

Contemplating Homes for the Occupants, Not the Speculators

By R. F. BEASLEY

The deep set purpose of seeing that the people of America have better homes to live in is well on the way to accomplishment. This is one of the three things which is nearest the heart of the President—homes, jobs and social insurance, comprising the trinity of measures necessary to make the men, women and children of America safe.

Since he came into office Mr. Roosevelt has been concerned with the two primary steps necessary to make a start upon a permanent and ultimate housing program. The first was to stimulate employment in the building trade and industries, which with its many sides have four millions of workers dependent upon it.

The second was to get out of the way the burden of mortgage indebtedness on homes in order to relieve great distress, restore the real estate market and rental values.

All the plans so far put into execution have had these purposes in mind and are preliminary to the real work of creating a great system of housing throughout the country.

The first move which got well under way was the Federal Farm Credit Administration, bring relief to the farmers. From June first, 1933, to May first, 1934, 293,500 loans were made, aggregating \$730,000,000. At first calls for help ran in at the rate of three to four hundred every day. Many of the loans made for replacing farm mortgages secured a substantial reduction in amounts of interest and principal and all government loans were at a lower rate of interest. Loans ran out through the country at the rate of six million dollars a day and carried relief in cash which stimulated every farm community throughout the country.

The Home Owners Loan Corporation, designed to do for urban home owners what had been done for farm owners, got under way next. When it got going the sad fact was that more than two million homes had already been sold under foreclosure proceedings. Foreclosures were going on at the rate of 25,000 a month and the mortgage companies were going bankrupt as fast as the home owners.

It should be borne in mind that all this was merely relieving the distressing situation brought on by the crash of the depression. All these debts had been contracted in the period of wild speculation and represented the speculative value of land so high that no people could ever pay out or carry their homes under the conditions imposed. These loans had not been made primarily to build homes for their owners to live in, that was a secondary purpose. They had been stimulated by the land speculation and easy money which had flowed into the hands of capitalists who lent it in the expectation of forever capitalizing the enormous land values upon which they were based.

Now the decks are clear for real action. Various plans are being carried out and the President gives notice of more perfect ones and a set determination to have them carried on through a period of years till the American people can live in homes such as they are entitled to live in. The plans contemplate both public and private financing, or rather a co-operation of these two methods. Not only are the financial plans being provided as never before, but the practical side of building is to be observed. Architecture has been called in, which with its allied sciences relating to habitation, sanitation and comfort, are of primary and permanent considerations.

For the first time in the history of the country we have begun to approach the subject of housing from the standpoint of shelter. Never before has there been such a thing. Never before has there been an understanding that this was a vital social problem which could not solve itself. Hereofore people who were able to build houses for themselves when they got ready, had the money and wanted to build them, operated on the idea of building dwellings for comfort and protection of the dwellers. But outside of these comparatively few, the people of the country have been forced to dwell in houses or pretensions of houses, which were built for something else altogether. They were built to squeeze the last dollar of rent out of the users, to speculate on, to capitalize land values and for other reasons than the comfort and security of the dwellers.

The next great discovery which is due to come in this matter is that land speculation and high priced land are the greatest deterrent to home construction and home ownership known to man. We must separate the problem of building a house from the problem of the land upon which it is built. Building a house is a simple problem in production. Here the rules of supply and demand apply. Material can be multiplied over and over and when one kind becomes too high others can be substituted. Not so with land. The supply never changes, never increases or diminishes. It was here before the owner came and will

The Death Of An Elect Lady

It is impossible for The State's Voice to report or comment upon the deaths of even all his acquaintances. In fact, the paper is not a newspaper at all. Therefore this little item is not a news item, but just a word of tribute to an elect lady whom I have known half a century. Fifty years ago, though Miss Lillian Wright was a little less than three years older than the writer, she was a grown young lady and he a gawky boy. Soon she married Jeff. D. Johnson, and a fine couple were they. Five children blessed this union, all mature men and women now—one of the sons a lawyer, Jeff. D. Junior, a Clinton attorney; Dr. Ames Neill, of Lincoln; Mr. James, the eldest, of Alabama and for quite a period a resident of Russia. Also two fine daughters, Mesdames Elliott and Miller.

Death came suddenly to this daughter of two of the great old families of the Coharie section—the Boykins and the Wrights. Time was not so long ago when practically the whole of the borderlands of Big Coharie from Clinton to Ingold was possessed by the Boykins, Wrights, and Petersons. Mrs. Wright was a first cousin of the late Dr. R. H. Wright and his notable brothers.

The outpouring from Sampson and Bladen for her funeral indicated the high esteem in which both Mrs. Johnson and her husband are held. An elect lady, as Paul designated a friend of his, is gone.

He did nothing to create it. He simply controls it by reason of a rule of law and custom which allows him to do so for his own profit. The time will come when land for private homes will be subject to the law of eminent domain, just like land for public purposes today. And land speculation which depends upon holding land out of use, must be controlled.

UNFAIR TREATMENT OF REGULAR TRUCKERS

The rainy spell came just right to make a huge bean crop. In addition to that encouragement to an oversupply and to ruinous prices, some people who had not formerly planted beans put part of their former cotton or tobacco acreage in that crop and thus helped bring disaster to the people who had formerly relied upon the crop as one of their mainstays. The writer has had two men to state that that was the case—one from New Hanover county and the other from Wayne. Such a procedure is absolutely unjust. When the government pays a man handsomely to leave off part of his cotton acreage in order that he may secure a better price for the product of the remainder of his acreage, it is as mean as a dog to go and help ruin the other man's chance to make a living.

But what is one man's poison is another man's medicine. Thirteen thousand bushels of beans have been bought by Mrs. O'Berry, head of the relief department, for distribution to the poor. But it is a mighty poor family that cannot raise its own beans if it has even a small backyard. A forty-foot row in the writer's backyard is providing an abundance of beans for a small family. Two more rows coming along should provide some for canning. But the wet weather has been mighty fine on that little bean patch.

Swapping Compliments for Subscriptions.

I found with Chester Bell in the Highway building at Raleigh the other day that handsome genial L. G. Whitley of Wilson, but one of the denizens of that hive of highway and prison administration force. I was asking about the relationship to the Wendell and Zebulon Whitleys and particularly to former Editor Whitley of Siler City, remarking that he was about the best-looking Whitley I had seen. And lo he turned in and gave me a subscription right off-hand. There is no charge for the one above.



Ask Yourself This Question:

Am I as Fair to My Wife as I Am to My Employees?

WE KNOW you're pretty square with your employees and give them the highest consideration in all things. Of course they in turn produce more!

Now, come on, be honest with yourself and take stock of your wife's "workshop" and working hours. Has she the best of labor and hour saving equipment? Does it make any difference to you that your employees work only eight hours a day while your wife has to put in an average of twelve hours? Has it occurred to you that in the home, as well as the factory or office, the little things mount up as fast as the big ones? (for example insufficient electric outlets. Never thought of that, did you?) All right, then, give your wife a break! Find out what she really needs in the electrical line. We'll take care of the rest.

Every Home Should Have:

VACUUM CLEANER
ELECTRIC DISHWASHER
ELECTRIC IRONER
ELECTRIC MIXER

ELECTRIC WASHER
ELECTRIC RANGE
ELECTRIC REFRIGERATOR
ELECTRIC WATER HEATER

Carolina Power & Light Company