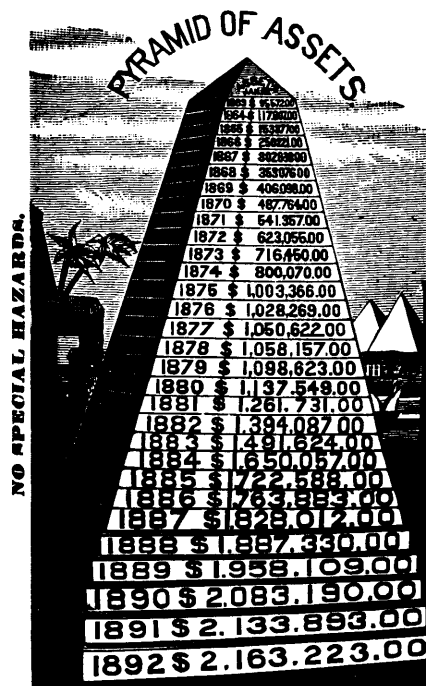


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For losses by the conflagration at St. John's, Nfld., 8th July, 1892, without a single difficulty or dispute.

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No other Company offers this policy. Apply on to Company's nearest Agent for details.

THE MUTUAL LIFE paid to its policy-holders in 1891 nearly **\$19,000,000**

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THE WATERLOO MUTUAL FIRE INS. CO.,

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