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THE UNIVERSITY OF WISCONSIN PRESS BULLETIN

The purpose of this Bulletin is to bring to the newspapers of Wisconsin and their readers—the people of the state—pertinent news and information concerning their State University. The University Press Bureau will gladly furnish any special news or feature stories to editors. Address letters to R. H. Foss, editor, Press Bureau, University of Wisconsin.

To Editor:—The news in this bulletin is prepared especially for the press, and is released for publication on the date below. Please address exchange copies to Editor, 711 Langdon Street.

October 25, 1933

MADISON, WISCONSIN

Vol. 29, No. 17

U. W. Study Gives Three Solutions for State Bank Problem

Capital Increase or Branch Banking May be Way Out, Study Shows

Three alternatives which Wisconsin faces in its attempt to correct the present bad situation of over-banking which has developed in the state since the 1890's are outlined by Leonard B. Krueger, chief statistician of the Wisconsin Tax commission, in a monograph on "The History of Commercial Banking in Wisconsin", recently published by the University of Wisconsin as one of its studies in the social sciences and history.

The monograph is an outgrowth of a thesis on the history of banking in Wisconsin from 1863 to 1903, which Mr. Krueger submitted to the State University in partial fulfillment of requirements for the degree of Doctor of Philosophy.

The three alternatives which the state faces to overcome its present banking problems are:

1. An increase in minimum capital requirements of state banks to admit of greater diversification in loans and investments;
2. Full-fledged branch banking;
3. An extension of the principle of group banking.

Overcome Over-Banking

"The way out of the epidemic of over-banking which has afflicted the state appears through the acceptance of one or both of the first two alternatives," Mr. Krueger declares. "The minimum capital requirement for state banks was made \$25,000 in 1929 but this did not apply to banks then existing. On December 31, 1930, 267 banks, 35 per cent of the total number, possessed capitals of less than \$25,000.

"The bulk of these small banks were located in villages which could not profitably operate on a larger capitalization. In response to this situation, the legislature in 1931, special session, enacted a law permitting villages of less than 800 inhabitants, not having access to banking facilities, to establish receiving and disbursing stations.

"For the great number of communities in Wisconsin when the bank is too small to provide safe and profitable banking services, the ultimate solution appears to be branch banking," he declares. "The small town is entitled to adequate and safe banking facilities at a minimum of cost and full-fledged branch banking appears as the only feasible plan to accomplish these ends."

Fewer, Larger Banks?

The tendency toward fewer and larger banks appears to be inevitable, Mr. Krueger declares. It tends to correct the overdevelopment of banking which in a measure was a direct outgrowth of the conditions which promoted populism in the latter '80's.

"In the days of dirt roads, horse transportation, and inadequate mail facilities, small state and private banks played an important part in the economic life of rural communities," he maintains. "Now, however, concrete roads, the automobile, and improvements in transportation are fast rendering many of these small banks obsolete."

Mergers and consolidations of banking corporations will eventually reduce the number of potential bank failures in the country, while in the cities, larger banks are necessary to take care of the needs of the ever-expanding business unit, he asserts.

Visual Aid Values Educators' Topic At Teachers' Convention

The uses of visual aids as means of giving greater permanency to classroom learning will be demonstrated before a section of the Wisconsin Teachers' association at Milwaukee next week. Dr. A. S. Barr, professor of education at the University of Wisconsin, will discuss underlying principles of visual instruction, and Dr. J. B. MacHarg, professor of history at Lawrence college, will demonstrate some of the proven uses of visual aids.

The program for this section has been arranged by S. P. Unzicker, Fond du Lac, chairman of the visual instruction section.

A study of the whole visual instruction movement has been authorized by the executive committee of the Wisconsin Teachers' association. It is proposed to present a report thereon to the delegate assembly at the 1934 state convention. Workers in this field of education predict such a study will go far to establish visual instruction upon a sound educational basis.

Guided Studies For Clubs Cut in Price to Aid Economy Plan

Reduction in the cost of guided club studies is announced by the University Extension division at Madison. Programs previously listed at \$1 outside Wisconsin and 75 cents within the state are now sent for 50 cents outside and 45 cents within Wisconsin, with discounts on bulk orders.

"These reductions are made," the department of debating and public discussion said, "because many individuals and organizations have felt the cost prohibitive, and also because of the desire to cooperate in the

11 Student Religious Centers on U. W. Campus Start Year's Programs with 5,100 Members

Administering to the social as well as the spiritual needs of students, 11 student religious centers surrounding the University of Wisconsin campus have a total membership of approximately 5,100 students, a general survey of religious organizations at the State University has revealed. More than 70 per cent of the total number of students enrolled are members of one religious group or another.

Organized completely with the return of students at the beginning of the school year late in September, the 11 organizations are now busily engaged in carrying out their programs for the year. Each of the student groups chooses its own officers and carry out its own program, with the aid and supervision of leaders in its own church in Madison.

Practically every religious denomina-

tion found in Wisconsin is repre-

sented among the 11 student groups

on the campus, and these organiza-

tions provide Wisconsin students with

every opportunity to continue their

religious training. All of the 11 cam-

pus religious groups have the full-

hearted cooperation of the University.

The various student religious groups

at the University, their total mem-

bership, most of which is active, and

their student officers, are as follows:

Newman Club Largest

The Congregational Students' associa-

tion has a membership of 830 stu-

dents this year. Its officers are Ralph

Swoboda, Ralph Hyslop, Marjorie

Hamilton, and Stuart Olbrich, all of

Madison. The association sponsors

the Bradford club, which has religious

meetings every Sunday evening.

These meetings last year were at-

tended by 3,189 students.

The Wesley Foundation, Methodist

student group, has a total membership

of 700 members. Its officers are Louise

Dollison, Madison, president; Reginald

Green, Green Bay, president; Reginald

C. Pirce, Madison, vice-president;

Paul Ritcher, Champaign, Ill., treas-

urer; and Esther King, Madison, sec-

retary.

Y Groups Help

The Lutheran Students' Council of

Calvary Lutheran church has 425

members this year. Paul Gerhardt,

Neenah, is president, and Lester

Haentzschel, Madison, is vice-president.

Besides these religious centers, the

Young Men's and the Young Women's

Christian associations both have of-

fices on the campus. Both of these

organizations have a total mem-

bership of more than 600 students.

Faculty Votes to Give Credit for Band Work

In one of its shortest meetings on record, the faculty of the University of Wisconsin college of letters and science recently voted to give one credit per semester to students enrolled in second year band work. The meeting lasted slightly less than 10 minutes.

Action to give credit for the music course was taken as a result of last year's action of the faculty in reducing the physical education require-

ment from two to one year. At that

time it was voted to give credit for both military training and band work in the sophomore year, since these courses had been used in the past to offset the two years physical education.

The faculty approved the recom-

mendation after George C. Sellery,

dean of the college, briefly pointed

out that music is of increasing im-

portance in the state, and that it

contributes a definite service to social

well-being.

Harvard Award Goes To Winner of Night Class High Honors

"When you want a thing enough,

it is easy to work for it."

So said William B. Berssenbrugge, Milwaukee telephone plant employee, in revealing the key to his success in winning a Harvard scholarship from the Wisconsin Telephone company.

The young man earned high scholastic honors by attending evening classes at the Milwaukee extension center of the University of Wisconsin, and matriculated at Harvard university in September under the company's scholarship grant. Working in the telephone office in the daytime, he spent five nights a week last year in the class room, and made a "B plus" average.

"It had been my ambition throughout high school," he explained, "to go on to college. Knowing it would be necessary to win scholarships to do this, I simply went to work at it. When you want a thing badly enough, it is easy to work for it."

Specializing first in economics at Harvard, the young Milwaukeean will prepare for entrance to Harvard law school.

new reconstruction policies. With the increased leisure time of many persons it is felt there will be a desire for educational activities which the guided club studies have been designed to meet."

The programs of this type which are most in demand at present include American Life as Represented in Native One-Act Plays; Representative Americans; Contemporary Novel; Pan-American Relations; Political Parties and Practical Politics; and Parental Guidance and Education.

membership this year of 450 students.

Walter Cate, Ashland, is president of the group, while the council is composed of the following students: Josephine Pearson, Madison; Marion Wartabee, La Crosse; Elizabeth Walbridge, Buffalo, N. Y.; Sam Braden, Oklahoma; William Zenske, Spokane, Wash.; Otis Clark, Lodi; Adelaide Glaser, Watertown; and Beth Black, Richland Center.

Hillel Foundation for Jewish students, has a membership of about 300 students. Jack Kalman, Milwaukee, is president of the organization. Abe Max, Sheboygan, is vice-president, and Josephine Sweet, Madison, is secretary. Mr. Max is also president of Avukah, American Zionish society at the University. Selma Wineman, Detroit, Mich., is secretary-treasurer of this group, which has 27 members.

Many Lutheran Students

The Christian Science student organization on the campus has a total membership of 30. Its officers are Robert Fromme, Cincinnati, president; Pierce Allis, Madison, vice-president; Margaret Trayser, Milwaukee, treasurer; and Helen Hinman, Mondovi, secretary.

St. Francis House, which is the Episcopalian student headquarters, has a total membership of about 450 students. Its officers are H. L. Baker, Oconomowoc, who is senior warden, and Warren Pinegar, Wisconsin Rapids, who is junior warden.

The Luther Memorial Student association has a total membership of about 800 students many of whom are actives. The president of the group is Stella Femrite, Madison; vice-president, Paul Rockey, Madison; and secretary, Isabel Afeldt, Princeton.

Wayland club, Baptist student group, has a total membership this year of 125 students. Its officers are Mildred Green, Green Bay, president; Reginald C. Pirce, Madison, vice-president; Paul Ritcher, Champaign, Ill., treasurer; and Esther King, Madison, secretary.

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Longenecker is Named Aboretum Director; Project Aids State

Recognition of his good work in directing the landscaping and planting of more than 15,000 trees in the University of Wisconsin arboretum was accorded William Longenecker, professor of horticulture, when he was appointed executive director of the arboretum by the board of regents recently.

The arboretum, one of a half-dozen or so of its kind in the entire country, was established last fall and at present contains 430 acres of land on the outskirts of Madison, bordering Lake Wingra. The land has been obtained by gift or purchase, with funds made available from the Tripp estate. No state appropriated funds whatever have been used on the project.

Leopold Research Director

Prof. Longenecker has been appointed professor of wild life management and research director of the arboretum. Funds for the development of the arboretum as an outdoor experimental laboratory in which research work on various problems fac-

ing state reforestation and wild life propagation and conservation work

can be carried on by the University were made possible by a grant of \$8,000 by the Wisconsin Alumni Research foundation.

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The committee, composed of many university and state officials and private citizens, was appointed by Pres. Glenn Frank last fall. E. M. Gilbert, professor of botany, is chairman of the committee.

Wild Game It Must Have Feed and Cover

The mid-west, since 1920, has made three attempts to solve the game problem. The first two largely failed; the third is just getting under way.

The first was the restrictive-legislation movement, in full swing during the twenties. By choking off the open season, we hoped to bring back the game. It is now apparent to everybody that restriction accomplished little except where the range was already favorable.

Next came the idea that by changing the form of conservation agencies, the happy hunting grounds would return. Little was gained except a degree of political respectability.

We are now brought face to face with the real problem—that of inducing the farmer to provide proper food and cover, and to call a halt on the shooting when the surplus has been taken. Without these, game can neither exist nor increase. — Aldo Leopold, Game Manager, Wisconsin College of Agriculture.

12 Students Enroll in Course to Train New Politicians

Designed to train a new kind of politician whose life creed will be intelligent public leadership, the new course in classical humanities, established at the University of Wisconsin this fall, is filled to capacity with 12 students enrolled.