

**C**APT. JOHN R. FOSTER, President of the First National Bank at Garnett, Kan., requires more than a passing notice in a work of this character. He is the pioneer banker of Anderson County, and is well known as a financier and shrewd business man, as well as a banker of the soundest judgment and wide range of practical experience. The First National Bank of Garnett is closely identified with the financial interests and commercial progress of this community and is one of the solid institutions of Kansas, enjoying a reputation for reliability and safety that extends far beyond the limits of this county.

Capt. John R. Foster was born in Knox County, Tenn., December 2, 1841, being a son of Jesse F. and Huldah E. (Ramey) Foster. His ancestors were all wealthy and the owners of large plantations in the southern states as well as a great many

slaves. The family of which our subject was a member removed to Webster County, Mo., in 1845, and settled on a farm where the father and mother both passed the closing scenes of their lives. Of the four children born to them our subject is the first in order of birth. Thomas, the second child, is now cashier of the People's National Bank at Burlington, Kan. Ann E. is the wife of Robert McMahan, of Webster County, Mo. Jesse F. resides on the homestead in Webster County, Mo.

Our subject passed his boyhood and youth upon a farm, and early in life developed a strong liking for business. When but ten years of age he commenced trading in live-stock, and as his judgment was all that could be desired in his dealings his father would always uphold him in any bargain he

chose to make. Although the latter never gave him money to spend, he gave young Foster opportunities to earn the same. When the Civil War broke out this boy was among the first to offer his services, and he enlisted in Coleman's Regiment, serving three months, when the regiment disbanded. He then furnished horses for the Government and made money from the start. In 1862 he again enlisted, and in March was mustered into the service with Company H, Eighth Missouri Cavalry, of which he was commissioned Second Lieutenant. Before attaining his majority he was promoted to the rank of Captain and commanded his company in many hard fought battles.

On August 16, 1862, in the engagement at Lone Jack, Mo., his company suffered a loss of forty-three men in killed and wounded. Lieutenant Foster received a load of shot in the face and had the barrel of his revolver shot away, the stock remaining in his hand. The company was next on duty in Arkansas, where many skirmishes and hard marches occurred. In the spring of 1863 our subject received his commission as Captain of Company F, and commanded it until they were mustered out of the service. At the battle of Moore, Mo., his horse was shot under him and he came near being severely injured by its fall. The next day was occupied in a running fight from Stringtown to California, Mo., and following this the company was in an all-day fight at Booneville

without breakfast or dinner. Shortly after this was the battle of Pleasanton, Kan., where one thousand men were taken prisoners and all the enemy's guns, with the exception of two, were captured. The battle of Independence, Mo., was the last engagement in which Captain Foster participated. He remained in command of the company, however, until mustered out, in June, 1865.

The war then being over, Captain Foster returned to Missouri, and having saved his money, engaged in general merchandising at Lebanon. Later he followed the same business at Pleasant Hill, that state, but sold out in 1867, and the day following became associated with the bank of Leonard, Dunbaugh & Co., at Pleasant Hill, where he received his first lesson in banking, first as book-keeper and latter as teller. In the spring of

1870, in connection with his brother Thomas, who had also been saving money, Captain Foster embarked in the banking business at Garnett, under the firm name of John R. Foster & Co. This was the first bank in Anderson County. When the grasshoppers destroyed the crops and the county commissioners voted to furnish assistance to the people, this bank furnished the money to purchase the supplies.

The bank was organized under the state laws in about 1872 and became the Anderson County Savings Bank, with a capital stock of \$20,000. Soon afterward Captain Foster was elected President, which position he still holds. He is widely known as a leading financier and as a man whose high sense of honor commands the respect and confidence of all with whom he has business relations. The bank is one of the sound financial institutions of southeastern Kansas. It has a surplus of \$12,500, and its individual deposits are \$160,000. The bank building was erected by our subject in 1870. Captain Foster is also President of the Bank of Westphalia, is a Director in the Bank of Greeley, a Director in the Inter-State National Bank at Kansas City, Kan., and a stockholder in the People's Bank of Colony, Kan.

The business in which Mr. Foster takes special interest is stock-raising. He owns about one thousand acres of land near Garnett, on which he has carried on an extensive stock business for many years. In 1883, in connection with Mr.

Hopkins, he purchased twenty-five thousand acres in Texas and organized the Clay County Land and Cattle Company with an authorized capital stock of \$250,000, \$150,000 being paid in. Mr. Foster is Treasurer of the company. He has also dealt extensively in real estate in Kansas City, Mo., and Ft. Worth, Tex. He is Treasurer of the Garnett Canning Company, and has figured prominently in many other enterprises. In politics he usually votes the Republican ticket, but is inclined to be independent in his views. He has never sought public offices, for he has neither the time nor the desire for positions. The Grand Army of the Republic is the only society to which he belongs.

The most important event of his career, however,

took place in 1865, when he led to the altar Miss Anna V. Bailey, a native of Springfield, Mo., and the daughter of Joshua M. and Lorinda H. Bailey (see sketch of J. B. Bailey). Two children have been born to Captain and Mrs. Foster: Edward L., cashier of the First National Bank of Garnett, and Jesse F., book-keeper of the same bank. West Lawn, the pleasant home of Mr. and Mrs. Foster, is located one mile west from Garnett, and is a model of neatness and comfort. Everything about the place indicates to the beholder that the owners are people of refinement and culture.