

Please Note!

If you have remitted for the amount or amounts stated in this letter, to our representative or direct, since the date shown on this letter, kindly disregard the contents.

RF8.0 2M 10 36

e&ImplementMutuals



Hardware Mutual Fire Insurance Company of Minnesota  
MINNEAPOLIS, MINNESOTA  
Hardware Dealers Mutual Fire Insurance Company  
STEVENS POINT, WISCONSIN  
Minnesota Implement Mutual Fire Insurance Company  
OWATONNA, MINNESOTA

SOUTHEASTERN DEPARTMENT  
1600 HEALEY BUILDING  
P. O. BOX 1706  
ATLANTA, GEORGIA

November 19, 1936

Mr. R. H. Walker  
Athens, Ala.

Dear Mr. Walker:

Policy # 1-82438

The above numbered policy became effective on September 1, 1936, with a gross premium of \$ 37.00 . By carrying your insurance with this company, a mutual organization, your last year's policy earned a dividend of \$ 11.10 , thereby reducing the premium on policy # 1-82438 to \$ 25.90.

Believe you will agree that we have been very considerate in the collection of your account. We have furnished sound protection for seventy-five days with a reduction in cost.

It is now necessary that the balance due on this policy be paid immediately. If you would like to arrange for payment of this balance by installments, please read the attached circular. By following this plan, your insurance premium will be easier to meet.

Unless we hear from you within the next ten days, we shall be forced to start cancellation proceedings on this policy. We trust that you will see fit to pay this balance and keep your insurance in force.

Yours very truly,

*B. J. Patton*  
Collection Department.

USE YOUR DIVIDEND TO ADVANTAGE

In case you have carried insurance with our organization for a year or longer it is possible for you to use the earned dividend as the down payment on this new premium, spreading the balance over a period of several months.

As an example, let us assume that you have a policy which has just been renewed with a gross premium shown on the invoice of \$100.00 and a dividend of \$30.00, leaving a net balance of \$70.00 due. By assigning the dividend of \$30.00 to the Owatonna Finance Company, to be used as the down payment, the balance can then be extended over a period of seven months.

The special purpose of this plan is to help our policyholders who find it difficult to remit for the entire balance due. NO CASH outlay is necessary under this plan and very easy payments will take care of the balance.

LET US FIGURE PAYMENT OF YOUR PREMIUM ON THIS BASIS. A WORD FROM YOU WILL PROMPT US TO SEND THE NECESSARY PAPERS TO SIGN AND COMPLETE THE TRANSACTION. WE MUST HAVE AN IMMEDIATE REPLY, HOWEVER, TO GRANT THIS REQUEST.

If you are interested, please return this form at once!

NAME \_\_\_\_\_

CITY \_\_\_\_\_

NO CASH OUTLAY

EASY MONTHLY PAYMENTS

NOTE THE  
**LOW CARRYING COST**  
— OF THE —  
**OWATONNA FINANCE CO.**  
For Financing Federal Premiums

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Amount of Premium	Eight Months
Over \$ 25 and up to \$ 50 .....	\$2.80
Over \$ 50 and up to \$ 75 .....	3.20
Over \$ 75 and up to \$100 .....	3.60
Over \$100 and up to \$125 .....	4.40
Over \$125 and up to \$150 .....	5.20
Over \$150 and up to \$200 .....	6.00

On premiums of \$200 or larger the service charge is 3% of the annual premium.

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The Owatonna Finance Company will finance premiums of any amount. For all items under \$25 the finance charge will be a flat \$1.40. The instalments should be paid on the four months schedule basis. For example: \$14 premium, down payment of 20% would be \$2.80 to which would be added the finance charge of \$1.40 making a total down payment of \$4.20, the balance to be paid in four monthly instalments of \$2.80 each.

**Minnesota Implement Division**

15M-4-36.

*Easy Payment*  
**PLAN**



FOR  
**Insurance  
Premiums**

# You Can Keep Your Insurance in Force Easily!

Sometime ago the Owatonna Finance Company was organized for the purpose of assisting Federal Policyholders who find it desirable to pay insurance premiums in easy instalments. Today, more than ever before, people are realizing the importance of keeping their insurance in force. It costs very little to do this under the Owatonna Finance Plan.

You can finance any amount! Two or more policies may be financed by one note!

## Finance Method for New Policy

On premiums that are not more than fifteen days past due, only a 20% down payment is required. The remainder is scheduled for eight monthly payments.

Premium .....	\$100.00
Finance Privilege .....	3.60
Down Payment Including Finance Privilege .....	23.60
Remainder paid in 8 monthly pay- ments of \$10.00 each.	

Don't let your insurance "go by" for want of money to pay the premium when due. Simply drop the Federal Mutuals a line and they will promptly send you the needed information.

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FINANCE CHARGES ON TERM POLICIES AVAILABLE UPON REQUEST

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## Finance Method for Renewal Policy

When a dividend is coming to you, it can be used as a down payment.

Premium .....	\$100.00
Dividend (30% Class) .....	30.00
Finance Privilege .....	3.60
Dividend of \$30.00 used as down payment. Remainder of \$73.60 plus finance privilege paid in 8 monthly instalments of \$9.20 each.	

## Federal Hardware & Implement Mutuals

1600 Healey Building — Forsyth Street

Atlanta, Ga.

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