



Now!
**Shave your
 "tender zone"
 without
 skin irritation
 or your money back!**

Special live action lather does it! Colgate Instant Shave actually shaves the "Tender Zone" under your chin as smoothly as your face. Amazing live action lather is charged with activated moisture that softens whiskers for the quickest, closest shave possible... without irritating nicks or scrapes. Get new Colgate Instant Shave.

MONEY-BACK GUARANTEE. If not completely satisfied with Colgate Instant Shave, send the package to Colgate-Palmolive Company for a full refund.

COLGATE
Instant Shave
 Regular or Menthol
 No better
 shave cream
 at any price **69¢**

If you prefer tubes, there's nothing better than Colgate Brushless or Colgate Lather.

**Live a
 "regular life"
 without laxatives**

Now, stop fighting constipation with laxatives or "bulks" that work un-naturally, uncomfortably! Stay "regular" with Regurol. It's not a laxative, yet it restores regularity as no laxative can. Regurol simply makes the moisture in your colon keep waste soft for easy, normal elimination. Hospital-proved...safe, not habit-forming. 30 tablets, only \$1.00.

**No Nagging
 Backache Means a
 Good Night's Sleep**

Nagging backache, headache, or muscular aches and pains may come on with over-exertion, emotional upsets or day to day stress and strain. And folks who eat and drink unwisely sometimes suffer mild bladder irritation...with that restless, uncomfortable feeling.

If you are miserable and worn out because of these discomforts, Doan's Pills often help by their pain relieving action, by their soothing effect to ease bladder irritation, and by their mild diuretic action through the kidneys—tending to increase the output of the 15 miles of kidney tubes.

So if nagging backache makes you feel dragged-out, miserable, with restless, sleepless nights, don't wait, try Doan's Pills, get the same happy relief millions have enjoyed for over 60 years. Ask for new, large, economy size and save money. Get Doan's Pills today!

**KIPLINGER'S
 FAMILY BUY-
 ING GUIDE**

(This is the last of a special series of articles based on the new book, "Kiplinger's Family Buying Guide," by the staff of "Changing Times." Copyright 1959 by the Kiplinger Washington Editors, Inc. Published by Prentice-Hall, Inc., Englewood Cliffs, N. J.)

HEALTH INSURANCE—protection against doctors' and hospital bills—is now as familiar an institution as hot dogs and mustard. Most of us have it, and we've come to rely on it to pay the bills when our children are born, when one of the kids has his tonsils out, or when Grandma slips and breaks a leg.

Few of us, however, are covered for the disastrous accident or crippling disease that might require a long hospital confinement, costing thousands of dollars. Recently, insurance companies have recognized this shortcoming of standard health-insurance policies and now offer what they call "catastrophe" or "major medical" insurance.

Catastrophe insurance is written on a deductible basis like automobile insurance: you pay the bills for any accident or illness up to, let's say, \$200 or \$500, then the policy takes over and pays up to as much as \$5,000 or \$10,000.

A Baltimore, Md., office worker bought a catastrophe policy a couple of years ago and recently learned that his

wife had cancer. His salary was \$5,500 per year, hardly enough to pay for the major operation she needed, and his health insurance would cover only a fraction of the bill.

His wife remained in the hospital for 30 days. The total cost of the operation, room and board, hospital extras, and special nurses amounted to a staggering \$2,800. His health insurance paid \$803, but that left \$1,997 still to be paid. If he had to borrow the money, it would have meant scrimping and saving for years, perhaps even losing the new house he and his wife had recently put a down payment on. But with his catastrophe policy, he had to pay only the deductible (\$200) and the policy paid the rest.

His case is typical of how catastrophe insurance can save the day when a major medical expense unexpectedly arises.

In general, you'll do better buying a policy with a high deductible (\$500), particularly if you have regular hospital and surgical coverage. The premiums for a \$500-deductible policy are 30 per-

cent cheaper than that for the same policy with only a \$200-deductible.

When you're selecting your catastrophe policy, avoid any which lists the particular diseases it pays on. You want blanket coverage that pays no matter what the cause of the big medical bill.

Some policies pay only 75 percent to 80 percent of hospital, medical, and nursing bills (above the deductible), and while it is better, naturally, to have 100 percent coverage, premiums on these "coinsurance" policies are much cheaper.

AS WITH other types of insurance, a catastrophe policy is cheaper when bought on a group basis. Some companies already have added this coverage to the basic hospitalization and surgical plans covering their employees, so check to see if it's available where you work. If it isn't, perhaps you could suggest that the company investigate the possibility of adding it.

Catastrophe policies have some limitations and exclusions, the so-called

What You Should Know About Catastrophe Insurance

What if your family were suddenly faced with an enormous hospital bill? Here is a type of coverage to consider before that happens

FOUNTAIN OF YOUTH

by REAMER KELLER



"He used to have two left feet until he took dancing lessons. Now he has two right feet!"



"The perfume didn't have the effect I thought it would. He just sat and sniffed me all evening."