

State of Iowa

1923

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INAUGURAL ADDRESS

OF

N. E. KENDALL

GOVERNOR OF IOWA

TO THE

Fortieth General Assembly  
and the People of Iowa

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## GOVERNOR'S INAUGURAL ADDRESS

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N. E. KENDALL, GOVERNOR

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*Gentlemen of the Fortieth General Assembly, and Fellow  
Citizens of Iowa:*

My first duty is to express my profound gratitude to the generous people of Iowa for repeated honors bestowed upon me, and to acknowledge my humble dependence upon the supreme Governor of mankind for all helpful and wise leadership. In a spirit of sober and deep humility I undertake again the great duties devolved upon the Chief Executive of a sovereign State. Respecting the administration inaugurated today I can only renew my solemn pledge that hereafter as heretofore I will say always that which I believe to be true, and do always that which I believe to be right. Upon what I shall say and do in this high station I invoke the charitable judgment of my countrymen, and the gracious favor of Almighty God.

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In the biennial message recently submitted to you I noticed certain subjects of State concern, reserving for this occasion the discussion of others to be presented for your consideration.

### ECONOMY

We are the custodians of a sacred trust and we are under the most imperative obligations to our constituents to discharge that trust with unwavering fidelity. We must transact the business to which we are commissioned as carefully as we would transact our own, and we must enforce the most rigid economy at all compatible with the general welfare. The people will cheerfully contribute to the maintenance of their government properly administered, but they are now staggering under taxes which consistently increase while the income of the citizen remains stationary or suffers diminishment. The situation must be encountered with vigor and determination, and every avenue of retrenchment must be entered immediately and pursued unvaryingly. We must save wherever saving is possible, cutting expenses not merely to the quick but to the bone, for the

cost of nearly everything we have to buy is excessive, while the price of nearly everything we have to sell is subnormal. In the days which are before us we shall be solicited for appropriations of numberless variety aggregating a stupendous total, all to be extracted directly or indirectly from the already over-burdened resources of the taxpayers. It is a time for conservative sanity. Concerning each appropriation requested at our hands certain sensible tests may well be applied: (1) Is it necessary that it be granted at all? (2) Is it necessary that it be granted to the extent demanded? (3) Is it necessary that it be granted now? If, without impairment of the public interest it can be denied altogether, or reduced in amount, or deferred to a more prosperous season, the alternative should be embraced as the case may be.

#### AGRICULTURE

Iowa is an imperial commonwealth with thirty-five million acres of the most varied, the most responsive, the most productive soil in the world. In this favored empire there are in rich profusion all the underlying elements of unprecedented plenty, and yet during the past three years we have experienced an adversity almost more distressful than any in our history. Everybody recognizes that while our manufacturing and mining and banking and merchandising are considerable in their magnitude, agriculture is our fundamental industry, and that unless it is prosperous there is no prosperity for anybody. And since the termination of the great war it has not been prosperous. The condition of the farmer has been grievous, and it must be relieved if our permanent well-being as a people is to be conserved. We have depicted farming as the most independent of all vocations, but with the present system of production and marketing, it is an exceedingly precarious undertaking. Every crop is an adventure of uncertain issue. If nature is munificent, there is a surplus which gorges the exchanges; if she is miserly, there is a shortage with nothing to sell. Agriculture is the only business in the world which is devoid of any influence whatever in determining when it shall dispose of its out-put, or what it shall receive for it. It must convert its products within sixty days from harvesting, and it must accept the offerings tendered however uncompensatory they may be. There is in the State as I speak to you today a tremendous superabundance of food essentials,—the result of hard and unremitting toil expended in conjunction with beneficent sunshine and rain. If there were any just or rational relationship existing between the price of what the

farmer has to sell and the cost of what he has to buy, his circumstances would be measurably comfortable. But at this moment he exercises not the slightest control over selling prices or buying costs, and in the distorted ratio between the two his income has fallen below pre-war levels while his out-go has risen above them. Other activities have been organized to the remotest detail, but not his own, and he must sell where he encounters unlimited competition, and buy where he confronts unrestrained combination. As a result, he is not awarded a proximately fair share of what his labor creates. The last report of the Department of Agriculture illustrates this striking proposition: That using the years 1913 and 1922 as indexes, the prices of agricultural commodities as compared to the prices of other commodities, are thirty-six points out of adjustment. That is, the purchasing power of an agricultural unit—its exchangeability in other products—is only 64 per cent of what it was nine years ago. It is not difficult to perceive the destructive consequences of this economic injustice. Hundreds of good farmers in Iowa, occupying good land and husbanding good crops, have been operating at a loss which prefigures eventual ruin. Their capital is impaired or extinguished, and they are overwhelmed with overdue indebtedness contracted in an effort to maintain food production for a hungry world. They cannot survive the high interest rates and the short maturities common to business and commerce where the returns are more remunerative upon a briefer overturn, nor the excessive carrier charges which are deducted from the price of what they sell from the farm, and added to the cost of what they buy for the farm. The State has recently witnessed a spectacle with which it had become almost unfamiliar in the unusually heavy advertisement of real estate for sale to satisfy delinquent taxes. Gentlemen, I disavow any imputation of pessimism, and I insist that I am not overdrawing the facts. For the past two years the executive office has been a clearing house for the misfortunes of Iowa, and I have become acquainted with the sore strait of the Iowa farmer. The truth is, and the confession cannot be longer delayed, that speedy provision must be made whereby he can be financed for an extended period of time at a low rate of interest until a complete readjustment shall re-establish the equilibrium which formerly prevailed. The local fountains of credit upon which he has in the past depended are insufficient to the emergency. In the stringency which has persisted throughout two seasons the banks have exhausted every resource at their command in the granting of original extensions and subsequent renewals; but the requirements were too vast. Assistance to be commensurate



must be appealed to from outside the regular reservoirs of money supply. I believe that one of the most helpful and far-reaching achievements of this Congress, Republicans and Democrats alike, was the re-galvanization of the War Finance Corporation, and the assignment to it of a billion dollars to counteract the horizontal deflation inaugurated by the Federal Reserve Board. It cannot have been forgotten that early in the year 1920 that Board announced a radical liquidation of loans, entailing incalculable catastrophe upon farmer debtors everywhere. We say no word in derogation of the Federal Reserve system, *as a system*. It was an invaluable aid to us in winning the war—we could not have won it so early, perhaps we might not have won it at all—without that splendid instrumentality. But we deprecate the hurtful policy it adopted afterwards, involving the enrichment of the few and the impoverishment of the many. When the stress of the great conflict was over, without any preliminary warning whatever it decreed a nation-wide restriction of credit. The banks were in no degree responsible for it, indeed many of them were victims of it, and all of them exerted themselves almost beyond the boundary of prudence to protect their rural borrowers. I reiterate here what I have said elsewhere repeatedly: Some day it will be understood that in the financial crisis precipitated by the misguided action of the Washington authorities, the Iowa banker performed as patriotic a service as any he rendered while the civilization of the world was in jeopardy. The appalling evil which descended upon us is attributable exclusively to the arbitrary management of the Federal Reserve Board, and that evil had to be corrected without delay to avoid the total insolvency of agriculture. The War Finance Corporation furnished relief to the amount of more than five hundred million dollars, thus rescuing thousands of farmers from impending disaster. But that was only a temporary expedient, and I profoundly feel that Iowa must initiate a comprehensive and forward-looking program to guarantee her farmers against the recurrence of such a calamity as they have endured the past two years.

Last August one of the great state conventions, by formal resolutions, requested the appointment of a committee "to make a thorough inquiry and investigation into marketing and rural credits". In pursuance thereof, five strong and capable men were designated, each of wide experience in agriculture, and of keen appreciation of its present demoralization. The intensive study they have prosecuted has been entirely gratuitous and without expense to anybody but themselves, and I believe the result of their deliberations will be

of substantial benefit when they are submitted to you. The problem of the disposition of farm products after such fashion as shall eliminate the spread between the producer and the consumer cannot be overestimated in its importance. Of the dollar we pay for any staple of Mississippi Valley culture, only thirty-two cents reverts to the man whose industry produced the article. The balance is absorbed by agencies which intervene between raiser and eater. This is a shocking exhibition of business stupidity. In Denmark, through an efficient system of co-operative marketing which excludes the commissions and profits of all middle-men, the producer is assured ninety-two cents out of every dollar of his product, and the consumer participates in the provident arrangement. The American people may well imitate the sagacity of their Scandinavian neighbors across the sea. We have largely mastered the best methods of production, but we have not yet devised the profitable distribution of our accumulated surplus. The Norris Bill now pending in the Senate of the United States contemplates the creation of a gigantic corporation to be supported by the Government for the purchase of agricultural products direct from the producer and their sale direct to the consumer without intervening charges except for operating expenses. It takes cognizance of the patent fact that the first seller gets too little, while the last buyer pays too much, and it erects machinery which it is hoped would remedy the mischief. However laudable the purpose of the measure, it is improbable that it ever will be enacted into law, as it is likely to be conceived as too revolutionary. But it ought to be the forerunner of some plan which certainly can be projected for more orderly crop marketing whereby agricultural products may be deposited under public supervision in public elevators, the authentic receipts therefor to be hypothecated in the ordinary course as the basis of credit. Better still it would be if the products could be certificated against in the crib or granary of the owner, thus withholding them from the possibility of speculative exploitation. The Congressional Commission of Agricultural Inquiry, after nine months of exhaustive study, reports its belief that

"It should be possible to develop a system of commodity exchanges through which such commodities \* \* \* \* will move directly from areas of production to points of use under prior sale without the necessity of previous inspection and with the assurance of delivery of a product by grade conforming to the consumer's requirement."



It is conceded that we must evolve a better method for the distribution of agricultural products than their simultaneous dumping into concentration centers for a market. We must render it practicable to deal in such commodities on paper, and they must move from the areas of production to the points of consumption under prior sale, or an assurance of use at destination equivalent to sale. I believe there is no reason why, in the extension of agricultural credits, the paper secured by the commodity held by the original producer should not be regarded as eligible for rediscount through the Federal Reserve system. All this presupposes nothing for the farmer not in accord with the highest general welfare. Much of the radical legislation introduced to the alarm of some of our people arises as the penalty for inexcusable delay. It can be avoided only by the adoption of a definite and constructive credit policy which shall be as just to farming as it is to any other business.

The perfection of a feasible method for financing the farmer on real or chattel security, for a protracted period of time, at a reasonable rate of interest, is a subject also of outstanding moment. So far as I personally am concerned I do not hesitate to say that I am strongly attracted by the system of rural credits so successfully operating in South Dakota, and about to be established in Minnesota. Under that system the bonds of the commonwealth bearing  $4\frac{1}{4}$  per cent interest are sold, and the funds realized from such sale are loaned to actual farmers for the purchase of equipment and live stock, the construction of improvements, the cancelling of pre-existing indebtedness, and the acquisition of additional acreage. No loan may exceed 60 per cent of the farm value plus 40 per cent of the improvement value, nor in any event to one individual the gross sum of \$15,000. Every loan shall be secured by a first mortgage on real estate, and shall be repaid by a process of gradual amortizement within thirty-five years, or earlier at the option of the borrower. The margin of  $\frac{3}{4}$  per cent between the borrowing and loaning rates defrays all overhead expenses, and assembles a sizable surplus to indemnify against loss from fraud or default. The State simply marshals its financial resources for the relief of its citizens, without the expenditure of a single penny from the treasury. It has invited \$60,000,000 of eastern capital into the domestic channels of South Dakota, thereby alleviating conditions otherwise irreparable. Governor Norbeck, one of the ablest men in the northwest, says:

"The plan is a simple one. The State borrows the money from bondholders outside and loans it to farmers inside; collects from

the farmers as their loans mature, and pays to the bondholders as their bonds mature. It is a remarkable fact that out of 4,186 borrowers only 25 are in arrears, and they only for a short time."

The Aberdeen Journal, one of the leading newspapers of the State said in a recent editorial:

"The writer was among those who had but little faith in the rural credits plan when it was first installed, but under the conditions which have developed since, it is difficult to understand how the agricultural industry could have gotten along without the assistance it gave the farmers."

And this appears to be the conclusion in South Dakota of those best informed. The question was at issue last November, and the electors expressed their unqualified satisfaction with the system.

I do not apologize for devoting so much attention to the agricultural interest. At this juncture its problems are immensely vital, and they are entitled to your most serious and sympathetic consideration.

#### TAXATION

The 39th General Assembly, recognizing the pressing need for a drastic overhauling of the revenue statutes of the State, created a Commission composed of Senators and Representatives to consider and report of the entire matter. I have not had opportunity to devote adequate study to the recommendations of the Commission, but I am familiar enough with the present laws governing the assessment and collection of taxes to know that they are in many instances ambiguous, in others unworkable, and in still others unjust. Valuations of like property in similar surroundings vary so widely that the exactitude of the methods by which they are arrived at may be sharply challenged.

The taxation units in the State are the town and the township. Property in the town is valued for assessment by the town assessor, and property in the township by the township assessor. There are, perhaps, two thousand assessors in the State, each living intimately among the taxpayers whose property he must value for assessment. Naturally he prefers popularity rather than odium,—the approval rather than the condemnation of his associates. It is more comfortable to enlist applause than it is to encounter antagonism. Is it surprising that the local assessor is influenced somewhat by his immediate environment? The property he must value for assessment belongs to his neighbors, whose friendship he is indisposed to forfeit. Their taxes will be higher or lower as his valuations are

higher or lower. Inevitably favoritism, unfairness and inequality result.

The Commission proposes, as I understand it, that the county be established as the taxation unit; that a county assessor, with jurisdiction co-extensive with the county, supersede the town and township assessors; and that a State Board of Assessment and Review appointed by the Governor with the consent of the Senate be invested with final control over all assessments, county, township, town and individual. The innovation offered is radical, and while it impresses me as one of much merit, I am constrained to confess that I have not reached a fixed conviction upon it. It is remitted to you as worthy of your serious consideration.

The Commission also recommends that all property be assessed at 100 per cent of its value instead of 25 per cent, as now. This is altogether logical as simplifying the matter of assessments. The change would have no effect to increase the total amount collected as taxes, but it would reduce the millage levy under which those taxes are collected. To suggest a concrete example: The State levy is now 9.11 mills on a valuation of \$1,083,488,689; by the new provision it would be 2.27 mills on a valuation of \$4,383,794,756. To employ a phrase we all understand the proposition is precisely as broad as it is long. I supported this amendment repeatedly years ago on the floor of this House, and I still adhere to it as wise and salutary.

I must not invade the province of the Commission you have created, but I cannot forbear to say that while you are revising the Code the revenue laws should be rewritten and modernized to insure that equality of burden may be as nearly approximated as possible, and that no description of property be permitted to escape its fair contribution to the public treasury. Every dollar in the State, no matter how invested, should be required to answer the tax levy in some degree exactly as it is answered by real estate and live stock and town lots and bank stock and merchandise. If one species of holding is allowed exemption the imposition upon all others is correspondingly augmented, and this is an injustice which should not be tolerated.

I venture to submit further that in my judgment no treatment of the tax laws will be equitable unless it provides that in the assessment of agricultural property paramount consideration be accorded to the productive earnings of the land. There was recently published a computation, which may or may not be accurate, that in

1919 a farmer with \$300 land produced a gross income of \$80 per acre, while in 1921 the same farmer with the same land produced a gross income of only \$27.50 per acre. This is a striking decline in receipts, and taxes should have declined correspondingly. But the contrary was true. In 1919 when the land yielded \$80 per acre the taxes were \$1.25 per acre, while in 1921 when the land yielded only \$27.50 per acre the taxes were \$1.62 per acre. That is, in 1919 the proportion of gross income absorbed in taxes was about 1½ per cent, while in 1921 it was nearly 6 per cent. This situation cannot be continued indefinitely. I have concluded after much reflection, as I believe you will do, that our visible property is bearing a larger measure of the burdens of government than can be equitably imposed upon it, and that sources of revenue not yet explored must be made available. There will be, of course, pronounced differences of opinion respecting the sources which should be selected. There has been advocated a tax (a) on motor oils, (b) on amusements, (c) on incomes, (d) on corporate franchises, and perhaps on cigars. Each of these taxes save the last, I believe, has been employed in other states with wholly satisfactory results so far as the revenue produced therefrom is concerned. I refrain from discussing them in detail further than to inquire: The tourist and joyrider who wear and injure the highways,—why should they not share in their maintenance? Those circumstanced for the luxury of amusements,—why should they not surrender a penny in ten for the privilege? The specialist with corpulent earnings but without physical property,—why should he not respond to the State ratably with his patients? The corporation granted special immunity as such by the law,—why should it not return a moderate charge in virtue of the immunity? The slave of the cigar,—why should he go free while the devotee of the cigarette is mulct? Can we ignore the elementary axiom that those with ability to pay never should be excused from payment?

The statutory levy upon moneys and credits, as compared with the levy on other forms of property, is far more generous to the holder than it should be. A thousand dollars in cash or securities does not pay, I am informed, more than 35 per cent of the taxes paid by a like amount in lands or buildings. Notwithstanding this patent discrimination, it is notorious that a volume of moneys and credits almost incredible in its dimensions is at present undisclosed to the assessor. This evil should be dealt with in a summary manner. Too often the lender exacts interest high enough to indemnify him



against the payment of taxes, and then shirks the payment of the taxes. The collectibility of notes, mortgages and negotiable paper generally might well be made dependent upon their having been reported for taxation.

The assessment of railroad property is consummated after infinite difficulty. With perfect solemnity the company assessed insists upon one value before the Interstate Commerce Commission for rate-making purposes, and with equal solemnity upon a vastly lower value before the Executive Council for tax-fixing purposes. Unless the assessing body is inclined to accept without reservation the valuations tendered by the corporation itself, tedious and expensive litigation is precipitated. The dispute is one over a matter exclusively internal, and it ought to be determined in the tribunals instituted by the State to adjudicate controversies arising between its citizens. But the dissatisfied carrier rejects the organs of redress proffered by the commonwealth. Seizing the fifth amendment to the Constitution in one hand and the fourteenth in the other it hastens elsewhere to a forum always open for the relief of the oppressed, and injunctive process promptly issues upon *ex parte* application. This is lawful, of course, but the wholesome reforms will not all be accomplished until the Federal courts are expressly denied the jurisdiction they now assume in purely domestic concerns. The just assessment of railroads is a perplexing problem, but that problem can be relieved somewhat if proper weight be attached to the valuations certified by themselves when seeking exorbitant tariffs for the transportation of freight and passengers.

I am embarrassed in the discussion of the taxation question, as I have said, because the report of the Commission has been delayed, but I am advised that it will presently be before you for examination. It should be accorded your most intelligent and dispassionate scrutiny.

#### LAW ENFORCEMENT

At my instance, the 39th General Assembly assigned all the instrumentalities of the State for law enforcement to the Attorney General. I am glad to say that the wisdom of this enactment has been strikingly vindicated by the experience of eighteen months which have supervened. Notwithstanding the State has suffered from the epidemic of crime which has been universal throughout the country, the Law Department, co-operating actively with the prosecuting officers in the several counties, has achieved a record which commands the commendation of all law-abiding citizens: and this

with a decrease over previous expense of nearly 30 per cent. There is one fundamental principle which underlies all law enforcement: the innocent should be fully protected, and the guilty should be speedily punished. I am impressed that the difficult task which devolves upon all peace officers would be measurably lightened if the provoking technicalities and unreasonable delays which now disfigure criminal procedure were eliminated. If the defendant confronted by indictment declines to become a witness in his own behalf, why should the State be estopped from arguing the inference which flows from his refusal to testify? If he is aggrieved by conviction, why should he not be required to perfect appeal from judgment within thirty days instead of six months? Nearly every violent crime is perpetrated by a man inflamed by intoxicants and emboldened by firearms. If the culprit had been sober or unarmed, in all probability the crime would not have been committed. The conviction of one for a third violation of the prohibitory law ought to be punished as a felony by imprisonment in the penitentiary instead of by entertainment in the county jail. The sale of guns and revolvers should be surrounded with the most rigid restrictions, and the discovery of a weapon concealed on the person or in the vehicle of one arrested should be *prima facie* evidence that such possession is illegal. In the present circumstances when all society is in dangerous ferment, no effort must be omitted to maintain the majesty of the law. The Attorney General will submit certain amendments to the statute, and they deserve your careful attention.

#### THE PRIMARY

I apprehend that my attitude toward the primary is thoroughly understood, as I have defined it without hesitancy upon repeated public occasions. I am unalterably opposed to the unconditional repeal or the substantial impairment of the law, for I believe it furnishes the best method yet invented for the easy and effective expression of the popular will. It was enacted to eliminate abuses which disfigured the caucus system it superseded, and to invest the individual voter with enhanced power in the selection of his party candidates. Its application should not be restricted, but extended rather wherever such extension will more assuredly record the untrammelled preference of the elector. I think the law might be improved and some just criticism be obviated by requiring a change of party affiliation to be announced at least six months antecedent to the primary. But in any event the statute should be amended or modified only as such amendment or modification may secure to

the citizen more largely and more certainly the unshackled opportunity to register his personal choice among those who aspire to nomination.

#### EQUAL RIGHTS

The women of the State are now equal partners with the men, at the polls as well as in the homes, and it is obvious that wherever the moral or spiritual welfare of humanity is particularly concerned, they will not be silent partners. The principle of universal suffrage never was seriously contested as to its justice, and its propriety has been so abundantly approved by experience that now all objection has utterly vanished. More and more the women of America are interesting themselves in the philosophy of government, and more and more they are accommodating themselves to the responsibilities of government. No doubt can be entertained that our party politics is distinctly elevated by the refining influence they contribute to it. This of itself is of infinite value, but it is not all. In Iowa at least, they have illustrated an aptitude as well for the practical routine of official management. The able women who, in the past twenty months, have been appointed to positions on the Board of Education, the Conservation Commission, the Board of Educational Examiners, the Library Board, and the Historical Society, have demonstrated a capacity for effective service in public administration fully comparable to that of their masculine colleagues. The sex, with its broadening opportunities and expanding powers, should be welcomed to unabridged participation with us in all civic relations. The women of the world: throughout all authentic history the home has looked to them for its adornment, the school for its vitality, the church for its consecration. The State must avail of their unflinching enthusiasm, their unselfish fidelity, their unflinching idealism! I earnestly urge that the first measure adopted by you may be for the removal from constitution and statute of every discrimination there existing against the enjoyment by women of every prerogative now exercised by men.

#### EDUCATION

Organized society performs no function so vital to its perpetuity as that relating to the education of its youth who, in the next decade or generation, will arbitrate the destinies of the world. The intrinsic character of the men and women of the future is contingent upon the intellectual cultivation, the moral

discipline, and the spiritual arousal provided for the boys and girls of today. About 82 per cent of our school population, which is nearly 25 per cent of our total population, is enrolled in some institution of learning in the State. Probably 3 per cent is in colleges, 11 per cent in high schools, 26 per cent in rural schools, and 42 per cent in grade schools. The problem they present is of overshadowing importance. The program proposed to you by the Superintendent and the Board of Education is ambitious, but the needs of the State are extraordinary. Perhaps never in the history of mankind has there been manifest so irresistible a desire to learn as at this hour. State universities, secondary colleges, sectarian seminaries, high schools, grade schools—all are overcrowded with eager novitiates clamoring for suitable equipment for the stern struggle of after-life. Iowa is not exceptional, but doubtless it is more than typical, of conditions existing everywhere. Broadly speaking, we have an attendance at Iowa City today of nearly 7,000, as contrasted against about 2,000 ten years ago, with the same fabulous increase at Ames and at Cedar Falls. We gained more at these three principal seats during the single year 1922 than the total current matriculation at the Stanford of Hoover, or the Dartmouth of Webster. Each of these institutions is incomparable in its field, and no citizen of the State can restrain his mounting pride in the unchallenged excellence of all. Within the biennium we have compelled more than National attention. Iowa City dispatched eleven unconquered athletes to humble the haughty partisans of Old Eli with the first midwestern touchdown ever inflicted upon that ancient and honorable academy, and a British Commission of experts adjudged her Medical Department not *third*, but *one of three* foremost in America! Ames entered an International Stock Judging contest at Chicago, and five of the stalwart sons of the tall corn State, vanquishing all rivals, emerged with every first medal offered in the relentless competition! Cedar Falls—but who shall portray its pre-eminence, or celebrate the superb service of its venerable president? These schools are wonderful in themselves, but more wonderful still in the student body which glorifies them. Shall our gallant boys and gentle girls be enabled to continue, and others be encouraged to come? Then, more buildings, more apparatus, more laboratories, more faculty and more dormitories are absolutely indispensable. There is no alternative. We cannot retreat with-



out reaction; we cannot suspend without stagnation; we can but advance to our obvious and unescapable duty.

But with all of this, the schools in the remote townships must be in no wise overlooked or neglected. I may be pardoned for feeling deeply on this point, for I am myself without college training, and the meager education I possess was acquired in a modest country school in Lucas County. It was a superior school, however, because the teacher was a superior teacher—a fact which dawned upon me years after my involuntary retirement from her ministrations. In nearly every instance, whatever the environment may be, the teacher makes the school. It requires less skill, tact and intelligent intuition to expound the curriculum of a university, than to teach the schedule of a common school; and after all, the latter always will be paramount. I cherish a notion so old-fashioned as to be almost obsolete that one thoroughly grounded in the elementary branches of knowledge, even though devoid of college finish, is better fortified for the give-and-take of strenuous life than his adversary who has the finish but lacks the grounding. The youngster on the farm, if he is to be induced to persevere there, is entitled to the best qualified instructors that can be made available. With this object in view President Murphy and his colleagues, after the maturest deliberation, have agreed to the following resolution:

"That the State Board of Education recommends to the General Assembly the establishment of THREE normal schools within the next six years; one to be located in the northwest part of the State, one in the southwest part, and one in the southeast part; only one to be provided for and established in each biennial period."

One school in the northwest, one in the southwest, and one in the southeast; all devoted exclusively to the preparation of teachers for our rural schools—with Cedar Falls the finest nursery for grade and high school teachers in the United States. The whole proposition is one of immeasurable significance, and it ought to be considered solely with reference to the ultimate welfare of the State. It is apparent, of course, that all three schools cannot now be constructed, but one may be authorized during the ensuing period, the remainder to follow as our finances will justify. Every section of the State would thus be supplied, and there is an advantage in proximity. College statistics disclose, I am advised, that 60 per cent of the average student

body resides within seventy miles of the institution. Our system of higher education is altogether preferable to that of the east. In Massachusetts you hear much of Harvard, in Connecticut of Yale, in New Jersey of Princeton, and rarely of any else. But in Iowa it is scarcely possible to travel through three consecutive counties without encountering a splendid independent college—a marvelous cultural center radiating a vast blessing throughout a wide community. "Of all that is good, Iowa affords the best."

Members of the Fortieth General Assembly, men and women of this transcendent commonwealth! Let us develop here an ideal State, dedicated to enlightenment, to morality, to justice; a State in which there shall be neither the reproach of enforced idleness, nor the misery of unrequited toil; neither the vulgar display of swollen wealth, nor the bitter distress of cruel want; neither the contempt of the strong for the weak, nor the hatred of the weak for the strong; neither the scorn of opulence, nor the despair of penury; neither the abuse of power, nor the denial of service; an approximately perfect State wherein the brotherhood of man shall be as genuine as the Fatherhood of God!