

THE CONCORD TIMES PUBLISHED MONDAYS AND THURSDAYS

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SHOULD CHILDREN HAVE "HOME WORK."

From the Greenville, S. C., News we learn that in the Palmetto State there is quite a bit of difference of opinion about giving school children work to be done at home.

The Marion, S. C., Star seems to be dead set against the custom, and declares that it is the business of the teachers and not of the parents to teach the pupils.

We find differences of opinion in Concord and we suppose the same is true in every other city. Some parents worry if their children don't have "home work" and others worry if they do.

There are those who sigh when school days come. They take the position that any "home work" given to the children must be done by them and not the children.

The News thinks perhaps many parents fail to understand what the schools are for. "It seems to be a fact that in connection with the problems which children are required to work out at home, a great many parents do put an unnecessary burden upon themselves and at the same time unintentionally do their children a poor service.

"If the school is at all properly run, the problems are well within the ability of the normal child to study out and work without any special outside help. A big part of the benefit of his schooling comes from tackling these problems himself and working them out by himself.

"The real trouble about all this objection to 'home work' is that too many parents seem to think they must relieve their children of all mental activity and responsibility in school work. They fail to realize that it is what the child does for himself that benefits him, and that even a 'perfect' paper is of no value to him whatever, if it is done by somebody else."

CARRYING BIG INSURANCE POLICIES.

According to figures taken from The Spectator, a national weekly insurance publication, there is only one North Carolinian who carries over \$1,000,000 protection upon his life. He is A. M. Scates, of Greensboro, an active lawyer, business man and promoter.

Charles Cannon, prominent cotton mill man, of Concord, is listed by the Spectator as carrying \$500,000 in life insurance. T. R. Byrd, of Asheville, and S. C. Williams, of Winston-Salem, are also listed as carrying a half million dollars each.

Mrs. B. N. Duke, of Durham, is listed as having \$358,590 of life insurance. C. T. Linebach, of Winston-Salem, is put down with \$400,000 as is Julian Price, of Greensboro, president of the Jefferson Standard Life Insurance Company.

Mr. I. M. Bailey, the attorney for the department, without pretending to claim any of the distinction for himself, says that the increased number of convictions is due to a greater co-operation between the banking department and solicitors in making information about failures available, and in providing evidence.

Whatever the cause, the public generally will applaud the efforts being made to protect money deposited in banks in the State. It is right and proper that a careful check should be made on the banks, and certainly persons guilty of violating the banking laws should suffer, regardless of his standing or her standing.

And we should be careful, it seems to us, about granting banks permission to do business. We have scores of little banks in the State that have no chance to make money. They could loan every cent of capital and still not make enough to pay a decent salary to employees. And it is in such banks that the temptation to

and J. O. Cobb, Durham.

Most of these people are wealthy but they have found insurance an excellent risk remover. They have their fortunes invested in business enterprises and while these may seem safe and certain there is always the chance for failure and they are providing for their families through the medium of insurance.

Not many years ago announcement that a North Carolinian was carrying \$1,000,000 insurance would have created great interest. But such is not the case now. Million dollar policies are becoming less rare and because of this they are no longer unusual.

CONSOLIDATING OUR SCHOOLS.

In the United States we are gradually getting away from the one-teacher schools. We still had 160,000 at the end of the 1923-24 biennium, but it is disclosed by the United States Bureau of Education that 10,000 of them were closed during that biennium.

The one-teacher schools are growing into larger schools or are being united with other schools to form central village or open country schools. These larger rural schools gain in number as the smaller ones diminish in number, more than 2,000 having been formed during the 1922-24 biennium.

At the present time there are approximately 15,000 consolidated schools in the United States. They have long been recognized as a means for providing rural children with educational opportunity equivalent to that provided city children.

Consolidated schools, or districts, are established in various ways. The most common method is to proceed under detailed laws by which the patrons of the schools start the movement and vote upon it at a regular or special election. If a majority of the votes cast in each district, or better, a majority in all the districts or territory included, are in favor of the consolidation, it is effected.

Each of the uniting districts gives up its district boundaries and school board and becomes part of the one large district. The advantages of such a procedure are that it arouses the interest of an entire community; the consolidation is thoroughly talked over, and if the school is established it is fairly sure to be a strong one.

Union high schools are established under laws which permit a number of districts to retain their own elementary schools, while all join in maintaining one central high school. The laws responsible for such schools, most common in the western states, have resulted in the establishment of some very fine schools. In small communities and sparsely settled regions such schools are not feasible, but in more densely populated areas the union high school serves well.

In North Carolina no doubt we are keeping step in the matter of eliminating the one-teacher school. Each year we find fewer of the schools and a corresponding increase in the number of the larger schools.

In Cabarrus we are adding larger schools and doing away with the smaller. We still have one-teacher schools and probably will have to keep them for a year or so, but gradually we are getting away from these smaller schools and building the larger type that differ more advantages to the students.

TIGHTENING THE BANKING LAWS.

In 1925 provision was made for the appointment of an attorney in connection with the State Banking Division of the Corporation Commission, and The Charlotte Observer thinks "recent activities in the various courts throughout the State enable one to see the wisdom of the appointment."

Since March, 1925, thirteen bankers have been convicted in North Carolina and either sent to prison or made to make good any shortage that affected the banks with which they were connected.

"Whether or not this number of convictions is due solely to the increased efficiency of the Banking Division of the Corporation Commission cannot be determined definitely," says The Observer. "It is however, the largest number ever convicted over a similar length of time, thus leading to the conclusion that the recent clean-ups have been made possible because of the fact that the laws have been tightened considerably and because of the appointment of the attorney."

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defraud is often greatest. The employees don't get enough money to live on and they proceed to take enough to balance off.

WELCOME TO THE SYNOD.

Concord today opens her doors and hearts to the Presbyterians of the State who gather here for their 114th annual Synod. Nothing will be left undone that might add to the pleasure and benefit of the 300 or more delegates expected in attendance.

Concord is one of the Presbyterian strongholds of North Carolina. Many of the pioneer settlers of Cabarrus came from families which settled in North America that they might worship as they saw fit, sturdy, Christian men and women were these pioneers, and it was in Cabarrus that two of the early Presbyterian Churches—Rocky River and Poplar Tent—were built.

These pioneers had large families as a rule and today one finds in the Concord Presbyterian Churches many descendants of the first settlers, descendants who are just as anxious as were their forefathers to carry on the Christian message. It is these men and women, and others who have moved in, who are officially entertaining the Synod, but the entire city feels an interest in the visitors and is entertaining semi-officially. It is a Presbyterian gathering in the strict sense of the word, but it is a Methodist, Lutheran, Baptist, Episcopalian, Reformed and Associate Reformed meeting in the larger sense, for these denominations are vying with the Presbyterians in the determination to make the meeting here one of great moment and benefit.

It is fitting, too, that the Synod should recognize the efforts of the First Presbyterian congregation in building a magnificent edifice of worship by meeting in that edifice. Nowhere in North Carolina is there a more dignified Church structure, or a more simple and beautiful House of Worship. It is a fitting testimonial of the devotion of its members and offers a perfect setting for the important sessions of the Synod.

FOR "NORTH CAROLINA DAY."

"North Carolina Day" comes on October 12th and as it is supposed to be celebrated, especially in the school, State School Facts has quite properly suggested that the history of the State be the subject for discussion.

It did more than make the suggestion. It has compiled interesting data which every resident of the State should know. For this reason we are printing the suggestions in a special edition of The Tribune to appear at an early date.

In brief and concise form such State facts as how North Carolina derived its name, accounts of the earliest settlers, our earliest forms of government, the first town, some of the first laws, how the schools were started and many others are described. Other lesser items, yet facts which everyone should know, describe the State Flag, the State Flower, the State Song and the State Motto.

We trust every child who can get access to one of the papers will read and preserve data concerning the State. And we hope further, that grown ups likewise will study the data and make themselves familiar with it. We should certainly know as much as possible about the State, not only at present, but the State of the past.

TIME TO CALL A HALT.

With 40 persons killed and 443 others injured in automobile accidents on the highways of North Carolina during the month of August alone, it is time for the people of the State to pause and give serious thought to the causes of the growing number of fatal and near-fatal accidents in the State, says R. A. Doughton, Commissioner of Revenue.

And we add a hearty "amen." Something must be done to awaken the people to the need of more care on the highways. It is criminal to allow such conditions to continue in North Carolina.

Details of Mr. Doughton's report for August, a complete one, shows that it is safer to ride any other day in the week than Saturday. The report shows that 71 of the accidents occurred on Saturdays and 10 of these were fatal. Sunday came next with 63 accidents, 12 of these being fatal. This indicates that the heavier traffic on the highways on Saturdays and Sundays materially contributes toward increasing the number of accidents.

Here is one phase of the treport that may be surprising—the largest number of the accidents occurred between 8 and 9 o'clock in the morning, 30, and of these five were fatal. The next largest number was between 2 and 3 o'clock in the afternoon, with 26 accidents. The largest number over a period of hours, however, was between 2 and 7 p. m., the number rising again between the hours of 8 and 11 p. m. Only six accidents occurred during the entire month between 1 and 6 a. m. and none of these was fatal.

Of the 566 drivers involved in the accidents 441 were men and only 125 women. Of the 40 killed, 37 were men and three women. There are no records to prove it, and we don't want to discredit the women, but no doubt there are more than four times as many men as women driv-

ers in the State. However, it indicates that the women are as good as the men at least, and that is more than many men are willing to concede.

Do your riding during the middle of the week and between 1 and 6 a. m. seems to be the lesson drawn from the figures.

ANOTHER EXCELLENT PROGRAM AT THE "Y."

Concord people are assured of another excellent winter program at the Y. M. C. A. Secretary H. W. Blanks and Physical Director C. C. Nixon are working on the schedule, now and have progressed to the point where it is safe to say the patrons of the association will have one of the best programs in history this winter.

Again this season Mr. Blanks plans to offer a program that will be beneficial to adults as well as youngsters. In many cities the Y. M. C. A. does not seek a program that will extend from six year old youngsters to middle-aged men and matrons, but in Concord such a program is desired and is arranged. The Y. M. C. A. here is operated for the benefit of every boy and naturally a program calculated to benefit persons of all ages has to be arranged.

There will be gym classes for everybody, and athletic teams for young men, older men and young women. The children will enjoy mass activities for the most part, with hours set aside for them several times each week.

There will be entertainments by noted artists and religious gatherings calculated to attract persons in all walks of life. Since it has been possible to inter-est many employed boys in the recreational and social activities of the association more emphasis this winter will be laid on their religious training. They will be invited to take part in the services and to become leaders of various religious groups.

In addition to his work at the association building, Mr. Nixon will conduct physical exercises at the various public schools of the city. This work was inaugurated by the Y several months ago and has proved popular and of great benefit. Through this service many youngsters who do not attend regularly the classes at the Y receive benefit from the association's program of activity.

There is every reason to expect the 1927-28 winter program at the Y to be the best in its history.

WHAT WAS GAINED?

Miners in the middle west have agreed to return to their work and the six months strike, the longest on record in America, has been called off.

And what was gained by the strike? We are told that under the agreement ending the strike the operators agreed to pay just what they were paying when the strike started. They have decided now that the wages can be met all right, despite the fact that six months ago they said such prices were impossible.

Why the change? What has happened to make such wages possible now when they were impossible six months ago? The coming cold weather may have had something to do with the settlement. The operators realize that the public must have coal and no doubt they see in the approaching winter months an excuse for a rise in prices. They haven't mined much coal during the strike, so they can argue a shortage now when their prices are raised.

In the long run the public will pay for the strike as it always does. It doesn't cost any more to mine the coal now than it did before the strike but that doesn't make any difference. The operators have the strike as an excuse and they may be expected to take advantage of it.

WINSTON-SALEM STATE'S RICHEST CITY.

Wealth seems to follow population in North Carolina.

Winston-Salem has the largest assessed property valuation among the seven largest cities of the State while Greensboro claims the lowest tax rate, according to figures released by the State Board of Assessments.

Since the Twin City claims more citizens than any other city in the State one would judge that wealth is more evenly divided there. That is not the case, we imagine, due to the large negro population in that city. No doubt tobacco plants give Winston-Salem the lead in property valuation.

Table with 3 columns: City, Value, Tax Rate. Charlotte: \$123,070,296 (1.16%); Winston Salem: \$128,243,340 (1.00%); Greensboro: \$90,208,233 (.84%); Asheville: \$85,152,540 (1.24%); Durham: \$71,721,785 (1.40%); Raleigh: \$50,125,000 (1.15%); Wilmington: \$43,879,458 (1.00%)

THE GREAT CABARRUS FAIR.

Because it's popularity and influence has spread to surrounding counties the Cabarrus fair has changed its name. Hereafter it is to be known as the Cabarrus District Fair and nine counties are included in the district where people can speak of it as "my fair."

It's just a week off now and unless all signs fail it will be the greatest fair in the State this year and one of the greatest in the South. It's easy to use super-

latives in discussing fairs but we believe such utterances in this instance are backed by the facts. We certainly know of no bigger or better fair in this section of the country, and persons who make the rounds vouch for the fact that it's one of the biggest in the South.

Certainly there can be found here features found as a rule only at the State Fairs. The show coming to the Cabarrus Midway plays only State Fairs as a rule. It comes here this year because it recognizes the Cabarrus Fair as one of unusual size and distinction.

Thousands will be here this year, so you may as well plan now to be among the crowd. There will be races, free acts, shows, the bark of the vendor, fireworks, exhibits and everything else that it takes to make up a successful fair and then above all else there will be your friends. They're not going to miss it, so you might as well plan too, to be here.

"CONSTRUCTIVE ECONOMY."

Charlotte Observer. Speaking informally yesterday afternoon and apparently with no thought of its political effect, Governor McLean gave utterance to a few thoughts which only a practical statesman of great proportions could think. While attending a luncheon given in his honor and with only a few intimate friends gathered around him, the Governor explained that he, like all true Scotchmen, had been misunderstood. Especially had he been misunderstood by the people of the State, Governor McLean said, in regard to his stand on "Constructive Economy."

He pointed out that it was entirely an erroneous opinion which prevailed in many sections that he did not believe in spending liberally for such improvements as will mean an asset to the State. He further pointed out that it was his opinion that much attention should be paid to benefits other than material. "It is the intangible things such as education, which really mean most to North Carolina," said the Governor, "and my idea of economy has been and is to curb expenditures where they are not actually needed in order that we may have more money to spend for the greater benefits."

In his typical practical manner of doing things, Governor McLean reminded his friends that his stand on the question of "Constructive Economy" could best be illustrated by a true story of an incident in the life of Thomas F. Baker, the veteran New York financier and banker. A few months ago Governor McLean was in conversation with a vice-president of the First National Bank in New York City, of which Mr. Baker is the head. Within a few minutes the aged banker entered the building and seeing lights burning over many desks which were not then occupied, he went by each and turned it out.

Becoming curious at the spectacle of a man of many millions turning out lights in order to cut down on the light bill, Governor McLean asked the vice-president with whom he was talking for an explanation. It was explained that during the early boyhood days of Mr. Baker his almost penniless condition demanded that he form habits of the most rigid economy, and that those habits had remained with him throughout his life, despite the fact that he had acquired one of the largest fortunes in the world. The incident would perhaps have been forgotten by Governor McLean were it not for the next day the New York newspapers carried the news of a gift of \$5,000,000 from Baker for educational purposes.

Turning off the lights in order to save fuel and at the same time giving away \$5,000,000! "That," concluded the Governor, "is my idea of 'constructive economy'."

And his hearers could not very well get away from the fact that the present administration is being carried on in much the same manner. He has been careful, just as he should have been. Recent action tending to demand that State officials give an itemized expense account in advance before going on trips and that unnecessary telephone messages be done away with are splendid examples of turning out useless lights in order to keep the light bill down to a minimum.

Governor McLean's fears that the people of the State have misunderstood him doubtless are exaggerated. It is hardly conceivable that an intelligent citizen could reach any other conclusion than

A REVOLUTIONARY JUDGE.

High Point Enterprise. Judge Stack has thrown the cuspidors out of Surry courthouse. A certain amount of resentment was stirred but it was not carried to the judge so this revolutionary act gets by unrebuked. The judge even ordered removed those which were disposed to come out for the gentlemen of the jury. How are Surry's plug-enterers to survive the tedium of prolonged testimony and interminable argument?

We fear that the judge is far ahead of evolution in North Carolina. Since the earliest days of white occupation of this country, free-spitting has been an important privilege. Apparently all the best spitters of the old world flocked to this continent shortly after 1600 and their descendants improved upon the parental habit. When Charles Dickens came to America he seemed to be repelled as much by America's spitters as by America's slave-drivers. They made a deep and lasting impression on him.

In those days the general air of the spitter was in the direction of the hearth, and then spitters began shooting at the sand-box around the stove. The cuspidor came in with central heating plants and its radiator. Now marble palaces of justice are replacing the time-worn and tobacco stained courthouses of our fathers in North Carolina and the brass cuspidor is more important than ever, some believe. Judge Stack is ruling it out. What dangerous iconoclasm!

O. TEMPORA! O. MORES!

Greensboro Record. The comity supposed to exist among mayors does not seem to have existed in the case of the mayors of Roxboro and South Boston, North Carolina and Virginia towns. The mayor of Roxboro was arraigned before the mayor of South Boston and fined \$73 on a charge of having a pint of liquor in his car. The once familiar dialogue between the governors of North Carolina and of South Carolina indicative of convivial relations here should be subjected to the payment of \$73 for a mere pint. Alas, we have fallen upon evil days when congenial and convivial relations between mayors have been thus forgotten. The obligations of "old Virginia hospitality" appear to have been unrealized in the South Boston incident.

IT IS STILL AROUND.

Charlotte News. Money seems to be plentiful in this country for everything except, perhaps, paying the grocery bill and supporting foreign missionaries. The receipts at the Dempsey-Dunne fight ran up to \$2,700,000 for the 30 minutes of gory entertainment furnished the huge throng of 150,000 people the other night.

When it comes to getting what they want, the people have the money, let their wants run toward fun and amusement, to automobiles, victrolas or X-ministers.

It is only when some pressing need passes under their observation that they decide times are hard and money is scarce.

TAKE YOUR CHOICE

Senator Overman doesn't promote himself in the cold when the Smiths are in the hot. He is a wise politician, and it is not to be intended to permit any barrier to his progress. He is not for Smith, he says, but he doesn't take any stock in the Smiths who are not for me or against me.

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PROBABLY INACCURATE.

High Point Enterprise. Is North Carolina the Bulgaria of the South? do you sit at statistics and tell me so. According to records at Raleigh 84 per cent of the population of this State are 100 years of age in this State last year exactly the same number of centenarians out of the preceding year.

Conditions in North Carolina probably conducive to longevity as well as to a high birth rate. The special reason for this is the statement that 78 of the 84 centenarians, with only 16 whites.

We have known a number of negroes who were 100 years of age, but who probably are not. We knew a few years ago one old man who could tell a glowing story of his recollections commencing at Guilford courthouse the wallis and Greene had their Tar Heel men. The truth of the matter is, in fact, that they lacked the family Bible, many of these folks are missing in their years and are ground, interest-compelling figures.

In all likelihood not 20 percent of the who were buried as over 100 years old that old. Even the whites' total of 100 is exaggerated because the Caucasian race loses a birthday in antiquity. But between the negro and the white totals of the report. The "peak of death" for white people in the state is between 50 and 60 years and the peak for the negroes is 54. That comparison probably shows the power of the races' resistance to death, highly unlikely, therefore, that more negroes whites reach the century mark.

NEGLECTED CREDITORS.

Statesville Daily. If folks who lend money to private concerns do not insist on collections as a condition precedent to the loan, many a loan would have an easy time. The government is retiring the \$1,198,000,000 second Liberty bond and offered to exchange \$1,198,000,000 of treasury notes. The time set for the exchange was November 15. In the meantime many of the bonds were sold at a loss. Interest will cease November 15. In the meantime many of the bonds were sold at a loss. Interest will cease November 15.

While the 1919 Victoria Loan was more than three million of the bonds outstanding September 1, although they were not interest for more than four years. The government is retiring the \$1,198,000,000 second Liberty bond and offered to exchange \$1,198,000,000 of treasury notes. The time set for the exchange was November 15. In the meantime many of the bonds were sold at a loss. Interest will cease November 15.

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Mr. Mussolini's campaign to stimulate the rate in Italy has just taken the form of a announcement that his successor is now in Detroit News.