

The news in this publication is released for the press on receipt.

# THE UNIVERSITY OF NORTH CAROLINA NEWS LETTER

Published Weekly by the University of North Carolina for its Bureau of Extension.

MAY 25, 1921

CHAPEL HILL, N. C.

VOL. VII, NO. 27

Editorial Board: E. C. Branson, L. R. Wilson, E. W. Knight, D. D. Carroll, J. B. Bullitt.

Entered as second-class matter November 14, 1914, at the Postoffice at Chapel Hill, N. C., under the act of August 24, 1912.

## BANK ACCOUNT SAVINGS IN N. C.

### MILLIONS AHEAD

The last General Assembly of North Carolina authorized sixty-three millions of state bonds for state highways, consolidated schools, and public institutions of learning and benevolence. Our bank account savings on January 1, 1921, were seventy-eight million dollars. The bank savings depositors of North Carolina could buy all these state bonds and have fifteen million dollars to spare.

The man who fears that North Carolina has been bankrupted by the collapse of cotton and tobacco prices can be reassured by reading the last reports of the Fifth Federal Reserve Bank at Richmond. With nearly one-third of our Carolina banks not reporting, we had seventy-eight million dollars of bank account savings in banks of all sorts on last New Year's Day. The chances are that a full report would run the total to one hundred millions or so.

Now look back to June, 1915. At that time our full total of bank account savings was only twenty-two million dollars.

Here is a gain of fifty-six million dollars in five years.

And it is even more reassuring to find that our gain in bank account savings during the hard year of 1920 was nearly four and a half million dollars.

And, better still, the thrifty people with bank account savings in North Carolina increased in number in a single year from 245,520 to 323,349—a gain of nearly seventy-eight thousand.

We are not surprised. In hard times more people think about saving, and, with a smaller chance, they save more than in prosperous years. Prosperity breeds waste and adversity breeds thrift. It is human nature's way.

And we may add another word. During 1920, thrifty souls in Carolina laid away another four hundred and fifty-four thousand dollars in federal thrift stamps and treasury certificates. On a per capita basis only three states in the South made a better showing, Florida, New Mexico, and Texas.

We have suffered in commercial deposits, the open deposits subject to check. They were seventy-one million dollars less than the year before; but in bank account savings we are still ahead of the game. Indeed in this particular we were in better case in 1920 than in 1915, in almost a fourfold ratio. Manifestly the state is not yet bankrupt.

### THE CITY TEACHERAGE

With only nine ballots against it, Lumberton has carried a bond issue of \$30,000 for the purchase of a site for a high school and to pay for a teacherage already erected. Lumberton is a good town, but the best thing about it is the evident determination it has to make itself better yet. And it is going about it in a sensible way when it undertakes to take care of its schools by paying early, if not first, attention to the teachers.

Greensboro might well take a leaf out of Lumberton's book in this respect. Every year there is a wild scramble here to secure suitable accommodations for a hundred or so teachers. Even with the enormous amount of building going on, Greensboro is a crowded town, and there is no immediate prospect of any great relief.

If the city were to provide an apartment house for the exclusive use of teachers in the public schools, it would make the profession in Greensboro many times as attractive as it is now. It is not altogether, or even chiefly, a matter of expense; the city might charge rental enough to recover interest on its money, and still find its quarters in great demand.

But even if such a building were a dead loss, from the financial point of view, it would be well worth while in that it would tend to strengthen the teaching staff of the schools; it would make it easier for the superintendent to secure good teachers, and very much easier for him to retain them, once secured.—Greensboro Daily News.

### ROCKY POINT COMMUNITY

We have our Woman's Betterment Association, which has done more for our schools than any other factor. Our men are also members. Early in the fall we had an old-fashioned corn husking and candy pulling, to which old and young came. We have a Sewing Club which meets at the schoolhouse every two weeks. This alternates with cooking lessons. Both the Farmers' Alliance and Union hold monthly meetings here. On Saturday before school opened, the parents, teachers, and pupils met and cleaned up the schoolhouse and grounds and afterwards enjoyed a good picnic dinner together. All enjoyed a community Christmas tree before the Christmas holidays began. Then came Community Service, Bird, and Arbor Day. We had about one hundred workers present. We again accomplished much needed work and got a little closer together. Next came Washington's Birthday celebration, in connection with a Valentine Party. Our Farmers' Institute was one of the best ever held here. We have also given two plays which were well attended. On the first of February we organized the Athletic Club. We have a school library of about two hundred and fifty volumes. We have also had two traveling libraries this year. The community has free access to both. We have a literary society in our school. Our pupils won forty premiums at our county fair.—Miss Agnes Moore, Rocky Point, Pender Co., N. C.

### CAROLINA BONDS

North Carolina has become a bond-selling commonwealth, and is getting ready to move up further into a bond-buying commonwealth.

As bond sellers we marketed, up to January 1, 1920, around ten millions of state bonds, twenty-five millions of county bonds, and thirty millions of municipal bonds, or sixty-five millions of Carolina bonds all told.

On top of this total, the last General Assembly authorized the further issue of sixty-three millions of state bonds for public highways, consolidated schools, and state institutions of learning and benevolence, and about twenty-five millions more of local highway bonds.

We have sold, or will have sold during the next five years, more than one hundred fifty-three million dollars' worth of state, county, and municipal bonds.

The grand total of our bond issues—state, county, and municipal—is a tremendous sum, and it appalls many people in a state that has hitherto been little given to either bond-selling or bond-buying. And yet the full total is less than half the bonded indebtedness of New Zealand, a little country with a white population almost exactly equal to that of North Carolina. What we have been little accustomed to heretofore, New Zealand has been familiar with for thirty years or more. Which means that only in very recent years have we been willing to invest liberally as a people in commonwealth and community prosperity and progress.

Our bonded indebtedness looks large; but our three hundred twenty-three thousand bank savings depositors in North Carolina could own every dollar of existing state, county, and municipal bonds and have fifteen or twenty million dollars left over. And they will be easily able to own all the bonds we propose to issue by the time they are offered in the open market. As a matter of fact, we might easily do it if we were bred to the habits of thrift of the French people or the native New Zealanders.

### Impairing Our Credit

Our state credit is good in any money market, as good as that of any other state in the Union; and so, as a rule, is the credit of our counties and municipalities. But there are certainly two things that our civic authorities will be obliged to do in order to establish and maintain a prime credit rating in the bond markets: (1) the setting aside of adequate sinking funds year by year and (2) the prompt payment of interest

## GOD GIVE US MEN

J. G. Holland

God give us men! The time demands Strong minds, great hearts, true faith and willing hands.

Men whom the lust of office does not kill;

Men whom the spoils of office cannot buy;

Men who possess opinions and a will;

Men who have honor; men who will not lie;

Men who can stand before a demagogue

And damn his treacherous flatteries without winking;

Tall men, sun-crowned, who live above the fog

In public duty and in private thinking.

For while the rabble with their thumb-worn creeds,

Their large professions and their little deeds,

Mingle in selfish strife, lo! Freedom weeps!

Wrong rules the land, and waiting justice sleeps!

and the retiring of matured bonds without any delay whatsoever.

We are venturing these statements upon the complaint of a bond broker who during the last three months of 1920 sold to one institution in New York approximately a million dollars of Carolina state, county, and municipal bonds. And the interest on these bonds has been paid, but it was paid from two to four days late upon one hundred thirty-seven thousand dollars of the total. As a result, this great banking institution declines to handle any more Carolina bonds.

Credit is essentially ability and willingness to pay what is due exactly when it is due; and careless delays impair the credit of a man or a municipality, a county or a state.

Now that we have become a bond-selling people we ought to become a bond-buying people, and bond buyers at home and abroad are shy of bonds issued by careless people.

### THE COUNTRY IS SOUND

Are we to have a repetition of conditions that existed in North Carolina in the nineties, brought about by the Cleveland Panic? Conditions are ripe for it, though not nearly so bad as in those days. While money conditions are acute at this time and it is hard to market anything, yet there is no suffering in the country.

In this part of the State was gathered last year the largest crop of corn this country has seen, and many farmers have enough on hand to last two years. Our smokehouses are full. We have more and better livestock than ever before. Our farm lands are from 50 to 100 percent more productive than they were in the nineties, and the farms are well supplied with farming implements.

There is no excuse for pessimism. The sale of gasoline has been as great in Northampton this year as it was the corresponding months last year, which is proof that people can have what they want.

Yet we may have people who would play upon the misfortunes of others, who would make them believe there is something radically wrong, and by appealing to their prejudices gain popular favor. Let us hope that we may have none of this class among us.—Roanoke-Chowan Times.

### A BETTER HOMES CAMPAIGN

May 2 marked the close of one of the most remarkable and successful campaigns ever held in North Carolina. This was the home and school improvements campaign conducted in Iredell county under the management of Miss Celeste Henkel, Home Demonstration Agent of the county.

The campaign was launched last September when the club presidents of the county met with Miss Henkel and for-

## COUNTRY HOME CONVENIENCES

LETTER SERIES No. 54  
A TYPICAL CASE

### A WIDE-AWAKE FARMER

Several weeks ago a farmer living in one of our western border counties was anxious to install in his home electric lights and a water system. He had on his farm a small stream which he thought could be developed to furnish the lights and a small amount of power. However, very naturally he did not want to undertake the work without having the advice of an engineer.

He decided to call on the Division of Country Home Comforts and Conveniences at the University for this assistance. The Field Engineer of the division went to see this farmer right away in order to look over the situation very carefully and be in a better position to advise. The stream was measured by means of a weir, and it was found that about the same amount of power could be developed as is ordinarily furnished by one of the average farm electric plants. Suggestions were made about putting in the dam and advice given in regard to the type of construction and the necessary equipment. Best of all, however, when the cost was figured it was found that the installation could be made at a reasonable cost. The enterprising farmer and his son further lessened the expense by doing a great deal of the necessary work

themselves instead of hiring it done. For instance, the dam was entirely built by them.

### The Reward

In a short time a small overshot water wheel was driving an electric generator providing power for lights and for the operation of a great many time and labor-saving household devices, and the farmer and his family were enjoying an electrically equipped home although living quite a distance from any town having electric current. We have too long assumed that modern conveniences can only be had in the cities and larger towns.

### Help for the Asking

There are a great many other farmers in North Carolina who have small water powers which can just as easily be turned to the advantage of the owners. Helping these farmers is just what the Division of Country Home Comforts and Conveniences is anxious to do. The help of the division can be had simply by asking for it. Already over two hundred wide-awake farmer citizens of the state living in seventy-two counties have received such assistance and it is hoped that many more will avail themselves of this free engineering assistance.—A. N.

mulated plans for improving the schools and homes in every possible way. Progressive citizens and business firms added further incentive to the campaign by offering liberal prizes. Home and school improvement was talked on every occasion and each community and each home in the community set to work to make the homes and communities of Iredell model places in which to live. The expenditure of money to any considerable extent was not a prime requirement of the movement. It was more a matter of incentive for the exercise of taste and energy. The home with very limited means had as much chance to win as the home with abundant means. The degree of improvement was what won this or that prize.

A list of some of the prizes offered gives an idea of the campaign. There were prizes for the community making the greatest improvement in its schools, homes and grounds; for the most convenient kitchen; for the greatest improvement in a one-teacher school; for the woman in the county writing the best composition on "Why I need electric lights and waterworks in my home;" for the best school composition on "The value of the tractor to the farmer;" for the community having the most screened homes; for the housekeeper reporting the greatest number of inexpensive labor saving devices. A prize was offered to every school boy and girl in the county over twelve years of age writing a composition of not less than four hundred words on "How Electricity Improves Farm Life." A county-wide debate was also held. The query was, "Resolved that the automobile and tractor are more necessary to the farm family than electric lights and power."

Everywhere great interest was shown. Old yards and school grounds were made over. Rubbish was removed and shrubbery and flowers put in its place making the premises much more attractive. In the homes and in the school buildings the changes were even greater. Conditions were made more sanitary and the work of the housekeeper and teacher were made easier by the addition of more conveniences and by more effective arrangements.

On May 2 the campaign came to a close with the awarding of prizes and the final debate. At this time Governor Morrison delivered a most inspiring address.

The results of the campaign were gratifying. During the campaign \$20,092 was spent on improvements in the homes in the country, but this does not include the value of labor or the amount of interest aroused in better homes. Moreover, with its close the campaign has really just begun. The Statesville Landmark well expresses it when it says, "Those who have not joined in the improvement, seeing what others

have done will feel the irresistible urge to join in the good work; and the others, stimulated by what they have done, will see other improvements that can be and will be made."

It was a great movement that Miss Henkel started. It might well be followed by other counties in the State. Such campaigns as this will do much to promote home-making intelligence, a better educated, and a nobler citizenship. It will make our State a happier place in which to live.—A. N.

### THE SCHOOL CAPITOL

Schools exist to make citizens. Let the same machinery attend to the business of citizenship.

To this end, make the school district the political unit.

Whatever makes elections simple, easily understood and easy to consummate, and whatever brings the government into close touch with the whole people, makes for the health, progress and permanence of a democracy, says Dr. Frank Crane, in commenting on the proposals of Dr. B. F. Wooding of Montclair, New Jersey.

These are as follows, and they are worth considering:

Permanently make the voting district identical with the school district.

Make the school officials judges of elections.

Issue a voting license to every one recognized by law as eligible.

All voters' names to appear on a bulletin board conspicuously displayed permanently in the school house, and constantly amended as voters remove from one district to another.

This will do away with the necessity of days of registration.

It will save a vast amount of time and expense and useless red tape.

It will furnish a means by which the will of the people can be ascertained at any time, or short notice, on any question, local or national.

It will keep representatives in constant touch with the electorate.

Great issues can be decided, unmixed with personalities or irrelevant matters; as, for instance, Prohibition or the League of Nations. People can know exactly what they are voting for.

The people can enforce their will when the representatives fail.

It would go far toward doing away with the ridiculous party system, by which the people are regularly confused and cheated.

It would tie up the business of government with the public school, and thus promote the training of children in the art of democracy, concerning which now they are in ignorance before they graduate and in contempt after.

Honest representatives could thus quickly find out what their constituents want, and dishonest ones be exposed.—Current Opinion.