

Incorporated 1870.

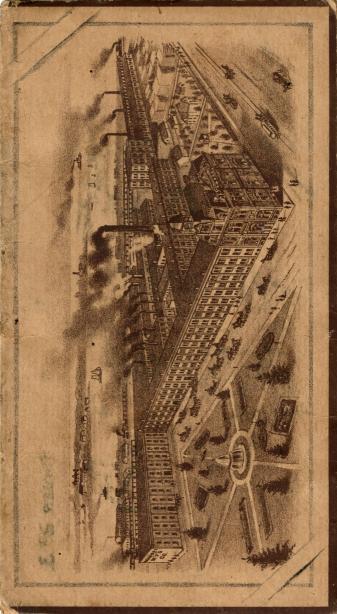
## MASSEY M'F'G (O. TORONTO, ONT. (ANADA....

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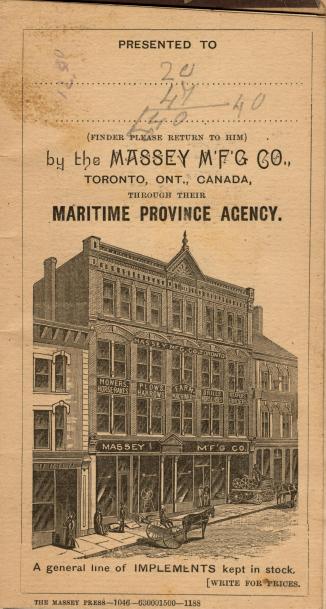
TESTING. MACHINERY. ARMERS

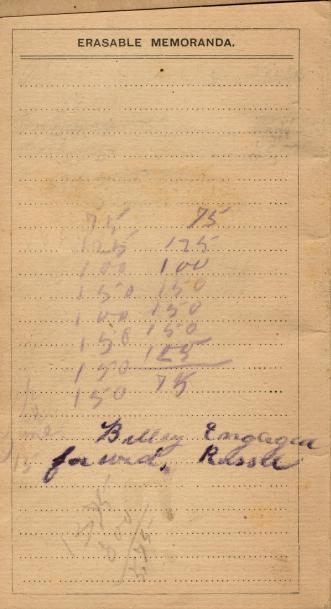
Pocket OMPANION.

1889.



0 ORONTO MOWER







#### THE TORONTO LIGHT BINDER.

TORONTO ONT

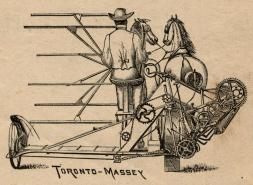
SEYMEGC

The best machine for the least money is the Binder the farmers are after; hence the enormous sale of the world's best Harvesting Binder --the genuine all-steel frame "Toronto."

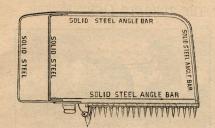
No crop of any kind, so heavy, so light, so short, so tall, has yet been found in any grain growing country in the world which the "Toronto" will not handle, and that, too, better than any other machine. It is the easiest to understand, the simplest to operate, the lightest in draft (having a single-geared driver), has the least parts, and is the strongest Harvesting Binder yet invented, because most of its parts are either steel or malleable iron.

In open trials it has defeated the best United States machines in England, France, Australia and New Zealand.

The frame work of this machine (all steel) consisting of two steel angle bars (one the cutter bar), is so forged out (no bolted corners) and put together as to be practically one piece. An investigation into the merits of the "Toronto" is your duty as an economical and successful farmer.



THE MONARCH OF THE HARVEST FIELD,



SSEYMEGC

GROUND FLOOR PLAN OF THE TORONTO LIGHT BINDER NO. 3.



TORONTO KNOTTER.

The Toronto Knotter has many choice patented adjustments, to be found in no other knotter. It can be adjusted to use various kinds of twine, and slack from wear may be taken The patented up. Spiral Cam Spring for regulating the pressure on the billhook tongue has been used on thousands of Toronto Light Binders, and has never failed in a sing'e instance. Farmers who have used the old style flat spring will understand and appreciate this valuable improvement.

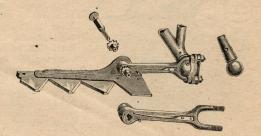
TORONTO ONT.



THE TORONTO LIGHT MOWER.



Seventy-five dollars seems a big price to pay for a mowing machine when some machines can be bought for forty-five or fifty. But supposing that the seventy-five dollar mower wears twice as many years owing to its superior construction; that a few cents will keep it in repairs; supposing, too, that it does better and more work than any other machine will do, and is easier on the horses being so much lighter in draft; further, supposing that its axle, shafting; and cutter bar are of cold rolled steel, instead of a common grade of steel, or even iron, at one third lower price, used in other mowers; that malleable parts are used extensively where other makers use cast iron, at less than half the cost; would not the maker of the seventy-five dollar mower be entitled to a considerably higher price? This is the case of the Toronto Mower vs. cheap machines, and the reason the Massey Co. ask a higher price for their vastly superior mower.



Splendid Pitman Connection of the TORONTO MOWER-Ball and Socket, with provision for taking up slack from wear.

#### LEASES.

CANADA

SEYMEGO

#### CANADIAN LAWS.

The person leasing real estate to another is termed the landlord, and the person occupying such property is called the tenant. These parties are known in law as the *lessor* and the *lessee*. A lease should state in a plain, straightforward manner the terms and conditions, so there may be no misunderstanding between landlord and tenant.

It is essential that the lease state all the conditions, as additional and verbal promises and agreements avail nothing at law. It is held, generally, that the written instrument contains all the details, and states the bargain entire as the contracting parties intended.

The tenant can sub-let a part or all of his premises, unless prohibited by the terms of the lease.

A guardian or a minor cannot give a lease extending beyond the ward's majority, which can be enforced by the lessee; yet the latter is bound unless the lease is annulled.

Duplicate copies should always be made of a lease, and each party should retain a copy.

A new lease to a person invalidates an old one.

A lease on property that is mortgaged ceases to exist when the party holding the mortgage forecloses, if the mortgage is prior to the lease.

A landlord consenting to take a substitute, releases the first tenant.

Where there is only a verbal agreement, tenancy is understood to commence at time of taking possession. When there is no time specified in the lease, tenancy is regarded as commencing at the time of delivering the writings.

If it is understood that the tenant is to pay the taxes upon the property he occupies it must be so stated in the lease.



THE MONARCH OF THE MEADOW.



#### THE MASSEY HARVESTER.



The fact that it is the most widely sold Reaper in Canada is sufficient proof of its great popularity. Not only in Canada but in foreign lands— Europe, Africa, Asia, and even on the Plains of Sharon in Pales-

tine—the humming of its gearing may be heard. It is a self-raker in every sense, and automatically at the will of the operator ejects the grain ready for binding. The main bearings are all fitted with brass bushes. The rakes are driven directly from the main axle. It can be adjusted—raised, lowered, or tilted—to suit any kind or condition of crop, from the seat. The draft is remarkably light.

#### THE SHARP'S RAKE.



WHO HAS NOT HEARD OF SHARP'S RAKE? The thousands upon thousands of them now in use is advertisement enough. You need not go far to see a sample. A child can operate it by hand or foot. It is the simplest, easiest operated, lightest, and best hay or stubble rake ever invented. Look "Sharp" if you want the best rake made.

#### MORTGAGES.

ORON

ONT

SEYMEGC

CANADIAN LAWS.

A mortgage is a conveyance of property, personal or real, given to secure the payment of a debt, or as a guarantee for the performance of some special duty. As soon as the debt is paid, or the duty performed, the mortgage is void and of no value.

The meaning of the word mortgage is "dead pledge," because the property pledged becomes lost or dead to the person who executed the mortgage if he fails to fulfil the conditions necessary to prevent such loss.

The person who mortgages his property is called the mortgagor, and the person to whom the mortgage is given is the mortgagee.

Where real estate is mortgaged it is usually provided that the mortgagor shall, until default, retain possession of the property, and receive its rents and other profits, paying all taxes, repairs, insurance and liens upon it.

In case either real estate or chattels are pledged the mortgage must be properly executed, like a deed, before a witness, who must make an affidavit of execution.

Personal property may pass into the possession of the mortgagee, if such is the contract, or the mortgagor may continue to hold and use it, if such be the agreement.

Mortgages must be in writing, or partly printed and partly in writing, contain a redemption clause, be signed and sealed by the mortgagor, properly witnessed, and recorded—chattel mortgages within five days in the office of the County Court Clerk, and real estate mortgages with the registrar of the district in which the property is located.

Chattel mortgages are valid only for one year from date unless renewed. If renewed it must be done within thirty days previous to such expiration. Great care should be exercised to see that affidavits are properly executed.

The times of payment of the interest and the principal sum must be distinctly stated in the mortgage, and the property carefully described, with its location.

A mortgage may contain a clause permitting the sale of the property upon default by the mortgagee without a decree of the court, or otherwise, by agreement of the parties.

A mortgage may be drawn so that a single failure to pay the interest at a stated time may render due the whole sum, principal and interest, and permi the mortgagee to sell the property upon taking the necessary legal steps, long before the date of its maturity.

The foreclosure of a mortgage is the legal declaration that the property has been forfeited to the mortgagee.

A mortgage may be assigned by the mortgagee to another person for a valuable consideration.

If a mortgage is given to secure the payment of a certain note, the note must be transferred to the person to whom the mortgage is assigned.

When property is sold under a mortgage, should it bring more money than is necessary to pay the debt, interest, costs and charges, the surplus funds must be paid to the mortgagor, or his representatives.

#### THE FAMOUS MASSEY MOWER.

MEG

This substantial machine has the patronage of some of Canada's wisest and best farmers. Its principles are easily comprehended, and it is adapted to all kinds of mowing. The tilt of the cutters is excellent—draft is light—it has all the points of a first-class machine. Below is a cut of its gearing and opposite an illustration of its pitman connection.

B

This is the most perfect spur and bevel gear combination for Mowers yetinvented.

TORO

A is the main axle, to which driving gear B is fastened; C and D are one piece turning on a stationary shaft; E and F are one piece turning loose on the main axle and driving the pitman shaft by means of the pinion G.

ENCLOSED GEARING OF THE MASSEY MOWER.



ORON

SEYMEGC

CANADIAN LAWS.

A deed is an instrument in writing by which lands and appurtenances thereon are conveyed from one person to another, signed, sealed and properly witnessed. A deed may be written or partly printed, and must be executed by parties competent to contract.

A complete description of the property transferred, with its location, must be made in the deed before execution.

The law provides that a deed must be executed before a witness, who must make affidavit of such execution before a justice of the peace or notary public. One witness to the signatures is required.

To render a deed valid there must be a realty to grant and a sufficient consideration.

To enable a person legally to convey property to another, the following requisites are necessary: First, he or she must be of sane mind; second, of age; third, the rightful owner of the property.

The maker of the deed is termed the grantor, the person to whom it is delivered the grantee. The wife of the grantee, in the absence of any statute governing the same, must also execute the deed, or else, after the death of her husband, she will be entitled to one-third interest in the property as dower during her life.

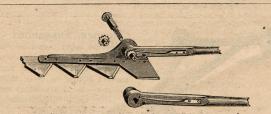
Special care should be taken to have the deed properly executed and witnessed, and the proper seals attached.

The deed takes effect upon delivery to the person authorised to take it.

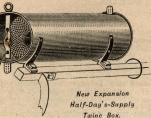
Any alterations or interlineations in the deed should be noticed on the margin of the instrument and properly witnessed. After the execution of the deed the parties may not make the slightest alteration. An alteration after delivery of the deed in favor of the grantee vitiates the deed.

By a general warranty deed the grantor agrees to warrant and defend the property conveyed against all persons whatever. A quitclaim deed releases what interest the grantor may have in the property, but does not warrant or defend against others.

Deeds, upon their delivery, should be recorded in the Registry Office without delay.



Pitman Connection to Knife—used on Massey Mower, also on Toronto Binder and Toronto Mower.

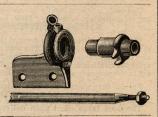


MEGC

TWINE BOX. — This is the best thing of the kind out. Takes any size ball of any kind of twine and holds solid till spun out. Every No. 3 Toronto has one on.

ORO

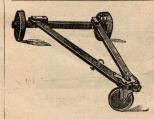
BEARINGS.—All the main bearings of the Toronto Binder are fitted with easily and cheaply replaced interchangeable bush bearings.





SHEAF CARRIER AS PACKED FOR SHIPMENT.

SHEAF CARRIER.— The best farmers say it saves a man each day used, but if only a man a week you cannot afford to be without one. It is almost entirely made of steel.



BINDER TRANSPORT. — There are many initiations but they fall tar short of the genuine Toronto Transport. One man ioads a Binder on it in three minutes. On it a machine can be saiely taken through narrow ianes and over bad hills.

#### PROMISSORY NOTES.

ORO

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CANADIAN LAWS.

A promissory note is a written promise to pay a specified sum at a specified time. The person making the note is called the maker.

A note given on Sunday is void.

SEYMEGCO

Notes bear interest only when it is so expressed; after due, however, they draw the legal rate, six per cent. per annum. Notes payable on demand or sight draw no interest until after demand or presentation, unless providing for interest on their face.

If "with interest" is included in a note, and no rate specified, it draws the legal rate.

If a note is to draw interest higher than legal interest it must be so specified.

A note made payable to a person or order, to a person or bearer, to a person or his assigns, or to an incorporated company or order, is negotiable.

When transferring a note the endorser frees himself from responsibility of payment by writing, "Without recourse," on the back above his name.

When a note is made payable at a definite date, three days of grace are allowed beyond that time in which to make payment. Notes payable on demand are not entitled to grace.

If a note is payable at a bank, and is held there on the day upon which it falls due until the usual hour for closing, ready for receiving payment thereon, no further demand upon the maker is necessary in order to charge the endorser. The demand must be made upon the last day of grace. A demand before that time passes for nothing as against the endorser.

Notes due on Sunday or a legal holiday become due and payable on the following day.

In order to charge an endorser, the note, if payable at a particular place must be presented for payment at the place upon the day it becomes due, if no place of payment is named, it must be presented to the maker personally, or at his place of business during business hours, or at his residence within reasonable hours; if payable by a firm it may be presented to either of the partners, or at the firm's place of business; if given by several persons jointly, who are not partners, demand must be made upon all. If the note has been lost, mislaid, or destroyed it does not release the maker from obligation, but the holder must make the formal demand, offering the maker a sufficient indemnity in the event of his paying the same.

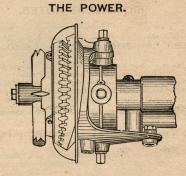
#### Simple Form of Negotiable Note.

\$300.

TORONTO, Can., January 8th, 1887.

Three months after date, for value received, I promise to pay to William Wells, or order, Three Hundred Dollars, with interest till paid.

JAMES JACK.



TOR

O ONT.

MEG

DIFFERENTIAL GEAR OF THE TORONTO MOWER.

Nothing more simple in the way of a driving mechanism was ever discovered than the differential gear of the Toronto Mower. Two cog wheels only constitute the device, and these but the size of a dinner plate. **ELEVEN** of these cogs are in mesh at one time ; other gears **ELEVEN** have three only.

We have yet to hear of a pair of these gears wearing out, though there are thousands of "Torontos" still in use which have now cut for from nine to eleven seasons.

What other machine can show anything like so good a record.

#### TORONTO ONE-HORSE MOWER.



DRAFTS.

O ONT.

A draft is a written order or request made by one person, called the drawer, and directed to another requiring the latter to pay a specified sum to the drawer, or a third person, or to his "order," or to "bearer."

SEYMEGC

Drafts may be made "at sight," a certain number of days "after sight," a certain number of days "after date," or "on demand." Three days "grace" is allowed on all but the latter. It furnishes a means frequently used for collecting accounts.

The acceptance of a draft, which means agreement to its terms, is made in writing, and it is customary to make it across the face of the instrument in red ink.

Bank drafts or bank cheques are generally used for transmitting money, and as a medium of exchange between distant points, to obviate the cost and risk of sending the money itself.

#### CHEQUES.

A cheque is an order drawn by a person on his banker instructing said banker to pay to himself or another a certain sum in cash out of funds the maker has already deposited with his banker.

Always draw a cheque to "order" instead of to "bearer," thus: "Pay John Smith, or order," instead of "John Smith, or bearer," It then becomes a receipt also, and is more definite if you state in the body of the cheque for what it is given in payment.

A cheque drawn to a person's "order" cannot be cashed without that person's endorsation, which will be the evidence that he has received value therefor.

Care should be taken in filling cheques that it is done in a manner which will not allow of alteration.

Never draw a cheque unless you have the money in the bank.

#### REMITTANCES THROUGH THE POSTOFFICE.

Sending money by registered letter is a convenient form, and the easiest method for sending small sums, but it is not as safe as by postoffice order.

Care, however, must be observed to obtain the receipt from the postmaster, which is a certificate that the letter is registered.

A postoffice money order is a popular and safe medium for sending money, but for sums of \$30 and upwards it is more expensive than a bank draft. The system, however, has this advantage, that there are money order offices where banks do not exist.

The paper received from the postmaster by the sender when he pays his money, is not to be held as a receipt, but must be forwarded to the person to whom the money is being sent, as it is only by means of this paper he can obtain the amount from his postmaster.

#### DETAILS.

MEG



The Massey-Toronto machines are thoroughly finished and fitted down to the most minor details. Because parts are unseen they are not slighted. Lock fork-nuts are used –screwed malleable oil plugs–machines are finished with

pure paints and coated with first quality varnish.



#### KNIVES.

For many years we have been making Sections and Knives complete in our Steel Department, which is specially equipped for this class of work. Hence it is that we can guarantee these important features of our

machines to be of the finest possible grade.

We would like buyers to compare our knives with those on other machines.

#### MALLEABLE IRON.

Last season the Massey Co. used the almost incredible quantity of over 600 tons. Their new Malleable Iron Foundry has now started up and they will henceforth use a still greater quantity and of a still better quality.



O ONT.

#### MASSEY'S ILLUSTRATED.

This is the most widely circulated and the best journal of illustrated news and literature published in Canada. Specimen copy free. Farmers engaged in stock or poultry raising, and seedsmen cannot afford to pass its advertising columns, as it is the surest and best means of reaching the best farmers in the country. Subscription price only 50c. per annum. Advertising rates 20c. per line (12 lines to the inch). Liberal discounts in proportion to value of space taken.

Address-Massey Press, Massey St., Toronto.

#### SIMPLE RULES TO BE OBSERVED IN BUSINESS CORRESPONDENCE.

SEYMERCO

Many people actively engaged in business, or otherwise, are apt to construct their letters with a lack of brevity, terseness, and finish; and without that mechanical arrangement and attention to form which is most acceptable to business men. We briefly submit a few rules for their guidance which, if adhered to, may prove of considerable benefit :--

1. The commonest errors in letter-writing are made in the use of titles, or words of respect, and strict attention should be paid to the observance of proper forms. It is now recognized propriety to address any man as Esquire (Esq.) who is entitled to be called *Mister* (Mr.); but you must not address as both. One signifies the same as the other. The latter is used as a prefix and the other as an affix to a name. In addressing a firm you should prefix to the name the abbreviation Messrs., not Mess., which is a second abbreviation, and in bad taste; and the word Gentlemen at the head of a letter is preferable to Dear Sirs. In writing to individuals with whom you are not well acquainted say Sir, or Madam, rather than Dear Sir, or Dear Madam. Dear implies that you are at least acquainted with one another.

2. A business letter should be brief and to the point. Short sentences are preferable to long ones, being clearer and more forcible. Nothing is so distasteful to a business man as redundancy of language in a letter, and it should be remembered that a waste of words is a waste of time to the writer as well as to him who reads the letter.

When a letter is to contain several business items they should 3. be arranged under their respective headings before beginning to write ; but it is not desirable, as a general rule, that a business letter should embrace a variety of topics. It is better to make each the subject of a letter by itself.

4. Legibility in writing is a matter to which too much attention cannot be paid. Many serious blunders have been caused through inability to decipher correctly the miserable chirography of some business men, and it further imposes a severe tax on the patience and time of the recipients of such letters.

The addresses on envelopes should be written with black ink 5. in a plain bold hand. Many thousands of letters find their way annually to the Dead Letter Office through the illegibility, and sometimes omission altogether, of superscription.

#### GOOD EXAMPLE OF BUSINESS LETTER.

BRANDON. MAN.,

Nov. 1st. 1888.

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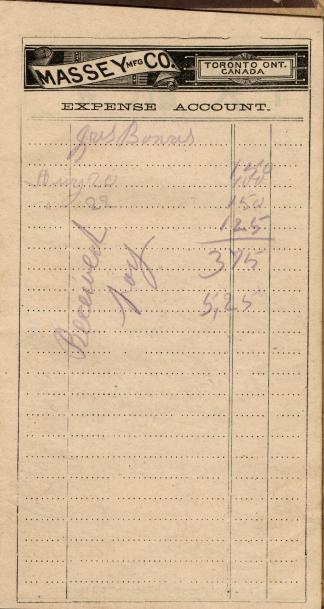
MESSRS. THE MASSEY M'F'G CO..

TORONTO, ONT.

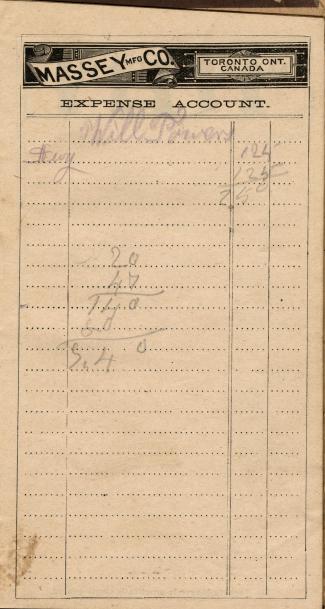
GENTLEMEN, -- Your letter enclosing receipt duly received. Thanks for promptness.

The Toronto Binder my son and I purchased of you last summer has given us most complete satisfaction. We may say the same of the Toronto Mower, which we have now used five seasons, having, as yet, paid out nothing for repairs. Yours truly, JAMES PETERSON.

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TORONTO ONT. CANADA

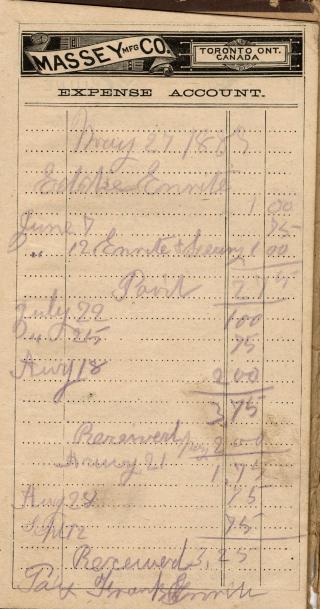
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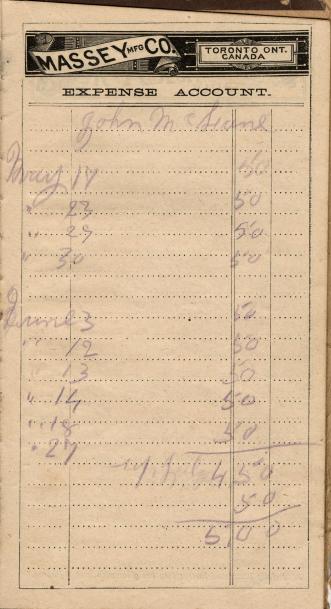
SSEYMEGCO. TORONTO ONT.

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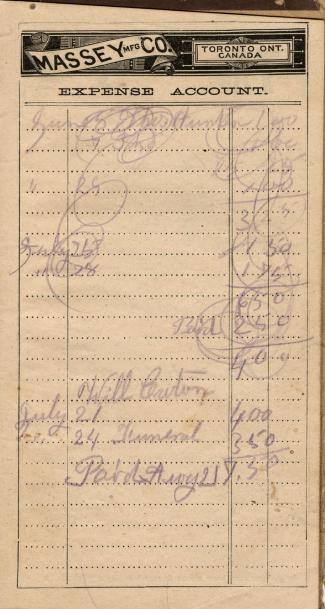
MAY ×K 1 Careful, or you'll be too late with that Mower order.



JUNE 10 1.2 Use plenty of good oil on your Machine; it pays.



SSEY MEG CO. ULY . 11 . . . . . . 1. .... my g eng. July 5 Beautifully Illustrated Instructions are given with each "Toronto."



AUGUST tr. J. Said 50 by D David 400 1.2.2 ..... .12. 5 ant Did you ever know a man to regret buying a "Toronto"?

SEYMEGC TORONTO ONT. CANADA PENSE COUNT. EX - R Ċø -for ul

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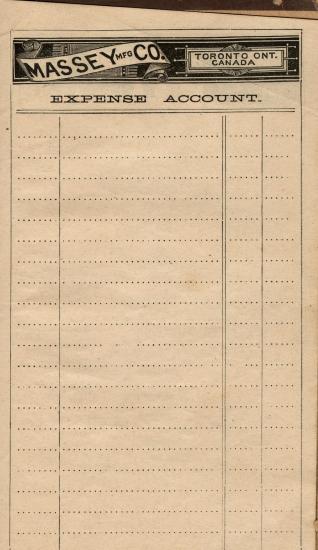
ASSEYMEGCO TORONTO ON CANADA EXPENSE JNT. .CCO 22 7.4.00 B 25 ASTA & 18 11 Pla ...al · (.K.o) 0 NU 121

U OCTOBER ť 2. 7. 97.e . Im he sm 17. . . . . . . . . We make our own Malleable Iron and can warrant it.

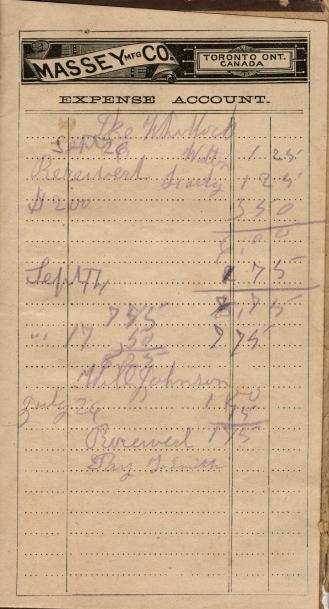
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We make our own Sections and Knives and can warrant the	m.



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MASSE	MEGCO.	CANADA
Summary of	Year's Receipt	ts & Expenses
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THE MASSEY MANUFACTURING CO. are the oldest and largest Makers of HARVESTING MA-CHINERY in the Dominion—their business having been started in 1847, and their sales being over 10,000 Machines annually.

