

## 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. Closing date for applications is March 16.

**Q.** What protection does this insurance afford?

**A.** The insurance protects the cotton grower against losses from all causes over which he has no control. These include damage due to fire, floods, drought, 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 cent insurance 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 that a grower will be paid into the Corporation over a period of years about the same amount he will be paid back for losses. All rates and indemnity payments are figured in terms of lint cotton. However, the cash equivalent may be used if the grower so desires.

**Q.** When do premiums have to be paid?

**A.** The premium may be paid at the time the application is signed or at any time until October 25, 1942. If the premium is not paid when the application is made, a commodity note for the amount of the premium is signed by the applicant. This note matures October 25, 1942, but bears no interest either before or after maturity. Premiums also may be deducted from any payments due the farmer as indemnities or due him for soil-building practices under the Agricultural Conservation Program.

**Q.** May persons who are not cooperating in the farm program insure 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.

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

**A.** The damage to the crop should be reported to the county committee within thirty days after the damage 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.

## Puppy Creek Items

By Loretta Edge

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

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 Raeford route two, last weekend.

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

## THREE DOTS AND A DASH FOR VICTORY

**EVERY PAY DAY**

**BUY DEFENSE BONDS BUY DEFENSE STAMPS**

## Waste Materials Of All Kinds Can Be Used

"Everybody can save," asserted the salvage program director, "and as soon as possible we will have every county organized so the waste will be collected quickly and turned into channels of production.

The salvage director cautioned that saving meant more than simply not throwing things away. In conserving rags, for instance, it is important to follow these rules: keep burlap bags separate. Keep cotton and other textile bags separate, and stuff waste material (clothing, shirts, suits, towels, etc.) into bags or make them into bundles.

Rules for saving paper are: Stack newspapers in large bundles and tie two ways. Open cardboard boxes, lay flat and tie in bundles. Stuff small waste paper into burlap bags or boxes. Magazines using glazed paper should be wrapped separately. DO NOT SAVE waxed paper, cellophane or butcher paper. They have no value.

Rubber is the easiest waste to salvage. Just gather up old tires, overshoes, boots, rubber matting, hose, hot water bags, etc., in any convenient pile and let the collector get them.

If the individual collector wishes,

he may sell his collection directly to a scrap dealer and pocket the proceeds. The government isn't accepting donations of the material, but simply is asking that it be placed as rapidly as possible to use in war industry. In any event, proceeds from sales will go to collecting agencies. These may be Boy Scout troops, school groups, Salvation Army, Red Cross, municipalities, civic clubs, etc. Many are investing proceeds in Defense Bonds, thus achieving the triple purpose of supplying vital materials for the war effort now, lending the receipts to the government to buy more war materials, and building up a fund for home use after the war.

**FOR DEFENSE**

**BUY UNITED STATES SAVINGS BONDS AND STAMPS**

## Even The Ads Have Changed

By MARY HORNADAY

The change that has come over newspaper and magazine advertising in recent weeks fascinates me. Not I 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 a word 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" for patriotic reasons and suggesting I can help conserve telephone facilities for urgent wartime needs by:

Answering with my name, company, or telephone number instead 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 engineer and subordinated to the engineer who's shown experimenting with 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 interference, a

IT PAYS TO ADVERTISE IN THE NEWS-JOURNAL.

change has come. Advertising is fast becoming the guide that informed consumers that it should always be. The consumer is glad these days he has the advertiser to help him locate and preserve commodities scarce because of the war.

A mere reader, no longer has the feeling that he must defend himself against the high-powered advertising writer. He's becoming our friend. I like to hear what he has to tell about his product.

**TOMATOES**  
All commercial British greenhouses producing crops for sale have been ordered to produce tomatoes exclusively for at least six months of the year.

**TURKEYS**  
Probably the most outstanding change in the poultry marketing picture during the past five years has 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 income-earner. 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.

"The job ahead of us is far bigger than most of us realize," Secretary Morgenthau declared in making the table public. "I know that the American people are ready to do their part to win the war. One of the ways we can do much more is by intensifying our effort in the purchase of Defense 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.

If Weekly Earnings Are:	And One Saves Each Week:	In One Year He Will Save:	Number of Persons in Each Income Group:	Total Annual Savings:
\$5 to \$10	\$0.25	\$13.00	8,384,000	\$109,192,000
\$10 to \$15	.50	26.00	4,976,000	129,400,000
\$15 to \$20	.75	39.00	3,212,000	125,268,000
\$20 to \$25	1.00	52.00	2,147,000	111,656,000
\$25 to \$30	1.25	65.00	1,774,000	117,400,000
\$30 to \$35	1.50	78.00	1,294,000	106,188,000
\$35 to \$40	1.75	91.00	927,000	85,383,000
\$40 to \$45	2.00	104.00	679,000	70,204,000
\$45 to \$50	2.25	117.00	507,000	59,201,000
\$50 to \$55	2.50	130.00	381,000	49,581,000
\$55 to \$60	2.75	143.00	284,000	40,612,000
\$60 to \$65	3.00	156.00	214,000	33,384,000
\$65 to \$70	3.25	169.00	164,000	27,316,000
\$70 to \$75	3.50	182.00	124,000	22,368,000
\$75 to \$80	3.75	195.00	94,000	18,426,000
\$80 to \$85	4.00	208.00	71,000	14,768,000
\$85 to \$90	4.25	221.00	54,000	11,934,000
\$90 to \$95	4.50	234.00	41,000	9,596,000
\$95 to \$100	4.75	247.00	31,000	7,667,000
\$100 to \$110	5.00	260.00	23,000	5,980,000
\$110 to \$120	5.25	273.00	17,000	4,641,000
\$120 to \$130	5.50	286.00	13,000	3,718,000
\$130 to \$140	5.75	299.00	10,000	2,990,000
\$140 to \$150	6.00	312.00	7,000	2,184,000
Over \$150	6.25	325.00	5,000	1,625,000
			48,187,000	\$14,815,818,000

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