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N'S UNDERWEAR. bed Cotton Shirts, and elastic, medium

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Cambric in fine hair stripes and spots, at ecollars, cuffs atdetached, at ..... 756

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CO.
LIMITED
ST., TORONTO

Independent Order of Foresters.

Supreme Chief
Ranger and the other
members of the Executive Council
of The Supreme Court extend to the
90,000 members of the Order

an Eastertide
Greeting.

LOF

WHY

YOU SHOULD JOIN THE I. O. F.

BECAUSE the I.O.F. has already over a Million and a Half Bollars of Surplus to back up its Benefit Certificates.

BECAUSE a membership in the I.O.F. is practically non-forfeitable except by your own act.

BECAUSE a membership in the I.O.F. will secure from \$250 to \$2,500 on Total and Permanent Disability resulting from accident or disease; but if the Total and Permanent Disability be due to old age, then the benefit shall be \$30 to \$500 a year for a period of ten years, but 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; all this without additional cost.

BECAUSE the Independent Order of Foresters is the only Order

McGical Attendance, Sick Benefits, Funeral Benefits, Total and Pormanent Disability Benefits and Mortuary Benefits.

BECAUSE in this Order there are no assessments on death; and you are not worried as to the number of monthly assessments you are to pay. Members pay each month a stipulated monthly assessment according to age at initiation. These payments may be made monthly, quarterly, semi-annually or an nually, in advance, at the convenience of the member himself.

BECAUSE by joining the I.O.F., on your death, \$500, \$1,000, \$2,000, \$3,000, \$4,000 or \$5,000 Mortuary Benefit is payable to your wife, children, or other beneficiaries, as you may have directed, at a cost ranging from 60 cents per monthly assessment per \$1,000, and upwards, accerding to age at joining, which is less than one-half the cost in Old Line Insurance Companies.

BECAUSE every Forester, when he reaches the age of seventy, is freed from any further charges, and his Benefit Certificate becomes a Paid-up Certificate, the benefits being still payable as provided in the Certificate and in the Constitutions and Laws.

BECAUSE the Independent Order of Foresters, by its reserved powers for calling as many extra assessments as the actual cost of assurance may require, can never fail to fulfil all its obligations to each and every one of its members. By this system benefits are assured to Foresters at a figure not exceeding the at tual cost thereof.

One Supreme Court, Thirty High Courts. 2,343 Subordinate Courts, 90,000 Members. \$1,640,604.38 Surplus. Over \$3,380,000 Paid in Benefits.

The Leading Fraternal
Society in
America.

Liability

ATTACHES TO MEMBERS OF THE LO.F.

Payment of Benefits in Full Required by Law.

The Supreme Court, under the Amendments to its

The Supreme Court, under the Amendments to its Act of Incorporation, secured in 1896, is required to make annual returns to the Department of Insurance, end is now under Government inspection. The following most important provisions relative to the guarantee of payments, and of the liabilities of the members, were also secured:

NO LIABILITY OF MEMBERS FOR ASSESSMENTS, ETC.

(9) The liabilities of any member of the Society shall be limited to the assessments, dues, fees, capitation tax and fines of which, at the date at which he ceases to be a member by withdrawal, expulsion, suspension or non-payment of assessments or dues or otherwise, notice has been actually given by the Society, or which, under its Constitutions and Laws, have matured and become due: Provided that no member or his beneficiary shall be entitled to any pecuniary benefit of the Society during the time such member is in default with respect to the payment of any assessments or directions and the provisions of this section shall be printed on each and every policy issged

Schedule of Rates of the I.O.F.

For the Ordinary or Preferred Class. \$500 \$1,000 \$2,000 \$3,000 \$4,000 \$5,000

Cause of Success...

The cause of the unexampled presperity and growth of the I. O. F. is due to the fact that its foundations have been laid on a solid Financial Basis, and every department of the Order has been managed on business principles, thereby securing for all Foresters large and varied benefits at the lowest possible cost consistent with safety and permanence. Though the I. O. F. has already paid over three million two hundred and twenty-five thousand dollars in benefits, as well as a large sum for management expenses, yet it will be noted that the accumulated funds of the Order stood, on March ist, at over one million six hundred and forty thousand dollars. Another remarkable circumstance is that the death rate of the Order for 1895, being the twenty-first year of its hietory, was only 5.67 per 1,000, showing the great excellence of the I. O. F. system of medical selections.

Independent Order of Foresters.

ORONHYATEKHA, M.D., Supreme Chief Ranges,
HEAD OFFICE:
Or. King and Yonge Sts., TORONTO, CAN

Women Should be Interested

in the I. O. F.

Because of the Three Million Three Hundred

and Eighty Thousand Dollars paid by The Su preme Court in benefits, over two-thirds of the amount has been paid to the

Wives, Mothers, Sisters

and DAUGHTERS of

COST OF JOINING THE I.O.F.
Fees Payable by Charter Members.

(a) The Medical Examination Fee ... say 1 50
[The Medical Examination Fee is \$1.50 for \$500 or \$1,090 of Mortuary Benefit, \$2.00 for \$2,000 or \$3,090, and \$3.00 for \$4,000 or \$5,000 Mortuary Benefit.]

Repayment to Charter Members.

Each Charter Member is entitled to be repaid by his Sub. ordinate Court the amount contributed by him towards the payment of the Charter Fee, such payment to be made out of the first initiation fees received by the Subordinate Court after its charter is closed, but not until a dividend has been declared, as provided in Section 117 (S and 9).

after its charter is closed, but not until a dividend has been declared, as provided in Section 117 (8 and 9).

Fees Payable on Joining an Existing Court.

A candidate for initiation into an existing Court, and taking \$1,000 of Mortuary Benefit, must pay the following fees:

(1) The Deposit Fee, which must accompany his application for membership.

(2) The Initiation Fee, which must be at least 300

(1) The Deposit Fee, which must accompany his application for membership.

(2) The Initiation Fee, which must be at least.

(3) The registration Fee, which is 60 cents for each \$500 of Mortuary Benefit taken.

(4) The Certificate Fee, which pays for the Benefit Certificate and a beautiful Certificate of Membership.

(5) The Medical Examination Fee, which is as above, must also be paid by the applicant.

A candidate taking \$2,000 of Mortuary benefit would be required to pay \$1.00 extra Paristable.

A candidate taking \$2,000 of Mortuary benefit would be required to pay \$1.00 extra Registration Fee and 50 cents extra for Medical Examination Fee, thus making his total cost of admission.......\$ 900 If taking \$3,000 Mortuary Benefit, the cost will be 10 00 If taking \$4,000 Mortuary Benefit, the cost will be 12 00 If taking \$5,000 Mortuary Benefit, the cost will be 13 00

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Geace on Parth & Good mill toward men'

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HON. JUDGE W. WEDDERRURN,

Hampton, N.B., upreme Counsello 
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