



The daily cardinal. Vol. IV, No. 92 January 23, 1895

[Madison, Wisconsin]: [s.n.], January 23, 1895

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The Daily Cardinal.

UNIVERSITY OF WISCONSIN.

VOL. IV—No. 92.]

MADISON, WIS., WEDNESDAY, JANUARY 23, 1895.

[PRICE THREE CENTS.

ATHENAE WINS THE DEBATE

THE PRESENT SYSTEM OF BANKING UPHELD.

LITERARY EVENT OF THE YEAR OVER.

Synopsis of the Debates—Music by the Glee and Banjo Clubs.

Last evening Athena achieved her fourteenth victory. The occasion was the 24th annual joint debate and was the second between Athena and Philomathia. Although an admission of 15 cents was charged the crowd was as large as in former years. Nearly 1200 persons were present, among them being many of the old members of the contesting societies. The two side sections were reserved for the members of the societies. Philomathia was the first to arrive, but the members were hardly seated, when Athena arrived.

The exercises were opened by a song by the Glee club, to which two encores were demanded, one of them being a football song. Prof. Frankenburger then announced the debate on the following question:

"Is our present national banking system and independent treasury preferable to a consolidated national bank with branches in the main commercial centers of the country, which bank shall have sole authority to issue bank notes—adequate security for all notes issued, general supervision of the bank and power of transaction of the government bonds of conceded.

Interpretation: (1) No city of less than 75,000 inhabitants shall be considered a commercial center. (2) Fiscal agent shall mean the power to hold on deposit, receive and disburse government funds and negotiate loans."

The judges were Judge Romanzo Bunn, of the federal court, Judge A. W. Newman, of the supreme court, and A. L. Sanborn.

Athena had the affirmative and Philomathia the negative side of the question.

J. T. Healy.

Jas. T. Healy opened the debate with a history of our banking, showing the national banking system is the product of seventy-five years of our national experiences. In this question, said he, two serious changes are proposed, one to destroy our national banking system, in order to give place to a central bank with branches in cities of 75,000 population, and the other to destroy our independent treasury in order to give to this bank control of the fiscal operations of the government.

Discussing the characteristics of the two plans he showed how the national banking system was established when the country was suffering from state and private banks which furnished little or no credit; and now after improving our financial condition, restoring confidence, building up our credit, upon which 92 per cent. of our business is done, it is meeting with

general approval; and it has the confidence of the people.

On the other hand he demonstrated how the substitution of the system of the negative practically takes us back to the old United States bank which failed twice. He argued that any defects in our present system should be remedied rather than return to a system which once failed in our country.

He showed how the substitution of this system would destroy 3,800 national banks located in all sections of the country.

E. R. Buckley.

E. R. Buckley said the policy pursued by our government in the management of its revenue is opposed to the best interests of both the financial and commercial world. The independent treasury is to be condemned not only because there is absolutely no necessity for it but because in all that pertains to finance it has become an enormous business establishment varying at will the amount of our circulating medium.

After a careful examination of the treasury operations we find them to be conducted in a most arbitrary manner, said Mr. Buckley, and the government is found emptying its coffers upon a lethargic money market, and filling them at times when there is a healthy demand for money.

The ultimate effects of these operations is to cause embarrassment to business by withdrawals of money from circulation when business calls for an expansion, and to encourage unnatural speculation when business is naturally dull.

Putting the power to expand and contract the currency at will in the hands of one man the secretary of the treasury cannot be matched by the financial action of any nation in existence having a sound credit. Government officials are not in touch with business and have not the faintest idea when the currency should be contracted or expanded.

The safety of the public money in our banks can not be questioned when it is known that forty of our own states with a combined surplus of over twenty-five million dollars deposit the state money in banks with nearly perfect safety and with no disturbance to business.

R. D. Tillotson.

R. D. Tillotson, the second speaker on the affirmative, showed that while our national bank circulation has not suddenly increased and decreased, it kept pace in a general way with the demands of business. He argued that there is no great necessity for sudden expansions and contractions for our note circulation, for 92 per cent. of our business is done by checks, drafts and bills of exchange, and sudden fluctuations in the volume of business are met by an increase or decrease in the

use of these instruments of credit. He then showed that a bank with branches in cities of 75,000 only, could not supply a note circulation which would meet the needs of the country, for the banks in the agricultural districts of the west and south could not themselves issue notes and could not borrow them of the central bank for their local securities would not be known to the officials of this bank. Crises and panics were then discussed. It was proven that the reason why crises and panics are less frequent and severe in European countries is because of their different business conditions and not because of the centralized banking system. The way in which our national banks met the panic of '93 was described and it was shown that by the use of clearing house certificates, our banks could expand the currency to an almost unlimited extent. The speaker argued that a consolidated national bank could not expand the currency as much as or as rapidly as our national banks do and that it would not be so capable of extending aid to other banks in panics and he cited the experience of European countries and of the United States with a centralized bank in support of his position.

Theo. W. Brazeau.

Three objections, he said, have been made to a consolidated bank: (1) that it was not constitutional, (2) that it was a monopoly, and (3) that it was a dangerous power in politics. The question of constitutionality has been settled by the United States supreme court. Such a bank would not be a monopoly because it would be open to competition in loan, discount, and deposit by the local banks. Its issue could only be got out through loan, discount, and payment or deposits and so there would be competition in this line. A consolidated bank would not be a danger to politics. The second United States bank (1816-1836) was unjustly attacked by Jackson and was driven into politics. It acted merely in self-defense. The banks of England, France and Germany have never interfered in politics. Banks should be free of government patronage.

The tendency of banking is toward consolidation, said Mr. Brazeau. This is seen in all European countries as well as in the United States. The clearing house and associated banks are along this line. The clearing house must, however, always remain local. The principle should be carried into a national system. A consolidated bank is strong in time of panic. In the panics of '47, '57, '66 and '73 the Bank of England advanced money freely and checked the panics. In 1893 the banks of the United States decreased their loans and discounts over \$322,000,000 and added to the distress. It was not the fault of the bankers, but the fault of the system. The banking currency is inelastic. Since 1873 there has been a tendency toward decrease in national bank circulation. Today the circulation is \$139,000,000 less than in 1873. As the system was established to "secure a national currency"—it is evident that it is a failure. The national banks are disunited and the currency inelastic. The financial world, concluded Mr. Brazeau, demands a radical change to a more scientific system.

M. W. Kalaher.

M. W. Kalaher in closing the debate for the affirmative considered the operations of the independent treasury and the practical workings of a centralized banking system in European countries. By comparing the receipts and disbursements of the independent treasury with the money in circulation, it was shown that the fluctuations could have no appreciable effect on business. After considering the effect of the fluctuations on the bank reserves, the speaker showed that there was no necessity for any greater fluctuations occurring under the present system than would necessarily take place were the public funds placed in a large central bank, for the only moneys required to be placed in the independent treasury, viz., receipts from customs, was less than that necessary to meet our daily expenditures and all the rest of the revenues of the government could be placed in national bank depositories. The service rendered by the independent treasury in the panics of 1857, 1873 and 1890 was then briefly stated.

The failure of the Second United States bank to pay the 3 per cent. bonds when desired by the government was cited to show the difficulty the proposed bank would have in curtailing its loans to meet large government payments. Branches of the bank of England and the bank of France were shown to be poorly adapted to local needs and to have retarded the development of banking when their respective countries were new and their conditions similar to those existing in the United States. The action of the Second United States bank in the election of 1832 was cited to show the probable effect a large centralized bank would have on our presidential elections. The American people are opposed to monopolies and would not tolerate a monopoly in the banking business. They would treat it as they treated the old United States bank a half century ago, declared Mr. Kalaher in conclusion.

E. H. Cassels.

A consolidated national bank is eminently a scientific system, said Mr. Cassels. What we need in the United States today is a bank with a capital large enough to act in a way as a regulator of rates of interest. At present there is no regularity. Banks under-bid each other and for a time loan at very low rates, but when the resources get low, then there is a sudden rise in the rate, with consequent trouble to business men. In times of financial crisis our present system is acknowledged by all to be a complete failure. It not only is unable to alleviate crises but it only aggravates them, and renders gradual liquidation impossible. In the panic of 1890, our national banks contracted both their loans and circulation and could do nothing to keep a uniform rate of discount. In England, however, the Bank of England passed through the panic with but difficulty, although it had the heavy burden of liquidating the affairs of the failed Baring house. The rate of discount of the Bank of France remained stationary at 2 1/2 per cent during the year. In the crisis of 1893, our banks could not make advances to business men. Rates on all loans rose very high; there was no

Continued on Third Page.

The Daily Cardinal.PUBLISHED DAILY (SUNDAYS EXCEPTED)
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Attention is called to the announcement made by the manager of the Co-op in another column. The plan proposed for the disposal of second-hand books is a feasible one and the benefits to be derived depend only upon the alacrity of the students to take advantage of it.

PROMENADE WEEK AT YALE.

The Junior Promenade at Yale will occur on Wednesday, Jan. 23d, in the Second Regiment Armory, New Haven. The decorations will be by C. H. Koster, of New York, who has done this work for the last few years. Almost the entire ceiling will be covered with blue, so as to make a sky effect. The side walls will be decorated in pink. The front of the boxes and galleries will be faced with white, and there will be white canopies above the boxes. Instead of having the tie-rods wound with smilax as heretofore, blue will be used, to make the room appear higher. Champion will have charge of the floral decorations. They will consist principally of smilax and laurel roping for the gallery posts and rails, and palms and palmetto leaves for the sides of the hall and gallery front. Stewart will serve the supper; and the music will be furnished by Landers, of New York. The dance orders are being made by Dreka of Philadelphia. The gentleman's orders will be card cases covered with white kid and stamped in gold with a design consisting of the seal of the university, a wooden spoon, and the class numerals. The cards for the ladies are covered with light blue watered silk and stamped with the same design. The average price paid for the first twenty-three choices at the special sale of the boxes was \$69.43.

The arrangements for the class Germans are nearly completed. The senior German on Monday evening in Alumni hall, will be led by F. C. Harrison, '95. About fifty couples will

participate. The sophomore German will be held on Monday evening, Jan. 21st, in Warner hall. It will take place immediately after the concert by the Glee and Banjo clubs and will be led by C. E. Heffefinger, '97. The junior German will be held in Alumni hall on Tuesday, Jan. 22d. It will be led by Anson P. Stokes, Jr., '96. Weil will furnish the music, and Stewart will be the caterer for all the class Germans.

SECOND HAND BOOKS.

Special inducements are being made by the Co-op to students having second hand books to dispose of. Hereafter all second hand books in our care will occupy a conspicuous place on the new shelves at the Co-op at any time. A list of all second hand books will be published in the Cardinal from time to time and a call for second hand books will be made in the order that they are taken up at the university about three weeks before they are needed. This will give every one a chance to dispose of old books at a fair price, and moreover it will enable the Manager to calculate closer on the amount of books needed, at any time. Thus insuring less dissatisfaction from the inability of the Co-op to keep supply on hand. Attention is called to the fact that it costs nothing to keep books at the Co-op, that the advertising is free, the chances of selling them are increased many times that they are sold on a small commission and the amount realized placed to the credit of the owner.

R. B. Cochran,
Manager.

THE WOMAN'S CLUB.

Meets and Discusses The Prospects
for a Gymnasium.

A meeting of the Woman's club was held last evening at Ladies' hall. A set of resolutions was passed upholding the petition that was presented to the Board of Regents, and declaring that the members do all in their power toward a girls' gymnasium. It was moved and carried that a committee be appointed to see the young ladies and urge all to become members of the club. A committee was appointed to notify the wives of the members of the faculty that they are honorary members and their attendance is desired at the meetings.

The members of this organization can do a great deal of good in advancing the interest of the girls in the university if all will take hold of the work, but if more interest is not awakened among the young ladies much will not be accomplished. The most interesting subject before the club now is the gymnasium for girls, and surely everyone wants this, but it will not come without a great deal of work.

MILITARY PARTY.

Pres. Adams has given his consent to a military ball to be held in the near future, in the Armory building. This event will take the place of a freshman class party, but will be much more extensive. It has been decided that all attending the party must appear in uniform, in order to make it a strictly military affair. The officers of the battalion will take final action in the matter after drill next Thursday.

REMEMBER THE MEETING
OF THE CARDINAL ASSOCIATION
IN LIBRARY HALL TOMORROW
AT FOUR O'CLOCK.

Saturday noon at 12 o'clock E. H. Olmstad, Law '96, will give R. A. Edward, Law '95, a wheelbarrow ride from the corner of Park and State streets to the Capitol Park.

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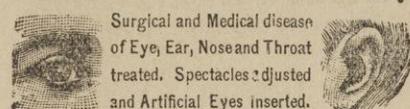
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ATHENAE WINS THE DEBATE.

Continued from from First.

organization among the banks to meet the panic. Our most eminent financiers, bankers and economists, continued Mr. Cassels, all condemn the present national banking system in its relations with crises. A centralized bank is the only system able to alleviate crises; it is the only scientific system. The debate closed with a summary of the arguments of the negative.

At the close Mr. Kalaher was granted three minutes for rebuttal. He made some telling remarks in that brief period of time.

The Banjo club then played two selections after which Judge Bunn announced the decision in favor of the negative.

The victorious debaters were raised on the shoulders of their comrades and the hall resounded with the shouts of the Athenaeans. After a sufficient amount of celebrating was indulged in Athena left the hall in triumph.

MORE ABOUT CHARITIES.

Yesterday afternoon another lecture was given before Dr. Ely's class in American charities, this time by A. O. Wright, secretary of the Board of Charities and Reform. His subject was Poorhouses and Jails, and it proved very instructive and interesting. His lecture briefly noted is as follows:

"Poorhouses and jails are the receptacles of pauperism and crime. In England a century ago, pauperism and crime was worse than in the United States at present, but under Howard, the great leader of reform, public sentiment was aroused to a more perfect understanding of the condition. Many poorhouses in the United States today are similar to those described in Oliver Twist, and many jails similar to that in the Vicar of Wakefield.

In Russia the period of transition is now taking place and its jail system, the best and worst in the world, receiving needed reform. Kenna's description of Russian prisons could be consistently applied to many of our own, and not but a few years ago either.

"To the Quakers we look for all original matters of reform in prisons, and it is in Pennsylvania we find the reform state of the union.

"Of those unfortunates who are inhabitants of our institutions we find seven classes, as here divided, hereditary paupers, chronic drunkards, old people without homes, vagrants, hospital invalids, cases of childbirth and infants and children. Of the first class can be mentioned the 'Jukes,' referred to by Ingdale, as a good illustration of how pauperism and crime has found growth and nourishment for three generations. Other remarkable cases might be cited.

"Filth, idleness, cruelty, and moral contaminations are the bane of all poorhouse ills, many visitations have revealed the truth of this fact. In Lafayette county the poorhouse from lack of discipline was run almost entirely by a few ringleaders among the pauper poor. In another filthiness reigned supreme; bed-bugs imported from Minnesota institutions held high carnival. There causes may be given as primary causes if mismanagement: false economy of county officers, indifference of authorities and ignorance of officers.

"A ready remedy for these ills and poorhouse degeneracy may be briefly stated as, publicity given to all ills, the separation of the sexes, cleanliness especially of sanitary conditions, occupation given to able bodied, the removal of all insane and children from the poorhouses and the driving out of all able bodied paupers who can support themselves.

"Badly managed poorhouses have

at last become the best and where corruption once existed, cleanliness and discipline have taken its place.

"Of jails there is quite as much to be said both as regards filthiness and bad management. Too often insane persons are committed to county jails instead of being taken directly to the asylums, merely to gain the fee which is allowed. This fee system is a detriment to a proper carrying out of the duties of sheriffs and judges. Jails are not infrequently used as boarding and lodging houses by the shrewd vagrant, who by a trivial theft, gets a slight sentence and secures to himself the hospitable care of a favorite jail during the cold winter months."

LOCAL AND PERSONAL.

Lady students may attend the socials without tickets.

—Thos. McWilliams, ex. '96, visited friends in the city this morning.

—As a result of last night's debate some interesting bets will be paid.

—Cyrus W. Dolph, '96, is confined to his room by a severe attack of pneumonia.

—Chas. S. Billings, '96, is again attending his classes after an illness of several days.

—Miss Nettie Jones, '97, left yesterday for Dodgeville to attend the wedding of a friend.

—Lady students are invited to attend the socials given at the New Dancing Academy.

—Now is the time to make the new dancing academy a permanent thing. First class instruction.

—R. M. Bashford, '70, Lieut. Gov. Emil Baensch, '81, Otto Anderson, '94, J. E. Messersmith, '93.

—Saturday evening the social at Odd Fellow's Hall will admit none but students and their friends.

—Prof. W. S. Miller was unable to meet his classes Monday and Tuesday on account of a severe cold.

—G. W. Mead, '94; Chas. Hudson, ex. '95; and T. T. Blakely, ex. '95, were in the city yesterday to witness the joint debate.

—Mr. Alfred Vivian, assistant in Pharmacognosy, has recovered from the effects of a severe cold, which kept him at home for several days.

—Booker T. Washington will tell some interesting facts concerning the negroes in the south, at the M. E. church Friday evening.

—Miss Caroline Pier, law '91, arrived at the hall Tuesday. She has work at the capitol and will remain here several weeks.

—Mrs. C. K. Adams has extended an invitation to all members of the Woman's Club to a reception at her home Saturday evening, Feb. 2d.

—The young men of the Episcopal church are earnestly requested to attend a meeting of church members at the Guild hall, Thursday, Jan. 24, at 7:30.

—A very enjoyable time was spent at Prof. Schimmels dancing academy, last Saturday evening. Students should take advantage of this opportunity.

—Among the Athenaeum alumni present at the joint debate last night were, M. W. Terwilliger, '70; C. E. Buell, '77; S. A. Harper, '79; C. R. Van Hise, '79; Dr. E. Kiser, '90; E. W. Sawyer, '92; Platt J. Whitman, '93; C. J. Fenner, '90; A. T. Johnson, '90;

SUPERINTENDENTS TO MEET.

County Educators to Hold Sessions in Various Cities in the State.

County superintendents are required by law to attend at least one convention. Conventions of county superintendents will be held Jan. 29 and 30 at Eau Claire, in the court house; Jan. 31 and Feb. 1 at Madison, in the capitol; Feb. 7 and 8 at Stevens Point, in the normal school building; Feb. 12 and 13 at Oshkosh, in the normal school building.

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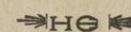
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OFFICIAL NOTICES.

WEDNESDAY JANUARY 23, 1895.

GYMNASIUM: In order to accommodate students who wish to exercise at noon, the gymnasium will, until further notice, be open until 1 P. M., and closed from 1 to 3 P. M.

J. C. Elsom. Director.

ENGINEERS:—All students in Engineering of whom shop work is required, who have not yet reported, will please do so at once.

C. I. King.

PHILOSOPHICAL SEMINARY. The next meeting of the philosophical seminary will be held Wednesday evening, Jan. 23 instead of Jan. 22, as previously announced.

J. W. Stearns.

UNIVERSITY BULLETIN.

SENIORS:—Attention is again called to the matter of the photograph for the Badger. All photographs should be in the hands of the board as soon as possible.

GYMNASIUM:—All members of the track and baseball teams, and those training for the crew will meet in the Military lecture room for a few minutes Thursday, the 24th inst., at 3:30 p. m. Important business.

J. C. Elsom. Director.

CARDINAL ASSOCIATION:—The Cardinal association will meet Thursday, January 24, '95, at 4 p. m. Important business to be considered.

E. J. Henning President.

FRIENDSHIP BETWEEN GIRLS.

Choose your friends as one chooses a gown—for good wearing qualities. A showy, brilliant girl may have just as good wearing stuff in her as a plain, dowdy girl, their being no special merit in plainness. One's friends must be sincere and kind-hearted, must be loyal to one through everything, and, of course, one must be loyal to one's friend. Never remain silent if an absent friend needs to be defended. Never indulge in criticism of your friends nor laugh at their foibles. Never, at any temptation, hurt a friend's feelings. Try to see their, and to show your friend your own, best side. There are some beautiful examples of friendship between women, which were begun when the two were children and which lasted through a long life. Maria Hare and Lucy Stanley fell in love with one another when they were 7 and were just as much in love when they both were 70. They wrote long letters to one another all the way from youth to old age, and had gay times and sorrowful times, as people do, but never ceased to be devoted and true through everything.

AT NANTUCKET.

Where all the winds were tranquil,
And all the odors sweet,
And rings of trembling upland
Sloped down to kiss your feet:

There in a nest of verdure,
You grew from bud to bough;
You heard the song at midday,
At eve the plighted vow.

But fate that gives a guerdon,
Takes back a double fee; e
She hewed you from your homestead
And set you in the sea.

And every bowling billow
Bends down your barren head,
To harken of the whisper
Of what you know is dead.

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How to Cure Yourself While Using It.

The tobacco habit grows on a man until his nervous system is seriously affected, impairing health, comfort and happiness. To quit suddenly is too severe a shock to the system, as tobacco, to an inveterate user, becomes a stimulant that his system continually craves. Baco-Curo is a scientific cure for the tobacco habit, in all its forms, carefully compounded after the formula of an eminent Berlin physician who has used it in his private practice since 1872, without a failure, purely vegetable and guaranteed perfectly harmless. You can use all the tobacco you want, while taking Baco-Curo, it will notify you when to stop. We give a written guarantee to permanently cure any case with three boxes, or refund the money with 10 per cent. interest. Baco-Curo is not a substitute, but a scientific cure, that cures without the aid of will power and with no inconvenience. It leaves the system as pure and free from nicotine as the day you took your first chew or smoke. Sold by all druggists, with our ironclad guarantee, at \$1.00 per box, three boxes, (thirty days treatment,) \$2.50, or sent direct upon receipt of price. SEND SIX TWO-CENT STAMPS FOR SAMPLE BOX, BOOKLET AND PROOFS FREE. Eureka Chemical & Manufacturing, La Crosse, Wisconsin.

IMPORTANT BUSINESS AT THE CARDINAL ASSOCIATION MEETING TOMORROW.

LOST:—Somewhere between the Pantorum and Mendota court, a vest at the close of the winter term. Finder return to U. W. Pantorum.

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