

THE UNIVERSITY OF NORTH CAROLINA
NEWS LETTER

The news in this publication is released for the press on receipt.

Published weekly by the University of North Carolina for its Bureau of Extension.

JULY 16, 1919

CHAPEL HILL, N. C.

VOL. V, NO. 34

Editorial Board: E. C. Branson, J. G. de R. Hamilton, L. R. Wilson, D. D. Carroll, G. M. McKie.

Entered as second-class matter November 14, 1914, at the Postoffice at Chapel Hill, N. C., under the act of August 24, 1912.

OUR BANK ACCOUNT SAVINGS

SOCIAL-WORK CONFERENCE

Eight hundred sixty-one is the number of students registered at the University for the first five days of the summer school session. Which means that the total registration for the term will be between 11 and 12 hundred all told.

Two hundred thirty students registered for college degree courses, or some 80 more than ever before on even date.

The high school principals and teachers are just closing the first institute of the session with an attendance representing sixty counties.

The Social-Work Conference, July 13-20 inclusive, will be the next great institute. The social-minded teachers, preachers, and community workers of all sorts will be on hand in large numbers.

THE LOSS FROM DOGS

For every dog kept a loss of \$36.50 must be pocketed every year. For every sheep kept a profit of \$27.60 may be pocketed every year.

At least that is the way the proposition was itemized on the blackboard of a mountain schoolhouse by a farm demonstration agent in Kentucky. And the figures were convincing. There was not a sheep in the district at the time the figures were placed on the blackboard. Somebody said there used to be one sheep—a wether—"down the mountain a ways," but the dogs ate him.

A few weeks from the time the agent placed the figures on the board 15 boys each had contrived to buy a sheep. Eleven dogs had been killed. Several other families, pestered by their small sons, but still unwilling to kill their dogs, were trying to give the brutes away.

Similar movements were started at other schools. Now, in that district, there are 622 boys who are members of the sheep club. Among them they own nearly 2,665 sheep. By the tax returns, the dog population appears to have increased also, but the agent says this is not true. Formerly there was no sentiment for enforcement of the dog law, he says, but now there is a very strong sentiment that way, and, while there has been a considerable decrease in the number of dogs, there is an apparent increase, because people who formerly evaded the dog tax now have to pay it.—Kansas Industrialist.

OUR SAVINGS DEPOSITS

Sixty-one million dollars. That's the total of our bank-account savings in December, the last year of the world war; 19 millions in our 82 national banks and 42 millions in our 442 state banks.

It is nearly three times the total of 1915 (See the North Carolina Club-Year Book for 1915-16); 61 against 22 millions.

During the last two years of the war we invested 163 million dollars in liberty bonds and war stamps and gave three a half millions out of hand to the Red Cross, The Army Y, the Salvation Army, and similar other war relief agencies.

And every time we turned around we'd hear somebody say: Surely this is the last drive! If this sort of thing keeps up, we'll go into bankruptcy!

And yet we ended the war with 61 million dollars in our banks, in time certificates and saving deposits.

Our surplus cash in the banks of North Carolina today is more than we have been able or willing to invest in church and school properties—church and state, public and private—in 250 years of history!

It is just about equal to the total we have invested in motor cars during the last ten years!

If ever again we talk about being poor in North Carolina, we ought to be ashamed of ourselves. We are rich enough to invest in anything we really care about—in church purposes, college endowments, school houses and school support, improved highways, whatnot. If anywhere we ever again balk at investing in these primary agencies of civilization, it will be because we are incurably tight-skinned and close-fisted.

The day of pint-cup thinking about the big-scale concerns of life and destiny is surely at an end in the Good Old North State.

Million Dollar Counties

New Hanover and Forsyth lead the state with \$110 and \$107 per inhabitant, counting men, women, and children of both races.

Forsyth is far in the lead in the grand total of bank-account savings, with \$6,428,000 in round numbers. It is nearly twice the total of New Hanover or Guilford, the two counties that stand just below Forsyth in total bank-account savings.

Forsyth alone has more money laid away in bank savings than the 670,000 inhabitants of the 43 counties at the far end of the table in this issue.

Fourteen counties have each a million dollars or more in saving deposits and time certificates, ranging from \$1,006,000 in Surry to \$6,500,000 in Forsyth. The savings in the banks of these 14 counties amount to thirty million dollars, and thirty million dollars is nearly exactly half of all the bank account savings of the entire state. The table is as follows:

Forsyth.....	\$6,428,273
New Hanover.....	3,866,362
Guilford.....	3,264,474
Durham.....	3,111,224
Mecklenburg.....	2,643,191
Nash.....	1,827,141
Wake.....	1,413,695
Wilson.....	1,396,316
Rockingham.....	1,245,895
Granville.....	1,140,873
Alamance.....	1,106,301
Vance.....	1,027,386
Gaston.....	1,006,659
Surry.....	1,006,344
Total.....	\$30,484,110

Nash, Granville, Vance, and Surry are all country counties containing brisk, prosperous little cities. But they have climbed toward the top of the column in bank-account savings in the order named. They are in the million dollar class in North Carolina.

Leading and Lagging

Forty-one counties are above the state average of \$17.86 per inhabitant.

Nine of these are in the tidewater country, and in bank savings per inhabitant they rank in the following order: Pasquotank, Craven, Hertford, Carteret, Martin, Chowan, Gates, Beaufort, and Bertie. Pasquotank may be surprised to find that she stands ahead of Guilford in per capita bank-account savings, and Bertie ahead of Wake.

The other 32 leading counties lie, as might be expected, in the cotton and tobacco belts or in the industrial area of the state; and high up in the list stand Cleveland and Surry 16th, McDowell 19th, Catawba 21st, and Orange 23rd.

Forty-nine counties were below the state average of bank savings per inhabitant in 1918. These 49 rearward counties are scattered all over the state from Cherokee to Currituck and from Ashe to Brunswick. Mainly they are remote country counties away out on the rim of things, with poor facilities of communication and transportation, with few or no brisk trading centers, with little manufacture, and—mark this—with no ready-cash crops to put money into circulation in adequate quantities. These counties are mainly in the Tidewater country, in the grain, hay, and forage area east of the Ridge, and in the Mountains.

They are all good counties, but the fundamental defect in the farm life of these counties is the lack of ready-cash products. The farmers live at home and live well, but too little money is in circulation. This is a world of commerce and credit, and somehow these 49 counties must break into this world—with cotton and tobacco, with peanuts, potatoes and pork, with butter and cheese, with milk and meat, poultry and eggs, with these or with other cash products that will leave a comfortable profit in the hands of the producers.

Living in the world of products alone is the ancient order of country life; living in the world of products and profits is the new order of country life. A farm area without ready-cash crops is outside the modern world of business. It misses the stimulus of profits, and profits depend on market and credit conditions. Without this stimulus a farm area is apt to produce a static or stagnant civilization in life as well as in business.

HUNGRY MINDS
Woodrow Wilson

To my thinking, the Christian church stands not only at the center of philanthropy but at the center of science, at the center of philosophy, at the center of politics—in short, at the center of sentiment and thinking life; and the business of the Christian church, of the Christian minister is to show the spiritual relation of men to the great world processes, whether they be physical or spiritual. It is nothing less than to show the plan of life. I wonder if any of you realize how hungry men's minds are for a complete and satisfactory explanation of life.

Some Surprises

1. Three counties with no banks—Camden, Currituck and Graham.
2. Seven counties with banks but no savings deposits or time certificates in December 1918, or none reported—Clay, Dare, Jackson, Macon, Stokes, Swain, and Tyrrell.

3. The low rank of Buncombe—43rd. It stood high in patriotic war-securities, but in bank account savings it ranks with Onslow and Columbus, with only \$16 per inhabitant in private bank savings. It ought to be said, however, that the rank of Buncombe, Rowan and Guilford is lowered because the bank account savings of the Wachovia branches are credited to the home bank in Forsyth.

4. The low rank of Johnston county. Its place in North Carolina in the production of farm wealth from year to year is 2d, being led by Robeson county alone; but in bank-account savings its rank is only 62nd. In this particular it stands on a level with Stanly, Montgomery, Yadkin, and Bladen.

5. The low rank of Greene and Davidson—71st. In 1918 Greene had \$38 of motor car wealth per inhabitant and led the state in this particular, but only \$6 per inhabitant in bank account savings. While Davidson stood 15th in automobile wealth and only 71st in bank account savings.

6. The pitifully small bank savings of Hyde, Caswell, and Union, only \$2 per inhabitant; and in Burke—only \$1 per inhabitant.

Ten Unranked Counties

Ten counties do not appear in the table. We know the totals of bank savings in each, but not the populations—because of the changes in territory, due to the formation of new counties since 1900. The totals are as follows:

Robeson.....	\$890,591
Cumberland.....	720,095
Moore.....	426,642
Lee.....	346,330
Chatham.....	334,164
Watauga.....	215,931
Caldwell.....	182,527
Hoke.....	109,598
Mitchell.....	82,601
Avery.....	44,804

Three of these unranked counties are in the mountains—Watauga, Mitchell, and Avery. Their combined bank savings in 1918 were only \$343,336. It is less than the total for Lenoir, a little county just east of the Ridge—less by nearly \$140,000.

Robeson and Scotland

These two adjoining counties are again worth noting. Robeson is the richest farm county in North Carolina, but in total bank account savings it is outranked by 16 counties. Both Cleveland and Pitt stand ahead of it in this particular. Scotland, which has about one-third as many inhabitants and barely more than a third as much taxable wealth, has nearly as large total of bank savings as Robeson. It fell behind Robeson in 1918 only \$118,000.

Robeson, Scotland, Wayne and Johnston are easily the most fertile farm counties in North Carolina, and they lead the state in the per acre production of farm wealth year by year; but in bank-account savings they somehow lose the high rank they have in the production of crop wealth. When it comes to the retention of farm wealth, they fall down, and there's a reason. It is worth the while of their bankers to think it out.

UNIVERSITY SCHOOL OF EDUCATION
LETTER SERIES NO. 176

MORE FLAG DATES

January 28, 1778. First appearance on a foreign stronghold at Nassau, Bahama Islands. The Americans captured Fort Nassau from the British, and promptly raised the "Stars and Stripes."

February 14, 1778. First foreign salute to the "Stars and Stripes." John Paul Jones entered Quiberon Bay, near Brest, France, and received a salute of nine guns from the French fleet, under Admiral La Motte Piquet. Jones had previously saluted the French fleet with thirteen guns.

April 24, 1778. John Paul Jones in the Ranger achieved the honor of being the first officer of the American Navy to compel a regular British man-of-war, H. B. M. S. Drake, to strike her colors to the new flag.

February 3, 1783. First appearance of the American flag in a British port by the ship Bedford of Massachusetts, which arrived in the river Thames, England, on this date.

September 13, 1784. First displayed in China, by Captain John Greene of the Empress of China, in Canton River. The natives said it was as a flower, and the Chinese continued to call it the "flower flag" for many years.

September 30, 1787—August 10, 1790. The American flag completed its first trip around the world, borne by the ship Columbia, sailing from Boston.

January 13, 1794. American flag changed by Act of Congress owing to two new states (Kentucky and Vermont) being admitted to the Union. The flag now had two stars and two stripes added to it,

making fifteen stripes and stars. This was the "Star Spangled Banner," and under this flag our country fought and won three wars to maintain her existence, the so-called naval war with France in 1798; that with the Barbary States in 1801-5; and that with England in 1812-15.

January 26, 1813. U. S. Frigate Essex, first war-ship to fly the American flag in the Pacific, after rounding Cape Horn. The Essex destroyed British commerce in the Pacific to the amount of six millions of dollars. Built at Salem, Mass., and launched September 30, 1799.

April 4, 1818. Congress by Act, decreed a return to the original stripes, and a star for every state in the Union, the new star to be added to the flag on the July 4th following a State's admission to the Union. This is the present law in relation to the flag.

August 24, 1824. The "Stars and Stripes," were raised for the first time over the cupola of the Massachusetts State House on Beacon Hill on the occasion of the visit of Lafayette to Boston.

August 10, 1831. The name "Old Glory" given to our national flag by Captain William Driver of the brig, Charles Doggett. The flag was presented to the captain, and contained 110 yards of bunting. It is now said to be in the Essex Institute at Salem.

October 8, 1867. First official display of the American flag in Alaska. On this day at Sitka, the capital, the Russian flag was hauled down and the American flag run up before the barracks and in the presence of both Russian and American troops.—L. A. W.

OUR BANK ACCOUNT SAVINGS
Per Inhabitant in December 1918

Covering savings deposits and time certificates in all banks, state and national. Based on the last reports (1) of the State Bank Commission, and the Federal Comptroller of the Currency, and (2) on estimated populations as per the United States Census.

Total bank account savings, \$61,000,000; Per Inhabitant, \$17.86.

Department of Rural Economics
University of North Carolina, 1918-19

Rank	Counties	Per Cap.	Total Savings	Rank	Counties	Per Cap.	Total Savings
1	New Hanover.....	\$110	\$3,866,362	45	Columbus.....	\$16	\$566,417
2	Forsyth.....	107	6,428,273	48	Wilkes.....	15	504,380
3	Durham.....	69	3,111,224	48	Sampson.....	15	486,015
4	Vance.....	47	1,027,386	48	Polk.....	15	124,787
5	Granville.....	43	1,140,873	48	Edgecombe.....	15	548,498
5	Wilson.....	43	1,396,316	52	Cherokee.....	14	230,833
5	Scotland.....	43	772,636	52	Warren.....	14	288,771
5	Nash.....	43	1,827,117	52	Transylvania.....	14	105,736
9	Pasquotank.....	40	797,321	55	Northampton.....	13	295,071
10	Guilford.....	39	3,264,474	55	Alexander.....	13	158,362
11	Alamance.....	35	1,106,301	55	Jones.....	13	115,578
12	Mecklenburg.....	34	2,643,191	55	Henderson.....	13	244,983
13	Rockingham.....	32	1,245,895	55	Rutherford.....	13	398,775
14	Craven.....	31	836,418	60	Harnett.....	12	348,145
14	Hertford.....	31	503,074	61	Haywood.....	10	268,613
16	Cleveland.....	30	996,566	61	Buncombe.....	10	120,572
16	Surry.....	30	1,006,344	62	Pender.....	10	173,627
18	Carteret.....	29	456,044	64	Stanly.....	9	231,439
19	McDowell.....	27	390,243	64	Johnston.....	9	457,592
20	Martin.....	26	476,320	64	Montgomery.....	9	140,953
21	Catawba.....	25	846,762	64	Yadkin.....	9	156,595
21	Duplin.....	25	693,829	64	Bladen.....	9	160,142
23	Lincoln.....	24	450,874	69	Ashe.....	8	146,818
23	Person.....	24	428,912	69	Perquimans.....	8	99,390
23	Orange.....	24	372,610	69	Richmond.....	8	181,883
26	Chowan.....	23	277,922	72	Brunswick.....	7	115,296
27	Gates.....	22	229,113	73	Greene.....	6	85,245
27	Pitt.....	22	924,961	73	Davidson.....	6	227,549
27	Gaston.....	22	1,006,659	75	Alleghany.....	5	37,885
30	Beaufort.....	21	533,843	76	Madison.....	4	74,580
30	Iredell.....	21	829,959	76	Anson.....	4	114,296
30	Cabarrus.....	21	626,405	78	Hyde.....	2	18,688
33	Franklin.....	20	482,913	78	Caswell.....	2	34,182
33	Bertie.....	20	497,469	78	Union.....	2	76,643
33	Wake.....	20	1,413,695	80	Burke.....	1	29,906
36	Davie.....	19	271,635	81	Camden.....	0	0
38	Wayne.....	18	734,395	81	Currituck.....	0	0
38	Rowan.....	18	804,859	81	Graham.....	0	0
38	Randolph.....	18	548,806	81	Clay.....	0	0
38	Lenoir.....	18	472,511	81	Dare.....	0	0
38	Halifax.....	18	800,027	81	Jackson.....	0	0
43	Washington.....	17	198,868	81	Macon.....	0	0
43	Yancey.....	17	212,163	81	Stokes.....	0	0
45	Onslow.....	16	256,193	81	Swain.....	0	0
45	Buncombe.....	16	868,487	81	Tyrrell.....	0	0

Ten counties are omitted for lack of authoritative population figures: Avery, Caldwell, Chatham, Cumberland, Hoke, Lee, Mitchell, Moore, Robeson, and Watauga.