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The Daily Cardinal.

UNIVERSITY OF WISCONSIN.

VOL. IV—No. 101.]

MADISON, WIS., SATURDAY, FEBRUARY 2, 1895.

[PRICE THREE CENTS.]

WON BY THE NEGATIVE.

PHILOMETHIA'S SEMI-PUBLIC
DEBATE LAST EVENING.

AGAINST THE BOND SECURITY
SYSTEM.

An Essay on Transcendentalism—Oration by Mr. Gault.

The last semi-public of the various literary societies was given last night by the members of Philomethia. The entertainment was especially good and was appreciated by those present. There was a fair sized audience.

At 8 o'clock sharp Mr. Stavum came forward and gave the president's address. Mr. Stavum expressed the encouragement that societies felt by the presence of members of the university at semi-publics. That the debates which are practical questions, not only train the members in public speaking but give them much practical knowledge.

The Mandolin club gave three selections, which as usual pleased everybody. Mr. Guy Nash read an essay on Transcendentalism. He showed where the idea was originated, how it was transplanted into the New England states and how it was it was championed by Ellery Channing and contemporaries. It would require more than one reading to get all that was contained in this well written paper.

The oration of J. H. Gault was well written and well delivered. Mr. Gault has a deliberate, easy style that is pleasing. Emerson, as he treated the subject, is better adapted for an essay.

Miss Eleanor B. Bliss gave a vocal solo entitled "Voices from the Woods." As an encore she gave "Our." Both selections were highly appreciated and won Miss Bliss much favor.

The debate was then opened on the part of the affirmative by E. B. Smith. Mr. Smith is a deliberate, clear-cut speaker, and his debate was marked by a thorough and comprehensive understanding of the subject. His presentation of the affirmative's side of the question was excellent, and was greeted by rounds of applause at the close. He was followed by W. C. Norton of the negative. This gentleman speaks in a convincing, deliberate style which went home to the audience. He said in part:

In none of the important systems that have been brought forward in the last few months, the Baltimore, Administration and Walker is the bond security for bank notes advocated. The present system is the best with bond security that can be formed. According to nearly all great writers government bonds are the only safe bonds for security and these mature in 1907. The present system of note issuing is destined to perish because the banks capital is absorbed before its doors are open for business, the only securities fit to be used for this purpose will soon be gone and at the same time the price of these bonds is

far above par. The affirmative advocates the system of using all bonds whatsoever in the place of government bonds. All government bonds will soon mature, the extension of the debt is impracticable. State bonds are too few or too unstable in value. Municipal or corporate bonds and individual mortgages are too unstable and fluctuating. Railroad bonds are not to be thought of as we tried those before the war.

In case of a war under a bond system the value of bonds would fall, many failures would result and a panic would be precipitated at a very critical moment. Then too the banks would not be able to give the government the same assistance as that rendered in the late war, but if they had no bond security they could buy bonds of the government and issue again as under the present system.

Our national banks are so closely united with the industries of our country, that to place the south and west on an equal footing with the east the banks must be distributed more plentifully in the needy districts. This distribution will not take place under the system proposed by the affirmative; the profits being too small to encourage the starting of new banks, and the risk of investment in the bonds proposed would also discourage the needed distribution.

A bank note circulation secured by bonds does not secure elasticity. For elasticity there must be idle notes in the banks at some time. Under the bond system as the banks are looking for profits more notes would not be issued than could be kept out at ordinary times. With a system where the notes are not secured by bonds the volume of currency would expand and contract with the demands of trade. The notes not costing anything extra the full amount allowed would be taken out and there would always be idle notes for use on demand.

The safety fund which we advocate is simply this.—There would be a sum equal to a minimum of 10 per cent. upon outstanding circulation deposited with the treasurer of the United States for the immediate redemption of the notes of all failed banks; and in addition a 5 per cent. reserve to be used only in cases of great emergencies."

The debate was closed on part of the negative by J. H. Graham, who spoke as follows:

"The safety fund without the guarantee of the government lacks safety as was shown by the actions of the bankers before the currency committee when they refused to accept the risk they intended putting on the government. The safety fund system also lacks another essential of a good currency, convertibility on demand, if notes should be made to draw interest from time of failure of bank until safety fund is reimbursed. Cause inflation through excessive competition among banks and would not alleviate the distress in times of panic. For instead of the depositor being pacified with funds the note holder would swell the ranks of the depositors.

The bond security possesses three of four requisites of a good currency. Safety, uniformity and convertibility. By the following amendments elasticity may be added. Repeal existing law allowing on 3 millions of bonds to be withdrawn in 3 months.

(Continued on third page.)

THE JUNIOR PROMENADE

GREAT SOCIAL EVENT OF THIS
YEAR.

CLAUDER'S ORCHESTRA WILL
FURNISH THE MUSIC.

Programs by Wright of Philadelphia—
Details of the Arrangements.

The Junior Promenade will take place this year on Washington's birthday, February 22d. As it is the only social event of any prominence this term it promises to be more successful than any party given at the university. The class of '96 has never before had an opportunity to show what it can do in a social way and its initial effort will be watched with interest by the rest of the university. At the same time the Junior Promenade will not be a class party in any restricted sense nor indeed an exclusively university party but one to which all friends of the university will be welcome.

Ever since its appointment the committee has been hard at work endeavoring to make the promenade a success in every way. At present everything seems to be going along successfully as everyone is doing their best for the success of the party. With the active aid and co-operation of the faculty there is no reason why the affair should not surpass all attempts of the past.

The arrangements have now progressed to a point where definite announcements can be made by the committee. The price has been placed at \$2.50 and it seems as if this was extremely low considering the other arrangements made by the committee. This includes supper, service in the cloak rooms and, in fact, everything at the party. No extra charge will be made after a person enters the hall. The charge is lower than the athletic last year as the extra charge was made for supper.

The music engaged is Clauder's orchestra, of Milwaukee. This is considered by many as being one of the finest in the Northwest. The program has not been entirely arranged but the music will all be the latest and most popular airs. The orchestra will be large enough to fill the hall so that there will be no trouble in hearing it in the farthest corners.

The programs will far surpass anything ever seen at the university. They will be engraved by E. A. Wright, of Philadelphia, from a special design made by their artist, Mr. Darnell, who is now in the city. The design on the cover will show the gymnasium at the top of the card. Below this will fall in graceful folds, a pennant with Wisconsin in white letters. In the upper right hand corner will be a '96 in gold. The list of dances will be printed on a separate paper which will be inserted inside of the cover.

The committee has decided that in view of the confusion resulting from the filling up of programs during the evening of the dance to issue preliminary

any dance cards with the correct list of dances. These cards will be issued next Friday noon. In view of this fact the committee hopes that no dances will be engaged until the correct list is announced as there will then be plenty of time. Where the tickets can be obtained will be announced later. They will be on sale Wednesday.

The refreshments will be included in the admission ticket and will be furnished by the Bon Ton. Lemonade will also be served during the dance. The refreshments will be served on the buffet plan and arrangements will be made to prevent crowding in the supper room.

Now all that remains for the success of the Promenade is the help of the students. The party should be advertised as extensively as possible and no one should forget the Promenade or that it comes off on Feb. 22d.

A RARE OPPORTUNITY.

The engagement of "The Flints—mesmerists and hypnotists," will give university students a rare opportunity to see a practical demonstration of those wonderful phenomena, mesmerism and hypnotism. The Flints are known far and wide for their wonderful achievements along these lines, and many students will remember the great sensation which they created at Beloit last fall. Dr. Flint is very popular with the students all over the country and everyone should turn out to see him. Any student who would be willing to serve as a subject for the doctor at one or more of his entertainments can receive a free pass to the opera house by calling for the same at the Cardinal office.

FRESHMAN CREW CANDIDATES.

Twenty men have been selected from the candidates for the Freshmen crew. These men will continue in training until the final choice of eight is made from their number. Following are the names of the successful ones: L. C. Street, J. F. Day, C. C. McConville, C. S. De Lay, L. F. Austin, H. G. Forrest, J. C. Schmidtman, Hugo Duke, Lawrence Kinnaird, Bert Campbell, Chas. McGee, W. Dietrich, W. A. Zinn, W. B. Cory, Roy Main, Marshall Seymour, L. J. Thaller, J. W. Marshall, H. H. Thomas and Richard Muengner.

ENGINEER'S CLUB.

The Engineer's club held its regular weekly meeting last evening. The program included the usual reviews of engineering periodicals, together with a debate, the subject of which the advisability of an official examination for all operatives of steam boilers. McGregor and Winger argued in favor of such examination and won the debate against Short and Schuchardt.

Froding read a paper on the Panama canal.

A challenge for a joint debate was received from the Engineer's association and was accepted by the club. It was also decided to have a page cut in the Badger.

—Mr. and Mrs. C. D. Goodwin entertained a number of the "hall girls" at their home on Gilman street last evening.

The Daily Cardinal.

PUBLISHED DAILY (SUNDAYS EXCEPTED)
DURING THE COLLEGE YEAR.

BY THE STUDENTS OF THE
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Address all matter intended for publication to
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The Daily Cardinal,
Madison, Wis.
Room 7, Democrat Building.

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J. B. SANBORN, '96, Managing Editor.
E. S. HANSON, '97, Asst. Managing Editor.
E. H. KRONSHAGE, '97, University Editor.

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F. B. CORNISH, '96, Business Manager.
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ATHLETIC DIRECTORY.

Athletic Association.

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Vice President—J. C. Karel, law, '95.
Secretary—A. W. Grey, '95.
Treasurer—L. M. Hanks, '89.

Dept. Manager. Captain.

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Tennis—J. B. Sanborn.
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It is gratifying to see the Co-operative association stand so well financially, proving that it has been under competent management and that the members are thoroughly satisfied that all is being realized that can be under present conditions. On the other hand it is apparent that the association is not supported as generally as it deserves to be by the students. The more members the society has the better will be the facilities of supplying every individual demand. In other institutions the similar associations are far more than self-paying, because of the interest of the majority of students being guaranteed. The practical aims of the organization should appeal to our students so that the mutual advantages may be secured. The terms are reasonable and the benefits are manifold if one becomes acquainted with its system.

Mrs. Adams' reception this evening should be well attended by the students. These receptions are always very pleasant and afford a most excellent opportunity to meet Mrs. Adams and students of the university.

—The Baptists have invested in a new hymnal "The New Laudes Domini" from which they will sing tomorrow morning. The pastor will speak on congregational singing.

—Hereafter all members of the Co-op will be required to show their tickets in order to get the reduction to members.

—C. P. and W. M. Spooner gave an elegant spread to the members of Rho Kappa Upsilon at their home last evening.

—R. W. Jackman, '97, left for his home in Janesville today. He will return next Monday.

WILL JOIN HANDS.

The Woman's Club of Madison and the
Woman's League.

A movement to secure the appointment of a woman on the board of university regents was given a strong impetus Friday afternoon by the adoption of resolutions to that effect by the Woman's Club of Madison. Strange to say the resolutions were adopted without dissent and the movement is being heartily supported by a large majority of the members. The women of the club realize that the board is made up for the present, but their movement is to provide for the future. They find most of the men with whom they have talked to be in favor of the movement, and Governor Upham has said more than once that "the women can have anything they want."

In the club meeting Mrs. E. M. Fuller made a strong and convincing argument for the adoption of the resolutions which she had drawn up. She said that the state of Wisconsin is behind other states in permitting and encouraging women to take part in the educational affairs of the state, and she called attention to the election of Mrs. J. M. Flower, of Chicago, who obtained the largest vote of any one on her ticket.

The following resolutions were then submitted:

"That we, the Woman's Club of Madison, solicit the co-operation of all other women's clubs in the state or any organization of women and also the women alumnae of the University of Wisconsin to unite with us in a petition to the governor of our state to appoint a woman on the board of regents of the state university, and that the chairman appoint a committee of three to immediately send out an appeal in the form of a printed circular letter to all such organizations asking their speedy response."

The resolution was unanimously adopted and the committee will be made up as follows: Mrs. Fuller, Mrs. Simeon Mills and Mrs. J. S. McNaught.

It is a fitting sequel to the adoption of the foregoing that Mrs. J. M. Flower, of Chicago, has been asked to deliver an address on the subject of women in educational matters at an early date before the club.

—F. D. Greene, '97, was suddenly called to his home in Highmore, South Dakota, on account of the illness of his mother.

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(Continued from first page.)

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R. W. Jackman, who is a convincing and forcible speaker, then closed the debate for the negative. He spoke in substance as follows:

"Security and elasticity are the essential qualities of a perfect system. Had there been no bond deposit the loss on the circulation of the 89 banks which failed up to 1883 would have been \$140,000 annually while on the other hand the loss afflicted on the banks by compulsory deposit of \$362,000,000 of bonds amounts to over \$9,000,000 annually. The yield to the redemption fund would have been about \$3,300,000 net annually and in addition there would be \$17,000,000 continuously in 5 per cent. reserve. This security is more than 140 times greater than would have been the average yearly loss had there been no bond deposit and more than 46 times greater than the value of U. S. bonds deposited to secure circulation. The experience of 31 years of actual practice shows from 5 to 10 per cent. greater security under the safety fund than under the bond deposit.

A brief calculation from the comptroller's reports since 1884 shows that the loss on the circulation of 157 National banks which failed since 1884 was about \$738,000 annually and that the yield during this period to the redemption fund was about \$4,400,000 net, annually. These figures conclusively prove that the redemption fund after paying all losses on circulation and the expenses of the currency bureau for the past 10 years, would have a very large balance left of about \$36,600,000, and without in any way touching the 5 per cent. reserve fund. Comptroller Eckles states that an annual tax of 2 1-5 of 1 per cent. would have been ample both to have repaid the cost of the National Banks to the Gov. and for the redemption of the notes of all failed banks.

The safety-fund system advocated by us, in addition to securing the 1st requirement of a perfect currency-safety, will also fulfill the 2nd require-

ment, elasticity; which such men as Comptroller Eckles, William Quinlan, Jr., George Gurton, Chas Homer, J. J. Knox, Henry Cannon, Horace White and other eminent authorities agree is wholly wanting in any system of bond deposit.

The panic of 1893 taught us that no currency based upon stock or bonds can be elastic. A bank must invest more money in securities than it is enabled to issue in circulation. A currency to be elastic must be issued against credit. In no other way can a currency be elastic. An elastic currency is needed in ordinary business as well as in times of distrust. The moving of the crops calls for rash sums of money. Under our system the notes issued during panics would be returned to the local banks to await a reissue when a new local demand should call them forth instead of accumulating in the money centers and thus giving rise to the low rates of interest and speculation, which caused the panics of 1873 and 1885.

A system similar to the one which is advocated by the negative is in successful operation in Canada to-day. The only difference between our system and Canadian system is that we make the note holder more secure. In 1867 the Canadian banks issued circulation to the full extent of their unimpaired capital just the same as the affirmative would have the banks in U. S. do to-day. This was found inadequate and from this point the Canadian banks have gone forward until they have as, A. X. Root, says, "The most perfect banking system in the world." In addition to being elastic and safe, our currency would be national in character and readily convertible since in these respects our plan follows the present laws in U. S. The Canadian and Scotch laws. Our plan would therefore fulfill Knox's four requisites—Safety, Elasticity, Convertibility and Uniformity."

After the close of Mr. Jackman's debate, Mr. Graham was given three minutes for rebuttal, in which he gave proof of exceptional ability in impromptu speaking. While the judges were deciding the question, Mr. E. C. May, '98, favored the audience with an excellent cornet solo, which was heartily encored.

The judges soon after brought in a decision in favor of the negative.

—Owing to the semi-public debate there were no meetings in Laurens and Castalia.

—There will be a sociable at the Baptist church this evening given by the Christian Endeavor society to which all are cordially invited.

—O. T. Waite, '97, spends Saturday and Sunday at his home in Oshkosh.

—Miss Anna Scribner, '98, is confined to her room by illness.

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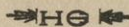
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OFFICIAL NOTICES.

THE ENGLISH CONSTITUTION:—Professor Parkinson will give the third synoptic lecture in this course on Monday, February 4, at 4 p. m. in the Law building. Subject: The Revolution of 1640 and the Interregnum—and the suspension of the Constitution.

UNIVERSITY BULLETIN.

NOTICE: There will be a meeting of "De Monks" at the gymnasium, Monday afternoon, at 4 o'clock, to elect officers and transact other important business.

(Signed)

"Chief Monk."

THE BEST OF ARTISTS.

Will Appear Tuesday Evening to Give the Creation.

Last year's oratorio by the Choral union was a great success from every point of view but the presentation of Haydn's Creation bids fair to outrival its predecessor at every point. Mrs. Geneva Johnstone-Bishop is regarded by critics as one of the best oratorio sopranos in the entire country. Chas. K. Knorr as tenor has stood the wear of a good many years but is now a proof of the statement that a good voice, properly handled, will last a life time. At his recent concerts in the east he was accorded greater praise than ever before, and seems to be only now at his vocal prime. Charles W. Clark is a stranger to Madison, but his performances have been repeatedly extolled by the press of the country and his appearance as the bass in Tuesday's oratorio gives promise that that portion of the solo work will be fully as well handled as the work of the other artists on the program. The chorus and orchestra are exceptionally good.

CHURCH NOTICES.

Congregational church. Rev. E. G. Updike will preach in the morning on Self Respect. In the evening on The Editor, the next in the series on the professions. Sunday school and university Bible classes at 12 m. Y. P. S. C. E. at 6:30 p. m.

Baptist church on Carroll street, next Park Hotel. A Judson Kempton, pastor. Services at 10:30 a. m. The subject of the morning sermon will be "Sacred Song." The evening service will be conducted by the Y. P. S. C. E. Papers will be presented by members of the society on different phases of Christian Endeavor work. Sunday school at noon, classes for all. Visitors are invited to enter Rev. W. G. Walker's class in the Life of Christ, or the students Bible class club, conducted by J. C. Elsom. M. D.

First Methodist Episcopal Church:—Rev. E. J. Baskerville will preach at 10:30 a. m. on "God's Plan to Build up His Church." Reception of members after sermon. In the evening a revival service will be held. Song service for 15 minutes will commence at 7:30 p. m., after which a sermon on "One Thing Needful, One Thing I Know and One Thing I Do." Special music at this service. Sunday school at 12 m. Junior League at 4 p. m. Epworth League at 6:30 p. m. Special revival services Wednesday at 7:30 p. m. Students and visitors Bible class in connection with Sunday school.

—Miss Emily Norton, '98, left today for her home in Burlington to enjoy a visit with her parents previous to their departure for California.

—E. H. Comstock, '97, will assist the manager in his duties at the Co-op.

—Prof. Schimmel's dancing class meets tonight, promptly at 7 o'clock.

—Lady students are invited to attend the sociable after the regular lesson has been given.

—The manager of ten Co-op sends another order to A. G. Spalding & Bros. tonight. The Co-op will be open hereafter Saturday evenings until 9 o'clock.

LOST.—A cardinal, double-neck sweater in the locker room of the gymnasium, between 5 and 6 o'clock, Wednesday evening. The finder will be suitably rewarded on leaving the same at the office. No questions asked.

—German Dictionaries, second hand, are wanted at the Co-op. Hand them in early so that the manager will know how many new ones to order. Those in need of new dictionaries should order at once, so as to be sure the books will be on hand.

—A dancing social will be given at the new dancing academy next Saturday evening. University students are especially invited. Ladies admitted free.

—There will be special features each evening at Warner's cycle opening.

—The manager of the Co-op will send another order to A. G. Spalding & Bros. next Saturday.

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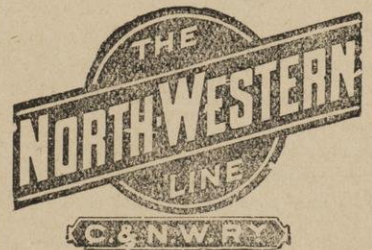
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