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DAIRY COWS PER FARM

B. & L. AND INSURANCE

In no department of statistics will be found any better story in tabloid than that of the building and loan associations of North Carolina which now have 256 local organizations with assets in excess of \$74,000,000. In 1925 these home-makers erected 8,000 houses at a cost of more than \$25,000,000. Thus, through this one organization alone, North Carolina tied 8,000 families to the soil last year. And all this has come about since 1904 when the insurance department took over these organizations, then numbering fifty, and undertook to direct them with their \$3,000,000 assets.

It was not an easy job, for the building and loans lacked nearly all of the repute which has been won by them since. They had been under the domination of foreign influences, which lacking the local interest made themselves in uncounted instances the cause of great popular disfavor. The insurance department engineered a strong building and loan law and drove the alien associations from the state.

A Big Insurance State

Incidentally, North Carolina has shown phenomenal growth in its insurance business. When James R. Young took over the department and carried it first in his vest pocket, then sat it down in a little room of a ramshackle hut belonging to the first woman's club, it was not a very impressive business. The insurance commissioner's report at the close of 1899 showed \$78,000,000 in all state business, fire and life, and 25 years later the enormous total of \$1,709,049,366. And this does not consider the miscellaneous lines of insurance, casualty, surety, burglary, liability, plate glass, steam boiler, title credit and accident. North Carolina with its Jefferson Standard, Pilot, and a score of other strong home companies, has become an insurance state. There is a huge business every year written. The 1925 season was much the best of all. Never did so many North Carolinians win national recognition for their writing. The insurance business was colossal.

In no state, except New York, perhaps, did the insurance companies put so much in building as they did in North Carolina. The building and loans are just a starter in computing the construction done through these financial agencies. The same proportion maintained by these associations will be found in all other realms of activity. North Carolina built last year as never before, but the first month of 1926 easily promises to best 1925.

The state spent more than \$100,000,000 in actual construction for 1925. Building and engineering contracts brought to the total \$104,514,500, according to the Dodge corporation. This, the company says, is an increase of 29 percent over the construction work of 1924.

Residences took \$29,651,900 of this and public works and utilities \$27,231,900. Educational buildings required \$12,775,200, and \$11,439,000 represents the commercial construction. The industrial buildings brought the total above the \$100,000,000 mark, and \$10,796,260 was put into that.

The state, according to the Dodges, has embarked upon a \$159,740,200 program, a 53 percent increase, for 1926. The year closed showed a gain of 29 percent over 1924. At the present rate there should be for 1927 something like \$250,000,000 in construction. — From Greensboro Daily News.

FARMERS MORE RADICAL

The chief significance of this shifting of political attitudes lies in the fact that it directly reflects a serious economic maladjustment of agriculture, and it is seen by the Conference Board as a warning that a more scientific coordination of all industrial and business activities is needed.

The large capitalization of modern industrial enterprise, the growing practice of employe and customer stock ownership, increasing investments of savings in corporate securities, all tend to make the urban populations more and more conservative. On the other hand, the average farm enterprise represents a capital investment of about \$12,000, generally individually owned.

Seek Legislative Relief

To a very large degree unorganized and isolated, farmers naturally have tended more and more to resort to political pressure to obtain relief from their economic ills, such as dwindling incomes, decline of agricultural production in proportion to growth of population and mounting production costs on the farm in the face of falling markets.

But the agricultural problem is the common problem of all industrial and commercial life as well. It is to no greater extent a question of what will be the consequences for the farmer than it is of what will they be for our entire economic and business life if American agriculture continues to lag behind in comparison with the general economic development of the country.—National Industrial Conference Board.

THE AVERAGE FARM

The following comparisons were made from the 1925 State Farm Census summary for the purpose of computing the crop returns from an average North Carolina farm.

The average farm in the state consisted of almost exactly 100 acres in area. Of this amount, only 27 acres were in actual cultivation; 5.6 acres were lying out idle, and the remaining 67.4 acres were in woods, waste and pasture land.

Of the 27 acres in cultivation, 9.7 acres were in corn, valued at about \$20.35 per acre for grain. Approximately 80 percent of this corn area had fodder taken from it making about 6.86 acres so used with a value of about \$84.04 for the fodder, and a total of \$281.44.

There were 7.7 acres in cotton which, at the average value per acre for the state in 1925 of \$61.07, was worth \$470.24. This includes the value of both the seed and the lint.

There were 2.5 acres in hay crops, both cultivated and wild, which averaged about \$14.55 per acre, making a total of \$36.38.

There were 2.1 acres in tobacco which showed the greatest per acre return of any crop, averaging about 660 pounds, worth approximately \$151.80 per acre. The gross value of the 2.1 acres to the farmer was therefore about \$318.78.

There were 1.7 acres in wheat, worth about \$31.98.

There were 1.3 acres in truck crops which, valued at \$200.00 an acre, would be worth \$260.00.

One acre was in peanuts, worth about \$58.86.

One acre in other crops, worth about \$50.00.

The gross income from the 27 cultivated acres totals about \$1,507.68. This amount approximately covers the actual cash value of the field crops produced and does not include returns from livestock products, poultry and by-products from the crops themselves.

Unfortunately, lack of space here does not permit of further development of this subject, but we expect to enlarge on it in the near future. This will be from the standpoint of size of the average family, the consumption of food and feed products, the cost to maintain the average farm family, etc.—Farm Forecaster.

PROGRAM FOR THE SCHOOL

What effect will the new consolidated high school building program which is now being carried out in the state have on the social, economic, and intellectual life of the rural and urban communities of the state? This was one of the questions raised in the regular meeting of the North Carolina Club at the University of North Carolina, March 8, 1926, when A. M. Moser read a paper to the Club on the subject of A Community Program for the School.

In answer to this question it was pointed out that the possibilities for the consolidated school to become a community builder were tremendous, but that so far the schools had not capitalized their opportunity in this respect. It was pointed out that if the schools ever are to function efficiently as centers of community life a different type of school principal and teacher usually will be needed to direct the work. At present the teachers move too often, and it was pointed out that until principals

BUYING MOTOR CARS

The State Department of Revenue reports that during the year 1925 the people of North Carolina spent \$71,561,400.00 for new and used automobiles. There were 65,596 new cars sold in North Carolina at an approximate cost of \$54,116,700.00, and 49,842 used cars at an approximate cost of \$17,444,700.00. The money we spent on purchasing motor cars amounted to almost as much as the value of the entire tobacco crop of the state for the year 1925. We spent more than three times as much in purchasing motor cars as we spent on public education. We probably spent more on automobile repairs and spare parts than we spent on public education.

pals and teachers choose to settle down and become citizens and vital members of the communities in which they work, it will be almost impossible to carry out a community program, especially since such a program must of necessity extend over a period of years. Schools of permanent influence are largely built around permanent teachers. Schools taught by grasshopper teachers can never become centers of community life.

We used to think that the expensive school house had served its purpose when we used it from nine o'clock in the morning until three or four o'clock in the afternoon for five days in the week. Now we know differently. The school building furnished by the taxpayers of the community belongs to all the people of the community, and should be used not merely by the children but by the grown-ups as well.

The Program

In regard to the program for the school, Mr. Moser showed that no one program of activities could be devised which would meet the needs of all communities. Every section will naturally have its own peculiar conditions and problems, he said, and the program set forth is merely suggestive and will have to be adapted to existing conditions.

First, organize at each school (1) a boys' corn or agricultural club; (2) a girls' canning or household arts club, and let these clubs include the young people of the community who are not in school.

Second, connect the school work with the occupational interests of the community by adding to the curriculum courses in farm management and vocational subjects, and bring to the school as often as possible the county farm agent and others who can assist in the work. Introduce into the curriculum courses in cooking, home-making, and related subjects for the girls and young women of the community. Emphasize courses in hygiene, sanitation, and health, using the assistance of the county and state health authorities as much as possible.

Third, the school should make an economic and social study of the community. These studies should be done by the students under the direction of the teachers. They would concern local geography and history; direct attention to origins, and racial strains; noteworthy events and achievements; historic objects and localities; study the condition of libraries, schools, churches, and forces and agencies of progress; a study of the lives of men who are leaders in the spiritual, intellectual, and material upbuilding of the community; and a study of the occupations, industries and so on in which the people are vitally interested.

Fourth, the school should begin to organize the interests of the community with the school as a center. Various organizations should be revived and new ones formed, and committees should be appointed to encourage, for example, the production of food and feed crops, along with some good standard money crop; to improve methods in cultivation; to encourage cooperative buying and selling; to secure credit at a low rate; to develop community resources, such as waterpower, forests, etc.

A women's club should be organized for the purpose of studying home-making, furnishing, equipment; to develop native industries—sewing, weaving, etc.; for social and cultural purposes such as the study of music, art, the drama, and literature.

It was pointed out that the school

should be the center of interest for all the people of the community the whole year round. At least once a week there should be some special attraction that would bring the people together for an hour or two of pleasure and profit.

FOOD AND FEED FIRST

In Texas, I am pleased to report, 546 banks are on record as endorsing and sustaining the Texas Safe Farming Association's slogan of "Better Cotton on Fewer Acres and More Feed on More Acres." In 172 communities there is active organization by Chambers of Commerce, Lions, or Kiwanis or Rotary Clubs. Our Dallas News for two years has conducted an energetic and effective campaign for "More Cotton on Fewer Acres" in order to release acreage for food and feed crops. Our Star-Telegram is almost daily pounding upon the theme of food and feed first, and cotton next. Our agricultural papers, Farm and Ranch, Progressive Farmer, and Southland Farmer omit no opportunity to stress the importance of a balanced agriculture. Literally, hundreds of our country papers are doing the same thing. At every group meeting of Texas bankers held this week, the President of the Association has made safe farming the principal topic of his address.

I have no way of knowing, nor have any of the other men or institutions I have mentioned any way of knowing, what the cotton yield will be per acre or what the total crop will be in 1927 or what the price will be next October, but we all know that if we have our food and feed, whatever we get for our cotton can be used to pay debts and buy comforts, but if we do not have our food and feed, no price for cotton that is remotely possible will yield a profit on the year's operations, and in Texas we mean to feed ourselves. We hope the other cotton states will do the same thing.

That is our philosophy in Texas. If we succeed in this planting program, as I believe we will, our next move will be to promote live stock—poultry, pigs, and milk cows—first for home consumption and later for supplementary income.

Our ultimate objective is a balanced agriculture which will maintain soil fertility and distribute the risks of crop failure and price depression. Our motive is profitable business through profitable agriculture.—Clarence Ousley, Director Texas Safe Farming Association, in Commerce and Finance.

DAIRY COWS PER FARM IN THE UNITED STATES

Based on Federal Census as of January 1, 1925

The following table ranks the states according to dairy cows per farm on January 1, 1925. The table refers to cows and heifers two years old and over classed as dairy, whether actually being milked or not. Beef cattle are excluded, although many cows classed as beef are being milked.

Wisconsin ranks first with 10.15 dairy cows two years old and over per farm. North Carolina ranks 46th with 0.83 dairy cows per farm. Louisiana and Florida, which rank below North Carolina in the table, have respectively 800,205 and 318,517 beef cows two years old and over, against North Carolina's 84,927. Since many cows classed as beef are milked, both Louisiana and Florida actually rank far ahead of North Carolina in milk production per farm.

United States total 17,700,000 cows two years old and over classed as dairy, or 2.78 dairy cows per farm.

S. H. Hobbs, Jr.

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Rank	State	Cows two years old and over classed as dairy	Number of dairy cows per farm	Rank	State	Cows two years old and over classed as dairy	Number of dairy cows per farm
1	Wisconsin	1,961,019	10.15	25	Arizona	32,956	3.05
2	Vermont	279,448	10.10	26	Maine	151,983	3.04
3	New York	1,375,576	7.28	27	Colorado	163,814	2.82
4	Minnesota	1,314,742	7.00	28	Utah	71,445	2.75
5	Rhode Island	21,961	5.62	29	Nebraska	230,502	2.59
6	Connecticut	113,866	5.10	30	Kansas	381,722	2.30
7	Nevada	17,431	4.45	31	Montana	104,344	2.14
8	Massachusetts	145,631	4.36	32	Wyoming	33,110	2.13
9	Pennsylvania	861,014	4.30	33	Missouri	518,611	1.99
10	Michigan	897,800	4.20	34	Oklahoma	361,434	1.83
11	New Jersey	122,780	4.15	35	Texas	731,203	1.57
12	California	562,936	4.13	36	West Virginia	138,696	1.54
13	North Dakota	312,079	4.11	37	Virginia	291,978	1.51
14	New Hampshire	81,504	3.87	38	Kentucky	338,070	1.50
15	Illinois	836,687	3.71	39	Tennessee	361,309	1.43
16	Oregon	204,890	3.66	40	Alabama	304,280	1.28
17	Washington	267,183	3.65	41	Mississippi	320,460	1.25
18	Maryland	172,791	3.53	42	New Mexico	39,385	1.24
19	Indiana	597,788	3.50	43	Arkansas	272,069	1.23
20	Idaho	139,405	3.44	44	Georgia	255,785	1.08
21	Ohio	841,637	3.44	45	South Carolina	145,982	0.85
22	Delaware	33,793	3.29	46	North Carolina	251,211	0.83
23	Iowa	692,508	3.24	47	Louisiana	98,167	0.78
24	South Dakota	243,629	3.06	48	Florida	43,641	0.74