

ASSESSMENT SYSTEM

Limit of Age for Admission is from 18 to 55 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. 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	60	61	60	34	76	81	82
19	61	62	61	35	78	83	84
20	62	63	62	36	80	85	86
21	63	64	63	37	82	87	88
22	64	65	64	38	84	89	90
23	65	66	65	39	86	91	92
24	66	67	66	40	88	93	94
25	67	68	67	41	90	95	96
26	68	69	68	42	93	98	99
27	69	70	69	43	95	100	101
28	70	71	70	44	98	103	104
29	71	72	71	45	100	105	106
30	72	73	72	46	102	107	108
31	73	74	73	47	104	109	110
32	74	75	74	48	106	111	112
33	75		75	49	108	113	114

These sums correspond very nearly to the cost of risks as given in the best Actuaries Tables of Mortality.

Special Schedule of Rates.

The rates payable by initiates between 50 and 54 years of age, both inclusive, are as follows:

RATES FOR THE ORDINARY CLASS.

Age	\$1,000	\$2,000	\$3,000
50	\$2.50	\$5.00	\$7.50
51	2.60	5.20	7.80
52	2.70	5.40	8.10
53	2.80	5.60	8.40
54	2.90	5.80	8.70

RATES FOR THE HALARBOUR CLASS.

Age	\$1,000	\$2,000	\$3,000
50	\$2.60	\$5.20	\$7.80
51	2.75	5.50	8.25
52	2.90	5.80	8.70
53	3.05	6.10	9.15
54	3.20	6.40	9.60

In the I. O. F. there are no Assessments on Death.

Funeral Benefits.

The Sick and Funeral Benefits are optional, and are \$3 per week for the first two weeks and \$5 per week for the following 10 weeks of any one illness, and \$50 towards Funeral expenses.

The rates for Sick and Funeral Benefits, besides the Enrolment Fee of \$1 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	\$0 40	36	\$0 41	44	\$0 49	52	\$0 55
19	41	37	45	45	46	53	56
20	41	38	45	46	47	53	56
21	42	39	46	47	48	54	57
22	42	40	46	48	49	54	57
23	43	41	47	49	50	55	58
24	43	42	47	50	51	55	58
25	44	43	48	51	52	56	59

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	\$ 14,231 61
High Courts	5,925 06
Receiver-General of New Brunswick	20,000 00
Deposit in Great Britain (\$20,000)	97,533 53
Mortgages	1,073,242 31
Debentures	161,234 06

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

\$1,344,566.57.

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

- S.C.R., Oranhyatchka, M.D., J.P., Editor INTERNATIONAL GOOD TEMPLAR, Toronto.
- P.S.C.R., E. Lottier, House of Commons, Ottawa.
- S.V.C.R., Hon. D. E. Aiken, M.C., Flint, Mich.
- S. Secretary, John A. McGillivray, Q.C., Toronto.
- S. Treasurer, T. G. Davey, Manager G. T. R. News Co., London.
- S. Phys., Thos. Millman, M.D., Toronto.
- E. Coun., Hon. Judge W. Wedderburn, Q.C., Hampton, N.B.

With what we have in the current bank account, our total reserves as at last report was the magnificent sum

\$1,347,522.62.