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KNOW NORTH CAROLINA

A PROSPEROUS STATE

Nine North Carolina cities exceeded a million dollars in building, with five of these above five millions each. The cities of the state showed a gratifying gain over 1924.

Charlotte still maintained its supremacy in construction fields, with Greensboro barely nosing out Asheville for second place. Durham, with a single permit of three millions for the Duke university group, passed Winston-Salem for fourth place. Raleigh dropped from second to sixth place, while High Point, Gastonia, Salisbury, Rocky Mount, Concord, and Wilmington follow in order.

Conditions governing building progress were varied throughout the state. Charlotte and Greensboro built to meet a commercial and industrial demand following the rapid progress of those centers as distributing points. An eighteen-story office building in Charlotte and other buildings to provide office and warehouse space were most prominent there, although there was considerable building along industrial lines.

Greensboro had two successive months at the close of the year when permits exceeded a million dollars, the first of these being occasioned by the million-dollar King Cotton hotel.

Asheville reflected the magical development of the western North Carolina resort area, together with a growing business that has followed a rapidly increasing population. Real estate values have been on the increase and sales have been exceptionally active, both in central property and numerous fine subdivisions. Principal buildings include the \$500,000 Asheville Biltmore hotel and a \$300,000 Flatiron building. Much industrial building in the immediate area surrounding the city is noted.

The first unit of the new Duke university group accounted for more than half of Durham's program, and another unit to cost slightly less is scheduled for 1926. Two municipal buildings, including a courthouse, \$400,000, headed the development at Winston-Salem. The half-million-dollar high school dominated permit totals for Salisbury.

Industrial buildings for new textile and furniture plants and \$400,000 in school buildings made up the substantial total of High Point. A \$450,000 high school is scheduled for 1926. A community hotel to cost \$300,000 was the leader at Concord, and the Hotel Hickory of similar value was begun in Hickory, in addition to two large commercial buildings.

The future is bright for the state along general construction lines. A quickening of the textile market and continued investments in new plants are noted throughout the Piedmont.

In the western part of the state it is estimated that more than \$75,000,000 has recently been invested in properties there. A resort development second only to the Florida boom in scope and sums involved is anticipated for the entire mountain region for the summer of 1926. The wild grandeur of the Carolina mountains is now being made accessible through the completion of paved highways.—From Miller Survey.

WE LEAD IN ROADS

The states that are paving roads with bond issues still continue to lead the list in the amount of money spent for new highways during 1925. North Carolina, the pace-maker for the last three years, is still at the top, closely followed by Missouri. Then come Texas, Tennessee, Virginia, and Alabama.

In total number of miles of hard surface for the year, Missouri takes first place, closely followed by North Carolina, the former having 823 miles for the year, and the latter 667 miles. West Virginia and Texas both had over 300 miles, while Virginia, Florida, Oklahoma, Tennessee, Arkansas, and Alabama made excellent records in paving.

The mileage of other surfaced roads, such as crushed stone, gravel and top soil, finds a different alignment as to states. Arkansas and Alabama fight for first honors, both being slightly under seven hundred miles. Louisiana

reported 601 miles; Texas, 546 miles; North Carolina, 373 miles; South Carolina and Georgia, 225 miles each; while other states were below 200 miles on this type.

Outlook Promising

The prospects for another record-breaking year in 1926 are very promising. Funds already apportioned to state highway departments total \$156,195,000, with the probability that this will be materially increased by additional funds from special taxes which can not be accurately anticipated.

There were 4,604 miles of road under contract during 1925 which were carried over until 1926. Of this, 1,738 miles were hard-surface types. In addition to that, plans have been outlined for the construction of 8,404 miles of road which has not yet gone to contract. This will give a greater mileage for the year than for 1925.

Texas plans for 1,250 miles of all types; Arkansas, 1,200 miles; Missouri, 1,000 miles; North Carolina, 700 miles; Alabama, 600 miles; Tennessee, 500 miles, and other states slightly lower. Missouri carried over 624 miles of paving and 272 miles of other types; North Carolina carried over 408 miles each of paving and other surfaces; West Virginia had unfinished 257 miles of hard surface and 152 miles of other types; Florida has 261 miles of paving and 324 miles of other types.

The total amount of paved road in actual use in the sixteen southern states on December 31, 1925, was 14,164 miles. The concrete highway laid down during the year, together with totals now in operation of this type, as reported by the statistical department of the Portland Cement association, is as follows:

	Miles completed 1925	Total miles in use 1926
Alabama	69.6	117.9
Arkansas	161.1	363.2
Florida	66.2	229.9
Georgia	64.4	428.3
Kentucky	81.6	232.5
Louisiana	7.3	36.7
Maryland	120.5	1,086.7
Mississippi	38.6	250.5
Missouri	475.0	978.2
North Carolina	328.6	1,170.3
Oklahoma	188.1	563.4
South Carolina	56.2	209.4
Tennessee	75.4	205.0
Texas	70.0	560.0
Virginia	90.9	705.8
West Virginia	67.9	637.1

—Miller Survey

BUILDING PERMITS

The following table, based on data compiled by the G. L. Miller Co., of Atlanta, shows the 1925 building permits for the twelve largest cities of the state, together with the percent increase or decrease over the year, 1924. Nine of the twelve show very substantial increases in aggregate of building permits issued during the year 1925 over the previous year.

Cities	Building permits 1925	Percent increase over 1924
Asheville	\$6,023,090	40.4
Charlotte	8,298,023	21.6
Concord	599,718	12.5
Durham	5,174,307	67.0
Gastonia	1,574,485	39.3
Greensboro	6,192,149	42.6
High Point	2,745,615	57.5
Raleigh	3,502,011	x24.7
Rocky Mount	657,910	x49.1
Salisbury	1,851,891	36.5
Wilmington	672,475	x64.3
Winston-Salem	5,004,381	10.6

x means decrease.

THE INDUSTRIAL SOUTH

The industrial south bulked larger in 1925 than ever before. The old phrase, "the agricultural south," lost still more of its meaning. It is difficult to state which is the more important news relative to the south's industrial growth: the fact that approximately \$200,000,000 was invested in industrial plants and facilities during 1925, or the results of the census bureau's survey covering 1923, which revealed the fact that the value of southern manufactured prod-

PASS HALF-BILLION MARK

North Carolina has, finally passed the half-billion mark in bank resources. On December 31, 1925, the resources of all state and national banks totaled \$506,264,781. In October 1924 the bank resources of the state, state and national, totaled \$471,854,564. The increase in bank resources from October 1924 to December 31, 1925, amounted to the sum of \$34,410,217, an enormous gain for slightly more than a year. The resources of state banks now aggregate \$307,159,781, while those of national banks amount to \$199,105,000. Thus the fourteen months' gain in bank resources was for state banks \$18,730,216, and for national banks \$15,630,000. North Carolina has never been able to point with pride to her bank resources but at the rate they have been increasing during the last few years, especially during 1924 and 1925, they will soon compare favorably with the bank resources of the country as a whole.

ucts in that year was \$9,461,388,124.

If the south derives two and a half times as much revenue from manufactures as from agriculture, it is manifest that it cannot be primarily dependent upon agriculture for its prosperity. As a matter of record only three states, Mississippi, Oklahoma and Arkansas, derive more wealth from the farm than from the factory. Even Texas, which leads the nation in the value of farm products, gets more money from its industries.

Quite the most interesting feature of the census report is that southern mills gained 37.5 percent in the value of their products over 1921, the previous census period. With new industries brought into production since that time, it may safely be assumed that the past year went well over the ten million mark.—Durham Herald.

SECOND IN CROP VALUE

The south came through one of the most unseasonable agricultural years of the present century in 1925 with a crop yield valued at \$3,793,406,000, or a loss of 10 percent from the 1924 returns. Only three states, Florida, Louisiana and Maryland, were able to show gains for the year.

The cotton crop, in point of bales produced, soared near an all-time record, being in excess of 15,000,000 bales; but this huge production had the effect of depressing prices and bringing the returns almost to the same level as in 1924. Grains and tobacco both suffered from seasonal conditions, with the result that considerable losses were shown in these items.

Texas easily maintained its leadership for the nation at large, as well as for the south, although losing \$125,000,000 from its 1924 returns. Missouri, North Carolina, and Oklahoma ranked eighth, ninth and tenth, respectively, in the national list, the first two increasing their standing, but Oklahoma dropped five places due to a \$110,000,000 loss resulting from poor grain crops.

Crop valuation by states is as follows:

	1925	1924
Texas	\$799,330,000	\$920,081,000
N. Carolina	318,661,000	320,485,000
Oklahoma	318,069,000	437,934,000
Georgia	234,231,000	263,090,000
Arkansas	226,113,000	341,636,000
Mississippi	217,141,000	223,024,000
Alabama	213,267,000	243,994,000
Tennessee	195,719,000	230,333,000
Kentucky	195,525,000	232,412,000
S. Carolina	172,201,000	176,728,000
Virginia	163,522,000	191,346,000
Louisiana	161,432,000	158,646,000
Florida	105,606,000	82,705,000
Maryland	78,181,000	74,091,000
W. Virginia	73,715,000	76,348,000

HIGHWAY CONSTRUCTION

During the year of 1925 the state completed 319.45 miles of cement concrete at a cost of \$10,450,033; 130.60 miles of asphaltic concrete at an expenditure of \$4,352,460; 107.13 miles of sand asphalt for \$1,893,193; 109.40 miles of penetration

macadam for \$2,226,728; 276.40 miles of sandclay and topsoil for \$2,431,532; 96.85 miles of graded road for \$3,893,363; bridges costing \$1,550,205; or a grand total of 1,544.87 miles with the structures, making \$27,827,056 spent last year.

With the opening of 1926 the state had under contract 816.54 miles of road to cost \$14,659,532. Of this \$7,604,642 was to be spent on 269.04 miles of cement concrete, \$3,191,873 on the 123.62 miles of asphaltic concrete, \$33,140 on the 15.35 miles of sand asphalt, \$763,490 allotted to the 90.28 miles of sandclay and topsoil, \$110,770 on the 7.84 miles of gravel, and \$2,685,617 on grading 310.43 miles.

Thus 1925 proved with all of the economy programs the best road building year, for the \$27,827,056 outstripped any of its fellows and marked nearly 33 percent of the whole construction. To date the state has completed 4,443.04 miles of roads at a cost of \$79,042,172 on the roads and \$3,153,781 for the bridges.

And all of this has been done in a season marked by no specific boom. They do say in extreme North Carolina, the counties of the west and the coast of the east, that there are two Floridas in North Carolina now and will be for years to come. If this is true, nobody has any license to guess what will be done in 1926.—Greensboro Daily News.

A RED LETTER YEAR

The year 1925 was the best year in the history of the Jefferson Standard Life Insurance Company. The assets of the Company increased by \$4,106,445 during the year, and now total \$31,239,268. The gross income for the year 1925 was \$10,448,766, an increase of \$1,203,370 over the year 1924. The surplus fund was increased during the year by \$450,000. Insurance in force now totals 265 million dollars, while paid up insurance amounts to more than 61 million. Especially gratifying to the Company is the fact that the ratio of actual to expected mortality during the year 1925 was only 46 percent. The phenomenal growth of the Jefferson Standard is largely the result of North Carolina's phenomenal rise into the billionaire class of states. Also the Company, along with others, is partly responsible for the development of the state.

CAROLINA TAKE NOTE

The greatest activity has been apparent during the year in the middle gulf section of the south. Two outstanding deals were consummated looking towards the diversion of northern traffic through new gateways on the gulf. The first of these was the purchase of the Gulf and Ship Island railroad by the Illinois Central, giving the latter direct line into Gulfport and Biloxi from the main line at Jackson, Miss.

The second, and even more important deal, brought the Muscle Shoals, Birmingham and Pensacola road into the possession of the Frisco, thus giving this important mid-western system a port outlet of the highest value in Pensacola. The M. S., B. and P. now has 143 miles of track laid down from Pensacola north to Kimbrough, on the Southern. The Frisco immediately announced a \$2,500,000 rehabilitation program in the old line, including heavier rails and bridges and improvement of grade; at the same time securing trackage rights over the Southern from Birmingham to Kimbrough to a point of the Frisco main line.

Mobile drew a step nearer to a port of major importance with the progress made on the state port facilities now being erected at a cost of ten million dollars under the direction of General Seibert. A solution of the Birmingham rail-water problem is expected to result from the purchase of the Ensley Southern railroad by Port of Birmingham company giving the Birmingham district direct connections with the barge landings of the Warrior river for barge transportation direct to Mobile by way of the Warrior river.

Southwestern Ports

Millions continue to be spent on the Houston ship channel, at Houston, Tex., providing new railroad terminals, warehouses and dockage space for the port of Houston which is rapidly becoming one of the greatest water shipping points in America. The Southern

Pacific's water front terminal at Clinton, on the channel, is nearing completion at a cost of \$1,056,131. Other terminal work of importance is also under way.

At Lake Charles, La., the new deep waterway to the gulf is nearing completion and work has begun on docks and wharves to cost a half million. This will provide a new port directly south of the industrial area around Shreveport.

The Waco, Beaumont, Trinity and Sabine railroad has been authorized to begin work on its one hundred mile line between Livingston and Beaumont, to give additional facilities into this port.

Millions are being spent by the lines entering New Orleans for new yard and terminal facilities.—Miller Survey.

THE CHANGING SOUTH

There are a few outstanding developments in Southern industry known to everyone. That the balance of power in textile mills, especially in cotton spinning, has shifted to the South is a commonplace. From 1880 to 1923 the North doubled its spindleage of 10 millions, whereas the South increased its half-million spindles thirty-two times. In sulphur production, whereas thirty years ago Sicily dominated the world, today the South controls this great industry; the very bony structure of our chemical processes. A production of 2,000,000 tons today compares with 3,000 in 1900. In iron, the fame of Alabama, especially the Birmingham area, is worldwide. Southern production is a ninth of the nation's despite the fact that the astounding combination of Lake Superior ore and Connellsville coke gave the North a great impetus, never before equalled. Still the South has grown faster. Whereas forty years ago the South produced crude pig-iron today it manufactures costly finished goods. As for lumber, the center of gravity has shifted South with a vengeance. Timber grows to its full lumbercut size in fifteen or twenty years in the South. In cold climates it takes twice or four times as long. Hence a double cut in the South is more conservative than a half-cut in Canada. One-fourth the acreage of a Canadian timber company will supply the Southern grower with as much lumber. In 1870 the South produced two billion board feet a year against 11 billions in the North. Today it produces 17 billions out of 31 billions, of the greater part. The North practically produces no more than it did a half-century ago. When one thinks of the supremacy in naval stores (rosin, turpentine) that goes with this timber leadership, its importance becomes obvious.—Magazine of Wall Street.

HARD BOILED TEACHERS

In almost every college there was a teacher, in some places several, of whom appreciative mention was made among the assets. But in virtually every instance a professor or instructor—occasionally an administrative officer—was acknowledged among the avails not so much because of anything he taught or did in his official capacity, as because of what he was. One Harvard graduate, thus acknowledging his debt to William James as among the permanently inspiring influences of his life, said to me: "I didn't get much of his stuff, but I got him."

It is off the same piece that the typical college professor views with suspicion those courses to which students gladly flock, and contemns them as snap courses. As if the discovery of anything joyous and spontaneous in the student's acceptance must ipso facto indicate a weakness in the hard-boiled front presented by the master's side of the hereditary feud.

You see, the psychology of it is that the student shall get by only over the examiner's dead body! And that psychology permeates and embitters the whole relationship between the student and the institution. Perish the thought that every possible effort ought to be made to conserve and develop what the student has; to find out and take advantage of what he has acquired. No; make the hurdles as high and difficult as possible, and make them all alike. Let us play no favorites. Everybody must exhibit the same qualities and suffer the same tests. No room here for individuality!—John Palmer Gavitt, in College.