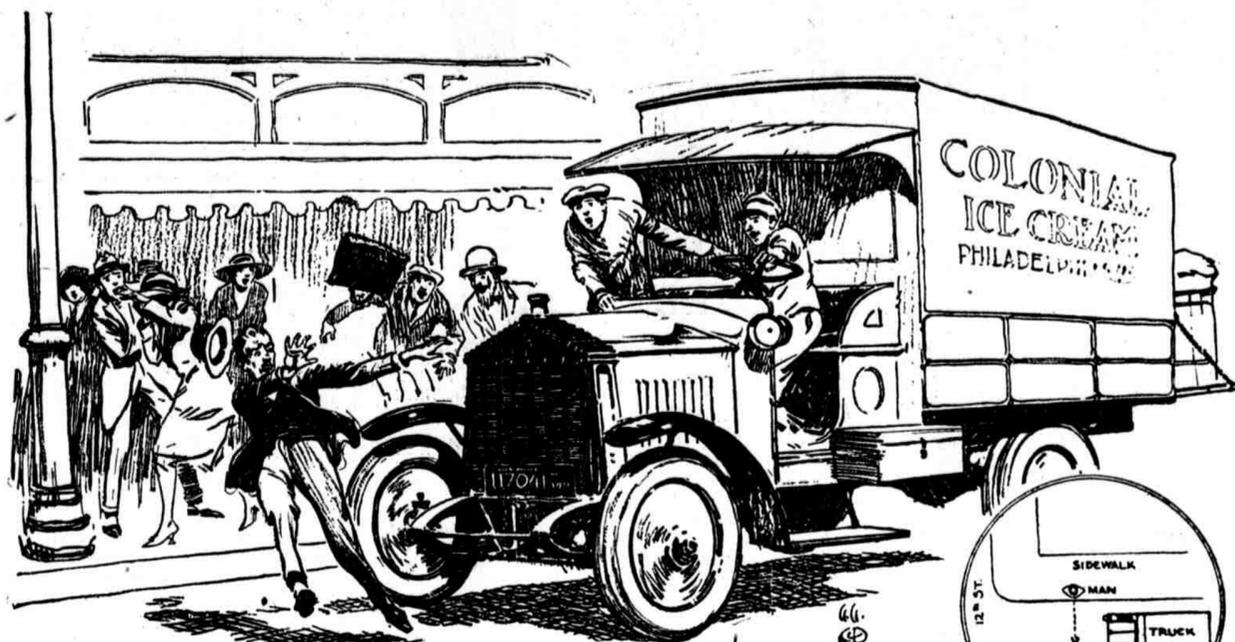


# LIBERTY MUTUAL



STRENGTH  
SERVICE  
SAVING



"Suddenly a man stepped from the curb"

## SETTLED— Ninety Minutes Later!

*Actual Example of Liberty Mutual Automobile Insurance Service*

"OUR driver was just passing a busy corner and before slowing down had sounded his horn. Suddenly a man stepped from the curb. Before the driver could apply the brakes, the man had been knocked down and severely hurt."

"The Liberty Mutual was notified of the accident at 9.30 A.M. Ninety minutes later the whole case had been settled—to the entire satisfaction of the injured man."

"This is surely fine service, and we are glad the Liberty Mutual insures all our cars. Indeed, it's good business for us, as we realize a big saving in the cost of the insurance through your 30% cash refund."

COLONIAL ICE CREAM COMPANY,  
A. C. GRUENEWALD, Vice-President,  
PHILADELPHIA, PA.

IS there a motorist anywhere who has not experienced the dread instant where only the quickest action has saved him from such an accident?

Someone steps from the curb, from behind a street car or some other vehicle, directly in front of your car. You slam on the brakes, hoping you will miss the pedestrian. This happens every day. Maybe you have "gotten by" so far. Some day you may not "get by."

Can you afford to take the daily chance? Juries are becoming more and more severe on motorists. Only a few weeks ago you read in your daily paper of the motorist who lost his business, his home, even his household furniture—because the court decided an automobile liability claim against him. He was not insured.

Protect yourself against such a calamity. And get your protection where prompt settlement is a feature. 99 out of every 100 claims against Liberty Mutual policyholders are settled promptly out of court.

But there is another important reason why you should choose Liberty Mutual protection: Ever since organization this Company has paid back to its automobile policyholders cash refunds of 30% of the insurance cost.

Talk to any Liberty Mutual policyholder. You'll be surprised how little his protection costs and how satisfied he is—and how "set" upon sticking to the Liberty Mutual. Then telephone our office or write for

FREE BOOKLET, "THE TRAFFIC COP"

Handy pocket information for motorists. Tells What to Do in Case of Accident; Before the Accident Happens; Different Forms of Auto Insurance, and many other valuable things. When writing, be sure to give your telephone number.

## LIBERTY MUTUAL ESTABLISHED 1912 INSURANCE COMPANY

Philadelphia Office: 20-22 South 15th Street • Phone Locust 6976

Boston (Home Office) Albany Baltimore Buffalo Chicago Louisville Lynchburg Newark New Bedford New York Norfolk  
Philadelphia Pittsburgh Portland (Me.) Providence Richmond Springfield (Mass.) St. Louis Wilmington Worcester

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**30% Cash Refunds**  
have been paid for years  
on the following lines:

- Workmen's Compensation, Employers' Liability, Public Liability including
  - 1 Teams Liability
  - 2 Elevator Liability
  - 3 Owners', Landlords' and Tenants' Liability.

Contingent Liability, Property Damage Liability, Golfers' Liability. And through our associated companies, the United Mutual writes all forms of fire insurance including the usual theft and transportation insurance on automobiles.