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A BILLION OF INSURED PROPERTY

NEW COLLEGE COURSES

Ten years ago fewer than ten colleges and universities were offering courses in Rural Social Science. It is the newest section of college culture offered to students in America.

It is the last born of college courses. But see the growth of Rural Social Science courses during the last ten years. At present these courses are being offered in 106 colleges and universities, in 46 of the land grant colleges, in 110 normal schools, and in 41 church seminaries. The teachers of Rural Sociology alone are 367, as so far listed.

Doubtless when the full returns are in these figures will be greatly increased. Two hundred and seven institutions have not yet turned in the information called for.

So reports Dr. W. J. Campbell, President of the Y. M. C. A. College at Springfield, Mass.

NEW LIGHT ON OUR WEALTH

The total taxable wealth of North Carolina in 1920 was a little over three billion dollars. The revaluation figures reported in August of that year were \$3,158,480,072.

Then came the collapse of cotton and tobacco prices in the fall of 1920, and in the general distress of the cotton and tobacco belt the question, uppermost was, Are not our tax values inflated and ought not the revaluation figures to be lowered? As a result, in 44 counties the tax valuations were lowered by the county commissioners, in various ratios, ranging from ten to sixty percent. Thirty-three of these 44 counties are in the cotton-tobacco belt.

But, as a matter of fact, is North Carolina bankrupt, or anywhere near bankrupt?

The recent report of the State Insurance Commissioner throws a flood of light on the wealth of the state when the year 1920 came to a close. He shows that the property covered by fire insurance in North Carolina was valued by the insured at a little more than one billion dollars, or \$1,042,000,000. Which is to say, the insured property of North Carolina is one-third of the total taxable wealth of the entire state.

When you stop to think of it, this total of insured property represents only a fraction of the true wealth of the state. People who take out fire insurance are simply protecting buildings and contents of the same, homes and household goods, stores and merchandise, offices and furniture, factories and machinery, and so on. But the great majority of country dwellings and out-houses are never insured; many town buildings are not insured; and fire insurance does not cover land at all.

Insurance and Tax Values

The buildings and contents covered by fire insurance in North Carolina are valued at nearly exactly one-half of all the real estate of North Carolina, including land and buildings thereon, according to the revaluation figures.

If the buildings and contents covered by insurance are valued by the insured at more than one billion dollars, how much is the state worth when the value of all the uninsured buildings is added and the value of land thrown into the account—farm lands, town sites and the like?

Moreover, we paid for fire insurance alone in North Carolina in 1920 around eleven million dollars, and for life insurance around twenty millions more; or thirty-one millions altogether. Which is to say, the people who insured lives, and buildings and contents paid more money in premiums to the insurance companies than they paid as taxes into state, county, and municipal treasuries all put together—twelve million dollars more. Our total insurance bill, fire and life, was \$31,730,603; our taxes, state, county, and municipal, were \$18,912,000.

No poverty-stricken people could pay thirty-one millions for insurance in a single year.

What the state got back to cover fire losses and death claims was eight and a third million dollars.

What we spent last year for insur-

ance alone, after all the death claims and fire losses were paid, was twenty-three million dollars which is nearly equal to a third of the authorized state bond issue for public highways, consolidated schools, and state institutions of learning and benevolence.

We surrender money in millions for personal protection or personal pleasure, but we are staggered when the state proposes to spend sixty-three millions as an investment in commonwealth prosperity and progress. We are generous toward ourselves when we insure our properties; we are less enthusiastic when we value them for taxation. Selah!

It brings us once again to the conclusion that North Carolina is rich and is innocently unaware of it.

REVALUATION AND SCHOOLS

Thirty-six North Carolina counties which in 1919-1920 did not levy enough taxes to maintain six months public school will ask the State for an increased amount of help in 1921.

The horizontal reduction done to property valuations by the county boards figures in the scheme of things. The State equalizing fund was computed by the financiers at the 1921 session of the general assembly. The revaluation figures were used in arriving at these totals and with the assessed valuations frightfully slaughtered in 44 counties the question of "where are we at" is pertinent.

The equalizing fund is explained by the State Superintendent as being necessary because "certain counties had insufficient funds to provide for a school term of six months as required of every county by the law." Each of these counties was apportioned, in addition to the regular apportionment, an amount sufficient to cover the difference between the funds available and the amount required for its three months term. The 1919-1920 equalizing fund totaled \$150,545.06.

We are glad to know that Rockingham is not included in this list of pauper counties.—The Tar Heel.

UNWORTHY OF APES

Maurice Maeterlinck, who recently visited America with a view to writing for the screen and who was given, while here, exceptional opportunities to observe all kinds of pictures, has lately reported, in the Photoplay Magazine, that out of a hundred films witnessed in California he found four or five truly good, three or four others not so good, and ninety-odd practically worthless.

There were spectacles, he says, scarcely worthy of apes, going to such a point of imbecility, of silliness, of coarseness, of incoherence, and especially of revolting ugliness, that one wonders shamefully why he has come into this gorgeous place where such things are exhibited.

One wonders, too, he continues, that human beings endowed with brains and with the most elementary feeling or taste will waste months of work, mobilize hundreds of actors and employees, and spend from a hundred to a hundred and fifty thousand dollars to produce each one of these inanities. And there is yet a more serious question: how can millions of other human beings (statistics say that 18,000,000 people go to the movies every day), equally equipped with brains and sensibilities, waste in their turn their leisure hours, those most sacred hours of the day, for they count most in the development and education of man. How can they bear to waste those hours contemplating those same inanities, and how can they even prefer them to the vastly more interesting sights that any glimpse of street or landscape or sky might afford?—Current Opinion.

BUILDING PEACE TEMPLES

We Build, and around us the forces of reaction and destruction have never seemed so strong and well entrenched.

We Build, and about us everywhere are the agencies released which only

DEED AND CREED

Edgar A. Guest

I'd rather see a sermon than hear one any day,

I'd rather one should walk with me than merely show the way.

The eye's a better pupil and more willing than the ear,

Fine counsel is confusing, but example's always clear.

And the best of all the preachers are the men who live their creeds,

For to see good put in action is what everybody needs.

I soon can learn to do it if you'll let me see it done;

I can watch your hands in action, but your tongue too fast may run.

And the lectures you deliver may be very wise and true,

But I'd rather get my lesson by observing what you do;

For I may misunderstand you and the high advice you give,

But there's no misunderstanding how you act and how you live.

tear down.

We Build, and on every hand the wrath and the passions of men are bringing divisions and disruptions.

We Build, and the continents are torn asunder with social strife and racial bitterness.

We Build, and disease and pestilence are holding carnival in all the countries.

We Build, and in a back alley of my home town I have seen enough squalor and gaunt penury to absorb the city's total annual appropriation to public charity.

We Build, and in a few wards of this community are at work agencies destructive and virulent enough in their social passions to contaminate this whole city with the same spirit that drenched nations in blood.

What a moment, this, then, for red-blooded militant men to go forth, robed as artisans of the precious metal of human destiny, to recast society upon a foundation of fellowship, and to draw about it the girdle of charity, which is the sign and symbol of perfection! The opportunity is ours, here and everywhere. The spirit which brooded over chaos in the dim beginning of time is brooding again over today's disorders. The voice which started the centuries with the command for light is again vocative in the earth.

"O, the dawn is upon us;
The pale light climbs to its zenith
With glamor and golden dart.
Up men, boots and saddles!
Give spurs to your steeds,
There are cities beleaguered
That cry for men's deeds
With the pain of the world in their cavernous hearts.
Ours be the triumph! Humanity calls.
Life's not a dream in the clover.
On to the walls! On the walls—and over!"—Julian S. Miller, Editor Charlotte News.

THE COUNTRY WEEKLY

I am the friend of the family, the bringer of tidings from other friends; I speak to the home in the evening light of summer's vine-clad porch or the glow of winter's lamp.

I help to make the evening hour; I record the great and the small, the varied acts of the days and weeks that go to make up life.

I am for and of the home; I follow those who leave humble beginnings; whether they go to greatness or to the gutter, I take to them the thrill of old days, with wholesome messages.

I speak the language of the common man; my words are fitted to his understanding. My congregation is larger than that of any church in my town; my readers are more than those in the schools. Young and old alike find in me stimulation, instruction, entertainment, inspiration, solace, comfort. I am the chronicler of birth, and love, and death,—the three great facts of man's existence.

I bring together buyer and seller, to the benefit of both; I am part of the

COUNTRY HOME CONVENIENCES

LETTER SERIES No. 55

SOURCES OF FARM WATER SUPPLY

In developing a water supply system for a farm the first concern is the source of the water. This discussion concerns water for the farmstead, for stock and home consumption. Possible sources of supply may be grouped under two heads—surface waters and underground waters.

Surface Waters

Surface waters are not widely used for human consumption though under certain conditions they may be used with safety. Flowing streams and ponds are the two general types of surface waters.

The water flowing in streams has its origin, as does all other water available for farm use, in rainfall, but rainfall may reach the stream in several ways, for example as surface run off, as drainage water, that is the water of under-drainage, or through flowing streams.

In many sections of the state ponds are relied on for stock during the summer. Often they are the only source of water for house use. As long as rains are frequent and the weather cool these ponds form a fairly satisfactory source of supply for the stock. But in the dry summer months the water becomes filled with low forms of plant life and is quite unfit for any kind of stock and not to be considered for human consumption.

The term spring is usually applied to a decided stream of water emerging from the ground at a more or less constant rate. The proper protection of a spring consists chiefly in preventing surface wash, leaves, and other foreign material from getting into the pool or basin in which the water is caught.

Underground Waters

Our farm water supply is commonly taken from wells. As a general rule they furnish a pure supply of water and are generally free from impurities. The

common types encountered are dug wells, drilled wells, and driven wells.

In the older sections of the country the dug well is common. It is only natural that it should be, since wells of this sort were most easily and quickly provided. They are limited, however, to those sections where an adequate supply of water is encountered within 50 feet of the surface. Fifty feet is a reasonable maximum depth for a dug well, though depths considerably in excess of this are often reached.

Next to the dug well the drilled well is by far the most common type and in newer sections of the country is often the only type of well found. It is adapted to practically all sections of the country and in depths up to thousands of feet, though for ordinary purposes the depth is usually under 300 feet.

In sections of the country where water may be found in sands or gravels within a distance of 50 to 75 feet, and few stones and other obstacles to driving are found, the driven well proves a good type. It is found most commonly where the depth is not over 30 feet.

No attempt has been made to point out the best source of water supply for the individual user, as this matter is determined in nearly every case by local conditions. As a general rule it may be said that water from wells and some springs where properly protected from surface drainage constitute the best source of supply for domestic consumption. Streams unless fed almost entirely by underground drainage are not recommended. The use of ponds as a source of water supply has been discussed above.

This is the first of a series of articles dealing with the subject of water supply. Next week we will take up the subject of providing means for bringing the water to the house for use.—W. C. W.

market place of the world. Into the home I carry word of the goods which feed, and clothe, and shelter, and which minister to comfort, ease, health, and happiness.

I am the word of the week, the history of the year, the record of my community in the archives of state and nation.

I am the Country Weekly.—From Bristow Adams' Newspaper day address, Farm and Home week.

COMMUNITY MEETINGS

The report comes from many towns where community meetings are being held to discuss local improvement, that these gatherings are splendidly attended. They start in some small room, and soon they have to go into the biggest hall in the place.

The people are finding out that they all have one common problem, and they are anxious to hear the suggestions that their fellow citizens will make. Some people who by their exterior appearance would never appear to have harbored one original idea, will utter words of penetrating wisdom. Out of all this exchange of thought, a residue of practical suggestions remains, and is beginning to shape itself in many places into programs of community progress. Mebane needs community meetings of that type, to which all interested in town progress can bring their ideas.—Mebane Enterprise.

CITY TAXES IN CAROLINA

North Carolina cities are spending per capita on their city governments only a little more than half the per capita cost of the cities of the United States as a whole, according to a report by T. R. Buchanan, of Staunton, Va., to the North Carolina Club of the University of North Carolina, which is this year making an urban and industrial study of the state.

Dividing city expenses into such items as general government, protection, health conservation, sanitation, highways, charities, education, recreation, and miscellaneous expenses, Mr. Buchanan reported that the per capita cost for the United States cities

was \$16.38, but for the North Carolina cities it was only \$9.93.

"Considered from the viewpoint of the average city in the United States," he said, "it will be seen that North Carolina compares favorably only in matters of education, protection, health, and highways, with the per capita even in these being lower except in health. Especially are North Carolina cities deficient in handling the problem of recreation. Other cities spend 3.5 per cent of their income on recreation; North Carolina cities spend only 0.2 per cent."

In more definite instances he cited the fact that 146 American cities between 30,000 and 50,000 in population spend \$34.08 per capita annually for city government as against \$29.94 per capita by Wilmington, \$28.84 by Winston-Salem, and \$18.76 by Charlotte.—The Raleigh Times.

CAROLINA COMMUNITY LIFE

At a meeting of the North Carolina Club Monday night, Mr. C. E. Cowan gave an interesting discussion of community life and organization in North Carolina. He first discussed the rarity of country community life in the State, attributing it to the fact that North Carolina is mainly an agricultural state, and to the feeble sense of civic and social responsibility in country areas. Two of the main conditions that retard the development of community life are the sparsity of population and the nature of farming as an occupation. We have country settlements, and country neighborhoods, and small towns devoted to trade and banking, said Mr. Cowan, but few country communities, and few country towns in the old world sense.

The latter part of the discussion was devoted to agencies of social integration. Taking the consolidated school in a county-unit system and the small town as the most promising of these agencies, he pointed out their functions and discussed their possibilities. He concluded with a discussion of the different organized agencies which are at work in the country areas, small towns, and cities of North Carolina.—The Tar Heel.