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GEORGE MEANY
President American Federation of Labor

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U. Now Publishing erica's First Daily vspaper for Labor

ican Labor now has a daily per. "Labor's Daily," 's first and only daily La- vspaper, started publica- harleston, W. Va.

ored and financed by the -old International Typo- l Union AFL, "Labor's is dedicated to reporting ly and completely the interest to working peo- or's side of the important f the day—world, nation- and local—is presented, ith editorials, cartoons, nd interesting family fea-

esent the new daily is an ge, five-column tabloid, and mailed Tuesdays Saturdays from the w building and plant at cent Road, in Charleston. to increase the number as the publication's cir- and readership increases influence and usefulness

ive union members know nized labor for years has victim of one-sided news from the "big business" d existing press. Labor's he story is ignored com- r, if mentioned, the facts distorted and slanted abor as to be unrecogniz- bor's Daily" can help to is condition.

ypographical Union has itself to operate the pa- he interest of all labor. erican Federation of La- ndorsed "Labor's Daily."

merica, in their conven- ny other local unions of gress of Industrial Or- ns and Railroad Brother- hoods also have given the paper their official blessing.

With the launching of this new publication, union members may look forward to better public relations for Labor in the future.

Frank Edwards Broadcasts 1953

Frank Edwards will continue his nightly news broadcasts over the Mutual Network during 1953 under the sponsorship of the American Federation of Labor, it was announced at A.F.L. headquarters.

This will be the 4th consecutive year that the liberal news commentator will be heard from coast to coast under A.F.L. sponsorship.

The A.F.L. Executive Council recommended the continuation of the radio series and its suggestion was approved by the recent A.F.L. convention.

Time Reserved

In the past 3 years, the A.F.L. has purchased time on a large Mutual network Monday, Wednesday and Friday nights and a smaller network on Tuesday and Thursday nights for the Frank Edwards show. Next year an effort will be made to switch the larger network to Monday, Tuesday and Thursday nights, so as not to conflict with the big fight broadcasts on Wednesday and Friday nights.

As in the past, the Edwards broadcasts will originate from Washington, D. C., at 10 p.m., Eastern Standard Time. However he is heard at other times in some localities, so it is advisable to consult your local daily newspaper for

With a new administration coming into power next year and important political and economic developments expected, the Edwards broadcasts will enable listeners to obtain a liberal interpretation of the news not easily available elsewhere.

The March of Dimes

As polio casts its shadow over its potential victims of 1953, the need for a quick knockout blow grows in significance. That punch will take a tremendous amount of March of Dimes funds.

We must make certain that as in the past, no polio patient goes without care for lack of funds. The press of the nation has supplied key support for the March of Dimes in bringing the fight against polio to the brink of success. We hope we have this vital support again in the 1953 March of Dimes.

men over 45

More than six times as many men of your age will die of lung cancer as died in 1933, according to official reports. Though our research scientists are making every effort to discover the reason for this increase, they still don't know the answer.

They do know, however, that the lives of over half of those who will develop lung cancer can be saved . . . if they get proper treatment while the disease is still in the silent stage, before any symptoms have appeared.

That is why we urge you to have a chest X-ray every six months when you have your regular health check-up . . . no matter how well you may feel. Since only an X-ray can detect the "silent shadow" in its earliest stages, it is your best insurance against death from lung cancer.

For more detailed information about this or any other form of cancer, call our nearest office or simply address your letter to "Cancer" in care of your local Post Office.

American Cancer Society

these small loan laws," they assert they are correct in such interpretation. However, without informing the borrowers, they apply all repayments on principal after deductions for interest to that part of the loan bearing the smallest interest rate, namely 12% per year on principal, the entire amounts of principal bearing interest rates at the higher rates of 36% and 24% per year continue to remain due and to bear the higher interest rates until sums bearing a lower rate of interest are paid off. Principal repayments thereafter are applied to the lower interest bearing part of the loan, namely 24% per year, until that is paid off and finally to the amount bearing the highest interest rate, namely 36% per year. Such interpretation as the lenders give these laws violates the well known equitable principle that all repayments on principal shall be first applied by the creditor to that part of the debt most burdensome to the debtor.

In other words, this law increases the "interest rate" of these compaines, where they are by the law permitted to apply all principal repayments first to that part on the principal bearing 3% per month or 36% per year, and the 2% per month or 24% per year, continuing due and payable until the sum bearing the least interest rate, namely 1% is paid off. The small loan law of California is the worst offender of all equitable principles for in that state there is no limit as to the amount to be borrowed, and all sums borrowed in excess of $500.00 bear the relatively small interest rate of five-sixths of one per centum per month or 10% per year, and this rate under that law applies to all principal repayments, before any repayments are applied to the part of the loan bearing the higher interest rates of 2¼% and 2% per month or 30% and 24% per year. The "interest take" of the small loan companies is thereby increased.

Only a mathematician of the first order could solve the puzzle created by the wording of the laws, and how any conscientious lawmaker could permit such legislation passed in his state to play fast and loose on the hearts of his people, is unthinkable.

Our members should not be drawn into this outrageous practice by the literature they receive from these people. They specialize in advertising, but you pay for it. In all these states where these "Money Lenders" exist, the banks in the different cities have organized personal loan departments in which personal loans are made with a minimum of security, and the interest rates are only between 10% and 15% per year compared to the 36% and 24% of the small loan companies. When circumstances necessitate a loan, we advise you to consult your bank first and beware of the small loan shark.

Local Unions, Central Labor Bodies and State Federations of Labor could be of real service to the wage earners in their States in an effort to bring about the replacement of these anarchist laws with an equitable small loan law clearly defined and in language understandable, with a moderate rate of interest.

A Reader Gives His Opinion

In the January issue of the Journal we carried an article from the American Cancer Society regarding men over forty-five dying from lung cancer. The following unsigned letter was received, presumably from a member of this organization:

"I am writing about an article concerning lung cancer published in the January Journal. It stated that six times as many men would die of lung cancer as died in 1933.

"It also stated that research scientists [illegible] discover the cause of this disease, but still do not know the answer. I believe they could find part of the answer, if they would do a little research in the shops and factories where the men are working; ones not having proper ventilation. Some of these shops are filled with smoke and gases all the time they are working. Men cannot live too long in that kind of atmosphere."

There is food for abundant thinking in what he says. With all the progressiveness in this country concerning the health of the workers, many of our states are lax in their laws concerning ventilation.

Where such conditions exist, our members should make all effort to correct this through collective bargaining. If this fails there is an opportunity of our State Federations of Labor and Central Bodies of getting legislation passed to remedy this condition. Bad ventilation and poisonous fumes should be a thing of the past in our shops and factories with all our modern facilities.

Western Carriers Sign Union Shop Agreement

Opposition of the Western Carriers to the Union Shop Movement has been substantially reduced by the signing of a Union Shop Agreement by the Missouri Pacific, Chicago Northwestern, Frisco, Wabash, Missouri, Kansas & Texas, Texas Pacific, Milwaukee and Burlington.

Conferences on other Western Carriers are scheduled for the near future and it is hoped an agreement will be reached with all the Western Carriers in the next few months.