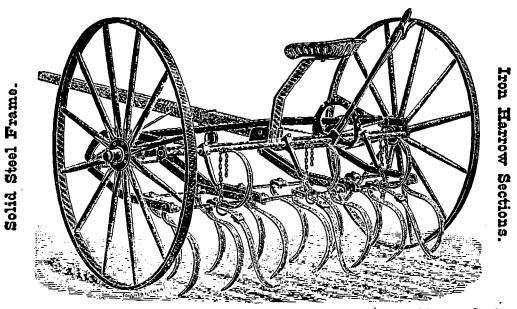
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Link Lock Down with Elastic Pressure. The Giant has no equal as a cultivator. See it and

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One Lever Only to operate, to either force the harrows into the ground or raise them from the ind. Lever in easy reach of driver whether riding, or walking behind the cultivator. Adjustable Shoes attached to each harrow section, which can be set to allow the teeth to cultivate any required depth.

No wood parts excepting pole and wheels; the wheels have wider tire than any other cultivator. Both

grain and grass seed sowers can be furnished for the Giant at any time. Patented and Manufactured by THE J. W. MANN MFG. CO., Brockville, Ont.

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Simple, Substantial, Light, Strong, and Durable.

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Issued by the

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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.

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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 132 per cent. on the premiums paid, in addition to the protection furnished by the life assurance for 20 years.

EXAMPLE II.

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

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

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

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being highly satisfactory

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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, 108 return in cash to the policy-holder's heir of \$245.50 for each \$100 paid in prem ums.

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

Under this settlement the policy-hoder would draw the Surplus (\$4,154.30) in c.sh. and continue the policy (10,000), paying miums, 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.

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