

### Insurance Urged For Cotton Crop

Participation in the Federal Crop Insurance Program by Cleveland county cotton producers should equal the number of eligible producers who are good businessmen as well as good farmers, Conrad Hughes, Insurance Committeeman, believes.

"This may not be the case, however," he added, "since farmers are noted for taking time to reach decisions on anything new and have become so accustomed to gambling with their crop investments that they just can't see how they could lose a crop until it happens to them."

The Federal Crop Insurance policy offers the cotton farmer low-cost protection of his investment in producing a cotton crop.

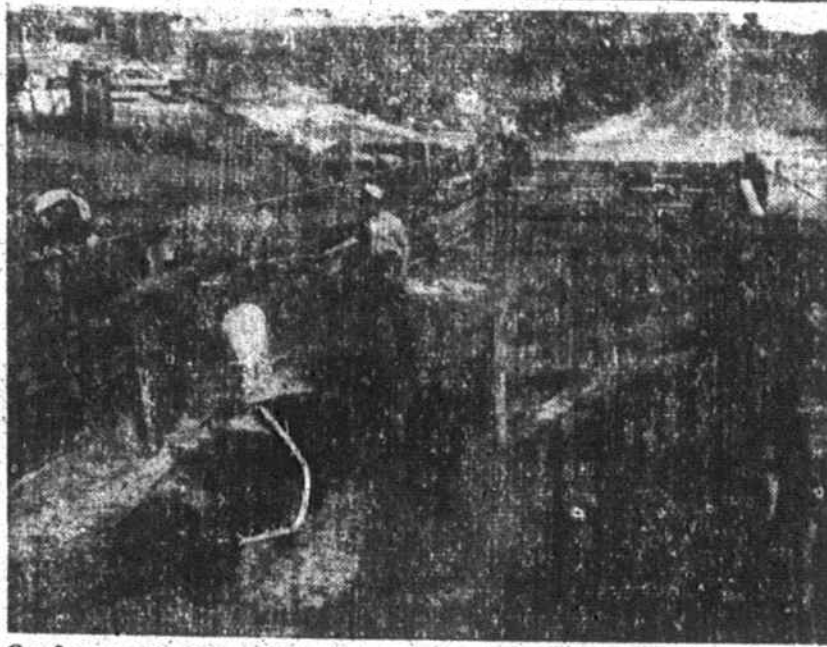
While the cotton produced by farmers is insured every step of its way from the harvest field to the consumer by those who handle and process it, protection if the expenses in producing a cotton crop was not available on an all-risk basis until Congress provided the means of furnishing this protection through federal crop insurance. It is obvious, of course, that the period when the risk of loss is greatest is when the crop is growing in the field and exposed to the elements.

"This protection of the farmers investment against loss from unavoidable causes is a sound business proposition," Mr. Hughes says. "The average businessman would not be without similar protection of the investment from which he expects to make a profit."

"Insurance has become a basic part of business operations because losses do occur that are beyond man's control. Neither the farmer nor the businessman wants to collect on his insurance policy — but likewise neither wants to be without protection when a loss occurs. And no individual knows in advance when he will sustain a loss. That's

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### Pork Chops on the Hoof in Guam



On farms established by the U. S. Naval Government on Guam, American sailors instruct natives in modern agricultural methods. The produce from the farms is used for Naval personnel and the rehabilitation of the natives. In photo above, a seaman, first class drives some pigs to feed.

### Father-Son Agreement Should Be Written

A father and son who are farming together should enter into a written agreement in order to place arrangements on a businesslike basis and help prevent misunderstandings, say two specialists of the State College Extension Service in a new bulletin just off the press.

The authors are C. Bruce Ratchford, in charge of extension farm management, and Charles E. Clark, extension farm management specialist. The publication, listed as Extension Circular No. 330 and entitled "Father-Son Business Arrangements," is available on request to the Agricultural Editor, State College Station, Raleigh.

"Father-son business arrangements should be written," say Ratchford and Clark. "A written agreement agreement does not imply distrust of either father or son but is the proper way to do business."

The arrangement may cover annual farm operations, year to year operations, or disposition of the

farm upon the death or retirement of the father. It should include provisions for sharing in operating expenses and should set forth in detail all financial agreements which have been made.

There are several advantages in having a definite business arrangement between the father and son, say the specialists. They list these as creating business opportunities for young men who might otherwise be forced to seek off-farm employment, providing for the best use of all farm resources, providing for the

gradual increase in participation by the son, affording a means by which the business may be increased, offering opportunity for retirement to the father at any time without involving a reorganization of the business, and providing for legal arrangements to maintain the farm in the family.

Approximately 230,000 bushels of Coker 130 will cotton seed have been classified and will be available to North Carolina farmers and seedsmen this spring.

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### 4-H Club Week To Be Observed

North Carolina's 115,525 rural boys and girls enrolled in 2,034 4-H Clubs will join nearly two million other club members representing all the states in observing National 4-H Club Week March 5-13, according to

why every cotton producer in Cleveland County should get Federal Crop Insurance on his 1949 crop and keep his policy in force to be protected in future years.

The coverage for Cleveland County is \$55.00 per acre and the premium rate is \$2.10 per acre.

The following have been appointed as sales agents:

- Yates Brooks, route 4, Shelby.
- Conrad Hughes, route 2, Kings Mountain.
- P. D. White, route 3, Shelby.
- N. L. Whisnant, route 5, Shelby.
- J. D. Ellis, route 1, Grover.
- S. A. Sain, route 3, Lawndale.
- E. G. Clark, route 1, Shelby.

Insurance may be obtained also at the County Office located on the second floor of the Agriculture building in Shelby.

L. R. Harrill, State 4-H Club leader for the State College Extension Service.

This week, one of two special 4-H Club Weeks in the year, affords an excellent opportunity for calling attention to the aims and accomplishments of this largest of all rural youth organizations, Harrill points out. It also provides opportunity, he said, for making plans and setting goals for still greater accomplishments in the year ahead.

There of the week will be "Working Together for a Better Home and World Community." Members will emphasize their club motto, "To make the best better," and the pledge of their heads to clearer thinking, their hearts to greater loyalty, their hands to greater service, and their health to better living.

4-H Club members learn by doing. They grow animals and crops by the best methods; produce food and fiber for home and market; help improve their homes; conserve natural resources for better living; and study their opportunities for better citizenship and leadership.

4-H Club Week, therefore, offers a real opportunity for State and county extension workers, leaders, and friends to lend encouragement and enlist the interest of all rural boys and girls in this nation-wide program.

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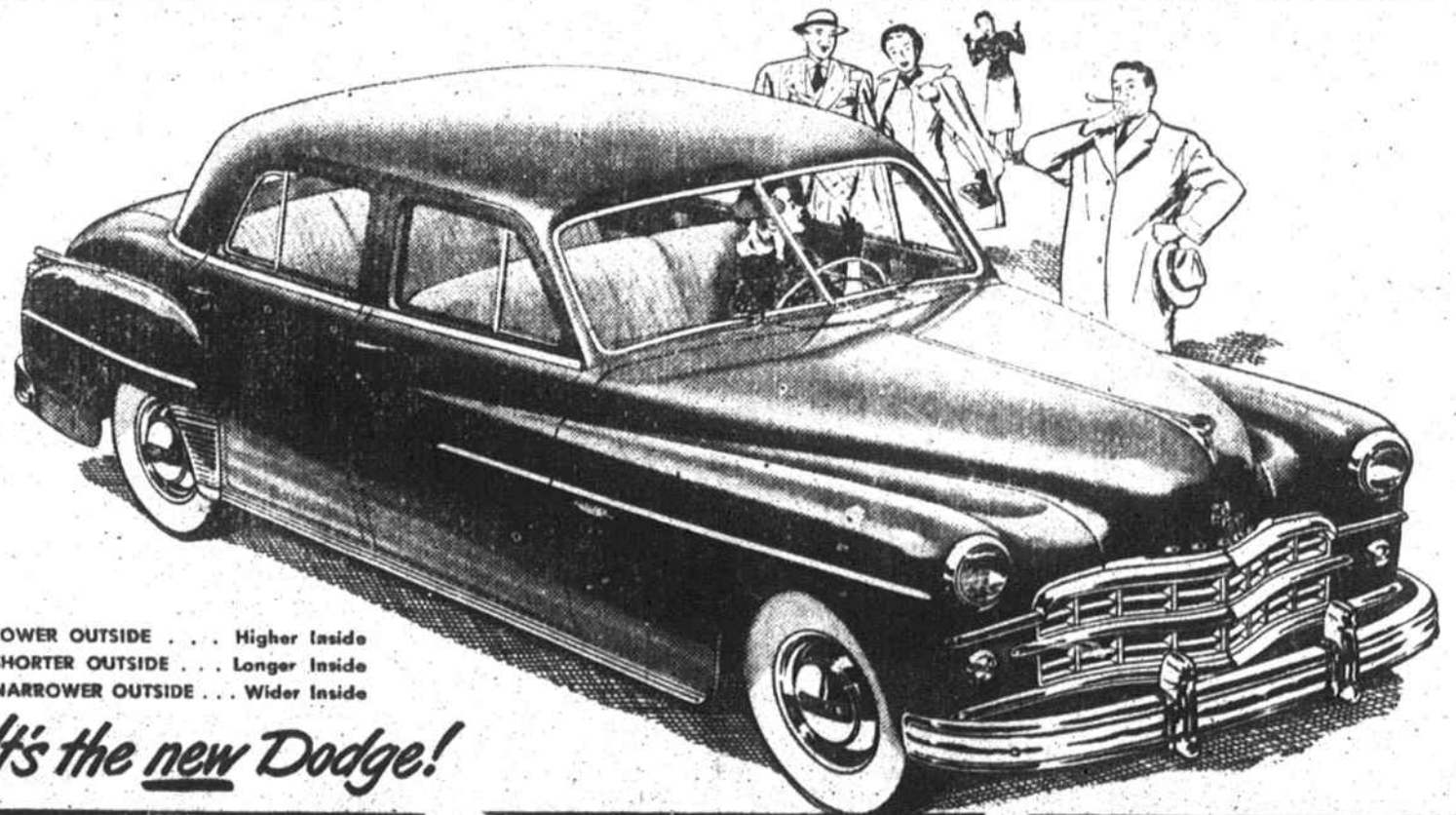
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