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CITY AND FARM HOME OWNERS

URBAN HOME OWNERSHIP

Of the fourteen cities in North Carolina which in 1920 had ten thousand or more inhabitants, Salisbury made the best showing in the percent of owned homes. Of all homes in Salisbury 43.7 percent were owned by the occupants. In Gastonia, which ranked last of the state's fourteen cities, only 26.4 percent of the homes were owned by the occupying family. The home-ownership ratio was nearly twice as high in Salisbury as in Gastonia. High Point and Greensboro also rank well in this respect. The following table shows the rank of the fourteen cities of the state in the percent of homes owned by the occupants:

Rank	Cities	Percent Owned Homes
1	Salisbury.....	43.7
2	High Point.....	42.2
3	Greensboro.....	41.5
4	Asheville.....	37.2
5	Wilson.....	33.6
6	Rocky Mount.....	33.5
7	New Bern.....	33.2
8	Wilmington.....	33.1
9	Goldsboro.....	32.5
10	Charlotte.....	31.0
11	Winston-Salem.....	29.8
12	Raleigh.....	28.1
13	Durham.....	27.3
14	Gastonia.....	26.4

Of the 68,946 homes in these fourteen cities, 22,660, or 32.9 percent, are owned by the occupants. A glance at the table reveals the fact that home-ownership ratios are not as high in the highly industrial cities as in cities not so exclusively industrial.

Big Cities Improving

A study of the ownership of homes in urban centers reveals some facts that might be worth calling to the attention of North Carolina cities. It is generally believed that the large cities of the United States are inhabited by people only a small percent of whom own their homes, and that the larger the city the smaller the ratio of home owners. There are many exceptions.

There are seventy cities in the United States with more than 100,000 inhabitants each. Of the seventy great cities 39 have larger ratios of home owners than the average for the fourteen cities of North Carolina. In two of these big cities more than half of the homes are owned by the occupants.

In Philadelphia, the third city in size, nearly 40 percent of the homes, are owned by the occupants. Of interest in connection with Philadelphia is the fact that the rate of home ownership has increased from 26.6 percent in 1910 to 39.5 percent in 1920. Perhaps the fact that Philadelphia, the "City of Homes," is the leading building-and-loan-association city of America has much to do with this marvelous increase in the percent of owned homes.

Another Big Gain

In Baltimore, our seventh largest city, 46.3 percent of all homes are owned by the occupants. Baltimore also has made a big gain in home ownership since 1910, at which time only 33.7 percent of the homes were owned by the occupants. The writer has just been advised by a well-informed Baltimorean that their home-ownership ratio is now in the neighborhood of 55 percent. Other similar cases could be cited.

As a matter of fact, in more than two-thirds of the seventy great cities of the United States the percent of homes owned by the occupants was higher in 1920 than in 1910, in spite of the enormous increase in population in these great cities. Some of the most notable gains were made in Ohio and Pennsylvania, which it might be well to remember are great building and loan association states.

The size of North Carolina cities considered, it seems that our ratios of home ownership are too low. It might be well for us to inquire into the methods employed to boost home ownership in Philadelphia, Baltimore, and other cities.

FARM TENANCY

The farm population of America is now actually decreasing, yet farm tenancy is on the increase. The city population is rapidly increasing, and yet gains are being made in the percent of all city homes occupied by owners. In

view of our loss in agricultural population and large gains in urban population one would expect to find larger ratios of farm and home ownership and smaller ratios of city home owners. But this is not the case.

From 1880 to 1920 there was a slight decrease in the percent of all homes, farm and city, owned by the occupants, but a big increase in the percent of farms operated by tenants. While complete urban tenancy facts are not available, it is clear that there has been an increase in urban home-ownership ratios.

The following table gives the facts in so far as they are available. The first column shows the percent of all homes, farm and urban, owned by the occupants. The second column gives the percent of farms operated by tenants, and shows the rapid increase in farm tenancy.

For the United States

Year	Percent All Homes Owned	Percent Farm Tenants
1880.....	47.8	25.6
1890.....	46.1	28.4
1900.....	46.1	35.3
1910.....	45.8	37.0
1920.....	45.6	38.1

It is clearly evident that the slight decrease in the percent of all homes owned by the occupants is more than accounted for by the large increase in homes occupied by tenant farmers.

Urban home-ownership ratios are increasing because admirable plans have been worked out to promote urban home ownership, particularly the building and loan association. Farm tenancy increases, even in the face of a decreasing farm population, because there is no suitable plan available in any state by which the tenant farmer can rise from tenancy into farm ownership. Some suitable plan for promoting farm ownership is sadly needed in the tobacco and cotton belt counties of North Carolina, where all told nearly two-thirds of the farmers are tenants, with the rate steadily rising.

FARM HOME COMFORTS

North Carolina is one of the great agricultural states of the Union, ranking second only to Texas in the number of farms and holding high rank in the annual production of agricultural wealth. In view of our great importance as an agricultural state it is surprising to note the almost universal lack of home comforts and conveniences in the farm homes of the state. In respect to farm home comforts North Carolina does not rank far from the bottom among the states of the Union. It is in the interest of making farm homes more comfortable and attractive places in which to live that the News Letter from time to time has carried series of articles under the general head of Rural Electric Power.

In many states of the Union modern conveniences and labor-saving devices have been introduced into a surprisingly large number of farm homes. The findings of rural surveys in northern and western states emphasize this fact. But in North Carolina and throughout the South such modern conveniences are sadly lacking.

Contrasts

To give some idea of how North Carolina compares with the northern and western states we are presenting the following tables. The first table shows the percent of farm homes in a typical area in Iowa that have home conveniences. The second table shows the results disclosed from a survey of 1,614 farm homes in two townships in each of three counties in North Carolina, namely, Edgecombe, Chatham, and Mitchell. The farm-tenant rate is about the same in both states.

Iowa

Convenience	Percent of Homes	Percent of Owners
Power washing machines.....	76	49
Running water.....	45	29
Bath tubs.....	53	25
Indoor toilets.....	46	29
Gas and electric irons.....	56	29
Furnace heat.....	100	54
Telephones.....	100	92

TREE TOWNS

Several seasons ago the people of Statesville decided to make that city, already one of the most beautiful of North Carolina towns, still more attractive, and to that end an avenue of dogwood trees was set out. Some of these trees succumbed to the drought of last summer, but a sufficient number survived to encourage replanting and extension. The Statesville Daily says the executive committee of the Citizens' Association has determined on replacing the dead trees and planting dogwoods in other sections of the city. This association was organized to "beautify Statesville," and its selection of the dogwood gave guarantee of excellent results. The dogwood in spring is a thing of beauty, and throughout the year a good ornamentation for the streets. Statesville may become known as the dogwood town, and in time we may hear of people motoring that way during the spring season to see the dogwoods, just as they go to the mountains to see the laurel and the rhododendron.

This particular form of ornamentation of North Carolina towns is a movement to be encouraged. Several towns are already distinguished in that direction. Morganton is the mimosa town; Gastonia, we believe, runs to the crepe myrtle. In the eastern towns the magnolia abounds. In his early days as Congressman, Judge Yates Webb made Shelby the pear town, and the yards about Shelby abound in beautiful shade and abundant fruit of the best variety. North Carolina should become known as a state of "tree towns," and in that direction Statesville appears to be leading the way.—Charlotte Observer.

North Carolina

Convenience	Percent of all Homes
Washing machines.....	0.6
Running water.....	0.9
Bath tubs.....	0.9
Indoor toilets.....	0.6
Electric and gas light.....	1.4
Heat other than fire places.....	3.1
Telephones.....	9.0
Vacuum cleaners.....	0.0
Kitchen sink.....	1.0
Refrigerator.....	1.88
Rugs.....	24.6

In other words, of the one thousand farm homes surveyed in North Carolina, six had washing machines, nine had running water, nine had bath tubs, six had indoor toilets, ten had kitchen sinks, and so on.

In Iowa 760 out of one thousand would have washing machines, 450 running water, 530 bath tubs, and so on. Contrast the conveniences found in North Carolina farm homes with farm homes in Iowa. Contrast town and city homes in North Carolina with the farm homes in the same community. Can the farmers of North Carolina afford more comfortable homes? It is a good question to think about.

NEW EXTENSION COURSES

The Extension Division of the State University announces several new correspondence courses offered by members of the faculty which are now made available to the people of the state.

For those engaged in business three new courses are offered: Salesmanship, by Professor Taylor; Business Law, by Dr. Atkins; and Advertising, by Professor Taylor.

Several special courses for school teachers who are working for either a primary or a grammar grade certificate have been added. Among the most important are Child Study and Writing. The course in Penmanship is made possible through the cooperation of the Zaner-Blosser College of Penmanship. It gives credit toward teachers' certificates.

Another new course especially for teachers, and giving both college degree

RURAL ELECTRIC POWER

XIV. FINANCING OF LINES IN NORTH CAROLINA

The chief barrier to progress in bringing electricity to country districts, as was pointed out in the last article, is the fact that a long transmission line is needed to serve only a few customers. This means high fixed charges which are sooner or later borne by the consumer, except where the state shares the first cost, as is done in parts of Canada and Europe, in which case the burden goes to the general taxpayer.

In meeting this situation many different plans have been worked out for cooperation between farmers and public utility companies in building electric lines. The plans range all the way from complete building and ownership of the lines by the farmers, to complete building by the electric companies with the costs passed on to the farmer in the form of higher rates for current, and many varieties in between the two extremes. Following are examples of different plans as they are found in North Carolina today.

Customers Finance Lines

In Cleveland county 90 miles of rural lines have been built during the last year on the plan of community financing. Thirteen communities have organized community stock companies to pay for the erection of a power line from the nearest power center to the community in question. Four hundred and seventy-three subscribers have been secured, and the cost to each farmer is between \$90 and \$250, depending on the length of line and the number of people living on the line. When two more lines are built there will be lines in every section of the county. A similar community company has been organized by the farmers of the Providence Road community near Charlotte.

The plan of customer financing of

lines is also in use in the vicinity of New Bern. The city sells current to the Neuse River Electric Company, which in turn runs lines to Bridgeton, James City, and Pollocksville, and is building lines to Trenton and Jacksonville. Where there is a group of farms along the line they "chip in" and buy the equipment, the Electric company making a charge of \$150 to connect on to their line.

Company Finances Line

A case where the power company builds the line, and presumably gets its return from the rates charged, is to be found in the proposed line between Whitsett and Gibsonville which the Southern Power Company has under consideration.

An intermediate plan is seen in the 72-mile line of the Tidewater Power Company running northeast from Wilmington to Mount Olive and serving a rich agricultural territory. Here 20 percent of the cost was effected by local financing and the rest was borne by the company.

What is known as the Wisconsin plan has been taken up by another power company. The customer pays the company a deposit equal to the cost of building the line to his house. The ownership and maintenance of the line rests with the company. A large yearly charge covering the increased cost of giving rural service is added to the regular rate for current. In return for his financing of the construction cost, a 25 percent rebate on the regular current rate is given the customer. This plan has never been as successful in the Carolinas as it has in other parts of the country, while the other plans mentioned above are said to be successful.—A. T. Cutler.

and certification credit, is one by Professor Caldwell in the Teaching of History in the High School. Professor A. W. Hobbs offers a similar course called The Teaching of Mathematics in the High School.

Citizens interested in English courses will be glad to know of the new course in Shakespeare's Comedies, by Mr. Johnson, and the Short Story course, by Professor Hibbard.

An ever-growing number of people in the state are registering for the correspondence courses of the University for purely cultural reasons. Members of women's clubs, lawyers, ministers, housekeepers, and so on, are registered for courses not for college credit primarily, but for their general cultural value. Director C. D. Snell states that a correspondence instruction catalogue will be sent free of charge to citizens who make a written request to the University Extension Division, Chapel Hill, N. C.

THE SOUTH IN EDUCATION

The South is increasing its per capita school expenditure a little more rapidly than are the other states. This has not always been true. On the contrary, the Southern states have always been considered backward educationally. From the period prior to the Civil War, when planters employed tutors and the merchants of the cities sent their children to private schools, the South inherited a traditional attitude toward universal free education very different from that held by the other states. The active generation in the South today cannot remember when public schools were scarce and unpopular, but the passing generation can. Twenty-five years ago the South had not wholly shaken off the incubus of this traditional attitude.

Aside from prejudices, however, there is an inescapable relation between per capita wealth and per capita expenditure for public schools, and prior to 1900 the sixteen Southern states were poor compared with the others in the Union. They have not yet caught up, but they are gaining. In 1900 the per capita wealth of the South was \$623, while the same figure for the others was \$1,468. In the same year the per capita expenditure of the Southern states for public schools was \$1.25, while that of the other states was \$3.71. It might not be accurate to attribute

this discrepancy entirely to traditional prejudice, but that prejudice was still playing a part.

Since 1900 the whole nation has increased in both wealth and per capita school expenditures. In each of these increases the South has traveled a little faster than the other thirty-two states. Between 1900 and 1922 the Southern states multiplied their per capita wealth by 3.05, while the other states multiplied theirs by 2.31. In the same period the South multiplied her per capita expenditure for schools by 6.67, while the others multiplied theirs by 4.73.

It may be that this slightly greater ratio of expenditure to wealth has been inspired by the South's greater need of progress, for in 1922 the South's expenditure for schools was still only 0.44 percent of her wealth, while in the other states it was 0.62 percent. The South, therefore, had not quite reached parity with the other states in this particular. It should have increased more rapidly.—World's Work.

THE NEWS THAT PAYS

"Florida," said Col. Felker, "is simply another tribute to advertising—the use of advertising wisely and unstintedly."

"More industrial news I believe is carried by the press of Florida than by the newspapers of any other state at the present time. This is one of the reasons behind the present boom."

"Florida editors consider development news big news. While newspapers in other sections were playing up crime, divorce and scandal, we were giving prominent display to stories of new buildings and business progress. Industrial news is what Florida editors instructed their reporters to get first. Stories about some new bridge, new school or college, or new office building, are considered the best and biggest news of each day. A paving project is given more play than a rum plot by the press of Florida. And we do not suppress crime news, either. We simply put it in what we consider its right place. In other words, we believe destructive news is secondary to constructive news. As a result of this editorial program the newspapers have built up a community spirit, a solidarity that has been tonic to the state and has helped its growth enormously."

"In Florida for many years the newspapers have been teaching their readers to like their home towns. What we printed was not just Pollyanna talk, either. Industrial progress speeded up under this press treatment."—Manufacturers Record.