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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.

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## 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-enlarging 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 denomination found in Wisconsin is represented among the 11 student groups on the campus, and these organizations provide Wisconsin students with every opportunity to continue their religious training. All of the 11 campus religious groups have the full-hearted cooperation of the University.

The various student religious groups at the University, their total membership, most of which is active, and their student officers, are as follows:

#### Newman Club Largest

The Congregational Students' association has a membership of 830 students 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 attended by 3,189 students.

The Wesley Foundation, Methodist student group, has a total membership of 700 members. Its officers are Louise Dollison, Madison, president; Eugene Kirtland, Gary, Ind., vice-president; Elaine Paul, secretary, and Kenneth Fluck, treasurer, both of Madison. The foundation's regular Sunday evening forums are always well attended.

The Newman club, Catholic student group on the campus, has approximately 1,000 members, the largest of any of the groups. Its officers for this year are not yet chosen.

#### Have New Building

The Presbyterian Student Alliance, which last winter opened its new \$125,000 social and religious center within a block of the campus, has a

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 Warthinbee, 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 Episcopal 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 active. The president of the group is Stella Femrite, Madison; vice-president, Paul Rocky, Madison; and secretary, Isabel Afeldt, Princeton.

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

#### 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 offices on the campus. Both of these organizations have a total membership of more than 600 students.

## 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

Aldo Leopold, widely known Wisconsin conservationist, 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 facing 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.

Prof. Longenecker has been connected with the horticulture department of the University for seven years. When development of the arboretum was started last summer, he took hold of the job and superintended the planting of about 13,000 Norway and white pines and about 2,000 white spruce trees. He also had charge of the building of a roadway through the large tract of land, and directed all of the rock work done around the springs in the area.

#### Will Serve State

The arboretum gives the University and the state an excellent opportunity for experimentation in reforestation and propagation of wild life, in the opinion of members of the University Arboretum committee, under whose direction the development of this land for the best interests of the people of the state is carried out.

Reforestation and the propagation of wild life are both extremely important to Wisconsin, which must constantly look after its priceless reputation as vacation ground and recreational center for the middle west region, members of the committee point out.

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 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.

The new course is under the direction of the classics department, with Prof. A. D. Winspear in charge. Members of the department are giving their spare time to the new course, which thus adds no expense to the University budget.

Those enrolled in the course are: Ruth Lynott, Columbus; Saul Brahm, New York; Edward Martin, Milwaukee; George Read, Louise Hack, Howard Templeton, Roger Schuen, Fred Gillen, and Lulu Margetis, all of Madison; Robert Baker, Boston; Elizabeth Kern, Oregon; and Imogene Schultz, Baraboo.

#### Is Four-Year Study

Consisting of a four-year study of Greek and Roman civilization, the new course provides its students with an indirect attack on the problems of modern America, according to Prof. Winspear. The course aims to introduce the student to the most significant creations of the human spirit and the most significant problems of society and human intercourse.

Although an innovation in American education, the course is not entirely new, since it is rooted in generations, if not centuries, of successful educational experience in European universities, Prof. Winspear said. The program for the course, modified to suit American conditions, involves the simultaneous study of all phases of human creativeness by concentrating on one civilization.

"The student in this course is trained in Greek and Latin language, in literature, art, philosophy, history, economics, politics, and religion," he explained. "He sees these activities in their proper context, not divorced from the unity of human experience and treated as abstractions but rather as bearing upon and influencing one another in the unity of the whole."

#### Benefits State Youth

The course emphasizes the tutorial method of teaching, and it is hoped that in this way the student will be enabled to draw together and unify the information he gets in varied courses in the University, to see implications that otherwise might not be clear, and thus to develop a broad and synthetic grasp of a civilization as a whole.

Establishment of the new course is an attempt on the part of the University to make use of the educational values reaped from the five-year Experimental college, and from the results of the investigations of the Fish committee of the faculty three years ago. The new course gives evidence of the University's willingness to pioneer in new educational procedure to the benefit of the state and its youth. There is already a waiting list of applicants for entrance into the course next fall.

## Air Debate on Radio Sytsem Set for Nov. 1

Radio listeners interested in the national debate on radio control to be conducted over the networks will hear the discussion on Wednesday, Nov. 1, at 2 p. m., instead of October 28 as earlier announced, it was reported by the University of Wisconsin speech department.

Prof. Henry L. Ewbank, of the department, will be one of three proponents of the use of the British system of radio control by the United States. The debate will be heard over the National and Columbia chains.

Seventeen Sunday afternoon concerts are to be presented for University of Wisconsin students this year, according to plans recently announced by the program committee of the Wisconsin Union at the State University. The free concerts will feature a number of nationally known entertainers as well as several members of the faculty and student body of the University school of music.

## Wisconsin Man Perfects Test for Fertilizers

### Can Now Label Product by Final Effect on Soil It is Revealed

Added to the long list of Wisconsin scientists who have discovered things of outstanding importance to agriculture is the name of W. H. Pierre, a native of Door county, Wisconsin, who now is associate agronomist of the West Virginia Agricultural Experiment Station at Morgantown, West Virginia.

Realizing the need for a simple method of foretelling the effect on soil reaction of applying any recommended fertilizer carrier or mixture, Pierre developed a process much needed by farmers for a long time.

The method consists in burning off all organic matter — the animal or vegetable matter — in the sample of fertilizer being tested, and then determining the amount of acid-forming and alkali-forming elements left in the sample. Thus can be told what the fertilizer will do to the soil besides enriching it with nitrogen, phosphorus, and potash.

#### Discovery a Real Help

"Mr. Pierre has made a real contribution to soil science," says Emil Truog, of the state soils staff. "The method should tend to encourage manufacturers to make fertilizers better suited to farm needs. In the past, there has been no ready method for determining the value of fertilizers in this manner."

Pierre, in common with other soils workers, reports that no recognition is now given, either by state control officials or by most fertilizer manufacturers, to the influence which mixed fertilizers have on soil reactions. He believes that because the acid or alkali action of any mixed fertilizer is one of the important properties of a fertilizer, it should be recognized as such and that there should be state control laws governing the sale of the product.

#### Would Require Label

Then fertilizers would be labelled with the equivalent acidity or alkalinity of the fertilizer just as is the percentage of nitrogen, phosphoric acid, and potash. Equivalent acidity, he defines, as the acidity developed in the soil by the fertilizer, measured in terms of the calcium carbonate or lime needed to neutralize this acidity. Equivalent alkalinity refers to what is left in the soil by the fertilizer, expressed in terms of calcium carbonate or lime. The state could then check the labels without much expense as the method of testing is simple and requires only such equipment as is now usually found in laboratories.

#### Could Use Lime Filler

Pierre believes that state control would encourage the use of lime stone or similar material for filler instead of sand such as is now used, thus the acidity produced by these mixed fertilizers could be readily neutralized.

"At present most of the nitrogen carriers used in mixed fertilizers are acid-forming," he writes. "Those manufacturers who use limestone or produce base-forming fertilizers would get credit for the added value of the product and the farmer would be protected because he could be sure of the acid or base forming properties of the fertilizers. Moreover, economy would result from the saving of freight on the sand or inert material now used as filler in mixed fertilizers."

#### Is Wisconsin Graduate

Mr. Pierre holds three degrees from the University of Wisconsin, having received his Bachelor's in 1921, his Master's in 1923, and his Doctor's in 1925. After graduating from the University he was associated with the Alabama Polytechnic Institute before going to the University of West Virginia.

## Rural Home Yards Planned and Planted in State Competition

Many farm yards in Marathon, Pierce and Wood counties are looking better this year. They were entered in the 1933 Home Beautification contest held in these Badger counties.

In many instances this called for a relocation of flower beds, a transfer of arbors, the improvement of drives and turnarounds, the planting of shrub and tree screens, the smoothing and seeding of roadside ditches, and the improvement of lawns.

In most cases planting materials already on hand were made to fit into the planting pictures. Moreover, a wide use was made of plants, shrubs, and trees found in nearby woods.

The contest began in October 1932 when each home was entered in the contest and plans were made to improve the lawn and grounds.

Similar contests will be carried on this year in Marathon, Pierce, Barron and Ozaukee counties. The contests are run in each county for a period of three years.

The first indoor circus ever to be staged in Madison will be held in the University Men's Field house at Camp Randall for five days during the week of October 24 — annual University of Wisconsin Homecoming Week — it was announced recently. The circus is being staged as a means to raise money to replenish University student loan funds, which have been reduced to a dangerously low point this year by heavy demands of needy student borrowers.