that position until August, 1894. At that time he was engaged as manager of the Flour City National Bank of Minneapolis, and in January, 1895, was elected its cashier. Mr. Cowles is a member of the Minneapolis Club and an attendant at the First Unitarian church. He is not married. Politically he claims no party affiliations, preferring to work and vote for the best man and the best cause, regardless of party lines.