NATIONAL MUTUAL INSURANCE COMPANY,

WORLD BUILDING, NEW YORK.

N. W. BLOSS, *President.* J. F. MORSE, G. F. POTTER, } *Vice-Presidents.* W. G. LORD, *Secretary.* D. E. ANTHONY, *Counsel.*
A. R. ROGERS, *General Manager.*

This Company

Offers Life Insurance on the most liberal and progressive terms, and entirely devoid of the unnecessary and arbitrary rules and requirements that are current among insurance companies generally.

The Adjusted Rate Plan

Is original with this Company, and is an entirely new feature in Life Insurance. It enables the Company to provide insurance to persons who are

First Class Risks at Lower Rates

Than can any equally sound institution that places all its risks at one rate, wholly ignoring the importance of charging each policy holder a premium equitably proportioned to the risk assumed. This is the

Most Equitable System of Life Insurance

Ever offered the public, as the rate charged is directly in proportion to the risk assumed, rather than an equal rate for all. While none but those safely insurable are accepted

The Merit of the Risk Establishes the Rate of Premium

The principle is similar to that applied to Fire Insurance, the premiums being regulated in accordance with the nature of the risk. The adjusted rate plan avoids also the

Unreasonable and Purely Arbitrary Technicalities

Which have so long worked injustice to applicants and agents, while it does not contemplate in any sense the acceptance of an applicant not safely insurable, it recognizes the fact that that a large number of risks usually declined can be safely insured at a fair premium It is

A Wise, Just, and Common Sense System,

And unquestionably the fairest and most equitable one known, and cannot fail to impress any thoughtful unprejudiced man as being the correct system of Life Insurance.

This Company is doing its principal business in the State of New York—its home State. Its growing popularity with the public is best evidenced by the large amount of insurance written. During the year 1892, after adopting the Adjusted Rate Plan, its

Business Increased Five Hundred per Cent.

over that of the preceeding year.

THE MANAGEMENT OF THE COMPANY IS CONSERVATIVE.
ITS EXPENSES ARE MODERATE.
ITS POLICIES ARE MOST LIBERAL.
ITS PAYMENTS ARE PROMPT.

Send for Circulars. Agents Wanted.

LIBERAL CONTRACTS. UNEQUALLED OPPORTUNITIES.