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DEBT-FREE HOMES IN AMERICA

DEBT-FREE HOMES

More than four-fifths or 82.9 percent of the town and country home owners of North Carolina occupied dwellings free of encumbrance in January 1920. We lead the South in debt-free homes, and we barely miss leading the United States in this essential particular. Indeed, the only state that made a better showing was Nevada, and Nevada hardly counts as a state. There are more people and more dwellings in Mecklenburg and Gaston counties alone than in the whole state of Nevada.

The common notion is that we threw money away like drunken sailors, in the flush times of the war period. And we did waste money in multiplied millions in oil stocks, fertilizer stocks, and other blue-sky stocks, in wanton indulgences and extravagances of every sort. Nevertheless, we paid more old debts at the stores and lifted more mortgages on homes than ever before in the history of the state. A thrifty remnant enabled North Carolina to make a better record in these particulars than any other state in America, Vermont and Mississippi alone excepted.

To be sure, we have not had much ready cash in North Carolina the last year or so, but manifestly we are not yet bankrupt—not when four-fifths of our home-owners live in debt-free dwellings.

The Home-Owning Virtues

All of us had a fair chance to lift the mortgages on our homes during the war period and directly thereafter, but only one-tenth of us took the chance. The other nine-tenths of us threw it away in reckless improvidence. And mind you, these fractions are not guesses; they are figured out of the 1920 Census.

Our owned-homes increased from 204,000 to 236,000, in round numbers. Our debt-free homes increased 23,566, and this number is almost exactly a tenth of all the owned-homes of the state. Note the ratio of thrifty home-owners.

It is the old, old story—this apparently fatal ratio of nine-tenths to one-tenth in property ownership. On an average nine people of every ten live from hand to mouth, spend all they make, consume all they produce, and lay up nothing against a rainy day. They must go into debt for coffins and funerals, if a wife or child dies. If they themselves die they leave no estates for record with the probate judge. As a result nine-tenths of all the property is owned by one-tenth of all the people. It is so in the United States, so in North Carolina, so in Chapel Hill township, as our University research studies show.

The landless, homeless estate of men begins in a lack of the home-owning virtues—industry, thrift, sagacity, sobriety, and integrity. The man that rises out of tenancy into home-ownership must have not one but all these virtues. The lack of any one of them is fatal. Even with them all, he must struggle with untoward economic, social, and civic obstacles in the world about him, and every day this struggle grows fiercer, even in North Carolina. In the natural course of events, his last remaining chance will disappear with the present generation, or so it appears today.

Ten-Year Increases

Here is a table of dwellings in North Carolina worked out of the 1910 and 1920 Censuses, and it provokes endless thought.

Dwellings	1910	1920	Pct. Inc.
Total no.	440,334	513,377	16.6
Occupied by owners	208,552	235,842	15.8
Owned free	162,914	186,480	14.4
Occupied by renters	227,239	261,303	15.0
Population of state	2,206,287	2,559,123	16.0

Our dwellings increased in number a little faster than our population in general, which means that in the main housing is a city problem in North Carolina. The increase of home-owners lagged a little behind our population increase, and the increase of unincumbered homes lagged still further behind.

It is comforting to find that town and country tenancy in North Carolina is not, on the whole, increasing faster than home-ownership. The tenants and

renters steadily increase in number, but the general ratio decreases a little—just two-fifths of one percent in ten years.

Mainly the increase of our renters is in our town and city centers. Barely a third of it belongs to the farm regions.

The table on Debt-Free Homes in the United States in 1920 appears elsewhere in this issue. The table on Town and Country Tenancy in the United States in 1920 appeared in last week's issue.

HATS OFF TO CAROLINA

The Columbia State grows eloquent over the progress and improvements in North Carolina in recent years. Admitting that once we Tar Heels were more noted for our moonshine whiskey and illiteracy than any other mark of distinction, the State says:

But North Carolina is living it down. Those who take the pains to look her over—giving her even "the once over"—can not fail to find her comely and ripe with promise.

The mountain region of North Carolina is absolutely assured of being one of the greatest health and pleasure resorts of the world. It is also rich in almost untouched wealth. It will some day be a vast sanatorium, a stupendous playground of the nation—at least of the nation east of the Mississippi—and the orchard of the east.

And the observer of the moving scene, of the "fierce rattle of the foreground," can not but be impressed by the universal signs of growth and progress. Magnificent highways are being built into and through the heart of these mountain stretches, opening them to the thousands that are gradually beginning to learn of The Greatness of North Carolina.

Other superb roadways are being laid between city and city, and from the cities to the sea. The Old North State is at last thoroughly awake to her own potential greatness, and is determined to exploit herself to the uttermost.

And the first step toward such development is—good roads.

In the matter of roads, North Carolina can teach a vast number of solid and hard lessons to South Carolina, which, by the way, seems peculiarly dumb to this argument.

Also North Carolina is developing manufacturing opportunities far more rapidly and earnestly than we of this state are doing, and yet our opportunities for such development are fully as good, if not better, with somewhat better port and water-power facilities. We mean, of course, water power in better situations for development and profitable exploitation.

One observes, also, a somewhat greater alertness and display of energy among all classes of people than one finds in South Carolina. There is, unquestionably, a more modern and up-to-date spirit awake and abroad throughout the state than one sees, unfortunately, in South Carolina. We could account for this, we think; but that is not the present purpose. We merely recognize this portion of "The Greatness of North Carolina," and pass on.

The greater alertness is sure to carry North Carolina ahead and very far ahead if it fails to arouse a competitive spirit in us—or unless we are aroused by some other inspiration.

We congratulate ourself that here was at least one chance reader of The Citizen that promptly recognized The Greatness of North Carolina. But then we have long recognized it. We have for years watched and partly understood the sureness and the swiftness with which the Old North State is realizing her great destiny.

Our lid is off, and we stand almost abashed and abased in the vibrant presence of—

The Greatness of North Carolina.—Gastonia Gazette.

THE DAY OF FAITH

The President has invited the great powers to a disarmament conference, and once more the peoples of the world thrill to an ancient hope. Idealism renews its battle against so-called practicality.

This time idealism must not fail!

SMELLS OF POVERTY

Walter H. Page

The man who says we are too poor to increase our taxes for education is the perpetuator of poverty. It is a doctrine that has kept us poor. It smells of the alms-house and the hovel. It has driven more men and more wealth from the state and kept away more men and more wealth than any other political doctrine ever cost us—more even than the doctrine of Secession. Such a man is the victim of an ancient and harmful falsehood.

Even if you could respect the religion of the man who objects to the elevation of the forgotten masses by public education, it is hard to respect his common sense; for does his church not profit by the great enlightenment and prosperity that every educated community enjoys? This doctrine smells of poverty—poverty in living, poverty in thinking, and poverty in the spiritual life.

Greed and hatred in the daily affairs of man, in his industrial order, and in his international relations have brought about a collapsing civilization which testifies to man's inability to check material maladies with material remedies.

We must have faith!

Shall we travel eternally the vicious circle that, beginning in preparation ends in war, to begin again in new preparation?

We must have faith!

Civilization, warned by experience, must not again challenge hate with only the puny powers of the hand and brain. It must not rely solely upon contracts whose intent is of the mind and whose fulfillment rests upon discredited force.

It must turn to the human heart!

For deep in the human heart is faith!

The churches, preaching their noble message, have not existed in vain. The truth which they have instilled in the heart of man is none the less truth because the difficulties of daily living have seemed insurmountable, nor because the clashing ambitions of nations have erected walls of hatred between man and man.

We must have faith!

But shall we keep faith locked in the heart, as though we were ashamed of it? Shall we not rather, in this frightful crisis of the world's history, release it, and let the heart attempt what the brain and hand have failed to achieve—the rule of peace?

The time has come!—Thomas C. McRae, Governor of Arkansas.

BOLL-WEEVIL MOVIES

What the boll-weevil does when he has had four or five years to capture a country is given with graphic, photographic accuracy in the item we reproduce below, from the Shelby Star. The advance guards of this pest have already covered about three-fourths of our cotton area. A few years hence, farm tenants and renters, white and black, will be fleeing out of our cotton regions like refugees before an invading army, as in the cotton states south of us. Rough labor will be abundant in our towns and cities at minimum wages. The righteous as well as the wicked flee when the boll weevil pursueth.

Prudent farmers foresee the evil and hide themselves in a hurry in bread-and-meat farming; the foolish pass on and are punished.

Fortunately less than half our counties are dependent on cotton as a cash crop. Most of our forty-eight cotton counties have tobacco to fall back on, and our danger is much less than in the all-cotton counties of the Gulf coast states. Besides, North Carolina is already more given to diversified farming and livestock than any other of the cotton-belt states.

Nevertheless, we are headed into the greatest upheaval in our country areas that this state has ever experienced, not even excepting the War Between the States, and the changes forced by the boll weevil are profoundly social as

well as economic.

But he is a blessing in disguise, and they erect grateful monuments to him in Mississippi.

Tar Heels Look at Georgia

Pitiful tales of hunger and suffering, says the Shelby Star, are brought back by Cleveland county farmers who have been making pilgrimages to the boll weevil sections of Georgia to import white and colored farm help to this county. Mr. Peter Grigg who has just returned from Bishop, Ga., near Athens, says he found hundreds anxious to come to Cleveland farms or go anywhere just to get work enough for food and clothes. He wandered into a grocery store and found a landlord with 30 tenants on his farm who expressed a willingness out of sympathy for them to pay their way to Cleveland in order to help them out. Mr. Grigg selected a white tenant who will come with his family. On the streets of the town, the laboring class stop men and beg for work of any kind at any price they wish to offer. Never has Mr. Grigg in all his life seen people in such destitute circumstances. Many are without shoes and clad in rags. Landlords who bought high-priced land are in destitute financial circumstances. Time merchants and banks have failed and the condition of the country is impossible to describe. Landlords are unable to feed their tenants during the winter months and are anxious to see them get out on somebody else's hands who can carry them through the winter.

Mr. Grigg states that trains were crowded with whites and colored going somewhere looking for work. They would have their worldly belongings crammed in a tow sack or tied in a sheet, some of the men leaving their wives and children in quest of work.

Messrs. Whisnant, Falls, Palmer, Elliot, DePriest, Crowder, and many others have been to Georgia and brought colored help from the boll weevil section, finding them anxious to come and the landlord willing to give them up. One of these men is reported to have seen poor people wearing their old automobile casings cut up and sewed together for shoes.

The cause of it all was low cotton last year and a poor crop this year. It is learned that in the boll weevil section a bale to the mule is about all the yield will be, against ten to fifteen bales to the mule in the better days. There is no mistake about the boll weevil ravaging the fields for Mr. Grigg says one can walk through the fields and they will cover one's clothing.—Shelby Star.

A COMMON-SENSE PROGRAM

The American Cotton Association has presented a common sense program for cotton planters, and, to the best of our understanding and knowledge of agriculture, we do not see how it could be improved on. It is as follows:

(1) Three-fourths of all open lands

to be devoted to food and feed crops

and to pasturage for live stock.

(2) One-fourth of the cultivated land to be planted in cotton, well fertilized and worked, so as to produce the best yield under the most economic conditions of labor and other expenses.

(3) Encourage the rapid organization of state-wide cooperative marketing associations for handling cotton and other farm products.

(4) Adopt economic reforms and efficiency in the future baling, warehousing, financing and marketing of the cotton crop, upon the most approved and advantageous modern methods of orderly marketing.

(5) Induce every cotton farm in the South to become, first of all, self-sustaining, and so control the production and sale of cotton as to force the consuming world to pay the growers a profit on the production of each and every bale of the staple.

The first plank alone in this platform is wide enough and strong enough for the farmers to stand on. If all of them shall devote three-fourths of their land to raising something to eat and on which to feed stock, the cotton and tobacco propositions will take care of themselves. Then indeed will the farmer be placed on Easy street, especially if he makes sure of the rapid organization of state-wide cooperative marketing associations for handling cotton and other farm products.—Fayetteville Observer.

FARM VALUE OF EDUCATION

That a college education is the best investment a young farmer can make is shown by investigations in various agricultural regions of the country, reported by the University of Missouri Bulletin. Not only do the results show that a college graduate makes more money than a common-school graduate, but that a high-school graduate also has a monetary advantage in proportion.

Of tenant farmers in Indiana, Illinois, and Iowa, it is shown that the labor income of the man with a high-school education averages \$525 more than that of the man with only a common-school education. A further increase of \$453 is earned by the man with a college education, making the difference in labor income of the common-school graduate and that of the college graduate \$979. Approximately the same result appears from a survey of the incomes of 635 Kansas farmers.

Of 409 farmers in Nebraska, those who had attended high school made 32.1 percent more than those who had had only a common-school course. Men who attended college make 19.7 percent more than the high-school men, giving the college man an advantage over the common school man of 51.8 percent.

In an inquiry as to those who earned more than \$1,000 a year, a Cornell University report shows that while 5 percent of the farmers with a district-school education were in the class that had labor incomes of more than \$1,000, 30 percent of those with more than a high-school education were in that class. This report estimates a high-school education to be worth as much to a farmer as \$6,000 worth of 5 percent bonds, and a college education nearly twice as much.—School Life.

DEBT-FREE HOMES IN THE U. S. IN 1920

Based on a Census Bureau Bulletin, Oct., 1921

Dwellings in North Carolina, 513,377; occupied by renters, 261,303, or 52.6 percent; occupied by owners, 235,842, or 47.4 percent; owned-homes free of incumbrance, 186,480, or 82.9 percent of all owned-homes. Only three states increased in the ratio of debt-free homes in 1910-20—North Carolina, Vermont, and Mississippi.

Department of Rural Social Science, University of North Carolina

Rank	State	Pct. Debt-free Homes	Rank	State	Pct. Debt-free Homes
1	Nevada	83.6	26	Ohio	61.4
2	North Carolina	82.9	27	Vermont	61.0
3	New Mexico	82.5	28	Nebraska	60.9
4	West Virginia	80.6	28	Maryland	60.9
5	Virginia	79.4	30	Washington	59.5
5	Louisiana	79.4	31	Minnesota	59.4
7	Tennessee	78.8	31	Oklahoma	59.4
8	South Carolina	78.6	33	Pennsylvania	58.7
9	Georgia	78.2	34	California	58.5
10	Kentucky	77.8	35	Missouri	58.3
11	Florida	77.1	36	Illinois	58.0
12	Mississippi	76.3	37	South Dakota	57.3
13	Arizona	75.9	38	Delaware	56.1
14	Maine	75.6	39	Montana	55.2
15	Alabama	75.0	40	Michigan	54.9
16	Arkansas	71.9	41	Wisconsin	53.5
17	Texas	71.4	41	Idaho	53.5
18	New Hampshire	70.4	43	Rhode Island	48.2
19	Utah	68.8	44	New York	47.3
20	Kansas	65.0	45	North Dakota	46.2
21	Indiana	63.6	46	Dist. of Columbia	44.6
22	Iowa	63.2	47	Massachusetts	42.4
23	Oregon	62.4	48	Connecticut	38.7
24	Wyoming	62.3	49	New Jersey	38.0
25	Colorado	62.2			