

VOLUME III

Insurance Department, Annual Reports, 1927, 1928.
Workmen's Compensation, Biennial Report, 1928.
Fire Marshal, Annual Reports, 1927, 1928.
Board of Control, Biennial Report, 1928.

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Railroad Commission, Annual Reports, 1927, 1928.
Attorney General, Biennial Report, 1928.
Highway Commission, Annual Reports, 1927, 1928.
Printing Board, Biennial Report, 1928.

State of Iowa

1929

BIENNIAL MESSAGE

OF

JOHN HAMMILL

GOVERNOR OF IOWA

TO THE

Forty-third General Assembly in Joint Session

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GOVERNOR'S BIENNIAL MESSAGE

JOHN HAMMILL, GOVERNOR

To the Forty-third General Assembly of Iowa:

In compliance with custom and the provisions of our Constitution, I am required at this time to deliver a Message to the Legislature regarding the affairs of the State. Mere opinion would be of little value without the facts and reasoning upon which the conclusions are based.

I have the honor of submitting the following:

GENERAL CONDITIONS

I am happy to be able to advise you that the finances of the Commonwealth are in excellent shape. This biennium will close with a balance in the State Treasury of at least \$2,500,000.00. This is an unusual and gratifying situation and reflects the prosperous conditions of business, the diligence of the fiscal officers in collecting and conserving the revenues, the rigid care exercised in keeping expenditures within appropriation allotments and the beneficial influence of the budget over the control and regulation of the business operations of the State.

In no small measure the favorable treasury balance may be attributed to the collection of considerable amounts that were delinquent and in litigation. The volume of current revenues have exceeded our expectations. We may, therefore, look to the coming two years with confidence in our ability to pay as we go.

Long needed and extensive improvements are made possible with the money already saved and that may be anticipated with reasonable certainty. This splendid condition should not be an invitation to extravagance. The lean years from which we have so recently emerged are reminders that our efforts must be directed towards constructive developments that will be kept well within the limits of our ability to pay with the means at hand.

It naturally follows that the State has been prompt in meeting all her just obligations. The appropriations made from the General Fund in the Session of 1927 amounted to \$29,695,828.95.

These have sufficed to enable the various public activities to function with vigor and efficiency. At times some of the departments have been placed under great strain by unexpected emergencies and pressing demands, but the bounds set by the appropriation items have been rigorously observed so that deficits from departmental operations are negligible. The credit of Iowa never stood higher than at this moment.

BUDGET DEPARTMENT

In furtherance of efficient business management, the Legislature of 1924 created the Budget Department. The Governor was authorized to appoint a Budget Director.

I re-affirm my conviction that the creation of the Budget Department was a wise move, and has certainly demonstrated the wisdom of such action since it has functioned.

Experience in budget making has convinced me that the responsibility for the collection of public revenues should rest with the Chief Executive if his suggestions for expenditures are to have value and weight with the Legislative body.

Budgeting is the balancing of expenditures and authorized revenues. It furnishes the instrumentality for the regulation of the flow of public money through the lawfully designated channels of Government.

The untimely death of Honorable E. L. Hogue, Director of the Budget, shifted the completion of the budget to the Governor. I have reviewed the askings of the various departments of Government with care and caution, and as directed under the provisions of Code Section 334, I herewith transmit to the Senate and House of the General Assembly, the State Appropriation Bill as prepared in accordance with the important responsibility reposed in me by the Legislature.

The budget deserves your careful attention as the recommendations of those who have carefully considered the demands of the departments and who are thoroughly familiar with the needs and the finances of the State.

STATE DEPARTMENT OF HEALTH

The past biennium has witnessed considerable progress in Public Health Work. The most effective results have been obtained in

connection with the prevention of communicable diseases. A determined effort is being made to eradicate diphtheria.

About one-half of the school children of the State have been protected from that serious disease by immunization with toxin-antitoxin. Chiefly, as a result of this campaign the death rate from diphtheria has been reduced in many communities. In one city, namely, Sioux City, where the work was especially well done, there was only one death from diphtheria in 1927, whereas, the average for the years before the campaign of diphtheria eradication was begun was ten (10).

Although it has been possible, through the investigation of certain epidemics, to prevent the spread of a number of serious diseases, nevertheless, the facilities of the department for such work are very inadequate.

It is the constant aim of the Department to prevent epidemics. If they cannot be prevented, as is the case with such diseases as measles and influenza, the public should be warned as to when an epidemic wave is likely to occur and how best to avoid contracting the disease.

The department forecast the extensive epidemic of measles of 1927 several months before it occurred. It is believed that the relative scarcity of complications and the occurrence of very few deaths from the disease was partly due to a better knowledge on the part of the public as a result of information sent out by the department.

There were good prospects for a sizeable epidemic of infantile paralysis in 1928. The department started its educational campaign against that disease early in the year, with, it is believed, very effective results.

There has also been a noticeable reduction in the death rate from typhoid fever and tuberculosis. Communicable diseases, are, however, altogether too prevalent. The State Department of Health needs more support and Local Boards of Health better organization to adequately cope with the problem.

With proper facilities it will be possible to reduce the number of cases of the more serious communicable diseases by more than fifty per cent (50%).

Special care has been given to carefully checking over the plans of all water works and sewage disposal plants submitted for ap-

proval. Unless such is done, very costly mistakes are likely to be made.

A sanitary survey, including an investigation of the water supply, sewage disposal, garbage disposal and tourist camps, of every city in the State has been made. The findings, conclusions and recommendations are soon to be published. They will be helpful to every community.

Considerable work has been done by the Division of Sanitary Engineering in correcting conditions of stream pollution in several places. The seriously polluted condition of the stream below Mason City is being rapidly cleared away without any injustice to any tax payer and without putting any industry out of business. The condition of Cedar River has been carefully studied and investigations are now being made on the Des Moines River.

Iowa possesses several very beautiful lakes which are a great asset to the State. The department has given special attention to the correction of sources of pollution of the lakes themselves and also to the maintenance of healthful conditions at the many resorts frequented by the public.

The importance of having an official record of every person's birth is becoming so generally appreciated that the department daily receives requests for the registration of persons who were born before the Vital Statistics law went into effect in 1921.

The accurate record of causes of deaths has been of great value to the department in locating diseases and of serving as a basis of educational campaigns for their prevention.

The Director of Nursing Education, provided for by the last General Assembly, has done splendid work in the cause of developing well trained nurses in the fifty-two Nurses' Training Schools of the State.

The divisions of Barbering and Cosmetology have abundantly justified the wisdom of the action of the last General Assembly which created them. There has been an evident raising of the quality of workmanship and a marked improvement in the sanitation of the establishments.

The department has 22,261 licensees in the several "professions affecting the public health." The several Boards of Examiners have done their work well. There are many violations of the several practice acts. Many of these have been corrected through correspondence. The department is, however, in need of inspectors

who can make the necessary investigations in connection with cases of repeated wilful violations in order that the law may be properly enforced.

Less tangible but nevertheless very important have been the results of the educational work of the department. Education of the public as to the whys and wherefores of the various health laws, rules and regulations, regarding the possibility and manner of preventing many diseases and the enjoyment of better health, represents the major portion of the work of ours as well as that of every other successful health department.

We have good reason to believe that it is possible to extend the average expectation of life, which is now 59 years, by another ten years.

Laws and rules are of little value unless the reason for such are understood and appreciated by the public. This educational work is carried on by letters, circulars, pamphlets, bulletins, charts and lectures. The "Weekly Health Message" dealing with timely subjects, has been widely copied by newspapers and extensively used by local health workers. An average of about 200 letters and 2,500 pieces of second class mail leave the department every day.

An appreciation of the needs of the state and a recognition of what is possible in the way of further prevention of disease and the promotion of better health, brings forcibly to our attention the inadequacy of the present machinery for conducting efficient public health work. The State Department of Health should be so developed and have its several types of work so co-ordinated that it can render the public health service to which the State is entitled.

CONSERVATION

Conservation interests me intensely. This department has been outstanding. The Board of Conservation has rendered our people a great service during the past year in furnishing recreation for more than two and a half million people, who have visited the parks of the State.

Areas have been set aside for bird and plant life. Sixty thousand trees have been planted during the biennium. Improvements in the way of roads and shelter houses have been constructed for the convenience of picnickers and homes for custodians have been provided.

The attention of the Board of Conservation has been directed to every part of the State where there are beautiful lakes, streams and woodland. Iowa is doing nothing finer for her boys and girls than to make it possible for them to take their vacation in these public parks and have a part in the reforestation. The very foundation of conservation is in reforestation. In this connection I would like to warn against over-doing the exploitation of these areas by highway building. Iowa should follow the example of the United States Government and preserve tracts of real wilderness in addition to readily accessible parks. Regions that can be entered only by the hiker have an appeal to the old American spirit of hardihood and woodcraft.

The taking of large tracts of land from the tax rolls for the purpose of reforestation, game refuges and public parks would create a hardship in some counties. It would seem fair that the State should pay local taxes on the assessed valuation of these tracts of land.

The Board is carrying forward a complete campaign of education throughout the schools of the State.

LABOR AND WORKMEN'S COMPENSATION

During the biennium just closed the services of this department have been attended with little friction. The workmen of the State have received all the statute provides in the way of benefits and the employers and insurers have been required to pay no more.

Our State is falling behind the record in many states in the matter of giving consideration to victims of industrial injuries. There has been no substantial amendment to the law since the revision of the Code in 1924.

The recommendations of the Commission as to additional benefits are worthy of thoughtful consideration by the Legislature.

It would be unjust and inexpedient to increase excessively the burdens of the employers at this time. On the other hand, no amendment to the Compensation Act has been offered without the careful consideration on the part of the Commissioner as to cost involved, and in no case have these amendments fore-shadowed substantial increase in cost.

While industry has its problems, labor is likewise concerned and there should be a reasonable spirit of concession on the part of

each of these interests and in this consideration the weaker element of labor should have sympathetic treatment.

Employers and insurers are reasonably responsive to the requirements of the statute. There has been a spirit of co-operation with the Department which has been very helpful in the adjustment of claims. Usually they have been inclined in good faith to give the workman the benefit of the doubt.

The relationship of the Department with representatives of labor and with labor generally is most satisfactory. The usual demand is for the square deal only.

Farmers should be permitted by statute to provide compensation coverage for their workmen when they so desire. Some farmers have taken out policies with the understanding that compensation benefits would accrue to the employees in case of injury. Two cases have been litigated before the Commissioner to enforce payment but he has been prevented from holding for coverage because of statutory bar.

The financial statement of this Department is worthy of your consideration. In no state in the Union, comparable with Iowa in its industrial record is compensation administration afforded at the low cost shown in this statement.

Settlement through negotiation is the chief concern of the Department. Where litigation has been necessary the record shows that out of seventy-nine cases decided by the Supreme Court, the Commissioner has been affirmed sixty times.

INDUSTRIAL CONDITIONS

Industrial conditions throughout the State are generally satisfactory. Capital has found remunerative investment and labor has been employed steadily at fair wages. Productivity in the industrial plants throughout the State has been good. There has been a close relationship and an excellent spirit of mutual helpfulness and proper regard between employers and employees. Employers appreciate the necessity of giving willing labor the opportunity to live comfortably. The wage scale is the main spring of prosperity. With this in mind the principal employers in Iowa are lending their united efforts to the movement inaugurated by the Department of Labor and Industry to find a job for every man and woman who wants it. This branch of the Government, as well

as the Department of Labor, has laid special stress upon the protection and safety of the workers. Much has been accomplished through greater efficiency in methods, mechanical devices and health conditions on the part of the employer, and by more intelligent care by the employees themselves.

The tendency of growth of factories is westward and southward. From 1899 to 1925 the north central states east of the Mississippi river had a relative growth of almost two to one over the middle Atlantic and almost three to one over the New England States, while those west of the Mississippi, including Iowa, exceeded the relative growth of the middle Atlantic states and about one and one-half times that of the New England States.

However, from 1919 to 1925, the west North Central region did not fare quite as well, suffering a loss over the middle Atlantic states but showed an almost two to one relative gain over New England.

During the period from 1923 to 1925 the effects of the mechanization of industry, consolidation of plants resulting in mass production, and greater efficiency in management of the industry of manufacture, which began to an unprecedented degree immediately following the war, made most decided inroads throughout the country in the number of wage-earners, in a lesser total wage and in an increased production. In this again our west North Central states showed to advantage for while the factories of the country showed a loss of 384,230 wage earners and \$269,128,857 in wages, our group suffered to the extent only of 15,308 wage earners and \$9,626,105 in wages, of which Iowa, one of the seven in the group, lost but 2,602 workers and \$1,752,561 in wages.

New York, Pennsylvania and New Jersey during the same period lost from their factories 200,709 wage earners and the New England States 131,685, and suffered a wage loss of \$158,224,950 and \$132,321,968 respectively.

These statistics are given in part to show that while Iowa has not thus far figured as a great manufacturing state, yet the industry here has of late operated on a more stabilized basis than in a majority of the great industrial states, and that with our magnitude of raw materials and our excellent citizenship, the opportunity is here for a marvelous advance in production, employment of our wage earners, in the purchase of raw materials coming from our farms and mines, and in the establishment of a

general condition redounding to the benefit and prosperity of all.

In many lines of industry we are making great progress. At this time fully ten thousand persons are employed in slaughtering and meat packing, an industry with an opportunity for still greater development as less than 50% of our Iowa raised hogs and approximately only 25% of our cattle are slaughtered within our boundaries.

In poultry killing and packing Iowa now stands pre-eminent. During 1927, 61,324,000 pounds of dressed poultry was sent to the four big eastern markets alone. The enormity of this is apparent when we consider that these shipments were for Boston, 4 times; for Chicago, 3.8 times; for New York City, 1.7 times, and for Philadelphia, 5 times greater than the volume originating in their home states.

Iowa also shipped 175,387,000 pounds of creamery butter to the same four markets, exceeding home state shipments to New York City 12 times; Chicago, nearly five times; Boston over eleven times; and Philadelphia, almost five times.

During the past year the State has advanced in butter manufacture from third to second place among the states.

In the manufacture of cereals and corn products the State is gradually assuming leadership. A five million dollar improvement of one plant during the last three years shows the fine growth in this industry.

The direct importance of our factories to agriculture and our minerals is shown by fifteen industries comprising 27.2 per cent of all manufacturing plants and which used almost exclusively Iowa raw materials amounting in value to \$351,712,779 or 70.4% of all materials used in all manufactures; this exclusive of the many additional industries using our raw materials in part.

Gradually changing our policy of shipping nearly all of our raw materials out of the State for processing and in turn repurchasing the finished product, we are now slowly coming to the policy of processing our grains and our live stock and sending out the finished product, and at the same time more and more of the needed machinery for farm, factory and business house is made in the State. In agricultural machinery alone more than four million dollars is now being spent in improvements for increased production.

The opportunity for factory extension is not only here but we must arouse ourselves to the need of growth to retain our splendid

citizenship and to keep it from the need of seeking employment and investment elsewhere. During five years Iowa gained only 15,906 in population, and while both our birth rate and death rate is lower than the national average, yet we should have had at the end of 1924, considering births over deaths alone, 134,286 more people than the census showed.

Our farm population during the five years decreased 33,241, and with the introduction of power driven and labor saving machinery and more efficient management, this decrease will continue indefinitely. As an illustration the Bureau of Labor, through the County Farm Agents has taken a survey and found over 9,000 corn husking machines in the State, practically three hundred of these are of the recent double row make. More than 60 combination harvesters were found. So, in every line the power driven labor saving machine is installed on the farm, and labor displaced must migrate to the city, and unless our industries there are built up these must remain in idleness or the migration must go out of the State, losing to Iowa its investment in education and the benefit of the possible production and earnings of the men.

We have referred to mechanization, mass production and elimination of waste in industry, resulting in a displacement of man power both in the established factory and farm. The same process is apparent in building, in public improvements, in mines, in office, everywhere, and the only means to keep this labor employed is to find new avenues of employment either through new industries filling demands of changed standards, or the enlargement of those we now have. In the shifting process of labor the State has a vital concern which is partly filled by the employment service in connection with the Bureau of Labor.

BUREAU OF LABOR

To encourage manufacture, the Bureau of Labor has compiled a revision of the Directory of Manufacturers showing Iowa resources and diversity of manufacturers. This issue will be distributed among schools to familiarize our youths with Iowa resources and opportunities. They will also be distributed in all of the principal libraries of our own nation and of continental countries, as well as in all United States consular agencies as a means

to aid our State export trade. Important business concerns throughout the nation have requests on file for this Directory.

To relieve unemployment the State through this Bureau is maintaining two employment offices that during the biennial period ending June 30, 1928, filled 60,609 jobs. Of these, 40,918 were filled by men, and 19,691 by women. 12,495 of these were farm jobs, 4,962 were farm and dairy jobs upon a monthly or yearly basis, the others in seasonal needs.

Inspection to minimize hazards of industry and employment, and the safe-guarding of children in schools by proper emergency exits, likewise the general public in places of amusement and other public places has made progress. For the fiscal year ending June 30, 1917, industries of the State reported 21,676 accidents with 194 deaths; for the calendar year of 1927 the same type of industries reported 7,817 accidents and 35 deaths. This decrease was incident to a co-operative and enlightened industrial management, Workmen's Compensation Laws and casualty insurance companies all working in harmony with the efforts of the bureau.

Practically all architects either submit plans of buildings or work along well developed rules of the bureau, in construction of buildings requiring safe exits under the law.

The Elevator Law of more recent enactment is bringing good results. Fully 95 per cent of all passenger elevators are now equipped with approved inter-locks thus eliminating in the main serious accidents, and in all new installations of both passenger and freight elevators the almost universal code of safe practice is followed, and older installations are brought up to the required standard as rapidly as possible based upon existing conditions, and all of which will more fully insure safety to our people.

THE COAL INDUSTRY

The coal industry forms an exception to the general rule of prosperity. It is in the worst shape of any Iowa industry. There have been numerous contributing causes such as over-production, competition from other fuels, labor disturbances, and unjust and discriminatory freight rates. These unsettled factors have been somewhat abated but not sufficiently to restore the industry to its former state of economic importance and prosperity.

In some fields there has been an encouraging movement in which

the operators, miners, and the general public, have participated.

Heating plants, and chimneys should come under the building code and all chimneys should be made large enough to burn Iowa coal, and all furnaces should handle Iowa coal. All public coal should be Iowa coal.

It is not necessary that we send to other states for our fuel supply as we are provided with more than enough to take care of our every need right here at home. Not only can we be loyal to, and patriotic toward home industry—a home industry that will give employment and business to thousands of people directly, but it will give employment to thousands of others who are indirectly given employment and maintained in business because of the wealth put into circulation from the coal industry.

MINING EXAMINING BOARD

It is the policy of the State that the expenses created by all Boards in the interests of a particular industry be borne by that industry.

Our mining board is costing the State money for its maintenance. It has been the practice of the State to make a charge of \$2.00 for registration fee, and if the applicant passes the examination, another charge of \$2.00 is made for a certificate. The registration and fee should be increased and a charge of \$5.00 made, in order that this Department may be self-sustaining. In addition, a renewal fee of \$1.50 per year should be made for each certificate in force in case of failure to pay within 30 days after receiving notice from the Secretary. The law should provide that certificates once voided can be reinstated on the payment of \$7.50.

If this arrangement were made this Department would be self-sustaining, whereas the Board now costs the State around \$1,500.00 annually.

SCHOOL TREASURER

The office of School Treasurer in the various school districts should be abolished and the County Treasurer should be authorized to pay all warrants out of the School Funds. If this provision is not adopted, the law as to the Audit of School Treasurers should be extended so as to include rural districts. The abolishment, how-

ever, of the office of School Treasurer, would be a saving to the taxpayers and would eliminate an unnecessary office.

STATE FISH AND GAME DEPARTMENT

Substantial progress has been made by the Fish and Game Department during the last biennium as shown by the State Accountant's report.

The total receipts for 1927 and 1928 amounted to \$439,175.73, an increase of \$47,984.59 over the two years previous. Fines imposed and collected for violations of the game laws during the period just passed (which were placed to the credit of the school fund) amounted to \$46,520.54, an increase of \$8,108.64.

Distribution of larger game fish has increased. Receipts for sale of coarse fish show a decrease, indicating that some progress is being made in reducing their numbers. Improvements have been made at all fish hatcheries. Land has been purchased for hatcheries and nursery ponds in addition to the regular expense of operating the department.

The Iowa Fish and Game Department is a pioneer in the establishment of Wall-eyed Pike nursery ponds. Very satisfactory results are being shown at Spirit Lake and Okoboji Lakes. There were 1,617,500 pike ranging from five to eight inches in length taken from the Center Lake nursery pond and placed in East Okoboji, West Okoboji and Spirit Lake.

The Department is maintained by fees collected for hunting and fishing licenses and from the sale of rough fish. This is a special fund paid for a particular purpose and any sum remaining after the payment of the expenses of the department should be used in the development of our lakes, parks, and the propagation of fish and game instead of being turned over to the general fund.

The future policy of the Department should be to enlarge and increase the number of rearing ponds for game fish, purchase waste areas through the State for game refuges and public shooting grounds, and secure, if possible, a more wholesome respect for the game laws.

INSURANCE DEPARTMENT

The insurance companies represent great accumulations of wealth. They are in sound condition. This line of business has

been growing by leaps and bounds and the importance of safeguarding them multiplies with the number of our citizens who become interested as investors. It has played, and will continue to play, an important part in the agricultural development of our Commonwealth. That this business has confidence in the future of agriculture is best demonstrated by the support it gives and the service it renders.

Mismanagement of companies has been ferreted out by the Department. Parties guilty of malfeasance in office have been removed and others placed in their position. Integrity and sound business methods must ever be present in the control and management of our insurance companies. It is the most sacred of all business.

The Insurance Department has been unusually diligent and watchful, and the public can rest in a feeling of security that their investments in insurance are safe.

FIRE MARSHAL

During the past biennium the State Fire Marshal's Department has been woven more firmly into the state government than it has probably been since it was created in 1909. This has been accomplished largely through practical and thorough co-operation with other state law enforcing bodies and with county, city and town officials. The effectual benefit of this office has harmoniously permeated nearly every county in Iowa.

One hundred and fourteen investigations have been made during 1928. Of these sixteen have culminated in successful prosecution and conclusion involving twenty-nine persons. Some of these guilty of arson are in prison or awaiting trial, some feeble minded are being treated in state hospitals for the insane, some are in the boys' reformatory, while others are paroled. There are still seven who are fugitives from justice, in jail awaiting trial or at liberty on bond. There are eleven indictments still pending against six persons. Besides these cases, evidence of a criminal nature has been filed with various county attorneys which they will present to grand juries.

A large number of inspections have been made which have resulted in conditions being removed or corrected thereby materially reducing property loss through fire.

The moral effect of the work is generally felt and recognized throughout the state thus giving the department added and valuable prestige.

During the past year a Fire Prevention Manual was prepared and distributed to all public and private schools for use in the various grades. Educational work in Fire Prevention has progressed rapidly and with wonderful and far-reaching results. More observance of fire safety rules and greater care is being practiced by our people, that will cause the theory of fire prevention to become an actual condition. People are eliminating fire hazards by removal, repairing and cleaning. Much has been accomplished through the campaign of education as to the causes and dangers of fires.

The department should continue to enlarge upon its campaign of education on fire prevention so that the now accepted theory will culminate into a stern and pleasant reality thereby saving human life and conserving millions of Iowa wealth.

IOWA STATE COLLEGE AT THE 1928 INTERNATIONAL

Iowa, the greatest live stock state in the Union, was creditably represented at the International Live Stock Exposition by carload exhibits from Iowa feed lots, by pure bred cattle, horses, sheep and swine, which held their own against the best brought in from other states and from Canadian provinces.

Best of all were the victories won by two 4-H Club boys from Marshall County. Clarence Goecke won the grand championship on his yearling Hereford steer while the Angus steer shown by Keith Collins, won the championship in the beef carcass competition. The former sold for the new record price of \$7.00 per pound live weight, or a total of \$8,050.00, and the latter sold for \$6.75 per pound dressed weight, or a total of \$4,873.50.

In the largest and best fat stock show ever assembled at the International, the exhibit from Iowa State College very creditably represented Iowa's greatest industry and won many of the highest prizes.

The following interesting statement and tabulation was taken from the Chicago Tribune of Monday, December 10:

"IOWA AT TOP OF LIST

Just as the Iowa State College held the lead in the number of championships and first prizes, so also did the State. There were 201 championships and first awards credited to the State of Iowa, including the winnings of individual exhibitors and the college. Iowa has 130 championships and 71 firsts in her state trophy chest."

WHERE THE TROPHIES WENT

Following is the standing of the first twelve states, not including prizes awarded below first place:

State	First Prize	Champs.	Total
Iowa	130	71	201
Illinois	103	35	138
Indiana	49	21	70
Ontario, Canada	42	21	63
Ohio	47	14	61
Wisconsin	32	18	50
Michigan	33	12	45
Minnesota	30	14	44
Montana	28	8	36
Nebraska	23	9	32
Colorado	24	6	30
Kansas	16	4	20

The Iowa State College exhibit of cattle, hogs and sheep won a total of 145 ribbons. Included in this number of ribbons are:

- 2 grand championships
- 2 reserve grand championships
- 20 champions
- 47 firsts
- 27 seconds

Among the most coveted prizes won by our college live stock exhibit are the following:

- Best general exhibit of cattle, hogs and sheep.
(15 state colleges and universities competing.)
- Grand champion barrow of the show, all breeds and weights competing.
(Sold for 32 cents per pound.)
- Grand champion pen of three barrows of the show.
- Reserve grand champion pen of three barrows.

The following appeared in the Chicago Daily Drovers Journal Tuesday, December 4, 1928, and is of interest in this connection:

"In the strongest show of fat hogs ever seen at the International, Iowa State College won a large share of the premiums. Their Duroc barrow farrowed in September 1927, was the grand champion over all breeds and their pen of the same breed and age was the winner over pens of three barrows of all breeds.

It was the biggest show of barrows in numbers and the highest in average excellence of the fat hogs exhibited, of any staged at Chicago."

Champion swine carcass, all breeds and weights competing.
(Sold for new record price of \$1.60 per pound.)

Grand champion group of three steers, all breeds competing.

Champion get of sire group of steers, all breeds competing.

Champion group of five steers, all colleges competing.

Champion group of five hogs, all colleges competing

Champion steer calf of the show, all breeds competing.

Reserve champion steer calf of the show, all breeds competing.

The following taken from the Chicago Daily Drovers Journal under date of Wednesday, December 5, will no doubt be of interest in this connection:

"In the calf championship, eight wonderful calves, the blue ribbon winners of all the calf classes, including about 200 head shown, faced the judge. It was a close contest.

There were three calves of the quality and kind that had found popular favor in past years for the highest honors. They were all from the Iowa State College, the senior Hereford calf, that was grand champion at the Omaha show, the senior Angus calf that was reserve breed champion here and the senior grade Angus calf.

It would be a high honor to any college to show one such an animal, but to bring out all three of the contenders reflects highly of the good work being done along beef cattle lines at the Iowa State College."

Champion Angus steer.

Reserve champion Angus steer.

First prize Angus group of three steers.

(Sixth consecutive year this prize has been won by Iowa State College.)

First prize group of grade steers.

Reserve champion Hereford steer.

Won blue ribbons in seven breeds of swine and championships in six.

Champion Duroc Jersey barrow.

Champion Berkshire barrow.

Champion Hampshire barrow.

Champion Tamworth barrow.

Reserve champion Hampshire barrow.

Reserve champion Spotted Poland China barrow.

Champion pen of three Durocs.

Champion pen of three Berkshires.

Champion pen of three Chester Whites.

Champion pen of three Hampshires.

Champion pen of three Tamworths.

Champion Oxford wether.

Champion grade wether sired by Shropshire ram.

Reserve champion Oxford ram.

Reserve champion grade wether.

Reserve champion Hampshire wether.

In college classes for yearling wethers, our exhibit won second, third, fourth and fifth, all colleges competing with yearling wethers of all breeds.

In addition to many other important prizes, Iowa State College did the unexpected by breaking into the winning column in the fleece exhibit. Her winnings here were: Ram fleece, first; ewe fleece, first; market fleece, first and third.

All of this live stock had been used as laboratory equipment for instructional and demonstrational purposes and at the conclusion of the show, most of the fat stock was sold for prices that were somewhat above market quotations. All of the pigs, all of the yearling wethers and all of the steers other than the junior calves and one senior calf were sold. A senior Hereford calf that was the grand champion at the Ak-Sar-Ben show at Omaha, champion calf, all breeds competing at the International, and reserve champion Hereford steer, being defeated only by the summer yearling steer shown by Clarence Goecke, was so popular with the Hereford Breeders Association that the officials persuaded the management at Ames to let this steer go on to the National Western Stock Show to be held at Denver, Colorado, the week of January 12 to 19, 1929. The steer will be cared for and exhibited without expense to Iowa State College but will be entered in the name of the col-

lege and will be sold at the conclusion of that show. He will undoubtedly bring just as much money as he would have brought at Chicago, and in addition, should creditably represent Iowa in the fat steer show at Denver.

PARDONS, COMMUTATIONS, SUSPENSIONS AND REMISSIONS

Pardons, commutations, suspensions and remissions have been granted during the past two years with great care and caution, as set out fully in a separate report presented to the General Assembly for its examination, as provided by statute. In every case there has been a complete investigation of the facts and in almost every instance no action has been taken except on the recommendation of the Board of Parole, or the Judge who presided at the trial and the County Attorney who prosecuted the case. In many cases such clemency was also advised by a number of representative citizens residing in the community where the crime was committed and in a number of instances the recommendation for leniency was accompanied by the endorsement of all of the county officers of the county in which the crime was committed. No action was taken in any case except as recommended by the Board of Parole, the Judge or the County Attorney, as indicated above.

The Board of Parole has been very diligent and painstaking in the investigation of all cases which have been submitted to them by me, and also in studying the cases of the men and women in our institutions. Their work during the past biennium has been of a high order.

REFORM CRIMINAL PROCEDURE

There is no question about the wide-spread criticism and dissatisfaction among the people in the administration of the criminal law. The fault of this lies not so much in that we do not have enough crimes defined in our Code and the machinery for punishment, but the main difficulty lies in the methods of criminal procedure which are archaic and have come to us from ancient times.

Too many men escape punishment on technicalities that are unnecessary in the administration of the criminal law or in the procedure of justice in such cases.

In some instances the criminal procedure in this State is in advance of most of the States and has been progressive and forward-looking but we still cling to the ancient forms in the matter of indictment and information. While we have liberally permitted the amendments of indictments and information, still this is not sufficient to meet the needs of the situation.

The State Bar Association of this State unanimously adopted a recommendation to the Legislature that we take another forward step by the adoption of the so-called short form of indictment. This is particularly in vogue in the State of Massachusetts, where it has worked successfully and it has been adopted in other States.

For example, it is not infrequent that an indictment, drawn in the state of Iowa, would be in the following form:

DISTRICT COURT OF THE COUNTY OF _____
 IOWA

THE STATE OF IOWA	}	STATE OF IOWA, SS:
Against		INDICTMENT
A. B.		

The grand jury of the county of _____, in the name and by authority of the State of Iowa, accuse A. B. of the crime of murder, committed as follows:

The said A. B., on or about the _____ day of _____, A. D., _____, in the county aforesaid, in and upon the body of one C. D., then and there being and alive, wilfully, feloniously, deliberately, premeditatedly, and with malice aforethought, did commit an assault with a deadly weapon, being a revolver, then and there held in the hand of the said A. B. and loaded and charged with loaded cartridges, and then and there the said A. B. did, with the specific intent to kill and murder the said C. D., wilfully, feloniously, deliberately, premeditatedly, and with malice aforethought, shoot off and discharge the contents aforesaid of said deadly weapon, at, against, and into the body of the said C. D., thereby wilfully, feloniously, deliberately, premeditatedly, and with malice aforethought, inflicting upon the body of the said C. D. a mortal wound, of which said mortal wound the said C. D. from the said date of _____, A. D., _____, until the _____ day of _____, A. D., _____, at _____ in said County aforesaid, did languish and languishly did live, on which said _____ day of _____, A. D., _____, the said C. D., at _____, in the county aforesaid, died of the mortal wound so inflicted by the said A. B. as aforesaid; and so the grand jury say the said A. B., him, the said C. D., in the manner and by the

means aforesaid, wilfully, feloniously, deliberately, premeditatedly, and of his malice aforethought, did kill and murder, contrary to the statute in such case made and provided and against the peace and dignity of the State of Iowa.

.....
County Attorney of
..... County, Iowa.

The proposed statutory short form of indictment would be substantially as follows: (After the caption).

The grand jurors of the County of Polk accuse John Doe of murder and charge that on or about the first day of December, 1928, John Doe murdered Richard Roe.

(..... Burglary, and charge that on or about the first day of December, 1928, John Doe committed burglary in the dwelling of Richard Roe.)

(..... Robbery, and charge that on or about the first day of December, 1928, John Doe robbed Richard Roe, etc.)

In other words, the indictment will state the charge in the simplest possible form. And if, in a particular case the defendant really needs more information in order to prepare his defense, the court, on a proper showing, will order the county attorney to give him a bill of particulars setting forth the facts that he needs to know.

Such a short form of indictment covering the various crimes would simplify the practice, eliminate the possibility of technicalities in the forms of indictments under which many guilty men escape or new trials are unnecessarily granted at great expense.

The movement to simplify criminal procedure and avoid archaic technicalities is being studied by criminologists, judges, and lawyers throughout the Nation, and Iowa could well afford to lead in this.

This substitutes twentieth century common sense for absurd eighteenth century verbosity. Massachusetts has used this method in criminal cases since 1899 and has found it highly satisfactory. It has also been in use in England since 1915 and has been recommended by the American Law Institute.

THE IOWA NATIONAL GUARD

The Iowa National Guard, at present, is composed of the following units:
State Staff.

Headquarters and Staff, 34th Division.
67th Infantry Brigade (133rd and 168th Infantry).
113th Cavalry
135th Field Artillery.
186th Hospital Company.
186th Ambulance Company.
Total: 242 Officers.
3 Warrant Officers.
3,361 Enlisted Men.

The quality of the Guard personnel has been improved to such an extent that the various units are now composed of the very best young men in the community in which the units are located. Weekly attendance at drills has improved seventy-five per cent (75%) and the officers who command the organizations are professionally qualified in all respects.

The State of Iowa is fortunate in having one of the best permanent camp grounds in the United States, located as it is approximately twelve (12) miles from Des Moines, it is finely adapted to the needs of the Guard. Units of the Guard now going into Field Training have nearly all the conveniences that could be expected. Facilities for hot water have been installed in each bath house during the past two years so that now each organization has comfortable bathing facilities, mess halls, tent floors, electric lights, and in addition to these features Camp Dodge has one of the largest swimming pools in the country.

In the matter of new construction at Camp Dodge, it will soon be necessary to provide a new machine shop, a Brigade Headquarters building, a hospital, and three regimental infirmaries. It is thought and expected that the Federal Government will assist in this construction. The regimental infirmaries and Brigade Headquarters buildings are made necessary by the fact that now the War Department orders our 34th Division Headquarters, and two Division Companies to Camp Dodge for annual training.

UNIFORM VETERANS' GUARDIANSHIP ACT

The veterans of the late world war are very much interested in a uniform veterans' guardianship Act, in order that the estates of world war veterans can be administered uniformly and in the most economic manner. The Act is not intended to supersede or

repeal the existing guardianship laws of the State. It is intended to apply only to the guardianship of Bureau beneficiaries and its limitations would operate only upon the administration of funds paid to a guardian by the United States Veterans Bureau. In other words, the law would not have effect upon property received by the guardian of any incompetent or minor ward from sources other than the United States Veterans Bureau.

The Act provides among other things:

1. That the certificate of the Director of the United States Veterans Bureau shall be prima facie evidence of the necessity of the appointment of a guardian for an incompetent Bureau beneficiary.
2. That no one person may be guardian for more than five wards unless the wards are all members of the same family—exception being made in the case of Trust Companies who may be guardian for more than five persons.
3. That notice of hearing be filed upon the proper office of the United States Veterans Bureau upon the filing of an annual account or an application for an allowance from the guardianship estate for any purpose.
4. That the investment of guardianship funds which are not necessary to meet the current expenses of the ward be mandatory.
5. That a guardian's compensation shall be in reasonable amount as allowed by the Court but not to exceed five per centum of the income into the estate except upon a showing to the Court of the performance of unusual and extraordinary services by the guardian.

The proposed Act as a whole provides for a close co-operation between the United States Veterans Bureau and the State Courts for the purpose of preventing fraud and misappropriation of guardianship property. The legislation recognizes the joint responsibility of the Federal and State Governments in the administration of these guardianship estates and is intended to assure a maximum application of compensation and insurance payments for the actual benefit of the wards.

The recommendation of the National Conference of Commissioners on Uniform State Laws has endorsed this measure, also the American Legion and the Veterans of Foreign Wars. It is worthy of your earnest and thoughtful consideration.

AERONAUTICS

Aeronautic legislation is of great importance to the people of our State. Cities and towns should be granted the power to establish, maintain and operate airports and landing fields either within or without their limits, to issue bonds for that purpose, and to levy a tax to pay such bonds and interest.

Uniformity in the matter of the operation of aircraft through the United States, whether interstate or intrastate in character, is desirable. Therefore, legislation should be enacted which will, in its effect, bring about the observance of requirements identical with those of the Federal Government. For like reasons it should be made an offense for airmen or aircraft to operate or be operated within the State of Iowa unless and until licensed by the Federal Government.

The Secretary of State should be vested with power and authority to make and promulgate regulations covering air traffic rules in this State which shall conform to and coincide with the Air Commerce Act of 1926, air commerce regulations and air traffic rules issued pursuant thereto, and to enforce the provisions of state legislation requiring federal licensing of airmen and aircraft.

State legislation dealing with this subject should conform to Federal laws for interstate regulations.

FEDERAL ESTATE TAX AND THE STATE

Our state, without any cost to its citizens, by making a change in its inheritance tax laws, could greatly increase the amount received from such taxes. The Federal Estate Tax provides that the amount paid on said inheritance tax may be credited on the Federal tax up to the amount of 80% thereof; the tax as levied at present in Iowa in many instances does not amount to 80% of the Federal tax.

If an additional amount was levied on the estates subject to the Federal tax to bring the amount of the state tax up to 80% it would cost the Iowa people nothing and would merely reduce the amount which goes to the Federal Government. States like New York, Massachusetts, California, and others have taken advantage of this provision. Some of the states have merely changed their

laws by adding a short provision to the effect that where the total of state inheritance tax did not equal 80% of Federal tax an additional tax should be levied on the state equal to the difference. Others have changed their laws so as to levy rates that amounted almost to 80% of the rates of the Federal tax and graded it in the same manner.

The Inheritance Tax of Iowa ought to be entirely remodeled. At present it does not matter if the widow's share is a million dollars, if it does not exceed her dower interest, she pays no tax thereon; a widow's dower ought to be exempt up to \$50,000, but there is no good reason why the exemption should continue indefinitely.

The amendment of the Estate Law of Iowa as suggested herein will increase the income of Iowa approximately in the sum of \$400,000 for the biennium.

HIGHWAYS

Four years ago our road laws were in a chaotic condition. Some progress had been made in the transition from the obsolete administrative machinery of pre-automobile days, but this transition had not been brought to its logical conclusion as to either primary or secondary roads. We were in between the old order and the necessities of the new order. The control of the primary roads was still vested in the counties, although the state performed certain functions with respect to these highways. Primary road funds were allotted among the counties on a fixed basis, regardless of the necessities. Abutting property was assessed for a portion of the cost of paving. Pavement could not be built without a vote of the people, even though funds were on hand with which to make payment therefor. The county's credit was being absorbed in the voting of bonds for the improvement of the primary roads. The interest on these bonds was paid out of a property tax levied by the county. Funds were insufficient to meet the requirements. We were using primary funds on secondary roads. Our laws were in conflict with the federal aid road law. The Secretary of Agriculture had served notice on the Governor that we would cease to receive our allotted portion of the federal aid road funds if we did not change our laws so as to comply with the federal aid road act. Some progress was being made in the improvement of the secondary

roads, but here also legal and administrative machinery were inadequate.

Our first concern was with respect to the primary roads. We felt that if we could get the primary road problem settled in a satisfactory manner, then the secondary road problem could be approached with unanimity of purpose and a good chance of success. We had at that time on our primary road system, 500 miles of pavement, 2,200 miles of gravel, 1,900 miles of graded but un-surfaced road, and 2,000 miles of ungraded road. We were building pavement at the rate of 100 miles per year, grading 400 miles per year, and graveling 350 miles per year.

In the inaugural address to the Forty-first General Assembly, I recommended

1. That our primary road laws be revised to comply with the federal aid law.
2. That special assessments for paving on primary roads be done away with, and all assessments previously levied be refunded.
3. That the allotment of primary road funds among the counties on a fixed basis be discontinued and that said funds be kept "as a single state fund for the improvement of the primary roads of the whole state".
4. That a tax be levied on gasoline sold in the state to provide additional funds, the proceeds of said tax to be divided between the primary and the secondary roads.
5. That "the direct control of the construction and maintenance work on the primary roads and the funds created therefor" be placed "under the state highway department".
6. That the interest and principal of primary road bonds be paid from the primary road fund.
7. That the road user should pay for the roads.

These recommendations were amplified in a special message to the Forty-first General Assembly on February 14, 1925.

The 41st General Assembly amended our primary road laws so as to comply with the Federal Aid Act, thus securing to Iowa the continued receipt of her allotted portion of the federal aid road funds. The General Assembly also enacted a law levying a tax of two cents per gallon on gasoline sold within the state. One-third of this tax was devoted to primary roads; two-thirds was devoted to secondary roads. In the inaugural address to the 42nd General Assembly, these recommendations were renewed with the further recommendations that an additional tax of one

cent per gallon be levied on gasoline, the proceeds of said tax being devoted to the primary roads, and that the control of the township roads be vested in the county boards of supervisors. These recommendations, insofar as they pertained to the primary roads, were all enacted into law by the 42nd General Assembly.

In a special message of March 5, 1928, to the extra session of the 42nd General Assembly, it was recommended that an act authorizing the issuance of one hundred million dollars of state bonds for the completion of the improvement of the primary road system, be submitted to a vote of the people of the state. The fundamental principle of the proposal was that the bonds and the interest thereon should be paid out of the primary road fund and without the levying of a property tax. This measure was adopted by the General Assembly and later approved by an overwhelming vote of the electorate of the state.

Under the stimulus of these successive enactments by the 41st and 42nd General Assemblies, our primary road improvements were speeded up in a very gratifying manner. Whereas four years ago we were building pavement at the rate of 100 miles per year, we constructed 740 miles of pavement in 1928. In the four years that have intervened since the convening of the 41st General Assembly, we have paved 1,213 miles, graveled 1,401 miles, and permanently graded and bridged 1,961 miles of the primary road system. Considerably more than half this work has been accomplished in the two years intervening since the 42nd General Assembly completely revised our primary road laws. In these latter two years we have paved 1,060 miles, graded and bridged 1,136 miles, and graveled 707 miles. At the present time the condition of the primary road system is as follows:

Paved	1,638 miles
Graveled	3,207 "
Built to finished grade but not surfaced.....	1,114 "
Not built to finished grade.....	802 "

Total

6,761 "

With the adoption of the state bond act, the revision of our primary road laws and financial arrangements may be said to be complete. Our laws affecting these highways are in every respect up-to-date and equal to those of any other state in the Union. A few minor adjustments of these statutes may be necessary from time to time, but substantially speaking, our primary road problem is settled. There remains only the administrative problem of

building each year on our primary road system, such mileages of pavement, gravel, or permanent grade as may be necessary to fully complete the program within a period of six years as contemplated under the state bond act. When this program is completed, we will have a paved road system of substantially 5,000 miles. The remaining 1,700 miles of the primary road system will have been permanently graded, bridged and surfaced with gravel.

We can with confidence look forward to the completion of our primary road system under the state bond act. Experience thus far has shown that the estimates on which this act is founded were conservative and sound. Pavement constituted the principal item of expenditure in the construction program. The estimates submitted to the legislature when this act was under consideration were based on a cost of \$28,000 per mile for pavement. At the present time, contracts for pavement are being let considerably below that figure, in many instances even below \$25,000 per mile. The estimated income from the motor license fees and gasoline tax going into the primary road fund, as submitted to the General Assembly when the act was adopted, amounted to \$13,689,000 per year. In the twelve months period ending November 30, 1928, the actual income from these sources was \$14,390,817.00 or more than \$700,000 in excess of the estimates submitted to the General Assembly which adopted the state bond act. Even at the smaller figure our state bond program was on a sound financing basis, as the estimates showed that there would be a surplus of nearly three million dollars per year during the bond-paying period, over and above the payment of principal and interest on the state bonds and all other obligations against this fund.

The state highway commission is well organized with an efficient engineering force capable of supervising the expenditure of the vast funds provided under the state bond act, and able to safeguard the interests of the people in the building of these highways.

We may now consider our primary road problem solved and turn our undivided attention to the solution of our secondary road problem, of which I will have more to say later.

I recommend the adoption, by the State, of the bridges and city streets needed for the continuity of the highway system, together with ample provision for the expense thereby imposed upon the Primary Highway Fund.

I commend to your early and earnest consideration the disposal of problems involving the future of the public highways to the

end that there may be as little derangement as possible in the continuing activities of the Highway Commission.

The Workmens' Compensation Act should be amended so that the accidents in connection with the construction of the highways should be charged to and paid from the Highway Fund.

REGULATING THE OPERATION OF VEHICLES ON HIGHWAYS

In every state law there are some matters of local concern only. There are other matters on which there is a crying need for harmony.

Today the traveling motorist cannot avoid constant unwitting violation of the numerous conflicting statutes. Because of inadequate state laws, cities have adopted regulations still further in conflict. This situation breeds disrespect of all motor vehicle laws, and causes infinite inconvenience, delay, confusion and accidents. Uniformity of laws will promote law observance, comfort and safety.

The summary as prepared by the Commissioners on Uniform State Laws for the convenience of legislators, state officials, and others who believe in the principle of uniform traffic regulations is worthy of your earnest consideration.

I recommend the adoption of the Uniform Motor Vehicle Code, including: Uniform Motor Vehicle Registration Act; Uniform Motor Vehicle Certificate of Title and Anti-Theft Act; Uniform Motor Vehicle Operator's and Chauffeur's License Act; and Uniform Act Regulating the Operation of Vehicles on Highways; drafted by the National Conference of Commissioners on Uniform State Laws.

BANKING

The past two years have been years of reconstruction for the banks of Iowa. In many respects these two years have been the culmination of the economic troubles of Iowa, as there have been more bank difficulties than for many generations. Deflation of Iowa land values and of farm products forced the failure of many banks and also made necessary the reconstruction of many other institutions. These conditions have also made necessary the installations of new banking practices and different banking methods. Banking has been going through a transition which has made it imperative that safer banking methods be adopted and that the troubles caused by economic conditions and poor banking be cor-

rected. The Banking Department of the State of Iowa has had a very busy two years, working day and night, many times seven days a week, helping in a constructive way to build up the banks of the state. The public cannot know of 95% of the work of this Department. The scores of banks saved and the hundreds of bad situations worked out, of course, cannot be made public. There has been a sincere, honest endeavor made to be of constructive help at all times. The Superintendent and his force have been handling an unprecedented situation of a combination of bank and business trouble which has never been equaled in this state. However, by wise counsel, constructive work, and by the putting in force of better banking rules the Department has been able to make a wonderful record in the improvement of banking conditions. One of the reasons for so much bank trouble in this state has been its over-banked condition and the Department is taking a very conservative attitude in refusing requests for many new charters. Too many banks was responsible for many troubles, among others, the making of poor loans on account of competition, paying too much for deposits, and general bad banking practices. Good banking in Iowa now requires a larger minimum capital than formerly and no banks have been chartered with less than \$25,000.00 capital and a substantial paid in surplus. At the present time, banks of this state are better and safer than ever before.

The Banking Department has charge of 697 Savings Banks, 336 State Banks, and 13 Trust Companies. On October 3, 1928, these banks had deposits of \$573,696,850.43, and capital of \$44,511,300.00, surplus and profits of nearly \$30,000,000.00. They had loaned out to Iowa people \$498,704,361.94 to keep the business of this state going in good shape. Deposits have increased in a satisfactory manner during the past year, having gone up at the rate of a million dollars a month.

The Superintendent of Banking, in addition to his other duties, also has charge of all of our closed state banks as official Receiver. This has more than doubled the work of the Department. Mr. Andrew has charge of 198 closed banks, with assets of over one hundred million dollars, and the Department has paid back to the depositors \$40,000,000.00 at the lowest cost of administration that has ever been known in trusts of that kind. Enough has been received from interest and rents to cover all of the costs of receivership of every kind.

The next two years should show a continued improvement for the banks of this state. There are still many problems to be worked out, but nearly all of them are contingent on a better movement of land at a fair price. Nearly all of the remaining bank problems in this state can be easily solved under these conditions. Improvement in economic conditions will, of course, first affect and benefit the banks. In a large measure they have "cleaned house", better banking practices are in force, expenses have been reduced and new items of revenue made possible. The number of banks in this state should not be increased for some time; in fact, a large number of consolidations should be made and the Banking Department is working on several of these at the present time. The best solution for an over-banked condition in any community is a consolidation. Too many banks make a large overhead for the community to support and results in dangerous banking conditions.

The bankers of Iowa have been taught, by severe losses, that poor banking methods do not pay. Excess loans, frozen capital loans, and loans poorly secured have resulted in large losses. The result is that the bankers of this state have entered on an era of better banking, aided and counseled by the Banking Department of the state, and the coming two years should be years of real advancement and years of better business and banking in Iowa.

THE CHALLENGE OF THE HEROES IN OLIVE DRAB

The Thirty-eighth General Assembly provided for the creation of the Iowa War Roster Commission. This commission was authorized to gather material for publication as follows:

1. Complete roster of all soldiers, sailors and marines of all grades who served in the army, navy or marine corps in the Mexican Border Service of 1916 and 1917, and the World's War of 1917, 1918 and 1919.
2. Appropriate Historical Sketches of the organizations in which any considerable number of Iowa men served.
3. Summary of casualties.
4. Lists of Iowa soldiers, sailors and marines captured by the enemy.
5. Those buried in national and foreign cemeteries.
6. Those decorated or cited for any cause by the United States or any of the allied governments.

7. Sketches of the Selective Service work in Iowa, with reference to the work of state headquarters, district, local, medical and legal advisory boards, and government appeal agents.

The work has been carried on as nearly as possible in accordance with the provisions of the law creating the War Roster Commission. Great care has been exercised and exhaustive research made in the preparation of the historical sketches, and to verify the service records of those who served in the Mexican Border trouble and the 114,217 Iowa men and women enlisted in the World War. Of these, 54,147 were sent overseas and a total of 3,576 gave their lives in behalf of humanity and the Nation in the battle lines and in the camps at home and abroad.

No greater sacrifice can be named than that where men and women have been called to service for humanity and country at the risk of their lives, the separation from loved ones, at much financial loss and to endure the awful hardships incident to warfare. Some one has fittingly described the challenge which their service should afford to all alike: "The memory of our heroes, fallen and living, must be an inspiration forever to those of us who survive them, and because of them our goal, which is indeed the goal of the Nation, must be the ideal Commonwealth where loyalty is each citizen's chiefest passion."

We have in published form the history and record of those who served in the Civil War and the Spanish War, and it now becomes the duty of the state to do likewise for those who participated in the Mexican Border service and in the World War.

CONCLUSION

Finally, I cannot allow this occasion to pass without paying tribute to the officials and employees in public service whose efforts have been so instrumental in bringing about our present happy situation. Department heads and elective officers have done more than merely discharge and function concerning the duties of their respective offices. A fine spirit of related helpfulness has been manifested. Whenever opportunity has afforded a chance to pull together for the public interest, there has been excellent team work and a complete absence of that friction which sometimes mars official relationship. Departmental co-ordination is the source from which the administration has drawn its strength to serve the peo-

ple. I would emphasize the fidelity and diligence of the great army of State employees without which leadership could accomplish little. Zeal and integrity have marked the performance of the men and women who are doing the work of the State Government so competently.

Respectfully submitted,
JOHN HAMMILL,
Governor.

INAUGURAL ADDRESS

JOHN HAMMILL

Governor of Iowa

Fifty-third General Assembly

January 11, 1928