

# Independent Order of Foresters

A FEW FACTS ABOUT "THE BEST FRATERNAL BENEFIT SOCIETY IN THE WORLD."

**T**HE INDEPENDENT ORDER OF FORESTERS was founded at Newark, New Jersey, in 1874, as a death assessment society. In 1881 the death assessment plan has abandoned, the society reorganized and its headquarters removed to Canada, where they have remained ever since. To-day the society extends over the whole of Canada and the major portion of the United States, as well as throughout Great Britain and Ireland, and has been introduced on the European continent. The Government of the Order is vested in a Supreme Court, and in the High, Subordinate and Companion Courts, scattered throughout its jurisdiction, and is not only representative but thoroughly democratic, and simple in the extreme.

Since the reorganization of the society in 1881, its progress has been constantly upward and forward, as will be indicated by the following:

Table showing the total membership and the surplus at the 31st December of and the benefits paid during, each of the years named.

Year.	Total Membership.	Benefits Paid.	Total Surplus.	Surplus per Capita.
1881	1,019	\$ 1,300 00	\$ 4,568 55	\$ 4 48
1882	1,134	12,008 86	2,967 03	2 61
1883	2,210	9,493 09	10,857 05	4 91
1884	2,548	13,214 21	23,091 85	9 02
1885	3,612	26,576 99	29,892 42	9 18
1886	5,874	38,499 82	33,981 29	9 30
1887	7,811	50,014 67	61,284 41	10 41
1888	11,390	86,018 16	117,821 06	9 98
1889	17,349	116,787 82	188,130 36	10 84
1890	24,804	181,446 79	283,367 29	11 54
1891	32,803	261,438 21	408,798 20	12 05
1892	43,024	344,748 82	590,897 85	13 49
1893	54,484	392,183 93	838,857 89	15 76
1894	70,655	511,192 29	1,187,225 11	16 94
1895	86,521	635,002 18	1,599,373 46	18 03
1896	102,838	820,941 91	2,015,494 38	19 60
1897	124,985	992,225 69	2,558,852 78	20 52
1898	148,985	1,176,125 14	3,198,370 36	21 49

On the First of December the membership was over 150,000, carrying a total insurance of about \$185,000,000; the ACCUMULATED FUNDS OR SURPLUS amounted to almost \$4,000,000, and the TOTAL PAYMENT FOR BENEFITS during the existence of the society approximated the magnificent sum of \$8,000,000.

## BENEFITS PROVIDED BY THE I.O.F.

(A) MEMBERS ARE ENTITLED, DURING THEIR LIFETIME, as provided in the Constitution and Laws of the Society, to

1.—THE SOCIAL AND FRATERNAL PRIVILEGES of the Court Room.

2.—FREE MEDICAL ATTENDANCE by the Court Physician, except where dispensed with by by-law of the Court. Some Courts also furnish free medicine, and in certain cases trained nurses.

3.—A SICK BENEFIT of \$3 a week for the first two weeks, \$5.00 per week for the next ten weeks, and, subject to the approval of the executive council, \$3.00 per week for twelve additional weeks of any illness. [The Sick and Funeral Benefits are optional. It costs \$2.00 to become enrolled for them; the monthly premiums run from 40c to \$1.00 per month, according to age at enrolment.]

4.—A TOTAL AND PERMANENT DISABILITY BENEFIT of \$250, \$500, \$1,000, \$1,500, \$2,000 or \$2,500 (or one-half the face value of the policy or mortuary benefit certificate) with exemption from the further payment of premiums or Court dues, upon total and permanent disability from disease or accident, which may occur at any time.

5.—AN OLD AGE BENEFIT, consisting of exemption from payment of premiums and Court dues after the SEVENTIETH year of age.

6.—AN OLD AGE DISABILITY BENEFIT, available only after one is SEVENTY years of age, consisting of \$50, \$100, \$200, \$300, \$400 or \$500, (or ONE-TENTH of the face value of the policy or mortuary benefit certificate) payable annually for ten years from the date at which a member is adjudged to be totally and permanently disabled by the infirmities of age. If death should occur before the ten annual payments have been made, the unpaid instalments would be paid in one sum to the member's beneficiaries.

7.—AN OLD AGE PENSION BENEFIT payable annually during total and permanent disability, which a member can elect to take as a substitute for the "Old-age Disability Benefit" upon being adjudged totally and permanently disabled by the infirmities of age. The amount of the pension is determined (a) by the amount of the Mortuary Certificate held, and (b) by the age at which the total and permanent disability occurs. On a \$5,000 certificate or policy at age 70 the annual pension would be \$346; at age 75 it would be \$729, etc.

## (B) THE BENEFICIARIES OF DECEASED MEMBERS ARE ENTITLED TO

8.—A BURIAL BENEFIT of \$100 (in case of members who have taken the Old Age Pension Benefit), to ensure decent interment.

9.—A FUNERAL BENEFIT of \$50 (if at the time of death the members were enrolled for the Sick and Funeral Benefits), to assist in defraying funeral expenses.

10.—A MORTUARY BENEFIT of \$500, \$1,000, \$2,000, \$3,000, \$4,000 or \$5,000, or so much thereof as has not been previously paid to the members during lifetime.

## COST OF MEMBERSHIP IN THE I.O.F. FEES PAYABLE ON JOINING.

A Charter Applicant or Candidate for initiation into an existing Court, and taking out \$1,400 of Mortuary Benefit, is required to pay the following fees:

1. The Initiation Fee, which must not be less than ..... \$ 1 00
2. The Registration Fee, which is 5c. for each \$500 of Mortuary Benefit taken, ..... 1 00
3. The Certificate Fee, which pays for the Certificate of Membership ..... 1 00
- The Medical Examination Fee, which is ..... 1 50

Total minimum Examination Fees ..... \$ 4 50  
 A Candidate taking \$2,000 of Mortuary Benefit would be required to pay \$2.01 Registration Fee, and \$2.01 for Medical Examination Fee, thus making the total cost of admission ..... \$ 6 01  
 If taking \$3,000 Mortuary Benefit, the cost would be (Medical Examination Fee being \$2.00) ..... 7 00  
 If taking \$4,000 Mortuary Benefit, the cost would be (Medical Examination Fee being \$3 00) ..... 9 00  
 If taking \$5,000 Mortuary Benefit, the cost would be (Medical Examination Fee being \$3.00) ..... 10 00

## ANNUAL COST AFTER JOINING.

Every Beneficiary Member is required (a) to pay the premiums according to age at admission, the Mortuary Benefit taken and classification according to occupation, and (b) to contribute towards the working expenses of the Order in the form of Court dues (fixed by the members of the Court themselves at or above the established minimum rate), out of which are paid the expenses of the Court, the High Court dues and the Extension of the Order Tax.

## PREMIUMS PER \$1,000 IN THE ORDINARY OR PREFERRED CLASS

Age.	Per Month.	Per Year.	Age.	Per Month.	Per Year.	Age.	Per Month.	Per Year.	Age.	Per Month.	Per Year.
18	70	8 12	20	98	11 76	24	1 32	15 84	41	1 70	21 12
19	78	9 36	21	102	12 24	25	1 38	16 56	42	1 84	22 08
20	80	9 60	22	106	12 72	26	1 44	17 28	43	1 92	23 04
21	82	9 84	23	110	13 20	27	1 50	18 00	44	2 00	24 00
22	84	10 08	24	114	13 68	28	1 56	18 72	45	2 08	24 96
23	85	10 32	25	118	14 16	29	1 62	19 44	46	2 16	25 92
24	86	10 56	26	122	14 64	30	1 68	20 16	47	2 24	26 88
25	88	11 20	27	126	15 12	31	1 74	20 88	48	2 32	27 84

The Independent Order of Foresters has just completed the twenty-fifth year of its existence, and, therefore, has passed the experimental stage. It has been tried, and never in any case has it been found wanting. It has paid every honest claim promptly and in full. Annual returns are made to the Insurance Department of the Dominion of Canada, the Board of Trade of Great Britain and Ireland, and to the Insurance Departments of the various States in the United States in which the Order is doing business. The Order is subject to and has frequently received inspection at the hands of the officers of various Insurance Departments; and the quinquennial valuation required by the British Government has recently been completed and filed, and it has been accepted.

The Society owns the magnificent fireproof Temple at Toronto, Canada, (shown on another page), which enjoys the unique distinction of being the highest building in the Dominion, and in which the headquarters of the Order are located, besides a bank, trust and deposit offices and vaults, a large loan company, several insurance companies and a number of business and professional offices. The Supreme Officers of the Order are:

- DR. ORONHYATEKHA, Supreme Chief Ranger, Toronto, Ontario
- HON. JUDGE WEDDERBURN, Past Supreme Chief Ranger, Hampton, N.B.
- VICTOR MORIN, B. A., LL. B., Supreme Vice Chief Ranger, Montreal, Que.
- JOHN A. McQUILLIVAY, Q. C., Supreme Secretary, Toronto, Ontario.
- H. A. COLLINS, Supreme Treasurer, Toronto, Ontario.
- THOMAS MILLMAN, M. D., M. R. C. S. E., Supreme Physician, Toronto, Ont.
- HON. E. G. STEVENSON, Supreme Counsellor, Detroit, Michigan.