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NEWS LETTER

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PER ACRE CROP VALUES IN N. C.

AIDING LANDLESS MEN

The part that the Federal Farm Loan Bank and the Postal Savings System can play in aiding landless men to rise out of home and farm tenancy into ownership was discussed at the last meeting of the North Carolina Club at the University by P. A. Reavis, Jr., of Louisville.

One thing that has always been an obstacle in acquiring homes and farms is the lack of long-term credit. People of small means find that commercial banks cannot grant them loans for periods long enough to allow them to pay for the property. Both the measures discussed at the club meeting are designed to remedy this situation.

The federal farm loan act aids in this way by providing credit to farmers at a low rate of interest, over a period of time long enough to pay off both principal and interest in stated, periodical sums so small that they are less than the usual rent payments.

But the federal farm loan bank is practically beyond the reach of landless men. Less than five percent of the money loaned by it has gone to tenants.

The Postal Savings Joke

Congressman Clyde Kelly has proposed a revision of the postal savings system. His plan has possibilities of great service to the country. At the present time the postal savings system is so conditioned by law, that comparatively few people make use of it. Three-fifths of the depositors are aliens. The maximum amount that a person is allowed to have on deposit account is \$2,500, and the interest rate is only two percent payable annually. The result is 167 millions of postal savings in the United States, against five billions in the British Isles.

Mr. Kelly's plan of revision calls for: (1) immediate removal of the deposit limit restriction, (2) the interest rate to be raised to four percent payable quarterly, (3) the use of postal savings deposits as loans to prospective home and farm owners, (4) the creation of a Building and Loan Board, patterned after the Federal Farm Land Bank.

The United States is from one to one and a half million dwellings short, due to the building paralysis of the World War. The housing shortage in North Carolina is 18,000 dwellings. The building capital needed for dwellings in the country-at-large is from five to seven and a half billion dollars; in North Carolina the immediate need is for from seventy to a hundred million dollars. The totals are so large as to swamp the local building and loan associations everywhere.

But, says Congressman Kelly, the building capital could easily be assembled if the postal savings system were properly revised. He proposes to increase the deposits from millions to billions and to lend these billions to home builders.

Billions in Sight

If, says he, 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 the postal savings banks of the United States.

Mr. Kelly's proposal appears in full in his volume *The Community Capital*, Mayflower Press, Pittsburg. A brief outline of it was passed on to the University News Letter readers in volume 7, No. 29.

Mr. Reavis's paper will appear in full in the North Carolina Club Year-Book, 1921-22.—J. G. Gullick.

STARTLING CONTRASTS

North Carolina spends on her trial courts about \$8,000 less than she spends for the development of livestock—a large part of it in the campaign against cattle ticks. Virginia spends nearly double as much protecting oyster beds as she spends on her supreme court of

appeals. South Carolina spends more protecting game than on its final courts.

Oregon spends within \$3,000 of the same amount on its trial courts as the combined expenditures for protection and development of fish and game. Similarly, Maine spends \$69,000 for protecting fish and game and \$59,000 for their development, and \$76,000 on its final court. Arizona spends \$31,000 developing livestock, while for trial and supreme courts it spends \$52,000.—Alexander B. Andrews, in his recent bulletins on The Per Capita Cost of Courts.

CROP VALUES PER ACRE

The production of crop values in North Carolina in 1921 averaged \$38.32 per cultivated acre. Only eight states made a better showing and of these states only California was an agricultural state of any consequence. See the table elsewhere in this issue.

It was more than twice the average for the United States as a whole, which was \$17.47.

It was more than five times the average crop yield of the Dakotas; it was almost exactly four times the average of Kansas and Nebraska; almost exactly three times the average of Indiana, Missouri, Iowa, Minnesota and Montana; and almost twice the average of Wisconsin and Michigan.

Our high rank in total crop values and in per-acre average is due to cotton and tobacco, which produce around three-fourths of our crop wealth from year to year.

If cotton and tobacco farming alone could make us rich, we would long ago have been the richest farm people in the Union.

But swapping cotton and tobacco dollars for imported food and feed is no way to accumulate wealth, no matter how much cotton and tobacco we raise or what the price levels are. The bread-and-meat farmers of the Middle West take our cotton and tobacco money and get rich; we raise cotton and tobacco and stay poor. They produce small crop values per acre, but they are food values; we produce enormous crop values per acre, but they are non-food values, and seven of every ten cotton and tobacco dollars go out of the state to pay for imported bread and meat, grain, hay, and forage.

The Middle Western farmers live at home and board where they live; we live around in cotton and tobacco patches and board in the Middle West. When hard times come they have little ready cash, but more food and feed than they know what to do with. When hard times come in tobacco and cotton areas, we have little ready cash, little bread and meat at home to live on, and even less credit to tide us over till the next harvest season.

Clark Howell long ago called it a suicidal farm system.

And so said a tenant farmer on the train the other day. I couldn't get nowhere, said he, hauling tobacco to town and hauling flour and stock feed back home. I quit and took to cotton milling at Haw River.

Live-at-Home Farming

Wise or otherwise, everybody knows that the farmers of North Carolina can never get rich buying food and feed supplies with tobacco and cotton dollars.

It's like the weather. Everybody talks about it all the time, said Mark Twain, but nobody ever seems to do anything about it.

However, the boll weevil is dynamite logic. He'll blast a way into our brains. No doubt about that. Bankruptcy and starvation change farm systems when nothing else avails.

Wisconsin was a one-crop state until she went broke in the early eighties. Now she is a money-crop, livestock state. She raises binder tobacco and other cash crops, to be sure, but she raises these on a bread-and-meat basis.

We must always raise cotton and tobacco in the South, but if we are wise we will produce these crops with our pantries, barns, and smoke-houses filled with home-raised food and feed. We'll do it or we'll go into bankruptcy in this state within the next five years. Our

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KNOW NORTH CAROLINA North Carolina Needs

1. North Carolina needs to sober her pride by recognizing her sins, to drop tail feathers for a cool minute to glance at ugly feet.

(1) Education. The training of our public school teachers is inadequate. Such training as they have had puts too heavy emphasis on method at the expense of subject-matter. For example, many know how to teach English, but do not know how to write it; know how to teach arithmetic, but not how to solve its problems. And then the amount of training is meager. As regards the instruction these teachers impart, we ought to remember that they have no chance at one half of our school population beyond the sixth grade. In all the grades, and in the high school as well, the quality of instruction is inferior as compared with results elsewhere in the United States. Are we not too much occupied with our elaborate educational machinery, too little concerned about its output? Thirteen percent of us remain illiterate, and, according to the tests, literate is far from being the same as educated. Agricultural rank in the sisterhood of states, fourth; educational rank, forty-fourth.

(2) Law and Order. Fourth in legitimate agricultural production, in the lead of all in illicit alcoholic production. The intelligence and conscience of the state need to be organized and made practically effective in expunging the stain of this bad distinction. Our native independence is lapsing into license. The personal liberty folly goes unrebuked, is indeed sometimes championed by men of respectability, and ever and anon the mob digs into the foundations of our ordered life. Men of character and better equipment are needed in the public service; to displace men whose ambition is not justified by their gifts.

2. North Carolina needs to relearn our state motto: Be, not seem to be. As a state and as individuals, are we not on a splurge of luxury? We need to recover the true perspective, and so our poise; to put first things first. Enhance life, let its comforts wait. Enrich life, let the impression it makes take care of itself. Let income determine expenditure. Insist on efficiency in the public business. Revise the pay roll. Cut out duplication in responsibility and excess in offices. We do not need any longer positions which were created for men. Jones, he pays the freight, and is getting tired of paying so much for goods which don't come.—Wm. Louis Poteat, President Wake Forest College.

farmers, merchants, and bankers are facing a common peril. They will survive or perish together, as in South Carolina, Georgia, Alabama, and the other boll weevil states.

Per-Worker Production

We are a great state in gross crop values, great in per-acre production, but when it comes to per-worker production, it is another story. We rank high in the first two particulars, but in the last we rank low. In production per farm-worker, thirty-one states made a better showing than North Carolina in the census year.

We produce four times the per-acre values of Kansas and Nebraska; but barely a third of the per-worker values. And there's a reason—many reasons, indeed. But see the table in next week's

issue. It is worth thinking over, now that we have seriously begun to take stock of our agricultural system.

Per-acre production is important, but per-worker production is two dozen times more important!

HOME TOWN COMMANDMENTS

1. Thou shalt love thy home town above all other towns. Thou shalt be loyal to her people and her institutions.

2. Thou shalt guard thy home town from the hosts of evil that would invade and destroy her soul. Thou shalt keep the good name of thy home town clean and without stain or blemish.

3. Thou shalt elect as thy public servants men of strong character, eager to conserve the best interests of thy people. And when thou hast elected such men thou shalt stand to support and encourage them, for their temptations are many and their burdens heavy.

4. Thou shalt exalt thy public school and honor it all the days of thy life with the best of teachers, buildings and equipments, for the school is the cradle of the future. Thy children are here and they shall be the leaders of tomorrow. No training is too good for them and no preparation superfluous.

5. Thou shalt defend the health of thy home town from the death that lurks in marshes, swamps, and heaps of filth. Thou shalt exterminate the fly and mosquito, for they carry typhoid and malaria. The tubercle bacillus shalt thou drive before thee with the sun and fresh air as thy allies.

6. Thou shalt build good roads and keep them good. For by her roads is a town known for good or ill. Eternal watchfulness shall be thy motto, that thy roads may not ravel nor thy supervisor forget thee.

7. Thou shalt keep thy home town beautiful. The hills, the trees, the waters that Nature has given her thou shalt preserve in sacred trust. No hovel shalt thou permit to disfigure them. Thou shalt keep thy homes and door yards clean and cheerful. Thy waters shalt thou purify that they may bring thee life and strength. The future of thy town shalt thou plan with care and diligence that thy growth be not haphazard, but full of thought and loving care, as the plans of a mother for the growth of her child.

8. Thou shalt honor thy community institutions. Thou shalt work together with thy neighbors with all thy heart and strength and mind. Thou shalt work together in thy organizations and clubs for the common welfare. Thy leaders shalt thou learn to obey. Thou shalt serve on committees where thou art put and not intrude on committees where thou art not put. Thus thou shalt know one another better, thy work prosper, and thy friendships multiply.

9. Thou shalt be a good neighbor to all who live in thy home town, whether they be rich or poor. Thou shalt speak ill of none and good of many. Thou shalt be a friend to strangers and a

visitor to the sick in their affliction.

10. Thou shalt go to church for the honor of thy home town and for thine own good. Thou shalt not consider thyself too wise, too busy, too bad or too good, to spend an hour or two on Sunday with thy neighbors in the worship of God. Thou shalt not send thy children to church. Thou shalt bring them there. Thou shalt offer thyself to thy spiritual leader for the service of God and thy community. So shall we win many battles together.—F. Eastman, Sanford Herald, Fla.

BUSINESS CITIZENSHIP

What does a business man owe to the city in which his business is located besides the payment of taxes? Nothing, some close-fisted and tight-lipped business men will say. But they are not the biggest success, nor are they the kind of business men who get the most out of life.

The business men who make the biggest successes and who get the most out of life are the kind who believe they owe something more to the city in which their business is located than the payment of taxes, who believe they owe it what they can contribute of active aid in solving the problems that confront it, social, political or commercial.

Fortunately for the cities of this country, there are many able business men who, disregarding the advice of the kind of business men who say that it may cause them to lose some trade if they take sides in a city's affairs, are devoting considerable of their time and their talents to doing something for the general good of their city. And the number of such good business men is growing.—Lawrence (Kan.) Telegram.

HOW AMERICA SUFFERS

America suffers today from ignorance more than any other tyranny. Our children may have knowledge of the facts necessary for individual living. Our youth may acquire professional training of high degree. Their minds, however, have not been focused upon those truths which are so essential to a democratic community. Positive lack of knowledge of American conditions is chiefly responsible for the continuation of some evils. Failure to be intelligent upon public issues accounts for much of our weakness. The people need knowledge.—Marion LeRoy Burton, President University of Michigan.

A CIVIC IDEAL

When it shall be said in any country in the world: My poor are happy, neither ignorance nor distress is to be found among them; my jails are empty of prisoners, my streets of beggars; the aged are not in want, the taxes are not oppressive, the rational world is my friend because I am the friend of its happiness—when these things can be said, then may that country boast of its Constitution and Government.—Exchange.

PER ACRE CROP VALUES IN 1921

Based on the U. S. Department of Agriculture's theoretical estimates (1) of total acreages under cultivation, and (2) of the total value of all crops.

Average per acre crop values in the United States \$17.47; in North Carolina \$38.82.

Rank of the state in gross total value of all crops, 5th; rank in per-acre values, 9th; in per-worker values, 32nd.

The table of crop values per farm-worker in the census year will be given in next week's issue.

Miss Henrietta R. Smedes

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Rank	State	Per acre values	Rank	State	Per acre values
1	Connecticut	\$88.46	25	Tennessee	\$22.21
2	Massachusetts	74.21	26	Arkansas	22.05
3	Rhode Island	73.43	27	Mississippi	21.73
4	California	52.39	28	Wisconsin	20.69
5	New Jersey	50.97	29	New Mexico	20.21
6	New Hampshire	40.78	30	Nevada	20.18
7	Maine	40.32	31	Michigan	19.78
8	Arizona	39.01	32	Ohio	18.09
9	North Carolina	38.82	33	Alabama	18.04
10	Florida	38.54	34	Georgia	15.98
11	Washington	33.93	35	Texas	16.91
12	Vermont	33.92	36	Illinois	14.19
13	New York	30.14	37	Indiana	13.88
14	West Virginia	29.20	38	Wyoming	13.53
15	Pennsylvania	27.68	39	Colorado	13.36
16	Virginia	27.40	40	Missouri	12.45
17	Kentucky	25.02	41	Iowa	12.04
18	Maryland	24.54	42	Minnesota	11.84
19	Oregon	24.48	43	Montana	11.67
20	Utah	23.81	44	Oklahoma	11.60
21	Delaware	23.68	45	Kansas	9.99
22	Louisiana	23.67	46	Nebraska	9.09
23	South Carolina	23.53	47	North Dakota	7.60
24	Idaho	22.22	48	South Dakota	7.17