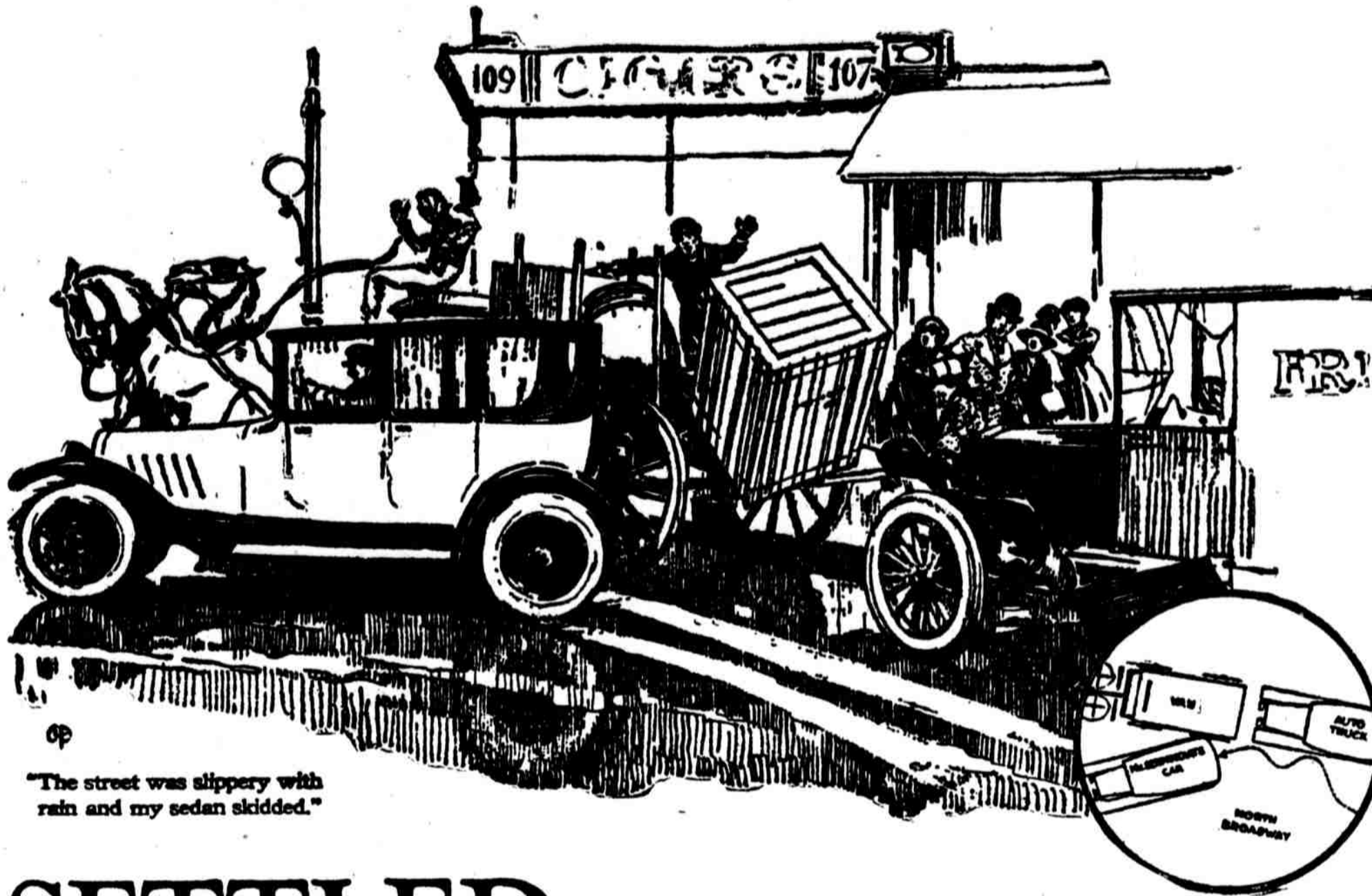


LIBERTY MUTUAL



STRENGTH
SERVICE
SAVING



"The street was slippery with rain and my sedan skidded."

SETTLED— the next morning!

ALTHOUGH I was driving slowly, the street was slippery from rain and my sedan skidded, side-swiping a car parked at the curb and a team standing alongside.

"I notified the Liberty Mutual of the accident the same day. The next morning all claims against me had been settled.

"Twenty-four hours' service is some service.

"Moreover, it is good to get such service with a 30% cash refund on my premium—a saving I consider well worth while."

(Signed) **BRUCE SCRIMGEOUR**
New York City

YOU know the utter impossibility of preventing an accident after your car has started to skid. If anything is in the way, you cannot avoid the crash.

In the face of such odds—with the prospect of awaiting the court summons, the trial, the judgment against you—can you afford to trust to luck? And can you satisfy a judgment of thousands of dollars?

Follow the example of Mr. Scrimgeour and thousands of motorists who have found in the Liberty Mutual just the protection they need—the prompt, satisfactory service that means so much when an accident happens.

Remember—99 out of every 100 claims against our 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 that have equalled 30% of the insurance cost.

Take no more chances. Slippery streets—careless pedestrians or "the other fellow" may cause an accident that will mean heavy loss to you unless you have this protection.

Liberty Mutual policies can be bought in only one way—direct from the Company. Call us on the phone today, or write for our 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.

LIBERTY MUTUAL INSURANCE COMPANY

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THE same protection, the same service, the same saving, have been enjoyed by Liberty Mutual compensation policyholders for many years.

Liberty Mutual Directors—all prominent business men are compensation policyholders.

And there are 9500 other representative concerns and individuals.

Another important matter—Liberty Mutual engineering service has reduced insurance rates for individual policyholders as much as 50%.

In 1920 the total saving thus effected amounted to over \$500,000.

Send for our 9th Annual Report—it tells how and why.