

VOLUME V.

Report of Superintendent of Public Instruction.
Report of Mine Inspectors.
Report of Pharmacy Commissioners.
Report Veterinary Surgeon.
Rules of Thirty-First General Assembly.
Report of Board of Dental Examiners.
Report of Oil Inspections.
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VOLUME VI.

Insurance Reports for 1905. { Volume I. Fire.
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VOLUME VII.

Insurance Reports for 1906. { Volume I. Fire.
 { Volume II. Life.

BIENNIAL MESSAGE

OF

ALBERT B. CUMMINS

GOVERNOR OF THE STATE OF IOWA

TO THE

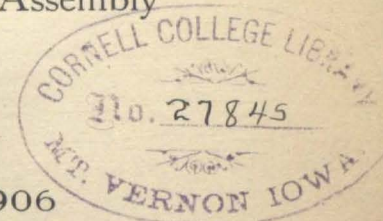
Thirty-first General Assembly

JANUARY, 1906

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DES MOINES

B. MURPHY, STATE PRINTER
1906



GOVERNOR'S MESSAGE.

To the Senate and House of Representatives of Thirty-first General Assembly:

There have been presented to me, as Governor of the State, reports from the several departments as required by law, namely:

Secretary of State. (Pertaining to Land Office.)

Secretary of State. (Pertaining to Criminal Convictions.)

Auditor of State.

Treasurer of State.

Attorney General.

Superintendent of Public Instruction.

State University

Iowa State College of Agriculture and Mechanic Arts.

State Normal School.

Board of Control.

Commissioner of the Bureau of Labor Statistics.

State Librarian.

Iowa Library Commission.

State Historical Department.

State Historical Society

State Horticultural Society.

Adjutant General.

Dairy Commissioners.

Railroad Commissioners.

Mine Inspectors.

Boat Inspectors.

Custodian of Public Buildings.

Geological Board.

Director Weather and Crop Service.

Accountants.

Board of Dental Examiners.

State Veterinary Surgeon.

Pharmacy Commission

State Board of Health.

Fish and Game Warden.

Capitol Commission.

Louisiana Purchase Exposition Commission.

Highway Commission

These reports will fully advise you concerning the conduct of the affairs of the State, in so far as they have been committed to these departments and officers.

FINANCES.

The receipts and expenditures for the biennial period ending June 30, 1905, are fully shown in the reports of the Auditor and Treasurer. You will find in these reports complete information respecting all the fiscal affairs of the state during the time they cover, and it is unnecessary for me to do more than to bring them to your attention. Inasmuch, however, as it will be your duty to make appropriations for the future, I will endeavor to exhibit the financial condition of the state as it is now and as it will be upon the 1st of January, 1907 upon the basis of the present appropriations, and the ordinary and recurring expenses of administration.

AMOUNT IN TREASURY AND ESTIMATED RECEIPTS FOR 1906.

ESTIMATED EXPENDITURES AND EXISTING ANNUAL APPROPRIATIONS PAYABLE
IN 1906.

Bacteriological Laboratory.....	2,500.00
Militia.....	71,500.00
State Printer and Binder.....	60,000.00
Teachers' Institute.....	5,500.00
Collateral Inheritance Tax Enforcement.....	8,000.00
Oil Inspection.....	25,000.00
Miscellaneous Expense, Freight and Express, and Code 36-164-165.....	55,000.00
College of Agriculture and Mechanic Arts.....	150,000.00
State university.....	190,000.00
State Normal.....	115,000.00
Thirty-first General Assembly.....	135,000.00
Sundry Small Items.....	3,000.00
Providential Contingencies.....	25,000.00
Total.....	\$2,702,340.00

Boys' Industrial School at Eldora.....	\$ 4,197.21
Girls' Industrial School at Mitchellville	966.26
Soldiers' Home, Marshalltown	6,051.19
Blind Industrial Home, Knoxville.....	24,537.04
Cherokee Hospital for the Insane	17,078.53
Clarinda Hospital for the Insane	12,574.98
Independence Hospital for the Insane	10,030.05
Mt. Pleasant Hospital for the Insane.....	15,478.19
College for the Blind, Vinton.....	599.22
Penitentiary at Anamosa	49,391.02
Penitentiary at Fort Madison	25,054.27
Soldiers' Orphans' Home, Davenport	4,339.15
School for the Deaf, Council Bluffs.....	71,156.99
Institute for Feeble Minded Children, Glenwood.....	15,242.83
Estimated amount for contingent and repair, above institutions	40,000.00
Total	\$296,697.83

College of Agriculture and Mechanic Arts—	
Additional for Central Building.....	\$ 60,234.81
Central Heating Plant and Chimney.....	16,623.58
Dairy Building.....	208.86
Dairy Building and Equipment.....	754.84
Herd and Equipment of Dairy Farm.....	4,500.00
Poultry Equipment of Dairy Farm.....	500.00
Equipment of Central Heating Plant.....	25,500.00
Good Roads.....	2,505.26
Engineering Department.....	3,000.00
Land.....	10,211.49
Board of Control—	
Architect Expense.....	1,108.88

State Agent.....	2,224.00
Inspection Fund.....	1,898.85
Tuberculosis.....	671.56
Quarterly Conferences.....	114.92
Benedict Home.....	1,346.20
Capitol Commission.....	42,085.51
Dubuque Rescue Home.....	1,100.00
Protection of Fish.....	928.97
Protection of Game.....	1,349.00
Gathering Fish at Sabula.....	102.59
Rebuilding Dams.....	51.83
Florence Crittendon Home.....	1,000.00
Grey Uniforms.....	775.75
Completing Historical Building.....	71,090.15
Educational Institutions Investigation.....	1,200.00
Reformatory System Investigation.....	500.00
Louisiana Purchase Exposition Expense.....	20,000.00
Monuments.....	136,300.00
Indexing Vaults in Secretary of State's Office.....	3,150.00
State University Equipment and Supplies—	
Paving and Sidewalks.....	2,000.00
Tunnels and Extensions.....	2,500.00
Dam and Water Power.....	2,500.00
Library.....	5,000.00
Land.....	6,000.00
Engineering Building.....	12,500.00
State Normal School—	
Library.....	1,250.00
Librarian and Assistant.....	1,250.00
Proceeds from Sale of State Square.....	6,250.00
State Treasury Safe Repairs.....	1,000.00
Vault Crowns.....	958.00
Total.....	\$ 450,445.05

RECAPITULATION.

Cash and Receipts:	
Cash on Hand, Jan. 1, 1906.....	\$ 851,715.11
Estimated Receipts to Jan. 1, 1907....	3,223,000.00
	\$4,074,715.11

Expenditures:

Unpaid balances state institutions...\$	296,697.83
Unpaid balances general.....	450,445.05
Estimated expenditures and annual appropriations payable in 1906....	2,702,340.00
	\$3,449,482.88
Balance, January 1, 1907.....	625,232.23

This balance, with such addition as experience shows may be safely reckoned on account of sums payable but still in the treasury, say \$200,000 or \$300,000, indicates the extreme limit of extraordinary appropriations that can be made to be paid out during the year 1906. Strict economy should be the dominant spirit in all departments of the government, but this does not mean that the state should refuse to perform any duty that the welfare of the people imposes upon organized society.

PROVIDENTIAL CONTINGENT FUND.

The Thirtieth General Assembly appropriated \$50,000 for the purpose of meeting the contingencies of destruction by fire or other casualty of the public property of the state. No such misfortune has occurred, and I am glad to advise you that no part of the appropriation has been expended.

INTEREST RECEIVED ON DEPOSITS.

It is a pleasure to report that under the law passed by the Thirtieth General Assembly, the State Treasurer made an arrangement, effective from May 15, 1904, with regard to interest on deposits, with the result that during the nineteen and one-half months since that time the Treasurer has received from the various banks in which the money is deposited the sum of \$38,955.89 as interest.

PRINTING AND BINDING.

The Secretary of State is of the opinion, and I fully concur with him, that there are more volumes of many of the reports printed and bound than are necessary. I believe that a very considerable saving can be made by reducing the number of some of these reports, without any injury to the state. I recommend that your appropriate committees examine this subject, and amend the statute now in force, in accordance with the public need as shown by experience.

STATE AUDITOR.

The Auditor has filed with me not only his regular biennial report, but a supplemental report directed solely to our insurance laws and needed legislation upon the subject of insurance. I commend these reports, and especially the supplemental report, to your careful consideration. I heartily concur in all his recommendations.

Having given some thought to the subject, and realizing its importance, I venture upon the expression of my own views upon some phases of the business.

I need not remind you that there has been much discussion of life insurance among the people generally during the last two years. It is just beginning to be a little understood by policy holders. The opportunities for dishonesty and extravagance have been so fully exploited in the investigations recently carried on in New York that the public mind is engrossed with the inquiry, "What can be done to insure fidelity and protect those who have contributed the immense sums now in the possession of the insurance companies?"

It would serve no good purpose to consider at this time the possibility or probability of federal supervision; nor would it accomplish anything to repeat the condemnation we all feel for the flagrant breaches of trust which have been exposed. I shall deal only with practical questions which concern the people of our own state, and I will confine myself to suggestions looking toward remedies that we may apply.

This state long ago adopted the policy of requiring all its own life insurance companies doing business upon the "legal reserve" plan to deposit securities

with the State Auditor in an amount not less than the legal reserve, for the protection of policy holders. It cannot be doubted that this is a wise system. We have seen that the possession of great volumes of securities which can be changed, manipulated and used for individual profit and ulterior purposes, presents a temptation that most men cannot resist, and constitutes a menace that ought not to be perpetuated. I believe, therefore, that from this time forward all "old line" life insurance companies organized under the laws of other states and desiring to carry on business in the State of Iowa, should be required to deposit with the State Auditor securities equal in amount to the legal reserve upon the policies issued upon lives in this state, for the protection of such policy holders; the deposits to continue until the state in which the company is organized shall require a deposit of the entire legal reserve with some state officer, at which time our Auditor should transfer the securities so placed with him to the officer of the state in which the company is organized. If a few states would adopt this plan it would result in every state having insurance companies requiring the deposit. I earnestly recommend to you a careful investigation of this phase of the general subject.

Another grave defect in the methods of life insurance developed by the recent study of the subject is the accumulation of a so-called surplus, which, in a great measure at least, represents deferred dividends; that is to say, the sum which the company, in a vague way, promises to distribute at a future time to its policy holders, but concerning which there is no specific agreement fixing the amount of the distribution. The surplus so existing is not reckoned as a liability, for the reason that no policy, so far as I have been able to ascertain, contains any more positive assurance of distribution than that the policy holder shall be entitled to such share of the surplus as the directors of the company may determine. The whole scheme of deferred dividends has a tendency to lead the business away from the field of indemnity into the field of investment—a tendency which is altogether too prominent, and which should be checked by such reasonable regulations as can be prescribed without injuring the legitimate enterprise of insurance; but there is a still more potent objection to the practice.

As is well known, the premium charged by a legal reserve company is made up of two parts: First, mortality; second, the loading for expense. The actual mortality is considerably less than the theoretical mortality, and it might happen that the share allotted to expense is not altogether consumed. From these overcharges in the premium, together with a portion of the interest earned, the surplus is created, and the general promise is to return this surplus to the policy holder in the form of dividends. I am speaking now of a mutual company, although it is likewise true of a company having capital stock, with the one exception of the diminution in the earnings caused by whatever claim the capital stock may have upon them. No company can safely make any definite promise with respect to the surplus so acquired, for the obvious reason that its extent must always be uncertain. One of the issues in the insurance business therefore is, shall this surplus be ascertained and apportioned and disposed of in some manner at short intervals, or shall it be allowed to accumulate during long periods, and then be paid to the policy holders in such proportions as the board of directors of the company may think best? It seems to me that every consideration of safety and fair dealing requires that the surplus to be credited or paid to participating policy holders shall be ascertained and paid, or otherwise disposed of, every year. In so saying, I do not mean, neces-

sarily, that the first or second years of a policy shall be so treated, because the expense of getting the business, with the mortality, quite consumes the premium for those years. If the dividends are deferred for a long period, the policy holder is absolutely at the mercy of the company. Even if he could override, by a judicial proceeding, the discretion of the board of directors in apportioning the surplus then due him (and the courts have decided that he cannot) the cost of procuring the proof necessary to establish his rights would far exceed any benefit that he could derive from the litigation. If, however, the law imposes upon the company an imperative obligation to ascertain and apportion the amount of the surplus due to each participating policy holder at the end of each year, then the natural forces of competition between companies, together with the option on the part of the policy holder to surrender his policy if the dividend be not fair and satisfactory, will protect the policy holder from any serious wrong.

I therefore recommend that the law be so strengthened as to require an annual accounting between each company and its policy holders so that at the close of each year the policy holders will be notified of their respective shares in the surplus of the preceding year. The amendment should also provide for the options which at that time may be exercised by the policy holder: namely, to withdraw the dividend in cash or to use it for the purpose of purchasing further insurance. In so recommending, it must not be understood that I advocate the distribution, annually, of the entire surplus. It would be unwise to insist that the assets of the company shall at all times be no more than its liabilities. There must be a margin of safety to cover unexpected and extraordinary conditions. There are widely differing opinions with respect to the amount or percentage that should be reserved as the margin of safety, and this divergence of judgment can only be adjusted by your good common sense, to which I confidently submit the whole controversy.

It is believed by many thoughtful men that there should be a limit to the aggregate amount of insurance which a company should have outstanding, or, in other words, that the amount at risk should be restricted to some large but reasonable sum.

I have not been able to reach a satisfactory conclusion upon this subject, and therefore make no recommendation upon it. It is, however, so important—indeed, so fundamental—that I comply with many requests and invoke for it your careful consideration.

This state has, with great wisdom, pursued the policy of narrowly restricting the manner in which the legal reserve of a company may be invested. It is to be hoped that an enlightened conservatism will always control this essential feature of supervision. I believe, however, that the time has come to enlarge the field of investment. In harmony with the plan already adopted, life insurance companies should be permitted to invest in drainage bonds, and in such securities as paving, curbing, sewerage or other public improvement certificates. These securities are as safe as municipal bonds, and inasmuch as the opportunities to loan money on real estate will gradually become less, you ought to open such other remunerative fields as are without danger. I believe, also, that every life insurance company organized under the laws of this state should be permitted to invest a reasonable sum (to be fixed by the Executive Council, but not exceeding ten per cent of its legal reserve) in a home office; and that, upon a transfer of the title to

such office in trust to the Auditor, its value, as determined by the proper authority, should be reckoned a part of its deposit with the Auditor. The assurance I have suggested will not only insure safety in the investment of assets, but will have a tendency to keep the money of our people at home, and to build up the state.

In this connection, I desire to call your attention to a feature in our present law that ought to be amended. As the statute now is, life insurance companies can loan money upon real estate, under certain limitations, in Iowa and in any other state in which they are authorized to do business. It is the intent of the law that investments of this character shall be under the supervision and subject to the approval of state authority. With respect to loans upon real estate made in distant localities, this supervision becomes exceedingly difficult, if the right be given to loan wherever the companies are issuing policies. The law in this respect ought to be changed, so that if the companies desire to loan money upon real estate in other states, they should first apply to the Executive Council, and receive authority from that body, prescribing in what states or parts of states, other than our own, such loans can be made. Do not misunderstand me. I do not propose that each mortgage shall be approved by the Executive Council, but that the territory in which loans may be made shall be fixed by an order of the Council. The gradually decreasing rate of interest in Iowa furnishes a strong motive to loan elsewhere, and there should be some other check than the mere admission into another state for the purpose of issuing policies.

The last suggestion that I have to make with respect to life insurance is not the least important, indeed I do not recommend action upon it by this General Assembly. It involves an extent of study and investigation that will probably preclude you, even if it should meet your approval, from disposing of it at this time.

There is more fraud and deception, sometimes intentional and sometimes unintentional, practiced upon policy holders by reason of the variety in the forms of life insurance contracts than in any other way. There are hundreds of these forms, differing oftentimes but slightly from each other, and these differences are, in my opinion, in many instances created for no other purpose than to enable the agent to found upon them an argument, the fallacy of which cannot be detected by the unskillful mind, and the effect of which is to create an atmosphere of mystery about the entire business. There are but two kinds of legitimate life insurance contracts. You can certainly number them on the fingers of your two hands. There is no sense in the almost infinite multiplicity of forms. I believe that there should be standard forms of policies. They should be uniform with all companies. They should be plain, simple, and direct. The obligations should be understood. If we had such uniformity, the people would soon come to know what insurance is, and what the insurance companies agree to do in each of the several forms of contract issued. I believe that it is your duty to institute such an investigation and to collect such information as will enable a subsequent General Assembly to deal intelligently with this vital phase of the business.

I believe that Sections 1709 and 1710, as found in the Code Supplement, should be amended. Under the construction which has been properly put upon them, the right to insure against casualty to plate glass is restricted to companies operating under subdivision 1 of Section 1709, and companies

operating under subdivision 5 of that section are prohibited from that kind of business.

I cannot think that this was the intent of the General Assembly, for the result is to eliminate competition and to make the rates upon plate glass insurance indefensibly high.

Subdivision 6 of Section 1709 creates a practical monopoly in the insurance of steam boilers in one company. We have experienced the natural outcome of this condition. I find upon comparison that the rates prevalent in Iowa for the insurance of steam boilers are very much higher than the rates charged by good companies in adjoining states. I can perceive no reason why companies operating under subdivision 5 of Section 1709 should not insure against boiler explosions, and I feel that were the statute so amended it would be for the advantage of our people.

A PRIMARY ELECTION LAW.

In my last biennial message, I stated at some length my views upon primary elections. Two years of thought and discussion have strengthened my belief in the system of nomination by direct vote of the primary electors. I then said that as between nominations by a mere plurality and nominations by conventions, I was inclined to favor the latter. Upon this point and upon this point alone have my opinions experienced a change. Further study, reflection and observation have convinced me that we must either accept the primary system, in so far as it is applied with direct nominations, as a whole, or the convention system as a whole. With these alternatives before me, I have no hesitation in declaring that I am for the primary system of nominations by plurality, rather than of nominations by conventions. If there were any practicable plan through which the voters could work out their second choice, I would gladly endorse it, but after giving to the subject all the thought of which I am capable, and giving to the laws of other states the most exhaustive study, I am unable to discover any workable arrangement through which the voters can express their second choice. The law that controls or regulates the nomination of candidates for office has no element of partisanship in it. There is no reason why the members of one party should be for it and the members of another party against it. Nor has it any element of factionalism in it. There is no person wise enough to predict how such a law may affect him personally, and no man should be unpatriotic enough to attempt it. The man who favors or opposes such a law because he believes that for the time being it will promote or retard the fortunes of any particular person or company of persons is unworthy of the citizenship he enjoys. The movement for nominations by direct vote is simply a part of the mighty forward march of civilization. It is nothing more than a recognition of the fundamental truths of the declaration of Independence, and an effort to bring our laws into harmony with the framework of free institutions. It is a part of the universal demand that the voter shall do nothing by proxy save those things which, in the very nature of our government, must be done by proxy. Constitutions can be made by the voters, and therefore they are made by the voters. Laws which comprise infinite detail cannot be made by the voters in their original capacity and therefore you are the proxies of the voters of the State of Iowa for the enactment of laws. Nominations for office can be made by the voters, and therefore there should be no such thing as a proxy intervening between the voter and his choice. I have said that the system of nomination by direct vote is but a phase of a uniform and continuous advance of the people. It began in the early days of the Republic. Originally, the President and Vice-President

of the United States were elected by proxy, and the electors were expected to use their own judgment respecting the selection. It was not long, however, before this idea became intolerable, and the present plan was adopted, which is the nearest approach to an election by the voters that is possible without a change in the constitution. For years, the voters have in substance voted for the President and Vice-President, for it is hardly possible to conceive of an elector venturesome enough to disobey the implied command put upon him by the voters of his state.

Senators in the Congress of the United States are still elected by proxy, but the General Assembly of the State of Iowa and the conventions of the several political parties have repeatedly declared for a change in the constitution that will require their election by a direct vote, and in so doing they have been associated in action with the legislatures and parties of more than one-half the states of the Union. Every lover of his country must see how important it is to make the voter as influential as possible in the management of public affairs. Our government is founded upon the vital thought that the citizen is intelligent enough and patriotic enough to hold opinions and express them. The clear trend of modern reform is toward the enlargement of his power and the awakening of his sense of responsibility.

The dominant party in this state has, in many counties, recognized the supremacy of the voter, and has established county primaries for the nominations of county officers. I doubt whether a single county could be induced to return to the old plan. The system of caucuses and conventions is not only full of opportunities for the exercise of pernicious influences, which may and often do neutralize and destroy the will and wish of the voters, but, however fairly carried on, results, ordinarily, in nominations by skilled leaders and expert manipulators, rather than by the people. The caucus gives proxies for all voters of the party it represents, for the county conventions. The county convention gives proxies for all the voters of the county to the district or state convention. And thus, when the end is finally attained, the outcome may not be what the voters want, but what twice-removed delegates may want. I have no doubt that oftentimes the delegate plan does register the desire of the voters, but it fails so frequently that it ought not to be preserved.

How many of you would favor the election of State and county officers and representatives in Congress by delegates chosen in caucuses and conventions? I venture to say, not one of you; and yet the election of candidates to office is not more important than the selection of candidates for the general election. Some most excellent men who are opposed to primary elections seem to think that the only purpose of such a system is to prevent cheating and that sordid form of bribery commonly observed in crowded populations. Such men fail to discern the still greater evils against which the proposed enactment is directed. The chief object of a primary election law is to make it certain that the voice of the plain common man will be heard and heeded. It is possible for him to be heard under the present system, but it requires an effort that he will not always make, and which he never ought to be compelled to make.

All men will agree that the voters of any political party should determine who its candidates should be. This, I assume, is a fundamental truth, held as firmly by those who are against the primary as by those who are for it. Those who are against it, however, seem to believe that the voters can work out their desires as effectually through caucuses and conventions

as through primary elections, and here the issue is joined. In caucuses and conventions the leader, the alert and successful organizer, the man ready with speeches and motions, the unscrupulous manipulator, find there his completest opportunity for influence. Some of the things done may be innocent and some of the things done may be wrong and vicious; but whether innocent or vicious, the ordinary voter who gives no further attention to politics than to become familiar with public questions and to vote when the time comes, has no fair chance in the mysteries of the caucus and the convention. If there was no other reason for a primary election law, it would be needed to equalize the capacities of men for management, and to make it more difficult, at least, for the man who promises to bring in township or county, to fulfill his promise.

There is, however, another view which appeals to me still more strongly. Our country has changed mightily in the last quarter of a century. Business and commerce have passed, in large measure, from the individual to the corporation. The corporation has well high captured the industry of the United States. There is a close association and sympathy among the great combinations of capital which enable them to move as though directed by a single will. They are vitally concerned in the laws which are, from time to time, adopted, and therefore one part of their gigantic purpose is to control, to a degree, the government—national, state and municipal. He who does not see and feel this effect is both blind and insensible. These corporations and combinations have at their command untold wealth, the strongest intellectual force ever organized, and an infinite variety of channels through which to work; and they intend to prevent any government from enacting or enforcing any law which they think ought not to be enacted or enforced. They will do this thing if they can, and the most casual student of human nature must perceive that the attempt springs from the commonest characteristic of the human race. There is just one way in which they can do it effectually, and that is to determine who shall be nominated and elected.

Their arts cover the whole range of influence. At one time they bribe, at another they browbeat. Now they deceive and now they seduce. They take one man to the top of the mountain and show him the world that may be his, and with another they take from his shoulder a burden that is too heavy for him to bear. They run the whole gamut of human affections, and sound every note in the chords of both virtue and vice. In short, they are equipped to do whatever the occasion requires. Their chief officers are usually men of standing and morals, but their operations are so vast that when they issue an order to accomplish a certain result, they do not feel responsible for the manner in which it is attained.

In this state the railway companies are the political corporations, and while they have not introduced here all the methods which have been observed elsewhere, it is manifest that they have intended to direct the course of the state, and that they still intend to direct it if it be within their power. The railways and their allied forces want to preserve the caucus and the convention simply because they know that they will have a better chance through this system of dominating the affairs of the state than they would have through a primary election system. They cannot so easily spread their nets about the voters as they can about delegates. Their leaders cannot be so intimate with the body of the people as they are with

the managers of caucuses and conventions. A primary election law will minimize, if it will not destroy, the power of railways in politics; and if there were no other reason for enacting such a statute, this would be sufficient. I look upon the abolition of passes and the adoption of a primary as parts of the same remedial legislation. They are both needed to secure the desired end, and neither will be entirely effective without the other.

I must not be understood as even hoping that a primary election law will bring about the millennium in politics. There will still be fraud, selfishness, deceit; but I am sure that when the law is passed we will have taken one step toward purer and better government. I am quite aware that there are some counties in the state whose representatives will not feel the necessity of a change as far as their own counties are concerned; but I trust that they will not measure their responsibility by the condition of their own communities, but on the other hand will view the proposed law from a standpoint that will enable them to see the welfare of the entire state.

I cannot dwell upon the details of the law. There may be and probably are differences of opinion with respect to the scope as well as the detail of the legislation. There are certain essential features, however, which I venture to suggest.

First. The law should provide for the nomination by direct vote of all candidates for all offices filled by the voters, and the office of Senator in the Congress of the United States.

Second. It should provide a primary election for all political parties, to be held at the same place and time.

Third. It should provide that the person receiving the highest number of votes for any particular office should be the nominee of the party for such office.

Fourth. It should provide that every voter, if he votes at all, should vote the ballot of the party with which he is affiliated.

Remember that I am not advocating any special bill. I am advocating only the spirit of a measure which when it becomes a law will, and I earnestly believe, promote the cause of good government, and the interest of all the people.

RAILROADS.

There has been much discussion, not only in our own state but elsewhere, respecting free transportation, or passes, over railway lines. The practice is vicious and should be prohibited. It is utterly indefensible from any point of view. It is certainly not true that every pass issued by a railway company is issued with corrupt intent, nor is it true that every person receiving a pass accepts it with unlawful motive. A great deal of free transportation has been issued and is being issued in obedience to a custom that has become firmly fixed in the gradual growth of years. It is, however, true that the system has taken on such proportions and is so generally used to influence public opinion and bribe public officers that it should be abolished, root and branch. I have pointed out in another part of my message how natural it is—indeed, how inevitable it is—for railway companies, in common with other great corporations, to attempt to direct the course of government and mould its policies to promote their own interests. It is to be expected that railway managers will endeavor with all their might and main to secure the

enactment of such laws as will make their properties more valuable, and their revenues more ample. It is to be expected that they will exhaust every influence to prevent the passage of such laws which restrain or regulate their practices. In so far as they can accomplish these results by fair, open argument, they are entitled to all the victories they can win; but when they use free transportation to tempt either the private citizen or the public official into friendly co-operation; when they employ the pass to turn activity into apathy or to convert independence into servility; in short, when they pay men to ignore the public good and forget the general welfare—they commit a crime against the fundamental tenet of free government. It is wholly impossible to discriminate between those that can be influenced with such courtesies and those who cannot, and therefore if the remedy is to be commensurate with the evil, it must prohibit all free transportation. This is right from any point of view. The railways are public highways, and all persons are entitled to use them upon the same terms under like conditions. Under the pass system, those who are best able to pay travel for nothing, and those who are least able to pay make up the loss. I earnestly recommend the adoption of a law which will have no exceptions to the prohibition except two, and they are not, when properly analyzed, exceptions. Persons in the service of a railway company who receive passes by the custom of the companies as a part of their compensation should be permitted to receive them, and the stock shipper, who must either accompany his stock or send someone in his stead, should be allowed free transportation and return to his home, because an attendant is necessary to care for the stock, and the transportation for such an attendant is a part of the freight charge. In some states in which there are statutes against passes, the attempt is made to limit the prohibition to persons holding official position. I regard such statutes as altogether inadequate, for there is as much harm in giving free transportation to prominent men, to leaders in political contests and to delegates to conventions as there is in giving them to men after they have been elected to office. I sincerely hope that your patriotic judgment will lead you to make an end, once for all, of this custom; not a part of it but all of it, condemned as it is by the universal opinion of mankind. It will be understood that what I have said about railways applies with equal force to street railways, telegraph, telephone, express companies and sleeping car companies—in short, to all public service corporations.

I respectfully recommend, also, a further regulation with respect to passenger fares upon railways. At the present time, the ordinary traveler pays three cents per mile. The railways sell a mileage book covering 2000 miles of travel, good for one year, at the rate of three cents per mile, with a rebate for the mileage, to be exhausted within the year, of \$19.50, or substantially one cent per mile. They have also a credential system which involves a travel of 4000 miles within the same period, with a rebate of one cent per mile. I am unable to perceive the equity or fairness of these rules. If the mileage book plan be a good one, it seems to me that you should require the railways to sell mileage books, good for 1000 miles and upwards, at a flat rate of two cents per mile, good until used, and if purchased by the head of a family there is no reason why it should not be used by any member of the family. I understand and appreciate the difficulties of identification, and the menace of the scalper, but the difficulties are not insurmountable, and I believe the effect of such legislation would be to at once lighten the burdens of the people and increase the revenue of the railways. The man who travels little is at present at too great a disadvantage as compared with the man who travels much.

What is commonly known as the "long and short haul" clause in our statute absolutely forbids a railway from charging a less passenger fare for a greater distance than a lesser one on the same line. The general justice of such a provision is unquestionable, but I believe that there are circumstances under which the railways should be permitted to meet competition without effecting intermediate points. You will better understand what I mean through an illustration. A passenger desiring to travel from Des Moines to Marshalltown has the option of several routes. The Chicago and Great Western line is the shortest route, and the fare which that company is permitted to charge is three cents per mile. I can see no good reason why the Chicago and Northwestern, for instance, should not be permitted to carry the passenger for the same fare that is allowed to the Chicago and Great Western line, without affecting the charge to intermediate points between Des Moines and Marshalltown on the Chicago and Northwestern line.

I therefore recommend such an amendment to the law as will authorize the Board of Railroad Commissioners, under such circumstances, and after due investigation, to relieve the railways from the effect of the long and short haul clause in the statute. I do this not only because I believe it is just to the railways, but because it will greatly convenience the traveling public.

PARDONS AND PAROLES.

As required by the laws, I present to you herewith a statement of all pardons and suspension of sentences issued by the Governor during the past two years. This statement will show briefly the reasons upon which action was taken in each instance. All communications, petitions and letters received upon applications for executive interference are on file and are open to the inspection of any person who desires further information.

I have, during the aforesaid period, issued six pardons; one upon the initiative and recommendation of the Thirtieth General Assembly, and five upon my own motion. I have released from the penitentiary in that period 130 convicts by suspension of sentences, otherwise known as paroles. I have released from the county jail in the same manner 40 convicts. I have restored to citizenship 55 persons, remitted 70 fines, and 3 forfeitures.

Inasmuch as you will be called upon to consider the report of your joint committee relating to reformatories and indeterminate sentences, you will be interested to know something of the success of the system of paroles as now established in the Governor's office. The general rule that I have attempted to follow is this: If I find a person, especially a young person in the penitentiary, whose offense was not the outcome of a criminal or vicious life, but was committed under peculiar circumstances and great temptations, and of whom I believe, after full investigation, that if released, an upright life would follow, I have been inclined to give such a person a chance for redemption. I have made mistakes, as a matter of course, for the attempt to look into the heart of a human being is a difficult undertaking. Nevertheless, I have been much gratified with the result as a whole. Of the 170 persons who have been paroled in the last two years, I have been compelled to return to the penitentiary or jail, under revocation of parole, but 13. All but 7 out of 130 persons released from the penitentiary are reporting regularly to me, and all but 9 of the 40 released from the county jail. I have maintained over these persons as effective a supervision as was possible with the assistance allowed me, and I believed that all of them, or substantially all of

them, have been since their release conducting themselves in an upright, honest, and industrious way. I am more firmly persuaded than ever before that reformation should be one of the great objects of the criminal law, and that the release of prisoners under parole is entirely consistent with the preservation of the sentiment that punishment must follow wrongdoing.

In this connection I again urge upon you the adoption of the indeterminate sentence for many of the crimes recognized by the law. I will not enlarge upon the subject, for I assume that the committee to which I have already referred will, in its report, discuss carefully and adequately this most interesting phase of criminology. I am most heartily in favor of the plan for the division of our convicted criminals, making the institution at Anamosa a reformatory for men and boys, and the institution at Fort Madison the penitentiary for the more hardened and habitual criminals. My observation does not permit a doubt that a much larger proportion of our young men who have gone wrong can be saved for decent lives than are now saved, if the enlightened methods that have found favor among the closest students of crime and reformation are employed here. I am in favor, also, of a separate reformatory for women and girls, and I earnestly urge you to take the initial step required to bring about that end. It is true that at the present time there are only 18 or 19 women and girls in the penitentiary at Anamosa although the whole number of prisoners in the two penitentiaries is more than 800. The truth is that juries will not convict nor will judges sentence women and girls to the penitentiary, save in rare instances, for those offenses of which they are most commonly guilty. If we are to do anything to purify society in this direction, we must furnish a place more suitable for their detention and reformation than we now have.

APPLICATIONS FOR PARDONS BY PRISONERS CONVICTED OF MURDER IN THE FIRST DEGREE.

There have been filed in the office of the Governor 12 applications for pardon by persons convicted of the crime of murder in the first degree, and sentenced to imprisonment for life in the penitentiary. Due publication has been made of these applications, and I herewith transmit them to you for such investigation as the law requires at your hands, and for such recommendation as you may be pleased to make.

I submit also two applications for commutation of sentence from death to imprisonment for life; namely those of Louis Busse and Joseph C. Smith. These applications were made to me for the exercise of the clemency within my power; namely, commutation from a death sentence to imprisonment for life, and in so far as I am advised they were not intended to be submitted to you. I considered them both very carefully, and denied the commutation, fixing a day in each case for the execution of the sentence. I was then and am now in doubt whether my duty required me to place the application before you. I am inclined to the opinion that, under the law, they are not such applications as are to be passed upon by the General Assembly, but inasmuch as the decision involved the lives of two men I gave them the benefit of the doubt. Although the day for their execution is fixed, it is after the probable adjournment of your body. I leave the whole subject with you to be dealt with as your view of the law and judgment of the circumstances may direct.

THE CENSUS OF 1905.

Pursuing the authority given by the Thirtieth General Assembly, the Executive Council has taken and compiled a census of the state for the year 1905. The extent of information sought concerning population and agriculture corresponded with the modern notion of the scope of a census, and when the Council came to compile this information and such further statistics as could be obtained from sources other than the assessors' reports, it was found that the appropriation of \$15,000.00 was insufficient to meet the expense. I believe it to be true that those who were employed to do this work rendered as much service for the state as any like number of persons ever rendered, even in private business, for like compensation. In this dilemma, the Council found it necessary to determine whether the census report should be issued shorn of much of the valuable knowledge so collected, or whether it should undertake to add something to the appropriation. Before reaching a decision, the Council consulted the chairmen of the committees on appropriations in the two branches of the Assembly, and asked them to confer with the members of these committees. This being done, the Council was advised (as the individual judgment of these members) that it ought to make the census report complete, even though it cost more than the appropriation, and that the members of the two committees would recommend that the present General Assembly reimburse the members of the Council for any additional expense incurred, not exceeding \$5,000. Thereupon, the members of the Council furnished \$5,000 upon their own responsibility. It is for you to say whether this sum shall be repaid to them. I confidently assert that the census report now about to be issued is more varied and will be found more helpful and instructive than any former report, and I beg a careful examination of its scope by all those who are interested in such publications.

HISTORICAL BUILDING.

In pursuance of an act of the Thirtieth General Assembly, the Executive Council acquired the remaining lot in the half block upon which the building is situated, paying therefor \$6,000.00. The house on the lot sold for \$501.00, making the real cost \$5,499.00. The excavation for that part of the building now under construction cost \$6,981.59, and the contract was awarded, after competitive bids, to Henry W. Schlueter, of Chicago, for the construction of so much of the building as I shall describe, for \$167,686.00. By the terms of the contract, the basement and the first and second floors of the east wing of the building, which are to be occupied mainly by the State Library and the Library Commission, were to be entirely finished, except the interior door and window casings of the library, which the Executive Council believe should be of steel and of the same style as the book stacks. The central part of the building was to be complete, as to its exterior. The contract did not include plumbing, heating and ventilating. The Council found it impossible to economically construct the east wing of the building alone, and therefore included the central part to the extent above described. The contractor agreed to complete the building, in so far as it was embraced in the agreement, by the first of January, 1906. We have, however, experienced the common fate of delay, and it is not probable that he will finish his work before March first. In order to make the building habitable for the State Library, it will be necessary to install the plumbing, heating and

ventilating plant, purchase book stacks, and put on door and window casing, either of steel or wood. The Council has expended of the appropriation as follows:

For real estate and excavation.....	\$12,480.59
For architect, superintendent, sewer, etc.....	8,662.62
For Henry W. Schlueter.....	132,012.58
Total	153,155.80

STATE SQUARE.

In accordance with an act of the Thirtieth General Assembly, the Executive Council sold State Square for \$8,500. The authority so to do was accompanied with a direction to invest the proceeds of the sale in lots fronting upon Capitol Square. The Council has purchased one lot fronting on Eleventh Street, between Capitol Avenue and Walnut, for \$2,250. It has endeavored to purchase other property, but has hitherto been unable to agree with the owners upon a price.

EDUCATIONAL INSTITUTIONS.

In view of the fact that the Thirtieth General Assembly appointed a joint committee to examine into the methods of management of state educational institutions, and knowing how patiently and carefully the committee has investigated the subject, I shall not at this time present my views upon the controversy that has engaged the best thought of the people of the state.

There is one phase of the matter, however, to which I can refer with entire propriety. The University, the College of Agriculture and Mechanic Arts, and the Normal School were never so prosperous and efficient as they are at this time.

The University, notwithstanding the unhappy incidents of nearly two years ago, has grown as it never grew before. Its enrollment is now substantially 400 in excess of the enrollment on the first of January, 1904. It has taken on new life, and has expanded its courses of instruction so that they measure up to university standards, and it is now firmly established in the confidence of the people.

The College at Ames has not only maintained the high reputation which for years it has worthily borne, but has still further strengthened itself in the esteem of the educational world. By common consent it holds the first place among all the institutions of its kind. I believe that its work in agriculture among the people of the state during the last two years is not only without parallel in the history of such schools, but that it has done more in that time to advance the interests of our farmers than science ever did in a like period for industry.

The Normal School has raised still higher the criterion of such institutions, and its work in equipping the teachers of the state for their important labors is unsurpassed anywhere.

It is plain that the generous appropriations for these institutions which began a few years ago are beginning to bear fruit, and I bespeak for all of them a continuation of the liberal policy under which they have come from obscurity into prominence. There is no state that has a better constituency of boys and girls than Iowa. They are so born and bred that with proper training they easily become leaders in all the fields of human activity. We

owe to them a profound and continuing duty. They are entitled to all the advantages that the best schools can confer upon them. While it is not to be expected that all the boys and girls of the state will take on all their education in our own schools, not a single one of them should leave the state because there is a better school elsewhere. To keep these boys and girls at home and to attract others from neighboring states, we must keep pace with the times. We must continue to erect buildings of the best type. We must increase the support to meet the growing demand, and we have a demand which arises not alone from greater numbers, but from more complete and varied instruction. We have not a penny for useless expenditure, but we have millions for the perfect training of our boys and girls.

THE LOUISIANA PURCHASE EXPOSITION COMMISSION.

This commission has finished its labors and made its final report, leaving a large part of the appropriation unexpended. It deserves the highest praise for the faithful and efficient way in which it represented the State in memorable celebration of which it was a worthy part. I feel grateful to its distinguished President, and to all his associates, for the unselfish and uncompensated labor which they performed for the honor of the commonwealth.

THE CONSTITUTIONAL AMENDMENT INTRODUCING BIENNIAL ELECTIONS.

In accordance with the resolution adopted by two successive General Assemblies, there was submitted at the general election of 1904 the constitutional amendment to bring about biennial instead of annual elections. The amendment was adopted by the electors and due proceedings were had to make it a part of the organic law of the state. The only concern that we now have with regard to the amendment is the adjustment of our statutes so that they will conform to the constitution, as it now exists. There are many sections of the Code which will require amendment. I have given some time to the examination of the subject, and have collected a list of the sections that must be changed. It is probably incomplete, but such as it is I will gladly deliver to the committees that will be entrusted with the work. It would avail nothing at this moment to recite these sections, and I therefore simply mention the matter. So vital is the necessity of bringing the Code into harmony with the constitution and so careful and thorough must the investigation be, that I take the liberty of recommending that the work be given to a special committee in each branch of the assembly.

One effect of the amendment will be to bring into office all elective officers at the same time. So far as the state is concerned, I do not think this is especially objectionable, but I do believe that in the counties it will be a serious obstacle in the way of efficient management. Two remedies have been proposed: First, to make the terms of office generally four years instead of two, so that a part of our officers will be elected in one biennial period and a part in the succeeding period, just as they have heretofore been elected in alternate years. Another remedy to meet the trouble that may arise in the counties is that, although elected at the same time, the terms be made to begin at different times in the year, and thus preserve a measure of continuity and experience. I have reached no settled conclusion upon these remedies, and therefore express no opinion. I only say that the difficulty is a real one, and should receive the mature reflection of the General Assembly before any action is taken.

HALL OF ARCHIVES FOR RECORDS.

The Historical Building will shortly be completed and ready to receive that part of our archives, or records, that the General Assembly may establish in the building a Hall of Archives, in which there shall be placed, in a methodical and systematic way, a large portion of the records which are now in the capitol building. There is no authority for the transfer of such records, nor for their proper custody in the new building, and I recommend such legislation as shall set apart a suitable room in the new building for this purpose, and clearly describe the records that shall be preserved. I do not enter the detail of the subject, but bespeak for it your careful consideration.

STATE BOARD OF HEALTH.

In view of the fact that practitioners in the Osteopathic school of the treatment of diseases are now required to pass an examination before the State Board of Medical Examiners, I believe it is wise and just that the law be so amended as to require the appointment, at large, of one member of the Board of Health and Medical Examiners from that school.

It seems to me that it would be better to appoint such member from the state at large, for the reason that it is difficult to readjust the present health districts, and there would be a greater certainty of securing an efficient member.

PURE FOOD.

I have received from the Secretary of the Department of Agriculture the report of a committee of the Board relating to pure food. The report was adopted by the Board of Trustees, with the request that I consider it in connection with my message. I transmit herewith a copy of the report, together with the result of the investigation of Professor J. B. Weems, whose services were engaged by the committee, and also a proposed bill prepared by the Board.

It is obvious that our failure to enact restrictive legislation upon this subject has made Iowa the favorite field for those who deceive and injure the people through impure and adulterated foods. The disclosures are not only startling, but shocking. It is the manifest duty of the General Assembly to investigate this subject at an early date, and adopt such a measure as will protect the people from the impositions and frauds that are now practiced upon them. It is wholly impossible for the consumers of food to protect themselves, and therefore the State should do for them what no one else can.

LEGISLATION RESPECTING THE SALE OF PETROLEUM PRODUCTS.

Not long ago, I received from the Governor of the State of Kansas a communication asking me to lay before the General Assembly of this state certain legislation which has been adopted in Kansas, with the suggestion that the independent refineries of that state desired to do business in the State of Iowa, but could not safely embark in the venture unless some such protection were given them here as is afforded by the recent statutes of that state.

I have the honor to transmit to you a copy of the letter of the Governor, together with copies of the statutes of Kansas upon the subject. The requests as to additional legislation in our state covers two points. First a legislative maximum rate for oil.

I am opposed to the change in our policy that such legislation would involve. Long ago we gave to our Board of Railroad Commissioners the authority to establish and publish a schedule of maximum rates, and I can see no sufficient reason for withdrawing from the jurisdiction of the Commissioners this particular commodity. If the rates for oil are too high, they should be reduced, but the Commissioners should reduce them, and not the General Assembly. These rates as now established are uniform, and do not permit discrimination of any kind, and whether they be too high or too low, they are paid by all shippers alike.

The second point relates to a prohibition against the practice, employed it is believed by at least one company, of lowering the price of the commodity in a particular locality sufficiently to destroy a competitor who has established a rival business in that locality. With this suggestion I am heartily in accord. I believe that competition is vital to the welfare of commerce and industry, and it is the duty of the government to use all the power it can command to preserve its full force and vigor. We all know that it is the custom of some concerns that have attained great strength to crush competition by selling their commodities in the neighborhood in which competition is established at an absurdly low price, knowing that the competitor cannot withstand the unfair attack. Whatever you can do that will prevent a monopoly from so fortifying itself against competition, without interfering with the *bona fide* competition that keeps prices at a fair level, will be a righteous service to the people of the state.

THE ENFORCEMENT OF THE LIQUOR LAW.

Four years of official observation have made a deep impression upon my mind respecting the inadequate enforcement of the law relating to the sale of intoxicating liquors. Whatever may be our opinions with regard to the wisdom of a particular law, we all agree that so long as it remains the law it should be obeyed, and that those who violate it should be punished. There is no greater evil in this country than the laxity with which laws are administered. We very much need the infusion of a new spirit into the government that will not tolerate an intentional failure to obey and enforce the law. I believe that our statute for the sale of intoxicating liquors needs strengthening in respect to its enforcement. There are varying opinions as to the plan that should be adopted, and I submit the matter as one worthy of your consideration, but without recommendation as to the character of the legislation that should be enacted.

ROSTER OF IOWA SOLDIERS AND SAILORS.

Two years ago, I brought this subject to your attention, with the earnest recommendation that provision be made for the compilation of a complete roster of the soldiers and sailors of the War of the Rebellion and of the Spanish War. I think you were, with unanimity, in favor of the measure, but it failed by a mischance, without the fault of anyone. I renew my recommendation with increased zeal. The bill that will be proposed by the veterans of the war contemplates an expenditure greatly less than the

bill of two years ago, but I think the plan now suggested will be quite as effective as the former one.

FAMILY DESERTION.

The experience of those who are engaged in humanitarian and charitable work shows that in a very large proportion of the instances in which women seek aid for themselves and their children, the husbands and fathers have deserted the home, and thus repudiated the obligation which the law so wisely imposes upon them. The man who, without good cause, deserts his children and the mother who bore them, is a criminal, and ought to be punished as a rank offender against the fundamental compact of society. It is strange, but nevertheless true, that Iowa, so progressive in all moral legislation, has not denounced this act as a crime. Many of our sister states have already provided for the proper punishment of such an offense, and I strongly recommend the adoption of a rigid criminal statute on this subject at the present session.

CHILD LABOR.

Among those who have given the most careful thought to social problems, and among those who have given and are giving the best part of their lives to help their fellow men, there is no difference of opinion respecting the necessity of a law which shall regulate the employment of children. I think every person well disposed toward the welfare of humanity, and especially in such a government as ours, must concede:

First, that children should not be permitted to work to the extent of interfering with a common school education.

Second, that they should not be permitted to work under such circumstances as will be likely to impair the strength of their bodies or pervert their morals.

It is true that with the present development of industry in the state there are fewer children who are doing what they ought not to do in the way of work than in many of our sister states; but if we begin right we will have less to reform in the days to come. I hope that you will find it consistent with good policy to enact a statute upon this subject.

Touching the same general topic, I suggest that the juvenile court law passed by the last General Assembly has been found somewhat defective. That it is based upon a sound principle is not to be doubted. Its deficiencies will be pointed out to you during the session by those who have only the good of our boys and girls at heart, and I gladly recommend that the law be matured according to their suggestions.

GOOD ROADS.

I have received and I transmit to you the report of the Highway Commission appointed by the Thirtieth General Assembly. The Commission has done excellent work, and it is to be hoped that you will find it possible to continue its labors so auspiciously begun.

CORPORATIONS.

I do not intend to dwell upon this subject, but I cannot allow the occasion to pass without recalling to your attention my expressions and recommendations in the message I had the honor to deliver to you two years ago. Further observation has but intensified my convictions. Many things have

occurred in the meanwhile to emphasize the defects in our statutes, and I again recommend the legislation then outlined.

AID FOR THE INVESTIGATION OF MUNICIPAL QUESTIONS.

It has been the policy of the state in the past to extend some aid to certain associations which deal with agriculture. I believe the investment has been a good one, and has secured for the people of the state advantages which otherwise they would have lost. The growth of population is now largely in the cities and towns, and there are constantly arising problems of the most important character which require intimate association on the part of those who are administering municipal affairs to solve. I believe, therefore, that a small appropriation in aid of the work of the League of Iowa Municipalities would be a wise expenditure of the public funds. There is no one respect in which we are so hopeless a muddle as the management of our cities and towns, and any reasonable thing that we can do to aid associated municipal officers in working out needful reforms will be very helpful to the cause of good government.

IN MEMORIAM.

Since you last assembled, death has claimed another of the men who faithfully served the State as Chief Executive. Buren R. Sherman died at his home in Vinton on the 11th day of November, 1904.

He was one of the plain, sturdy men of the west, and represented in high degree the virtues of our citizenship. He was loyal to his country and his State, steadfast to his friends and strong in the spirit of the sound and enduring principles of life. His memory will long be cherished by the people of the State.

Gentlemen, you meet under the most fortunate and favorable conditions. You represent a God-fearing, intelligent, prosperous constituency. You come together renewing old acquaintance rather than making new friendships. The confidence growing out of long association will create an efficiency without parallel in the legislative department of the State. Your experience will enable you to move easily along accustomed paths. You are to be congratulated on the opportunity to do your work at a time when the standards of integrity in both official and private life are high, and when fidelity is more imperatively demanded than ever before. In conclusion, I again submit to you the reports of all the officers and departments of the State government, especially recommending that your Committee on Retrenchment and Reform shall review them carefully; scan vigilantly and critically all expenditures, to the end that it may be known whether the servants of the people have faithfully discharged the trust imposed upon them.

Respectfully submitted,

Albert B. Cummings

BIENNIAL REPORT

OF THE

AUDITOR OF STATE

TO THE

GOVERNOR OF IOWA

JULY 1, 1905.

B. F. CARROLL, Auditor of State.

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