CROP INSURANCE. The Farm Bill of 1938 contained a section providing for crop insurance and already plans and policies have been worked out for its administration. The matter will be handled by the Crop Insurance Corporation set up with government funds. Wheat will be the only crop to be insured since it is a grain which needs no cultivation. A single policy will be issued covering all forms of hazards such as hail, drought, insects and others. Only the yield will be insured. A farmer can obtain 50% or 75% coverage. That is to say that if his average 10 year yield has been 20 bushels per acre, he can get a policy insuring him of a yield of 10 bushels or 15 bushels. The rate will be based on each farmers 10 year average and will differ for different counties. If, under a crop insurance policy which insures him a yield of 15 bushels per acre, his crop should turn out only 7 bushels, the payment under the policy will be the difference between 15 and 7. Insurance is payable in cash or in wheat. Part of the plan is to store wheat and pay a farmer with a warehouse receipt calling for a certain number of bushels of wheat which he can dispose of whenever he pleases. In addition to this government crop insurance, a farmer may also take out insurance from private companies if he so desires. One of the stipulations in the policy will be that he has diligently farmed the land. This is in the nature of a warranty, and if it could be proved that he failed to properly and diligently tend to his farming operations, it could become the basis for non-payment by the government.

LIFE'S LITTLE IONIES. Some weeks ago, a smartly dressed young lady and a dapper young man called on about 100 Congressmen and Senators and showed them a simple message of congratulation to the new Spanish Parliament. It was nothing more than a felicitous message to the new Parliament that was about to meet and wouldn't the Congressman or Senator like to add his name to this congratulatory message. The message appeared so harmless that 60 members signed. The message and the signatures were published. Then came the fun. Thousands of people regarded this as a message from the United States Congress to a Communist Congress in Spain and forthwith began to utter protest. Letters began rolling in. One Senator who signed his received more than 15,000 protests. House members received 1000 or more. Then came the parade of excuses and alibis. Some frankly acknowledged that they did not know what they were signing and retracted their signatures. Thus did a smartly clad young lady and a dapper young man bring humility to many dignified law makers.

PHOTOGRAPHING THE NATIONS FACE. Under the Agricultural Adjustment Act of 1933, it became necessary to measure the fields of cooperating farmers and determine the exact acreage on which they were entitled to receive benefits for crops that were not produced. Considering the millions of acres involved, this measurement was a costly process. The AAA then began to experiment with aerial photographs. They found that a plane flying at 13,000 feet could take pictures of the land and from these pictures the fields could be distinguished and then measured by means of an instrument called the planograph. Results were checked with ground measurement and found to be remarkably accurate. Moreover it cost but half as much. So, under the Farm Act of 1933, from 3 to 5 millions will be expended each year to photograph the level farm land in order to determine the benefits that Uncle Sam will pay. Doubtless, copies can be obtained so that each farmer may have a portrait of his farm.

GOVERNMENT OWNERSHIP OF RAILROADS. In the loose discussions about government ownership of railroads, little thought has been given to what such ownership would do to states, counties and townships. When Uncle Sam takes over a piece of property, he no longer pays taxes because no state, county or township can tax the Federal Government. There are a great many counties and townships where taxes collected from railroads run from 5 to 50% of all taxes collected. If railroads are ever nationalized, these local taxes must be obtained from other sources. In the case of Illinois, it would amount to $25,000,000 per year.

TAX LOAD ON A CASE OF WHISKY. The Tax Bill of 1938 as it goes to the Senate contains an additional tax of 25¢ per gallon on distilled spirits. What will the tax burden then be on liquors. A case of liquor contains 12 quarts or three gallons. On blended liquor the Federal Internal Revenue tax is $2.00 per gallon or $6.00, the rectifying tax is 30¢ per gallon or 90¢, the excise tax is 8¢ per gallon or 24¢, the new tax of 25¢ per gallon adds 75¢, state tax of 50¢ per gallon adds $1.50, Total tax per case, $9.39 or 78¢ per quart. In states like Colorado where the gallonage tax is $1.60 per gallon, the total would be $12.69 per case or $1.06 per quart. This does not include distillers costs, wholesalers costs, retailers costs. Note: The consumer pays it.