

## NORTH CAROLINA CLUB STUDIES

### ALL-YEAR SCHOOLS

With North Carolina feeling rather justly proud of having increased the length of the public school year to nearly 5 1-2 months, on the average, it comes rather as a blow to realize that for four years Newark, N. J., has been having public schools open and doing work for 12 months in the year!

### Successful

The plan has been a great success from the start. The parents heartily endorse it and the pupils delight in it. There is no attendance problem, for the children come gladly all through the summer months. There is an actual lessening of the amount of illness among the children during the summer months. Greater and more consistent progress has been made by the children throughout the school year. The expense is not increased, the teachers are pleased and the whole educational situation in Newark is healthier than it was four year ago.

Dare we dream of such a plan for our North Carolina school children? Is it possible anywhere in the state?

### NEGRO HOMES IN ORANGE

Nearly nine of every ten dwellings occupied by negroes in Orange county are owned by the negroes who occupy them. Evidently the negroes of this county believe in home and farm ownership.

The 1915 tax list shows 583 farms and 224 town lots owned by negroes. The County Health Survey showed 906 dwellings in the town and country regions occupied by negroes. That is to say, 89 per cent of the town and country dwellings are occupied by negro owners. The average for both races is only 52 per cent.

Altogether 807 negro tax payers own \$232,260 worth of real estate in Orange county. Here is a gain of \$33,342 or 17 per cent in a single year.

The explanation lies (1) in the negro's lust for home ownership, and (2) the chances that offer in a static population. The population of Orange has increased less than 150 in twenty-five years, 172,000 acres of farm land lie idle, and 359 farm dwellings stand empty.

Under these circumstances land is cheap, and the negro buys. So it is in Orange and everywhere else, where economic conditions favor the negro.

### A WORD ABOUT STATISTICS

Facts without opinions are useless, but opinions without facts are frivolous or mischievous or worse.

Opinions that are worth while are conclusions painstakingly wrought out of the facts and factors involved. And never since Bacon's day have men been so busy as now hunting down facts to the last detail, inventorying problems, situations, and businesses, searching for causes, conditions, and consequences, and summing up results for safe conclusions.

It is difficult to get a fist around anything in the world of facts, but it is hard to respect the man who does not try to do it; who spins his conclusions as a spider spins his web—out of the substance of his own being; who welters contentedly in a rack of mere opinions.

The research worker is bound to deal with figures, and we are well aware that figures are caviar to the popular taste.

Nobody knows any better than the men who deal with figures that statistics are at best only a basis for approximate guessing. But without such figures it is guessing in the dark, and stumbling about in the dark is a silly performance.

Nevertheless we are human enough to enjoy the chestnut about the three kinds of liars—plain liars, be-frilled liars, and statisticians; and the remark of O. Henry's character—that statistics appeal to the lowest order of intelligences.

### SUGGESTION

The Smithfield Herald is always constructive in its thinking and comment on school matters. It has the following to say about high school textbooks and other school matters.

### Uniformity

It is important that some plan should be adopted whereby the high schools of

the State should have a uniform system of text books. The High School Teachers' Association should appoint a Text-book Commission of their number for the purpose of selecting books for use in their schools. As it is, there is no uniformity in the books used in these schools.

We should have such a system in use that any boy or girl in any high school in the State could leave the school, he or she is attending at Christmas, move to any other place, be able to enter school after the Christmas holidays and take up the work where it was left off and also in the same book.

### Necessities

It is true that this can never be done successfully until we have more money so that we can all have the same length of school term. Uniformity of school term, uniformity of school books, free textbooks and more money to employ teachers and better equipment in our schools are a few of the things we need and must have before we can place our schools on the same basis as those of Massachusetts and other states that have long regarded the educational interests of the people as of prime importance.

### HOME-OWNING MILL HANDS

Some time ago we visited a rare kind of mill village in Illinois, some sixteen miles east of St. Louis. The population numbers 670. Every family in it with only five exceptions owns its own home.

There is no civic organization, no mayor, no policeman, no jail, no bar-room. There is no need and no demand for any of these luxuries of civilization.

Only two boys born in the village have ever left it, and one of them has since returned. Only one girl born in the village has ever moved out of it. It is a stable mill population.

There is no more beautiful village in America than the village of LeClaire—and it is a mill village.

The lake, the boat pavilion, the amusement park, the kindergarden, the public school and the common hall, are the property of the mill hands, not the mill owners. They are all maintained in order by a tax paid out of the mill wages according to the amount earned by each operative.

The factory book-keeper keeps the account, and the fairness of it has never been questioned.

### No Hobo Help Problem

But also the mill authorities have interestingly concerned themselves with the settling of their hands in homes of their own.

They have sold them lots, built their houses for them, and recovered their principal and interest in monthly payments running throughout fifteen or twenty years as the operatives may choose.

No sturdier, manlier finer body of mill people can be found on earth to-day, than these same home-owning mill hands in LeClaire.

Social service work in mill villages will always be a doubtful matter so long as mill hands live in houses they do not own, work in factories with tools that belong to somebody else, and attend schools or churches that they do not build or support.

Home-ownership is a finer civilizing, Christianizing force than benevolent feudalism, however generous.

### OUR BANKING FACILITIES

The table in this issue, prepared by Mr. M. H. Randolph of Mecklenburg county, ranks the counties of North Carolina according to population per bank. The figures are based on the Report of the State Tax Commission covering the year 1914.

### Number and Resources

The banks of North Carolina reporting to the Federal Comptroller of the Currency in 1914 numbered 476 and their total resources were \$160,317,352, as follows:

Total Resources	\$160,317,352
355 State Banks	\$57,241,831
75 National Banks	71,331,153
28 Stock Savings Banks	12,645,016

### THE REASONING ANIMAL

Set in the chimney shaft above the mantel-piece in Mr. Andrew Carnegie's Library, on upper Fifth Avenue, is a wooden book upon which is carved:

He that cannot reason is a fool,  
He that will not reason is a bigot,  
He that does not reason is a slave.

18 Loan and Trust Companies 19,099,352  
Which is to say, our banks averaged one for every 4,800 people, and our bank resources were \$68.50 per inhabitant.

In the United States there were 26,765 banks of all sorts with resources totalling nearly 27 billion dollars. The banks averaged one for every 3,700 people, and the resources \$269.70 per inhabitant.

North Carolina is below the average for the country at large, both in the number of banks and in per capita resources.

According to the 1915 Report of the State Tax Commission our banks in North Carolina paid taxes on capital stock, real and personal property amounting to 23,121,206; but their resources were more than seven times their capital stock. Indeed, the savings deposits and time deposits alone were almost exactly equal to the total capital stock of our banks.

### Our Farm Credit Unions

Our seven Cooperative Farm Credit Unions are also learning to organize resources and manufacture credit in business-like ways. They are all less than six months old, the members number less than 300, and the payments on shares amount to less than \$1,800; nevertheless the resources on April 30th reached a total of 4,883.70.

On June 30, 1913, there were 19 cooperative credit unions with 547 members among the Jewish farmers of New York State, New Jersey, Connecticut and Massachusetts. On a capital basis of \$9,665 they loaned to their members \$73,624 during the previous 13 months and netted more than 13 per cent per annum on the capital invested.

The Jews have long known how to assemble resources, organize a proper credit machinery, and manufacture credit for business purposes. And our farmers are learning how to do the same thing in North Carolina.

Outside the Jewish Farm Credit Societies of the North, North Carolina leads the Union in Credit Unions for personal security loans. And the finest thing in the story so far is the ready willingness of our bankers to help the farmers organize these credit societies.

### Where Banks Are Numerous

In proportion to population only 13 counties in the state have more banks than the average for the United States, one for every 3,700 people. Named in descending order they are Gates, Hertford, Washington, Jones, Martin, Granville, Edgecombe, Bertie, Pitt, Moore, Carteret, Wake, and Rutherford.

Twenty-five counties more are above the average for the state, which is one bank for every 4,800 people.

Banks seem to be most numerous, as a rule, (1) in the older settled portions of the State, (2) in the well developed manufacturing counties, and (3) and in the cotton and tobacco counties.

In an average year North Carolina raises \$75,000,000 worth of cotton and tobacco. These are ready cash crops, and they are raised largely on a credit basis under a farm-tenancy, crop-lien, supply-merchant system. The system calls for ample banking facilities. In a cotton growing county it is common enough for banks to do a business in loans and discounts ten times bigger than the investment in capital stock. One bank statement shows such a business 15 times bigger than the capital stock.

### Where Banks Are Few

Forty-seven counties are below the State average. Among them, strange to say, are some of our big city-counties. Named in descending order are New Hanover, Durham, Mecklenburg, Guilford, Forsyth, and Buncombe.

The prosperous cities in these counties have not yet learned, or apparently not, that agriculture in North Carolina produces greater primary wealth year by year than manufacture, greater in the

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### THE SCHOOL COMMITTEE

It is a long, long time from now to the opening of the schools next fall, and because of this fact much that ought to be done at once by way of organization for the coming session is put off to some distant day when it cannot be done as effectively as it could be done at the present time.

Teachers may teach their best, and pupils may do their best, and parents may rally their best to the support of the school, but if those who have in their control the organization and management of a school fail to look carefully and promptly after this organization and management there is a great loss of power and efficiency in the work of the school.

Nearly every public school in North Carolina has closed for the long summer vacation, the children have gone back home, and the teachers will rest or study in preparation for better service next term. What has been done by those in authority for next year's work?

### Hurtful Neglect

It is a hurtful lack of preparation if the school committee has not already met and elected the teachers for the coming session. The other day at a public school commencement the superintendent read a list of those who were promoted to the high school department, and announced that all children in the

lower grades who were to go to a higher grade had received their promotion cards and that every child already knew what grade he would be in when school opened next fall. It was a fact that these faithful teachers and the superintendent had worked every spare moment for the last few days to be able to do their part to close the year's work with the school thoroughly organized for the re-opening. There sat the school committee on the rostrum in all dignity and seriousness and yet they had not yet done their important part in the work of preparation.

Not a teacher knew whether she would be re-elected or not. The children knew their place in the school for the coming year but not one blessed teacher knew whether her work was to be approved by a re-election.

### Good Business

It would be much more business-like if the school committee would meet before the term ends and on the closing day announce through their chairman the names of the teachers elected for the next term. This is nothing but fair and just and business-like. To do otherwise, unless there is a very good reason, is to neglect a public duty. If your teachers have done well, re-elect them at once. It is a bad policy to change teachers and it is poor business to delay the election of teachers. Hurry up the organization for next year.

census year by some 80 million dollars; and that a prosperous farm region is the surest basis for business development in trade centers. Manifestly, the best way to build up a city is to build up the surrounding farm territory.

In 10 counties the average populations per bank range from 10,066 in Madison to 17,904 in Mitchell. It is a surprise to find in the far end of this table such counties as Sampson, Richmond, Stanly, Cumberland, and Cabarrus. Here are

good counties, big business constituencies, and great opportunities for bank dividends.

### No Banks at All

There are three counties in North Carolina that had no banks in 1914; at least none that appeared in the Report of the State Tax Commission. Graham is a mountain county. Currituck and Camden are in the Albemarle country in the extreme northeast corner of the state.

## BANKS IN NORTH CAROLINA, 1914

M. H. RANDOLPH, Mecklenburg County, University of North Carolina  
Banks according to population: average for the State one bank for every 4,800 people; for the United States one bank for every 3,700 people. Per capita resources, North Carolina \$68.50; United States \$269.70.

Rank	County	Population Number Per Bank	Rank	County	Population Number Per Bank		
1	Gates	2,617	4	50	Pamlico	5,295	2
2	Hertford	2,635	4	51	Tyrrell	5,297	1
3	Washington	2,802	4	52	Wayne	5,301	7
4	Jones	2,961	3	53	Durham	5,459	7
5	Martin	3,097	6	54	Swain	5,526	2
6	Granville	3,212	8	55	Henderson	5,654	3
7	Edgecombe	3,377	10	56	Chatham	5,785	5
8	Bertie	3,407	8	57	Chowan	5,821	2
9	Pitt	3,465	11	58	Mecklenburg	5,904	12
10	Moore	3,478	5	59	Randolph	5,980	5
11	Carteret	3,604	3	60	Iredell	6,003	6
12	Wake	3,668	18	61	Bladen	6,037	3
13	Rutherford	3,681	8	62	Harnett	6,046	5
14	Duplin	3,775	7	63	Macon	6,109	2
15	Northampton	3,784	6	64	Yancey	6,134	2
16	Montgomery	3,804	4	65	Beaufort	6,466	5
17	Anson	3,805	7	66	Jackson	6,685	2
18	Lee	3,876	3	67	Greene	6,711	2
19	Clay	3,909	1	68	Guilford	6,746	10
20	Polk	3,923	2	69	Watauga	6,800	3
21	Alexander	3,933	3	70	Warren	6,876	3
22	Robeson	3,979	16	71	Forsyth	7,318	7
23	Gaston	4,004	10	72	Buncombe	7,370	8
24	Vance	4,063	4	73	Transylvania	7,376	1
25	Scotland	4,069	5	74	Caldwell	7,388	3
26	Alamance	4,243	7	75	Onslow	7,417	2
27	Wilson	4,255	7	76	Caswell	7,429	2
28	Catawba	4,257	7	77	Cherokee	7,437	2
29	Columbus	4,316	7	78	Alleghany	7,745	1
30	Craven	4,343	6	79	Wilkes	7,847	4
31	Rowan	4,402	9	80	Pender	8,074	2
32	Cleveland	4,418	8	81	Person	8,787	2
33	Pasquotank	4,419	4	82	Lincoln	8,811	2
34	Johnston	4,437	10	83	Hyde	8,840	1
35	Haywood	4,516	5	84	Nash	9,102	5
36	Davie	4,603	3	85	Ashe	9,537	2
37	McDowell	4,617	3	86	Madison	10,066	2
38	Rockingham	4,688	8	87	Stokes	10,122	2
39	Lenoir	4,822	5	88	Sampson	10,384	3
40	New Hanover	4,867	7	89	Richmond	10,456	2
41	Dare	4,868	1	90	Stanly	10,716	2
42	Franklin	4,938	6	91	Burke	11,306	2
43	Halifax	4,984	10	92	Perquimans	11,336	1
44	Brunswick	5,003	3	93	Cumberland	12,415	3
45	Union	5,038	7	94	Cabarrus	13,735	3
46	Orange	5,062	3	95	Mitchell	17,904	1
47	Surry	5,178	7				
48	Davidson	5,225	6				
49	Yadkin	5,288	3				

Camden, Currituck, and Graham: no banks. Avery and Hoke: no population figures.