

# The Vidette - Reporter.

A Tri-weekly Newspaper Published by Students of the University of Iowa.

VOL. XXV.

IOWA CITY, SATURDAY, FEBRUARY 18, 1893.

NO. 57

## Notice.

Professor Weld will give the eighth lecture in the University Extension Course at the Congregational Church Monday evening beginning at eight o'clock. Subject "The Story of a Planet."

## Joint Debate.

The joint debate between Irving and Zetagathian literary societies so long looked forward to with anxious anticipation by their members and with more or less interest by the University at large took place at the Opera House yesterday evening. The audience was large and appreciative, composed of the best and the brainiest that the University and the city afford, such an audience in short as Iowa City turns out only on rare occasions.

Professor Loos who acted as presiding officer for the evening called the meeting to order at a few minutes after eight, and after the S. U. I. band had rendered a musical selection, stated the subject of the debate "Resolved that the National Banking Act should be so amended as to continue the Present System." The question was affirmed by the Zetagathians represented by Messrs. Kinmonth, '95; Stevenson, '93, and Mason, '93, denied by the Irvings represented by Butler, '93, Sabin, '93, and Sanford, '93. Each debater spoke for fifteen minutes. A resume of the arguments presented is as follows:

**KINMONTH.** He did not waste any time on preliminaries but proceeded immediately to a discussion of the question. His position on the stage was easy and natural, his command of language was in the main very good. The only adverse criticism we can think of is that the gentleman should cultivate his voice, as its volume at present proved hardly sufficient for an auditorium of the size of the Opera House.

We are very largely dependent on banks, 92 per cent of all our financial operations are carried on through them, hence the necessity of having good banks must be patent to every one. Local laws are not sufficient to regulate these banks. We have today a national almost an international trade. We must have a bank that people everywhere can rely on. We must have either the localized or the centralized system, there is to-day no opposition to localized banks. The National banks are absolutely trustworthy for they are allowed to deal only in first-class securities. Local banks have a field of usefulness that lies outside of this limited sphere, they may supplement the work of

the National banks. In England and on the Continent only National bank drafts are honored; the reason for this may be found in the fact that during the last decade the National banks with an equal amount of capital have only lost their depositors one per cent where the other banks have lost them twenty per cent.

**BUTLER.**—Mr. Butler entered into the debate from the outset with a vim and enthusiasm which even his best friends had hardly expected of him. His command of language was excellent and his delivery interesting and effective, as was shown by the close attention of his hearers.

The National Bank, if its history be looked into and the circumstances attending its origin be examined will be found to have been intended merely as a temporary institution. Its object was twofold. 1. To furnish a sale for government securities. 2. To utilize those securities as the basis upon which it was to issue currency. If we continue to pay off our debt at the present rate our bonded indebtedness will approximately disappear entirely in 1907, at that time there will be no excuse for its further existence. The only way it can be continued at all is by continuing the government debt. We do not need the National Bank currency as only 16 per cent of our entire currency is of this kind. Suppose, however, that we need an expansion of currency. State banks placed under national control would relieve us of the necessity of keeping up our debt and answer all our purposes far better.

**STEVENSON.**—The next speaker, Mr. Stevenson, appeared perfectly at ease before the audience and succeeded well in keeping the attention, his argument necessarily was to some extent a reiteration and reinforcement of his colleague's argument, one noticeable feature however was that Mr. Stevenson did not devote as much time to argument destructive of his opponents statements as might have been expected of him, the points he brought out were made perfectly clear. A currency must be safe, elastic, convertible and uniform, there are four systems; 1. The State Bank. 2. The U. S. Bank. 3. The Government Currency Bank. 4. The National Bank. The State Bank has proven itself a failure, during the time of its existence 5 per cent of its currency was lost annually through bank failures. The U. S. Banks are unsafe. Knox, Richardson and other eminent authorities argue that the government should not

issue its own bonds directly. Money can not be made by simply running a certain amount of paper through a printing press in a certain way. If this is done it will again take \$1,500 to buy a pair of boots. There is no great profit in issuing national bonds so that the system can not be objected to on the ground that it favors individuals rather than the country at large.

**SABIN.** The gentleman who spoke next, Mr. Sabin, began his remarks by a funny story, which would have been very well had it stopped here. What is to be regretted is that the debater rather forgot his real duties in trying so very hard to be a humorist. Either the gentleman believed that there was little to be said on his side of the question and that it would be best to pass over jestingly what he could not answer by argument, or he must have misjudged his audience in thinking that he could answer soundness and sense by evasion and foolishness. Further the gentleman showed rather poor taste in asserting that his opponents were not speaking on the question, were dodging the issue, and the like, it is always considered poor form to say or insinuate that one's adversaries do not know what they are talking about, that is a question that is properly left for the judges to decide.

Hepburn is the only person who has the audacity to maintain that the present system should be continued. National banks are given an advantage of 2 per cent in the issue of their currency. They have paid seventy-two million dollars into the U. S. treasury but they have received one hundred and fifty millions. The National bank currency is not elastic, it is no larger to-day than it was in 1887. Under this system three men decide what shall be the amount of currency during a given year. Savings banks have one hundred and thirty-three millions of bonds and stocks on deposit on which they obtain no circulation, how can the present system be just to them? According to reliable statistics it takes \$4,200 to issue bonds to the extent of \$85,000, that is 5 per cent of the currency is lost in issuing it, money could be borrowed more cheaply in Europe than this. There are deposited in the savings banks to-day five times as much as in the National banks.

**MASON.** The last speaker on the affirmative, Mr. Mason, made the

best speech of the evening. He has probably had more practice in public speaking than any of the other members taking part in the debate. Mr. Mason did himself proud in every way, his effort last night surpassing in excellence anything he has hitherto assayed. His voice last evening was rich and strong, his manner animated, and his delivery of such a kind as is calculated to carry away an audience. Three or four times in the course of his remarks he was interrupted by bursts of applause. His argument was mainly, and properly so, a rebuttal of the statements made by his opponents.

You have before you a proposition to discontinue a system which has won the admiration of the best financiers of the Old and New world alike. All prominent men to-day advocate it. We cannot afford to go back to a system which has caused panics such as those of 1814, 1819, 1837 and 1857. My opponents tell you that the owners of National Banks make fabulous profits on the issuance of currency and then insist that they do not issue more currency than they are absolutely compelled to issue by the government. This is a fair example of the inconsistencies they are forced to resort to in support of their view of the question. My opponents must give satisfactory answers to three questions: 1. They must produce other authority than *I* to show another system possible. 2. They must show that there is a single eminent man who is opposed to the present system. 3. They must show why it cannot be amended in such a way that the system can be continued.

**SANFORD.** The last speaker on the debate, Mr. Sanford, made an earnest speech, he showed that he had his subject well in hand and ably summed up the argument made by his colleagues. There is but one difficulty that Mr. Sanford has to contend with which is that nature has not given him as strong and elastic a voice as could be desired. Mr. Sanford could do a great deal to remedy this defect however if he would try more assiduously to vary the monotone that has become almost habitual with him.

This debate hinges on two questions, 1. Is it a good thing for us to keep up the debt? 2. If not, can safety, uniformity, elasticity and convertibility be equally well secured by another system. With all our prosperity we can easily pay our remaining indebtedness in fourteen years. It is different in the case of England,



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VIDETTE-REPORTER,  
Iowa City, Iowa.

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The debate between the Zets and the Irvings has aroused great interest, as do all things in the nature of a contest. The more there is at stake, the more interesting a contest becomes, and the more it calls out the best energies of those engaged in it. We ought to have some inter-collegiate debates. These would awaken even more enthusiasm than the inter-society ones. No college has challenged us this year. Let us take the initiative and challenge some other institution,—say Minnesota,—or some other University. In some respects a debating.....would be better than an oratorical contest, for in a debate a man usually has to say something—Execution can scarcely help him at all—Hence, for sharpening the wits of our brightest students, we think some of our neighboring colleges should be invited to debate with us.

CONTINUED FROM 1ST PAGE.

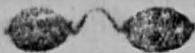
she has an excuse for desiring our system, as she has a debt which she never intends to pay.

Municipal banks under national control offer the only reasonable solution of the problem. There are thirty-nine municipalities which have circulated bonds that have always sold above par. Municipalities can not, like State banks, repudiate their debt, they can be brought into court and made to pay their securities, they will furnish us a currency that will be safe in every respect. The reason why National Bank bonds sell above par is because the government compels their purchase. Only one hundred and forty-seven millions are secured by national banks.

A municipa system will give us all the benefits with none of the faults of the present system. The proposed system will not compel us to keep up an onerous debt, and

would do away with the financial question in politics, the North-eastern section of our country alone wishes the maintenance of the National Bank system for its representatives desire the perpetuation of a moneyed aristocracy. The present system was good in its day, but it has served its purpose and should give way to a system which will better meet the requirements of the hour.

The judges Professor L. G. Weld, Dr. E. N. Barrett and Mr. Joe A. Edwards unanimously decided the debate for the affirmative. Professor Loos after announcing the decision, congratulated all the debaters on the thoroughness with which they had handled the subject, praised the literary societies for the new movement that had been inaugurated, and closed by expressing the hope that joint debates might be held at least three times a year in which every student in the University might have a chance to participate.



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### LOCALS.

Law Bulletin No 7, will soon be issued.

Chancellor McClain has gone to Des Moines on a business trip.

Fred Gleason '95 was absent from classes the first of this week, on account of sickness.

Dawson L. '87 now county attorney of Blackhawk county, is in the city on legal business.

Dr. Andrews has been taking some photographic views of the chemical laboratory this week.

Miss Anna Larrabee ex-'93 spent Monday and Tuesday in Iowa City, the guest of Geneva L. Horne, '95.

Judge Kinne having finished his course of lectures to the Senior and Junior Laws, returned to his home, Toledo, yesterday.

Frances Mills '94 was called to Mt. Pleasant last Wednesday by the death of an aunt with whom she has made her home for a number of years.

To each student of the Junior class in economics Professor Loos has assigned some bill of Congress to be traced through the proceedings of the Senate and the House of Representatives.

At the meeting of the Senior Law class on Thursday a committee of three was appointed to confer with the Law Faculty and the executive committee of the Board of Regents in regard to the Commencement speaker.

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The University Senate decided by a vote of four to one that the Faculty shall wear caps and gowns at Commencements.

Professor Nutting lectured at Wilton Junction Thursday evening. Reginald Johnson, '95, spend Sunday in Davenport.

The Freshman girls of the Hesperian Society are preparing a special program to be given Saturday evening, February 25.

At the French Seminary on Monday Miss Sophia Moore read a paper on Mollere's *D'Acaire*. At the meeting of next week the *Bourgeois Gentil homme* will be studied.

Miss Doolittle, who occupies the chair of English at the Iowa Agricultural College, has been spending a few days at the University, visiting the classes in English and obtaining some hints as to her work in English at I. A. C.

Since January 1st, the library has been regularly in receipt of a "Bulletin," which contains classified lists of all articles in periodicals and important newspapers. This bulletin is kept in a binder on the same table as Poole's Index and thus obviates any trouble its students may have had in hunting for recent articles.

A series of addresses will be given at the Unitarian church next week on Tuesday, Wednesday, Thursday and Friday evenings, which will give students an unusual opportunity to hear four well known orators. The following are the speakers: Rev. T. B. Forbush, Western Agent of the American Unitarian Association, Rev. F. L. Hosmer, Secretary of the Western Unitarian Conference, Rev. W. W. Fenn, of Chicago, and Rev. S. M. Crothers, of St. Paul.

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GOING EAST.	
Passenger No. 37	9:50 a. m.
" 3	11:35 a. m.
" 35	7:50 a. m.
" 38	6:40 p. m.
" 40	6:45 a. m.
GOING WEST.	
Passenger No. 4	4:42 p. m.
" 34	8:45 a. m.
" 36	5:25 p. m.
" 38	7:30 p. m.
" 41	10:50 p. m.

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