

# THE DAILY IOWAN

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Number 38

## PROFESSOR WASSAM AUTHOR OF BOOK

### "SALARY LOAN BUSINESS IN NEW YORK CITY" IS TITLE

New Work Lays Bare The Methods of Loan Sharks. Need of Remedial Legislation

Information on the growth and danger of the salary loan business is given to the public by Dr. C. W. Wassam, assistant professor in the department of Economics and Sociology in the University of Iowa in a book which will soon be published by the Sage Foundation. "Charities and Commons" a well known publication will give the new work a widespread publicity in a review which will be published in the near future.

Though the book "Salary Loan Business in New York City" as the title indicates is a description of the conditions in the one city yet it is believed by many social workers to be typical of conditions in other cities. From the nature of the advertisements in the daily press of both Des Moines and Davenport and also from conversation with different individuals from the same cities, Dr. Wassam is convinced that a similar study in the state of Iowa would reveal some very interesting information.

The growth of this great menace to the American people is shown by Dr. Wassam when he tells of one man D. H. Tolman being proprietor of salary loan offices in sixty three different cities in the United States and Canada. And in some of the cities there are several branch offices. New York has four.

The new book which will undoubtedly cause a stir in economic and philanthropic circles when published is the result of a year's work by Professor Wassam in New York City in the Bureau of Social Research, a department of the School of Philanthropy which is affiliated with Columbia University. It is copyrighted by the Charity organization society of New York.

Interesting tables are given showing charges made upon different amounts and by different companies. On a loan of \$25 the loan company charges \$42, one dollar and seventy-five cents a week for twenty four weeks. On a loan of \$13.25, a charge is made of \$3 a week for six weeks.

Another feature of the book is a tabulation of the laws of the different states and the need of remedial legislation is emphasized. A list of the loan offices with their addresses is given and facsimile copies of advertisements in the daily press, personal letters and legal documents used by the different companies are also included.

A salary loan is defined by Professor Wassam as follows: "A loan on salary is the advance of money by an individual or corporation to a salaried employee secured by the assignment of wages due or to become due."

## COTILLION COMMITTEE PLANS NEW CAB SYSTEM

Would Inaugurate New Methods in Handling Crowd

Efforts will be made by the Sophomore cotillion committee to have the cab men of Iowa City combine a system of numbers which will facilitate the handling of the crowd which will attend the first formal party of the year December 18, in the University Armory.

At a meeting of the committee yesterday a sub-committee was appointed to confer with the cab men in an endeavor to have every proprietor join in the movement for better service.

Other preliminary arrangements were discussed and chairman Seth Weeks announced the appointment of the following committees: Program and tickets, Okell and Schultz; Decorations, Liggett, Hourrett and Krantz; Chaperons, Stover and Schultz; Floor, Okell and Cunningham; Music, Stover and Junkin; Refreshment, and Cabs, Krantz.

Another meeting of the committee will be held Thursday afternoon at 3:30 in room 221 in the Liberal Arts building. The committee will adhere to the usual price of \$3.00 for the tickets to the main floor and 25 cents in the gallery.

## Eastman Before Humanists

Professor Eastman addressed the Humanist society yesterday afternoon on the subject "Literature and the College." In part he said, "Literature is distinct from that which is technical and informatory as the written representation of man's emotional and spiritual nature expressed in a form more or less artistic. The college is the institution whose mission is to bring the student into intellectual and aesthetic touch with the phenomena of the world and human life—to give him an inspiration to react upon them and as a result of both processes to become an independent agent and producer. The expression of human emotions in literature as phenomena and realities are worthy of the dignity of the college curriculum. Literature was traced from its origin in human nature—developing on one side into the informatory and didactic and on the other into the sympathetic and hortatory. In the student life neither may be pursued to its extreme with safety. They naturally are corrective, the intellectual process being regulative, the emotions giving impulse and life. The trinity of humanism is understanding, appreciation and execution."

## MacLean at Yale Meeting

President G. E. MacLean attended the annual banquet of the Iowa-Nebraska-Yale Club last Friday evening at Omaha and appeared on the program of after-dinner speeches. Anson Phelps Stokes was present as a guest of the alumni and was the principal speaker of the evening.

## UNIVERSITY NEEDS WOMEN'S BUILDING

CAMPAIGN IS UNDER WAY FOR IMPROVEMENT

Iowa Federation of Women's Clubs Takes Up The Movement Regents Will Act.

Although not much has been reported in Iowa City of the Woman's Building for the university this fall, the movement which was started last year has not been dropped. The necessity of such an improvement is a question which is now being seriously discussed by Iowa women. The Iowa Federation of Women's Clubs is making this matter an important part of its work for this biennial period.

It is expected that the board of regents will ask the coming legislature for an appropriation which will in some measure meet the needs of the young women attending the university. A committee has been appointed by the State Federation to co-operate with the regents in every possible way.

The need of better accommodations for women in attendance at the university is growing stronger every year. Land-ladies in Iowa City would much rather have men roomers than girls and there have been instances of women leaving the university because of not being able to find suitable rooming places. The late rules regarding rooming houses has made the want stronger. How the women at the State University feel about it was made plain last spring by the great interest taken in the Women's Rally held at the Armory. With over eight hundred young women enrolled at the University this year, Iowa women feel that they are justified in asking that suitable and adequate provision be made for them.

## Masonic Club Notice

The University Masonic club will hold a meeting at 7:30 o'clock this evening to make arrangements for a dance to be given to the members of the Eastern Star club of the University.

## Marshall Law Winners

F. G. Pugsley, G. F. Crossland and V. E. Gaglielson won out in the try-out for representatives in the Inter-society debate on the Postal Savings Bank question, in the Marshall Law society.

## Philosophical Club

The regular bi-monthly meeting of the Philosophical Club will be held in room 213, Liberal Arts, Tuesday evening, Nov. 10th, at 7:45 o'clock. Dr. Mabel Clare Williams will present a paper entitled, "Evidences of Mind in Animals," which will be followed by a general discussion. All persons interested in the subject will be welcomed by the club at this meeting.

## UNIVERSITY PROFESSORS HONORED BY SOCIETIES

Frank B. Tarbell's Lecture Closed the Joint Meeting Friday.

Professor Charles Bundy Wilson was honored by the re-election as president of the American Folk Lore society last Friday. Professor George T. Flom was elected vice-president and Professor B. F. Shambaugh made one of the board of councilors.

Professor A. G. Smith was elected to the position of treasurer of the Iowa Anthropological society, Professor B. Shimek was chosen vice-president, and Professors I. A. Loos, C. C. Nutting and George T. Flom were selected as members of the executive board.

Professor C. H. Weller was elected secretary and treasurer of the Archaeological Institute, Dean L. G. Weld a member of the executive committee and Professor F. D. Washburn one of the local secretaries.

The joint meeting of the three societies ended Friday evening with a lecture by Professor F. B. Tarbell, of the University of Chicago.

## Heighton Pleases Audience

Wendell Heighton scored a marked success in his cello recital last night in the auditorium of the Hall of Natural Science. The Des Moines musician was at his best and with the able assistance of Mr. and Mrs. Henry B. Cox, he gave the audience a real musical treat.

The program was of a popular nature and the reasonable admission charged resulted in a large crowd. A trio number by Mr. Heighton, Mr. and Mrs. Henry G. Cox was a feature of the evening, it being the same piece which brought these musicians praise at the State Music Teachers' Association program last June.

## Dentistry College Good

Dr. H. E. Mitchell, D. '08, recently took the state board examination to be admitted to the practice of dentistry in Missouri. Out of twenty-six candidates only twelve passed and Dr. Mitchell ranked second among those who passed, a fact upon which he as well as the Iowa College of Dentistry was congratulated by the board.

## Receives Scholarship

John Schaub, formerly a fellow in the department of Psychology in the university, has received a \$500 scholarship at Cornell University.

## Invitation to Columbia

The University is in receipt of an invitation from the Board of Curators and the faculty of the University of Missouri to be represented at the inauguration of Albert Ross Hill, LL.D. as president of that University, on Thursday and Friday, December 10th and 11th. President Jesse, who was at the head of the university for a great many years, resigned last spring and has been succeeded this fall by President Hill, formerly Professor of Educational Psychology.

## STRENUOUS PRACTICE BEGINS FOR HAWKEYES

IOWA SUPPORTERS ANXIOUS FOR VICTORY AGAINST DRAKE

Team Is In Fairly Good Condition. Lay Defeat by Illinois to Sinnock

With the team in as good condition as any time this season the Iowa squad yesterday began preparations for the Drake game here next Saturday on Iowa Field. It will be the first and only big state game played by the University of Iowa football teams this fall.

Drake has a good football machine, carefully coached by "Silent John" Griffith and the students fear the Drake team more than at the first of the season. The Iowa supporters are anxious for the Old Gold to defeat the Blue and White by a decisive score, however, so as to better the team's standing in state circles.

The Hawkeye team arrived from Champaign Sunday afternoon. Sinnock is the one word which explains the defeat according to the members of the team. Without the wonderful little 130 pound quarterback the Illini would have been "pickins" for Iowa, so the rooters say.


Iowa students who went to the game state that the score does not represent the relative merits of the teams. Iowa made a harder fight than the score indicates, so it is claimed. Particular praise is given Seidel and Gross for their star work in the Iowa line. Captain Van Hook left the game in the middle of the second half while "SI" stuck through to the very end despite the hard battle with the Illinois Captain. Gross dug around on the off tackle bucks with great force and he played an able game on the defense. Hazard was a good ground gainer. However, Iowa could not stop the deadly passes of the midget Sinnock. Iowa's line sifted through the Illini forwards easily and would pounce down on the Illinois quarter. He would run backward almost as fast as they could forward. When a man was loose he would hurl the ball for good gains, even though he ran back twelve or fifteen yards.

The score of the Nebraska-Ames was welcome news here as the ratio was practically the same as the 11 to 8 score against the Old Gold. Many alumni of both Ames and Iowa are keenly regretting the fact that the teams cannot meet this season.

Twenty-five minutes of hard scrimmage formed the program for the varsity last night. New plays for the Drake game were tried and they worked successfully against the freshmen.

Stultsman, Stewart and Hastings did not take part in the scrimmage. Stewart has a cruched nerve in his shoulder and may not be able to get into the Drake game. Carberry took his place last night. McDonald, substitute full back, has been declared ineligible.

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Bookstore.

**STUDENT EXPRESSIONS**

The Daily Iowan is desirous of giving voice to the student sentiment on the makeup of next year's football schedule. Communications signed by the authors, full names or initials, are wanted this week telling the list of favorite teams and the reasons for playing them briefly stated.

Kindly leave the communications at the Daily Iowan office or mail to the Editor of the Iowan, Iowa City. Methods of student expression are limited in the university and as the schedule should be one of the principal student issues within the near future the Iowan believes it is the proper time for signed opinions on this question.

**Suggest Artesian Wells**

Dr. Henry Albert, state bacteriologist, recommends the immediate sinking of artesian wells by the water company to supply pure water for drinking purposes. He is backed by City Health Officer Valenta.

The authorities also recommend the present use of boiled water but state that well or cistern water is preferable. According to Dr. E. W. Lockwood's analysis the boiling of water will not give complete safety from the present epidemic of dysenteric infection.

**Handed Out Fake Grades**

There was consternation among the members of the senior law class last Thursday night and Friday. Some time ago, Judge H. M. Towner of Corning who teaches constitutional law, gave his examination. Thursday evening cards with the judge's supposed marks were handed out in the library, and there was great surprise. The high men in the class who are in the habit of landing an A mark got Cs and conditions, while those who don't do so well were rewarded with A's. In the morning, however, Registrar Barrett received the grades from Judge Towner, and it appeared that the marks given out the evening before were fakes. Who it was that put the marks in the library has not yet appeared. An investigation is being made, however, and the guilty parties may have reason to regret their joke.

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**Amusements**

**Honeymoon Trail**  
"Honeymoon Trail" the latest of the series of unique musical comedy entertainments which Adams, Hough and Howard have furnished the La-Salle theatre, Chicago, will be seen here at the Coldren Wednesday after a long run in the Windy City. It is a rushing, bustling, jolly unconventional sort of play with snap and action in every line and situation, and those who have enjoyed its predecessors, "The Time, The Place and The Girl" and "The Girl Question" will surely be pleased with it. The sale of seats opens Monday noon at Greers.

**From Other Colleges**

The Ames Y. M. C. A. reports 150 new members so far this year.

Three Ames enthusiasts bummed their way to the Missouri game at Columbia.

At Michigan \$50 worth of prizes are being offered for largest sales of lecture course tickets.

Complaint is made that co-eds at Minnesota are using the study room almost wholly for gossip.

Merry Widows have received a hard blow at Wisconsin. All the co-eds have adopted class hats.

Prospects for a strong Indoor Track Team at Illinois are very good according to the Daily Illini.

The faculty at Washington U are putting on a comic tragedy entitled, "The Hand of Fate." One of the Professors is its author.

The Minnesota Daily devoted almost its entire four pages in the issue of Nov. 2 to an account of the Chicago game.

Minnesota upperclassmen are indulging in wholesale squelching of Freshmen liberties. The wearing of Derbies is to be stopped completely.

At New York University the Sophomore-Freshmen class rush attained such serious proportions that the police had to be summoned to stop hostilities.

Some gallant rescuework was performed by fraternity men at a recent fire in the Pi Phi sorority chapter house at Washington U.

The sororities at the University of Washington have declared they will fight the new house rules which are in the nature of an abridgement of their personal privileges.

**Time Table of Cedar Rapids and Iowa City Electric Railway**

Leave Iowa City	Leave Cedar Rapids
Daily	Daily
5:00 a. m.	5:00 a. m.
6:00 a. m.	6:00 a. m.
7:00 a. m.	7:00 a. m.
7:30 a. m.	8:00 a. m.
8:30 a. m.	9:00 a. m.
9:30 a. m.	1:00 p. m.
10:30 a. m.	11:00 a. m.
11:30 a. m.	1:00 p. m.
12:30 p. m.	1:00 p. m.
1:30 p. m.	2:00 p. m.
2:30 p. m.	3:00 p. m.
3:30 p. m.	4:00 p. m.
4:30 p. m.	5:00 p. m.
5:30 p. m.	6:00 p. m.
6:30 p. m.	7:00 p. m.
7:30 p. m.	8:00 p. m.
8:30 p. m.	9:00 p. m.
9:30 p. m.	10:00 p. m.
10:30 p. m.	11:00 p. m.

\*Daily except Sunday.  
†Sunday only.  
All other trains daily.  
Mileage Ro-k (value \$6.50) for \$5.00.  
Single trip tickets sold at stations or on cars.  
Round trip and special tickets sold at stations only.  
Baggage (1 1/2 lbs.) carried free on each full ticket.  
Cedar Rapids Station, 317 South 2nd street.  
Iowa City Station, corner of Clinton and College streets.

**Business Locals**

See the new fountain pen—will not leak any position you hold it.

A. M. GREER.  
For good rigs phone Murphy, the liveryman.

C. Bothell makes loans on all kinds of personal property. Office over Citizen Savings and Trust Co. Bank.

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A. M. GREER.  
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Just received: songs, at W. Hugh

**Wise**

By the O

SAY,

I was away for you didn't notice understudy was dope for me. they got along with boss says they through all right proved to be quiet after all. I guess back when I did kept on subbing the air.

I tell you the r tainly classy mer ting so that I see I've already got this fall, and the class goods at a do about double iness that you w lage of this state

Mugg

**Coast**



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**Wise Talks**  
**By the Office Boy**



**SAY, PARD.**  
 I was away for a week (mebbe you didn't notice any diff.) and an understudy was shooting the wise dope for me. I don't just see how they got along without me, but the boss says they managed to pull through all right, and that my sub proved to be quite a hot number after all. I guess it's lucky I came back when I did or he might have kept on subbing and left me up in the air.

I tell you the new fall stuff is certainly classy merchandise. I'm getting so that I see what I observe, and I've already got on to the plan for this fall, and that is to sell high class goods at a low class profit and do about double the amount of business that you would expect in a village of this state.

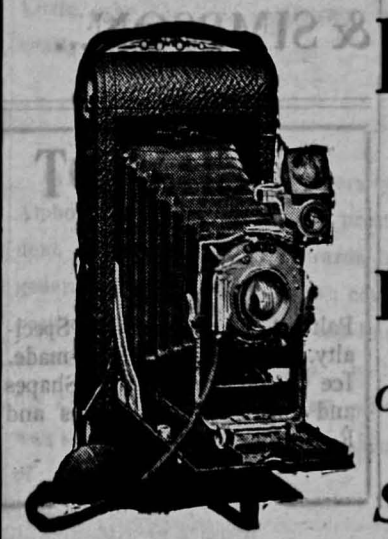
Muggsy, with  
**Coast & Sons**  
 THE AMERICAN CLOTHIERS

**Hesperian Program**  
 The following dramatic program was given last evening by Hesperian girls:—  
 Music. Verna Moulton  
 Reading. Elvira Pierson  
 Impersonation. "The growth of the Theatre" Nellis Wilson.  
 Play Reviews. Lydia Potrelz  
 Speech, "Irving and Ferry." Bertha Reichart.  
 Reading. Myrri Morse  
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**Coming Events**

Nov. 9.—Lecture by Prof. F. C. Eastman in Liberal Arts assembly hall at 4:30. Subject "Literature and College."  
 Lecture by Prof. A. G. Smith in liberal arts assembly hall at 7. Subject "Athletics."  
 Cello recital by Wendell Heighton in natural science auditorium at 8:15 Assisted by Professor and Mrs. Henry G. Cox.  
 Nov. 10.—Lecture by Miss Mary McLeod in liberal arts hall at 7. Subject "Dress."  
 Nov. 11.—University assembly in natural science auditorium at 10. Musical program.  
 Nov. 13.—Band Dance in University armory.  
 Interdepartment basket ball, Engineers vs. Faculty at 7:15.  
 Nov. 14.—Interdepartment basket ball, Laws vs. Medics at 10:30.  
 Football, Iowa vs. Drake on Iowa Field, at 3.  
 Nov. 16.—Lecture by Prof. C. F. Ansley in liberal arts assembly hall at 4:30. Subject "Men of Middle Ages."  
 Nov. 20.—Interdepartment basket ball, Liberal Arts vs. Engineers at 7:15.  
 Nov. 21.—Football, Iowa vs. Kansas on Iowa Field at 3.  
 Interdepartment basket ball, Faculty vs. Medics at 10:30.  
 (Students and members of the University faculty are urged to hand in notices of events for the calendar.)  
 Dec. 18. Sophomore Cotillion at University armory.  
 Getthe New Rainbow Song and Intermezzo at W. Hughes. 11-15

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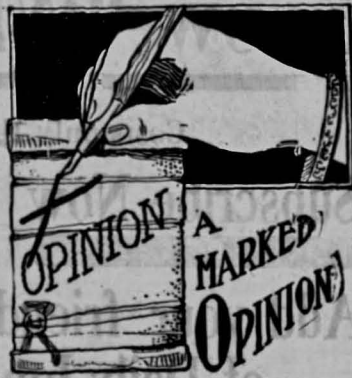
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## Personal and Social

Miss Sue McKee is pledged to  
Hesperian literary society.

Miss Ida Mary Hoebel spent Sun-  
day at her home in Blairstown.

Mr. Arthur Strong spent the week  
end at his home in Burlington.

Miss Janet Tomlinson spent the  
week end at her home in Boone.

Miss Elizabeth George, ex L. A.,  
'09, is a guest at the Pi Phi house.

Misses Mary and Alice Brooks are  
enjoying a visit from their mother.

Miss Alice Wilkinson has been en-  
tertaining her mother, of Chicago.

Miss Neva Prior entertained  
friends from Cedar Rapids over Sun-  
day.

The Humanist Society met Monday  
evening at Professor Charles B. Wil-  
son's.

Miss Margaret Blythe has returned  
from a visit at her home in Williams-  
burg.

Miss Wilferine Johnston spent the  
week end at her home in Cedar  
Rapids.

Marie Ramsey and Pearl Bennett  
spent Sunday at their homes in  
Davenport.

Professor C. H. Willer has been  
invited to lecture, Nov. 21, at Milton  
College, Milton, Wis.

Mr. F. J. Kinney, a freshman medi-  
cal student has returned from a visit  
to his home in Mt. Pleasant.

Mr. Webster Hakes has returned  
to his home in Chariton, after a visit  
with his son Clifford, L. A. '12.

Miss Hazel Addison has returned  
from Nevada, where she attended  
her sister's wedding. She was ac-  
companied by Miss Laura Hanlose.

Professor Wilson has been invited  
to organize a state branch of the  
Iowa Folk Lore Society in Illinois.  
This is a result of the meeting of the  
joint society here.

Dr. E. O. Carter, D. '08, was mar-  
ried Thursday to Miss Anna Addison  
of Nevada. Dr. Carter is now prac-  
ticing at Iowa Falls. He was a mem-  
ber of the Psi Omega fraternity.

Psi Omega, the dental fraternity,  
last night initiated Messrs. C. A.  
Pike of Spearfish, S. D., Harold C.  
Byers of Adair, Ia., Harry C. Balks  
of Cedar Rapids and J. E. DeKruif.

### Y. W. C. A. Notice

The Y. W. C. A. meeting will be  
in charge of the students' volunteer  
band, Wednesday, 6:45 to 7:45.

### Board of Regents Meet

The Board of Regents of the Uni-  
versity will meet this afternoon to  
transact important business.

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