

benefits given in that department. One gratifying feature of the times was the manly way in which many of those who had so angrily protested against the action of The Supreme Court and had even threatened to leave the Order, acknowledged afterwards that they were entirely in the wrong and The Supreme Court in the right.

Some of our Courts are apprehensive and agitated just now because of the action of The Supreme Court at its last session with respect to the rates. We have every confidence that the action of The Supreme Court in respect of the rates will make the I.O.F. stronger and more prosperous than ever before, an event which we take it for granted every Forester ardently desires.

The ordinary insuring public is getting so well educated upon the subject that the great majority no longer enquire simply which is *the cheapest Society to-day*, but which gives the best guarantee of permanence combined with cheapness, hence we have confidence that the I.O.F. will continue to maintain its pre-eminence as heretofore.

It will be seen by the table which follows that the new rates which go into effect this month are lower than any yet formulated by any recognized authority, and are lower than the rates which were submitted to the Fraternal Congress, representing forty odd fraternal societies, at its recent meeting in Baltimore, as a proper schedule of "minimum rates" for the use of fraternal orders. In submitting the "table of rates" which follows we must call attention to the fact that the I.O.F. gives with its new rates not simply a whole life policy, which means that it is payable at death only, but it gives in addition the following desirable and substantial Benefits, viz. :-

1. Relief from further taxation of any kind on Total and Permanent Disability, which might occur within a month of one's initiation.
2. Payment of one-half of the face of the policy at the end of six months after Total and Permanent Disability which might happen within the first year of membership.
3. Relief from further taxation of any kind on reaching the age of *seventy* years.
4. An Old Age Disability Benefit whenever a member shall become totally and permanently disabled on or after reaching the age of *seventy*, which consists of the payment to the member himself annually of *one-tenth* of the face of his policy till the whole amount is paid, or in the event of his prior death the unpaid balance of the amount of his policy is paid to his beneficiaries, or

(a) An "Old Age Pension Benefit" as follows :

257. "(20) (a) The 'Old Age Pension' shall consist of the payment to the member himself of the amount set forth in the schedule in this subsection, according to the age of such member at the

date that he shall be adjudged to be totally and permanently disabled on account of old age and according to the amount of the Mortuary Benefit held by such member, viz :

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
70	\$ 44	\$100	\$212	\$ 323	\$ 435	\$ 546
71	47	106	224	311	459	577
72	49	112	236	361	486	610
73	52	118	250	383	515	647
74	55	126	266	406	546	687
75	59	133	282	431	580	729
76	63	142	300	458	617	775
77	67	151	320	489	657	826
78	71	161	341	521	701	881
79	76	172	364	556	748	940
80	82	184	390	595	800	1,006
81	87	197	417	637	857	1,076
82	94	212	448	683	919	1,155
83	101	228	482	736	989	1,243
84	109	245	519	792	1,065	1,338
85	117	265	560	855	1,150	1,445
86	127	287	607	926	1,246	1,565
87	138	312	659	1,006	1,354	1,701
88	152	342	722	1,102	1,482	1,863
89	168	378	798	1,218	1,638	2,058
90	185	416	879	1,342	1,805	2,268

The first of such payments shall become due and be payable immediately after the member shall have been duly adjudged by the Executive Council to be totally and permanently disabled on account of old age, and a like sum shall be paid to him on the expiration of each year thereafter during the disability of such member."

(b) A Burial Benefit of \$100.

5. "Bonus" distributions from time to time to members of seven years' or more good standing, which benefit even now is in sight.

It may be mentioned that the new benefits created by The Supreme Court, Nos. 4 and 5 above were extended to all old members, without any extra premiums to them, so that as a matter of fact the cost of their insurance has been actually reduced, by the recent legislation of The Supreme Court.

Many "extra benefits" are given by an I.O.F. policy, not only without extra premium but actually at a less cost than could be had under the "other rates" with which the new I.O.F. rates are to be compared, although the "other rates" cover simply the payment of the benefit at death only. The "Fraternal Congress Rates" were formulated by some of the ablest men in that Association. The "Hunter Rates" were compiled by J. Howard Hunter, M.A., Inspector of Insurance, and Registrar of Friendly Societies for Ontario.

The "Fouse Rates" were compiled for the Ancient Order of Foresters by L. G. Fouse, Actuary and General Manager of the Fidelity Mutual, of Philadelphia. All these "minimum rates" are intended simply to pay for the insurance at the death of the policy-holder. Their authors claim there should be no deductions from these rates of any kind whatsoever, not even for expenses. The matter therefore stands thus, that for a lower rate than any of the "minimum rates" so far proposed,