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"DEATH BEGINS AT 40"

"Too much speed and too little courtesy" are shown to be the basic reasons for America's shameful automobile accident record in 1937. A booklet entitled Death Begins at 40, and issued by the Travelers Insurance Company, presents a complete analysis of the traffic accidents in the forty-eight states last year.

While they use the sentence, "Death Begins at 40," as the title of this booklet, the editors do not approve forty miles per hour or any other fixed speed as a top limit. "There are times, as in heavy traffic or fog," they point out, "when thirty miles an hour is suicidal; other times when fifty miles an hour seems reasonable. Every driver should know, however, that if he does have an accident it is more likely to mean death if he is going fast."

A review of the reports of 40,300 fatalities and 1,221,090 injuries shows, for instance, that if one has an accident while driving under forty an hour, there is one chance in forty-four that somebody will be killed, and if driving faster than forty, there is one chance in nineteen that somebody will be killed.

The booklet contains other features based on a scientific analysis of the automobile accidents in the forty-eight states during 1937, among which are "stop-ability" at various speeds and "turnability" at various speeds and angles of curves.

A features of the booklet is the emphasis placed on the need for courtesy on the highway.

The Travelers Insurance Company expects to distribute 2,000,000 copies of Death Begins at 40 during 1938, in the interest of street and highway safety. Single copies or quantities may be had free by writing the company, Harford, Conn., or applying locally to any of its agents.

CRIME GAINS 7% DURING 4TH REPEAL YEAR

Crime increased 7 per cent during the first nine months of 1937, J. Edgar Hoover, director of the Federal Bureau of Investigation, told a Congressional group in Washington. The increase was found in such classes of crime as murder, negligent manslaughter, criminal assault, aggravated assault, robbery, burglary, larceny and automobile theft.

Hoover's announcement closely followed a national press release by Distilled Spirits Institute that crime had decreased since repeal.

REDUCATION OF AUTO ACCIDENTS AN INDIVIDUAL RESPONSIBILITY

Mr. Paul Hoffman, who was recently selected president of the Automotive Safety Foundation, urges individual responsibility in lessening auto traffic accidents. He stated that safety activities have not yet become a national responsibility, that such activities are the farthest advanced where there are the greatest number of citizens interested in reducing accidents. The record of those communities and states where organized safety movement is strongest shows up significantly, their rate of accidents being approximately 25 per cent below the national average.

The Association for Childhood Education, a professional organization for teachers of young children, will hold its forty-fifth annual convention in the Netherland Plaza Hotel, in Cincinnati, Ohio, April 19-23, 1938. Its theme will be "Current Opportunties and Difficulties in Childhood Education."

Today only five years after repeal, we are face to face with the threat of a new prohibition fight. The enthusiasm which welcomed repeal has long since dwindled or been killed entirely by abuses which have since crept in.—COORS COURIER, A beer publication.

You say there is no more opportunity? Well, some men have big jobs, haven't they? And they are dying every day.

THE PRESIDENT'S NEWSPAPER ARTICLES

By Charles Michelson

Some of my colleague columnists have been in a serious state of mind concerning the sale to newspapers to the prefaces to these books than velt's notes in connection with the books that are to be issued containing his messages to Congress, announcements of policies, and the speeches he has made. It is presumed that these notes appertain more to the prefaces to these books than to their official contents. However, it has been formally announced that the proceeds of this sale would be devoted to some "unnamed useful public purpose."

Obviously, the administration critics must find it difficult to criticize that disposition of the proceeds of these syndicated articles, according to their sacred tenet that whatever the President does must be wicked. So they questioned the veracity of the statement.

It might seem obvious that the checks would come to the President. It might seem equally obvious that he would devote them to such public purpose as he thought best. But such an obvious explaination never occurred to such intelligent commentators as Mr. Frank Kent, or Mr. David Lawrence.

Now it runs in my mind that President Harding was owner of the Marion Star, which earned him $42,000 the year before he came to the White House. This big profit was largely because of his candidacy and the general belief that he would be elected. His first year in the Presidency lifted his income from the little country paper to $75,000. After a time, the newspaper was sold to a group at a price which was rather astonishing in the light of the Marion Star's normal circulation and position in the newspaper world.

Among the terms of that sale was a provision that President Harding would receive $10,000 a year for fifteen years for a column—a weekly column, if I recall correctly—which would naturally be syndicated. So that the $10,000 fee could not be considered in any way exorbitant.

I do not recall that any of the columnists, now so caustic in their comments, found the slightest fault with President Harding for contracting to write a current column while he was in the White House. In fact, it was apparent to all newspaper men that the $535,000 purchase price paid for the Marion Star was due to the well-founded belief that the publication of such a column by the President would give vast prestige to the paper and perhaps result in such syndicate profits from the distribution of that column as to justify the big price. So, according to the philosophy of the anti-Democratic-administration columnists, it was quite according to Hoyle for a Republican President to do the stunt —even though there was no suggestion that any part of these profits would go to charity or public service—but it is absolutely invidious for a Democratic President to sell his words appertaining to closed episodes.

Buyers of baby chicks will find it a good investment to purchase chicks from hatcheries which cooperate under the Maryland Poultry Improvement Plan, according to Dr. M. A. Jull, head of the University of Maryland Poultry Department. Chicks so produced have come from eggs of Maryland-U. S. Approved, Pullorum Tested flocks and usually give better results in growth and have less mortality than those from hatcheries where no breed improvement program or disease control work is under way, he states.

Drinking together doesn't promote friendship. You can't love anybody who saw you making a fool of yourself.

People are naturally generous. They always think better of you than you deserve if you just behave and keep still.

Questions And Answers

WHAT'S WHAT ABOUT SOCIAL SECURITY

Q. 165 I will soon be 65 years old. I do not intend to quit working, and would like to know if I will be able to accumulate additional old-age insurance on my wages after that time.

A. 156 No. Your employer is required to notify the Bureau of Internal Revenue on Form SS-3, within fifteen days after you have attained age 65, that you have reached that age. Your wages after that time are not taxable under the old-age benefit provisions of the Social Security Act. After you have reached 65 you are eligible for a lump-sum payment under these provisions of the Act and should apply at your nearest Social Security Board Field Office for an application for a lump-sum payment. It will not be necessary for you to resign from your position, however, to secure the lump-sum poyment.

Q. 166 I am 35 years old and have just quit working on a job covered by the old-age insurance provisions of the Social Security Act. I am now in business for myself. Can I draw out what is due me under the old-age insurance provisions of the Social Security Act?

A. 166 No. The benefits under the old-age benefits provisions of the Social Security Act which have accrued to your credit on wages earnin covered employment will not be payable to you until you reach age 65. If you should die before reaching 65, they will be payable immediately to your family or estate.

Q. 167 I have lost my job, which was covered by the old-age insurance provisions of the Social Security Act. I am unable to obtain other employment. Would it be possible for me to collect what is due me under these provision of the Social Security Act?

A. 167 Unless you have reached the age of 65, you are not eligible for a lump-sum payment under the old-age benefit provisions of the Social Security Act. It may be that you are eligible for unemployment compensation benefits under your State law. Inquire at your nearest unemployment compensation office.

Q 168 Why should I tell my social security account number to my employer?

A. 168 So that your employer can report accurately your wages by your number as well as by your name, thus giving double assurance your wages will be credited to your individual account and not to some one else who may have a name like yours. No one else has the same number you have.

UNEMPLOYMENT COMPENSATION

Having paid more than a million dollars in benefits to workers who have recently lost jobs, the Maryland Unemployment Compensation Board has taken up the unpleasant task of proceeding against those delinquent employers who are behind in the payment of the contributions required by law or in making the payroll reports due quarterly. The law provides a minimum penalty of $20 a day, and each day is a separate offense for which a fine can be imposed.

A list of delinquents has been completed and assessments will be made in accordance with the Law. The number of deliquents has not been announced. It is possible that some of those who have not filed their payroll reports do not realize the importance of doing so promptly. These reports are used by the Board in verifying the claims of workers for benefits. It is the Board's job to see to the correctness of the amount of benefits paid.

To date the Board has made collections without recourse to legal procedure but the limit of leniency has been reached. The waiting period for employers has ended.

Reports from employers of four to seven persons continue to come in. The law requires all to report and it is the business of the Board to determine liability. Payments of bensfits to the new groups—four to seven—will begin on July 1 of this year.

Maryland potato growers should use officially certified, locally grown seed from this state, but, if they are unable to secure that kind, they should use officially tested, northern grown seed, according to Dr. Robert A. Jehle, Plant Pathologist for the University of Maryland Extension Service. Uncertified seed should be avoided, as it is likely to produce diseased plants which will result in low yields and poor quality.

You can bear your troubles alone, but what fun is success if there is no one to help you gloat?

Get a Step-Saving Kitchen!

Imagine Hiram Behindtimes' surprise! He's full of complaints about his hard life . . . and Hannah has plenty of her own. If Hiram is wise, he'll change that old "Gay 90" kitchen. He'll get the cooking center (range and serving counter) near the dining room. He'll have the refrigerator, working counter and food storage cupboards near the outside door. And he'll arrange the sink and cupboards between the other centers with working counters on either side.

And of course, if Hiram is up on his toes, he'll see that Hannah has a fast, modern, cheap-to-operate electric range, electric refrigerator and food mixer . . . an all-electric kitchen. Are you in Hiram's shoes, too?

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FASCISM AND THE MONROE DOCTRINE

Many observers believe that Fascism is rapidly becominga menace to the Monroe Doctrine—that Fascism is to the Monroe Doctrine in the 20th century what the Holy Alliance was to that doctrine in the 19th century. The grounds for their belief are, first, the wide difference between the idealogies of Fascism and the democracy of the United States; second, the intensive and toward methods used by Italy and Germany —both Fascist—to shape the economic and political life of the South and Central American countries. These observers contend that the fact that there are now several political and military dictatorships south of Mexico makes those countries fertile fields for Fascist totalitarianism.

In this connection, an analysis of the situation shows that representative democracy now prevails in a minority of the countries of South America, while dictatorships—political and military in character-govern other countries, with still other governments near the border-line between a democracy and a dictatorship.

Practically all Central and South American countries are being subjected to intensive and aggressive Fascist progaganda. Germany seems to be working in the larger, and Italy in the smaller countries.

The unfair, systematic method of the Fascist movement in other South and Central American countries is the deep concern of those who believe that the Monroe Doctrine is being menaced. The Republic of Peru, for instance, is claimed to be exploited by Italy. Not only do its vast deposits of oil, gold, iron, silver, tungsten, and copper supply Mussolini with raw materials for his fight against democracy in Europe, but it is also asserted that they strengthen his base of action against democracy in the Western Hemisphere.

Pointing to the Ethiopian grab, the breaking of the Versailles and other treaties by Germany, and the Japanese victories over China, Fascist diplomacy makes a jest of such "sissy" methods as the good-neighbor policy.

To the ambitious dictator, Mussolini's agents advise: Do as the Fascist powers do! You are at the head of a sovereign power! Be yourself! Go take what you want! Whose business is it but your own? To hell with the comity of nations and international law!

Keen American observers are deeply concerned over the inroads being made by the Fascist movement in Central and South American countries. The issue, they declare, is not competition between the United States and the Fascist Powers for the trade of these countries. Uncle Sam is holding his own in that respect, they show. The issue, they aver, is between democracy as interpreted by our institutions and the practices of Fascism in the Western Hemisphere.

Yes, you can do just as well as the famous guy—by imitating him. But he won fame, as you must, by doing something original.