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

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NATION-WIDE HOUSING PROBLEM

THE EDITOR'S VACATION

The editor-in-charge of the University News Letter is taking his first vacation in seven years. During his absence in California and the Rockies the next four months, the paper will be in the hands of the editorial board, and directly in charge of Prof. S. H. Hobbs, Jr., assistant professor of rural social science.

It is possible that various issues of the News Letter during the summer may carry brief accounts of small-town development and beautification in the Pacific Coast states, and of cooperative farm enterprise, county government reforms, the segregation of state taxes, and state-aided farm colonies in California. As a matter of fact, Mr. Branson accepted the invitation extended by the summer school authorities of the University of California in order to study these particular developments of democracy in the Far West. He takes charge of the News Letter once more with the first number of Volume VIII next November.

DEMAND FOR DWELLINGS

The housing problem is acute in every growing city of Christendom. The lowest estimate of the dwellings that must be built in the United States within the next five years is one million; other estimates run the total to one and a half million. Between five and seven and a half billion dollars must be spent in solving the housing problem of the nation.

Where are these billions to come from?

In North Carolina the need for new dwellings is right around seven thousand a year. Here, as everywhere else, the normal rate of home building has been slackened by high construction costs during the last five years and the impossibility of figuring dividends on investments. A close survey shows that at present we stand in need of twenty-five thousand new dwellings in North Carolina. The situation calls for an expenditure of a hundred million dollars.

Where are these millions to come from?

The people who want to build do not find it easy to borrow money from the banks. The demands upon the building and loan associations have swamped these organizations. And what is true in North Carolina is true in every other state of the Union and in every land under the sun.

The situation is so desperate in England that the Home Office is seriously proposing to build a half million dwellings as a Government enterprise, to rent them at normal figures, and to cover the loss of a hundred million dollars a year by increased rates upon the taxpayers of England. There was a bill before our own Congress during the last session providing a federal loan fund for the building of rural homes.

State-Aid Loan Funds

California for several years has been lending money to approved farmers, with which to buy and equip small farms on the colony plan. Texas, at the last session of the legislature, approved a state loan fund for the same purpose. Oklahoma and North Dakota both have state funds to lend for the promotion of farm and home ownership. For many years nearly a dozen states have been lending their school endowment funds to home builders.

A state loan fund to encourage farm and home ownership has hardly yet been considered in North Carolina. But the situation is critical in this as in other states. Ten years ago eleven hundred eighty thousand of our people, black and white, town and country, were landless and homeless. That is to say, they are farmers who till somebody else's land, or town dwellers who live in somebody else's house; they are tenants and renters, flitting from pillar to post under the pressure of necessity or the lure of opportunity. They dwell nowhere long enough to become identified with any community, locality, or town, to have a proprietary interest in

community enterprises, or to develop a sense of robust responsibility as stable citizens. And the multitude of homeless people in North Carolina increases from decade to decade. We have ten thousand more tenant farmers in North Carolina in 1920 than in 1910. The figures for the homeless people in our cities in 1920 have not yet come to hand, but ten years ago the tenants and renters ranged from two-thirds to three-fourths of all the people in our cities of ten thousand inhabitants or more.

We need more dwellings, and the need is not less urgent in North Carolina than everywhere else; but above all things they need to be dwellings occupied by owners rather than renters. Our civilization needs to be rooted in home and farm ownership. It can not be safely rooted otherwise in democratic areas.

Clyde Kelly's Proposal

Congressman Kelly, of Pennsylvania, offers a way out of the difficulty. He says: Raise the total of our postal bank savings from one hundred sixty-seven million dollars to five billions or more, (1) by increasing the interest paid depositors from two percent to four percent, (2) by making the interest periods quarterly instead of annual, and (3) by using the grand total of postal savings as a federal loan fund for home builders, upon the building and loan plan.

At present the postal savings of the United States are less than two hundred million dollars, after ten years of operation. They are small, says he, because the interest paid is so small as to attract only aliens as depositors. In fact, our postal savings banks are little more than foreign immigrant banks; three-fifths of the depositors are foreign born, and they own three-fourths of all the deposits at present. These banks have done almost nothing outside the great industrial centers of the North and West.

What is happening at present, says Congressman Kelly, is this: the Government pays the postal savings depositors two percent; the postal banks lend these deposits to 5,211 commercial banks at two and a half percent; then the Government borrows these funds from the commercial banks on Treasury certificates, and pays around six percent therefor. In other words, the Government presents 5,211 banks with \$4,724,000 a year as a gracious gift.

It appears to Congressman Kelly that the postal savings banks exist for the commercial banks. He proposes to run the deposits of these postal savings banks into billions and to lend these billions to the home builders of the United States.

Billions for Homes

If the rate were increased to four percent for deposits, and the interest periods were quarterly instead of annual, the United States would stand a fair chance to have as many depositors as France or Italy, which would give us about two billion dollars of postal savings deposits. The postal savings of the United Kingdom are right around five billion dollars. If our ratio of thrifty people were equal to that of New Zealand, we would have around ten billion dollars in our postal savings banks.

Congressman Kelly points out a way to assemble the capital needed as a national loan fund for home builders. The business details of administering such a fund ought not to be more difficult in the United States than in England or in Denmark. Any Dane who can find one-tenth of the purchase price can borrow the rest either from a state bank or a cooperative credit union, and have from ten to sixty years in which to pay back the loan on an amortization plan. The monthly payment under Congressman Kelly's plan would be less than the monthly rent at present rates.

Our Farm Loan Bank is now lending farmers millions on the amortization plan. The postal savings of the country could be managed as a loan sum for home builders in exactly the same way and with the same safety.

We are passing on Congressman Kelly's ideas to the public in North Carolina. Thoughtful people who are inter-

THE PLAIN TRUTH

Every agency which promotes cooperation between farmer and banker should be speeded on its way; every agency which poisons the relationship of banker and farmer should be throttled. One trouble with many farmer movements in recent years is that they were not organized or managed by farmers, but by self-seekers calling themselves friends of the farmers. And these leaders have sought and found their following by creating between the farmer and his banker not a feeling of mutual trust and understanding, but rather a feeling of suspicion, misunderstanding and ill will. Such leaders are not friends of the farmer, whatever they may call themselves. And in the end their work is destructive, not constructive.—Prof. James E. Boyle, Cornell University.

ested in the matter will find his arguments in full in his new book, *The Community Capitol*, published by The Mayflower Press, Pittsburg.

BENT DOUBLE BY WAR

Actual expenditures by the Government of the United States during the fiscal year 1919-20, not including loans to European governments—nearly six billion dollars all told:

Interest, pensions, and other expenses arising from past wars.....	\$2,893,000,000
Army and Navy, preparation for future wars...	1,348,000,000
Primary Government functions, salaries and current expenses in legislative, executive and judicial departments..	224,000,000
Public works—public buildings, etc.....	85,000,000
Education, research, public health, conservation and development of natural resources mainly agriculture.....	57,000,000
Interest on public debt, loan and trust funds.....	1,079,000,000

The nations of the world must agree to disarm and the United States must lead the way, or irretrievable bankruptcy is in sight for America and Europe alike. It is stupid not to realize it and suicidal to delay action.

The Churches Appeal

An appeal for the United States to take the initiative in calling a conference of the nations to consider a concerted plan for disarmament has been made by the Federal Council of the Churches of Christ in America and Sunday, June 5, proposed as a special day on which ministers throughout the country should give special consideration to the subject.

Not only the Protestant churches but also the Administrative Committee of the National Catholic Welfare Council, the Central Conference of American Rabbis and the United Synagogue of America are cooperating, under the auspices of The Church Peace Union, in furthering the same end. Seldom, if ever, have all the religious forces of the country been so united upon any moral appeal to the nation.

The Church Peace Union

Wide-spread interest in the attitude of the churches has been created by the vigorous appeal made by General Tasker H. Bliss to the churches to accept their inescapable moral responsibility in creating the public opinion that will bring disarmament about. In a recent letter to The Church Peace Union, he wrote:

If the clergymen of the United States want to secure a limitation of armaments, they can do it now without further waste of time. If, on an agreed upon date, they simultaneously preach one sermon on this subject, in every church of every creed throughout the United States, and conclude their services by having their congregation a-

COUNTRY HOME CONVENIENCES

LETTER SERIES No. 56
WATER SYSTEMS—I

TYPES OF PUMPS

Last week the sources of a home water supply were discussed. Having picked out a well, stream or spring it is but a step further to provide a means of making water available at the place where it is to be used.

One of the first mechanical devices put into use for lifting water from wells was the sweep. It was an improvement over the bucket and rope but it is now only occasionally found. The windlass represents the next step in water lifting devices and is still frequently used. Either the windlass or sweep means much labor done by hand in lifting and carrying water. This fact has brought about the modern developments which may be classified under three general heads as shallow well pumping systems, deep well pumping systems, and the hydraulic ram. Only the first two will be considered here, the hydraulic ram being taken up in an article to follow.

Shallow Well Pumps

Shallow well pumps are suitable for lifting water from any source where the lift does not exceed 22 ft. and can pump water to elevations of several hundred feet. The pipe from water to pump may be as long as four or five hundred feet though it is desirable to have the pump located as near as possible to the source of water supply. These pumps act solely on the suction

principle. The water lifted to the pump by suction is forced by the same pump to a storage tank either of the elevated or pressure type, where it is kept for use when needed.

Deep Well Pumps

Deep well pumps are designed for use where water must be lifted more than 22 feet before reaching the pump and are used principally in connection with wells from thirty to over a thousand feet deep. This type of pump differs in some mechanical details from the shallow well pump, the principal difference being in the cylinder which must be lowered in the well. This cylinder incases a plunger connected to the pump mechanism above by a wood or metal rod which fixes the location of the pump to a point directly above the source of water supply. Deep well pumps may be used in connection with any type of storage tanks.

Method of Drive

Both the shallow and the deep well pumps may be and occasionally are operated by hand, yet it is common practice to employ a windmill, gasoline engine, or electric motor to do the job mechanically. From one-sixth to one-half horsepower is required to operate the average home water supply system. The electric motor is probably the most satisfactory method of drive.—W. C. W.

dopt a resolution addressed to their particular Congressman urging upon him the necessity of having a business conference of five nations upon this subject, the thing will be done. If the churches cannot agree upon that it will not be done until the good God puts into them the proper spirit of their religion.

Peace Sunday June 5

The statement issued by the Administrative Committee of the Federal Council of the Churches of Christ is as follows:

The Federal Council of the Churches of Christ in America, after patient and prayerful consideration on the part of its Administrative Committee, of all the national and world interests involved, and upon consultation with representative men and women in the churches and in positions of responsibility in our national life, urges that the pastors at this important moment, when our whole Christian civilization is at stake, present earnestly to their people the following considerations:

1. That our own Government should take the initiative in inviting an international conference to confer upon the question of armaments, to which there is abundant reason to believe a response would result.

2. That the constituent bodies of the Federal Council and all Christian communions, at their assemblies, conferences and meetings of Executive Boards, should take action urging our Government to undertake this high mission.

Sunday, June 5, 1921, has been suggested as a date when so far as may be possible there be simultaneous presentations in our churches throughout the nation of this momentous question, which is so vital to the advance of the Christian Gospel throughout the world.

TODAY IN CAROLINA

I arise in the morning and put on underclothes made in Winston-Salem, socks made in Burlington, shoes made in Lynchburg, overalls made in Greensboro out of denims spun out of North Carolina cotton, and dry my face in a towel made at Kannapolis.

Going to breakfast, I sit down to a table made in High Point, covered with a damask made in South Carolina, and a silence cloth made in Greensboro.

I have for breakfast grapefruit grown in Florida, sweetened with sugar made in Louisiana, hot biscuits, breakfast bacon or fried ham, or fried spring chicken, scrambled eggs, griddle cakes with honey or syrup, Jersey milk and butter, all produced in Guilford. My apple vinegar, potatoes, canned peas

and fruits, jellies and jams, are all made and canned in Guilford county. My Tennessee horse is fed on Guilford corn, oats and hay, is harnessed by a North Carolina negro with a Knoxville harness and hitched to a plow made in Chattanooga and later to a wagon made in Winston-Salem.

After the day's work is over I retire to a High Point bed, on a mattress made in Mebane, and I sleep between sheets made in South Carolina, under a blanket made in Elkin, a spread made at Fieldale, Va., and guarded by a North Carolina dog.—Dr. J. T. J. Battle, Greensboro News.

A COMMUNITY BUILDER

Forty miles west from Haberman's country, a North Carolina school teacher said, Let us Sing. They sang from the old square notes, antiquated seventy years ago. This is the hilly country. Spurs of the Great Smoky Mountains divide cove from cove, settlement from settlement, family from family. I must be brief—They sing all over these counties. They sing from funeral to funeral, from wedding to wedding. They sing at invalids' beds. They sing at singing conventions which last for days; camp meetings they are, but the purpose is community singing by competing groups. Neither church nor state has promoted this movement. It has no literature, no officers, no budget, no building. But in the three years past the singing impulse—organized singing—has penetrated all the valleys of this lonely and somber mountain land. It makes me think—this music movement which hasn't even a name—of the roseate or golden mists that one sees at dawn there, linking cove with cove and intimating a glory yet to be.—John Collier, in Hanifan's Community Center.

GETTING SCARED

The National Association of the Moving-Picture Industry, whose members control about 90 percent of the motion-picture production of the United States, has promised to eliminate photoplays which—

Emphasize vice or the sex appeal or illicit love; exhibit nudity, excessive demonstrations of passion and vulgar postures; unduly concern themselves with the underworld and crime, bloodshed and violence, drunkenness, gambling, and unnatural practices; emphasize the methods used in committing crime; bring into ridicule the law, the authorities, and religious beliefs and leaders; contain salacious titles or are advertised salaciously.—Literary Digest.