

No 652.

\$ 831.-

THE  
MUTUAL FIRE INSURANCE CO.



OF THE

TOWN OF

NEW HOLSTEIN, CALUMET CO.



BY THIS POLICY OF INSURANCE

In consideration of Eight <sup>30/100</sup> Dollars, Cash Premium to them  
in hand paid and a Premium note of Dollars received, do Insure  
Lorvell A. Waffle Esq

Against Loss or Damage by Fire or Lightning to the Amount of

Eight Hundred & Thirty Dollars

as follows:

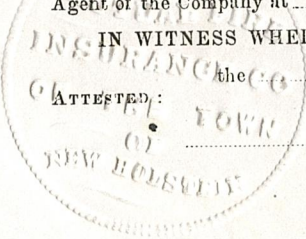
- \$ 75.- on his log Dwelling house.
- " 250.- on his Household Furniture bedding & Wearing appparels therein
- " 50.- on his Provisions therein.
- " 125.- on his frame Barn.



300. - see his grain &  
 50. - see his Hay all in stacks as my building on the premises  
 Situated on Lot No. 36. Brotherhood Reservation  
 Calumet County Wis.

For a more particular description, and as forming a part of this policy, by which the insured will be bound, reference is made to application and survey No 652 on file in this office.  
 And **The Mutual Fire Insurance Company**, above named, for the consideration aforesaid, DO hereby promise and agree to make good unto the said insured, his  
 executors, administrators and assigns, all such loss or damage, not exceeding in amount the sum insured, as shall happen by fire or lightning to the property as above specified, for and during the  
 period of one Year to-wit: from the twenty eighth day of December one thousand eight hundred  
 and seventy four (at twelve o'clock at noon), until the twenty eight day of December, one thousand eight hundred and  
seventy five (at twelve o'clock at noon), the said loss or damage to be estimated according to the true and actual cash value of the said property at the time the same shall  
 happen; and to be paid within ninety days after due notice and proof thereof has been made by the assured, in conformity to the rules and by-laws of this Company; **PROVIDED, ALWAYS,**  
 and it is hereby declared, that this Corporation shall not be liable to make good any loss or damage by fire which may happen or take place by means of any invasion, insurrection, riot or  
 civil commotion, or of any military or usurped power, or of any loss by theft at or after a fire. **AND PROVIDED FURTHER**, that in case the insured shall have already made any other  
 insurance against loss by fire on the property hereby insured not notified to this Corporation, and mentioned in or endorsed upon this Policy, then this Insurance shall be void and of no  
 effect. And if the insured or his assignees shall hereafter make any other insurance on the same property, and shall not, with all reasonable diligence, give notice thereof to this  
 Corporation, and have the same endorsed on this instrument, or otherwise acknowledged by them in writing, this Policy shall cease, and be of no further effect. And in case of any other  
 insurance on the property hereby insured, whether prior or subsequent to the date of this Policy, the insured shall not, in case of loss or damage, be entitled to recover on this Policy any  
 greater portion of the loss or damage sustained, than the amount hereby insured shall bear to the whole amount insured on the same property. And any misrepresentation, or fraud, or  
 concealment, or false swearing, by the insured, in relation to any insurance, or the cause of any loss or damage to any insured property, or the quality, quantity, description, or value of property  
 destroyed or damaged by fire, shall forfeit all claim by virtue of this Policy, and be a full bar to all remedies upon the same. And any Policy, upon an application made by any person not legally  
 authorized to effect insurance, or by one who has not an insurable interest, therein to the amount of the insurance, shall be void. **AND PROVIDED FURTHER**, that whenever an assessment  
 shall have been made on the undertaking executed by the insured to this Corporation, and bearing even date herewith, and the same shall neglect or refuse to pay such assessment for thirty days  
 after the notice shall have been given to him by any Agent, or the Secretary of this Corporation, that then and from thenceforth the said Corporation shall not be liable for any  
 losses that may occur previous to the payment of said assessment, and that the Directors may order the Secretary to enter upon the books a discontinuance of this Policy, but that the said  
 undertaking shall remain subject to all assessments for losses up to the time of its discontinuance. **AND IT IS AGREED AND DECLARED** to be the true intent and meaning of the parties  
 hereto, that in case the above mentioned premises shall, at any time after the making, and during the time this policy would otherwise continue in force, be appropriated, applied or used, to or for  
 the purpose of carrying on or exercising therein any trade, business or vocation, different from what is set forth in the application, or hereafter agreed to by this Company, in writing, to be added  
 to and endorsed upon this Policy; or if the said premises shall remain without an occupant for a longer period than thirty days; or if the insured shall keep, or permit others to keep, any  
 camphene, petroleum, coal oil, or burning fluid, exceeding five barrels in quantity, or any explosive mixture, or any gunpowder, except it shall be stored in tin canisters, and not over twenty-five  
 pounds at one time even in such case, or any friction matches except such as shall be kept in metallic or stone vessels, with well-fitted covers of the same material, then and thenceforth these  
 presents shall cease and be of no force and effect. And that this policy is made and accepted in reference to the articles of association and By-Laws of this Corporation, which are to be used and  
 resorted to in order to explain the rights and obligations of the parties hereto in all cases not herein specially provided for, and which are hereby declared to be a part of this contract.

\*.\*.\*The interest of the assured in this Policy is not assignable, unless by the consent of this Corporation, manifested in writing; and in case of any transfer or termination of the interest  
 of the assured, either by sale or otherwise, without such consent, this Policy shall thenceforth be void and of no effect. This Policy shall not be valid unless countersigned by the duly authorized  
 Agent of the Company at Chas. C. Adams



IN WITNESS WHEREOF, The Mutual Fire Insurance Company have caused these presents to be signed by their President and attested by their Secretary, in the Town of New Holstein,  
 the thirty first day of December one thousand eight hundred and seventy four  
 ATTESTED: L. Trade Secretary. Genl. Stimpel President.

COUNTERSIGNED at New Holstein the 31 day of December 187 4,  
L. Trade Agent  
 per: J. W. Becker



For Value Received, The subscriber hereby transfer interest in this Policy as follows:

Date of Transfer.	By Whom Transferred.	To Whom Transferred.	Witnessed by	Approval of this Company or Authorized Agent required in all cases.

No. 652.

THE  
**Mutual Fire Ins. Co.**  
OF THE TOWN OF  
NEW HOLSTEIN, CALUMET CO., WIS.

*L. H. Waffel Bay*  
*Brotherhood P.O.*

Amount Insured, \$ 830.-  
Rate per cent, \$ 1%  
Am't Cash Premium, - - - \$ 8.30  
Policy and Survey, - - - \$ 1.00  
\$ 9.30

THIS POLICY EXPIRES  
December 28<sup>th</sup> 1875.

*L. H. Waffel Bay*  
*per L. H. Waffel Bay* Agent.



...in this office...  
 ...one thousand eight hundred and...

...the said loss or damage to be satisfied according to the true and actual value of the property at the time the same shall be lost or damaged, in conformity to the rules and regulations of this company...  
 ...one thousand eight hundred and...

...of the same material, than and somewhat more...  
 ...one thousand eight hundred and...

...of this policy, by which the insured will be bound...  
 ...one thousand eight hundred and...

...the said loss or damage to be satisfied according to the true and actual value of the property at the time the same shall be lost or damaged...  
 ...one thousand eight hundred and...

...of the same material, than and somewhat more...  
 ...one thousand eight hundred and...

...for a more particular description, and as having...  
 ...one thousand eight hundred and...

...the said loss or damage to be satisfied according to the true and actual value of the property at the time the same shall be lost or damaged...  
 ...one thousand eight hundred and...

...of the same material, than and somewhat more...  
 ...one thousand eight hundred and...

