

CROP INSURANCE SAID BE FEASIBLE

And Urgently Needed for Protection of American Farmer Says Department of Agriculture.

Washington, July 11.—General crop insurance is feasible and is urgently needed for the protection of American agriculture, according to a statement issued here by the Department of Agriculture. The progress made by the insurance in other fields, it is added, leads to the belief that adequate crop insurance will not long remain undeveloped. Data on the subject is now being prepared by the department for the use of the senate committee at the next session of congress, the committee having been appointed at the last session to thoroughly investigate this subject.

"Billions of dollars are annually invested in farm crops," declares the statement. "So great is the risk in this investment that the farmers have been called gamblers." Department officials, however, point out that the risks of agriculture are unavoidable and should be as readily insurable as similar risks in other lines.

"It is regarded as absurd that agriculture should continue without adequate insurance facilities," declares the department's statement. "In the face of the general application that has been given to the insurance principle in nearly all other kinds of enterprise. With proper statistical data as a basis for rates, means for supplying the lack ought to be obtainable."

Crop insurance, it is believed by department officials, should cover actual damage sustained and not theoretical losses from failure to reap expected profits. Adherence to this rule would greatly lessen the difficulty of establishing a workable system, it is stated. What the farmer needs is not an insurance contract which will guarantee him profits when nature fails to furnish them, but simply protection against crop damage so severe as to endanger his financial safety.

Officials express themselves as against furnishing insurance against loss of prospects, because it might tend to discourage diligence in tending to crops and because of the heavy expense involved. In short, it is believed, that the farmer should carry all risks that can be borne without inconvenience, seeking insurance only for serious unavoidable hazards.

"On the other hand," it is stated, "insurance should cover all the principal hazards. Any policy that left particular hazards uncovered might leave the insured person worse off, since if he lost a crop by a hazard for which no provision had been made his loss would be increased by the sum of the premiums which he had paid. A farmer ought to be able to get all necessary protection on a single policy, giving protection for damage against deficient or excessive moisture, from plant pests, from storm and frost, from hail and hot winds, and from all other dangers. The policy should cover, in fact, any damage from all causes, except negligence of the farmer, when the loss is so severe as to bring the crop yield materially below the investment in the crop."

"The failure of several attempts in recent years to work out a general plan of coverage for farm crops is not deemed to indicate insoluble problems. It is attributed rather to special causes and to lack of experience data." In 1917, for instance, three fire insurance companies which offered crop insurance in North and South Dakota and in Montana suffered heavy losses in consequence of drought in the territory covered. In 1920 a large fire insurance company offered a contract practically guaranteeing the farmer an income from each acre seeded and lost money on practically every policy owing to the price recessions which took place that year. It paid claims on many perfect crops. These failures resulted from defects of policy rather than from any fundamental difference between the problem of insuring agricultural risks and that of insuring risks in other lines.

"Success will come in crop insurance," is the opinion of the Department of Agriculture "when it is applied on a broad scale giving an adequate distribution of risk and is based on proper crop yield data. The right basis for premiums should be the actual crop yield on given farms over a long series of years. While such a plan might necessitate building up much additional yield data, the magnitude of the task would not be a serious obstacle.

"As to the form of organization through which the desired insurance should be furnished definite conclusions have not been reached. The scope of the undertaking and its novel character make it almost necessarily a government enterprise. But there are considerations which would work against the success of a government agency. Among the difficulties would be that of fixing equitable rates which would be acceptable as such between different localities and farms. Great diversity in rates is unavoidable on account of differences in the hazards

from climate, plant diseases, insect pests, and other factors. The government would almost certainly meet with the bitter criticism as to the fairness of the rates charged.

Another suggestion is that the producers should be brought into mutual associations for the purpose of carrying on a crop insurance business. Private companies, though somewhat discouraged by the fate of their first attempts in general coverage insurance, are continuing their efforts. While still in the experimental stage, crop insurance is believed by those who have studied it to be so thoroughly practical that it is only a question of a few years before some workable plan will be put into operation on a large scale.

Textile Department Largest in History

State School Keeping Pace With Industrial Development in North Carolina

Raleigh, July 11.—During the past year the Textile Department of the State College, which is the Textile School of North Carolina, has had a larger registration than in any previous year, and a larger graduating class.

To keep pace with the development of the textile industry in the State and in the South \$70,000 has been appropriated for an addition to the present Textile Building and \$35,000 for additional equipment. This will place the Textile School of North Carolina in the front rank and make it one of the best equipped schools in the country for instruction in cotton manufacturing.

Graduates of this school are filling responsible positions in the mill and allied industries such as second hands, overseers, secretaries, treasurers, machinery salesmen, dye salesmen, etc.

During the past year several donations have been made to the Textile School, the most important being two complete humidifying systems, one by Parks-Cramer Company, Charlotte, North Carolina, for the carding and spinning room, and one by the Bahson Company, Winston-Salem, North Carolina, for the weave room. The Whittin Machine Works also donated an eight head comb of the latest type.

DETOUR MAPS IN HOTEL LOBBIES

Beginning This Month State Highway Commission Maintaining New Service for Motorists in North Carolina.

Raleigh, July 11.—The State Highway Commission, for the convenience of motorists has placed in the hotel lobbies of the state, large maps of the detours in effect during each month. This is a new service of the Commission which became effective with the July detours.

The purpose of the maps it is said, is to indicate to a traveler going from town to town where he will have to detour. A man at Greensboro traveling to Raleigh, for example, would only have to glance at the map in Greensboro and see if any detours are marked upon the Greensboro-Raleigh road. He would then be in a position to choose his road so as to avoid detouring or, if two roads were not available, he would at least be advised of road conditions before he commenced the trip.

This service, it is believed, will be of great assistance to motorists passing through the state as, because of the great amount of road construction now in progress, many roads are being replaced temporarily by detours.

The detour reports of the Commission, which are issued monthly, may be found in all public libraries of the state and will supplement the map so far as giving the exact mileage and location of all detours is concerned.

Large maps of the entire highway system of the state, it is stated, have been furnished to such hotels as would agree to display them prominently in their lobbies. These maps give the route number and are plainly marked so that a trip through the state may be made by route numbers taken from the map, aided by the route number signs which are along the roads at frequent intervals.

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DISAPPOINTED AT PLACING OF SIGNS

Railroads Think Confusion the Result of Too Literal Obedience to Letter of New Law.

Raleigh, July 11.—Expressing themselves as somewhat disappointed at the manner in which the "Stop, Look, Listen" signs about the State have been placed, the State Highway Commission has called attention to a condition which officials of the Commission stated was prevalent over the entire State and mitigated to a certain extent the usefulness of the signs and was a cause of confusion to the motorist.

Under the terms of the measure passed by the last session of the Legislature and which became a law on July 1, railroads are required to place signboards at a distance of 100 feet from all road crossings in the country unless guarded by a watchman or by crossing gates.

According to highway officials, in many instances where a crossroad branches off from the main road a railroad crossing comes before the 100 foot distance along the crossroad has been passed, thus bringing the crossing within 100 feet of the main road. In such cases, it has been reported to the Commission, the sign has been placed, not at the intersection of the two roads so as to be read by the motorist turning into the sideroad, but several feet along the main road, giving the impression to the motorist that the crossing is on the main road, whereas it really is not. This, it is stated by officials of the commission, is exceedingly confusing to motorists and should be remedied.

It is believed at the Highway Commission office that the intent of the law in specifying 100 feet from the crossing was not to create the conditions which have come about, where a sign warning about a railroad track on one road is placed alongside another and it is thought that a sign at the intersection of the two roads, but properly faced so as to be read by motorists entering upon the road passing over the railroad cross-

ing, would fulfill the purpose of the law and avert confusion to motorists, even though, by reason of the closeness of the track to the main road, the sign might not be exactly 100 feet from the crossing.

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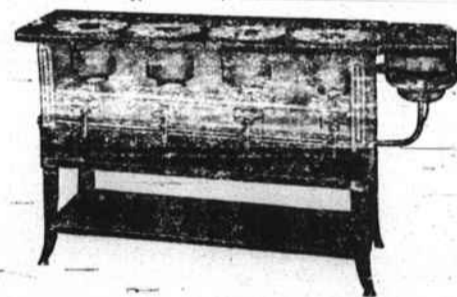


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