

Limit of Age for Admission is from 18 to 65 Years.

Rates of Monthly Assessments.

To secure (1) the Mortuary Benefit, (2) the Total and Permanent Disability Benefit, the members of the I.O.F. are required to pay the small monthly rates shown below:

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

Age	\$1.000			\$2.000			\$3.000		
	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment			
18	18	30	19	30	20	30			
19	19	31	20	31	21	31			
20	20	32	21	32	22	32			
21	21	33	22	33	23	33			
22	22	34	23	34	24	34			
23	23	35	24	35	25	35			
24	24	36	25	36	26	36			
25	25	37	26	37	27	37			
26	26	38	27	38	28	38			
27	27	39	28	39	29	39			
28	28	40	29	40	30	40			
29	29	41	30	41	31	41			
30	30	42	31	42	32	42			
31	31	43	32	43	33	43			
32	32	44	33	44	34	44			
33	33	45	34	45	35	45			
34	34	46	35	46	36	46			
35	35	47	36	47	37	47			
36	36	48	37	48	38	48			
37	37	49	38	49	39	49			
38	38	50	39	50	40	50			
39	39	51	40	51	41	51			
40	40	52	41	52	42	52			
41	41	53	42	53	43	53			
42	42	54	43	54	44	54			
43	43	55	44	55	45	55			
44	44	56	45	56	46	56			
45	45	57	46	57	47	57			
46	46	58	47	58	48	58			
47	47	59	48	59	49	59			
48	48	60	49	60	50	60			
49	49	61	50	61	51	61			
50	50	62	51	62	52	62			
51	51	63	52	63	53	63			
52	52	64	53	64	54	64			
53	53	65	54	65	55	65			
54	54	66	55	66	56	66			
55	55	67	56	67	57	67			
56	56	68	57	68	58	68			
57	57	69	58	69	59	69			
58	58	70	59	70	60	70			
59	59	71	60	71	61	71			
60	60	72	61	72	62	72			
61	61	73	62	73	63	73			
62	62	74	63	74	64	74			
63	63	75	64	75	65	75			
64	64	76	65	76	66	76			
65	65	77	66	77	67	77			
66	66	78	67	78	68	78			
67	67	79	68	79	69	79			
68	68	80	69	80	70	80			
69	69	81	70	81	71	81			
70	70	82	71	82	72	82			
71	71	83	72	83	73	83			
72	72	84	73	84	74	84			
73	73	85	74	85	75	85			
74	74	86	75	86	76	86			
75	75	87	76	87	77	87			
76	76	88	77	88	78	88			
77	77	89	78	89	79	89			
78	78	90	79	90	80	90			
79	79	91	80	91	81	91			
80	80	92	81	92	82	92			
81	81	93	82	93	83	93			
82	82	94	83	94	84	94			
83	83	95	84	95	85	95			
84	84	96	85	96	86	96			
85	85	97	86	97	87	97			
86	86	98	87	98	88	98			
87	87	99	88	99	89	99			
88	88	100	89	100	90	100			

The rates of monthly assessments in the Sick and Funeral Fund are as follows:

At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	40	20	44	22	48
19	41	21	45	23	49
20	42	22	46	24	50
21	43	23	47	25	51
22	44	24	48	26	52
23	45	25	49	27	53
24	46	26	50	28	54
25	47	27	51	29	55
26	48	28	52	30	56
27	49	29	53	31	57
28	50	30	54	32	58
29	51	31	55	33	59
30	52	32	56	34	60
31	53	33	57	35	61
32	54	34	58	36	62
33	55	35	59	37	63
34	56	36	60	38	64
35	57	37	61	39	65
36	58	38	62	40	66
37	59	39	63	41	67
38	60	40	64	42	68
39	61	41	65	43	69
40	62	42	66	44	70
41	63	43	67	45	71
42	64	44	68	46	72
43	65	45	69	47	73
44	66	46	70	48	74
45	67	47	71	49	75
46	68	48	72	50	76
47	69	49	73	51	77
48	70	50	74	52	78
49	71	51	75	53	79
50	72	52	76	54	80
51	73	53	77	55	81
52	74	54	78	56	82
53	75	55	79	57	83
54	76	56	80	58	84
55	77	57	81	59	85
56	78	58	82	60	86
57	79	59	83	61	87
58	80	60	84	62	88
59	81	61	85	63	89
60	82	62	86	64	90
61	83	63	87	65	91
62	84	64	88	66	92
63	85	65	89	67	93
64	86	66	90	68	94
65	87	67	91	69	95
66	88	68	92	70	96
67	89	69	93	71	97
68	90	70	94	72	98
69	91	71	95	73	99
70	92	72	96	74	100

Our Investments.

The surplus funds of the Order are always invested with the greatest safety. A large portion of the funds is deposited with trustworthy banks 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:

Province of Canada Stock	\$100,000.00
U.S. Government Bonds	200,000.00
Deposits in Great Britain	100,000.00
Mortgages	1,000,000.00
Real Estate	100,000.00

From the above it will be seen that we have already an invested surplus fund of

\$1,400,000.00

No portion of the funds thus invested can be withdrawn except by the joint cheques of the undersigned officers who constitute the Executive Council:

- S. C. B., Grand Master, M. D., 1000 Avenue
- NATIONAL GUARDIAN, Toronto.
- F. C. B., E. Grand, House of Commons, Ottawa.
- A. V. C., Rev. D. D. Archer, 211 St. James, Toronto.
- Secretary, John A. McGarr, 211 St. James, Toronto.
- Treasurer, H. A. Collins, Toronto.
- Phys. Y. Sullivan, R. C., Toronto.
- Chas. H. Jones, R. C., Toronto.
- W. A. Sampson, R. C.

With what we have in the present day's economy, our total surplus fund is as follows: (As of May 1st, 1914) was the magnificent sum of

\$1,400,000.00

Members for each year are one-half of those for 1913. The per cent of members being paid in the current year.

For the rates of disability and death in the various classes, see the various classes, the Constitution and Law, or official literature of the Order.

The Supreme Court Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional. A candidate for admission to the Order may apply for enrollment, in this case, at any age, provided he is in good health and may be certified in this regard. With a year after that, by using the Medical Board, by signing the petition for a year. No further payment of the same is required until the member has been before the Supreme Court, as provided in the Constitution. The assessment for the first year is

The benefits are as follows:—(1) During each calendar year, the member shall pay a sum of \$5.00 a week for the first two years, \$5.00 a week for the next two years, and so on, until the Executive Council of the Supreme Court, as provided in the Constitution, shall certify that the member is in good health. A further sum of \$5.00 a week for the next two years, \$5.00 a week for the next two years, and so on, until the member has been before the Supreme Court, as provided in the Constitution. The assessment for the first year is