

write me queer, unhappy letters, can't you see you have everything worth living for?

Why do you reach out into the unknown world? I have paid for every phase of my experience. I want to save you as much of that price as I can.

And, if you can't be saved by my advice, let your pride save you, on this ground; That no genius ever earned the title by aping others.

Genius is something that burns in your own soul, so, until you find yourself—which means until you

discover what you are best fitted for—you cannot strike out on the genius trail. And remember, even after you have started, that there is no royal road to the dazzling goal that has such a radiant halo about it.

Do not imitate. Do not flatter. Be yourself. And tell the truth.

Above all, do not imitate or flatter me. When you write to me tell me things that will make me feel that I am helping you to accomplish something worth while. Letters like that will make me happy. The others distress me.

WHAT IS MOST DANGEROUS RISK?—GUILTY AFFECTIONS, SAY INSURANCE COMPANIES

BY JACK JUNGMEYER

Seattle, Wash., May 2.—Guilty affections are as dangerous as dynamite, in the estimation of life insurance companies.

None of the established concerns are willing to accept the risk on the love phlanderer or the violator of the seventh commandment.

Death by violence, say the coldly calculating actuaries, is too probable.

It is the commercial world's tribute to clean living.

"We regard the moral hazard as equally important with the physical condition of an applicant," said Rob't S. Boynes, for 15 years with one of the big insurance companies, and former president of the Commercial club here.

"Illicit affections are a bar sinister. Policies are not issued to persons whose private life will not bear the moral spotlight.

"And every applicant, whether he knows it or not," continued Boynes, "is secretly investigated on this score.

"In every large city a corps of special investigators is maintained for that purpose. They keep tab on the private affairs of policy holders as well as applicants.

"A few days ago I threw a \$20,000 policy request into the waste basket because the man's morals proved to be rotten.

"The public doesn't realize how much business life insurance companies reject for this reason—hundreds of dollars annually.

"From our standpoint it pays to live a clean life. Indeed, it is imperative."

Insurance companies agree that the "scarlet road" is one of the most perilous hazards a man or woman can take. Examining physicians, agents and detectives in their employ are constantly admonished to ascertain the applicant's possible secret transgressions.

In the category of high moral hazard come not alone love piracy, but drinking and gambling.

"Plunging — heavy speculation," added Boynes, "is very dangerous from our standpoint. The man who plunges is quite apt to overstep, face ruin and kill himself.

"It ought to be apparent why life insurance companies cannot accept the high chances of death involved in loose living.

"In the first place we could not impose upon the morally clean the high premium necessary if we should