

Policyholder Questions Answered by
the Health Insurance Institute, 277
Park Ave., N. Y., N. Y., 10017

Q. What happens to my health insurance protection if I change my occupation after I purchase a policy? You see, I was formerly in my own food and produce business. But I gave that up and, believe it or not, I'm riding horses

and broncos with a touring rodeo show.

A. That would make a difference — but only if your policy has a "change of occupation" provision. If this is the case, the company has the right to prorate the benefit if you have



changed your occupation without notifying the company. Did you notify your company or your agent? It also depends on the company and will only affect your disability income insurance but not your hospital or surgical

policy.

But it works the other way, too. If you change to a less hazardous occupation, the company may reduce the premium and return the excess previously collected, to the date of the change or to the anniversary date. Note that each insurance company has its own classification of occupations and the premium rates.

Q. A man I know recently purchased a comprehensive major medical expense policy at a remarkably low price for someone who will soon be 60. I frankly think he lied about his age. If the insurance company finds out about this, what can it do?

A. The company can, of course (if it has evidence) refuse to insure this man. But if the mis-stated age is discovered after this man becomes sick or injured, the insurance company has the right to prorate his benefits so that he will collect only the amount that the premium he paid would have purchased at the correct age.

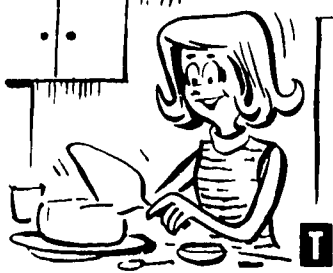
Q. Every time I talk to my life insurance agent he tells me about the importance of the "cash value" of my life insurance. He seems to think it's the greatest thing invented since money. Can you tell me what's so important about this cash value to me and my family?

A. Cash value in a life insurance policy, you see, is money. And its steady buildup offers a family a balanced financial program that goes well beyond protection against premature death.



Cash value in life insurance can be used in

THE SCOOP ON ICE CREAM



In the making and eating of ice cream, milk sherbet and sherbet, there are several small but interesting bits of information and helpful tricks. Here are some hints by Carolyn Anderson, author of "The Complete Book of Homemade Ice Cream, Milk Sherbet and Sherbet," just published by Saturday Review Press.

1. A fork is the best tool for digging into ice cream that is too firm to scoop. A cake breaker is good for slicing firm ice cream.

2. If no cooking is required, often the ingredients can be combined right in the freezer can, which means fewer dishes to wash.

3. If ice cream is to be hand-stirred during freezing, or if it is to be removed from

one container to another, use a wooden spoon to prevent transfer of heat from the hand to the mix.

4. Always allow space in the freezer can for expansion of the ice cream when it freezes. Approximately one third of the can is needed for the swell.

5. Cool the mix to room temperature or slightly lower before freezing. Churn-freezing a warm mix may cause a buttery texture due to an increased freezing period.

These and many other hints are included in Miss Anderson's book which also features chapters on the history of ice cream and sherbet, how to make home-made ice cream, milk sherbet and sherbet, and ice cream dieting and nutritive value, as well as hundreds of recipes.

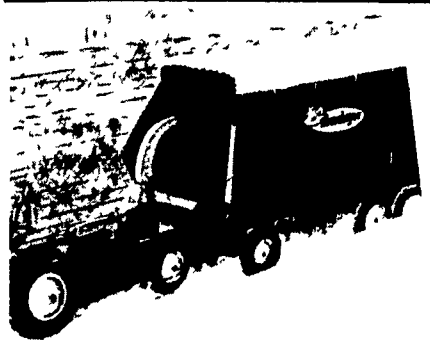
When it comes to helpful advice on how to make the best ice cream, Miss Anderson really dishes it out. And, if the popularity of this treat is any indication, millions of Americans will happily be taking it.

FUN WITH FIGURES

The world's tallest known totem pole weighs 57,000 pounds and is 160 feet tall. Its home is McKinleyville, California and it was carved from a tree about 500 years old.

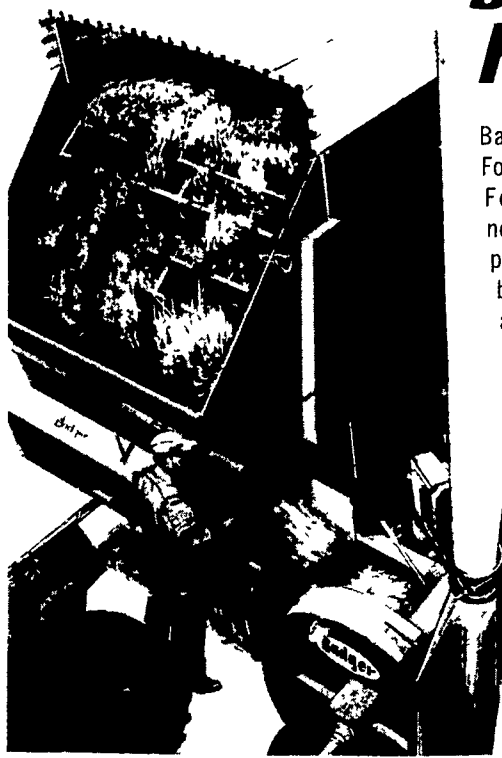
Wayne Morse made the longest continuous speech in the Senate's history when he talked against the Tideland Oil Bill on April 24th and 25th in 1953. He spoke for 24 hours 19 minutes before resuming his seat!

Successful U.S. businesses change fast. Over 90 per cent of the company managements described in detail in the latest issue of Dun & Bradstreet's Reference Book of Corporate Managements showed a change compared with six months earlier. These executives manage corporations which produce or consume 80 per cent of all U.S. goods and services!



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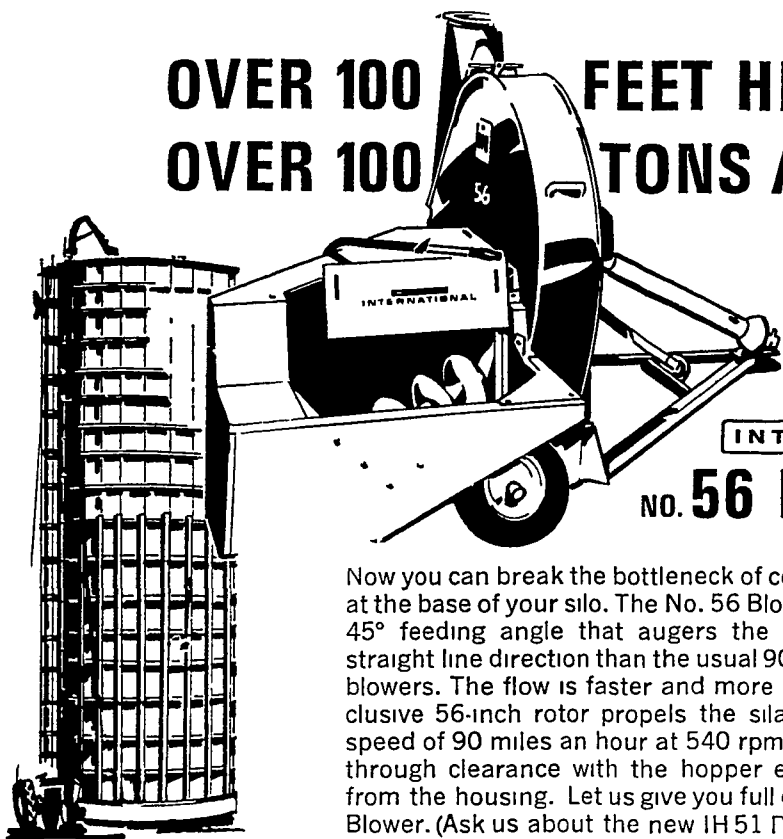
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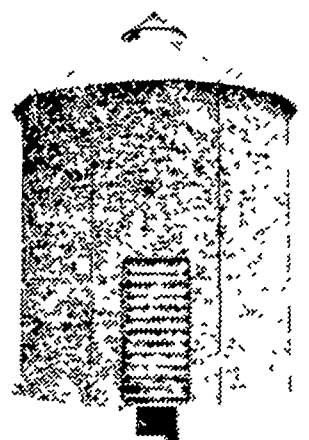
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