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# THE UNIVERSITY OF NORTH CAROLINA NEWS LETTER

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## NORTH CAROLINA CLUB STUDIES

### MORE LOYAL ALUMNI

A check for \$50 comes from two generous alumni to swell the small publishing fund of The University News Letter.

Our mailing list is near the 8,000 mark. It can be 15,000 by June, if only we can find the funds to foot the bills.

### GENEROUS BANKS

The Farmers and Merchants Bank in Henderson and the Bank of Warren in Warrenton are investing about \$500 a piece in pure-bred pigs for the Pig Club boys of Vance and Warren counties.

The boys give their notes for these pigs and raise them on grazing crops planted in rotation under the direction of the demonstration agents. The boys raising the best pigs at the lowest cost will be awarded prizes next December.

This investment in boys is even more valuable than the investment in pigs.

### IT PAYS

Kenosha, Wisconsin, has a whole-time health officer. Between 1912 and 1914 the scarlet fever cases fell from 200 to 1 and deaths from 47 to 0; diphtheria cases fell from 13 to 9 and deaths from 2 to 0. Typhoid deaths decreased from 17 to 1, and the death of infants under two years of age fell from 111 to 54.

The per capita annual cost of this health officer is only 17 cents—the price of a moving picture ticket or two. Investment in community health pays.

### SAFE-GUARDING THE CHILDREN

Orange county joins Alamance, Northampton, Wilson, and Iredell in the medical inspection of schools and school children, under the direction of the State Board of Health.

The work will be done by Dr. T. M. Jordan who is now busy with this work in the Alamance schools.

The purpose is to advise parents of the curable discomforts their children suffer because of defective teeth, eye-sight, adenoids, diseased tonsils, hookworms, and similar parasites. Upon notice of such ailments the family physicians are apt to be called into assistance by the home folks. These counties are making the best possible investment of some \$500 each.

### BEFORE THE WAR

In 1860 the farmers of Pasquotank had their barns and bins, pantries, cribs and smoke houses filled to bursting with home-raised supplies. In 1910 the county still ran ahead of local needs in meat production, but far behind in food and feed crops. Then the stock of farm animals averaged 530 lbs. of dressed meat per inhabitant; in 1910 the acreage was 210 lbs. Then they raised 70,000 bushels of wheat, 575,000 bushels of corn, 39,000 bushels of rye, and 7,000 bushels of oats—690,000 bushels of grain or 77 bushels for every man, woman and child in the county.

In 1910 the total wheat crop was only 142 bushels and the corn crop fell to 15 bushels per person. In potatoes alone of all the standard food crops was there a per capita increase during these 55 years. Then the county raised no cotton; in 1910 cotton alone produced 46 per cent of the total crop wealth of theseason.

When a million dollars in ready cash slips through the fingers of a farm community year by year the accumulation of wealth will be slow and the totals saved will be small. In 1910 per capita county wealth in the county was only \$351 as has been said, and the per capita taxable wealth of the whites, all property whatsoever considered, was only 478.

### THE PROFESSOR SAYS

It's little wonder that we fear death, if we must be buried in the average country graveyard.

Happiness in the next world is a beautiful thing to contemplate, but why not make the most of the everyday world around us now?

Heaven is my home, sings the poet. Very well, but at present my address is Earth; and I am working on a big job.

### HELPING THE TENANT FARMER

The McKee Credit Union Bill provides for the farmers a small Credit Union in prosperous country districts by bringing together and pooling the interests of from twenty-five to one hundred farmers. Some of these farmers have land and some have personal property, and some have nothing but good character.

The Credit Union lends money at 6 per cent to the individual member on the security of property, just as others lend money on the security of property, except that the Credit Union will charge only 6 per cent for this money without commission, while outside money lenders will charge all the way from 8 to 70 per cent for this money.

### The Tenant Needs Friends

In case the tenant farmer has no property at all, except his mule and cow, he will need to have his note at the Credit Union endorsed by his landlord or by two or more of his neighbors who have sufficient property to allow them a line of credit. The tenant farmer will also be expected to give a lien on his crop as a further security.

### He Needs Cheaper Credit

This crop lien given to his Credit Union will bear interest at the rate of 6 per cent and he will buy his supplies on a cash basis, whereas the crop lien he has been accustomed to give to the supply-merchant and individuals in nearby cities has been costing him for his credit all the way from 40 to 60 per cent; by reason of the fact that he is to pay 25 per cent more for his supplies on credit than for cash and is only using his credit on an average of about six months. In addition to this high price on time, he is also charged with 6 per cent on his contract. It is clear, therefore, that by giving a crop to his own Credit Union he will save at least 50 per cent in the cost of credit for running his farm.—Mr. John Sprunt Hill.

### CHEAPER INTEREST RATES

The insurance companies are rapidly increasing their loans on farm lands in North Carolina. In 1913 they had loaned to our farmers \$828,000; in 1915 their loans amounted to \$2,267,000, or nearly three times as much. So Dr. C. W. Thompson, representing the Federal office of Markets and Rural Organization said to the Congressional Joint Committee on Rural Credits the other day.

It is significant. It means that our agriculture is getting better balanced and better organized; that our increase in food crops and livestock guarantees the farm income and protects the collateral from deterioration. It means decreasing risk and therefore lower rates of interest. The low rates on loans made by the insurance companies on farm land force down rates on loans from other sources. They therefore confer a large benefit on farm borrowers.

### Seven Hundred Millions in Farm Mortgages.

Two hundred and twenty insurance companies owning 99 per cent of the insurance assets of the United States have loaned American farmers on land mortgages nearly \$700,000,000; and banks other than national have loaned them about the same amount. Nearly a fourth of the insurance loan money has gone to Iowa alone; and seven-eighths of it to the 12 North Central states, a region devoted to food and feed crops, livestock, and livestock industries. Here farm lands are high priced, but agriculture is well balanced, stable, and safe. As a result interest rates on farm loans are low, ranging from 5.8 per cent in Wisconsin to 8.7 per cent in North Dakota.

### Twenty-one Millions in North Carolina

The farm mortgage loans in North Carolina in 1915 were around \$21,000,000. About a tenth of this amount was carried by the insurance companies, a third by banks other than national; and the balance by mortgage loan companies and individuals.

The average rate on farm mortgage loans from all sources in North Carolina

### WESTERN BREEZE

There are no misfit children. There are misfit schools, misfit texts and studies, misfit dogmas and traditions of pedants and pedantry. There are misfit homes, misfit occupations and diversions. In fact, there are all kinds and conditions of misfit clothing for children, but in the nature of things there can be no misfit children.—Monograph San Francisco State Normal School.

in 1915, counting commissions, was 7.7 per cent; and this average was lower than in all other southern states, Virginia and Kentucky alone excepted.

### Twenty-one Millions in Personal Loans

The personal security loans by banks to our farmers in 1915 amounted to \$21,280,000. Seventy-two of our national banks carried about two-fifths of this amount, and 400 other banks carried the rest. The average interest rate, counting commissions, was 10.2 per cent. The average varied from 8.3 per cent in 6 mountain counties to 14 per cent in the 10 counties in the Pamlico and lower Cape Fear regions.

A little figuring will show that the farmers' interest bill in North Carolina in 1915 was around three and three-quarter million dollars. What they paid in interest and profits on time-accounts with the supply-merchants nobody, of course, knows much about.

### LOCAL SCHOOL SUPPORT IN NORTH CAROLINA

V. W. McGhee, Buncombe County. In the table which follows, the counties are ranked according to the rate of local school taxes paid by each county; that is, the taxes known as special taxes voted by various districts for schools, plus the twenty cent school tax uniformly levied and locally used in all the counties of the State. The figures are based on the 1914 Report of our State Tax Commission, the 1913-14 Report of our State Superintendent of Public Instruction, and the 1914 Report of the U. S. Commissioner of Education.

### Albemarle Leads, Hertford Excepted

The counties vary in willingness to bear local tax school burdens. Those ranking highest, as a rule, are counties which have been settled a long time. They are the pioneer counties. The fertility of the soil, the grouping of the people into small towns, and the long period of adjustment to social conditions have shown the inhabitants that good schools are indispensable.

### How the Highlands Rank

Among the mountain counties, Jackson, Yancey, Macon, Transylvania, Buncombe, and McDowell lead in the order named.

Watauga county is omitted in this study, because the revenues from local school tax levies were not separately accounted for in the 1913-14 report. However, at that time Watauga had two local school tax districts.

### Where North Carolina Stands

In 1913, the total amount of public school funds raised by local taxation was \$3,595,743, and our rank in this particular was 25th. Ninety-one cents of every dollar spent for public schools in this State was raised by local taxation; and in this particular we ranked 5th.

That is to say, in willingness to bear local tax burdens for schools we stand ahead of every state in the Union except Florida, Rhode Island, Kansas, and Massachusetts. Other States lean heavily upon large lump appropriations by the Legislatures. North Carolina derives only 9 per cent of her common-school money in this way, but Georgia derives 65 per cent of her school fund from this source, and Alabama 74 per cent.

All told, however, our public school tax burden in 1913 was only \$1.76 per inhabitant, and it was heavier in 46 States. Our school fund per child of school age was only \$8.01, and it was more in 47 States. These are small sums for large purposes; too small when we consider what other States are doing for their children.

## UNIVERSITY SCHOOL OF EDUCATION

### LETTER SERIES NO. 61

#### STATE AID

The amount of operative capital in the United States derived from state tax or appropriation, and the per cent which this amount is of the total, varies no less widely than the total investment in the school business throughout the several states.

The total amount of operative capital derived from state tax or appropriation varies from \$57,000 in New Mexico to nearly \$10,000,000 in New Jersey. The state which raises the largest percentage by this means is Alabama with \$2,000,000, representing 74 per cent of its operative capital. Georgia appropriates out of her state treasury \$2,500,000 for common schools, which is 65 per cent of the total common school fund. Massachusetts receives the smallest percentage through this source, 1 per cent which is less than a quarter million of dollars.

From state sources North Carolina receives \$284,684 which is 7 per cent of her total school revenue and in both absolute amount and percentage of the whole she ranks 32nd among the states of the nation.

#### Local Support

As reported by the U. S. Commissioner of Education this item is misleading. Local tax in this Report means the sum total of county tax and the tax from local tax districts.

Thus considered it is evident that the great bulk of operative capital for the

various states is derived from local tax. Few of the states get less than 50 per cent of their school revenue from this source, in fact 7 only of the 49.

With local tax thus interpreted North Carolina secures 91 per cent from local tax, though we all know that scores of districts do not vote one cent over the required county appropriation. This 91 per cent for North Carolina represents a total amount of \$3,595,743, and in this absolute amount she ranks 25th among the states of the United States.

#### Totals

In all, the nation as a whole has an operative capital of \$507,227,455 of which amount \$18,155,653 is derived from the returns on permanent school funds and school lands, \$78,375,830 from state tax or appropriation, \$375,582,354 from local tax, \$35,113,618 from miscellaneous sources.

This makes the per capita cost for public schools for the nation as a whole \$5.37. On this same basis it costs North Carolina \$1.76 per head of her total population to provide public education for her children. In this respect she ranks 47th, that is to say, 46 states do better.

The grand total of the capital, investment and operative, upon which the United States does business is \$2,513,520,922. It sounds like a big trust or corporation. Does the business pay?

### LOCAL SCHOOL SUPPORT IN NORTH CAROLINA, 1913-14

V. W. McGHEE, Buncombe County, University of North Carolina.  
Rate for the \$1,000 of Taxable Property  
State Average \$5.04

Rank	County	Rate	Rank	County	Rate
1	Pamlico	\$8.98	50	Wayne	5.11
2	Dare	8.80	51	Mecklenburg	5.07
3	Perquimans	8.51	52	Montgomery	5.06
4	Currituck	7.15	53	Surry	4.99
5	Hyde	7.14	54	Avery	4.90
6	Jackson	6.93	55	Burke	4.89
7	Lenoir	6.91	55	Richmond	4.89
8	Carteret	6.79	57	Bladen	4.86
9	Yancey	6.78	57	Johnston	4.86
10	Camden	6.71	59	Yadkin	4.85
11	Nash	6.69	60	Craven	4.83
12	Macon	6.42	61	Lincoln	4.81
12	Transylvania	6.42	62	Durham	4.80
14	Buncombe	6.35	62	Gaston	4.80
15	Columbus	6.10	62	Cabarrus	4.77
16	Bertie	6.09	65	Northampton	4.76
17	McDowell	6.06	65	Sampson	4.76
18	Orange	6.05	67	Cumberland	4.74
19	Franklin	6.02	68	Davidson	4.69
20	Wilkes	5.99	69	Jones	4.66
21	Wake	5.97	70	Haywood	4.58
22	Person	5.92	70	Henderson	4.58
23	Union	5.90	72	Randolph	4.55
24	Pender	5.89	73	Vance	4.53
25	Chowan	5.88	74	Rockingham	4.49
26	Guilford	5.87	75	Warren	4.47
26	Tyrrell	5.87	76	Brunswick	4.46
28	Caldwell	5.81	77	Edgemont	4.44
29	Pasquotank	5.80	78	Washington	4.34
30	Granville	5.69	79	Robeson	4.30
31	Alamance	5.67	79	Duplin	4.80
32	Stokes	5.63	81	New Hanover	4.26
33	Forsyth	5.60	82	Hoke	4.20
34	Alexander	5.55	82	Rowan	4.20
35	Beaufort	5.54	84	Polk	4.13
36	Cherokee	5.49	84	Martin	4.13
37	Mitchell	5.48	86	Davie	4.11
38	Catawba	5.47	87	Cleveland	4.10
39	Pitt	5.43	88	Halifax	4.06
40	Clay	5.41	88	Caswell	4.06
41	Ashe	5.40	90	Chatham	4.04
42	Wilson	5.38	91	Greene	3.99
43	Iredell	5.37	92	Madison	3.95
44	Henderson	5.34	93	Onslow	3.86
45	Lee	5.30	93	Swain	3.86
46	Gates	5.28	95	Stanly	3.80
47	Alleghany	5.18	96	Graham	3.73
47	Anson	5.18	97	Rutherford	3.68
49	Moore	5.12	98	Hertford	3.45

#### INTEREST INCREASES

Medical school inspection work is on the increase in interest and popularity in Alamance and Northampton counties, according to reports from medical inspectors of these counties, as a whole.

One of the Alamance teachers writing on the subject of Health Day, says: "Speaking as one who has already had Health Day, I wish to say that I consider

the time spent by my students on the work the most valuable they have ever put on any subject. Not only have they learned something about conserving their own health, but it paid from a literary standpoint. The work on their health compositions was of a much higher order than that of the ordinary composition because the interest was greater.—N. C. State Board of Health."