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 Claims paid without discount on receipt of satisfactory proof.

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The above is a Purely Mutual Company, which restricts its efforts for New Business to the Healthy Sections Alone of North America. For Simplicity and Liberality of Policy Contract and Promptitude in Paying Claims it is unsurpassed by any other Company. Its Policies all contain the benefits of the Main Non-Forfeiture Law, are of the most varied description, and therefore suited to all circumstances.

The first half of 1891 compared with the corresponding period of the year preceding, shows:—

Increased Number of New Policies Issued.
 Increased Amount of New Insurance Written.
 Increased New Premiums Written.
 Increased New Premiums Settled.
 Increased Number of Policies in Force.
 Increased Amount of Insurance at Risk.
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 Decreased Notices of Death Claims.

Good territory still open for experienced agents.

Insurance.

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Since it was Organized in 1848 it

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Has collected for its Policy-holders more than	120	
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THE WATERLOO MUTUAL FIRE INS. CO.,

ESTABLISHED IN 1863.

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HEAD OFFICE, - - - - - WATERLOO, Ont.

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 Paid-up Capital, \$62,500.

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.
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ACCIDENT

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