

OUR BANK ACCOUNT SAVINGS

FOR COUNTRY PREACHERS

1. Challenge of the Country, Fiske.—Association Press, N. Y.
 2. Challenge of the City, Strong.—New York Missionary Education Movement of the United States and Canada, N. Y.
 3. Sociology of Rural Life.—Proceedings of the American Sociological Society, Vol. XI.—University of Chicago Press.
 4. Report of the Country Life Commission.—Sturgis and Walton Co., N. Y.
 5. Life of John Frederick Oberlin, Beard.—The Pilgrim Press, Boston.
 6. The Social Task of Christianity, Batten.—Fleming H. Revell, N. Y.
 7. The Country Church and the Rural Problem, Butterfield.—University of Chicago.
 8. The Country Church, Gill and Pinchot.—Macmillan Co., N. Y.
 9. A Theology of the Social Gospel, Rauschenbusch.—Macmillan Co., N. Y.
 10. The Social Principles of Jesus, Rauschenbusch.—Association Press, New York.
 11. The Church and Landless Men, by L. H. Wilson and E. C. Branson.—Extension Division, University of North Carolina.
 12. How Farm Tenants Live in North Carolina, by J. A. Dickey and E. C. Branson.—Extension Division, University of North Carolina.
 13. Home and Farm Ownership, the 1921-22 Year Book of the N. C. Club.—Extension Division, University of North Carolina.
- The last three can be had free of charge by writing to E. C. Branson, department of Rural Social Economics, University of North Carolina, Chapel Hill, N. C.

A MONTGOMERY FARMER

"Well, I just want to live to see North Carolina 50 years from now—every road a good road, every man an educated man, a good high school in easy reach of every one, all the little country churches replaced by brick or stone structures, the old dilapidated farm buildings and ramshackle fences gone, and substantial homes surrounded with fertile fields and pastures filled with pure-bred stock."

"And this man," said The Montgomerian, "is not a man of letters, but just a plain average farmer who works and thinks, who sees conditions as they are, remembers them as they were, and draws his conclusions. He is just the kind of practical 'hoss sense' thinker who knows how to arrive at a fact—the kind of stock that has made North Carolina great. Is there any mind big enough to conceive of our water power development to its limit of capacity? Can any mathematician figure the wealth of our dormant soil once every acre is used to the best of advantage? Can any one guess the output of granite, slate and other stone suited for building purposes, once our mines are in full swing? Our boys and girls are 100 percent pure American, of the cleanest Anglo-Saxon parentage. Wherever one of them has gone he has led in whatever line he was interested. Surely our most flattering dreams cannot overreach, or even equal, the facts of our future."

THE FULL TRUTH

North Carolina the most progressive state in the Union.

And how do you like that statement? Fine, for it is true that North Carolina is the most progressive state in the land. The world is finding it out, though some of us at home have been very slow about realizing the truth.

But it sounds good, good enough to repeat—that North Carolina is the most progressive state in the Union. We have long known that the state was and is the best, and now the fact is published that it is the most progressive.

Let's stop complaining, get in behind the state, and make it all that the best state should be.—Salisbury Evening Post.

YOUR HOME TOWN FIRST

Work for your own town. Beautify it. Improve it. Make it

attractive.

The world war and the Treaty of Peace, the Protective Tariff and all such things, are important subjects; but what's the good of cleaning up the world unless you sweep your own door steps?

The best advertisement of your business is the town you live in.

Towns get reputations, as well as men. Make your town talked all over the state. It will thus draw people. And where the people come there is prosperity.

Rid your town of one eyesore after another. Clean up the vacant lots and plant them in gardens. Make a cluttered yard a disgrace. Make public opinion too hot for those who will not help.—The Franklin Times.

WHO ARE THE POOR?

The teaching of all history, as George H. Stevenson says in our thought for the week, is that the farmer can never—in fact no one can ever—prosper as a mere producer of raw materials. The men who dig coal live in huts; the men who sell and handle it in fine houses.

The men who cut timber and run lumber-saws live in shacks and cabins; the men who manufacture lumber and sell it are well housed. The men who grow cattle make small profits; the packers, the distributors, are prosperous. The men who make peanuts are poor, the cleaners and distributors are wealthy. The men who make cotton and tobacco and sugar cane live humbly; those who buy and handle and manufacture these products live more prosperously.

And so the farmer is fighting today for a larger share of the wealth that he creates. He is fighting to be something more than a producer of raw materials. He is fighting to get and keep for himself the profits that come from handling and distributing—and wiser handling and distributing—of the products of his toil. He is fighting to bring about a realization of the prophecy uttered nearly three thousand years ago—

"They shall build houses and inhabit them; and they shall plant vineyards and eat the fruit of them. They shall not build and another inhabit; they shall not plant and another eat."—Clarence Poe.

A YANKEE ESTIMATE

Everywhere I have gone in North Carolina I have been impressed with the spirit of progress and the willingness of the people to go deep in their pockets for public improvements and to take care of their share of charitable work. The first day I landed in Raleigh I was impressed with the businesslike way the state departments are run. It is far ahead of most of the other Southern States I have been in.

By the time North Carolina completes her road program I expect to see the state generally recognized as one of the greatest states in the country, not even excepting the wealthy states of New York, Illinois, and Pennsylvania. And I believe it will have the added advantage over these states of being free from political cesspools which unfortunately underlie the vast undertakings of state government.—Mr. Bealle, State Director for the Near East Relief in North Carolina, in the News and Observer, July 30, 1922.

A PROPER COLLEGE AIM

Nothing is more important to a nation than just views of education. The very security for democracy depends upon it. The ruin of Germany was her philosophy of education. Practical politics was her creed and her education was as practical as her politics. It failed; that is, it proved to be impractical, and for one reason because it was based upon the proposition that man lives by bread alone. It is the lie of the ages. In a college classroom a few weeks ago the young men were asked why they sought an education. With one accord they answered, in substance, "To make more money."

Unless we can teach these boys to extend their horizon beyond the rim of

**KNOW NORTH CAROLINA
 A Virginia Verdict**

There used to be a rather crude story of a man who, when asked where he came from, replied, From that vale of humiliation, North Carolina, which lies between those two mountains of conceit, Virginia and South Carolina.

If there ever was any sense beneath that bit of comedy, it has been lost. The simple fact is that North Carolina is so far ahead of Virginia in almost everything except shrines of Colonial, Revolutionary, and Civil War history, that the two states are, as our friendly enemies (the English put it, not in the same street. Go through the country, go through most of North Carolina's towns and cities, and be convinced. Why is it?

The answer is that North Carolina has got away from the old tradition that still holds Virginia in its more or less tenacious grasp. To this good day, we in Virginia are motivated by the theory that the well-to-do must not be "taxed" by the imposition of taxes for the advancement of the many. That is why there is all this outcry against a bond issue for good roads; that is why there is this jeremiad against an increase of taxes in Virginia for the purpose of providing facilities of various kinds which will better the state of every family and every man within its limits.

In Burton J. Hendrick's admirable "The Life and Letters of Walter H. Page," the author writes with special reference to the cause of education when he quotes one of Dr. Page's letters: From the days of King George to this day, the politicians of North Carolina have decried against taxes, thus laying the foundation of our poverty. It was a misfortune for us that the quarrel with King George happened to turn upon the question of taxation—so great was the dread of taxation that was instilled into us.

That is just what is the matter with us: the dread of taxation. In Virginia, we are ashamed, when we are conscious of it, of North Carolina's infinitely superior roads, of her considerably superior schools, of her three times as great contribution to her state university. But we dread taxation. Here in Norfolk we demand better pay for teachers, better streets, better public buildings, better facilities of all sorts. But we dread taxation.

Our quarrel with King George has left its imprint on us. And it is a miserable inheritance.—Norfolk Ledger-Dispatch.

knowing how life is lived; it means so habituating men to live with other men that they may be able to live their lives and serve the common good with the greatest efficiency and value.

Public education ought to be the training of lives for public living. There, I am convinced, is the very heart of our weakness in educational matters—that our present system of public education is organized for the education of individuals in individualism.

Democratic education must mean more than acquiring equal rights to privileges, equal rights to get and gain our own. It must mean common realization of equal duties, training in habits of living with our equals, and in the obligation of service.

We have over-mechanized our educational system; they must be humanized and socialized. We must feel deeply what we all know—that knowledge passes away; it is not for itself; it is but a means of life, the life of all set in social harmony.—Dr. Henry F. Cope, General Secretary, Religious Education Association.

EDUCATION FOR USE

America was begun by pioneers. Democracy is never a finished order. The pioneer's work is never done; it changes its direction—that's all. Once he explored the geographical wilderness; now he must explore the wilderness of our institutional and social relationships. Intimate in this exploring, as many can now bear witness, is the search for an education that shall be truly democratic, natural, human, real. Democracy is at stake. Democracy needs an education that shall be, not preparatory to that academic world that exists within the minds of many teachers, but an education instinct with the realities, the meanings, the beauties and the joys of our common hopes and our human aspirations, in the midst of our work and as a part of our loves and hates, our failures and our successes.

Democracy wants an education that is for use as well as for possession, for understanding as well as adornment. Our teachers must learn how to live in the world of men and women, not merely in the unrealities of the academic world, if they are to serve adequately in the great educational tasks of the democratic adventure. The World in the Teacher's Mind.—Joseph K. Hart, in The Survey.

TIDEWATER CHANCES

Newport River, which flows into Bogue Sound near Morehead City, is

said to produce the finest oysters in this state; which is to say, the finest in the world. The Core Sound fishermen are not disposed to dispute the claim, but stand serenely by the reputation of the Core Sound product.

The prospect is all the more inspiring because of the developed fact, based on investigation, that the whole of the governor's great promotion scheme can be effected with an expenditure of a million dollars, and probably a little less. It will cost less than the building of a single state hard-surfaced highway.

The Observer is already receiving inquiries as to the procedure necessary to perfect a lease on a small oyster farm, and the indications are that Captain Nelson, at Morehead City, is going to have a lot of orders from this section of the state. It sounds big—to own an oyster farm at an expenditure of \$10 and to be able to order a barrel from it whenever the owner is so minded, but this privilege is given to the people in any part of the state.—Charlotte Observer.

AN AMERICAN CREED

I believe in the supreme value of a man—just because he is human. That all men are equal in their inalienable right to "life, liberty, and the pursuit of happiness," and that the authority which governs them should be the creature of their own divine right to choose.

I believe in a democracy through which the will of the individual may find free exercise in the privileges and responsibilities of government. In a freedom which challenges the will by presenting alternatives of conduct, and stimulates the latent faculties and forces of the spirit by constant calls of responsibility to choose between right and wrong.

I believe in a government which is a means to the end of developing the highest type of manhood. That this demands a free ballot, a free school, a free press, and a free church.

I believe that permanent peace and prosperity for mankind is dependent upon universal liberty. That any government not responsible to the governed is a menace to the safety of all self-governing peoples.

I believe that America is more than a land, a lineage, or a language. That it is a lofty ideal, destined to be a spiritual refuge and rendezvous of the aspirations and hopes of mankind. Therefore—our flag—with its field white like the snows of Valley Forge, stained red with the blood of our fathers, and its national sky all studded with stars, whose blended beauty is radiant with the gathered glory of our past—must ever be the symbol of the soul of liberty.—M. Ashby Jones, Atlanta Constitution.

BANK ACCOUNT SAVINGS IN THE U. S.

On June 30, 1921.

Based on the Savings Bank Journal, November 1922.

Represents (1) the total savings deposits of all kinds in state and national banks, mutual savings banks, trust companies, and postal savings banks in each state, (2) divided by the total population of each state.

United States average \$157 per inhabitant; North Carolina average \$40 per inhabitant. Forty states ranked above us. North Carolina had on savings deposit a total of \$104,277,000 in June 1921. In 1915 the total was only \$22,000,000. In 1922, it was \$116,000,000.

Seven Southern states had greater bank savings per inhabitant in 1921—Virginia \$77, Florida \$63, Louisiana \$64, South Carolina \$51, Tennessee \$47, and Kentucky \$46.

S. H. Hobbs, Jr.
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a dollar our chances of turning out useful citizens are of the smallest.

A college is not an intellectual refrigerating plant for the preservation of perishable academic goods. It is a power house of intellectual and spiritual energy. Its mission is not to turn out mere technicians. The business of a college is to take unformed youths and develop them into men of character and judgment.—Charles Alexander Richmond, president of Union College.

TURNING A NEW LEAF

We live in an age which is taking education in entirely new terms. To us it means not simply a routine familiarity with dead languages and ancient history, nor even a smattering of modern physical science and philosophy. It means equipment, training, habituation to right living. It means knowing what life means in all its richness, with the light of its past glory full upon it, with the promise of its present meaning before it. It means

Rank	States	Per Inhab.	Total in Thousands	Rank	States	Per Inhab.	Total in Thousands
1	Vermont.....	\$390	137,544	25	Utah.....	\$104	46,951
2	Massachusetts.....	387	1,494,007	26	Nebraska.....	101	120,912
3	Connecticut.....	374	515,159	26	Oregon.....	101	78,793
4	Rhode Island.....	358	219,097	28	Indiana.....	97	285,561
5	New York.....	342	3,512,767	28	Washington.....	97	131,352
5	New Hampshire.....	342	151,694	30	West Virginia.....	91	132,074
7	California.....	325	1,133,726	31	Missouri.....	81	279,452
8	Maine.....	303	232,442	32	Virginia.....	77	173,223
9	New Jersey.....	213	672,053	33	Arizona.....	75	25,311
10	Minnesota.....	195	475,601	34	Florida.....	68	66,373
11	Maryland.....	186	279,430	35	Louisiana.....	64	115,870
12	South Dakota.....	183	116,084	36	Kansas.....	62	110,197
13	Nevada.....	173	13,316	37	Idaho.....	56	24,478
14	Pennsylvania.....	172	1,502,841	38	South Carolina.....	51	86,965
14	Michigan.....	172	631,131	39	Tennessee.....	47	110,528
16	Delaware.....	170	37,914	40	Kentucky.....	46	110,560
17	Iowa.....	157	478,419	41	Georgia.....	40	118,385
17	North Dakota.....	157	101,798	41	North Carolina.....	40	104,277
19	Illinois.....	145	940,807	43	New Mexico.....	39	14,004
20	Ohio.....	143	852,729	44	Oklahoma.....	38	78,623
21	Wisconsin.....	141	373,897	45	Mississippi.....	28	53,044
22	Montana.....	135	74,248	46	Texas.....	27	126,515
23	Colorado.....	117	102,967	46	Alabama.....	27	65,153
24	Wyoming.....	107	20,885	48	Arkansas.....	20	35,296