



The Quarterly
of
Phi Pi Phi

October · 1932

Each Day—A Life

LET EVERY DAWN *of morning be to you as the beginning of life, and every setting sun be to you as its close; then let every one of these short lives leave its sure record of some kindly thing done for others, some goodly strength or knowledge gained for yourselves.*

—RUSKIN

The
of



Quarterly
Phi Pi Phi

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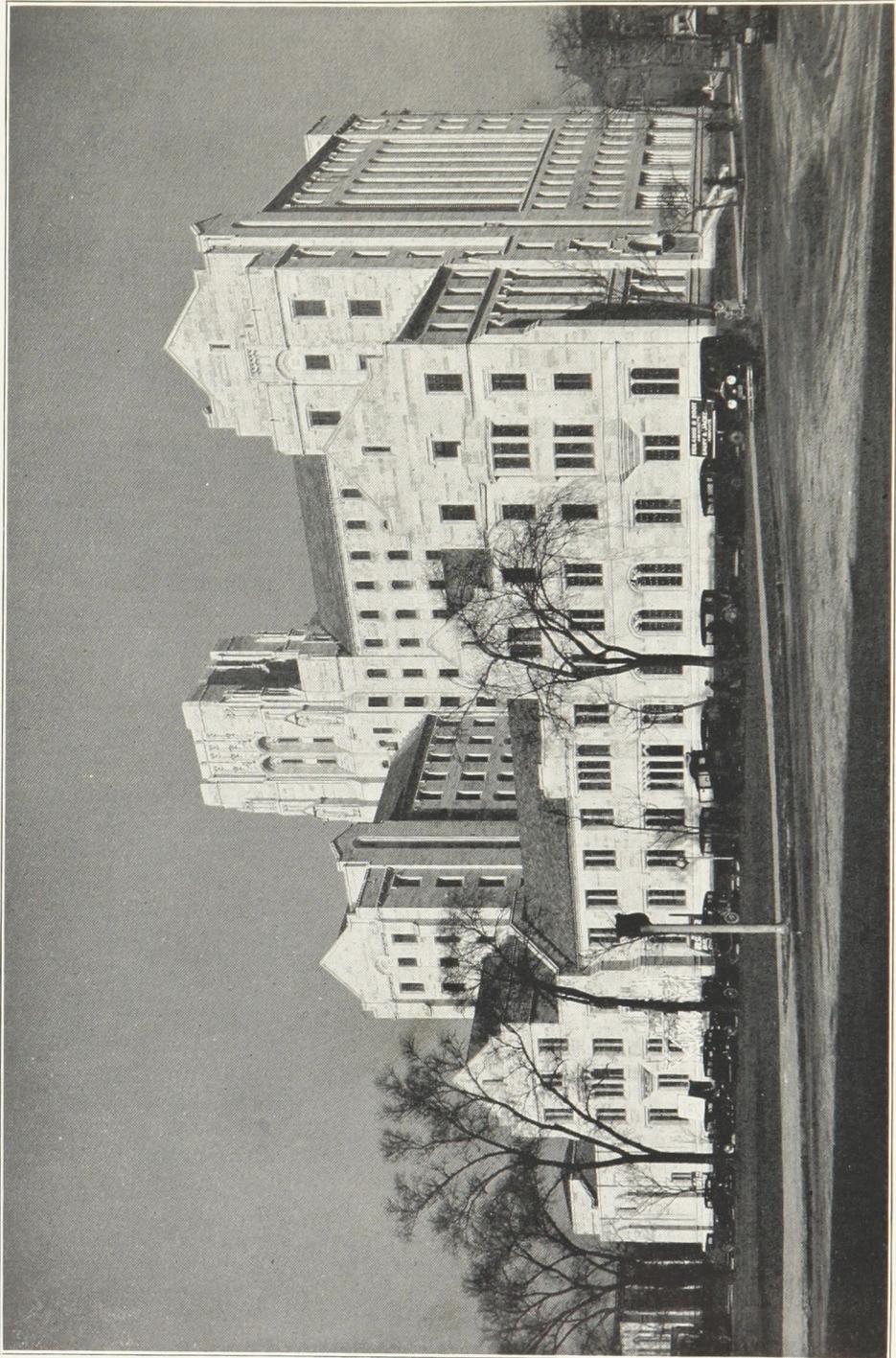
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INTERNATIONAL HOUSE—UNIVERSITY OF CHICAGO



MEMOIRS ON A HALF CENTURY OF PANICS*

Edwin L. Lobdell

Penetration of the West and the Collapses of 1837 and 1857; Shin Plasters and Produce as Mediums of Exchange; Personal Experiences of 1873 and 1884; Rail Building, the Credit Mobilier Scandal and the Jay Cooke Failure; 1893 and the Great Trust Era with the Cordage Trust and Its Fate and What a World's Fair Did for Chicago; the "Big Stick" of 1907, the Copper Battle and a Quick Recovery; the Cycle Repeated in 1929, '30 and '31 with Some Observations on the Past and Future.

A FRENCH economist of the last century, Clement Juglar, in his book "Des Crises Commerciales et de leur retour periodique en France, en Angleterre et aux Etats Unis," published in 1889, says that a crisis or panic may be defined as a stoppage in the rise of prices—that is to say, a period when new buyers are not to be found; that a panic may be broadly stated as due to over-trading, which reduces the amount of available capital, thus producing a contraction of credit. He says that the symptoms of approaching panic are indicated by numerous new enterprises and schemes of all sorts, by a rise in prices of all commodities, of land, houses, etc., by an active demand for workmen, rise in wages and salaries, by a growing love of luxury leading to excessive expenditures—and by a general taste for speculation, in order to

grow rich at once. This is an accurate summary of every financial crisis through which our country has passed during the last hundred years.

A panic, he says, is also usually preceded by a large increase in bank loans with a decreasing reserve in specie and with decreasing deposits.

On the other hand, the lowest point of depression following a panic is accompanied by the converse of the symptoms just enumerated.

Some of the most notable of our financial panics occurred during the years 1837, 1857, 1873, 1884, 1893 and 1907.

The history of these crises and the lessons they teach ought to be of great value now.

1837

The Panic of 1837 was preceded for several years by the building of new roads to connect the Atlantic seaboard with the Appalachian mountains and the Ohio river; also by the building of canals, steamboats and other means of transportation. There were no railroads. Half a billion dollars had been borrowed from European and other lenders to pay for these developments. This was a period of universal optimism, and speculation in lands, cotton and other commodities. The collapse came in 1837, when it was found that inter-

* Reprinted from "Commerce."

THE PATTERN OF PANICS

Each panic is a thing unto itself but each has the same symptoms and the same period of convalescence. ¶ Each seems worse than its predecessor. "The panic of 1929," said Mr. Lodbell, "and its attending depression, is no worse than the panic of 1873 and probably no worse than the panic of 1893. The depression of today seems worse because of the high percentage of people in the cities. In previous severe depressions a higher percentage were in small towns and on farms, modes of existence were based upon different values and the acuteness of suffering was not thrust in such sharp relief before the public. There will be other panics of similar pattern when men have forgotten the lessons of this one or when younger men take their place in power." ¶ Mr. Lodbell was born in the panic year of 1857 and entered business in the depression year 1874 as an employe of the First National Bank, Chicago. He became one of the great financing powers of Chicago between 1890 and 1907. In recent years he has concerned himself with the intricacies of Chicago traction financing and annually issues a report which is the final authority on the complicated subject.

est charges on the money borrowed could not be earned.

Every bank in the United States suspended specie payments at this time. The cotton speculation collapsed, leaving the South bankrupt. Nine-tenths of the merchants in Mobile suspended. The western land speculation came to a sudden end.

Nearly all factories were closed and operatives discharged. Poor-houses were crowded and there were food riots in several cities. Unemployment and starvation threatened, and class hatred developed in numerous sections.

The entire country was soon involved. Six hundred banks failed. Bank notes depreciated in value and there was a rush to convert them into gold and silver, which almost completely disappeared from circulation. Shin plasters (so-called) or I.O.U.s were issued by merchants and others to make change. Some

states even repudiated their bonds. It was nearly five years before the country recovered and prosperity returned.

1857

The Panic of 1857 was preceded by the discovery of gold in California in 1848, the building of new railroads, and by another period of heavy speculation in western lands.

In less than ten years the value of gold produced in California was approximately \$555,000,000. Railroads were built faster than the country could support them. Money had been loaned by financial institutions at home and abroad to pay for these roads, which could not earn their charges. Promoters in several cases issued spurious or unauthorized stock in several roads, among them the Vermont Central, the New Haven and the Harlem railroads. Runs on banks were followed by closing of mills, by embezzlements and general ruin. The years 1855 and 1856 were boom years. Chicago was growing very fast and emigration was going west with great rapidity. New railroads were being promoted everywhere and much construction was already under way. In 1857 the panic struck; everything stopped. The population of Chicago began to recede. Many of the banks and merchants failed. Real estate was dead and if sold at all did not bring twenty-five per cent of the 1856 prices. The whole of the United States was stagnated and universal bankruptcy threatened. The older conservative people were sure that the cause of this panic was railroad building and that we had too much already and should not want more during that generation, if ever.

The panic struck Wall Street in August, 1857, when the Ohio Life Insurance and Trust Company closed its doors. This company had loaned large amounts of money to finance the building of western rail-

roads. The panic struck Cincinnati with the same force as Wall Street. Specie disappeared from circulation. Thirteen banks in New York failed on October 13, 1857. Loans were called right and left. Confidence was gone and business demoralized. Debts were uncollectible. Nearly all leading brokers failed. The country did not recover from this shock until after the outbreak of the Civil War in 1861.

My father, who was twenty-three years old in 1857, owned a general store in Granville, Illinois, where I was born the same year. Some of his letters to relatives, which came into my possession some years ago, tell of the hardships of the time even in the country districts where the people were nearly all farmers and, therefore, would not starve as city people might do now.

A great majority of the people then lived away from the cities. There was no money and no one paid his bills—therefore, collections were impossible and everyone had to exist on credit or the exchange of commodities. Farmers, for instance, could pay in produce for goods bought, if they had a surplus to pay with.

1873

The eight years prior to 1873 was a period of rapid development of western farms and the building of new railroads, thirty thousand miles of which were built at a cost of about \$1,400,000,000. It has been estimated that the capital invested in fixed property during these eight years equalled the entire cost of the Civil War. Speculative excesses with waste and extravagance developed on every hand.

It was in the late 1860's that the Union Pacific railroad was under construction, followed by the Credit Mobilier scandals, which involved the exposure of many prominent men in Congress and public life, who

accepted bribes in the shape of stock in that railroad for votes in Congress. Oakes Ames, a promoter and ex-president of the Union Pacific, was expelled from that body for his crooked work. Ames was also a director of the Union Pacific. Daniel Drew, James Fisk and Jay Gould were manipulating the stock of the Erie railroad during this period with the help of the New York legislature and the courts of that state, members of which were supposed to be paid by that choice trio for their assistance.

FIRE AND FRAUD

The stealings of the notorious Tweed ring occurred at this time and fraud was rampant on every hand. The great Chicago fire occurred in 1871 with a loss of \$150,000,000. This and the Boston fire a year later with heavy losses resulting perhaps hurried the crisis of 1873.

Railroad stocks became almost valueless. . . . Public sentiment became so paralyzed and the general distrust so great that it was impossible to raise any money. People were failing everywhere, banks and commercial houses as well as individuals. There was no market for securities and I found myself loaded with debts.

The Northern Pacific railroad was also under construction and financed by Jay Cooke & Co. of Philadelphia, the bankers who were largely instrumental in financing the Civil War.

Up to 1872 unlimited amounts of money had been available to the Cooke firm through their European correspondents—but the after-effects of the Franco-Prussian war and the payment of the \$1,000,000,000 indemnity by France to Germany caused a sudden stoppage in this source of supply and Northern Pacific bonds could no longer be sold.

There came then a quick and frightful depression. The bubble burst in September, 1873, when the failure of Jay Cooke & Co. was announced. This was followed by a panic in Wall Street, specie payments were suspended, the buying power of the people ceased, commodity prices fell, railroad building stopped, business houses closed, factories and mills shut down and three million men were thrown out of work.

During this time great pressure was brought to bear on the federal government for help. One Sunday General Grant, who was then president, and Mr. Boutwell, secretary of the treasury, came to New York and met the bankers, important railroad presidents, and other business men at the Fifth Avenue Hotel for a discussion as to what should be done. It was an impressive sight to see General Grant quietly sitting in his chair with Commodore Cornelius Vanderbilt sitting in front of him, pounding the president on the knees in an earnest effort to convince him of what he, Commodore Vanderbilt, considered it necessary to do to help allay the panic, while surrounding these two were the most important financial men in New York.

The merchants gathered in the hall without were congratulating themselves on the panic, having the idea that the reason money was not plenty and they as merchants could not borrow at the banks was because the banks were lending all their money to the Wall Street brokers, and now that Wall Street was in trouble they would be able to borrow all they wanted. This was the general public sentiment. The merchants little realized what was the difference between marketing securities and marketing drygoods, groceries, or hardware in their stores.

The stock exchange closed for ten days. Cooke's failure carried the

financial world down with him. A sign in his office read—

A SURE AND SAFE INVESTMENT
NORTHERN PACIFIC 7—30s
AS GOOD AS GOVERNMENTS

Commodore Vanderbilt's opinion of Northern Pacific had previously been stated as follows:

A RAILROAD RUNNING FROM NOWHERE TO NOWHERE WAS NOT
A SOUND INVESTMENT

The panic caused by the Cooke failure was followed by a quick depreciation of 20% to 30% in choice securities. Thirty-six stock exchange firms suspended within a few days. Seventy-two railroad corporations were in default \$218,000,000 overdue interest. The unemployed in New York City numbered 40,000. Rents fell 30% and banks for the first time had to take recourse to clearing house certificates.

Embezzlement, speculation and suicide were an every-day occurrence, \$750,000,000 of railroad bonds were in default and there was an estimated shrinkage in mercantile capital of 25%.

A severe and protracted period of liquidation and readjustment followed, also a ten per cent cut in wages accompanied by strikes and riots. Five years later, in 1878, liquidation was about ended; a new era of prosperity began.

In looking back at the causes of this panic it was plain to see that everybody had been buying too much. Speculators in Wall Street had more securities than they could pay for, farmers were in debt for lands they had bought too much of, and merchants had more goods on hand than could be consumed. The general realization of this condition carried the whole public sentiment to the other extreme. Loss of confidence in everything resulted. It was only in 1877 that real estate, manu-

factures, and general securities reached their lowest prices. Then commenced again the upbuilding, so that in 1880 almost everything was as high or higher than it was before the panic of 1873. The same general conditions were true in the panic of 1893.

I was a teller in the First National Bank of Chicago from 1875 to 1881 during the readjustment period. I remember the hard times well, although my salary was assured and panics and business depressions did not mean so much to me as they did later.

Many farsighted citizens, like Marshall Field and L. Z. Leiter, about this time made their first investment purchases of Chicago real estate, which made them two of the richest men in Illinois. It is not improbable that similar opportunities to secure bargains will occur again when this crisis is ended.

1884

The panic of 1884, a short-lived stock exchange panic, was precipitated by the failure of the Marine National Bank of New York on May 6, 1884. The suspension of Grant & Ward followed, and later the failure of the Metropolitan Bank and many of the best known members of the New York Stock Exchange. The good name of an ex-president of the United States, Ulysses S. Grant, who was a partner of Grant & Ward, was involved in their failure.

Ward was a heavy speculator with the firm's money and with the backing of the Marine bank, and for a time was very successful. He was later proven guilty of all sorts of skullduggery and crooked work, and became a fugitive from justice. He was followed by detectives, arrested, tried and convicted. He served six and one-half years in Sing Sing prison, where he worked as a stove maker. General Grant immediately

set to work on his memoirs, in order to liquidate his debt to Commodore Vanderbilt, from whom he had borrowed \$150,000 a few days before the failure. The memoirs were finished and the debt paid just as his life ended.

1893

For several years preceding 1893, there was an exodus of emigrants from the East and older sections of the West to Minnesota, the Dakotas and other parts of the Great Northwest. Government land was rapidly taken up and settled by farmers. During this time great improvements were made in farm machinery and implements and crops increased rapidly. There also developed a craze for consolidations of small units into great corporations or trusts. There were the Sugar Trust, the Gas Trust, the Beer Trust, the Whisky Trust, the Lead Trust, the Cordage Trust and others. These consolidations required a great deal of new capital, which was supplied by the banks, the investing and the speculating public. The stocks of these new corporations or trusts became available as collateral for bank loans and a great speculation followed.

The story of the Cordage Trust will illustrate how the cupidity of the public was aroused. A man named Waterbury conceived the idea of forming a number of small plants into a great corporation which would monopolize the manila rope business. Gradually these plants were purchased, but there was one owner of a big factory who refused to sell.

Sixty per cent of the plant capacity still remained outside of the trust so that the business could not be controlled by the forty per cent Waterbury had acquired. Finally an option at a high price was obtained on the property of the obstreperous leading competitor, who made an

agreement to keep his manila rope mill closed in consideration of the sum of \$200,000 to be paid him annually in cash while the option was pending. Much of the stock of this and other companies of the same character had been deposited as collateral for bank loans.

THE CORDAGE COLLAPSE

The initial issue of Cordage stock was \$10,000,000, which was sold at \$70 a share. James R. Keene was engaged to assist in distributing this stock to the public. He later succeeded in forming a pool, which included many society friends of Waterbury, and manipulated the stock up to \$140 a share. The company then paid a stock dividend of 100% with no increase in assets. The stockholders, many of them, felt themselves millionaires through the courtesy of Mr. Waterbury.

When the year 1893 arrived more wheat and other farm products had been produced than the world could absorb and prices declined greatly in value. Wheat was fed to livestock, much of it was left unharvested, and corn was burned as fuel. Railroads and manufacturers were adversely affected. Bankers became suspicious early in 1893 and commenced to call in loans based on the new style collateral.

Cordage quickly dropped 50% from \$140 to \$70 a share. Disaster overtook the company and a receiver was appointed in May, 1893. Waterbury's friends were paralyzed with fear, many of them losing everything. There were many failures and banks, brokers, and thousands of manufacturers and merchants were obliged to close. Multitudes of unemployed were swelled by every failure and hungry workmen rioted in the streets of New York and Chicago. Cordage stock dropped to \$12 a share. Stocks of

other consolidations shared a similar fate.

Receivers were appointed for several railroads, among them the Atchison, Union Pacific, Northern Pacific, Reading and Erie. Money was hoarded and small bills sold at a premium of as much as 2%. Wages were paid by check or clearing house certificates.

THE PART OF A WORLD'S FAIR

The World's Fair of 1893 brought to Chicago millions of visitors. The money they brought with them and expended mitigated the bad effects of the panic and enabled the banks to meet payrolls and other demands with ease.

My firm became Lobdell, Farwell & Co., a corporation, in 1890. I was president; Granger Farwell, vice-president, and the other directors were Charles H. Deere, president, Deere & Co., Moline, Ill.; Gilbert B. Shaw, president, American Trust & Savings Bank (now a part of the Continental-Illinois Bank) and William D. Preston, cashier, Metropolitan National Bank, afterwards consolidated with the First National Bank.

We had a capital of \$250,000. Part of my \$50,000 interest was paid for with money loaned me by Mr. Deere. A. G. Lester was our cashier and Ford Carter an office boy. They now do business together as Lester, Carter & Co., brokers.

Our company was an underwriter of \$500,000 of the capital of the Metropolitan Elevated Railway in 1892. The story of our losses in this venture and in the failure of William H. and J. H. Moore in 1896, by reason of the Diamond Match deal, was an interesting episode of the time. We were saved from failure by the cooperation of our creditors, the Richardson estate of Detroit, George M. Pullman and P. D. Armour of Chicago, and leading bank-

ers from whom we had borrowed. We had our loans extended for one year and paid them off in full from profits before the close of the year 1898. This and other trying experiences at this period will never be forgotten.

1907

The panic of 1907 was preceded by another period of consolidation of small into great corporations, followed by a great boom in the stock market. The Amalgamated Copper Company was formed about this time by men interested in the Standard Oil Company and was financed by J. P. Morgan & Co. and the National City Bank. F. A. Heinze of Montana would not sell his mines to the new combination and formed his United Copper Company, which, after a hard fight lasting several years, was downed by the Amalgamated.

Charles W. Morse organized his various steamship lines, prior to 1907, which controlled fleets of seventy-four ships. He also controlled the American Ice Company. In order to finance these organizations he needed banks, and he acquired control within a short time of about seventeen. These ventures incurred for him the enmity of the older bankers, who did not want their preserves invaded by a lot of adventurers and speculators. Morse, besides using his banks to finance his own promotions, undertook to assist Heinze in his operations.

A great speculation developed in the shares of the copper companies and the Morse companies before 1906, as well as in railroads and other stocks, which were manipulated to high prices. Everybody, including smaller speculators, was making money as rapidly as they did in 1928 and 1929. Then in 1906 the San Francisco earthquake occurred with a property loss of about \$350,000,000, which caused a great

shock to the speculative fraternity as well as bankers.

Money rates became very high in 1906 and early in 1907 when President Roosevelt's campaign against what he called predatory wealth was at its height.

THE HIGH COST OF MONEY

At the top of the boom the big New York banks suddenly commenced calling loans secured by the new securities, prices fell, the stock market collapsed, stockbrokers failed, runs on banks commenced and many of them were obliged to suspend. Call money loaned at rates as high as 100 per cent.

One of my partners, William H. McDoel, always kept a credit balance of \$400,000 to \$700,000 with our firm, for which we paid him four per cent per annum. We loaned this money on call in Wall Street during much of the year 1907 while most of our customers stayed out of the market. I remember that we got 35 per cent interest at one period of about a week, which contained one holiday and one Sunday. We were doing a margin business at this time and I was a member of the New York Stock Exchange but late in 1907 I retired and took a trip around the world.

In 1907 the Tennessee Coal and Iron Company, which was controlled by a pool of speculators headed by John W. Gates, was acquired by the U. S. Steel Corporation with the consent of President Roosevelt who had previously opposed the sale. He consented as a measure of relief to some of the banks which held the stock as collateral for loans and the panic was ended.

Bank failures occurred throughout the country and many merchants and manufacturers closed their doors. In Chicago, and other cities, exchange on New York was almost unobtainable and cash could not be

obtained from any bank, except in small amounts.

The recovery, which began in 1908 with the election of William H. Taft as president of the United States, was rapid and in 1909 business again became normal.

After my return from my trip around the world in September, 1908, I reopened my office at the present location, but have tried to avoid the stock brokerage business as much as possible. The bond investment business is trying enough in times like these.

1929-1930-1931

The panic of 1929 in the United States and the resulting business depression of 1930 and 1931 differs from all which have gone before in three respects:

1. All the world is now involved. We were alone in former crises.

2. We cannot depend on Europe to assist our recovery now as we have done in the past.

3. We now have a Federal reserve banking system, which did not exist in former crises, which has prevented a currency famine and saved us from greater disaster.

The same old symptoms described by Juglar have preceded this catastrophe, viz:

Over-production of commodities, like wheat, cotton, oil, copper and sugar, which the world has been unable to absorb;

Numerous new enterprises and schemes of all sorts;

A rise in prices of commodities, land, houses, etc.;

An increasing demand for workmen with a rise in wages and salaries;

A growing love of luxury leading to excessive expenditures;

A period of over-trading with wild speculation;

The education of our people as buyers of Liberty bonds created de-

mand for other kinds of bonds as investments, which bankers were not slow to discover. This demand was largely filled by farm loan bonds, bonds of foreign countries, and bonds secured by real estate, which dealers soon provided.

GOVERNMENTS AND SUBSIDIES

The crisis of 1929 was preceded by attempts of various governments to maintain prices of commodities which they produced, at high levels, such as coffee in Brazil, rubber in Great Britain, silk in Japan, and wheat and cotton in the United States.

Consolidations of small companies into larger ones were made by promoters, aided by bankers, who sold the so-called securities resulting, to a gullible public at absurdly high prices. Many buyers bought blindly with little or no knowledge of values, with the expectation of selling to some one else at a profit.

The World War caused a great increase in plant capacity, which resulted in the production of more goods than we could consume at home, while lack of money and credit greatly restricted buying by our former foreign customers.

Only by borrowing from us were foreign countries able to buy our goods and to pay interest charges on their loans. Our high protective tariff greatly restricted their sales to this country. The high tariff on sugar nearly ruined Cuba, formerly one of our best customers.

THE EFFECT OF TAXATION

Heavy excess profit taxes and income taxes on capital gains prevented many large investors from selling their investments to take profits during the boom period, thus creating a scarcity of stocks and other securities in the markets and enabling speculators to manipulate prices to unheard of heights. This

failure to sell has filled many investors with vain regrets, and has made the fall in prices much more severe than it would have been.

Real estate bonds, secured by hotels, apartment and office buildings, were frequently issued for more than the value of the property securing them, at a time when labor and other building costs were higher than ever before known. Many of these bonds could be bought now at 25 to 50% of face value.

The decline in values of farm and other commodities, in some cases to below cost of production, greatly decreased the buying power of great numbers of our people.

Many foreign bonds were quoted at 10 per cent to 50 per cent of their par value. Something like \$16,000,000,000 of these bonds have been sold in this country. If all were worth 50% of their face value, the losses incurred would amount to \$8,000,000,000. Our loans to Germany alone exceeded all the reparation payments made by that country.

THE CONSEQUENCES OF GREED

Industrial shares also depreciated from 50 to 90% in value between 1929 and 1932. Many owners of these securities, who used them as collateral for loans, were obliged to sell. Some of them lost the savings of a lifetime, others who were rated as millionaires, had their dividends reduced or cut off and some of them had difficulty in raising money to pay their family living expenses.

The desire to get rich in a hurry is one great cause of panic. The "new era," which was to change economic law, caused many formerly rational men to lose their heads. They also lost their money and, perhaps, their customers' money.

The consequences of this crisis, as of all others, were felt by the laborer, the mechanic and the capitalist. Everyone was a sufferer in greater

or less degree, but the rich man and his family did not go hungry. There were some embezzlements, and defalcations, followed by insanity, despair and suicide.

The business balloon was inflated to the utmost limit before 1929. In November 1931 it was so deflated that it became as flat as a pancake.

WHAT OF THE FUTURE?

Predictions are futile. When conditions become as bad as they can be (and it would seem that such a stage has now been reached) any change must be for the better. The year 1932 will be a period of readjustment and only the fittest will survive.

If the great nations of Europe can regain their equilibrium, confidence here will be greatly helped.

A comparison of this with previous business depressions indicates that all were caused by the same factors. Our population now is nine times greater than in 1837—and nearly twice that of 1893 when major panics occurred. The number of people affected is, therefore, much greater now and individual losses much heavier. The wealth of the country, however, is many times greater than during any former panic years. Every great business depression has seemed more disastrous to those who have passed through it than any which preceded it. A careful study of previous panics, however, will not justify the conclusion that this is more severe than others.

The United States has survived many panics and business crises, some of which have been more trying than the present ones. The country has recovered from all of them and taken a fresh start to accomplish greater things. History will repeat itself and the present apprehension and lack of confidence will be forgotten by the time another generation assumes control.

THE FRATERNITY IN EDUCATION

Alvan E. Duerr, Delta Tau Delta

Chairman, Interfraternity Conference

EDUCATION in this country has seemed during the past generation to be an economic symptom rather than a cultural process. Its inspiration seemed to come from Dearborn, whose methods were imitated openly. And the average product of our educational institutions had about as much individuality as a Ford car: dress, vocabulary, range of interests and thought, activities, and even the more essential parts, could all be interchanged at random without affecting either the appearance or the efficiency of this distillation of mass production. The Jeffersonian heresy of the equality of men, vastly more democratic than ever appeared in the plan of the Creator, refused to recognize differences where differences were at least intended to be. Education was aimed at the dead level of mediocrity.

The college fraternity is in a large measure the product of this phenomenon; at least its greatest growth has been nurtured by the conditions attendant upon this phase; and from these have arisen the so-called faults of the fraternity system, from which we can easily deduce the problems of the fraternity of the future, if it would conform to the new school of thought in education. It is strange, however, that so many of the criticisms leveled at the fraternity, when they are reduced to the final analysis, amount to only this, that the fraternity has not stood out against the overwhelming sentiment of our colleges, our country, and even our educational authorities. The fraternity has been accused of training to type; but our entire educational system has been destructive of individuality. The fraternity has been accused of

lacking intellectual idealism; but even their educational mentors stage a great demonstration of brawn, with hardly a suggestion of intellectual interest, on the occasion of the annual homecomings, when the alumni are coaxed away from the materialism of life to breathe for a few days the rarefied atmosphere of the upper reaches. Fraternity men are charged with a reluctance to be taught; but what American institution is noted for the fact that it employs teachers rather than professors and researchers? In losing sight of the individual our colleges have ceased to lay stress upon character in the individual; and perhaps we may then forgive the fraternity for being too mindful of the neophyte's external qualifications. And so with most of the alleged ills of the fraternity system, we may generally find their source in foreign soil; and the fraternity at the most must assume responsibility for conforming too readily to the conditions out of which it derives its vitality instead of transforming American youth and American attitudes to closer harmony with an ideal that many have cherished in their secret hearts but few have translated into definite policy and action.

There is real evidence in the modern educational trend that the individual is coming into his own. This is seen in the new housing plans, in the removal of restrictions in the pace at which a student may proceed, in the emphasis placed on quality work, and in the attempt to surround him with an atmosphere that will be conducive to expanding his entire personality. The result will be greater balance, less intellectual con-

formity, greater independence, and intellectual honesty, more interest and ambition, and a vastly improved sense of values. If the fraternity would play a real part in this scheme, if it would be a vital force in the life of its members, it must so organize itself as to further these objectives. The atmosphere of our colleges will become distinctly more serious; we may even detect an occasional suggestion of culture; the fraternity must get into complete harmony with this change, and must be a really co-operative agency in bringing it to pass.

There is a growing conviction—odd that it should not be full grown—that perhaps the best part of the educational process does not reside in the traditional class room, although the conviction that it is to be found on the athletic field or in the political arena is losing caste; but that it comes from the intimate association and conflict of men of similar intellectual interests. The best classroom is the free-for-all discussion, where thinking is stimulated, and where everyone may test his ideas. Harvard and Yale are breaking up their large colleges into houses into which they are placing real personalities from the faculty with the definite purpose of encouraging this by-product of formal education, which is really its heart and core. But the enormous cost of such a plan keeps their houses at a numerical strength exceeding the entire student body of such glorious little colleges as Haverford and Kenyon.

There are 2500 chapter houses belonging to the members of the National Interfraternity Conference. They are the homes of perhaps 35 students each. What a rare opportunity they afford for reducing the Harvard experiment to a working formula! Given a man, a real man as well as a scholar, for each of these houses, who might merely inspire

and direct casually the kind of discussion that any keen minded group will indulge in, if given the least encouragement, and what a tremendous force for the modern conception of education we should have! The stage is almost set for the experiment; our colleges will soon be furnishing us with the right kind of raw material; we shall soon sense more fully that our big job as fraternities is to create the sort of atmosphere that will bring to fruition the best potentialities of our members, and will deal gently with their highest aspirations. What laboratories of culture and character we should then have! Our deans could remove fraternities from the head of their list of problems, could even ignore their absorption in self-education and self-leadership at the cost of occasional classes. Our colleges could well afford to bear the entire cost of sending their best men into such houses, and college trustees might well build their dormitories around this nucleus of fraternity houses that can easily be made ideal for their purpose. There is nothing in college life which approaches this ideal more nearly: groups of men selected for similarity of purpose and congeniality of temperament, which is the first requisite for association intimate enough to have real educational value; groups that come nearer to that self-government which is essential to independent thought and independent action than any other natural group that we can find in our educational institutions; and finally the only groups which are held together and vitalized by an idealism that would make them receptive to the intangibles of education, which really spell culture. To be sure, the fraternity has realized neither its opportunity nor its responsibility in some of the points that I have raised; but it has come nearer than has any other agency.

Some one may counter with the statement that the fraternity is a social organization. But the social requirements of men of serious purpose in life, and that reasonably intellectual, are quite different from those of men who are so devoid of definite purpose or ambition that their whole thought is to get away from themselves. If the fraternity

wants to align itself with the best that is coming in education, the atmosphere of our chapter houses must suggest less the artificial respiration of bodies that have no capacity for sustaining life independently, and must resemble more the social activity of men who have a sense of personal worth and a standard of personal achievement.

Educational Enrollments Decrease

Preliminary reports of colleges and universities show decreases in student enrollment this year over the year 1931-32. The larger part of the decrease falls in the large universities. Many of the so-called small colleges report only very slight decreases or in many instances indicate increases in student enrollment for the current year. The same was true of the past year. When our large state colleges and universities showed sharp decreases the small privately endowed college held its enrollment. Thus it would appear the small college has the greater stability, and this is especially interesting to fraternity men. In times of prosperity the great increases are naturally larger in the state universities and colleges. Fraternity population should be based on depression conditions to have the required stability.

A few of the changes in the enrollment

of various educational institutions are indicated below, however, we have only estimated numbers or percentages to show the change over last year:

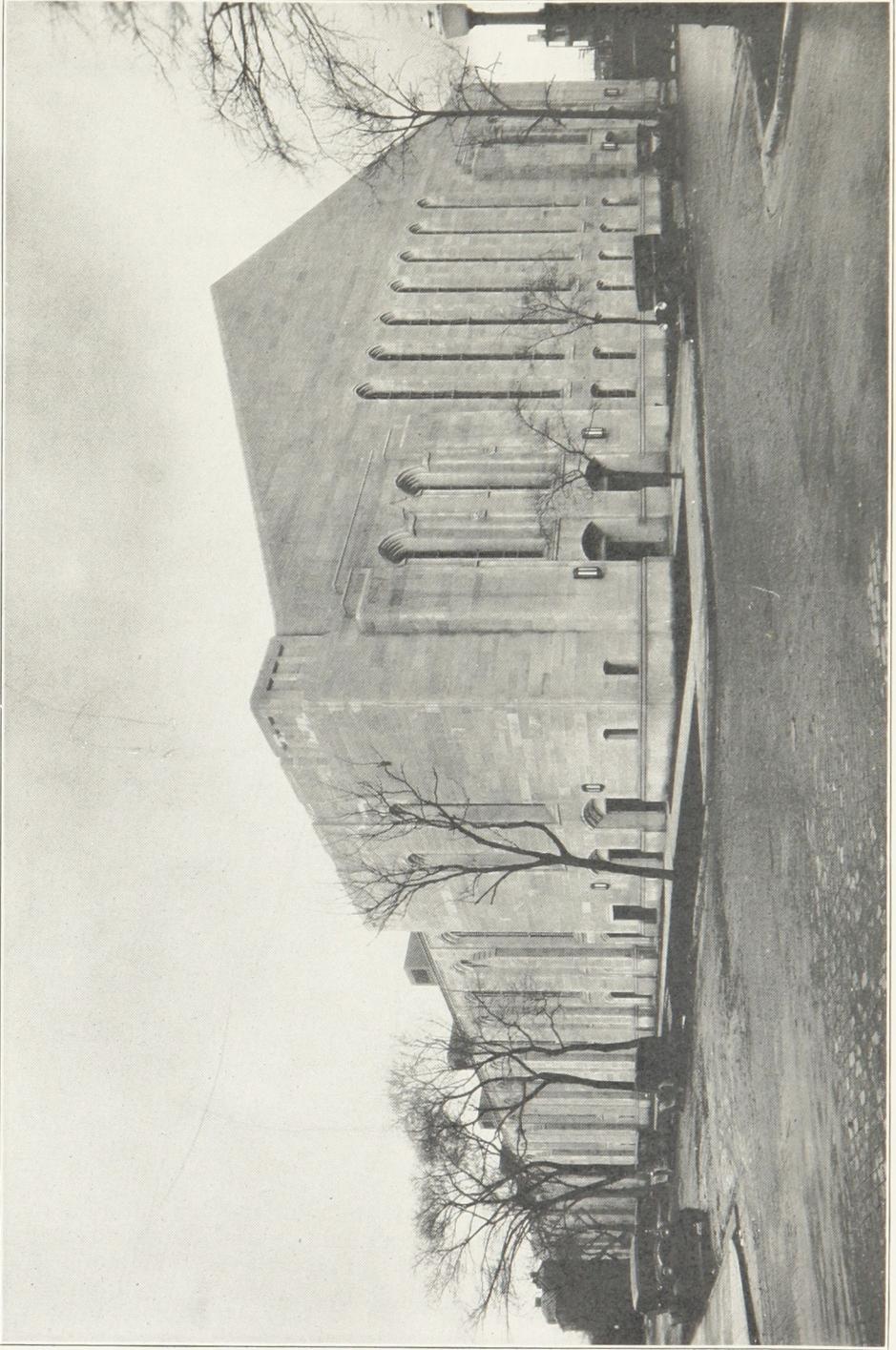
	Total	Freshmen
Cornell	— 276	— 300
Colorado	— 500	— 39%
Illinois	— 1500	
Lehigh		— 150
Lafayette	— 70	— 36
Michigan	— 850	
Mass. Inst. of Tech	— 314	— 66
Minnesota	— 1200	
Oregon State	— 60%	
Case	— 150	
Louisiana State	+ 500	
Calif. at L.A.	+ 500	
Wisconsin	— 900	
Washington State	— 600	— 25%
Washington (Seattle)	— 500	
Westminster	Increase	
Baldwin-Wallace	Increase	
Univ. of Chicago	Increase	
Purdue	Decrease	
Northwestern	Decrease	
Washington & Jefferson	Increase	
Texas	Increase	

WITH *the* EDITOR

After having received a few pessimistic reports from officers of chapters located in our larger institutions it is refreshing indeed to receive a letter from a college that is enjoying the best year of its history. We refer to a letter from Dr. Hart of Westminster College (Pa.) who writes that everything connected with the college is on the up and up. It will be remembered that during the past year a change was made in the presidency of the college and this may account in a large measure for the present satisfactory situation. Dr. Hart, who graduated from Westminster in 1919, writes there are plenty of good pledges and the increase in enrollment is the largest in percentage of any increase in any college or university for the current year. The spirit of the student body has been recharged and faculty interest is at new heights. The president, Dr. Robert Galbreath, is very popular with not only the students and faculty but with the alumni and their friends. Westminster should make excellent progress with the start this year is giving it when the economic situation improves. Plans for a further enlargement of the physical properties of the college are awaiting a more propitious time but call for facilities that will double the present enrollment. The record of Nu Chapter for last year was splendid, perhaps the most successful of any chapter, considering the financial reports. The alumni financial control plan has demonstrated its worth to the entire satisfaction of the National Council. This factor may account in some measure for Dr. Hart's enthusiasm over the conditions now prevailing at Nu Chapter and Westminster College. This is a contrast to some other reports we have received.

We believe in including chapter letters in our magazine and make every effort to secure a letter from each chapter but as our central office is not a full time affair we are unable to trace the delinquent chapter correspondent several times to get the letter, so while this issue is short of several chapter letters you may rest assured that the editor made at least two attempts to obtain the delinquent letter. If the alumni desire to see their chapter letter appear in this magazine I trust they will remember that chapter correspondents may also procrastinate. This explanation will go for the entire year.

While the article written by Mr. Lobdell may appear quite foreign from strictly fraternity matters it is, we believe, of considerable interest to record the experiences of a business man who has experienced a number of depressions. Very likely no one of the present active membership remembers anything at all about a depression, and we hope our active members in particular may find encouragement in the records of accomplishment which followed previous depressions. We opine that colleges and fraternities will be among the last to recover from this depression and that our members, both actives and alumni, will be called upon to meet extraordinary conditions for at least another year even though our economic condition may improve within the next twelve months. When we finally do recover it is probable that we shall see a very prosperous era for our colleges and fraternities.



NEW FIELD HOUSE—UNIVERSITY OF CHICAGO

NEWS NOTES

New Field House

The New Field House of the University of Chicago is located just north of Stagg Field, at University Avenue and Fifty-sixth Street. The building is 368 feet long and 165 feet wide. The interior is a single great arena with no obstructions. The height from the clay floor to the center line of the trusses is fifty feet. There is an eight lap to the mile track and a 100-yard straight-away. The basketball floor, 110 feet by 62 feet, near the east end, runs across the building, and does not obstruct the track. Removable bleachers give a seating capacity of 3500. There is a locker room in the basement which provides accommodations for 500. The building is regarded as one of the most beautiful of its type in the country, its Gothic design, with exterior of Indiana limestone, harmonizing with the other university buildings.

Chapters Improve Scholarship

While Alpha of Northwestern, Beta of Chicago, and Iota of Washington & Jefferson continued to maintain their hold on first place honors in scholarship for the past year, a number of other chapters improved their scholarship standings. The most noticeable improvement was that of Delta of Illinois. This chapter, formerly one of the leading chapters in scholarship standing but recently not doing so well, came up from 58th place to 13th, well above the all-university average. Following closely came Lambda of Case which climbed from 9th of eleven fraternities to fifth place. This is the first time Lambda has been up in this select territory and we hope it does not falter on its way to the top. Zeta continued to improve going from fourth place to second in a highly competitive field. Some of our other chapters continued to hold their own in their respective colleges but we believe the composite standing of Phi Pi Phi will be higher for the year just past than at any other period in our history.

International House

The International House of Chicago is located at the east end of the Midway front of the University of Chicago, on the site of the Del Prado Hotel, famous inn of World's Fair times of 1893. The International House of Chicago will be devoted to the promotion of international friendship and understanding and to edu-

cation in the field of international relations. This is the third International House in the United States, the others being in New York, on the campus of Columbia University, and at Berkeley, California, on the campus of the University of California. Another is to be opened in Paris in the near future. All these centers of international friendship owe their existence to the generosity and interest of Mr. John D. Rockefeller, Jr.

Costing \$2,200,000, exclusive of the site, the International House of Chicago will be a center for the 2000 foreign students studying in the thirty-five institutions of higher learning in the Chicago region. It has dormitory sections for men and women, social and club rooms, library, assembly hall, a series of national rooms, coffee shop, dining room, bazaar, and all club conveniences.

Exterior construction has just been completed, and the building was formally opened during October.

Fraternities at University of South Carolina Enjoy Successful Rushing Season

What was probably the most successful rushing season in the history of fraternities at the University of South Carolina was just recently concluded by the pledging of 124 men to the fifteen fraternities on the campus. Last year only ninety-one men were pledged at the beginning of the year. Phi Pi Phi, Sigma Nu, Pi Kappa Phi, and Sigma Alpha Epsilon each pledged twelve men. Alpha Tau Omega followed with eleven and the other fraternities acquired the remainder.

Inaugurate President of Westminster

Westminster College inaugurated Dr. Robert F. Galbreath as her eighth president on Saturday, October 8. Dr. Galbreath is an alumnus of the college of the class of 1907. He has served as pastor of a number of churches and was a chaplain in the A.E.F. during the war. He took up his duties as president of the college last February and since that time has won the respect and admiration of faculty and students alike. Under his leadership the school seems to be starting out in a new epic in her history. Despite the existing business and financial conditions Westminster has the largest enrollment in her history this year. Dr. Galbreath is the father of Dale Galbreath, a member of Nu Chapter of Phi Pi Phi.

The NEWS of the CHAPTERS

Alpha—Northwestern University

Rushing activities brought all of the active members of Alpha to the chapter house the day following the Labor Day holidays. Intensive rushing was carried on by all members, and by the time classes were begun, on September 19, a number of smokers had already been held at the chapter house.

In the latter part of September the university published the scholastic averages of all organizations on the campus. We are proud to say that our chapter ranked the highest of all fraternities on the campus. Also, that the average reached by the chapter is the highest average that has ever been reached by any fraternity on the campus in the history of the university. Since this is the third consecutive year that Phi Pi Phi has ranked highest in scholarship we feel that our boast is not without warrant.

The intramural touch football team has run against some fast opponents and has succeeded in tying for first place. With but a few more games to play the boys are confident that we will be the victor.

Pledge Arno Hoffman is out for Freshman football, and we hope that next year he will be able to take the place of "Pug" Rentner. A number of the other freshmen are out for various activities on the campus. Brother Bob Coffee is Sophomore football manager, and he is working very enthusiastically at his new position.

The chapter wishes to announce the initiation of pledges George Farley and Sam Jacobus, to be held Sunday evening, October 30.

GEORGE W. CASSELMAN

Beta—University of Chicago

The opening of the Fall Quarter finds Beta of Phi Pi Phi newly located in its permanent quarters in the College Resident Halls for Men. We lived in the halls last year, but in a temporary location, the present quarters having been unfinished at that time. We now have two spacious club rooms overlooking the beautiful Midway. The individual rooms occupied by members of the fraternity are also large and splendidly furnished. We are all pleased with this, our permanent location.

By the end of Freshman Week all of the gang had arrived. Several were here for the entire period, and Wally Solf, working with the Cap and Gown and Intramural Athletics, and Dugald McDougall, of the *Daily Maroon* staff, were here

for several days before the first freshman put in appearance.

Indications are that we will have a successful rushing season, in spite of the fact that deferred rushing is in effect here for the first time this year. Prospects are excellent at this time. This is particularly gratifying in view of the fact that our expectations were not particularly optimistic. At this writing we are very much pleased to announce the pledging of James Eisenlohr, of Terre Haute, Indiana. James, better known as "Hans," is a sophomore.

Several alumni are still with us, either as graduate students, or as employes of the university. Among these is Lawrence J. Schmidt, who last year served as Chairman of the Student Committee on Student Affairs. Schmidt is now private secretary to the president of the university.

We intend to be active this year, as in the past, in intramural athletics. At present we are organizing a touchball team.

Beta wishes all other chapters of Phi Pi Phi the best of success in all activities which they may undertake during this year.

JOHN BAILEY

Delta—University of Illinois

School is once more in session, and Delta Chapter is going strong. All of the brothers are resolved to keep the scholastic standing of the chapter at its present level of thirteenth out of the seventy-four social fraternities on the campus or bust, and there has been quite a little talk of putting Delta among the upper ten, so that it looks as if the midnight oil will be kept burning brightly this semester. Fifteen of the active members returned this semester, including Brother Art Stover, who has been out of school for several years, and we are looking forward to a big year under the leadership of President Art Magner.

Delta succeeded in pledging two men after the smoke of the rushing battle had cleared away, and we expect quite a few more pledges before the end of the first semester. The two pledges are Daniel Dippold of Edwardsville, Ill., and Kermit Pennington of Bunker Hill, Ill. We expect a lot from these two men in the future.

Delta is planning upon giving its annual pledge dance Oct. 8, at the chapter house and a good time should be had by all. The chapter decided to make this first dance

a radio dance, so there should be enough variety of music to please everyone present. The pledges seem to be eagerly anticipating the event—especially the work connected with it. Bring on the floor wax!

The chapter is well represented in activities on the campus this semester. Wes Floreth is out for the interscholastic managership, Pledge Pennington is out for the freshman soccer team, and he and his brother Chet Pennington have high hopes of making the University Rifle Team. Russ Derby, our ex-prexy, is still actively engaged in theatrical management, and the brothers are looking to him for some "comps" to some of the productions this year. George Grimson is still active in university skating circles this year, and we wish him luck.

Well, I suppose I've rambled on long enough, but remember that Delta is always glad to have any of the brothers from other chapters drop in, so try and get down this way once in awhile.

WES FLORETH

Epsilon—Washburn College

Topeka, Kan.—Epsilon Chapter gained a moral victory over the present strain in business and financial circles by opening its doors again this fall. With the exception of the graduates of last spring, a goodly number of actives and pledges returned.

Richard (Sitting Bull) McEntire is presiding over the chapter this year, and according to him, and a few of his immediate following, is doing a very creditable job. We will give him a cleaner slate after we see some of the literature that the national office is sending him. If it doesn't suggest that a new election would benefit both the chapter and the national office, every one at Epsilon will agree that he is head and shoulders over any of the officers during the last few years.

Richard (Standing Pat) Hubbard, the chapter's this year's bridge champion, is the secretary, and is co-operating well both with the administration of the chapter and the national council. Dick's first rule in bridge is that "a peek is better than a finesse."

W. Townsend Tinker is back this year, as is Jerry Tallman. Both are seniors and former officers of the chapter. Clayton D. Moore, the man who gave the national office apoplexy as chapter president, is squirting sodas at a local drugstore, and may be back next semester.

John Lovewell is back, now wearing the proud manner of a senior. Johnny should be proud of his rank—he is one of the chapter's most consistent seniors of the hardy variety—returning year after

year. All of which is really misleading; Johnny is one of the fraternities' more conscientious students and workers.

Marberg Yerkes is back from New York and is out for football. Marberg's scant two-hundred-and-something will prove a valuable asset to the Washburn squad in time to come. Marberg distinguished himself as a swimmer last year.

Stanley Tiller gladdened the hearts around Epsilon by returning this fall. It would have taken some time for the boys to have learned to get along without that radiant personality. (He's the fellow who took lessons from one of the fraternity's past presidents on how to sell himself to a strange girl over the telephone. Who wouldn't have a personality with such earnest efforts to perfect it?)

Tom Hanson, one of Epsilon's new pledges, has already shown promise in debate and dramatics. Tom is expected to be one of the leaders in the years to come when the present crop of gray-heads have left or graduated. (It is an unusual fact that several of the present actives boast of gray hair, and one of last year's pledges displayed a distinct need for hair-restorer.)

Dwight Norton is back helping Epsilon get that old scholarship cup again. Epsilon has had the scholarship cup on Washburn campus most of the time ever since it has been offered. It almost isn't news anymore.

Fred Baker, treasurer extraordinaire, has moved into the house. Baker has been one of the most conscientious and capable treasurers the chapter has ever had. He's the man who made a hearth rug from the pelt of the wolf at the door.

There are many others back, pulling hard for Epsilon, but we will give them a break some other time. Little news has broken on Washburn campus this year as everyone seems to be getting set for a long, hard winter. In the spring number, we'll lay dollars to certain valueless stocks that Epsilon can point to a large number of men who have distinguished themselves in campus activities for the year.

MAX WALES

Zeta—University of Wisconsin

Time and tide roll on unceasingly. New grindstones are brought into action and the summer's dust blown from the old ones that have stood in a dark corner for a few short care-free months. It is the same old campus trod by many of the same old pals seeking the assistance of the learned. In other words, we are back again for nine more months of slavery over the old books.

However, for Zeta it is much different

this year. Unfortunately our chapter is so small this fall that we are not maintaining a house. Several of our brothers graduated in June, leaving vacancies on the active roll. However, under the supervision of Fred Evans, and with the cooperation of the alumni, we hope to build up the membership sufficiently to open our house before spring.

Don Graves, Jim Lawton, "Herby" Weavill, Harold Steinhoff, Russell Johnson, and Earl Wheeler graduated last June. Of these men, Don Graves has returned to school for graduate work, Russell Johnson is studying finance at Harvard, Harold Steinhoff is playing in a "dime-a-dance" orchestra, "Herby" Weavill and Jim Lawton are spending their time selling radios and entertaining the younger female generation, and Earl Wheeler has turned "soap-box" politician, seeking the office of county surveyor.

"High-frequency" Bill Kuehlthau is back in school, resuming his graduate work. At present, he is working for Prof. Bennett, welding bars at low frequency. Bob Ramsey, who attended the Colorado School of Mines last year, is back with us—he says there is no school like good old Wisconsin. Harold Gerlach is taking graduate work in the Agricultural School. We understand that he is designing a Diesel-powered fertilizer spreader—right in his line. Richard Garrity and Wilbur Wendt are plugging along in the medical school.

Joe Nusbaum, Upsilon, went west on the Legion special and returned a married man.

"Rosy" Rohrer and Don Graves blushing handed out cigars two weeks ago. We hope it isn't catching—we still have a few bachelors on the list.

LEROY MOORE

Eta—University of Utah

Once more Eta Chapter finds itself at the beginning of a new school year. School here at the University of Utah starts somewhat later than at most schools. We have just finished the first week of the quarter and have not quite settled down to the old grind yet.

We have not yet found a suitable chapter house. We gave up our old house at the end of school last year in hopes of finding one that would not put such a large financial strain on the chapter. We had heard so much about the wonderful bargains to be found during this depression that we thought we would be able to find a better house that would not cost so much as was then due on the contract for the old house. But where are all those bargains? So far we have not been able

to find a vacant house anywhere in the vicinity of the campus. I remember hearing in some "econ" class that shortage just precedes recovery. Here's hoping!

Eta is starting this year with quite a small active chapter, but we are planning to hold initiation for last spring's pledges in the near future. We hope soon to present Arthur Newton, Valoise Zarr, Harold Greene, Richard Stryker, and Jimmy Rushford as newly initiated brothers. Several alumni are back again this year. Walt Geiser has made his perennial appearance with the old story that he intends to graduate this year. Sometimes we wonder! Arnold Smith, Frank Carmen, and Irving Alter are also with us again.

Our objectives this year are great activity and low dues. Our first social affair will be a banquet for all active, alumni and pledge members. It will be in honor of the alumni, and an effort will be made to organize an alumni club. This has been difficult in the past, because the alumni have been scattered all over the western states. We now have quite a few of them back with us, who are interested in organizing. We are planning a party to follow the week after the banquet. The school intramurals have not started yet, but we are planning an active part in them and hope to report success in some of the sports next quarter.

Eta wishes success to all the other chapters during the coming school year.

JAMES BIELE

Iota—Washington & Jefferson

Autumn is here. The nights are getting colder, and so are the Profs. Winter and work loom before us—both necessary evils.

Five of Iota's brothers graduated in June and departed from the shack. We were all sorry to see them go, but we wish them all the luck in the world. The rest of the gang are back in full force and we expect to go places this year.

We have already pledged six fine fellows. Irving Brahm, candidate for the freshman left end, hails from good old Jersey. Paul Lawson calls Greensburg his home. A. W. Heppler came from under the smoke of Pittsburgh. Freddy Large, candidate for the frosh basketball squad, hails from Wilson, Pennsylvania. Paul Kinder and Hunter Startare, another basketball player hail from Scenery Hill and Centerville. Iota is well represented on the campus this fall. Brother Dallis is editor-in-chief of the Red and Black, the college weekly, while Brother Vachereese is the business manager. Dallis is also senior manager of intramurals and school handball champ. Russ Manor is the

sophomore cheerleader, Brother Kunz is a member of the Student Council, a member of Phi Chi Mu, and writes for the *Red and Black*. Ray Ruffner is on the interfraternity board and also drags down a bit of graft on the Cotillion committee. Bill Brownlee is chief student librarian of the college library and wears three honorary keys. Boyd totes two honorary keys and is one of the laboratory assistants in the chemistry department. That was more or less a long-winded bunch of boasting, but we are damn proud of the accomplishments of the gang and don't mind telling the world about it.

Oh Yes! We always forgot Jimmy Fornwalt. He is playing wet nurse to the frosh as a proctor in the dorm.

As usual, we led the campus in scholarship last semester for the fourteenth consecutive semester, or ever since we have been on the campus.

There were several shocks in store for us when we got back to good old Wash-Jeff this fall. We found that some of the brothers had actually worked this summer! Russ Manor was slinging hash in a bus terminal; Smitty counted noses for the school census bureau in Pittsburgh; Dallis pawed off groceries upon unsuspecting housewives down on Long Island; Jack Bailey worked with a road gang just for exercise; while Ruffner sold automobiles (at least, that's his story); Dr. Shaub taught math at the summer session here and then went to Cornell for a few weeks; and Hal Kunz, as usual, worked hard at loafing. Several of the alumni were back for a week or so this fall to help us out with the rushing. Among them were Brothers Turpin, Walters, Schweigert, Bill and Paul Kunkelmann. They certainly were a big help and we were sorry to see them go.

Well, this letter is overdue now and Van is probably saying sweet things about the correspondent, so we'll cut it short and get it into the mail. Stop in and see us when you are down this way.

ALVIN G. WESTON

Lambda—Case School of Applied Science

Hello there, gang. As it is time for the chapter letter I will indulge in a few tricks with the pen to give you the news from Lambda Chapter.

Lambda Chapter soared to unheard of heights and finished second among fraternities on the dean's annual scholarship list. The gang comes back from the summer vacation with the determination to keep it up and reach the top before long.

The brothers have started this year's athletic program with a bang by going undefeated to date in the volleyball cam-

paign. We are going after the interfraternity cup which we so narrowly missed last year in earnest. Brother Murdoch is the manager of the volleyball team. We sorely miss Haas, Albl, and Gebhardt who we lost by graduation.

Brother Gebhardt, I might say, is at Yale, the proud possessor of a fellowship at that institution. The rest of the graduated brothers are doing their best to find jobs with a questionable degree of success. We welcome back to the house Brother Kuhn, who is back for a master's degree, and Brother Wagner, who is back with us after a year's absence.

The year's social activity will formally open on November 5, with the annual pledge dance at beautiful Park Lane Villa in Cleveland. We wish the social committee, headed by Brother Rose, the best of luck for the coming season.

We are pleased to announce the initiation of Norman Thomas Dennis and the pledging of: Austin Neaurt, Corliss Warner, Owen Horan, and Emil Slapak.

Well I'll close now and the chapter joins with me in wishing you the best of luck for the coming year.

WILSON DAVIDSON

Mu—Baldwin-Wallace College

Mu Chapter is starting in one the old grind with the full intention of maintaining the same high scholarship rating that was attained last year. It is also our intention not to be the last ones on the campus when it comes to pledging new men. It might be said that we have excellent chances of pledging some of the best men in one of the most promising classes that has appeared on the Baldwin-Wallace campus in years.

During the summer the actives were busy looking up the prospective students of the college, and climaxed their efforts at their summer cottage to which all new men were invited. The new men who attended the cottage were quite favorably impressed with the spirit of fellowship which was shown them by the active men. The cottage was at Rye Beach, during the week of September 4. From every standpoint it was a huge success, and we hope that this venture will be an indication of the prospects which we entertain for the coming year.

Brother Stead has for some unforeseen reason been unable to return to school. As Brother Stead was our secretary it was necessary to elect another. Brother Lageman was the man chosen for the task. Brother Sharp, who was out of school for a year, has returned to us and has been chosen to succeed Brother Moh-

ler as steward. Brother Mohler also was unable to return to school this year.

There have been many improvements in the conditions around the house this semester. These improvements have been of great influence in our drive for pledges.

Professor Burns, one of our faculty members, has again won renown in the field of public speaking. At the national convention of Pi Kappa Delta held in Tulsa, Oklahoma, last spring, he was elected unanimously the governor of the Province of the Lakes. This is the highest honor that can be given any member of Pi Kappa Delta, with the exception of the executive board.

Brothers Burkhardt, Shobel, and Streng formed the backbone of the debating team last year and with the exception of Brother Burkhardt these men will be back to carry on for B-W and for Mu. Brothers Stead, Streng, Mohler, and Pledge King were in the forefront of dramatic activities of the college. Brothers Buehl, Shobel, Gram, and Woodman were the mainstays of the track team and were responsible for much of the success of the team. "Irish" McCleary was the manager of the squad. The college football team has made a good showing in its initial start this season. Last year they were undefeated and hope to be able to go through their present schedule with even greater success. Our chapter is represented on the squad by Melvin Woodman and Edwin Malusky. Wes Buehl is the senior manager.

Incidentally, Brother Malusky has anchored himself to the old ball and chain and become engaged. O.K., Columbo! Here's Luck.

On October 1 we are presenting one of the best dances that we have ever had for the benefit of the freshmen. It is to be held at the Lake Shore Hotel in Cleveland and the music will be furnished by Manny Landers and his orchestra. We intend to display our own talent at a smoker to be held at the chapter house on October 6. In our next report we will give you further details on these events. Until then we bid you adieu, and wish you all a successful year.

MELVIN WOODMAN

Nu Chapter—Westminster College

School days are here again and with them most of the members of Nu Chapter are back ready to go to work and rest up after their summer vacations. Most of the members of the chapter are back in school this year but as was expected Old Man Depression got some of the brothers. Brothers Deabler and Williams and Pledges Wiley and Meyers are among

those missing although we hope that they will all find it possible to come back to school next year at least. Brother Bob Gibson, who had to drop out of school last spring on account of his eyes, hoped to be able to resume his studies this year but upon the doctor's advice decided to remain out of school at least another semester. We are all anxious to have Bob back with us just as soon as possible.

Things look pretty promising for Nu this year in the way of pledges. The freshman class this year is the largest in the history of the school and the quality of the fellows in the class seems to be exceptionally fine. We are expecting to get a large number of good boys as pledges. Since the college found it necessary to transform the freshman boys' dormitory into a girls' dormitory this year, the frosh boys have been divided up into five groups to eat in rotation by weeks at each of the five fraternity houses on the campus. Rushing season will come at the end of this five week period. This arrangement seems to be for the benefit of all concerned, for it cuts down on rushing expenses by giving the fraternities an easy way of getting acquainted with the frosh without the expense of costly rushing parties and dinners, and it gives the freshmen a better opportunity to get acquainted with the members of the fraternity. This system also helps to cut down on the fraternity board bill since the frosh pay a fixed rate for their week of meals. Since we seem to be having a bit of a depression here in New Wilmington these days, that feature is of particular interest to a number of us.

However for the last few days Brothers Ed Smith and Tom McClure have shown such increased capacities for food consumption that it looks as if the board bills will go shooting up again. Last week Coach Johnny Lawther issued a call for more fellows to come out for football to make up a fourth and fifth team. These fellows seemed to take him seriously judging from their appetites and from their tiredness and bruises these evenings.

WILBUR C. CHRISTY

Pi—University of South Carolina

Nothing can stop the progress of Pi Chapter. We have plenty of reason to believe that this is going to be the most successful year of Phi Pi Phi on the South Carolina University campus, and why shouldn't it be with the progress we have already made.

A little extra work was added to our regular initial program for we moved to a new location because we felt that we were able to afford a better house. Our

new home is located at 807 Gregg Street, just four blocks east of Main Campus on Fraternity Row. It is a house that any Phi Pi Phi would be proud to claim with ample room for all of our boys.

Every member of Pi feels that at the end of this school year we are going to be able to show the best record we have ever attained. Already our men are showing scholastic distinction on the campus.

We are proud to introduce brother Pete Oliver as a new brother whom we initiated recently. Brother Oliver has proved himself an asset and a hard worker for our fraternity. We feel sure that he will continue to show the spirit of Pi.

Looking over the football field what casual spectator could help noticing two outstanding stars, Walker Younce and Tom Craig, two of our pledges who have made for themselves a place in athletics. Intramural football has started and all of our boys are very much enthused since we intend entering a team. Here's hoping we are the champs.

Brother Herbert Taylor was highly honored at the first of school when he was elected Vice President of the Panhellenic Council; quite a step up for Pi since all the fraternities offer strong competition for these offices. Many of our other boys are taking active part in the campus activities.

Our successful rush season was filled with three unusually good dances and several smokers; one of which was given by Brother J. Sam Taylor who is taking an active part in Pi even though he is an alumnus.

The School of Pharmacy of South Carolina is very fortunate in having Brother "Bob" Morrison as one of its professors this year. Brother Morrison graduated in 1928 and was missed very much while away. He left alone but returned with a charming bride. Brother Morrison married Miss Margaruite Lewis of Memphis, Tennessee, September 22, 1932.

If at any time any brother pays Columbia a visit, the door of Pi Chapter house swings open with a hearty welcome awaiting you.

J. E. LEITNER

Sigma—Penn State College

Now that the languid summer skies have shifted to the fleecy aspects of another gilded autumn, good old Sigma Chapter finds itself once more the Greek abode of some twenty-two initiated brothers, who have returned to carry on —when summer ends and school begins. At this writing, however, an additional strength to numbers includes three of our

late pledges, who have not yet been able to move into the house with us.

In anticipation of the keen activities ahead, house manager Schrader returned as early as the eighth to get the house in order. It seems that the house had served itself nobly throughout an active summer session with something like ten and more brothers around to earn a few extra-curricular credits. Consequently, everything was soon put into fine shape, everyone, as they arrived, digging in. A bit of painting and linoleum laying gave our bathrooms a new scheme of interior decoration.

And then Freshman Week and Rushing season came on us simultaneously! With that we are now concentrating on landing our usual quota of men and, as the times have dictated, a few to spare per general principles. About seventy-five men have come under our spreading wings throughout this fifteen day period. Standing in our tracks we refuse to predict or look forward to an entirely or too successful season. You will remember yourself, easily enough, how those "sewed-up" boys made up their own minds by the time the fatal Sunday dinner arrived. Nevertheless, our hearts are beating to the strains of "Here's Hoping."

Of the alumni, Charlie Ritter of the '32'ers has returned for his M.S., taking his graduate work in industrial engineering. Brothers Kenneth Moll, Harvey Weisel, and Edward Ross, others of '32, are also continuing with graduate work, but in scattered regions. Kenny is now at M.I.T., Weisel at Lehigh University, and Ross at the University of California.

Brothers Sam Colgate and Fred Stewart are carrying on in their faculty positions. We have already enjoyed visits from both of them. And Brother "Pop" Elder is there with us too, lending the final touches to our rushing season with his annual cider party. Until after that event, the scribe's additional news is found wanting. Anyway, he thinks he'll secure his hunting license and set out to bag whatever new things will fall his way to provide for the next QUARTERLY letter. "I'll be 'gunning' along now," says he.

H. E. NEWLIN

Phi—Purdue University

The fall semester at Phi is already under way. Probably the keenest interest now is looking ahead with hopes for a successful football season. Speaking of athletics, the interfraternity playground baseball season has started. Pledge Christinon throws a wicked ball, with Brothers Munch, Adams and Tevebaugh heavy

on the bat. Thus far we have won two out of three games, and we have hopes of coming out on top. Pledge Tedens, six feet four inches tall and weighing 185 is out for football. We are with you John.

Vacations will soon be lived over again before the fireplace. Already the number of blankets in the dorm is increasing. Looks like the old fall weather is here to stay.

Brothers Alderman, Lives and Tremelling were up for a visit the first of the semester, but right now they are home. Ray Tremelling is probably watching his pin. (His girl has it.)

Plans are being made for a Homecoming dance to be held October 15. The boys are looking forward to showing the alumni a "real" time. The dance is to be held at the chapter house.

Recently two Crosley Vagabonds raised the total of radios about the house to four. "Music, Music Everywhere" seems to be the song of the day.

Our new officers are: Charles Becker, president; Garnet Isley, vice-president; Francis Moriarty, secretary; Henry Pafflin, treasurer; and Liston Victor Adams, chaplain.

October 1 the mustaches and senior cords are due to blossom forth for the first game. The freshmen and sophomores are preparing a very warlike campaign to see that the cords and mustaches are properly decorated.

That seems to be all the news that I can find for you. Phi wishes you all the best of success during the coming year, and if you come to Purdue you will be welcomed here.

FRANCIS MORIARTY

ALUMNI NOTES

Herbert Mensing, Theta, California '27, who received his master's degree in '28, recently called on Chicago friends en route to Cambridge where he is entering his third and final year at Harvard Law School.

George Verplank, Gamma '27, who was employed in Chicago by the Western Electric Co., has left the employ of that concern and has taken a position with the Calumet Paving Co. which is engaged in a large construction project near Lafayette, Ind. "Sparky" may be reached at 100 West Ridge Road, Gary, Indiana.

Stewart Martin, Eta '27, is now employed by the Phosphate Recovery Corp. of Mulberry, Florida.

Rev. Edward B. Baird, Iota '24, has resigned his charges of Presbyterian churches at Magdalena and Socorro, New Mexico, to enter the San Francisco Theological Seminary, San Anselmo, California.

William Flickinger, Epsilon '28, a graduate of Washburn College and the Graduate Business School of Harvard, has resigned his position with the Eastman Kodak Co., with whom "Flick" has been connected during the past two years, to enter the employ of Lord & Taylor, New York City.

Horace Brown, Omicron '31, received his master's degree from Northwestern University June last and is now a member of the faculty at "Old Miss."

Mr. and Mrs. George R. Gehrke an-

nounce the arrival of their daughter, Karen Elizabeth, on June 21. Brother Gehrke is a member of Zeta Chapter, class of 1927 and at present he is a member of the advertising staff of the Kohler Company, Kohler, Wisconsin.

Ernest J. Thusen, Beta '25, who has been on the unknown address list has been located at 614 Madison Street, Fredonia, Kansas.

Last year's crop of Beta Chapter graduates are all accounted for and they seem well situated. Winslow acts as assistant to the curator in the chemistry department at the University of Chicago and the others who are back at their alma mater are Pierce who has a fellowship in chemistry, Graham back on a half fellowship and Harris is on the library staff and doing graduate work. Holter is looking after the dormitories. Woodruff and Rohs are with the General Foods Co. located in Joliet, Illinois. Survivors of previous classes are: Kenyon who is back in the law school, Burnside in the intramural department and MacDonald is an accountant in the Commons Department.

Zack Ford, Alpha '32, has entered Northwestern Law School and "Bill" Forss is with the North Shore Hotel in Evanston.

Announcement is made of the marriage of Miss Lillian Everson to George W. Graham, Zeta '25, on August 2, 1932. Brother and Mrs. Graham are at home at 3845 Washington Boulevard, Chicago.

NEWS of OUR COLLEGES

Name Changed

By an act of the Mississippi legislature, Mississippi Agricultural and Mechanical College has followed in the footsteps of other land grant colleges, and now bears the name of Mississippi State College. The post office address has also been changed to State College, Mississippi—*Bent* of Tau Beta Pi.

Washington & Jefferson Receives \$80,000

Announcement is made by President Hutchison of a gift of \$80,318.41 toward the permanent endowment funds of Washington and Jefferson College, by the General Education Board.

The offer agreement underlying this gift was originally made during the administration of President Black in about 1920.

During the years that have passed since the original offer there have been difficulties, but during those years the General Education Board gave \$120,000.00 in consideration of funds raised by the College for its endowment. However, the final payment on the original offer was delayed for several years due to certain questions which were pending between the General Education Board and the College.

These matters have been brought to a solution during the last several months and recently Dr. R. C. Hutchison received the check, for this most recent addition to the permanent endowment of Washington and Jefferson.

Decrease in Freshmen

St. Lawrence University reports two hundred and three students registered in the freshman class this year, sixty-five being women students, and 138 men. This year's freshman registration is only 16 below that of last year. There were 151 men and 68 women registered last year. In 1931 there were 214 students in the freshman class, 143 men and 71 women. This year's registration is therefore only 11 below the freshman registration of 1931—*Hill News*

College Building Burns

"Old Main" and its two wings, Bucknell University's first buildings, were destroyed by fire August 27. The flames drove professors and firemen from the halls soon after they saved records in the

president's and registrar's offices. The loss was \$300,000. "Old Main" was Bucknell's hall of classic tradition. In its doors were carved the names of the school's immortals, including Christy Mathewson, pitcher for the New York Giants; Tasker Bliss, one-time chief of staff of the United States Army, and Dr. David Jayne Hill, later the school's president.—Phi Kappa Sigma *Newsletter*.

U. of I. Slashes Budget to Save State Funds

On the basis of its budget for the academic year of 1932-1933, which is reduced \$649,000 over a year ago, coupled with a saving of approximately half a million dollars on the year just closed, and an elimination of capital expenditures, a total of possibly 22% of the funds appropriated to the University of Illinois by the last General Assembly, will go unused, President H. W. Chase has announced.

"A reduction of \$649,000 is represented by the University of Illinois budget for the year 1932-33, just adopted, as compared with the budget of the preceding year," President Chase said. "This readjustment is necessary because of a drop in University income due principally to the decreased revenue of the state from general and mill taxes. In thus balancing its budget for the coming year, the University has reduced its expenditures to a figure within a conservative estimate of the income which will probably be realized during the coming year.

"This saving is in addition to a saving of nearly \$500,000 of the appropriation for 1931-32," President Chase said: "Furthermore, the University has taken no steps toward using an appropriation of \$1,400,000 for an additional unit of the Medical and Dental group in Chicago and will not do so unless financial conditions improve during the biennium. If this appropriation is not used, it will mean that out of the total appropriation to the University by the General Assembly for the current biennial period approximately \$2,500,000 will go unused or about 22 per cent of the total University appropriation."

Seek Federal Loan

The University of Colorado is seeking a \$550,000 loan from the Reconstruction Finance Corporation to build a new gymnasium.

IN *the* GREEK WORLD

When some well-meaning college fraternity leaders haven't anything else to do they discuss problems. If no new problems exist, old ones are revived. Among the most widely quoted fraternity magazines, by the younger organizations, are those which work out solutions to "serious problems" which should have been and probably were solved fifty years ago, long before most fraternities came into existence. When it isn't scholarship, it's hell week, chapter libraries, drinking, junior colleges, frater's etiquette, badges in pawn shops, sweetheart songs, crooners, the alumni, or this, that and the other thing too numerous to mention. Not much is said exoterically about the delicate problems of finance, confronted by most organizations.

Many fraternity leaders still think fraternities are on the defensive; they tell local interfraternity conferences it's high time to right about face, else the bogymen will swallow the entire fraternity system. Maybe fraternities are on the defensive. We don't know why they should be. We don't think they are. We don't hear the Masons, the Knights of Columbus nor the Protective and Benevolent Order of Elks talk about putting their houses in order, to escape the boggy-bogy man.

Why not a live-and-let-live-complex? Why not a five-year armistice on the discussion of, silly, sophomoric problems? We need fewer self-appointed Moses since we are out of the wilderness. We need more Solomons, wise enough to recognize the inherent right of social intercourse, free from misdirected influence and antagonistic interference. Why fear the boggy-man myth?—*The Shield of Phi Kappa Psi*.

On the Handling of Pledges

The season of the year is at hand when most of our houses have opened their doors to that curious species of guest which we call pledges, and the problem of how to treat them invites a measure of reflection. Their position is a very peculiar one, probably unmatched anywhere else. They are pledged to join the Fraternity, but the Fraternity is not really pledged to them. That is to say, they have not as yet really been elected to membership; there has been no contract made between the pledge and the Fraternity, so that if the pledge goes bad on the house he can quite properly be turned loose, and similarly, if he thinks he has made a mis-

take he can hand back his button, although on most campuses that is not a very healthy thing for him to do. He is, in short, on probation, although it is true that the chapter is morally committed to initiate him if he behaves himself decently. The relationship is therefore not an easy one, and the great problem is how to discipline the pledge without ignoring all the obligations of a host toward a guest, or in other words, how to liberate him from his high school manners without leading him to think that he has been pulled into a den of brutal gangsters.

I think the solution of the problem lies in a combination of firmness, dignity, and courtesy. The pledge must be required to obey the rules and conventions of the house, and firmness, with no special favors whatever, should be employed to secure this end. Relaxation in favor of any one is as bad for him as for the whole morale of the house, and no Alpha should tolerate it. The pledge who takes liberties with his position should get a double dose of duties and the actives ought to stand as one man in seeing that he gets it. The house should never allow any pledge to get the idea that he is of any particular importance, or that he has conferred a favor upon the Fraternity by accepting its button. Such a pledge needs just one thing, the paddle and plenty of it; and if that fails he should be pitched out for good. But firmness will fail until it is allied with dignity. The members of the active chapter must behave as gentlemen if they are reasonably to command their freshmen's respect. And they must obey the rules and conventions of the house themselves if they are to succeed in enforcing them upon the new men. The pledge will not respect the Fraternity if its own members obviously do not respect it. In many houses it is perfectly permissible for the actives to make freshmen their own personal slaves and to demand a large number of private individual services of them. A measure of this may be very salutary but a limit should be put upon it. Carried too far, it is not only undignified but brutally selfish; it breeds resentment and rightly so. As far as possible the pledge ought to be made to feel that the duties he is called upon to discharge about the house are worth doing, that the menial tasks put upon him are at the very least meant for his ultimate good and the good of the Fraternity. If he is the right sort of chap he can be made to feel it. Now

even as firmness is unavailing without dignity, so is dignity impossible without courtesy. Indeed, courtesy is probably the secret of the whole problem of handling pledges, for nothing so surely invites good will. The test of the true gentlemen, I think, is whether he treats his inferiors courteously, and the pledge is temporarily an inferior in rank, privilege, and prerogative. There is really nothing that can properly be asked of a pledge which cannot be asked courteously. If he is told to rake the lawn he can be told courteously, if he is sent for the mail he can be sent courteously, yes, even if he is told to wrap himself around a trunk bottoms up, the instruction can be courteous. Firmness, dignity, and courtesy, these are the requisite qualities which we need in handling our new men, to the end that they become good Chi Phis.

Writing in the *Teke* of Tau Kappa Epsilon last spring this whole problem was most intelligently discussed by an undergraduate whose words merit reproducing here:

As actives, let us take it for granted at the outset that the raw pledge, fresh from the booming days of high school seniorhood stands in need of discipline. The American home as well as the American public secondary school, are notoriously lax and weak in administering discipline to their tender charges. In fact, unbounded "self-expression" has, in most instances, been the steady and toothsome diet upon which our freshman pledge has been fed. Inflated almost to the bursting point by multitudinous high school speakers, who dilate more or less continually upon the inherent and foreordained rights of high school youth to become the "leaders" of the land, it is not surprising that high school graduates enter college in increasing numbers with greatly increased, bumptious egos. In short, the average college freshman with whom we actives come into contact, knows that he's pretty good—although we actives might ask, good for what?

To this type of fraternity pledge, the tasks, duties, and disciplines imposed upon him by the fraternity actives, must come as a cold, rude shock of surprise and disillusionment. In the group house, he finds no doting mama to gently wake him in the morning. Instead, he now finds it his duty to act as general alarm clock for his older and—for the time being—greatly superior brethren, often in the wee small hours of the morn, when courage and fortitude are at low tide. Here, too, there is no servant or younger relative to clean-up after him, to lay out his wardrobe, and dispose of his soiled linens. Instead, the neophyte himself finds that menial tasks have been assigned to him and no alibis are accepted. He no longer finds it possible (temporarily) to satisfy his passion for auto driving; the virtues of walking are impressed upon him, sometimes more firmly than with mere words. To his everlasting improvement as a man, he finds that his high-school inclinations to be sheikish, his mock-sophistications, and his blasé, affected man-about-town attitudes simply do not register with the actives of his group, and he soon learns that discretion in the rapidity with which he drops these mannerisms becomes the better part of valor.

Who will say that such a régime of training

does not greatly benefit the pledge? Who is there to suggest that these actions of the actives are beyond the boundaries of those which the pledge should not stand for from the actives? The sooner the sort of senselessness described above is knocked out of the pledge, the better for all concerned, not the least benefited being the pledge himself.

Unfortunately, the fawning, patronizing airs frequently displayed by actives in rushing prospective pledges is bound to increase the overdeveloped self-esteem of most freshmen. It might be well for the actives to scrutinize their own behavior in this particular respect.

There are other reasons why the pledges should stand for these imposed talks and duties from the actives. Someone has to do them. Upperclassmen, especially in the smaller colleges, are already carrying more than their share of social and community duties. Fraternity, class, athletic, forensic, journalistic, dramatic, social, and employment activities are largely in the hands of the upperclass fraternity men. The freshman pledge, therefore, is the logical choice for the discharge of that type of responsibility commonly placed upon his shoulders. He is least encumbered with outside activities. Aside from class-room work his time and energies are not mortgaged. Hence it is but logical and natural, that upperclassmen should pass on to the freshmen those fraternity and house duties, tasks and responsibilities usually part of the pledge's work. Besides it is only for a year, at most, and then the pledge, now a brother-in-the-bond and an upperclassman, helps pass them on to newer pledges.

Being "put on the spot," as it were, by the actives, accomplishes another worthy objective. The customary freshman pledge group is characterized by its heterogeneity. With varying personalities, diversified heredity, different training, environment, family and social backgrounds, the usual freshman group presents a real challenge to the active fraternity group. If this newer group of pledges is to be properly assimilated into fraternity life, heterogeneity must give way to homogeneity. The very safety and future perpetuation of the chapter group is the goal at stake. For this reason alone, it seems to me as an active, that the pledge must take whatever is assigned to him by the actives if the safety and well-being of the group is to be assured. Only through the doing of tasks with a common will and for a common purpose, will the much-desired and essential fraternity homogeneity be attained.

Finally it needs to be said, that the pledge must realize that everything worth while costs money, effort, sacrifice. Fraternity membership is an esteemed privilege of the few, not the right of the many. A pledge button once bestowed is an honor granted. There are few stronger or more effective methods of indicating social group approval. Under such conditions, a fraternity badge becomes an accolade of merit. It signifies group approval by a social group that counts—now, in college, and later, outside of college. The pledge must expect to pay for this privilege, not only in the costs of initiation and the like, but in personal service, both as a pledge and as an active. If this thing called fraternity membership is eminently worth while, as I am firmly convinced it is, then it is worth eminently worth-while sacrifices. The tasks, duties, and possible bodily discomforts, which may even appear to the pledge as impositions and humiliations to his pride, are a part—and only a small part—of the price he must expect to pay for the honor bestowed upon him.

In short, it is up to the pledge to stand whatever the actives, as a regular fraternity group, have decided upon relative to the duties and tasks of pledgehood. Anything short of that by the pledge unfits him utterly for membership in that particular group.—*The Chi Phi Chakett.*

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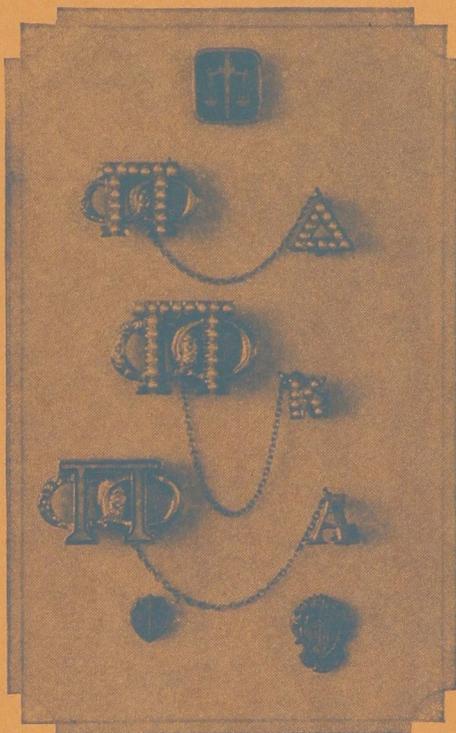
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