

(ASSESSMENT SYSTEM.)

Independent Order of Foresters.

"THE BEST FRATERNAL BENEFIT SOCIETY
IN EXISTENCE."

HEAD OFFICE

The Temple Building, Cor. Richmond and Bay Sts., Toronto, Can.

OFFICE FOR EUROPE—24 Charing Cross, LONDON, ENGLAND.

OFFICE FOR UNITED STATES—6436 Kimbark Ave., CHICAGO, ILL.

OFFICE FOR THE ATLANTIC COAST—320 Broadway, NEW YORK.

OFFICE FOR THE PACIFIC COAST—Phelan Building, 806 Market St., SAN FRANCISCO, CAL.

There will be no increase in the rating of members of the
I.O.F. in the British military service in South Africa.

BENEFITS GIVEN BY THE I. O. F.

Your special attention is called to this great Fraternal Benefit Society, and you are invited to become a member of it, thereby securing the following substantial benefits:

(a) FOR YOURSELF DURING YOUR LIFETIME.

- 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 per week for the next *ten* weeks, and, subject to the approval of the Executive Council, \$3 per week for *twelve* additional weeks of any illness. (The Sick and Funeral Benefits are optional. It costs \$2 to become enrolled for them; the monthly premiums run from 40c. to \$1 per month, according to age of 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 your Mortuary Benefit Certificate), with exemption from the further payment of premiums or Court dues, upon total and permanent disablement by 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** of \$50, \$100, \$200, \$300, \$400 or \$500 (or *one-tenth* of the face value of your Mortuary Benefit Certificate), payable annually for ten years from the date after the *seventieth* birthday 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 will be paid in one sum to your beneficiaries.
- 7.—**An Old Age Pension Benefit**, payable annually during total and permanent disability, which you 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 value of the Mortuary Certificate held, and (b) by the age at which the total and permanent disablement occurs. On a \$5,000 certificate or policy at age 70 the annual pension would be \$546; at age 75, it would be \$729.

(b) FOR YOUR BENEFICIARIES, AT YOUR DEATH.

- 8.—**A Burial Benefit** of \$100 (if you have taken the Old Age Pension Benefit), to insure decent interment.
- 9.—**A Funeral Benefit** of \$50 (if at the time of your death you are enrolled for the Sick and Funeral Benefits), to defray 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 yourself.

For Full Details of the I. O. F. Benefit System, apply to any Officer or Member of the Order.

ORONHYATEKHA, M.D., S.C.R.,
TORONTO, CANADA.

JOHN A. MCGILLIVRAY, Q.C., S.S.,
TORONTO, CANADA.