

(ASSESSMENT SYSTEM)




# Independent

## Order of

# Foresters

The Best Fraternal Benefit Society in Existence



**ORONHYATEKHA, M.D.**  
Supreme Chief Ranger  
I. O. F.

**TEMPLE BUILDING, TORONTO**  
Head Office and Property  
of I. O. F.

**BENEFITS GIVEN BY THE I. O. F.**

Your special attention is called to this first-class Fraternal Benefit Society and you are invited to become a member thereof, thereby securing the substantial benefits set forth under Sections "A" and "B" following, in addition to the social and fraternal privileges of its Court or Lodge rooms which are to be found throughout the Dominion of Canada, the northern and healthy sections of the United States, Great Britain and Ireland, and Norway.

**(A) For Yourself, During Your Lifetime.**

1. **Free Medical Attendance** of the Court Physician within whose jurisdiction you may be taken ill, except where the Court has by by-law dispensed with free medical attendance. Some Courts, in addition, furnish medicine free, and in certain cases trained nurses.

2. **A Sick Benefit** of \$3.00 per week for the first two weeks, and \$5.00 a week for the next ten weeks, and as provided in the Constitution and Laws of the Order, \$3.00 a week for an additional twelve weeks. The Sick and Funeral Benefits are optional. It costs \$2.00 extra to become enrolled for these benefits; the monthly premiums run from 40 cents to \$1.00 per month, according to age at enrolment.

3. **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 your Mortuary Benefit Certificate or Policy) with exemption from further payments of assessments or premiums and Court dues, upon becoming totally and permanently disabled by disease or accident, which may occur at any time.

4. **An Old Age Benefit** consisting of exemption from payment of assessments or premiums and Court dues after reaching the age of SEVENTY years.

5. **An Old Age Disability Benefit** which is available only after reaching the age of SEVENTY, and consists of \$50, \$100, \$200, \$400 or \$500 (or ONE-TENTH of the face value of your Mortuary Benefit Certificate or Policy), payable yearly for TEN years from the date at which you are 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 your beneficiaries.

6. **An Old Age Pension Benefit** payable annually during the period of your disability, which you can elect to take instead of the Old Age Disability Benefit upon being adjudged totally and permanently disabled by the infirmities of age. The amount of the Old Age Pension Benefit depends on the amount of the certificate or policy held, and the age at which the Benefit is taken. On a \$5,000 certificate or policy at age of 70, the amount of pension would be \$46; at age 75, it would be \$72, etc.

**(B) For Your Beneficiaries, at Your Death.**

7. **A Burial Benefit** of \$100 (if you have elected to take the Old Age Pension Benefit) to insure decent burial.

8. **A Funeral Benefit** of \$50 (if at the time of your death you are enrolled in the Sick and Funeral Benefit Department) to assist in defraying funeral expenses.

9. **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 yourself.

**PROGRESS OF THE ORDER**

The following table will give a comprehensive view of the progress made by the Order since re-organization in 1881:

Status at December 31st, each Year.

Year.	Total Membership.	Total Benefits Paid each year.	Total Surplus.	Surplus per Capita.	Death Rate per 1,000.
1881	1,019	\$1,300 00	\$4,568 55	\$4 48	\$4 50
1882	1,131	12,058 86	2,957 83	2 61	11 00
1883	2,210	9,493 08	10,837 55	4 91	4 73
1884	2,538	13,914 31	23,081 85	9 02	4 23
1885	3,642	26,576 99	26,802 42	8 18	7 76
1886	5,804	28,499 82	53,981 28	9 30	4 85
1887	7,811	59,014 67	81,384 41	10 41	5 78
1888	11,860	89,018 16	117,821 96	9 98	6 43
1889	17,349	116,787 82	188,130 36	10 84	5 85
1890	24,604	181,846 79	283,967 20	11 54	5 18
1891	32,303	261,436 21	408,738 20	12 65	6 40
1892	43,024	344,748 82	586,507 85	13 49	6 25
1893	54,484	392,185 93	858,857 89	15 76	5 47
1894	70,055	511,162 30	1,187,225 11	16 94	5 67
1895	86,521	685,060 18	1,500,373 46	18 03	5 47
1896	102,538	829,941 91	2,015,484 38	19 69	5 50
1897	124,685	992,225 60	2,558,832 78	20 62	5 96
1898	148,265	1,176,015 18	3,186,370 36	21 49	5 67
1899	163,610	1,430,330 53	3,778,543 58	23 69	6 30
1900	180,717	1,645,145 64	4,483,364 44	24 81	6 53
1901	192,686	1,730,920 67	5,261,831 52	27 39	6 66
1902	205,369	1,748,351 05	6,219,071 17	30 23	6 60
1903	219,492	1,850,272 63	7,453,308 14	33 50	6 46
1904	225,676	2,144,988 77	8,534,177 03	37 78	7 22

**RATES OF PREMIUMS PER \$1,000 IN THE ORDINARY OR PREFERRED CLASS.**

Age	Per Mo.	Per Year	Age	Per Mo.	Per Year	Age	Per Mo.	Per Year	Age	Per Mo.	Per Year
16	\$ 72	\$ 8 64	26	\$ 98	11 76	36	\$ 141	\$17 28	46	\$2 18	\$26 16
17	74	8 88	27	1 02	12 24	37	1 50	18 00	47	2 32	27 84
18	76	9 12	28	1 06	12 72	38	1 56	18 72	48	2 50	30 00
19	78	9 36	29	1 10	13 20	39	1 62	19 44	49	2 70	32 40
20	80	9 60	30	1 14	13 68	40	1 68	20 16	50	2 90	34 80
21	82	9 84	31	1 18	14 16	41	1 76	21 12	51	3 10	37 20
22	84	10 08	32	1 22	14 64	42	1 84	22 08	52	3 30	39 60
23	86	10 32	33	1 26	15 12	43	1 92	23 04	53	3 60	44 30
24	90	10 80	34	1 32	15 84	44	2 00	24 00	54	3 90	46 80
25	94	11 28	35	1 38	16 56	45	2 08	24 96			

**THERE ARE NO ASSESSMENTS ON DEATH.**

The Supreme Court makes annual returns to the Board of Trade of Great Britain and Ireland, and to the Insurance Department of Canada, and to the Insurance Departments of various States in the United States of America. The Order is subject to and has frequently received inspector at the hands of the officers of the various Insurance Departments. Small joining fees in addition to premiums and Court dues.

**ORGANIZERS WANTED**

For further information, literature, etc., apply to

HON. DR. ORONHYATEKHA, S.C.R., Toronto, Canada.

JOHN A. MCGILLIVRAY, K.C., Supreme Secretary, Toronto, Canada.