

**FLIRTING
PERILOUS
PLEASURE**

Moral Hazard More Deadly Than Physical, Say Insurance Experts

BY JACK JUNGMEYER
SAN FRANCISCO, June 17.—Flirting with another man's wife is more perilous than looping the sky; shady business practices and dissipation more risky than lion hunting. The moral hazard, in other words, is more deadly than the physical. Shrewd life insurance men will tell you that—men who scientifically gauge chance and calculate the factors of life tenure.

It is modern statistical confirmation that the "wage of sin is death"; that a "merry life" is indeed a short one.

IMMORALITY TOO RISKY TO INSURE

"Life insurance companies assume the risk of dangerous employment by compensatory higher rates," explained T. B. Graham, assistant Pacific Coast manager for the Metropolitan Life Insurance company. Graham is an authority on casualty.

"But they will not underwrite the hazards of immorality at any cost. Not that insurance companies concern themselves about morals as such, but a person's conduct and associations have a bearing on life which must seriously be taken into account, though experience rather than the mortality table must be the guide.

"The man of spotted character makes himself the target for the violent passions of others, as well as his own—jealousy, rage, despondency—and these things have a mortality equivalent, just like disease and occupations.

"What a man does, as much as what he is physically, therefore, concerns insurance companies.

"It is fundamental with us that any life will be insured for only as much as it is worth, from the actuary's standpoint.

GET TELL-TALE RECORD OF CONDUCT

"Just as excesses leave their mark for the examining physician, so conduct leaves a record somewhere which can usually be secured by our investigators.

"And even when a record isn't a total bar to insurance, it may compel the applicant to pay the higher rate of an older and presumably shorter lived person.

Officials of other companies corroborate Graham's observations and agree with him in stressing the moral hazard.

Daily they translate the breaking of the decalogue into terms of dollars and days of life, and determine the wages of sin" by the gospel of the experience table.

HIGH COST OF LOOSE ASSOCIATES

A woman wage earner, for instance, applies for heavy insurance. Investigation shows her living far beyond the means of her salary. That hints at risk too great to be assumed.

A man running with a loose crowd seeks \$20,000 to protect his family. He is rejected because of his indulgences and the character of his associates. His replacement value to his beneficiaries—the essence of insurance—is therefore nothing, and his behavior is costing him virtually \$20,000.

Ecclesiast and actuary agree that immorality leads to quick demise.

Army Head Scores London Idle Rich

LONDON, June 17.—General Bramwell Booth of the Salvation Army has just issued a scathing denunciation of London life and morals of the present day. "The state of London since the war makes one realize what may happen when so many of the best and bravest perish," he said. "Society's legacy seems little, so far, but a welter of extravagance, frivolity, scandal, sensuality and worse. The present riot of passion sweeping over the land, where the homes that are unhappily uprooted carry wreckage and destruction to all others in the way. The poor have no such drug sets and drunkards as the 'upper classes' harbor, nor is it possible for humble folk to sink so low in the social scale as do some of the idle rich."

U. of W. Nine Will Play Jap Colleges

Barely will the Waseda players have returned to Japan when the baseball nine of Washington University will sail from the United States for a trip thru Nippon. The Western college men will play all the important Japanese universities.

1,254,100 Are Out of Work in London

LONDON, June 17.—Preliminary figures were issued officially of the numbers on the "live" registers of the unemployment exchanges. The total is 1,254,100, made up as follows: Men, 829,100; women, 219,400; boys, 61,700; girls, 53,300.

Eat at Hoyt's

- Best Doughnuts and Coffee .15¢
 - Hot Cakes, Butter and Syrup .15¢
 - Ham and Eggs (or Bacon) .30¢
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 - Rice and Cream .10¢
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- MANY MORE GOOD THINGS TO EAT
HOYT'S
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OUT EARLY



President Harding strolled up Pennsylvania ave., Washington, the other day for an hour's conference with Chairman Clark of the Interstate Commerce commission, on freight rates. The president gets busy early. The clock here shows 10:05 as he walks back to the White House, after the meeting. And he had to wait 15 minutes for Clark!

HOLD WOMAN AS BIGAMIST

Says She Married Second Time in New Bedford

BOSTON, Mass., June 17.—Mrs. Ada M. Murray, 23 years old, giving her address as 449 Broadway, South Boston, was arrested in Charlestown by inspectors from police headquarters and members of the Charlestown police, on a warrant charging her with bigamy.

The police allege that while Mrs. Murray was married to Francis F. Murray, with whom it is alleged she lived on Elm st., Charlestown, she went to New Bedford and married one Alfred Bourbeau. Bourbeau, the police say, is a truck driver at the South Boston army base.

Notable Fighter and Father Dead

LONDON, June 17.—A notable figure has disappeared in the death of Sgt. James Best, who was born at Nottingham, in 1823, and fought in the Crimean and Indian mutiny campaigns. He was the father of 33 children.

Climbs Mountains Altho She Is 93

LONDON, June 17.—Mrs. Mary Davies, Langollen's oldest inhabitant, is 93, yet she constantly crosses the mountain range between Glyn Valley and her home, negotiating the most dangerous ascents without difficulty. She refuses to travel by train as she is "afraid of engines."

FRECKLES

Don't Hide Them With a Veil; Remove Them With Othine—Double Strength.

This preparation for the removal of freckles is usually so successful in removing freckles and giving a clear, beautiful complexion that it is sold under guarantee to refund the money if it fails to do so. Don't hide your freckles under a veil; get an ounce of Othine and remove them. Even the first few applications should show a wonderful improvement, some of the lighter freckles vanishing entirely.

Be sure to ask the druggist for the double strength Othine; it is this that is sold on the money-back guarantee. —Advertisement.

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