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FRIDAY, SEPT. 23, 1938


## WHEAT INSURANCE POLICIES ISSUED AS NON-ASSESSABLE

Wheat crop insurance policies now being issued to growers by the Federal Crop Insurance Corporation are non-assessable, according to information received by Dr. T. B. Symons, dean and director of the University of Maryland extension service. "The premium a farmer pays when he obtains a crop insurance policy is the only cost of this 'all-risk' protection for his wheat crop," Dr. Symons said. "There can be no additional charges in any contingency."

Under the crop insurance plan, Dr. Symons explained, farmers pay premiums in wheat, or in its cash equivalent, into a joint reserve of the Corporation, and in case of losses to the insured wheat crop, they are reimbursed from this reserve with wheat, or cash equivalent, to bring their yields up to the insured amount. In case losses should exceed premiums paid in, there can be no assessment on policy holders. The Federal Crop Insurance Corporation has an authorized capital of $100,000,000 for the express purpose of safeguarding policy holders, and should an unusual situation arise in which the wheat reserve built up from premium payments is insufficient to meet insured losses, this capital provides an additional reserve from which indemnities to farmers may be paid. The cost of administering the wheat crop insurance program including the cost of storage of wheat reserves is being borne by the Federal Crop Insurance Corporation.

Dr. Symons stated also that farmers who have applied for wheat crop insurance, and who now plan to seed a smaller acreage, indicated in their applications. Growers may have received, or will receive, notices of premiums due on the original acreage they specified. However, the county office can execute a rider to their premium notice which makes it possible to pay premiums only on the actual acreage to be seeded.

## WAGE-HOUR ADMINISTRATOR

Elmer F. Andrews will have all the charts and rules concerning new wage-hour schedules ready next month, and he tells the country, as Administrator of the new Federal Act, that he trusts employers and employes to make the new Federal law effective.

He doesn't suspect anybody or everybody, in advance, with trying to chisel or vade the new law. In a business-like way he will organize "a system of inspection, which accept, investigate, examine and take proper action upon complaints." This is entirely different from the methods followed by the NLRB—which has made it so unpopular.

Andrews has been through the mill with the Labor Department in New York State, and his Labor Day statement indicates that he knows his stuff. And what a relief this promises to be from the brain-storming political demagogism that has ushered in innovations in Government regulations.

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One of the branches of American transportation that has become sharply vocal in recent weeks, and rightly so, is the mammoth and diversified motor truck industy. Representing an investment of well over one billion dollars the industry, affecting as it does every phase of the nation's life from the hauling of vital foodstuffs from market to consumer to the transportation of all types of commercial products, has announced through its trade association that its Fifth Annual Motor Truck Show will be held this year in New York City.

The show date, from November 11 through the 17, will coincide with the annual passenger car show.

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There are growing demands for the deportation of some of our own communists and the question has become an issue in high quarters in Washington. A new issue confronts us.

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Thorough cooperation by every property owner in treating his lawn will eliminate approximately one-half to two-thirds of the breeding area of the Japanese beetle, according to Dr. George S. Langford, of the University of Maryland Department of Entomology. Use lead arsenate at the rate of 10 pounds to 1,000 square feet of lawn, any time the ground is not frozen.

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The only things that keep the average man from moving to a farm are lack of capital and his family.

## THE INTEGRITY OF THE AMERICAS

J. E. Jones

Washington, D. C., Sept. 20,—The early ancestry of the Good Neighbor Policy may be traced back to the Administration of President Monroe, who proclaimed his lasting "doctrine". The enduring friendship between the Americas is symbolized by a marble building in Washington. Among the throngs of daily visitors in this show-place are many men, women and children from the Republics of the South. They cherish this building, with its tropical atmosphere as part of their own partnership in all America.

The Pan-American Union is an official international organization of 21 American Republics whose major purpose is to increase and develop peace, friendly intercourse, and commerce. It is controlled by a governing board composed of the Secretary of State of the United States and the diplomatic representatives in Washington of other republics.

When Frank B. Kellogg was Secretary of State in 1926 the Pan-American Union took notice of the blunt statement of the American Secretary towards Mexico, charging it with confiscation of American farm lands in a way that placed that cantankerous Republic "on trial before the rest of the World." The complaint smouldered through all these years, and the debts have never been paid.

Ironing out differences with the Southern Republics has usually been affected through painless diplomatic procedure. Secretary of State Hull is a master in the arts of friendly compromises, and he received the plaudits of Americas in the apparent successes of the Inter-American Conference at Buenos Aires in December 1936, which resulted in the United States Senate ratifying two treaties and five conventions and one protocol with the representatives of the other 20 American Republics. Thus the integrity of the Americas was reaffirmed. Now the Americas face a new test. It is: Can the integrity of all America be preserved, with Communism rampant in Latin America?

But on Labor Day, when the Nation was engaged in everything except laboring, Secretary Hull spent the day at his desk in the State Department. "The Note" from Mexico was before him, and in brief it reasserted the refusal of the latter Government to make provisions for the payment of its debts and furthermore defiantly asserted that land-grabbing would continue. Secretary Hull had charged Mexico with acts of delay and evasion never heard before "in the history of the American hemisphere." Other accusations paralelling that one had been brushed aside by the Cardenas government.

Little wonder that Washington reads, with growing concern, such statements as the following by a former United States Senator, from Mexico: "The Mexican question is something more than the deliberate stealing of the mines, ranches, planations and oil wells of Americans. It deals, finally, with the character of the neighborhood we are to suffer south of our border, under the 'good neighbor' policy."

It is because the Good Neighbor Policy is a logical continuation of the ideals of Monroe that it has been accepted throughout the Americas. Our country, in trying its best to maintain the high standards of democratic government so often reiterated in Latin-America Conferences, and in the frequent sessions of diplomats in the Pan-American Union, clings tenaciously to its text, that the business standards of governments should be higher than those of individuals.

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### Gods Of The Harvest

Secretary Henry A. Wallace came into the New Deal as a discontented Iowa Republican. He brought with him a plan of his own, put it on trial and called it an "experiment". It finally became known as the Ever Normal Granary. The great truth that "man proposes, God disposes," has warped the Wallace granary, as the boundless yields of crops glut the markets and give one a dull, sickening pain in the pit, as he reads the daily market prices offered for the golden grain, the snow white cotton; the tasseled corn, the sustaining potato, and other products of our farms.

Wallace challeges the farms—challenges them to face and conquer the new challenge. He declares, with apparent confidence that the farmers can still win. We all hope that he is right.

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### Disappointed

Washington's New Deal leaders do not conceal their disappointment over primary returns from the States that bring the "purge" program into a stage of almost total collapse.

## TREND OF WORLD AFFAIRS

Prepared by
Lucy Meacham Thruston

At the end of a winter or summer one who is studying world conditions and charting them looks back an dasks what is the most important development of these months. For the last few years the glad cry at the summer's end has been "Another World War has not yet started". And that brings the comfort that there is still more time for earnest thought and search for war's avoidance. But this summer of 1938 sees not only fears of wars but actual wars—Spain, China, that corner of Japan and Soviet Russia where clashes are occurring—and at every point the fear springs out anew that that dreaded World War has started. But these clashes, tragic as they are, are not total war, states the historian, but "undeclared war". "Its appearance, like other revolutionary developments, has upset techniques and thrown into confusion all those concerned with the making of war and peace, including statesmen and politicians, reformers and newspaper correspondents".

It is a long way indeed from that closed temple of Janus when the Roman population knew that there was peace at least for the months when those doors were shut and until the spring brought in the open doors and armies pouring out over the land. But according to the new technique Stalin says: "Nowadays wars are not declared they simply start."

The summer of 1938 has seen the tragedies of Spain, of China, the fears in Czechoslovakia; points where fires flickered which might start the feared world conflagration. Perhaps the most dangerous flare, now dampered down but still smouldering, was that between Russia and Japan in that far eastern corner of Vladivostok where Russia and Japan and Manchokuo (Japanese controlled) come together. And the most serious question; who shall be the supernation in Asia—Russia or Japan, and what will be the consequent developments in world trade, world unity. Along the unsure boundary lines of Inner and Outer Mongolia, of the Chinese western provinces of Shensi and Kansu, of Siberia and Manchokuo have long been danger points. These were inland. Vladavistok is only 660 miles from Tokyo. Russian bombings of Japanese flimsy cities and towns and villages would be followed by immense destruction. What Japan is doing in China might be done by Russia in Japan. Russian ambitions in Asia are evident. Stalin is an Asiatic, the stretch of Siberia is huge. The end of 1938 summer finds the ambitions of Hitler towards Czechoslovakia tense (Sept. 5) Poland trying to build up a peace block in central Europe; and the world problem no longer in Europe, uncertain as is the situation there, but in the far east, while the fear that Undeclared War will start the great conflagration.

But why "undeclared war"? Why a new war technique? Why war at all? Why with a world drawn closer and closer together by transportation, need of one land for products and riches of another friendly ties and understandings grown stronger and stronger, why not "work together"?

The bombings and raidings in China, the destruction of life by war and flood, the inability to fast bury the dead, to feed those alive and build up their resistance have opened the way to a spreading plague. Cholera has to be fought. And the Chinese Health Administration has applied to the League, which is cooperating in anti-epidemic work in China, for assistance. They have asked specifically for help in obtaining at the earliest possible moment anti-cholera vaccine. The quantity asked for is six million doses. The Secretary-General of the League ordered one million doses for immediate delivery and asked for the cooperation of countries participating in the work of the Health Organization Eastern Bureau in Singapore, as well as those in Europe and the United States.

By the middle of August the Eastern Bureau had received gifts of half a million doses from Australia and Ceylon; from the Pasteur Institute at Hanoi 500,000 doses; from Copenhagen 130,000; from Roumania 1,000,000 doses; Yogoslavia 500,000; from Egypt 180,000 doses; from Turkey 1,000,000 doses; from the United States 3,000,000 and South America 200,000.

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## MORE AND BETTER COMICS

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## QUESTIONS AND ANSWERS ABOUT OLD-AGE INSURANCE

Given below are questions that have been asked by men or women of this region. The answers are supplied by Mr. Luther Becker, Manager of the Baltimore office of the Social Security Board, address 100 Hopkins Place.

Question: I have reached the age of 65 and I know I can file a claim for a lump-sum benefit if I want to. However, I want to go on working. Therefore, could I postpone filing of my claim until I retire?

Answer: Yes. However, you may file your claim for a lump-sum benefit now, without retiring from work. A number of people have the mistaken idea that they must retire in order to receive a lump-sum benefit. A worker can go on working after reaching the age of 65 and at the same time receive his lump-sum payment. The retirement provisions come under the system of monthly benefits, which do not begin until 1942. When the monthly benefits begin, they will be paid to qualified workers who reach the age of 65 and retire from their regular jobs in industry or commerce.

Q. I am 68 years old, and my employer has asked me to get a social security account number. Please tell me why I should have a number.

A. You do not come under the old-age insurance provisions of the Social Security Act, but you probably are covered by the States unemployment compensation law, and the State agency administering unemployment compensation uses social security account numbers for unemployment insurance.

Q. I was married last month and gave up my job, which was covered by old-age insurance provisions of the Social Security Act. Will I get any thing under the old-age insurance program?

A. Yes. Even though you never again hold a job that comes under the law, you will get 3½ percent of your total wages received from employment covered by the Social Security Act (after you reach the age of 65.) Note the fact that this lump-sum payment will not be made until you reach the age of 65, when you will be eligible to file a claim. If it so happens that you are again employed in later years, in a job that comes under the Act, your wages from that employment will also be credited on your social security account. It is entirely possible that you might, under such circumstances become eligible for monthly benefits.

Q. Whate do I have to do in order to become eligible for monthly old-age insurance benefits?

A. If you should be employed by commercial or industrial firms for any period of time (even one day in the year) in each of five different years, between the end of 1936 and the time you reach the age of 65; and if, during the entire time of such employment, your wages (all added up together amount to $2,000 (or more), then upon retirement from such employment, at the age of 65, you will be entitled to monthly payment of old-age insurance every month for the rest of your life. The amount of the payments will depend upon the total amount of wages credited to your social security account. The least monthly payment of old-age insurance that can be made, according to the law, will be $10 per month. Monthly payments of old-age insurance to those who are entitled to benefits will begin in 1942.


PRISONER ESCAPES!

Guard Killed By British Officer in Daring Escape from German Prison Camp

Hunted by all the police in Germany, he found refuge in the heart and home of this lovely little girl of the Berlin street...Calmly, bravely she faced the police and lied for him—lied for an enemy of her country whom she had known but one short night...Not even the threats of certain death could break her devoted loyalty to him.

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## CONFUSED AND BEWILDERED

"Republicans everywhere are confused and bewildered," declares Bernard MocFadden in the current Liberty magazine. His editorial, titled "The Poor Old Republican Party," asserts that "They hardly know where they are going or how to get there. They realize with humiliation many past mistakes and they would like to avoid similar difficulties. But what to do, where to turn and whom to look to for encouragement and assistance present intricate problems. Just now they need a capable chairman."

John D. M. Hamilton is the Republican party's biggest liability," he avers. "He definitely indicated his lack of efficiency in the last national election with outstanding emphasis.

"The chairmanship of the Republican party is a Herculean job. It requires a seasoned broad-gauge executive with years of experience, with the balance and poise that comes with clear thinking, and a young promoter whose experience is confined to developing business in small towns is not the right man for such a job."

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Americanism: Yearning to help lovers of liberty who are fighting for democracy; making their cause look silly by showing that our own democraticy dosen't work.

## CHRISTIAN SCIENCE SERVICES

"Reality" will be the subject of the Lesson-Sermon in all Churches of Christ, Scientist, on Sunday, September 25.

The Golden Text will be from Psa. 45:6: "Thy throne, O God, is forever and ever; the secter of thy kingdom is a right scepter."

Among the citations comprising the Lesson-Sermon will be the following from the Bible, Pas. 149:2: "Let Israel rejoice in Him that made him; let the children of Zion be joyful in their king."

The Lesson-Sermon also will include passages from the Christian Science textbook, "Science and Health with Key to the Scriptures," by Mary Baker Eddy, among which is the following, page 518: "The divine Principle, or Spirit, comprehends and expresses all, and all must therefore be as perfect as the divine Principle is perfect."

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Miss Margaret Pheeters, Nutrition Specialist for the University of Maryland extension Service, points out that ten or twenty cents wisely spent for spices provides seasonings that can be spread over a number of months. From a box of mixed whole pickling spices, different kinds can be picked out, such as bay leaf, peppercorns, and white cloves, and used separately to make blend dishes appetizing. A box of mixed, powdered poultry seasonings provides a pleasing blend of flavors for stuffings, stews and soups.

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The astonishing thing about man is the amount of rough treatment his self-respect can survive.