David Payne, a partner of Mr. Kolden in a lumber business at Holt, Minnesota. Mr. Kolden and his brother, S. S. Kolden, are also keeping an agricultural implement store at Holt, and for some years they handled hardware also in it. They have had charge of this store six years. In 1915 Mr. Kolden organized the State Bank of Leonard, Clearwater county, on the Soo railroad line, and he is president of that bank.

The State Bank of Neillsville was organized July 18, 1904, with a capital of $10,000. It now has a surplus of $3,000 and deposits amounting to $134,000, while its loans and discounts amount to $132,000. The banking house occupied by the institution was built in 1904 by Nels Muns and A. D. Stevens. The bank was known as the Stevens bank until 1906, when B. B. Larson and Norman Roschult bought it and changed its name to the State Bank of Neillsville. L. S. Kolden was chosen cashier in 1911. The bank is in a flourishing condition and carrying on a general banking business of extensive and steadily increasing scope and volume.

ANDREW OPHEIM.

Entering this section of the state of Minnesota and the Northwest while it was still largely an unbroken wilderness and founding a business which soon became, and has continued, a leader in its line; taking a very active and helpful part in laying the foundations of civilization in the section and giving its public institutions form and direction, and using his wide acquaintance and strong personal influence to bring settlers into the region, the late Andrew Opheim, whose death occurred at his home in Fertile April 5, 1915, was, for a period of thirty-three years, one of Polk county's most useful, representative and esteemed citizens, and well deserved his rank.

Mr. Opheim was born in Voss, Norway, November 14, 1844, the son of Styrk and Anna (Opheim) Opheim, also natives of that country, who passed their lives in it and whose mortal remains were at last laid to rest in its soil, which they had hallowed by their long and productive labors. The son was reared in his native land and obtained his education in its public schools, completing it at one of the excellent normal schools it contains. He taught school for a few years in Norway after attaining his majority, then came to the United States, arriving in 1871 and locating in Dane county, Wisconsin, where he passed two years. From there he went to Chicago and was employed as a laborer in that city until 1875, when he moved into Southern Minnesota. There he worked on farms and taught school until 1882. In that year he came to Aldal and entered into partnership with the late Dr. Arne Nelson in a general merchandising and drug business, which they conducted at that place until 1887, then moved both stock and building to Fertile. Their business grew and flourished at Fertile, as it had done at Aldal, and they became as widely and favorably known as merchants and progressive, enterprising and public-spirited citizens as any residents of the Northwest have ever been. Their partnership continued until 1893. In that year it was dissolved by mutual consent and the business was divided, Mr. Opheim taking over the general merchandising department and Dr. Nelson the drug stock and trade.

In 1895 Mr. Opheim erected at Fertile the building which bears his name and is one of the best in that village. The business founded by him is still conducted in it by his nephew, Odd Elde, a sketch of whom appears in this work. Mr. Opheim was one of the founders of the First State Bank of Fertile and served it as a director until his death on April 5, 1915, at which time he was also vice president of the bank. He long took an active interest in the Fertile Brick and Tile company and was one of its directors to the end of his life. His political allegiance was given to the Republican party and he was an ardent and effective worker for its success in all campaigns.