

## FARM CROP INSURANCE

(By D. G. O'Shea, president Federal Land Bank, Spokane, Wash.)

In recent years, especially since the demand for foodstuffs has become acute, movements have been inaugurated from time to time to extend federal aid to farmers to provide seed wheat and promote production, and the appropriation of funds for such purposes has been considered by the national congress. Some of the states have found it necessary to call together their legislative assemblies in special session to make provisions to this end. The need for such aid has been generally recognized, hence it must to some extent at least have existed.

The plans suggested for promoting production and providing seed are necessarily temporary, and in no way remove the conditions which have made such movements necessary. Wheat is the most essential product of our farms, and the development of its production should not be wholly speculative. The lands of the west devoted to wheat production cover a large area and are subject to periodical droughts, destruction by grasshoppers, hot winds, hailstorms and other causes for injury or failure over which man can exercise little or no control. The government very properly sets the price at which this essential and necessary product must be sold, thereby limiting gain that can be made; it is proper to consider if it should not also provide means to limit the loss. The farmer should not need appropriations or gifts, but he may be given reasonable, permanent business protection. He who is willing and able to work at a necessary, beneficial and essential calling should be assured some measure of protection against utter ruin and bankruptcy.

In many localities in the northwestern states there was a serious crop shortage or total failure, especially in the grain sections, in 1917. Each failure following a severe winter, supplemented by advancing prices on all necessities, brought such hardship and inconvenience. The general advance in prices did not benefit him who failed to secure a crop, while it affected his purchases. The present season began with excellent promise; the farmers in all localities, responding to the call of the nation, made unusual efforts to plant a larger acreage. Many of these farmers were in distress on account of the failure of the former year and exhausted their resources and credit to plant the largest acreage that could be had in wheat and other cereals. This has been a season of unusual weather conditions. There has been excessive heat and hot winds at an earlier date than usual. In some localities the heat has been accompanied by drought and conditions are very menacing for many of the farmers through no fault of their own. In other localities there has been considerable rain, and such places have great promise of "bumpet" crops, which, at prevailing prices, will bring them plenty and independence.

Those of us who have lived in Montana since the early territorial days can recall in the years past that the question was not to get the crop, but to dispose of it. In the years gone by the production was invariably unquestioned, but in many seasons the farmer could not secure sufficient price for his product to pay the cost of producing it. Last season and this, in which excellent prices can be readily secured, the crop is not to be had. The record of precipitation compiled by the weather bureau shows for the published reports ample precipitation prior to 1917, excepting in small units, the location of which varied from year to year.

This situation should properly merit attention and consideration. The farmer has ever had to contend with the elements to secure his crop in the first place, and thereafter, in the past, if he did secure the crop, he had to sell his product in a market he could not regulate or control. It should be an established policy to encourage men to stay with the farm and on the farm; the world needs at this time the products of the farm more than it ever has at any period. There are calls for labor from shipyards and other industries where the returns for service and short hours are liberal and definite. The production of wheat is as essential as the building of the bottoms to convey it. The man who produces wheat lives remote and with social disadvantages as compared to workers near manufacturing centers. The production of wheat should not be wholly a speculative business. The elements can not be controlled by man, and he who has to contend with the elements in doing something essential and necessary should be assured in some way of a small return at least for his time, labor and effort.

The farmer who planted large acres of wheat this season may have

been inspired by the hope of profit as well as a desire to meet the national call for increased wheat production. The cost of cropping the ground and the price of seed were much above normal. Where two untoward seasons occur, even though in many cases they be the first in a 20-year period, many will become discouraged and others become insolvent. The need for wheat the coming year will doubtless be as great as it is now.

It does not seem reasonable to expect the farmer, under the conditions as recited herein, to continue to take all the chances. It is not suggested that he should receive something for nothing, but that a method should properly be devised for affording him a reasonable protection for the chances he necessarily has to take when contending with the elements, over which no control can be exercised. In past years grain crops in Montana were seriously menaced by hail. Hail-insurance companies were in business, charging exorbitant rates and at times defaulting in payments. There is now in effect a state hail insurance law, which is operating successfully, economically and dependably, and affording protection to the farmers who elect to become subject to it, so that in the event of the destruction of a field of grain by hail they will receive at least more than they have invested in the crop. Some such method should be devised to protect the farmer against other failures. It is not to give him charity or a gift, but to furnish him with insurance to the end that he will be sure to receive at least what it has cost him to plant the crop plus remuneration for his labor, in the event that there be an absolute failure caused by weather conditions over which he could exercise no control. Such insurance should be national. If adopted at once it would bring hope and inspiration to those who are now seriously discouraged, and keep on the farms many men who otherwise would answer the call of the manufacturing centers, where life may be more alluring and rewards are definite and assured. A scheme of insurance can readily be worked out under the operations of which no unworthy person could receive a benefit; the cost may be borne by the farmers themselves or the national government may contribute to the fund; the fund should be administered by the government. Provision may be made to prevent the application of the law to areas not cultivated in the past until after the same would have been examined and reported upon by representatives of the Department of Agriculture to the effect that such localities are reasonably adapted to agricultural pursuits. Reasonable protection can easily be devised for determining the losses, which may be limited to a stated maximum figure sufficient only to cover the cost incurred and a small margin for labor and living expenses.

There seems to be a specific need at this time for this form of legislation; the operations of the federal land banks can be better assured and extended if such insurance be provided, and many men who naturally will become discouraged at repeated failures may be kept on the farms and inspired to make renewed efforts for the coming season if a means be provided to insure them a small return for their labor, even though the elements be against them.

### NOTICE OF APPOINTMENT AND TO CREDITORS

In the Estate of Grover C. Whiteley, Deceased.

Notice is hereby given that I, the undersigned, have been appointed administratrix of the estate of Grover C. Whiteley, deceased, and have qualified as such executrix, and notice is hereby given to the creditors of said deceased, and all persons holding claims against his estate, to serve the same on Neill & Sanger, the attorneys of record of said estate at their office in Pullman, Washington, and file the same with the clerk of the superior court at Colfax, Wash., together with proof of service, within six months from the date of the first publication of this notice or be forever barred.

Date of first publication August 30, 1918.

ELLA WHITELEY,  
Administratrix.

Aug 30 Sep 27

Out of the last harvest the American people, by abstinence, saved 140,000,000 bushels of wheat to feed the hungry allied nations; and these same people are going to stay right on the sugar job and see it through.

Many of the larger hotels of the country are using no cane sugar in pastries and desserts.

Almost 70 per cent of all the sugar consumed in this country is used in the households. So it is up to the women to make the sugar go around.

## THE ALLIED SUGAR BOWL

We have been able to tide over times of great difficulty and today the acute food crisis is past. There will be a better loaf for the allied nations and greater meat supplies.

That those who dare all must share all is the growing conviction of America. In fact, as the President said, speaking of the allied nations, "We are eating at the common table with them." Although there are some individual sugar bowls scattered here and there on this table, the family bowl into which America and the allies must dip is the western hemisphere; for Java is out of reach, and the beet fields of Europe either lie inside the German lines or their production has been cut down by German invasion.

A careful survey of the sugar situation has prompted the Food Administration to drop the individual sugar ration from three to two pounds a month. Two pounds per person for household purposes will put us upon a level that England tries to maintain. The French ration is one and one-half pounds and the Italian one pound; but it is not always possible to assure these quantities.

This honor ration, with the additional allowance for canning, can be made to go around; and when our people understand the "whys" they will be willing to put the sugar campaign through with the same spirit with which they tackled wheat.

### Why a Shortage

Those who recall the sugar shortage last fall know that before the end of the year there was a practical exhaustion of supplies in home, store, factory and bakery, leaving little carry-over as a starter for 1918. The mere filling of this void took up most of the surplus of new sugar coming in. Then, too, the production from the American beet and Louisiana cane crops has been disappointing and the yield in Porto Rico has likewise been smaller than anticipated.

The imperative call for ships for the movement of troops and their supplies has materially reduced the amount of sugar from distance sources. Added to this already difficult situation, the quantity needed by the army and navy greatly exceeds earlier estimates. There must be no counting of spoonfuls for our troops or holding back even on the candy they want. The best we have and all we have is not too much to offer them. Remember that for soldiers on the battle front sugar and candy is by no means a mere luxury as it is to a large degree with us at home. Sugar is necessary for them to supply the energy they must quickly gain for the heavy work of fighting.

We find also that an increased amount of sugar must be sent to France and Italy to take the place of that lost as a result of the German and Austrian invasion, during which much beet land was overrun and many factories destroyed. Under agreements we are to supply certain quantities of sugar to neutral nations; and finally, over 50,000,000 pounds were lost recently through submarine sinkings off our Atlantic coast. To sum it all up, we must accept the situation and push on to victory.

Most of the industries using sugar have had their supplies cut in half; and the situation is so serious that only the utmost conservation will pull us through. Women are urged to go ahead with their canning, sugar or no sugar. Fruit can be canned with the hot water pack or fruit juice pack and sweetened when opened, or cooked to a pulp, canned and made into jam later. This is a little more trouble, but every American woman wants to share in the great work of building up the food reserves, for reserves mean victory. Each jar on the home shelf frees another commercially-packed can for the army. Save the fruit crop. It will not be easy, but it MUST be done.

The first beet sugar will reach the market in October and will continue to arrive until the end of the year. This sugar will probably not be distributed farther east than Buffalo, Louisiana cane will commence coming in about the middle of November and the Cuban crop about the middle of December. This sugar comes on the market gradually and the distribution is necessarily slow.

America faced the wheat crisis, cut household consumption to 50 per cent of normal, and exported 141,000,000 bushels of wheat. This wheat was the salvation of the allies, and each individual who helped has the right to the consciousness of duty well done. What has been done with wheat can be done with sugar.

Too much sugar is used on the American table, with a consequent loss of variety and piquancy of flavor. The nutty flavor of grains, the natural sweetness of corn bread, the distinctive flavor of fruits and the real coffee taste are too often smothered with sugar.

## EWARTSVILLE

Mrs. Orville Kendall, who is spending the summer at the W. F. Paulus home, had as her guests this week, her sister, Mrs. Frank Lathrop, and Mrs. Lathrop's sister-in-law, Miss Lura Lathrop, both of Lewiston, Idaho.

Mr. and Mrs. Sherman Brannon gave a party Saturday night in the basement of their new house, which is being finished this week, to the young folks of the neighborhood. Dancing and games were enjoyed, after which refreshments were served. The party was given in honor of Miss Grace Warmouth of San Francisco, Cal., who has been visiting at the Brannon home for some time, and Fred Brannon, who will leave for Camp Lewis September 4, having received his call for that date.

Roy Myers arrived one day last week from his home at Medicine Hat, Alberta, to assist Chas. Vollmer with his harvest.

Mr. and Mrs. Oscar Kincaid were business visitors in Colfax one day last week.

Mr. and Mrs. J. B. Holt of Pullman and their daughter, Mrs. Cleo Bloom, called at the H. J. Young and J. T. LaFollette homes Sunday afternoon.

Chas. Vollmer started his threshing outfit the first of the week.

Mrs. L. R. Rucker and little son, Delbert, called at the J. S. Klemgard home Saturday afternoon.

Miss Grace Warmouth, who has been a guest at the Sherman Brannon home for some time, left on Tuesday for her home at San Francisco, Cal.

Mr. and Mrs. Will Ryan and Mr. and Mrs. Ed Hogan motored to Kamiah, Idaho, last Monday to attend the funeral of Charles Young, an uncle of Mrs. Hogan and Mrs. Ryan. Mr. Young was struck by a train at a station named Terry, about 40 miles from Glendive, Mont., receiving injuries which resulted in his death three weeks later. Mr. Young spent several years of his life in this neighborhood, where he has many friends who were very sorry to hear of his death.

Mrs. W. W. Snyder and daughters, Lena and Beryl, spent Sunday at the J. S. Klemgard home.

Reade Young was one of 15 young men who passed the examination for enlistment into the tank corps in Spokane last week, and he will be called on October 1 to entrain for Fort Lawton, thence to Camp Colt, Pa., to begin training.

Miss Anita Kincaid spent last week visiting at the home of her brother, Oscar Kincaid. Miss Kincaid has accepted a position as instructor in manual training in the Twin Falls, Idaho, high school.

Mr. and Mrs. J. T. LaFollette spent one day last week at the H. J. Young home.

Mrs. L. R. Rucker called at the J. M. Klemgard home Sunday evening.

Mrs. W. H. Kincaid of Pullman spent a couple of days last week at the home of her son, Oscar Kincaid.

The Misses Patsy and Mildred Klemgard had as their guests from Saturday until Sunday the Misses Alma and May Chamberlin of Colfax, and Miss Lola Bryant of Pullman.

Cedric Anderson, who had been visiting his sister, Mrs. Oscar Maston, for several days, and his sister, Miss Helen Anderson, spent Thursday night at the V. L. Higgins home. The young folks were on their way to their home at Ritzville in their Chevrolet roadster.

W. H. Pritchard lost a valuable horse Saturday, its death being caused by overeating of some seed wheat which it got into. It was one of seven that helped themselves to the grain. Three of the others were quite sick, one of them being still in a serious condition.

Mrs. A. F. Carrothers, Miss Annie Carrothers, Mrs. T. F. Claggett and little daughter, Rosalie, the last two of Salem, Ore., spent last Friday afternoon at the V. L. Higgins home.

Miss Patsy Klemgard spent from Sunday until Tuesday with Miss Lola Bryant in Pullman.

A car driven by a Mr. Munson overturned in the field back of H. W. Hodge's residence Saturday. Mr. Munson suffered a broken leg and was removed to the hospital by Dr. L. G. Kimzey.

Drying fruit concentrates the sugar. The amount of sugar in some fruits is over 50 per cent. Dried fruits make excellent jam, pickles, salads and ice cream, and when eaten as stewed fruit need less sugar than fresh fruit. Select the sweetest fruits for drying.

Our future is vitally linked with that of the allied nations.

"Right and liberty have obliterated space and the ocean to bring France and America together."—President Poincaré.



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All Red Cross work free of charge.

## L. STROBEL

COLFAX, WASH.

Turkey is starving. Germany pinched and Austria rioting for food. The allies are well fed and full of fight, thanks to Uncle Sam, who invited them to sit down to his table a year ago—he has been passing around the victuals ever since.

There is no vacation on the firing line.

Sugar bowls have been banished from American dining cars—a traveler is served his portion of sugar and no more.

Naval officers and their families who buy at commissary stores have gone on the honor system of sugar purchase established by the Food Administration for civilians.