

a hundred years the members of this family have lived in the same immediate locality in the county, were pioneers in the settlement and development and have always been closely identified with the material, religious and intellectual progress of the county. Mr. Graves was a farmer all his life and at the time of his death was a large land owner.

He was one of the seven children, three sons and four daughters, born to Benjamin R. and Jane Hughes Graves. His father died at the age of seventy-four and his mother at eighty-one. Robert B. Graves was for many years extensively engaged in cattle feeding. He was first a whig and later a democrat in politics and he and his wife were members of the Christian Church.

Jacob H. Graves was essentially a well educated man and had a broad range of intellectual interests, was independent in politics but had voted the republican ticket in all recent presidential elections. He learned the work of his father's farm, and at the age of fourteen started modestly as a small feeder of cattle and during the succeeding years through industry, good management and wise investment became one of the largest cattle feeders in the state and the possessor of some 4,500 acres in land in the Blue Grass country. Before his death he had given 1,500 acres of this land to his children.

September 25, 1866, Mr. Graves married Miss Jennie McKenney, who was born in Clark County, Kentucky, daughter of William and Sallie (Ferguson) McKenney, being the second of their four children. Her father was a native of Virginia and her mother of Kentucky. Mrs. Graves, who survives her honored husband, is the mother of three children: Sarah, who is the wife of Reuben Clark, and has two children, Julius G. and Virginia; Miss Jane R. and Jacob H., Jr.

From resolutions adopted by the Second National Bank of Lexington is quoted the following paragraph: "In 1883 Mr. Graves assisted in organizing the Second National Bank in the City of Lexington, and held the position of director from the time of its organization to the date of his death. For a number of years he was vice president of the bank, and upon the death of the late David H. James in December, 1914, he was elected president, which position he held at the time of his death. Mr. Graves took a peculiar and just pride in the growth of the bank with which he was connected and it was largely due to his conservatism and management and to his active cooperation with the other officers of the bank that the Second National Bank was placed upon the honor roll of national banks. He was scrupulously honest in all of his business dealings, was careful and painstaking in the performance of every duty, was a wise and safe counselor, was a very patriotic citizen and used and loaned his means generously and largely for the support of every Government undertaking; he was the largest subscriber to the Liberty and Victory loans in Fayette County, during the World war, thus helping to make it possible for the forces of democracy to 'carry on,' was a loyal and steadfast friend, and an earnest member of the Macedonia Christian Church, to the support of which he was a constant and generous contributor."

To this should also be added a paragraph of similar resolutions by the Lexington Clearing House Association: "By reason of his large means, his forceful personality, his integrity and conservatism, Mr. Graves contributed largely to the success and high standing of the institution over which he presided."

As to his intimate and personal life the best tribute is found in the words written by a friend:

"Mr. Graves was in no sense an ordinary man but viewed from every phase of his many sided character he was an extraordinary man. Nature must have been in a fertile mood when he was begotten. He was

three inches over six feet tall, always weighing well over the two hundred pound mark, and in this stately and noble form dwelt a soul and mind that well befitted so splendid a tabernacle.

"The touchstone of every ambition of his life was the word 'success' and it made no difference to what single point he was directing his energies, whether setting a hen, hiving a colony of bees or founding a great banking institution, or purchasing a large estate, or following a great herd of cattle to make that point a success was his business, and he never failed. His were the best chickens, his bees were the most industrious, his land was the most fertile and improved the fastest; his beeves were the best, and his bank as safe and sound in its business policy as any in the country.

"Perhaps the most striking and attractive item in the long list of his admirable qualities was his devotion to his home and his beloved children. To him there was no home like his own, and no children like his, and he loved them with a pure devotion. Indeed his success was marked at no higher point anywhere than it was in the home he established and the children he reared. His home is a stately mansion, elegant and attractive, where the finest type of Kentucky hospitality found its expression; and his three children have taken their places among the foremost citizens of the State. His supreme moments of joy were the moments he spent in his home with his loved ones, and perhaps with some cherished friend he was entertaining with them as his guest. In his devotion to his home he was an example worthy of imitation by any father of a family.

"He would have made a great natural historian. He was fond of every creature that God had made, and he gathered about him many species of wild animal and bird life of this country, just to have them near him.

"He thought long, deeply and earnestly of the things of God and of the gospel of His Son, Jesus the Christ. He was a man of faith, and put his trust in God. Brave, truthful, kind, industrious, successful, are descriptions that may be truly applied to him."

C. T. DAVIS, cashier of the Citizens Bank of Erlanger, has been identified with banking in Northern Kentucky and Cincinnati for the past twenty years. He is a citizen of positive influence in Erlanger, and his abilities have attracted attention among banking circles generally.

Mr. Davis was born in Boone County, Kentucky, July 1, 1873. He is of Welsh ancestry. His grandparents, Thomas and Elizabeth Davis, spent their active lives on a farm in Boone County, where both of them died. Thomas Davis was born near Paris, Kentucky, and the family has been in America since Colonial times. Hubbell Davis, father of the Erlanger banker, was born in Boone County in 1840 and died at Hebron in that county in 1884. His active career of about a quarter of a century was spent as a general merchant at Hebron. In partnership with his brothers J. A. and J. W. Davis an extensive business was carried on under the firm name of Davis Brothers, including the operation of several other stores in Boone County. Hubbell Davis was a democrat, and outside of his home and business one of his main interests was his membership in the Christian Church. He married Belle Hankins, who was born in Boone County in 1841 and is now living with her only son and child at Erlanger.

C. T. Davis was educated in the public schools of Cincinnati, being eleven years of age when his father died. He graduated from a preparatory high school at Cincinnati in 1891, and acquired his early business training as a merchant at Hebron. In 1901 Mr. Davis became assistant cashier of the First National Bank of Ludlow, Kentucky, remaining there six years, following which for a year and a half he was individual bookkeeper

with the Fifth-Third National Bank of Cincinnati. For reasons of health he sought a change in the Far West, and during about a year at Pasadena, California, was employed by a retail lumber firm. Returning to Kentucky in 1913, he located at Erlanger, and since 1915 has been cashier of the Citizens Bank and has the active executive direction of the bank's affairs. This bank was started as a state institution in 1912, and its modern bank home was erected in that year. It has capital of \$25,000, surplus and profits of \$15,000, and deposits averaging \$150,000. The president is E. H. Blankenbecker, of Florence, Kentucky. The two vice presidents are T. J. Stevenson, of Erlanger, and O. M. Rogers, an attorney with offices at Covington.

Mr. Davis also does a large business handling real estate and fire insurance at Erlanger. He is secretary-treasurer of the Erlanger Fair Association. During the World war he worked with the local committees for the sale of bonds and the raising of funds for other patriotic purposes, and shares in the credit for the work which gave Erlanger such an enviable reputation in going "over the top" in all drives for all purposes. Mr. Davis served as city clerk of Ludlow for four years, and for many years has held a commission as a notary public. He is a member of the State Bankers Association, is a democrat, and is affiliated with the Knights of Pythias. He has one of the best homes in Erlanger, at 125 Commonwealth Avenue.

In 1898, in Boone County he married Miss Bertha L. Gaines, daughter of James T. and Lizzie (Alloway) Gaines, residents of Boone County, where her father still conducts a large farm. Mrs. Davis finished her education in Georgetown College in Kentucky.

J. G. RENAKER is a member of an old and prominent family of Harrison County, Kentucky, and has devoted his years to varied usefulness, having been a farmer, street railway man and a banker. He is cashier of the Florence Deposit Bank, and most of his interests are now located in Boone County.

Mr. Renaker was born near Cynthia in Harrison County July 24, 1880. His great-grandfather, Noah Renaker, was the founder of the family in Kentucky. He came from Virginia and developed and improved one of the early homesteads in Harrison County, where he lived out his life. His son, A. J. Renaker, was born in Harrison County May 13, 1831, and his life was passed in the county of his birth, where he was an honored and successful farmer. He died there in July, 1912. His wife was Elizabeth Hutchinson, who was born in Harrison County in September, 1831. They were the parents of eight children: Eliza, who died in Harrison County, wife of Reuben Gossett, a retired farmer at Cynthia; G. T. Renaker; N. E. Renaker, a farmer in Henry County, Kentucky; J. Newt Renaker, a real estate and insurance broker and United States pension attorney at Winchester, Kentucky; J. Russell, W. W. and D. Luther Renaker, all farmers in Harrison County; and LeRoy, who for many years was a farmer in Harrison and Grant counties, also a guard in the State Penitentiary at Frankfort, and is now a Government employe at Frankfort.

G. T. Renaker was born in Harrison County May 26, 1856, and has spent nearly all the years of his life in his native county as a farmer. Since 1920 he has lived retired at Florence in Boone County. He is a democrat, and has long been identified with the Methodist Episcopal Church, South, for many years holding the post of steward. G. T. Renaker married Sallie Penn, who was born in Harrison County January 25, 1861, and died near the village of Renaker in Harrison County July 24, 1911. Of her eight children J. G. Renaker of Florence is the oldest; Alonzo P. is a farmer with home at Covington; Andrew Jackson is also a farmer and lives at Covington; R. T. Renaker lives with his father at Florence; Miss Eva G. is bookkeeper in the Florence Deposit Bank and also housekeeper for

her brother J. G. Renaker; Juanita is the wife of Will Lee, a traveling salesman living at Middlesboro, Kentucky; Miss Christine assists in the bank at Florence and also in the management of the home; Paul J., the youngest, lives at home and is an employe in the Fifty-third National Bank of Cincinnati.

J. G. Renaker lived on his father's farm in Harrison County until he was twenty-one, and in the meantime made good use of his advantages in the rural schools. For four years he owned and operated a farm, and at the age of twenty-five he left the farm to become a street railway motorman in Cincinnati and later for the Southern Ohio Electric Company.

Since 1909 Mr. Renaker has been cashier of the Florence Deposit Bank. This bank was established under a state charter July 25, 1904, has a capital of \$15,000, surplus and profits of \$20,000 and deposits of \$250,000. It is housed in a modern bank building, a brick structure on Main Street erected in 1904. The officers are: C. F. Blankenbecker, of Florence, president; J. S. Surface, of Florence, vice president; and J. G. Renaker, cashier.

For his vigorous and effective work in promoting bond sales during the war Mr. Renaker was awarded a medal of honor by the Government. He assisted in all the other campaigns for patriotic purposes. He is a member of the State Bankers Association, is a democrat in politics, a steward in the Methodist Episcopal Church, South, is a past noble grand of Venus Lodge No. 154, Independent Order of Odd Fellows, at Florence, and is a member of Berry Lodge No. 108, Knights of Pythias, at Florence. His home is in town but he owns real estate at the corporate limits, where he plans to erect his suburban home.

On September 8, 1920, at South Bend, Indiana, Mr. Renaker married Miss Irene Cahill, daughter of Michael and Katherine Cahill, now residents of Florence, Kentucky. Her father is a retired business man.

CHARLES LOUTHIAN HILDRETH. Some of the outstanding examples of good architecture in home building and public construction at Covington are credited to the professional abilities of Charles Louthian Hildreth, an architect who prior to taking up that profession was also a practical builder.

Mr. Hildreth, who has lived most of his life in Covington, was born at St. Joseph, Missouri, April 17, 1887. His grandfather Hildreth was a Virginian, a planter and a Confederate soldier, and died while in the army. He married a Miss Lindenmood, a Virginian. Stewart Hildreth, father of Charles L., was born in Wythe County, Virginia, in 1859, was reared and married there, became a merchant, and in 1884 removed to St. Joseph, Missouri, and lived on a farm near that city until his death in February, 1888. He was a democrat and was a life-long member of the Methodist Episcopal Church, South, and at different times had been Sunday School superintendent. He married Bettie Louthian, who was born in Wythe County, Virginia, in 1868, and died at Covington, Kentucky, in 1914. In 1891, four years after the death of her first husband, she married his brother, C. W. Hildreth, and in 1895 they moved back to Wythe County, Virginia, and in 1896 came to Covington, Kentucky. Mr. C. W. Hildreth is still living at 2224 Oakland Avenue in Covington. He is a veteran railroad man and is now mill foreman for the Cincinnati, Hamilton & Dayton Railroad Company. Charles L. Hildreth is the younger of two children, his sister, Flora, dying at the age of eight years. His mother by her second marriage left two children: William S., who lives with his father at Covington and is a locomotive engineer for the Louisville & Nashville Railroad; and Ruth Jane, a student in the Covington High School.

Charles L. Hildreth from the age of nine years attended public school at Covington, but at seventeen left high school to go to work as clerk in a grocery store. After three years he became a carpenter's apprentice and