

State of Iowa

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INAUGURAL ADDRESS

OF

JOHN HAMMILL

GOVERNOR OF IOWA

TO THE

Forty-second General Assembly

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GOVERNOR'S INAUGURAL ADDRESS

JOHN HAMMILL, GOVERNOR

*Mr. President, Mr. Speaker, Senators and Representatives of the
Forty-second General Assembly, Ladies and Gentlemen:*

In taking this solemn oath to support the Constitution of the United States and of the State of Iowa, I am profoundly impressed with the great responsibility reposed in me by the voters of our Commonwealth. I am happy to be a citizen of Iowa. I love her farm homes, her beautiful towns and cities, and best of all, her people. Iowa's lands are fertile; her business and agricultural resources are unsurpassed; her schools, colleges and churches are unexcelled. Verily, Iowa is a good place to live.

My wish is that we shall prove worthy of our inheritance, and that our citizenry shall exalt the principles and blessings of Christianity. Fundamentally, these principles if taken as our rule of conduct, will insure confidence in one another; will establish business on a fair and sound basis; will regulate our purposes of living and eventually secure the greatest satisfaction and happiness. I realize that anything less than my best efforts to serve the State officially in the high position to which the people have called me, would be falling short of the confidence placed in me.

Government is defined as "the political machinery by which a community, state, or nation exercises control over its public affairs." Governments have grown, developed, and changed as time advanced and people became more enlightened and capable. The purpose of all government is nowhere better defined than in the preamble to the Constitution of the United States. The best form of government allows the individual the greatest freedom possible so long as his acts do not encroach upon the rights or welfare of others. *The common good must always be protected. That is our responsibility.*

We have met our responsibility in the right way in recent years concerning great problems affecting personal rights and the public welfare in extending the franchise without regard to sex and in making traffic in intoxicating liquors illegal. There are questions of import to be settled in connection with wiping out illiteracy, in securing a square deal and right-mindedness between labor

and capital, in guarding the rights as between corporate interests and the public, in promoting a peaceful settlement of international disputes, in maintaining a fair income to all occupations alike and in regulating the expense of living by bringing the cost to the consumer closer to the selling price of the producer. The problem of adjusting the cost of living is not one of increasing production when applied to the products of the farm, but of controlling the distribution of foodstuffs. There is an appalling waste of certain foodstuffs in the interests of maintaining higher prices which the producer does not receive but the consumer pays.

Our farms and orchards can be made to yield much more abundantly. The possible productivity of the farm and garden is far from being fully attained. We cannot say that there is a shortage in quantity of products needful that our entire population may be properly fed and comfortably clothed. Providentially we have been greatly blessed that pestilence and famine have not befallen our people. A fair price to the producer for every needful article, excessive costs to the consumer in some instances, and waste are matters demanding *intelligent* and *serious* consideration.

DUTIES OF CITIZENSHIP

Under a Republican form of government the citizens are guaranteed certain inalienable rights. We have constant reminders that we possess these privileges but too frequently we do not recognize that consistent with these inalienable rights there are equal duties. One of these duties and one of the principal requirements of good citizenship is the intelligent exercise of the franchise. Every citizen who is eligible to vote should carefully study his ballot, and having done so go to the polls and vote.

One of the most unfortunate conditions of our form of government and serious defects in a representative republic is that not only does the voter vote indiscriminately in favor of public expenditure without having carefully studied the issue but also that large numbers of our people do not vote at all. Many people neglect to vote or vote in favor of all issues in the belief that since they own no tangible property they pay no taxes for such issues. Every individual in the state, whether he owns property or not, pays taxes. Many of these taxes are unseen and are included in the price paid for goods, rent, electricity, clothing, and all of the commodities which must be purchased.

In fact, the person of very moderate means pays a greater percentage of his income in unseen and indirect taxes than he does on his regular tax bill.

However, the individual voter must carefully consider the necessities of the state and recognize that progress must not be halted. The voter should analyze the proposals for bond issues himself and apply to each proposal a formula which will determine whether he should be for or against it. Voters should ask themselves, is the thing proposed a proper function of government? Is it necessary? Can it be afforded? Has the proposal been carefully investigated? How much will this proposal increase taxes? Can those least able to pay bear the additional tax levy? Will this additional tax levy draw business out of the community, bring it in or prevent it from coming in? Will the construction or management of the new proposal be in capable and trained hands? A last and perhaps one of the most important considerations and one which is seldom thought of by the voter is: Will the proposed bond issue so use up our power of bonding that the legal limit will be reached and other measures arising in the immediate future be sacrificed?

It makes no difference what may be proposed, if the questions in this formula cannot be answered satisfactorily the voter should vote no on such propositions. The keynote of the voter's slogan should be first of all—intelligently analyze the measures on the ballot, go to the polls and vote. Protect yourselves against the increase in taxes. Vote against all measures you cannot clearly endorse and above all vote.

EDUCATION

Education continues to be a matter of major interest and concern to the people of the state. This is as it should be. No civic responsibility can be greater than the provisions that a community and a commonwealth should make for the training of its youth for future citizenship. We have reason to be proud of what has been accomplished in the development of our educational programs. While there are problems to be met, there is cause for real satisfaction that the significant steps which we have taken during the past few years have been in the right direction.

The demands for money for public education, elementary, secondary and higher, have been constantly increasing for years,

and they proceed from the people themselves. More and more people are seeking the advantages afforded by our high schools and colleges. Fifteen years ago the high school registration in Iowa was 39,473. Last year it was in excess of 100,000. A recent report submitted to me by the Board of Education contained these significant facts relative to the increased demands made upon our higher institutions of learning:

"To begin with, it should be understood that we are dealing with the mightiest of mighty subjects. There isn't a thoughtful man or woman in America today who does not at least vaguely sense the fact that our development has been so rapid along scientific, industrial and educational lines that it is impossible to keep pace with it. The picture changes while you are looking at it, and you are at once perplexed and bewildered.

"Some things, however, stand out very clearly in the educational field. No matter what changes may take place, this fact needs to be understood and emphasized at the very beginning of any discussion of our educational problem in the Middle West, viz.: That we shall have to educate our own people, and that the task of educating them is now and will continue to be a stupendous one. A recent survey of the situation developed the fact that whereas in 1900 there were only 65,890 college students enrolled in all the colleges of the United States, there were, in 1924, 726,124 students in the universities and colleges of the United States. If the rate of increase shown by this report is continued, it means that 59,828 more students will attend the colleges of America each year, and if this be true, colleges and universities must, of course, increase their facilities for educating men and women. Yet a little while and one per cent. of our total population will be college students, and approximately five per cent of our population will be college trained."

The study above referred to shows that the long established institutions of the country in the East, as well as the more recently developed institutions on the Pacific Coast, are limiting their attendance, raising their standards and increasing their fees to the point where no one not connected with these institutions by ties of blood, so to speak—that is, sons and daughters of alumni and alumnae—will be granted admission under any circumstances. In a year Dartmouth had 5,000 applications and accepted 600. Princeton had 3,000 applicants and accepted a like number. There were only two Iowa students in the freshman class of Harvard last year. The State Board of Education can not hold out any hope that the cost of education in Iowa will decrease. No matter what we do, it will increase or our

young people will be turned away from the doors of the institutions under the control of this Board. The only way this situation could be changed would be to have the fathers and mothers of Iowa become less insistent that their children should have the advantages of higher education instead of more insistent, as has been the case during the last two decades. Would any of us advise such a tendency?

It is a source of pride and satisfaction to every citizen of this commonwealth that our own higher educational institutions have been so well received both within and without the state. It is my confident opinion that no state in the Union offers educational advantages superior to those of Iowa. Indeed, the compliments received from around the world regarding the work done at the State Teachers' College, the State College at Ames, and the University, have become so common that they almost fail to register. These educational institutions are priceless in the life of the state of Iowa; and I take this opportunity to congratulate Iowa on the fact that there are now in attendance upwards of 20,000 students coming from every section of the state.

What a wonderful thing it is that the state has been able to secure and to hold such a large number of splendid public servants as are to be found on these faculties.

Every county in the state is represented in each of these institutions. The extension service and experimental work of Ames reaches practically every citizen in Iowa; the State Teachers' College through Saturday classes reaches more than four out of every five public school teachers in Iowa; the University Hospital cares for more than 10,000 of the state's physically and economically unfortunate. These patients come from every section of the state. There are more than 150,000 bacteriological examinations made in the Division of Epidemiology, each year, including more than 17,000 diphtheria suspects and 400 rabies.

Never before have our educational institutions been of such genuine service to so large a number of people in Iowa. Never before were they called upon for so many different types of service to the citizens of this commonwealth. In response to these needs the state schools have ever turned a sympathetic ear to the development of service not only within but without the institutions. Notable examples are developments in experimental work at Ames, in the utilization of by-products on the farm; the development of the Bureau of Business Research at

the University; and the Saturday classes at Teachers' College.

I commend especially the plan of the governing board of these institutions to develop a dairy building at Ames, a library at the University, and a heating plant at Cedar Falls. The Board has asked for nothing more than the above items in the way of new developments, if indeed these can be called new developments. The Board has stated that because of the situation in the state, their only thought so far as the next biennium is concerned is to take care of what experience has shown to be the normal numerical growth of the institutions. No new projects are even contemplated.

The demands of the state upon its educational institutions are such that they must be kept to a high point of efficiency if they are to serve the state satisfactorily. I am impressed with the fact that the governing board is faced with the necessity of operating these schools on a business basis wherein they find it necessary to pay market prices for all the services that enter into the institutions whether it be heat, light, water, power, or instruction. We must never forget that the future of Iowa is in the hands of the next generation; it is imperative that our young people be equipped to run the race of life. If we would have our best young people live in Iowa after they have completed their education, we must see to it that Iowa continues to afford first class educational opportunities for all who may apply.

Acting on the resolution of the Forty-first General Assembly, the State Board of Education filed a report of its conclusions in regard to needless duplication within the institutions under its control. I have given this report careful study, and am convinced of the wisdom thereof. I am pleased to say the Board has already directed that these conclusions become operative with the opening of this year.

LAW ENFORCEMENT

Let us be grateful and proud of the fact that the Great American Republic has led the way in establishing National Prohibition. There must be no backward steps. Respect for law and the enforcement of the law are paramount. The violation of law means suffering and should mean punishment in the political world as it does in the natural world. It is the inexorable penalty for wrong living and wrong doing. The principle

of obedience to law and respect for the rights and happiness of others constitutes, in a large degree, the safeguard of human freedom. There is no law breaker more despicable than the bootlegger. He is one of the greatest menaces to society. The penalty for violating the Eighteenth Amendment should be certain and severe. Respect for law is in exact proportion to its honest enforcement.

Law enforcement, we will concede, is always important. In a way its importance never varies, but the problem of law enforcement does vary. When the means of conveyance throughout the country was slow and difficult, the agencies of destruction commonplace, compared with agencies of the present hour, we had a problem of law enforcement, but it bore very little comparison to the present problem which confronts us. With our high powered automobiles capable of going seventy-five and more miles per hour communication between different parts of the country is becoming constantly more easy. Machine guns, invented since the world war, weighing less than ten pounds, capable by their own recoil of firing five hundred missiles of death per minute, small enough to be hidden under an ordinary overcoat, have increased by several thousand per cent the potential power of criminals. It is startling to contemplate that bold and murderous crimes may be committed in broad daylight in populous communities and that before those who survive the murderous holocaust can phone the sheriff or police the perpetrators of the crime are miles away and lost in the swiftly moving currents of human travel.

The machine gun just referred to has no place except in the hands of the Federal armed forces and in the hands of the National Guard. It cannot be used safely except by one who is utterly regardless of human life. For this reason it is useless in the hands of a peace officer because not once in a thousand times would a peace officer, who has regard for human life, dare to use one of these sleeping tigers. With the exceptions noted, the mere possession of one of these weapons should be prohibited under the most drastic penalties.

The use of an automobile in the perpetration of or as a means of escape from the perpetration of larcenies or such offenses should be a penitentiary offense in itself.

Many years ago we authorized the court to order an amendment to be filed to an indictment, but the authorization was very limited. It should be broadened. The right of the court to

order an amendment to an indictment in matters of substance should be put into the law of this state.

Another matter of procedure which should be modified is that part of our law which requires an indictment to charge but one offense. To illustrate: Suppose a gang of men plot a burglary. Part of the plot is to steal an automobile in the immediate neighborhood in order to carry them to the scene of their crime, or in order to enable them to escape or both. They steal the automobile on one side of an alley, a little later they break and enter a building on the other side, blow open the safe and do a shocking amount of damage to the property, and close their operations by stealing \$5,000. They have committed four separate and distinct crimes; (1) larceny of an automobile, (2) burglary, (3) malicious destruction of property, and (4) the larceny of \$5,000.

Under our present law these four offenses cannot be included in the same indictment or trial information. We must indict these men four separate times, try them four separate times, and again the public assumes the burden of costs. Why should not all of these connected crimes be charged, in different counts, in the same indictment?

I am not advocating that non-related crimes involving disconnected and separate facts should be charged in the same indictment. I am only asking for the privilege of charging, in one indictment, all the connected and related criminal issues which are the outgrowth of one criminal impulse. Why not clean up such a case in one indictment in different counts? The public will then pay the costs of one trial and not the costs of four or more trials.

It may be of interest to you to know that for seventy-three years the following statute has been a part of the federal criminal procedure:

"Barnes' Federal Code. No. 1423. Several charges joined in one indictment.—When there are several charges against any person for the same act or transaction, or for two or more acts or transactions connected together, or for two or more acts or transactions of the same class of crimes or offenses, which may be properly joined, instead of having several indictments the whole may be joined in one indictment in separate counts; and if two or more indictments are found in such cases, the court may order them to be consolidated. (R. S. 1024; Act. Feb. 26, 1853, c. 80, § 1, 10 Stat. 162.)"

If the Federal Government has been carrying on its federal prosecutions under the above statute for substantially one-half of the time of our national existence, is it not about time that the states generally, including our own state, wake up to the fact that we are doing business in the criminal courts under a lot of archaic statutes which do not protect innocent men and women but which protect criminals.

I have tried with as much briefness as seemed possible to outline three desirable things:

1. The necessity for drastic provisions of law, punishing the possession of machine guns and the use of automobiles in the commission of crime.
2. The power of the court to order an indictment amended in matters of form or substance.
3. The right to charge connected and interwoven crimes in different counts in the same indictment.

DEPARTMENT OF HEALTH

Leadership in public health activities naturally emanates from and centers around the central state organization. If the central forces are weak, the extremities inevitably suffer. The State Department of Health has received such inadequate support that it has been unable to do the work it ought normally to do, and consequently has suffered in the esteem and the support of the people. The per capita appropriation to the State Department in this state at the present time is 3c, whereas the average for the forty-eight states in the Union is 10¼c. Iowa's State Department of Health stands last but one, in a list of the states according to per capita appropriation. In order to function in some degree in keeping with the importance and progressiveness of our State, the Department is now asking not for 10¼c but for 4½c.

As Iowa's health problems are largely rural and must, therefore, be solved by health activities in the field; and as experience shows that in order to do this economically and efficiently, it is necessary to have full time, qualified service, it is suggested that provision be made for such service in the State of Iowa. The natural unit, or area, of sufficient size to warrant full time service is the county. A full time Health Officer with two nurses and some office assistance, can adequately handle the work in a rural county of the average size. They can initiate programs of prevention, supervise all health activities and so coordinate health work,

and thus reduce the amount of time lost at school by preventing the development or spread of communicable diseases, that the establishment of such a unit becomes not only a protection, but a measure of economy. The state, as the fosterer and initiator of economical and efficient measures would be true to its functions by encouraging the adoption of such units; and by aiding counties to get them established.

It is desirable that all physicians who are to practice medicine in the State of Iowa be properly trained. Part of the training should include a year of internship in an accredited hospital. The State Board of Medical Examiners desires to make this year of internship a requirement, but the State Code does not at present demand it. The Medical Practice Act should be so revised as to incorporate in it the interne year as one of the requirements for a state license to practice medicine in the State of Iowa.

Iowa has fifty-six schools of nursing. The curricula and the requirements for graduation in some of these do not measure up to proper standards. It is highly desirable, both to insure proper training for those who are to follow the nursing profession, and that Iowa's graduate nurses may be ranked as high as those graduating in other states, that supervision be given to this feature of health work. As a solution of this disability, the State Department of Health should have a Director of a Division of Nursing Education, whose duty it would be to see that the standards of Iowa are kept at a proper level, and that institutions that are to continue graduating nurses and are now below standard, so modify their curricula and requirements that all Iowa nurse graduates may have adequate training in their profession.

The Nursing Service is a recognized part of every organized Health Department and is one of the necessary agents for public health work. The need for supervision of the work of Public Health Nurses became so acute in Iowa that temporary arrangements were made through the generosity of voluntary agencies to have a supervisor give attention to this work. There should, however, be definite provision made for a Director of Public Health Nursing as a corporate part of the State Department of Public Health.

The work on stream pollution which has made such a favorable beginning should be continued to the end that nuisances may be prevented and the danger from disease diminished. This should be accomplished with such a minimal interference with, or cramp-

ing of, our municipal and industrial development as is consistent with the objects to be accomplished.

Provision should also be made for the continuation of the program of health education now being actively prosecuted throughout the State. The provision should include not only the furnishing of literature, but also the providing of someone who can carry a personal, direct message that will not merely render a great service to the community, but will put that community definitely in touch with the central organization. This will mean that there will be a constant interchange between State Department and the community and the health work thus once started will become continuous.

We now possess the knowledge by which such diseases as diphtheria, smallpox and possibly also scarlet fever, may be eradicated, and all communicable diseases greatly reduced in number. It is highly desirable that the State Department of Health be given the means by which programs of disease prevention and, if possible, eradication such as is now being waged against diphtheria, be extended to other diseases and carried on throughout the State.

BANKS

The unprecedented condition through which agriculture has been passing has alike enveloped all lines of business. Our sympathy is expressed to the great banking fraternity of our State in the difficult problems with which they have been wrestling. We feel sure the bankers of our State, whether they be officers, directors or stockholders, recognize the fundamental necessity of making for Iowa the strongest possible financial institutions and we commend to their attention how essential it is to have the utmost in efficiency, administrative ability, quality of loans, the creation and accumulation of a reserve to be invested in approved securities defined by law, which may serve as adequate protection to the depositors and others in the event of unforeseen difficulties that may arise.

With the endeavor to secure the results I have just outlined I desire to submit the following as suggestions intended to strengthen the present banking code of Iowa, feeling that the interests of Iowa should be studied and served without special regard to laws enacted in other states designed to meet conditions which perhaps in Iowa do not exist. In other words, I have undertaken to thoroughly study the Iowa situation—her needs and her problems, without

particular relation necessarily to banking laws in other states except for the purpose of making comparisons; otherwise there would seem to be no need for other than the one banking system—the National System.

I believe the only way to really strengthen the banking business of Iowa, and build up the character of the banks of the State, is to carefully investigate the person applying for a bank charter before it is granted and not after, because it is then too late. This speaks for the future development of banking in Iowa.

Accordingly I recommend:

(a) That proposed subscribers to capital stock of State banks must furnish a financial statement showing they are worth at least two times, over and above their exemptions, in unencumbered property the amount of their stock subscriptions; the Banking Department to be required not only to investigate the financial circumstances of subscribers to stock, but to determine whether or not they are the character of men who have and will hold the respect and confidence of the community as bankers. Subsequent statements of financial conditions of stockholders to be furnished semi-annually and filed with the Banking Commissioner.

(b) The stockholders should be required to deposit with the Banking Department securities defined by law to insure the prompt and full payment of any assessment which they may be called upon in the future to pay. This requirement should be made effective at once on any NEW banks or TRANSFER of stock in old banks, stockholders in existing banks to receive not to exceed six per cent annual dividends until this assessment liability is put up in approved securities as aforesaid, which assessment liability requirement might be met either by the stockholder himself or by the bank from its future earnings, acting in his behalf.

(c) Good banks should be made out of going banks rather than of closed banks. The laws of some states and the proposals that have been submitted, proceed from the starting point which has to do with closed banks. We should give our attention to studying the situation as regards live, active institutions, and those yet to be formed giving, however, due regard to the liquidation requirements of closed banks.

(d) I recommend that the entire capital of a bank be paid in before a bank can transact business; that the capital requirements be raised to \$25,000.00 for cities of 3,000 or less, \$50,000.00 for cities of 6,000 or less, and \$100,000.00 for cities having a popula-

tion over 6,000. Such capital must be paid in full before the transaction of business, together with an additional subscription of 10 per cent to cover organization expenses, etc., which it is unlikely immediate earnings of a new bank may meet. No dividend should be declared until a surplus of 20 per cent has been built up, and thereafter 20 per cent of the net earnings each year should be set aside until a 50 per cent surplus has been created. A requirement this drastic is not common in banking statutes, and is for the purpose of preventing distribution of earnings as dividends until proper reserves have been set up to protect against unforeseen contingencies. Experience has shown that in times past some banks have been too prone in prosperous years to declare dividends to the full earning capacity, without regard to the possibility of less prosperous periods, during which losses might be incurred.

(e) Officers and particularly directors should give greater attention to the business of the bank. Directors should be held personally liable for any losses resulting from unlawful acts in the management of the bank which they have in any sense approved or ratified. We should surround the operations of the State Banking System with such safeguards and resolutions as will promote better banking, solely without regard to the conveniences and likes or dislikes of the bankers, as they are semi-public servants, but not to so couch the terms of the law as will result in unnecessarily hampering legitimate business transactions to the detriment of the public interest. Iowa industry, agriculture and livestock pursuits must function. Iowa capital must be conserved and made available for the development and operation of Iowa's resources. Remove the present facilities of the State banking system, without a sufficient substitute, and these industries, on which so many depend, could not continue.

(f) That the ratio of capital to deposits is also sufficient to provide a reasonable margin of safety to depositors.

After making a survey of the conditions surrounding some failed banks, it is my opinion that one of the local causes of bank failures is the fact that officers of the bank have been interested in side ventures and have either borrowed or loaned funds of the bank in cases where they were directly or indirectly financially interested. This practice has occurred in many instances with the managing officer of the institution. The first thought is to restrict the operations of the managing officer of a banking insti-

tution to the business of the institution which he represents. Restraint to this extent may be unconstitutional. We should, therefore, reach this situation by restricting the loans, the advances that may be made by a banking institution in such cases, and it should be made unlawful for a bank in this State to loan to a director, officer, or employee thereof, or for a director, officer or employee thereof to borrow from the bank any of its funds, except subject to the following limitations:

1. The indebtedness of an officer, other than a director or an employee, shall not exceed five per cent of the paid-up capital stock and surplus of the corporation.
2. No such loan shall be made without first being approved by a majority of the board of directors at a meeting in the minutes of which such approval shall be recorded in detail. Every such loan shall be acted upon in the absence of the applicant.
3. The combined indebtedness of directors, officers and employees shall not exceed forty per cent of the paid-up capital stock and surplus of the corporation.
4. No officer who is actively engaged in the management of any bank, or any employee, shall BORROW any amount whatever from or discount any note or other commercial paper with the bank by whom employed, except upon good collateral, or other ample security or endorsement; and no such loan or discount shall be made until after it has been approved by a majority of the directors or a committee of the board of directors authorized to act.
5. No officer who is actively engaged in the management of any bank, or any employee, SHALL MAKE ANY LOAN for the bank by whom employed in which said officer or employee is personally or financially interested, directly or indirectly, for his own account, for himself, or as the partner or agent of others, except upon good collateral, or other ample security or endorsement, and no such loan shall be made until after such personal interest shall have been disclosed to the board of directors and that fact shown by the minutes of the meeting of the board of directors, and the loan approved by a majority of said board of directors.

It should also be provided that if the directors of any bank permit any of the directors, officers or employees thereof to borrow its funds, or discount notes on commercial paper, in violation of the foregoing recommendation or in an excessive amount, or in a dishonest manner, or in a manner incurring great risk or loss to such bank, any director who participated in or assented to the same should be liable personally for all damage

which the bank or its shareholders may sustain by reason of such loan.

The bank failures in the state have brought forth the question of a compulsory guarantee of bank deposits. I know of no model bank guaranty law. Only eight states out of the Union have ever attempted such a law. No state has passed such an Act since 1917. All such laws were put to the test when the general period of deflation set in in 1920. Since that time the failure of at least half a dozen or more of them has been calamitous. Whatever the cost of thoroughly competent and efficient bank examinations, it is a proper charge against banks. Whatever laws are devised to make sure that banks are given this sort of supervision, they will have economic justification. Adequate examination and control encourage good banking and discourage bad banking. Bank guaranty laws work contrariwise.

I am inclined to the belief that the soundest and most effective safeguard to bank deposits is a mutual examination system similar to the one devised by the Chicago Clearing House Association. This system has been in effect in Chicago for a number of years and has been accepted by the banks thereof, and while there have been occasional failures, no depositor of a member bank has ever lost a dollar since the examination system was established. I believe it is feasible to divide the State into districts and to organize the banks in each district into a mutual examination association, which can make use of the clearing house system effectively. Once institute such an organization and the strong banks would get in for the possible advantage that it would offer. Then competition would force other banks to become strong enough to warrant membership.

The bankers and the bank depositors of each State should make sure that the bank examinations department is efficiently managed and amply provided with men and money. As the banks themselves pay all the costs of the department, the public cannot object to this. In my judgment if they would do this, they would set up the soundest and most effective instrument of safeguarding deposits yet devised.

Our own Banking Department needs more men and money to hire still more competent men. The head of the department should be able to earn and he should be paid as much as the president of a good sized bank. Under such conditions we should have no epidemic of bank failures and no demand for a

guaranty law. Iowa should adopt a banking policy that is sound, that will make each banker stand for a policy that will protect his own bank and the depositors therein.

Let us apply ourselves to develop and encourage better bankers, more careful examination of banks and require banking laws to be more rigidly enforced. The responsibility of the poor banker and the fraudulent banker should not be charged to the honest and efficient banker or the public in general.

Let us be fair and remember again that the economic conditions through which we have been passing have been unprecedented. Borrowers, whether business, professional men or farmers representing in normal times some of our financially strongest and best citizens, have, due to existing conditions become financially embarrassed or "gone broke." Credit has been extended to them legitimately and in good faith. These borrowers have been unable to pay their notes or interest. The stockholders of banks throughout the State have been making up those losses so far as they could and in a vast number of instances have themselves GIVEN THEIR ALL in the effort to make up those losses caused by legitimate borrowers, in order that their banking institution might survive and their depositors be protected.

Proper experience, proper financial ability, proper business integrity on the part of the banker, has, does now, and always will safeguard the depositors' funds. The essential thing, the paramount necessity, is that legislative action should enhance rather than nullify the necessity for such, as all of the banking experiences of the country in all these years have demonstrated the soundness of this contention and the futility and the danger of banking sedatives.

Affirmative legislative specifications concerning investment of a bank's funds are dangerous and offer an opportunity for unsound banking, while broad general restrictions as to investment of any and all of the funds of the bank, provide a feasible and necessary protection to depositors.

With these indispensable qualities our financial institutions should and will attain adequate strength and be best able to serve the fundamental interests of the commonwealth.

HIGHWAYS

One of the greatest problems that confronts you this session

is the matter of highway legislation. You must not only be mindful of the fact that our primary highways be constructed, but at the same time you should give attention to a highway building program that will relieve the farming communities of mud.

During the last two years there has been constructed about eight hundred and fifty (850) miles of serviceable hard surface and gravel roads on the state system.

We want to continue road improvement in Iowa with sane and orderly progress, divide and distribute our efforts so as to serve the most people, build hard surfaced roads wherever traffic demands them and funds are available, as well as the less expensive types in other localities. The less costly roads under such a plan of construction will eliminate a lot of mud and entail no net economic loss when the time comes to add material for the more permanent surface. The most potent impetus the cause of better roads in Iowa could receive at present is not so much additional funds, but a more judicious expenditure of the funds available.

Under our present road system we find the State without an immediate means of completing systematically either the main roads in the primary system or the principal roads in the secondary system. Without adding more money to our road funds we could concentrate upon the improvement of connecting sections of arterial roads now having long gaps of unsurfaced highways by reposing primary road building entirely in the State. By removing this authority and burden from county supervisors and giving them instead full control over the township roads in addition to the county roads they now have, system and saving could be instituted in our important local road building.

Then, if it were still deemed advisable to provide a quicker means of surfacing the entire primary road system than is possible with current funds, a bond issue, as may be proposed to you, remains. Whether such bonds are issued rests entirely with the people and is a question for their sovereign decision, the submission of which must be determined by the members of this assembly. A very important factor for you to determine is whether at the present time economic conditions in Iowa warrant further indebtedness or obligations by the people of the State, directly or indirectly, or whether our financial situ-

ation should be stabilized and our credit rehabilitated, before incurring further indebtedness.

The fault in our present highway situation lies in our building policy. We have no policy except that laid down by you gentlemen in the laws you pass, for the expenditure of every dime of this State money, as well as all other State money. One of your major tasks at this session is to formulate a new and definite road building policy.

In early days in Iowa when horse-drawn vehicles were the one means of travel, a journey across a township was a long trip. Then, naturally, the township was the unit of road building. When the motor vehicle came into use and a journey across a county became commonplace, the county became the unit. Ever since the infancy of the motor vehicle, the county has persisted as the unit and while transeontinental motor travel has become incidental, Iowa is one of the very few States in the Union which retains the county as the unit of highway construction.

I have always contended, since our road policy became more expanded, against the county remaining as a unit of main highway building and in our present day situation the retention of this unit is not only archaic but is constantly subjecting the State to the most disastrous sort of advertising concerning her roads. The time has long since passed when Iowa should parcel out her primary road building funds among the counties. This system in addition to resulting in uneven improvement of the 6,600 miles of main traveled roads, effectually hinders the continuous improvement of arterial highways from border to border. These cross-state roads do not belong to the counties. They belong to the State. If the individual counties were called upon to build their own segments of primary highways, a criticism which never could be quieted would go up from ninety-nine geographical divisions of the State against the unfair burden imposed upon the taxpayers. Instead of imposing this burden upon the taxpayers, your predecessors have reversed the order and turned back to the individual counties money raised by the state at large for expenditure on roads which did not belong to them.

The State annually accumulates approximately thirty millions for building highways and with an additional one cent in the way of a gasoline tax, this fund could be raised to thirty-two million five hundred thousand dollars annually. This is

a staggering amount of money when considered in the aggregate, but when it is parceled out over 104,000 miles of roadway outside of the cities and towns throughout 56,147 square miles of territory, the whole sum almost disappears insofar as visible construction additions are concerned.

Of the thirty-two million five hundred thousand dollars annually available for highways, provided the one cent gas tax is added to present funds, about fifteen million two hundred thousand dollars is in the primary road fund available for use on the primary road system. It requires about five million two hundred thousand dollars per year for maintenance of the primary road system, the payment of interest and principal on bonds and certificates and other fixed charges, leaving about ten million dollars per year available for construction work on the primary road system. Deducting fifteen million two hundred thousand dollars of primary road funds from the total of thirty-two million five hundred thousand dollars leaves seventeen million three hundred thousand dollars per year available for use on the county and township roads, under the county board of supervisors and township board of trustees. Under the present system we expend about eleven million three hundred thousand dollars per year for maintenance and temporary work on the county and township systems, leaving six million dollars per year available for construction work on county and township roads.

The duty of you gentlemen, as I see it, is to abandon the divisional process and leave the State's money in the State's hands. I am not unmindful of the fact that both our arterial highways and the local roadways tributary to them are of equal importance and that both are deserving of the utmost improvement possible. Perfection of both systems is highly desirable and wholly practical, as I believe it can be demonstrated to you. Neither should there be the slightest feeling on the part of any county or any section of the State that a change in our method of handling our road funds would prove discriminatory to them.

The State could take over the primary roads in their entirety and leave the local roads in the hands of the county board of supervisors. Such a plan would, I am confident, benefit both systems of roads, by centralizing authority in two separate bodies and by providing a more judicious method of financing construction.

The ten million dollars available each year for construction of

primary roads, if the additional one cent gas tax is added, would be expended by the state wherever it is most needed to fill in gaps now existing on cross-state roads and the six million dollars now available for county road building would be at least used to best advantage. You should go one step further then and consolidate the township roads with the county roads and place all of them under one head, the county board of supervisors. Most township trustees, to whom road work is a heavy burden, would welcome the change.

But there is a paramount consideration in this regard and that is the waste of township road money in duplication of expenditure for machinery and expenditures on a wide mileage of roads without regard to improvement first of roads most used.

I further desire to call your attention to the fact that on February 14, 1925, I addressed to the Forty-first General Assembly a special message relating to highways, and the same appears in the House and Senate Journals of that date. With but slight modifications occasioned by the legislation of two years ago, and the progress of the two intervening years, said message and the recommendations contained therein are as applicable today as they were then. I wish to renew said suggestions, slightly modified to meet present conditions, as follows:

(a) That the road user provide the additional funds for the roads he demands.

(b) That the gasoline tax be increased one cent per gallon, the proceeds of said additional tax to be devoted to the primary roads.

(c) That the authorization whereby any county may vote primary road bonds if it so desires, be continued, and said county bond law be re-written, simplified, and made workable.

(d) That the interest and principal of said primary road bonds heretofore or hereafter issued, be paid from the primary road funds.

(e) That special assessments for paving be repealed and assessments heretofore levied be refunded.

(f) That the control of the primary roads be vested in the State.

(g) That county allotments of primary road funds be discontinued.

(h) That the gasoline tax funds used on the secondary roads be under the direct control of the boards of supervisors, subject to review by the State Highway Commission.

(i) That said funds be additional funds and not replacement funds.

(j) That important township roads be subject to participate in said funds.

(k) That surplus county bridge funds be made available for secondary road work.

Of the above recommendations, that relating to the vesting of control of the primary roads in the state is of paramount importance. When the control of the primary roads is placed in the state, when we treat this system as one unit and not as ninety-nine units, then and not until then will we secure a unified, co-ordinated plan of improvement; then and not until then will we get results.

To the above recommendations I would add another, as follows:

(1) That the control of township roads be vested in the county board of supervisors.

This change would effect many economies in machinery, etc., on township roads, would promote efficiency and would substitute a coordinated, orderly system of township road work in each county for the present disjointed, haphazard system.

The primary roads have been maintained during the past two years, and construction work has progressed as rapidly as funds would permit. In that time 820 miles have been built to grade, bridged, and drained, 697 miles have been surfaced with gravel, and 153 miles have been paved.

The expenditures on this system in the two years have been as follows:—

For construction,	\$15,290,754.52
For maintenance,	6,841,130.92
Total	\$22,131,885.44

On December 1, 1926, the condition of the primary road system was as follows:

Paved,	650 Miles
Graveled,	2820 "
Graded but not surfaced,	1732 "
Not graded,	1452 "
Total	6654

Fourteen hundred fifty-two miles of the primary road system remain to be graded and bridged, 3,180 miles have no surfacing

of any kind, and many miles heretofore surfaced with gravel now carry traffic so heavy that paving is required.

An up-to-date, permanent system of directing and warning signs second to that of no other State has been erected on the primary roads to direct and safeguard traffic thereon. This system of signs conforms with the National system adopted as standard for the whole United States.

During the past year the maintenance of the primary roads has been under the control of the State. Better maintenance has been secured and at no increase in cost if allowance is made for the expenditures due to unprecedented floods in many parts of the State.

The primary road development fund created by the Forty-first General Assembly, has enabled the State to fill in many gaps in otherwise long stretches of improved highways. Thanks to this law, we now have two roads surfaced entirely across the State east and west. These roads are U. S. No. 18 from McGregor westerly through Mason City and Spencer to the South Dakota line west of Doon, and U. S. No. 20 from Dubuque through Waterloo and Fort Dodge to Sioux City. The gaps in at least one and possibly two additional roads across the state will be closed in 1927. Many important gaps have been filled in other roads which not as yet have been extended entirely across the state. This is the first time the state has appeared as an administrative unit in highway affairs. The results warrant your continuing and enlarging its functions.

A year ago, acting under the provisions of Chapter 114 of the Forty-first General Assembly, the State Highway Commission outlined and I approved what has come to be known as the "Three Year Program" of primary road improvement. The letting of contracts has progressed during the year in substantial accordance with said program except where counties have voted bonds and authorized a higher type of improvement. The underlying principle of the three-year program was to build a connected system of surfaced roads extending all over the state in a minimum time, with the funds available. This principle dictated the use of gravel surfacing on many miles where we knew the traffic required paving. The gravel was considered a temporary improvement only, to tide over until a more durable surfacing could be had.

I submit the question to you for careful consideration. Detailed estimates of construction cost, mileage that can be built, income from available sources, bond retirement schedules, etc., can be ob-

tained from the State Highway Commission. After having gone over these estimates carefully, I am satisfied that the information has been carefully and conservatively prepared.

You, as representatives of the people of the State of Iowa, must determine what is for the best interests of your constituents and for the State of Iowa as a whole. When you have determined that question, if it is in favor of building our highways out of the current funds, no further action will be required. If it is in favor of a bond issue, then before there can be an issuance of the bonds, the people themselves must pass upon the question. After the matter has been determined by the Legislature, as the representatives of the people, and by the people themselves, whatever in their wisdom they select as the program best serving the interests of the people of the State of Iowa, to such program we should give our earnest support and cooperation.

SAFETY ON HIGHWAYS

We need to increase the safety of those using our highways. The toll of death and injury is appalling. Adequate provision should be made whereby the criminally careless or incompetent driver is effectively penalized for the mis-use of the roads of this State. A proper system of traffic regulations and provisions for punishment of offenders calculated to prevent a repetition of the offense, should have your careful attention.

The great number of automobiles, the growth of our industries and the complexity in our civilization itself demands of the American people a far wider degree of cooperation today, if we are to continue to make progress. In connection with this subject, the proceedings of the national conference on street and highway safety will be of value to you in your deliberations.

FREE BRIDGES

I feel that we should have free bridges instead of toll bridges at every point where the primary road system of this State makes a connection with a similar road system of our neighboring states separated from us by boundary line streams. At the present time there is just one free bridge (the government bridge at Davenport) across the Mississippi River on our eastern border. At all other points on either the Missouri or Mississippi Rivers where there are bridges located, such bridges are toll bridges.

The toll bridge unquestionably had its place and performed its function in the early days when it was not possible for the local communities to get a sufficient amount of funds together to complete a bridge across such streams as the Missouri and Mississippi Rivers, and the necessity was met by toll bridges. Conditions have changed immensely in the past few years; the development of the automobile has made it more and more imperative that highway traffic be permitted to flow across these streams without limitation or hindrance. Incidentally, the coming of vast numbers of motor vehicles has pointed the way for the securing of funds with which to complete such structures as the bridges across our boundary line streams, so that, as I see it, there is no longer a necessity for the toll bridge.

We would not think of authorizing some private concern to erect a stone wall north and south across the State of Iowa, constructing gates in such wall at frequent intervals, and charging toll on all vehicles that pass through such gates. Nor would we think of establishing zones, say two miles wide, north and south or east and west across the state and authorizing some company to construct the highways across such zone and charge toll on such highways.

I have no criticism whatsoever of any company or of any person who has been or is interested in a toll bridge. If people have performed a public service they are entitled to commendation and remuneration for their services, but, in my opinion, the time has come when the toll bridge has served its usefulness and should as rapidly as possible pass on as so many other things have passed on. A general and comprehensive program for the construction of free bridges across our boundary line streams should, in my opinion, be undertaken. This program might take twenty or twenty-five years in its completion. In all probability about one million dollars would be sufficient to construct a free highway bridge across either the Missouri or the Mississippi River at any point where these streams touch this State. About half the cost of each structure would be paid by our neighboring states so that around five hundred thousand dollars or less would be the investment by the State of Iowa in each of these structures.

My thought is that if we could build or acquire one of these structures every year, we would be making very fine progress. Funds therefore could very properly come from the primary road receipts. At the present time the primary road fund consists of

about twelve million seven hundred thousand dollars per year. With the addition of the proceeds of a one cent gas tax, as stated above, the primary road fund would amount to about fifteen million two hundred thousand dollars per year. My thought is that the legislature could very properly authorize the Highway Commission to set aside each year not to exceed four per cent of the primary road fund, to constitute a special bridge fund, which fund would be used for the construction of interstate bridges which constitute connecting links between the primary road system of this State and our neighboring states. Four per cent of the primary road fund as now constituted, would amount to about five hundred thousand dollars per year. If the one cent addition gas tax is added to the primary road fund, then four per cent of this fund would amount to about six hundred thousand dollars per year.

Of course the work would have to be carried on in co-operation with our neighboring states. There might be some years in which we would be unable to reach an agreement with our neighboring states as to the construction or acquisition of any one of these bridges, but roughly, in such a way we could carry on a program of about one bridge a year. The use of these funds for interstate bridges would not materially slow up our road construction program and it would be of immense benefit to the traveling public, particularly to the people from these counties along border streams.

I recommend that authority be extended to the Highway Commission to inaugurate and carry out a program which will finally result in the elimination of the toll bridges and the erection, in lieu thereof, of free bridges.

DEPARTMENTAL REFORM

Further consolidation in our various departments of government is necessary and essential to efficiency and economy in the conduct of our State's business. We have a tendency in State and National government to bureaucratic conditions. We have too much supervision, too much inspection. Duplication still exists, unnecessary inspection still exists. After a survey of the Division of Accounting under the direction of the Auditor of State as provided in Section 113, Code of 1924, pertaining to the examination of accounts of all counties of the State and of cities and towns within the State having a population of 300 or more, it is my belief that the examinations authorized by said

section can be more efficiently and economically conducted if the accounting department, as designated in line 13, page 202, Acts of the 41st General Assembly, and the municipal department, as designated in line 14, page 202, be combined and the work done by one Chief Clerk of Accounting, the duties of the departments are similar and when combined are not of such volume as to require the services of two chief accountants.

We have accounting departments in our various other branches of government and I recommend that you eliminate the elaborate accounting system in the offices of the state institutions under the Board of Control, which now employ about eighty-four persons and cost approximately \$200,000 each biennium. This work largely duplicates the work of the Central Accounting Division of the office of the Board of Control at Des Moines. The entire system of accounting in the State and all its various departments and activities should be placed under one head, that of the Auditor, and I so recommend.

RAILROAD COMMISSION

The Valuation Department in the office of the Railroad Commission should be abolished and I recommend that it be eliminated inasmuch as the appraisal of the railroad properties under this department has no actual relation to the fixing of freight rates within the State and neither is this valuation used in computing taxes to be paid by the railroad companies. The Valuation Department in the office of the Railroad Commission is doing a work in duplication of what has already been done by the Federal Government. I am convinced that this work is not worth what it is costing the State and that it should be abolished and no further appropriation made therefor.

We have built up in the State two legal departments—one under the Attorney General and one under the Railroad Commission. I know there are objections to the consolidation of these two departments, but I am convinced from a study of the question that the public will be just as well served, in fact, I believe better served, by the consolidation of these two departments rather than by the retention of each as a special and distinct organization, and that the taxpayer will be saved a large sum by the consolidation and the State receive more efficient service. With this thought in mind, I recommend that the Department of Commerce Counsel be transferred to the

Department of Justice. With the addition of one assistant and one stenographer, the legal work of the Commerce Counsel could be handled efficiently by the Attorney General and would thereby bring the legal functions of the State under one head. The cost for the biennium for the Department of Commerce Counsel amounts to \$29,475.00. A material saving should accrue from the transfer.

BOARD OF CONSERVATION

The records in the Department of Conservation reveal the fact that the State holds title to thirty-five state parks containing a total of 6,733 acres and costing \$530,036.66.

It would appear to be good business judgment, and not contrary to the general program of conservation, to discontinue the policy of acquiring additional parks and in the future devote such funds as may be available to making these numerous public lands of easy access to the public and more inviting to visitors.

Your chief executive believes the people are entitled to the consideration and does now recommend the adoption of such a policy.

COUNTY FAIRS

Relative to state aid to county fairs as provided in Section 2903, Code of 1924, I recommend that such aid shall be limited to such societies owning or holding under lease a minimum of ten acres of land upon which have been erected and are owned by the society, permanent structures suitable for fair purposes, having a valuation of at least \$10,000.00; and that in no instance shall state aid be extended to more than one society in any county.

SUPERINTENDENT OF PUBLIC INSTRUCTION

I recommend the abolition of the Teachers Placement Bureau. I believe that the establishment and maintenance of an employment agency for a specific vocation at State expense shows discrimination and is opposed to good public practice.

STATE AID

I desire to call your special attention to the growth of state

aid. I recommend a close examination of all appropriations for state aid to the end that those not necessary be eliminated and those that are spent in a manner that does not secure the best results be examined and that economy and efficiency be exercised in connection with the appropriations in order that they may accomplish the purpose for which they were designed.

PURCHASING AGENTS

We have too many purchasing agents in Iowa. Men in competition with each other and departments in competition with each other. Such a practice is intolerable. I recommend that we have one purchasing department for the State under one head and that sound business methods and principles be applied in the purchasing of all material for the State and all State institutions. In other words, the State should go into the market and purchase her supplies just as a corporation organized for profit does and as far as possible goods and merchandise produced and manufactured in Iowa should be used by Iowa institutions.

FREIGHT AND EXPRESS

It has long been the custom for firms and corporations paying considerable sums for freight and express charges to establish a traffic department whose duty is to audit and refigure all bills. Inasmuch as these departments are continuously maintained, it is prima facie evidence that they are revenue producing agencies. Since the State of Iowa each year pays large sums to common carriers for services rendered, it is my opinion that an auditor should be employed and placed under the Railroad Commission to check all freight and express bills paid by the State. In my judgment a large annual saving would be effected.

AMERICAN HOMES NATIONAL CONGRESS—DES MOINES, IOWA

The American Homes National Congress is an event of deepest interest and significance. Dealing with a theme of utmost moment, in an age of unprecedented complexity, the best thought of the nation is to be especially centered upon the American

home, its contacts, its preservation, its betterment from every standpoint.

The Congress is sponsored by the General Federation of Women's Clubs, which invites the active cooperation of every person and agency interested in the improvement of the home from a social, educational, and commercial standpoint.

The home is not an artificial institution but a development out of the profoundest needs of humanity. It is today facing the challenge of the age of science and democracy. There is widespread pessimism as to its stability and its effectiveness. What is the cause of this skepticism? Is the home a failure? Or is it merely passing through the confusion and uncertainty of a transition period of new adjustment? We believe the latter is true.

The General Federation of Women's Clubs, through its Department of the American Home, with the city of Des Moines, supported by governmental, educational, and commercial organizations interested in bettering home life throughout the nation, is sponsoring this American Homes National Congress in the city of Des Moines next March.

You should join in counselling with this organization and aid in interesting the best thought of America in making the home of the twentieth century a more efficient social institution yielding a large satisfaction to the individual and the family.

COMMERCIALISM, PROSPERITY AND ALTRUISM

No nation can be at its best unless all classes of workers are equally prosperous. Prosperity is a thing much to be desired and rightly so. Prosperity stimulates activity everywhere. Business, farming, industry, labor, and professional services must prosper alike in order that universal contentment and happiness shall prevail among all classes of people. However, present day commercialism and the mad rush to get rich quick would define all success in terms of financial gain. As a result, too many have become so obsessed with the greed for gain that it matters not how it may be obtained. The man whose only ambition is to make money has no time for anything else. He is too busy to give any of his time and ability to public and philanthropic enterprises. "Come out to the meeting to-night and help us push for purer city water," a man said to his neighbor, a well-to-do merchant. "Can't spare the time," was

the reply, "Too busy hustling for business." When three months later, his little daughter was convalescing from a long and expensive illness of typhoid fever, it may have dawned upon him that some things need attention besides business.

The exploitation of some of our national resources is no less a crime than to rob a child or a widow of their inheritance, and all to accumulate vast fortunes for no one's immediate benefit. Is it not true that every vice that affects the public welfare has back of it a scheme to make money? The seller of blue-sky stocks, the bandit who robs the bank, the bootlegger who peddles moonshine, the white slave trafficker, and the person who misrepresents his merchandise to a purchaser, all are prompted by one great motive—easy money. Commercialism runs rampant, destroys the honor of nations and of individuals. Altruism, which regards the rights of others as well as self, thanks be, predominates and is rapidly gaining ground. The world is growing better.

As factors in solving the mighty problems affecting State and Nation, the home, the school, and the church stand out pre-eminent.

LEGISLATIVE POWER

The power of the legislature to contribute to the development of the law is so nearly unlimited that commentators dismiss the subject with the statement that Parliament "can do anything but make a man a woman or a woman a man." While our Constitutions, Federal and State, impose restrictions on the legislative power, Congress and the State legislatures have nevertheless found a constantly expanding field for the exercise of their law-making powers. The great quantity and the bad quality of our statute law has long been the subject of vigorous criticism. Indeed, there is no more popular after-dinner sport than devising new phases in which to depict our legislative mills grinding out laws in feverish competition for leadership in quantitative production. Current criticism, though more picturesque, adds little to Alexander Hamilton's warning. "The facility and excess of law-making," says the Federalist, "seems to be the diseases to which our governments are most liable;" and again, "it will be of little avail to the people that the laws are made by men of their own choice, if the laws are so voluminous that they cannot be read or so incoherent that they cannot be understood." American critics like to contrast the law-

ridden state of our people with the freedom from meddling statutory regulation, said to be enjoyed in England; but the following from a recent edition of the Saturday Review indicates that this political disease is no American monopoly: "We have arrived," says the English critic, "at the stage where the aim seems to be the largest possible number of laws and regulations and those such as excite derision." We are apt to over-emphasize the number of bills introduced as a legislative evil, forgetting that freedom to introduce bills proposing changes in our laws is a part of the constitutional right to petition the government for redress of wrong. It is a safety valve for the pressure of a sense of injustice or a desire for change. The more serious matter is the selection from this mass of introduced proposals, of those bills which merit legislative approval and the "mechanics of law-making" by which the bills selected for enactment are converted into binding rules of law.

We have improved and we may still further improve the legislative product with which we are most concerned by not merely opposing undesirable legislation, but by contributing in detail to the development of desirable legislation. My experience with legislation justifies the comment that the desirability of legislation depends, in most instances, not upon any general consideration but upon detail. A workmen's compensation bill is not good or bad in general. It is good or bad in detail and the same may be said of many other current legislative proposals.

The proper administration of the great trust which the people of Iowa have committed to our keeping, requires that we should continue fearlessly to oppose undesirable legislative propositions and with equal solicitude should increase our efforts to bring about uniformity, and accuracy in desirable legislation.