OLIVER JERRE LLOYD.

Although but twenty-eight years old (1910) Oliver Jerre Lloyd, of Shelbina, has already had a busy and varied career. His activities have been employed for the most part in one line of work, but that has taken him to many different places and shown him men and their impulses and aspirations under widely differing circumstances. He is now the cashier of the Shelbina National Bank and is performing the duties of his position to the entire satisfaction of the directorate and patrons of that progressive and enterprising institution. But he was well trained for the work by tuition in its theory and experience in its practice.

Mr. Lloyd was born in Lewis county, Missouri, on January 10, 1882, and is a son of James T. and Mary (Graves) Lloyd, a sketch of whose lives will be found elsewhere in this volume. He obtained his academic training in the district schools of Shelby county and one of its high schools. After completing this part of his preparation for the battle of life, he attended a business high school in Washington, D. C., from which he was graduated in 1902. Armed with his diploma, his hopes of success, his worthy aspirations for consequence and standing among men, and his determination to realize all he looked forward to. he again came to Missouri and located at Kirksville, having been appointed assistant cashier of the Baird National Bank in that city.

It seemed to the young aspirant for business success and steady advancement that he was on the high road to the accomplishment of his wishes. But soon after his connection with it began the bank went into liquidation, and he was obliged to seek another avenue to the goal he desired so ardently to reach. He was offered a clerkship in the Citizen's Bank, of Memphis, Missouri, and he accepted it and filled the position with credit to himself and benefit to the bank until April, 1908. He was then asked to take the chief clerkship of the Democratic Congressional committee in Washington, D. C., and yielded to the request.

Political life and its contentions were not to his taste, and being offered the position he now holds, he resigned from the clerkship of the committee on June 1, 1910, and became the cashier of the Shelbina National Bank. This brought him again to the performance of duties for which he is particularly well fitted and which are in accordance with his wishes and ambitions. They also give him scope to apply his desire to aid in the progress and improvement of the region to which he is warmly attached, and minister to the welfare of its people. whom he holds in high regard, as they do him on just grounds of well demonstrated worth and manhood.

On June 22, 1904, he united in marriage with Miss Gertrude Chick, a native of this county, born on January 31, 1881, and a daughter of W. C. and Eliza (Stuart) Chick, esteemed residents of the county. Mr. Lloyd and his wife are earnest and serviceable members of the Christian church and take an active part in its works of benevolence and evangelization. They are also interested warmly and practically in all good and worthy agencies for ad-

vancement and improvement, social, intellectual and moral, at work in the community. They are social sunbeams lighting and warming all circles in which they move, and are highly esteemed as among the best and most representative citizens of their city and county. Their pleasant home is a center of refined and gracious hospitality, and a very popular resort for their hosts of friends and admirers. It is also a center of earnest work for the good of the community.

ANDREW J. OLIVER.

The state of Virginia, which gave us a number of our earlier presidents and the ancestors of several of later date, has also sent her sons and daughters abroad throughout the land, quickening the spirit of improvement, brightening and elevating the social atmosphere and giving trend and character to the civil institutions of many different sections. Among those who went abroad from the wide domain of the Old Dominion and came to Missouri in the early days were John L. and Nancy (Warren) Oliver, the parents of Andrew J. Oliver, one of the leading mechanics and merchants of Shelbina.

Mr. Oliver's paternal grandfather, Lemuel Oliver, was a native of Virginia, and his forefathers had been planters in that state from colonial times. His son, John L., was born there on January 29, 1821, and was reared to the occupation of his ancestors. But when "manhood darkened on his downy cheek" he was seized with a spirit of adventure and determined to seek a home and found a name for himself in a distant part of

the country. Accordingly, in 1844, he came to this state and located near Milan in Sullivan county. After a short residence in that county he moved to Lewis county, where he lived a number of years, and then came to Shelby county in 1886. He took up his residence in Shelbina, and here he engaged in farming and teaming, prospering in his work and rising to influence and good standing among the people by the worth of his character, his industry and uprightness and the enterprise and progressiveness of his citizenship.

His first marriage was with Miss Nancy Warren, and by the union they became the parents of twelve children, five of whom are living: John W., Andrew J., George W., Sherman, and Laura, the wife of George Warren. The mother of these children died on July 22, 1882, and in February, 1884, the father married a second wife, being united in this with Miss Pauline Fitzsimmons, who is still living.

Andrew J. Oliver was born on October 13, 1854, in Marion county, Missouri. He grew to manhood on his father's farm, acquiring a good practical mastery of the business, and attended the district school in the neighborhood, where he obtained a limited common school education, his opportunities for regular and lengthy attendance being subject to the necessities of the farm, which required his labor much of the year. The school he attended was in Lewis county, where the family was then living, and after leaving it he learned the blacksmith trade, and then worked at it as a helper at Trenton, Missouri. Soon afterward he acquired the ownership of a shop at