

LIMIT OF AGE FOR ADMISSION IS FROM 10 TO 65 YEARS OF AGE.

Monthly Rates of Assessments.

To secure (1) the Insurance Benefit, (2) the Total and Permanent Disability Benefit, and (3) Annuity Benefits, members of the I. O. F. in the Ordinary Class pay the small rates shown in the following.

SCHEDULE OF RATES OF ASSESSMENT FOR THE ORDINARY CLASS:

Age	\$1,000	\$2,000	\$3,000	Age	\$1,000	\$2,000	\$3,000
18	\$0.60	\$1.20	\$1.80	34	\$.76	\$1.52	\$2.28
19	.61	1.22	1.83	35	.78	1.56	2.34
20	.62	1.24	1.86	36	.80	1.60	2.40
21	.63	1.26	1.89	37	.82	1.64	2.46
22	.64	1.28	1.92	38	.84	1.68	2.52
23	.65	1.30	1.95	39	.86	1.72	2.58
24	.66	1.32	1.98	40	.88	1.76	2.64
25	.67	1.34	2.01	41	.90	1.80	2.70
26	.68	1.36	2.04	42	.92	1.84	2.76
27	.69	1.38	2.07	43	.95	1.90	2.85
28	.70	1.40	2.10	44	.98	1.96	2.94
29	.71	1.42	2.13	45	1.02	2.04	3.06
30	.72	1.44	2.16	46	1.07	2.14	3.21
31	.73	1.46	2.19	47	1.14	2.28	3.42
32	.74	1.48	2.22	48	1.22	2.44	3.66
33	.75	1.50	2.25	49	1.35	2.70	4.05

238. (1) Any applicant in the Ordinary Class or in the Hazardous Class who is admitted to the Order, or any member who may be reinstated between the *fortieth* and *fifty-fifth* birthdays shall pay on admission or reinstatement the rate for his age as given in the following.

Rates for those of 50 to 54 years of age.

SPECIAL SCHEDULE OF RATES:

Age	\$1,000	\$2,000	\$3,000
50	\$1.40	\$2.80	\$4.20
51	1.45	2.90	4.35
52	1.50	3.00	4.50
53	1.55	3.10	4.65
54	1.65	3.30	4.95
55	1.70	3.40	5.10
56	1.80	3.60	5.40
57	1.90	3.80	5.70
58	2.00	4.00	6.00
59	2.15	4.30	6.45
60	2.30	4.60	6.90
61	2.50	5.00	7.50
62	2.75	5.50	8.25
63	3.00	6.00	9.00
64	3.25	6.50	9.75
65	3.50	7.00	10.50
66	3.75	7.50	11.25
67	4.00	8.00	12.00
68	4.50	9.00	13.50
69	5.00	10.00	15.00

(2) Thereafter on each recurring birthday he shall pay the increased rate for his increased age, as given in the table in the next preceding sub-section.

(3) No applicant in the Extra Hazardous Class can be initiated, after passing his *fortieth* birthday.

(4) An applicant in the Ordinary or Hazardous Class who has passed his *fifty-fifth* birthday, may be admitted to Beneficiary membership as provided in Section one hundred and twenty, sub-section six.

Sick and Funeral Benefits

The Sick and Funeral Benefits as already stated are optional, and are \$5 per week during 12 weeks of any one illness and \$50 on death towards funeral expenses.

The rates for the Sick and Funeral Benefits are, besides an Enrolment Fee of \$1, which is paid but once, as follows:

At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	\$0.30	26	\$0.34	33	\$0.38	40	\$0.44
19	.31	27	.35	34	.38	41	.45
20	.31	28	.35	35	.39	42	.46
21	.32	29	.36	36	.40	43	.48
22	.32	30	.36	37	.41	44	.50
23	.33	31	.37	38	.42	45	.51
24	.33	32	.37	39	.43	46	.53
25	.34					47	.54

OUR INVESTMENTS.

Our funds are always invested with a due regard to safety. The bulk of the funds are deposited with the Government, and with sound monetary institutions, subject only to the joint cheques of the whole Executive Council. Moneys invested in this way are called

Permanent Reserve Fund.

The following shows where some of the funds are thus invested:

Post Office Savings Bank	\$12,255.45
Dominion Savings & Investment Society	11,477.52
Ontario Loan and Debenture Company	12,560.83
Canada Permanent Investment Co.	15,225.00
School and Municipal Debentures	16,414.71
Huron and Erie Savings and Loan Co.	10,000.00
Freehold Savings and Loan Co.	10,000.00
Canadian Savings and Loan Co.	10,000.00
British Canadian Loan & Investment Co.	10,000.00
Mortgages	65,706.36

From the above it will be seen that we already have in the PERMANENT RESERVE FUND

\$166,825.55.

The above is subject only to the joint cheques of the undermentioned members of the EXECUTIVE COUNCIL:

- S. C. R., Oronyatelka, M.D., Editor JAMES NATIONAL GOOD TEMPLAR, Toronto.
- P. S. C. R., E. Botterell, House of Commons, Ottawa.
- S. V. C. R., Wm. Griffith, Wholesale Merchant, Hamilton.
- S. Secretary, John A. McGillivray, O.C., Toronto.
- S. Treasurer, T. G. Davey, Manager G. T. R. News Co., London.
- S. Phys., Thos. Millman, M.D., Toronto.
- S. Counsellor, F. W. Emerson, Petitington, N. B.

With what we have in the current bank account our total reserve on hand at last report was the magnificent sum of

\$204,814.86.