

-I have nothing against any brand of climate except ours.

An insurance man got me all het up recently by offering some sick insurance that is noncancelable. Whadayamean, I naturally wanted to know. Well, it turned out that the sick insurance I carried might be canceled at the end of the year if the company should decide to leave me in the lurch. So I had to summon Henry and hear his defense. Sure, Henry told me, we can decline to renew your policy when-ever we decide that you are a bad risk; but we'll sell you one containing a clause which makes it non-cancelable, if you wish to pay an additional premium to cover that additional risk. Then being a friend is well as an insurance man Henry explained. Suppose you would like to spend each winter in some nice balmy climate, like-here insert name of your favorite winter resort—why, then it would pay you to have a non-cancelable sick insurance policy, for all you need is a doctor who will certify that you're badly run down and simply must go fishing down there for several weeks in the winter time, etc. Pretty soft, if you are fond of wintering in the South and have the right kind of doctor to indorse your

This changing climate is largely that sort of thing. The patient, not the doctor, proposes the change, if indeed a doctor is consulted at all. In cases where the wiseacre yet misguided invalid sincerely seeks henefit to his health and "tries" such a change without the advice of a physician, the result is almost always disappointment and sometimes disaster.

Twenty-five years ago a medical teacher in the wards of a hospital asked one of the students: "Why do we advise change of climate in a case of asthma?" The student answered: 'Because you can't do anything for him and hate to have him hanging around." A very good answer for 25 years ago. Today a better answer would be that we ship the patient off somewhere because we are not up on this skin testing for allergy and we are too narrow and selfish to refer the patient to a doctor who is prepared to determine what foreign substance is accountable for the asthma. If the doctor finds that out, then the patient may be able to avoid contact with the foreign substance and so escape further attacks; or the patient may be immunized against the substance if it is impossible to avoid contact with it.

True, some sufferers from chronic respiratory disease, chronic arthritis, chronic nephritis, and one thing or another, find a reasonable degree of comfort in wintering in a soft cli-mate, where they venture out of doors nearly every day. Those of us who have to do our wintering right here at home need not feel too envious of these flitting folk. If one can overcome the cold and dampness phobia, all the benefits of open air life, except perhaps in degree, are available here in our dreadful home climate, wherever it may be. Of course there's a greater quantity of ultraviolet rays in the southern sun in the winter time. But if that's the invalid's need, it is simple enough to install a window or two of material which admits the ultraviolet rays of sunlight, and bask in it naked for a while every sunny day, in indoor comfort.

Speaking of asthma, ultraviolet light is always helpful, whether the doctor is bestirring himself to determine the cause or not.

-Your good looks depend to a large extent upon the appearance and condition of your skin. A perfect complexion is of more importance than perfect features. Everyone admires a beautiful skin.

Absolute cleanliness of the is the first consideration. Your complexion cannot be kept clean by merely dabbing a little water upon it. Plenty of soap of a fine quality is essential in order to cleanse the pores of the skin and to keep it in good condition.

An abundance of water is required to wash away the dirt germs which accumulate in the day's work.

A general bath should be taken at least twice a week. But in these days most people could not think of letting a day pass without a bath. A brisk rub will stimulate the circulation of the blood, and a bad complexion will show amazing improvements with outside cleanliness

That is not all, for cleanliness within is also essential. You cannot have a beautiful complexion if your system is clogged with waste materials from undigested food, or poisoned by the evil effects of constipation. You should drink plenty of water, not too much at mealtime but before or after eating.

will help to cleanse the system. There are germs in the air and germs in the dirt with which we

are in constant contact. Of course, it is the skin that suffers first. The skin is one of the most important organs of elimination of the body. The dead cells are constantly cast off, carrying with them the waste substances of the body as well as the dirt and germ accumulation.

# RELEFINE

The experiment will be interesting, at

least, and the answer that you receive

may cause you to give a little thought

to the difference between trading with

the mail order house in some far-off

city and buying from the merchants in

it is not a credit system such as is

maintained by most retail merchants.

These mail order houses will sell cer-

tain merchandise on the installment

plan, but they not only demand an

initial cash payment, but require the

purchaser to sign a contract which

operates as a mortgage not only on the

merchandise purchased, but upon any

other property that the customer may

possess. There is nothing in this

system that bears any similarity to the

open credit system that is used by

There are some other requests you

might make of the mail order man

when the occasion arises and the re-

sponses might be equally interesting.

For instance, you, Mrs. Farmer, who

bought that box of groceries from the

catalogue house last month, might

write the manager and ask him to buy

your butter and eggs. Of course, it

would be considerable more trouble to

pack them for shipment to the city

than it is to take them in to your lo-

cal grocer, who is always ready to

pay you the market price for them, but

then maybe the mail order man would

pay you enough more than the market

price to pay you for the extra trouble.

And then again, maybe he wouldn't.

machine that you, Mr. Farmer, have

been figuring on trading in for a new

machine. Suppose you write to the

mail order man from whom you bought

that wire fencing and ask him what

he will allow you for your old machine

on a trade for a new one. Of course,

the local hardware dealer in the town

where you find a market for your farm

products will allow you a fair price

for your old machine, but what's the

use of asking him to do it. The mail

order man surely will be glad to do

that much for you, will he not? Yes,

List Is Endless.

There are a good many things the

mail order man will not do for you.

The list would be too long to crowd

into one issue of a newspaper. He

will not give you credit, however

much you may need it. He will not

buy the farmer's produce. He will not

pay a dollar of taxes to help support

your schools or build your roads. He

will not contribute a cent to the sup-

port of your churches or your charita-

ble institutions. He will not lend you

The local merchants in a community

will do everything for the people in

that community that the mail order

man will not do for them. This fact

should make it easy for the people of

the community to decide which it is

to their interest to do business with.

a helping hand in time of trouble.

he will not.

And, then, there is that mowing

the majority of retail merchants.

Some mail order concerns are now operating a so-called credit system, but

your own home town.

The Key to Better Business

LIFE IS A GIVE AND TAKE PROPOSITION

**ASKING FAVORS OF** 

MAIL ORDER HOUSE

Interesting Results Might Be Ob-

tained by Making Certain

Requests.

LOCAL MERCHANTS HELPFUL

Do All the Things for the People of

Their Community That the

Catalogue Concerns Will

Not Do.

(Copyright, 1917, Western Newspaper Union.)

It has been said that three-fourths

or nine-tenths, or some such big pro-

portion—the exact figures do not mat-

ter-of the business of the world is

done on credit. If this was not true

there wouldn't be much business done

for no currency system could be de-

vised that would furnish enough money

to meet the needs of commerce if ev-

ery article sold had to be paid for in

actual cash. The amount of money in

circulation in the United States is only

\$47 per capita and this would not go

very far if everyone had to keep

The greatest of financiers need cred-

it. They keep their resources employ-

ed and at times are in need of ready

cash. The same thing is true at times

of men of smaller means. The credit

system, as it is used sometimes, espe-

cially in the smaller communities, is

abused and works a serious hardship

upon the business men of the town.

Some merchants, to avoid the loss that

results from such abuse of the system

or possibly to enable them to sell

goods at a lower price than their com-

sis, but the great majority of mer-

chants in every community give those

customers who are responsible and

honest the privilege of a charge ac-

count and the chances are that some

sort of a credit system, properly safe-

guarded, will always continue to be a

Ask Catalogue House for Credit.

community for being at least fairly re-

sponsible and upright know that when

you desire it or need it you can obtain

credit from at least some of the mer-

chants in your town. But some time

when you are in need of some article

of merchandise and are a little short

of ready money, order what you want

from a mail order house in Chicago or

some other city and ask them to please

charge it till the first of the month.

You who have a reputation in your

feature of legitimate trade.

operate strictly on a cash ba-

enough cash on hand to pay for all

that he might buy.

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