PAGE TWO

Questions And **Answers** About **Crop Insurance**

Here are some pertinent questions concerning cotton crop insurance which is being offered to North Carolina growers for the first time this year.

Q. Who is eligible to apply for cotton crop insurance and how does he go about doing so?

A. Any person having an interest in a cotton crop-a land owner, tenant or sharecropper-is eligible for insurance. Applications are made at the county AAA office where records for past yields and losses for each individual farm are on file. Clos ing date for applications is March 16.

Q. What protection does this insurance afford?

A. The insurance protects the cot ton grower against losses from all causes over which he has no control. These include damage due to fire, ooods, drouth, insects, and disease. Q. How much insurance will be issued on a cotton crop?

A. A grower may obtain insurance guaranteeing him up to seventy-five per cent of the normal production from his acreage in past years. If he desires he may buy only fifty per cent insurance, which guarantees him half of his normal production in past years. For example, if a grower has a production record of 300 pounds per acre, he can obtain insurance for as much as 225 pounds per acre. Fifty per cen tinsurance would guarantee him 150 pounds per acre.

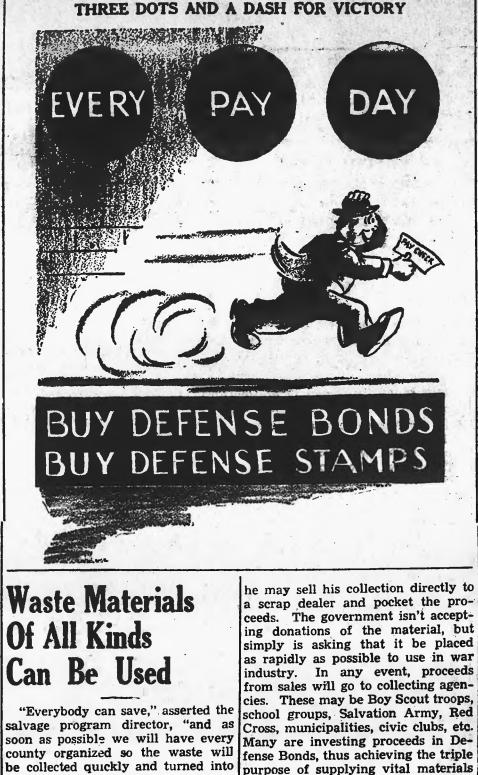
Q. How much does this insurance cost?

A. Premium rates are based on past losses. The insurance is issued by the Federal Crop Insurance Corporation which is a non-profit agency of the United States Department of Agriculture. Rates are so compiled channels of production. that a grower will be pay into the

Corporation over a period of years about the same amount he will be throwing things away. In conservpaid back for losses. All rates and ing rags, for instance, it is imporindemnity payments are figured in tant to follow these rules: keep burlap terms of lint cotton. However, the bags separate. Keep cotton and other cash equivalent may be used if the textile bags separate, and stuff waste grower so desires.

Q. When do premiums have to be paid?

A. The premium may be paid at



for the war effort now, lending the The salvage director cautioned that saving meant more than simply not a fund for home use after the war. material (clothing, shirts, suits, towels, etc.) into bags or make them

into bundles. Rules for saving paper are: Stack the time the application is signed or newspapers in large bundles and tie at any time until October 25, 1942. two ways. Open carboard boxes, If the premium is not paid when the lay flat and tie in bundles. Stuff application is made, a commodity small waste paper into burlap bags note for the amount of the premium or boxes. Magazines using glazed

THE NEWS-JOURNAL, RAEFORD, N. C.

Even The Ads Have Changed

By MARY HORNADAY The change that has come over newspaper and magazine advertising in recent weeks fascinates me. Not didn't always glance at the ads, but now I find them required reading!

A fuel oil company tells me how to save heat so I won't have to buy so much of its product. "Turn thermostats down at night and when you are away from home," it counsels. "Shut off radiators in rooms you are not using. Close bedroom doors at night. Keep vents and fireplaces flues closed when not in use."

Not aword do I find in that ad about how much better its product is than the one I have been using. No, salesmanship at all. Instead it reminds me, "maybe you can't carry a gun, but you can save oil."

I pick up a New York paper. There, paid for by 12 retail stores is an antihoarding advertisement. Under a heading "for distinguished service to the Axis-for hoarding," I see a picture of Hitler presenting the Iron Cross to a man and woman standing beside a high pile of hoarded merchandise ranging from coats to hair tonic. Mussolini and Hirohito stand approvingly in the background.

What! they don't want me to rush around frantically trying to provide for all my needs for the duration? I decide not to buy that extra pair of nylon hose when I read that hoarding may lead to "great dissatisfaction among the millions of people who cannot afford to build up reserves of merchandise and who would be content to endure mild deprivations if everyone were in the same boat."

Then there's the telephone company-telling me that its wires "gave up wearing silk nearly two years ago" Many are investing proceeds in De- for patriotic reasons and suggesting fense Bonds, thus achieving the triple I can help conserve telephone facilities for urgent wartime needs by: Answering with my name, comreceipts to the government to buy pany, or telephone number instead

more war materials, and building up of a vague "hello." Keeping a pad and pencil handy. Hanging up the receiver carefully so it won't catch on a book and get 'out of service."

Not using a phone during or immediately following an air-raid warning.

I don't see a line recommending that I telephone to my relatives in California at least once a week. The pretty girl's picture is still in the ad, but this time she's an operator and subordinated to the engier who's shown experime

THURSDAY, MARCH 12th, 1942

TOMATOES

change has come. Advertising is fast All commercial British green becoming the guide that informed houses producing crops for sale have consumers that it should always be. been ordered to produce tomatoes The consumer is glad these days he exclusively for at least six months. nas the advertiser to help him locate and preserve commodities scarce beof the year.



Probably the most outstanding A mere reader, no longer has the feeling that he must defend himself against the high-powered advertising change in the poultry marketing picwriter. He's becoming our friend, ture during the past five years has I like to hear what he has to tell been the increase in the number of turkeys raised and sold.

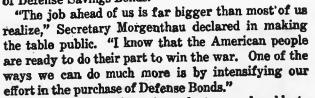
Join The Army **OF DEFENSE BOND BUYERS!** U. S. DEFENSE BONDS

Your dollars are needed in the defense of your country. They can be used at the same time to protect your future.

What Should You Save To Help?

WASHINGTON, D.C .- The following table issued by the Treasury Department is intended as a savings yardstick for the average incomeearner. It suggests how everyone of the 48,000,000

employed persons in the United States may participate in the war effort through the systematic purchase of Defense Savings Bonds.



While persons without dependents may be able to set aside more than the suggested figures, persons with several dependents, or with other heavy family obligations, may be unable to save at the suggested rate, the Treasury Department pointed out.

Weekly	And One Saves Each Week ;	In One Year He Will Save:	Number of Persons in Each Income Group :	Total Associ
to \$10	\$0.25	\$13.00	8,824,000	\$41,212,000
to \$15	.50	26.00	4,975,000	129,808,040
to \$29	.75	39.00	5,470,000	218,080,000
to \$80	1.15	65.00	10,747,000	698.545.000
to \$40	2.00	104.00	7,774,000	808,498,909
to \$50	4.00	208.09	5.794,000	1,205,352,606
to \$60	6.00	\$12,00	8,007,000	988,184,409
to \$70	8.00	416.00	2,281,000	928,006,000
to \$50	10.90	529.90	1,864,000	678,089,041
to \$100	18.00	624.00	1,489,000	999,336,969
to \$150	28.00	1.940.00	1.059.000	1,101,200,000
to \$100	36,00	1.820.00	298.000	642.300,400
ver \$560			695,000	2,000,000,000
	1.		48,147,000	\$10,215,813,000



cause of the war.

about his product.

is signed by the applicant. This note paper should be wrapped separately. matures October 25, 1942, but bears turity. Premiums also may be deducted from any payments due the farmer as indemnities or due himoperating in the farm program in-

sure their crop?

A. Yes, but insurance will be issued only on the normal production from the acreage allotted under the program. A non-cooperating grower also must pay his premium in cash at the time the application for insurance is signed.

Q. How long does this insurance remain in effect?

A. The insurance remains in effect from time of seeding until the cotton is weighed in at the gin, or until January 31, 1943 whichever is earlier.

How would a grower be paid Q. for a loss?

A. The damage to the crop should be reported to the county committee within thirty days after the damege occurs. An adjuster will inspect the crop and will determine the amount of damage. Payments for loss usually are made within thirty days after statement of damage is approved. Q. Are cotton seed figured in the loss?

A. Yes. Demand for oil is making cotton seed more important now than ever before. Operating on a basis that cotton seed normally is worth about one-fifth of the value of the lint cotton, a flat nineteen per cent is added to the number of pounds the growers received as payment for loss.



By Loretta Edge Mrs. R. H. Edge, of route 2, is visiting her son, Mr. and Mrs. C. T. Edge, of Lumbaton.

Hickory Grove Free Will Baptist church, near Rockfish, held its annual singing convention last Sunday.

Miss Rebecca Smith, of route 2, is for the present staying in Fayetteville.

Melbourne Edge, of Monroe, visited his parents, Mr. and Mrs. R. H. Edge, last week.

T. C. Jones and son, Roy, and Miss Mary Patterson, of route two, visited in Pinacle last Sunday and Monday.

Mr. and Mrs. C. T. Edge of Lumberton, visited their parents, Mr. and Mrs. R. H. Edge and Mr. and Mrs. N. A. Smith, of Racford route two, last weekend.

Mrs. Raymond Greene, of Raeford, is a patient in James hosuital, at Hamlet.

DO NOT SAVE waxed paper, cellono interest either before or after ma- phane or butcher paper. They have no value.

Rubber is the easiest waste to salvage. Just gather up old tires, overfor soil-building practices under the shoes, boots, rubber matting, hose, Agricultural Conservation Program. hot water bags, etc., in any conven-Q. May persons who are not co- ient pile and let the collector get them.

SAVE THE

Pre-arrange

Your Trip

Vital to

War Efforts

Go before

Mid-Sammer

If the individual collector wishes,



BUY

UNITED

N. AND C



VOU can travel today as before - but you'll be helping yourself as well as your country if you cooperate in several important ways. Wartime conditions tend to crowd transportation facilities on week-SHE MATERIAS ends, the only time many soldiers, sailors, war workers can travel. Taking mid-week trips will relieve congestion-for instance, shopping tours, social visits, business trips, recreational travel, even visits to men at AYOID CROWDS camps. And if you'll arrange to get tickets, schedules, information well before departure time, you'll avoid delays and confusion.

If you're taking a vacation this year plan to go before the mid-summer rush. Going by bus instead of by car, you'll be saving vital materials America needs. Buses carry a passenger several times as far per pound of rubber, per gallon of fuel.



the new acetate yarn for insulation. It has only been a few months, it seems to me, since the advertisers and professional consumers were sniping at each other in Washington, with the New Deal usually lined up on the side of the latter. Now without Government interfercence, a

IT PAYS TO ADVERTISE IN THE **NEWS-JOURNAL**



Member F. D. I. C.

CONSERV

TRANSMISSION

CONSERVE

BRAKES

GHSERVE COOLING

SYSTEM

CONSERVE EVERY

VITAL PART

And the second

in providing this specialized service

CHEVROLET'S "Car Conservation Plan"





CUNSERVI

FNGINF

EVICTOR

For all motorists who want to keep their cars serving dependably, the words to remember are: See your local Chevrolet dealer. . . . Chevrolet originated the "Car Conservation Plan," and he is a specialist in "Car Conservation." . . . He gives skilled, reliable, economical service on all makes of cars and trucks. . . . See him today -see him at regular intervals—If you want your car to "see you through."

in administering if

Ask about the Budget Plan. Low down-payments and easy terms on parts and service.

Always see your local

CAR CO

CHEVROLET DEALER FOR SERVICE on any car or truck

City and St

HOKE AUTO COMPANY

Raeford, N. C.