Standard History of Adams and Wells Counties, Indiana, Vol. II, John W. Tyndall & Orlo Ervin Lesh; Chicago: Lewis Publishing Co, 1918, p. 743-744.

William A. Lower, since the opening of the People's Loan & Trust Company of Decatur on January 1, 1915, has held the post of secretary and director. He is thus actively identified with what is now one of the principal financial concerns of Adams County. A more complete account of this company, which was founded under the trust laws of Indiana, is written on other pages of this publication.

Mr. Lower was formerly postmaster of Decatur, being appointed by President Taft on June 13, 1910. He held that office and administered its affairs most capably and to the satisfaction of all concerned four years. Before retiring from the postoffice he was in the general insurance business, representing several life insurance companies and his bank now has an insurance department and his experience enables him to give this branch of the company valuable support.

In 1889 Mr. Lower was appointed assistant state superintendent of public instruction under Frank L. Jones. He was a prominent educator before entering business life, having taught school in the county for nine years, four years in the schools of Decatur as principal of a ward school and five years in the country district.

Mr. Lower acquired a liberal education but largely through his own efforts and earnings, attending school in the intervals of his teaching. He was a student in the Decatur High School in the Tri-State Normal at Angola, and a graduate of the Indianapolis Business University.

Mr. Lower was born in Adams County January 26, 1872, and grew up on his

father's farm. He is a son of Joseph S. and Rebecca (Congleton) Lower, both natives of Ohio, his father having been born in Tuscarawas County. Both came to Adams County with their parents when young people and were married in Union Township, where they spent their active lives as farmers. The father died on the old farm in December, 1915. He was a son of Rev. William and Catherine (Mumma) Lower, both natives of Pennsylvania, where they were married. In pioneer times they came to Adams County and established a home on new land in Union Township, where both died when quite old. Rev. William Lower was a United Brethren preacher and as a pioneer carried the gospel all over this section of the country, riding horseback for the most part. He was a greatly beloved character in the early days, not only among his own church people but among all classes. In politics he was a democrat, though later generations of the family have followed the fortunes of the republican party.

The mother of William A. Lower came with her parents to Adams County when she was quite young, and the family settled in Root Township, where her father cleared up a tract of land and made a good home. Both her parents died here. They were members of the United Brethren Church.

Since the death of Joseph S. Lower in 1915, his widow has lived in Decatur and

is vigorous and well at the age of seventy-three. She is active as a member of the United Brethren Church. Her husband was very prominent in the republican party, served as a member of the township and city committees, and several times consented to become a candidate on the minority party ticket. Mr. William A. Lower has a sister, Nora, wife of H. F. Linn, a general contractor and a member of the city council of Decatur. Mr. and Mrs. Linn have three children, Joseph S., William S. and Lawrence. There is also a brother, Homer D., who

conducts a 5 and 10 cent store at Warren, Indiana. He married Ada Archbold,

and has three children, Helen, Joseph S. and Francis.

the Grand Lodge of Knights of Pythias of Indiana.

William A. Lower married in Decatur Dora L. Peterson, who was born in Decatur and finished her education in the State Normal School at Terre Haute and for several years was a successful teacher before her marriage. Mrs. Lower is member of a prominent old family of Adams County and a sister of Mrs. John H. Heller. Mr. Lower is a past chancellor of the Knights of Pythias and a member of