MASSEY-HAKKIS



HEAD OFFICES,

TORONTO, CANADA.

WORKS AT TORONTO AND BRANTFORD.

HEADQUARTERS OF DISTRICT MANAGEMENT AT HOME:

Massey-Harris Co., Ltd. ONTARIO King Street West, Toronto. NORTH-WEST MASSEY-HARRIS CO. Ltd. Princess St., Winnipeg, Man.

QUEBEC MASSEY-HARRIS Co., Ltd. 72 College Street, Montreal.

MASSEY-HARRIS Co. Ltd. Maritime Prov. St. John, N.B.

HEADQUARTERS OF DISTRICT MANAGEMENT ABROAD:

EUROPE MASSBY-HARRIS Co., Ltd. 54 and 65 Bunhill Row, London, E.C., and 41 Fox St., Liverpool.

AUSTRALASIA MASSEY, HARRIS Co., Ltd. 522 Little Collins St., Melbourne, and Crawford St. Dunedin, New Zealand.

South America and South Africa

Special Representative Agencies Managed from Head Office.

CABLE ADDRESSES :- at Toronto, "Massey;" at London, "Tillage;" at Liverpool, "Cultivate;" at Melbourne, "Massey."

ARE THE SUCCESSORS OF THE

MASSEY M'F'G CO., Toronto,

A. HARRIS, SON & CO., Ltd., Brantford, MASSEY & CO., Ltd., Winnipeg,

All the advantages and long experience possessed by the above Companies are now merged into MASSEY-HARRIS CO. Ltd. The names Massey and Harris, which have been associated with farm labor-saving machinery so many years, have long since become household words. MR. MASSEY'S business having been established in 1847, and MR. HARRIS having commenced manufacturing in 1857. The managers and employees of the old Companies will manage and operate this new Company. All the best methods, patent rights, and special processes of manufacture employed hitherto by either Company become the property of MASSEY-HARRIS CO. Ltd., and through them every combined advantage will accrue to their patrons and customers the world over.

THE MACHINES MADE BY THIS COMPANY

In the Older Canadian Provinces. In Manitoba and the Great North-west In Australia and New Zealand. In the British Isles and Europe.

AND THEIR FAME AND SALE ARE RAPIDLY EXTENDING IN EVERY GRAIN-GROWING COUNTRY.

M M M

THEY HAVE WON

THE HIGHEST HONORS AT EXPOSITIONS AND SHOWS FOR THEIR EXCELLENT MECHANISM.

AND THE HIGHEST HONORS AT THE INTERNATIONAL FIELD TRIALS for their MAGNIFICENT WORK

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THEY STAND UNRIVALLED BY ANY MACHINES MADE ANYWHERE.

MASSEY-HARRIS CO., Ltd.

THE UNEQUALLED RESULTS

20-Year Tontine Policies

Issued by the

in 1871, Maturing in 1891.

EXAMPLE I.

20-YEAR ENDOWMENT

Policy No. 66,642. Amount, \$10,000. Issued at age 28.

Total Premiums paid in 20 years, \$9,630.00

Three of the Methods of Settlement now offered to the Assured.

1. Cash Value..... \$16,948,50

A return in cash of \$176 for each \$100 paid in premiums. This is equal to a return of all premiums, with simple interest at the rate of 7 per cent. per annum added.

Or 2. Paid-up Value. \$38,090.00

This would be equivalent at maturity to a return in cash to the policy-holder's heirs of \$395.53 for each \$100 paid in premiums.

Or 3. Annuity for Life \$1,296.00

An annual return in cash (for life) of nearly 13½ per cent. on the premiums paid, in addition to the protection furnished by the life assurance for 20 years.

EXAMPLE II.

ORDINARY LIFE POLICY.

Policy No. 66,548. Amount, \$10,000. Issued at age 36.

Total Premiums paid in 20 years, \$5,450.00

Three of the Methods of Settlement now offered to the Assured.

I. Cash Value...... \$7,213.60

A return in cash of \$132.36 for each \$100 paid in premiums. This is equal to a return of all premiums, with simple interest at the rate of 3 per cent. per annum added.

Or 2. Paid-up Value (No further Premiums to pay).... \$13,380.00

This would be equivalent, at maturity, to a return in cash to the policy-holder's heirs of \$245.50 for each \$100 paid in premiums.

Or 3. Surplus...... \$4,154.30

Under this settlement the policy-holder would draw the Surplus (\$4,154.30) in cash, and continue the policy (10,000), paying premiums, as heretofore, less annual dividends.

N.B.—It must not be forgotten that these results are in addition to the protection furnished by the assurance for twenty years.

T. R. KEITH.

W. S. JONES,

CONFIDENTIAL SPECIALS,

NEW YORK 120 Broadway,