

CAMPUS NEWS

Miss Gertrude Knott spent the week-end in Wilson. Miss Lucille Hines of Suffolk, arrived Monday, January 26, to assume her duties as bookkeeper. Miss Marietta Bridger spent the week-end in Winton. She was accompanied by Miss Fdythe Oakley. Miss Maggie Mae Bryant spent the week-end in Raleigh. Madame Yavorski and Misses Beryl Souter, Willie Maddrey, Beatrice Burrell and Evelyn White went to Norfolk, Thursday, January 29, and attended the opera "Madame Butterfly." Misses Janet and Bernice Ben-thall spent the week-end in Rich Square. They were accompanied by Misses Mary Raynor, Louise Ruffin and Hazel Griffin. Miss Lois Essex spent the week-end at her home in Jackson, N. C. She was accompanied by Miss Beatrice Burrell. Miss Ruth Rittenhouse was called to her home in Weldon, Thursday, on account of the illness of her mother. Misses Susan Barnes and Evelyn Samples spent the week-end in Como. Two of the seniors, Misses Jessie Marie Parker and Flora Mae Hood, are at their homes due to illness. We hope that they will soon be able to be back in school. J. A. McMillan, alumni secretary of Wake Forest College, conducted chapel exercises, Tuesday, January 27. He gave a very interesting talk. He said that the biggest thing is the next recitation and in order to be prepared for examinations, the next recitation should be thoroughly mastered. If the daily lessons are prepared, examinations will take care of themselves. This short talk was very fitting as it marked the first day of the second semester. Miss Estelle Welch, of Edenton, entered school here at the beginning of the second semester. Miss Welch is a member of the freshman class. Misses Thelma and Jessie Draper spent the week-end at their home in Pendleton. Rev. and Mrs. J. P. Essex, of Jackson, visited Miss Lois Essex Friday afternoon. Misses Viola Raynor and Elizabeth Carleton spent the week-end with Miss Hilton Jones, of Severn.

"SAFETY VALVE"

Attention is directed to the new department appearing in this issue entitled "The Safety Valve." This column is for the purpose of giving the students an opportunity to express their opinions about anything that concerns them to that extent. Some may be dissatisfied with their lot but are too afraid of the sound of their own voice to speak. On the other hand, some may be overwhelmed with gratitude or appreciation for something but are too timid to give utterance of their feelings. It is deemed nothing short of humanitarianism, to say the least, to allow such persons the chance to express their dissatisfaction or pleasure, as the case may be. Knowledge of an ailment may lead to a suggestion of a remedy by some kind reader. Many people have thoughts that they are willing to commit to cold type, which they would never in the world dare let fall from their lips. Beneath a timid bearing there lies concealed sometimes great and astounding ideas, which would enrich those in the world about if allowed expression. Another purpose that this new column may serve is that of giving relief by releasing pent up feeling. An accumulation of affection and thought suppressed for a long period becomes like a sleeping volcano, and to avoid an unseasonable eruption, it is well to provide a well controlled channel for their discharge, such as that offered in the "Safety Valve" department. The editor of this paper is not thoroughly acquainted with the anatomy of a motor car, but through an incidental, or accidental way, has been led to believe that there is a part of the engine called the safety valve, the function of which is to give outlet to excessive energy and thus safeguard against explosions that might result from an oversupply of accumulated force. This part of the engine, therefore has a function that bears analogy to that which the "Safety Valve" column has for human mind. Ills and complaints, whether real or imaginary, often take on different lights when they are reflected upon sufficiently to give them the concrete form of written words. Perhaps someone may be harboring in her soul some bitter thoughts that would vanish into vapor if probed to the depth required for one to be able to write intelligently about the matter. It is only misconceived notions and one lets others know about the real objectionable circumstance that she has observed, such knowledge may lead immediately to a correction of the wrong. Also, someone may have observed some accomplishment which deserves praise. The commending of excellent works is usually very effective in stimulating to greater effort. Every living growing thing thrives on encouragement. In view of these facts it has been decided by the staff to provide an open forum, which is virtually the students' editorial column. The Chowanian is a student publication, and as such belongs not to the staff exclusively, but to the student body. Therefore, students should be allowed a voice in it for their personal opinions.

Money Versus Culture

"A college diploma is no longer a certificate of excellence but a bank draft," says C. G. Erickson, president of the Upala College, of East Orange, N. J. No one doubts the truth of this statement. If as he says, "the diploma can not be turned in for cash it is esteemed no good." Students do not consider their spiritual and cultural development, but think only of the kinds of jobs they are able to get. The average college graduate has little personality, instead he fits as a cog into the wheel of the student body vacated by another of his calibre and scarcely effects the efficiency of the machinery of the world at all. The shallow excellence of American colleges along what are called practical lines has been bought at too dear a price. The qualities formerly implied by a college degree, personal excellence, accomplishment in speech and manner, are no longer there. It is a deplorable condition, which will sooner or later lead to the down-fall of the nation. Classic education has become very unpopular and it is the duty of parents and professors to create renewed interest in such subjects as will develop the intellect and the culture of students.—Willie Blount.

Building and Loans

Chas. A. Hines, prominent banker and business man of Greensboro, has prepared a tract explaining the features of building and loan. It follows: "The Investment Feature" "Building and Loan stock is particularly attractive as an investment not only to the wage-earner and salaried folk but to people of means. It is a security which is fitted to meet the needs of a large percentage of our citizens. Quoting Hon. James MacMasters, supervisor of building and loan associations for the State of New Jersey: "The greatest financial minds in the world could not invent or describe any system better calculated to enable ordinary people to obtain homes and to invest their savings so as to provide for the shareholding member a competency." "Each share of installment stock represents \$100 at maturity. The profits or dividends are not withdrawn but are left with the association and added to the amount paid in by the shareholder to help mature the stock at par, \$100. When the installments paid, plus the accumulations, reach par, then the stock is paid out; or it may be converted into paid-up stock. Some of the associations also issue paid-up stock for the investment of lump sums. "Earnings" "The earnings on installment stock will vary slightly but we know from past experience the average will be 6 per cent or slightly more. The earnings on paid-up stock are fixed at 5 per cent. This is payable by check semi-annually. "Safety" "All funds are loaned on first mortgage, on residence property, not to exceed two-thirds of a conservative valuation. In addition to this, the stock carried against the loan is hypothecated as additional collateral and weekly or monthly payments are being made on the stock. Fire insurance is required and the policy deposited with the association. Due to the fact that the home is involved, the moral risk is the best to be had. "Here we quote Hon. Stacy W. Wade, insurance commissioner and supervisor of building and loan associations in North Carolina: "No financial institution in the country is safer except the United States Treasury itself, none so economically managed, and few pay as attractive dividends."

Loans

"Loans are made for the purpose of buying a residence lot, a home, building a home or lifting a mortgage from the home. Applications must be made in writing. The time required to reach a loan depends entirely upon the number of prior applications on file. In normal times an application should be reached in two to eight months. At times, when the demand is unusually heavy for loans, it may require a longer time. "When the loan is granted, the borrower is required to pay the necessary legal expense for investigation of title and preparation of papers by the association's attorney; also the fee for the appraisal board, which is \$3, and recording fees. The attorney's fee varies slightly with the size of the loan. The minimum expense is \$15.50 and the maximum \$25.50, including the attorney fee, appraisal fee and recording fee. All loans bear interest at the rate of 6 per cent per annum, payable monthly. The interest paid on the loan is materially reduced in the end by interest paid to the borrower on the installment stock carried against the loan. "Entrance Fees" "Each association charges an entrance fee varying from 25c to 50c per share, depending upon the class of installment stock carried. This entrance fee goes to help defray the expense of operation and it simply comes off the beginning instead of the end of the stock. By charging this fee in the beginning, those who withdraw their stock within a few weeks or months have paid the expense of opening and closing their account and this expense does not fall to those who carry their stock to maturity. "Withdrawals" "Stock may be cashed in at the office of the associations according to the rules of the various associations. As a rule 30 days' notice may be required on installment stock and 90 days on paid-up stock. However, the associations, realizing the importance of accommo-

dating their shareholders, try to cash stock as nearly on demand as possible. After stock has been carried for a period of 18 months to two years, a portion of the profits—varying in amount from 4 per cent to 5 per cent—will be paid upon withdrawals. It is necessary to carry installment stock to maturity in order to realize all profits earned. "Henry S. Rosenthal, a publisher and a great building and loan enthusiast of Cincinnati, Ohio, has probably best described the operation of a building and loan association in these words: "The members save money together, They lend money to each other, They divide the profits with each other, They work together to help each other." "So well written, produced and enacted were the three plays presented by the Playmakers that they would have easily satisfied any cosmopolitan audience."—The Columbia Record, Columbia, S. C. "To anyone who knows the rural life of the South these people of the Carolina folk plays are real people. Their speech is real, what they think and feel and say is real. This would not be enough to make them dramatically interesting, to make them life as stage personages; but because they are dramatically presented, because the plays are written dramatic truth and acted with sound dramatic feeling, they become something bigger than people of North Carolina. They are people of a world which the imagination can compass."—Savannah Morning News. The dairy calf must have feed and comfort to grow well this winter. The future cow is in the calf pen this winter.

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SLIGHTLY TANGLED Diner: "Say, waiter, this roast Waiter: "I'm sorry. I gave you another customer's pork by mistake."

DON'T GET PERSONAL Lawyer: "What caused all this fighting?" Accused: "He was shouting, 'You dumb idiot, 'You stupid ass!'" Judge: "Don't talk to me—address the jury."

ECONOMY BEGINS AT HOME "Could you show me something suitable to give a lady?" "About what price, sir?" "Oh, something cheap, I'm just getting it for my wife."

MORE TRUTH THAN POETRY "Lend me five dollars?" "Nothing doing. You never pay your debts." "I need it badly. Just lend me five more dollars and you'll never see me again."

"Repeaters" in the Goshen, Ind., high school have been reduced about 10 per cent by an effective system of checking up every two weeks children who are threatened with failure in their studies. Teachers the principal co-operate in the effort to reduce student mortality, and problem cases are given special diagnosis and receive individual attention.

Hog production in the United States continues to decrease, according to a recent Government report. Might be time to put more pigs on feed in North Carolina.

At It Again



Another Marathon dancing craze is sweeping the nation—this time the erratic Charleston, which wears out milady's \$12 brogans in a few minutes of "buck and wing." Bessie Lemmey of New York led her shoes in a contest which went 53 minutes—said to be the record to date

Why Don't They?

It is a blow to the exuberance of youth to read the newspapers of today. Perhaps it was during the last generation, and perhaps it will be during the next generation. Certainly it will be if the present youth does not remember his shocks that shattered a certain portion of the beauty of the world for him. If the reason for such an alarming amount of crime today is only that it is published more than in the past and is called to our attention; then why don't the newspapers suppress these stories? Discussion of crime going by unpunished will surely not inspire youth to break down the tidal barriers between him and honest success.

When he reads all the accounts of suicide, murder, robbery and crime "within the law," quite naturally his mind starts working on that sort of subject. Then when the magazines and newspapers are supplemented with books which the press now allows to pass censorship, who can expect him to choose a preference of the standard literature?

The experimental age of youth is at present being harrowed, con-doned, magnetized and in every way lime-lighted. Why should human emotions be played with and tarnished in any such way? The idea is revolting to those who are honestly trying to "live on the top." Naturally the question comes up, "Is it the intensive study of psychology which has started so much talk about self?" If so, then we say, "out with that study."

Every printing press turns out articles and comments on freedom. Freedom! What is it? Is it free-

The Judge's Joke

THE ONLY LAW THE BOOT-LEGGERS LIKE IS THE PROHIBITION LAW

