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WAR TIME THRIFT IN CAROLINA

MADE RICH BY THE WAR

Under the rough, electric shock of war the people of North Carolina salted down 222 million dollars in savings—in liberty bonds, war stamps, and interest-bearing bank deposits. In round numbers the record stood as follows on June 1, 1919: 1st liberty loan, \$9,400,000; 2d, \$27,500,000; 3d, \$25,000,000; 4th, \$48,000,000; 5th or victory loan, \$26,000,000; war stamps, \$27,000,000; bank-account savings, \$59,000,000; grand total, 222,000,000. Nobody knows how many millions more we invested in private loans and hid away under the corner brick of the hearth.

Our savings in cash in two years are nearly one-fourth of all the wealth accumulated on our tax books since William Drummond's day.

But the savings in sight in the forms stated show us to be nearly exactly twelve times richer than we were in 1915.

The interest-money turned loose in North Carolina is now around 10 million dollars a year—eight millions to our war-bond and war-stamp holders and two and a quarter millions to our bank depositors on savings account.

The dividends on our savings are enough to pay off the bonded indebtedness of the state in a single year.

Since the census year we have increased our cotton yield by 200,000 bales in quantity, and 50 million dollars in value. We have nearly doubled our total of grain crops, and more than doubled our yield of tobacco, and although we had less labor on our farms in 1918 than ever before in a half century, we produced the largest tobacco crop in the history of the state—nearly 250 million pounds. Our farm, truck, and fruit crops have not only greatly increased in quantity, but their value has been nearly quadrupled in the open markets. The increase in nine years has been from 143 million to 537 million dollars.

We have no authoritative figures for our industrial output since 1914, but it is safe to say that our cotton mills, tobacco factories, and wood-working industries have doubled their wage totals, and quadrupled the value of their products during the last four years.

We are rich in North Carolina, as Tarheels count riches—richer than we ever were before in all our lives. We worked harder, saved more, and moved forward faster during the war than in any half century of our history heretofore.

War Thrift in Carolina

In order to rank the counties of North Carolina in war-time thrift and to do it on some definite, authoritative basis, four students of Rural Social Science in the University of North Carolina have spent five months assembling our liberty bond and war stamp purchases and bank account savings by counties, and reducing the full totals to a per capita basis for the year 1918, the year of the armistice. The only detail lacking is the first liberty loan which was reported for the state as a whole, but never by counties. The table appears elsewhere in this issue.

The results are astounding. The state over, our wealth in war-securities and bank-savings averages \$90 per inhabitant, counting men, women, and children of both races. The figures range from \$6 per inhabitant in Clay a mountain county and \$10 in Dare a coast county, to \$270 per inhabitant in Forsyth our leading industrial county and \$288 in New Hanover the leading export and banking center of the state.

New Hanover and Forsyth

Twenty counties are above the state average of \$90. Except New Hanover, Craven, Pasquotank, and Chowan in the tide-water country, these counties are in the cotton and tobacco belt, or in the great industrial area that stretches like a half-moon from Durham to Mecklenburg. More than half the entire war-securities and bank-account savings of the state—120 million dollars in round numbers—is in these 20 counties, New Hanover leading in per capita amount and Forsyth in the grand total.

New Hanover heads the list with \$288 per inhabitant. Forsyth with 16 million dollars has more wealth laid away in war-securities and bank-account savings

than the 30 counties at the fag end of the table all put together.

Static Areas

These thirty counties are country counties, more or less aside and remote from the active centers of manufacture and commerce. Their people are far from the maddening crowds of factories and city market places. Epoch making events in the great world break in tiny ripples on the shores of the sequestered life they live. They dwell for the most part in solitary farmsteads. Compactly settled communities, conscious of common necessities and definitely organized to secure common advantages, are few. Life in these farm areas lacks the quickening influence of farm bureaus and granges, as in the north and west. The civilization of these country counties is not stagnant or decadent—many of the very best people in North Carolina live in these 30 counties; but it is static, unaltered, unorganized, and ineffective, except here and there under the leadership of some intelligent, public spirited teacher, preacher, farmer, or business man.

As a consequence, the half million people in these 30 counties were hard to reach and arouse in our war-bond, war-stamp, war-benevolence drives. All told, they had less than 15 million dollars, or \$30 per inhabitant, in war-securities and bank-account savings in 1918—a full million dollars less than the total of Forsyth county alone.

The war-thrift figures of these 30 counties are highly significant, and we dare to say they will provoke profound thinking on part of their readers, thinkers, and leaders. These figures are distinctly related to tax difficulties, highway enterprise, school and church support in these static country areas.

Some Surprises

1. The low rank of Johnston, 55th—one of our half dozen richest agricultural counties.

2. The low rank of Greene, 59th—the richest county in North Carolina in per capita motor car wealth.

3. The low rank of Alleghany, 76th—the richest county in the state in per capita country wealth in farm properties.

4. The low rank of Ashe, 85th—which stands only sixth from the top in per capita country wealth in North Carolina.

5. The high rank of thirteen country counties containing brisk, prosperous little cities. Named in order of rank in war-thrift, they are Pasquotank, Wilson, Vance, Scotland, Wayne, Nash, Alamance, Craven, Northampton, Cabarrus, Lenoir, Granville, and Chowan. All these counties have a place among the first 20 leaders in the column of war-thrift in North Carolina. The explanation lies in the capable, tireless, selfless leadership of a few people in every county—sometimes one or two—sometimes a man—sometimes a woman. Other country counties with prosperous trade centers fell far behind for lack of such leadership.

6. The relatively high rank of such country counties as Rockingham 21st, Pitt and Richmond 22d, Cleveland 24th, Catawba and Beaufort 25th, Orange 27th, Gaston 28th, McDowell 29th, and Iredell 30th.

The rank of these counties, along with Surry, Martin, Person, Franklin, Davie, Polk, Hertford, and Rutherford—all of them in the upper half of the war-thrift column and all of them lifted high above their usual place in 310 other tables of economic and social sort in University studies—can be explained only in terms of superb local leadership on part of fervent patriots.

The war has been a vitalizing experience for some 50 counties of this state and the results will be epoch-making in every one of them.

In Old Orange, for instance. One and a quarter million dollars laid away against a rainy day, in war-securities and bank-account savings, and sixty thousand dollars a year turned loose in cash dividends means a big-scale interest hereafter in school activities, church support, highway building, farm policies, and business enterprises. The day of civic and social unconcern and inactivity is surely at an end in Orange and forty other country counties in North Carolina—at least

SPIRITUAL DERELICTS

In a recent address by John Galsworthy at Columbia University the renowned author spoke of the tendency of the times, and said:

If America should get that purse and power proud fever, which comes from national success, we are all destined to another flare-up.

We were rattling into a new species of barbarism when the war came, and unless we check ourselves, shall continue to rattle, now it is over. The underlying cause in every country is the increase of herd-life, based on machines, money-getting, and the dread of being dull.

But power for real light and leading in America will depend, not so much on her material wealth, or her armed force, as on what her attitude towards life, and what the ideals of her citizens are going to be.

We are spending billions and billions in making the world better and really how much better is it? How much less is there of selfishness, vice, overreaching, prejudice, distrust than a few centuries ago? Indifference and vice are more respectable than they were a few centuries ago. But their hold on human life is nearly as strong. Why? Because we are pushing spirituality and religion aside and putting on style and frivolity, which unrestrained, are as hurtful to a nation as espionage.—Ohio State Journal.

forty. As for another forty country counties: Here's to them, hoping!

Ten Unranked Counties

Ten counties of the state do not appear in the accompanying table, for lack of authoritative population figures in 1918, due to changes in territory in the formation of three new counties in 1908 and 1911. War-thrift per inhabitant cannot be given therefore, but the totals of war-securities and bank account savings in 1918 were as follows:

Robeson.....	\$3,191,490
Cumberland.....	2,499,944
Moore.....	1,300,942
Caldwell.....	1,031,995
Lee.....	965,658
Chatham.....	754,046
Hoke.....	366,094
Watauga.....	354,142
Avery.....	328,610
Mitchell.....	182,863

Our Mountain Counties

Three of the unranked counties are Watauga, Avery, and Mitchell in the mountain regions. Their combined total of war-securities and bank-account savings in 1918 was \$866,000 in round numbers; which is only slightly more than the total for Davie a little country county east of the Ridge.

The war-thrift total of the 16 mountain counties (Buncombe not counted) was \$6,606,664; which is less than the total for Buncombe alone by some \$600,000, although their combined wealth on the 1918 tax list was nearly double that of Buncombe.

Ranked in the order of total war-securities and bank-account savings, the 17 mountain counties stand as follows (the figures in parentheses show the per capita rank among the 90 counties in the table):

(8th) Buncombe.....	\$7,218,860
(53rd) Haywood.....	1,246,426
(47th) Henderson.....	986,253
(69th) Cherokee.....	527,858
(74th) Madison.....	516,136
(38th) Transylvania.....	491,203
(64th) Yancey.....	449,141
(65th) Swain.....	434,967
Watauga.....	354,142
Avery.....	328,610
(85th) Ashe.....	315,279
(80th) Jackson.....	269,605
(86th) Macon.....	203,366
(76th) Alleghany.....	186,194
Mitchell.....	182,863
(83rd) Graham.....	92,678
(90th) Clay.....	21,943

Our Richest Farm County

In the production of crop values year by year, Robeson is far and away the richest county in North Carolina, and it is one of the 16 counties with more than three million dollars in 1918 in war-securities and bank-account savings. But ranked according to totals, it stands 15th. The total for Robeson is less than a million

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OLD GLORY FLAG DATES

Through many years Old Glory has been having all kinds of experiences; in war and in peace, in successes and in reverses, in rejoicings and in mournings. The story of her life can be told here in only a brief, disconnected, and sketchy manner, but even so the touches of romance will appear. The red letter days in her life and the reason for them during her first century of life are given below.

January 1-2, 1776. Grand Union Flag (British Union and Thirteen Stripes) over Washington's headquarters at Cambridge, Mass. This was the first real flag of the Colonies.

February 8, 1776. Colonial Congressional Committee accepted a naval flag, consisting of thirteen stripes, alternate red and white, with a rattle snake diagonally across the face of it.

March 17, 1776. The first display of the Grand Union flag in Boston, on the day that town was evacuated by the British.

November 16, 1776. First foreign sa-

lute to an American flag. This was to the Grand Union Flag, and was given by the Dutch governor, DeGraaff, at the island of St. Eustatius to the brig, Andrea Doria, commanded by Captain Robinson.

June 14, 1777. First strictly American flag decreed by Congress. This flag displaced the British Union by thirteen stars, and the first flag of this design was made by Betsy Ross, at her home in Philadelphia. It contained thirteen stripes, alternate red and white, and thirteen white stars upon a blue field.

June 14, 1777. Captain John Paul Jones appointed to the command of the Ranger. It was Jones who first displayed the Stars and Stripes on a naval vessel. It was also he who had previously first hoisted the flag of America on board the naval vessel Alfred in 1775.

August 3, 1777. First display of the Stars and Stripes was over Fort Stanwix, N. J.

September 11, 1777. The American flag first carried in Battle at the Brandywine. This was the first great battle fought after its adoption by the Continental Congress.—L. A. W.

dollars more than the total for Scotland which has about a third as many inhabitants and barely more than a third as much wealth on the tax list in 1918.

Scotland ranks 10th in per capita war-thrift, with \$128 per inhabitant. A close estimate figures Robeson's per capita war-thrift at \$50 per inhabitant, and places the richest farm county in North

Carolina 50th and not 1st in war-securities and bank-account savings in 1918. Scotland beats her neighbor just about two and a half times over in war-thrift. Or something like that.

In another issue of the University News Letter, the counties will be ranked according to bank-account savings, state and national in 1918.

WAR THRIFT IN NORTH CAROLINA Per Inhabitant in 1918

Based (1) on the reports of the Federal Comptroller of the Currency, the State Banking Commission, the state chairman of War Stamp Savings for 1918 and the Fifth Federal Reserve District reports of the last three Liberty Loans, and the Victory Loan, and (2) on the Census estimates of population in 1918.

Unfortunately the first Liberty Loan was never reported by counties and is therefore omitted in these detailed county calculations.

Counties ranked from high to low according to per capita savings, covering investments in Federal war securities and bank account savings in banks of all sorts, state and national.

Total for the state \$222,000,000; per inhabitant \$90.

Department of Rural Economics
University of North Carolina, 1918-19

Rank	Counties	Per Inhab.	Total Savings	Rank	Counties	Per Inhab.	Total Savings
1	New Hanover.....	\$288	\$10,094,605	45	Rutherford.....	55	1,717,842
2	Forsyth.....	270	16,173,599	47	Henderson.....	54	986,253
3	Durham.....	215	9,683,286	48	Stanly.....	53	1,307,851
4	Mecklenburg.....	192	15,101,075	48	Randolph.....	53	1,603,327
5	Guilford.....	155	13,495,881	50	Warren.....	50	1,029,191
6	Pasquotank.....	134	2,643,244	51	Washington.....	48	549,412
6	Wilson.....	134	4,391,549	51	Perquimans.....	48	570,607
8	Buncombe.....	132	7,218,860	53	Haywood.....	47	1,246,426
9	Vance.....	129	2,829,292	53	Jones.....	47	432,342
10	Scotland.....	128	2,323,368	53	Johnston.....	47	2,362,464
11	Wake.....	121	8,626,629	53	Gates.....	46	482,472
11	Wayne.....	121	4,797,703	53	Duplin.....	45	1,269,785
13	Nash.....	113	4,789,013	53	Bertie.....	45	1,129,950
14	Alamance.....	109	3,442,567	53	Greene.....	42	590,995
14	Craven.....	109	2,933,502	60	Harnett.....	41	1,184,267
14	Northampton.....	109	2,540,765	63	Alexander.....	39	469,805
17	Cabarrus.....	108	3,215,556	63	Montgomery.....	39	664,982
18	Lenoir.....	94	2,511,404	63	Union.....	38	1,461,439
19	Granville.....	92	2,454,353	66	Yancey.....	36	419,141
20	Chowan.....	90	1,103,966	67	Swain.....	35	434,967
21	Rockingham.....	89	3,484,028	67	Columbus.....	35	1,216,394
22	Pitt.....	86	3,563,199	67	Burke.....	34	857,788
22	Richmond.....	86	2,011,481	67	Onslow.....	34	549,792
24	Cleveland.....	85	2,866,369	67	Sampson.....	33	1,073,775
25	Catawba.....	84	2,851,789	70	Cherokee.....	32	527,858
25	Beaufort.....	84	2,113,856	71	Bladen.....	31	320,982
27	Orange.....	83	1,268,644	72	Bladen.....	30	540,122
28	Gaston.....	80	3,729,358	73	Wilkes.....	27	895,639
29	McDowell.....	78	1,130,917	74	Madison.....	26	516,136
30	Iredell.....	75	2,947,811	75	Caswell.....	25	367,280
31	Rowan.....	72	3,137,535	76	Alleghany.....	24	186,194
32	Surry.....	71	2,397,906	77	Currituck.....	23	198,352
32	Martin.....	71	1,287,210	78	Yadkin.....	22	362,176
34	Anson.....	66	1,915,138	78	Camden.....	22	128,011
34	Edgecombe.....	66	2,472,944	80	Jackson.....	19	269,605
34	Halifax.....	66	2,942,449	80	Pender.....	19	334,645
34	Person.....	66	1,281,244	80	Hyde.....	19	161,561
38	Transylvania.....	64	491,203	83	Graham.....	18	92,678
39	Davidson.....	63	2,223,690	83	Tyrrell.....	18	96,019
40	Carteret.....	61	952,481	85	Ashe.....	17	315,279
40	Franklin.....	61	1,501,688	86	Macon.....	16	203,366
42	Davie.....	59	858,854	87	Brunswick.....	14	232,334
42	Lincoln.....	59	1,094,246	88	Stokes.....	11	234,476
44	Polk.....	57	466,731	89	Dare.....	10	46,729
45	Hertford.....	55	911,124	90	Clay.....	6	21,943

Ten counties are omitted for lack of authoritative population figures: Avery, Caldwell, Chatham, Cumberland, Hoke, Lee, Mitchell, Moore, Robeson, and Watauga.