

SUNSHINE

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May 1910											
Sun.	Mon.	Tue.	Wed.	Thu.	Fri.	Sat.					
1	2	3	4	5	6	7					
8	9	10	11	12	13	14					
15	16	17	18	19	20	21					
22	23	24	25	26	27	28					
29	30	31	Len. Qu.	New Moon	First Qu.	Full Moon					
			24	21st	26	19th					

Beware of the "Twister."

The following words of warning are taken from the Government Insurance Recorder of New Zealand, and should be read by every policyholder. We have had occasion to warn our readers against the practice of some agents in this respect and therefore we endorse every word and feel that if the "twister" were confronted with the arguments here set forth he would be greatly discouraged in his nefarious work :

"If you are not clear about the exact position of your policy, or if you do not see your way to keep up payments on the present terms, write to Head Office, stating your difficulty, and you will be advised as to the best course to adopt in your particular circumstances. The following few words of advice will apply to all holders of policies contemplating lapsing or surrendering, no matter what the motives impelling them to that course. Every man is a loser by the transaction who throws up his life policy in a good office, either to insure in another company or with the idea of insuring again later on in the same office, for this reason : there are heavy, unavoidable preliminary expenses connected with taking out a policy in any insurance office, such as medical fees, agent's commission, etc.; these must necessarily be paid by the insured, and when he has paid the first few premiums on a policy he has liquidated those expenses once for all, and the policy will rapidly increase in money-value. If he gives up the policy and insures again at some future time in the same or another office he will undoubtedly have to pay the same expenses over again. Every sensible man should bear in mind this inevitable result."

Similar advice is contained in the fol-