

Limit of Age for Admission is from 18 to 55 Years of Age.

Monthly Rates of Assessments.

To secure (1) the Mortuary Benefit; (2) the Total and Permanent Disability Benefit, which disability may result from accident or disease, or be due to old age; (provided that no one shall be entitled to make a claim on account of total and permanent disability resulting from old age till after he is seventy years old) for which the members of the L.O.F. pay the small monthly rates shown below:

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

Age	\$1,000			Age	\$1,000		
	\$1,000	\$2,000	\$3,000		\$1,000	\$2,000	\$3,000
18	39	\$1.29	\$1.80	57	82	\$1.91	\$2.61
19	41	1.32	1.83	58	84	1.93	2.62
20	43	1.34	1.85	59	86	1.95	2.63
21	45	1.37	1.88	60	88	1.97	2.64
22	47	1.40	1.91	61	90	1.99	2.65
23	49	1.43	1.94	62	92	2.01	2.66
24	51	1.46	1.97	63	94	2.03	2.67
25	53	1.49	2.00	64	96	2.05	2.68
26	55	1.52	2.03	65	98	2.07	2.69
27	57	1.55	2.06	66	100	2.09	2.70
28	59	1.58	2.09	67	102	2.11	2.71
29	61	1.61	2.12	68	104	2.13	2.72
30	63	1.64	2.15	69	106	2.15	2.73
31	65	1.67	2.18	70	108	2.17	2.74
32	67	1.70	2.21	71	110	2.19	2.75
33	69	1.73	2.24	72	112	2.21	2.76
34	71	1.76	2.27	73	114	2.23	2.77
35	73	1.79	2.30	74	116	2.25	2.78
36	75	1.82	2.33	75	118	2.27	2.79
37	77	1.85	2.36	76	120	2.29	2.80
38	79	1.88	2.39	77	122	2.31	2.81
39	81	1.91	2.42	78	124	2.33	2.82
40	83	1.94	2.45	79	126	2.35	2.83
41	85	1.97	2.48	80	128	2.37	2.84
42	87	2.00	2.51	81	130	2.39	2.85
43	89	2.03	2.54	82	132	2.41	2.86
44	91	2.06	2.57	83	134	2.43	2.87
45	93	2.09	2.60	84	136	2.45	2.88
46	95	2.12	2.63	85	138	2.47	2.89
47	97	2.15	2.66	86	140	2.49	2.90
48	99	2.18	2.69	87	142	2.51	2.91
49	101	2.21	2.72	88	144	2.53	2.92
50	103	2.24	2.75	89	146	2.55	2.93
51	105	2.27	2.78	90	148	2.57	2.94
52	107	2.30	2.81	91	150	2.59	2.95
53	109	2.33	2.84	92	152	2.61	2.96
54	111	2.36	2.87	93	154	2.63	2.97
55	113	2.39	2.90	94	156	2.65	2.98
56	115	2.42	2.93	95	158	2.67	2.99
57	117	2.45	2.96	96	160	2.69	3.00

The rates for \$500 Benefit are one-half of those for \$1,000, the benefit of fractions being given to The Supreme Court.

For rates of *Local* Assessments in the Hazardous and Extra Hazardous Classes, see Constitutions and Laws.

Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional, and are \$3 per week for the first two weeks and \$2 per week for the next 10 weeks, and as provided in Section 224 (5), \$3.00 per week for the next 12 weeks of any one illness; and, at death, \$50 towards funeral expenses.

The rates for Sick and Funeral Benefits, besides the Burialment Fee of \$3, which is paid but once, are as follows:

At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	30	30	40	30	40	30	40
19	31	31	41	31	41	31	41
20	32	32	42	32	42	32	42
21	33	33	43	33	43	33	43
22	34	34	44	34	44	34	44
23	35	35	45	35	45	35	45
24	36	36	46	36	46	36	46
25	37	37	47	37	47	37	47
26	38	38	48	38	48	38	48
27	39	39	49	39	49	39	49
28	40	40	50	40	50	40	50
29	41	41	51	41	51	41	51
30	42	42	52	42	52	42	52
31	43	43	53	43	53	43	53
32	44	44	54	44	54	44	54
33	45	45	55	45	55	45	55
34	46	46	56	46	56	46	56
35	47	47	57	47	57	47	57
36	48	48	58	48	58	48	58
37	49	49	59	49	59	49	59
38	50	50	60	50	60	50	60
39	51	51	61	51	61	51	61
40	52	52	62	52	62	52	62
41	53	53	63	53	63	53	63
42	54	54	64	54	64	54	64
43	55	55	65	55	65	55	65

Our Investments.

Our funds are always invested with a due regard to safety. A large portion of the funds are deposited with Governments, and with sound monetary institutions, the balance being invested in first mortgages upon improved realty and in municipal securities, as shown below:

Invested Funds.

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

Post Office Savings Bank.....	\$ 14,251 81
Receiver-General, New Brunswick.....	26,000 00
Deposit in Great Britain (\$20,000).....	97,571 52
Mortgages.....	1,177,813 45
Debentures.....	747,001 22

From the above it will be seen that we have already accumulated as a Strategic Fund the sum of

\$1,455,627.04.

The above is subject only to the joint cheques of the undesignated members of the Executive Council:

- E. G. S., Cashier, Ottawa, N.E., Editor, *International Good Templar*, Toronto.
- P. S. C. R., E. Bottrell, House of Commons, Ottawa.
- C. V. C. R., Hon. D. D. Allen, M.C., Flint, Mich.
- S. Secretary, John A. McLaughlin, C. G. P., Toronto.
- S. Treasurer, H. A. Collins, Toronto.
- S. Phys., T. Hillman, M.D., Toronto.
- S. Coun., Hon. Judge W. Wedderburn, C. C. Hampton, N.E.

With what we have in the current bank account, our total surplus on hand at last report (1st March) was the magnificent total of

\$1,455,627.04.