



Independent Order of Foresters.

Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL COST.

This Benevolent Order is based upon the broadest principles of mutual aid and fraternal intercourse in all the social and business relations of life. Its grand object is to unite in one true brotherhood all good men, without regard to sectarian creeds, political dogmas, or conditions in life; to provide for relief in sickness or disability, to establish upon the Mutual Aid plan a fund for the relief of Widows and Orphans of deceased members, to foster a spirit of co-operation in all departments of labor and commerce; to assist the unfortunate and relieve the distressed; to encourage and protect the professional man, laborer, artisan, tradesman, or farmer, and all engaged in industrial pursuits. Independent Foresters are taught by the principles of the Order to be *Sober, Upright and Conscientious*—willing to help, ready to relieve, and obedient to the laws of their country, so as to command respect from their fellow-men.

The laws of the Order are simplified and most liberal, giving to each subordinate Court the right to regulate its own domestic affairs and internal economy, while the Ritual is very beautiful, novel and exciting, making the initiatory and other ceremonies most interesting and instructive.

The benefits are large and varied, while the fees and dues are less than in any other kindred Society. They are—

The Court Benefits.

consisting of—
(A) 1. The fraternal privileges of the Order and the educational opportunities of the Court-Room.
2. Free medical attendance during any period of illness.
3. Last though not least, the care and attendance, if necessary, of the Brethren, and in certain cases by trained nurses during illness.
(B) 1. A weekly allowance of \$5 during 12 weeks in any illness. 2. A funeral benefit of \$50 on the death of a member.

Small Annual Charges.

For the benefits enumerated under A, each Court is permitted to retain all initiation fees after paying for the charter, and which may be supplemented by such a small annual tax as may be agreed upon by the Court and incorporated in its by-laws. This should in no case exceed \$2 per member, per year—except in cities and in larger towns where the hall rent comes higher.

Sick Benefits Optional.

Each Court has the option, by a majority vote of relieving its members from contributing to or participating in the benefits enumerated under (B). Should a Court decide to maintain these benefits, it has the privilege of fixing both the amount of the benefits and the rates of the contributions of the members. But if a Court decides not to maintain for its own members a Sick and Funeral Fund, then any or all of its members may participate in the Supreme Court Sick and Funeral Fund, which consists of a weekly allowance of \$5 per week for a period of twelve weeks in any case of illness, and \$50 towards funeral expenses. To entitle a member to participate in such Supreme Court Fund he must pay an enrollment fee and a monthly assessment in advance, as per schedule following:

Cost of Sick and Funeral Benefits.

At Age of	Enrolment Fee	Monthly Rate of Assn.	At Age of	Enrolment Fee	Monthly Rate of Assn.
18	\$60	\$30	37	\$23	\$4
19	61	31	38	24	41
20	62	32	39	25	42
21	63	33	40	26	43
22	64	34	41	27	44
23	65	35	42	28	45
24	66	36	43	29	46
25	67	37	44	30	47
26	68	38	45	31	48
27	69	39	46	32	49
28	70	40	47	33	50
29	71	41	48	34	51
30	72	42	49	35	52
31	73	43	50	36	53
32	74	44	51	37	54
33	75	45	52	38	55
34	76	46	53	39	56
35	77	47	54	40	57
36	78	48			

The Grand Benefits.

(C) The Grand Benefits of the Order are, however, the Endowment of \$1000, \$2000, or \$3000, payable at death, or on total disability, or between the 70th and 80th birthdays. Every member of the Order must take at least \$1000, and may increase that amount at any time to \$2000 or \$3000, provided he passes a satisfactory medical examination, and is not over 55 years of age; or he may at any time, by giving the proper notice and paying up all claims, reduce his Endowment to \$500 or to \$1000.

1. These are paid to the widow and orphans or heirs of deceased Foresters, as may have been previously directed by the member, within thirty days of due proof of claim.

Annuity for Old Age

2. On a member reaching his 70th birthday, one-half of his endowment is paid to him, and thereafter an additional tenth at each recurring birthday, until the 80th birthday, the whole endowment is paid to the member himself. But if he dies between the 70th and 80th birthdays the unpaid balance of endowment is paid to his widow and orphans or heirs, as provided by law.

Total and Permanent Disability Benefit.

3. On a member becoming totally and permanently disabled, he is paid one-half of his endowment, as provided by the endowment law, and the balance on death is paid to his widow and orphans and heirs. Thus, in becoming an Independent Forester you at once secure the blessings of insurance, an annuity for old age, and a low insurance benefit. For the GRAND BENEFITS each member is required to pay according to the

following extraordinary low monthly rates of assessment, based on age and cost of risk, being the only equitable scale in existence.

Schedule of Rates of Assessment for the Ordinary Class:

AGE.	\$1000	\$2000	\$3000
18	\$60	\$120	\$180
19	61	122	183
20	62	124	186
21	63	126	189
22	64	128	192
23	65	131	195
24	66	133	198
25	67	135	201
26	68	137	204
27	69	139	207
28	70	141	210
29	71	142	213
30	72	144	216
31	73	146	219
32	74	148	222
33	75	150	225
34	76	152	228
35	77	154	231
36	78	156	234
37	79	158	237
38	80	160	240
39	81	162	243
40	82	164	246
41	83	166	249
42	84	168	252
43	85	170	255
44	86	172	258
45	87	174	261
46	88	176	264
47	89	178	267
48	90	180	270
49	91	182	273
50	92	184	276
51	93	186	279
52	94	188	282
53	95	190	285
54	96	192	288
55	97	194	291
56	98	196	294
57	99	198	297
58	100	200	300
59	101	202	303
60	102	204	306
61	103	206	309
62	104	208	312
63	105	210	315
64	106	212	318
65	107	214	321
66	108	216	324
67	109	218	327
68	110	220	330
69	111	222	333
70	112	224	336
71	113	226	339
72	114	228	342
73	115	230	345
74	116	232	348
75	117	234	351
76	118	236	354
77	119	238	357
78	120	240	360
79	121	242	363
80	122	244	366
81	123	246	369
82	124	248	372
83	125	250	375
84	126	252	378
85	127	254	381
86	128	256	384
87	129	258	387
88	130	260	390
89	131	262	393
90	132	264	396
91	133	266	399
92	134	268	402
93	135	270	405
94	136	272	408
95	137	274	411
96	138	276	414
97	139	278	417
98	140	280	420
99	141	282	423
100	142	284	426

Schedule of Rates of Assessment for the Extra Hazardous Class.

Consisting of those who follow Blasting, Mining, Submarine Operations, Manufacturing or dealing in explosives, Seafaring Occupations, Navigating Lakes and Rivers, and Engineers, Firemen, Brakemen, and Conductors of Railway Trains.

AGE.	\$1,000	\$2,000	\$3,000
18	70	140	210
19	71	142	213
20	72	144	216
21	73	146	219
22	74	148	222
23	75	150	225
24	76	152	228
25	77	154	231
26	78	156	234
27	79	158	237
28	80	160	240
29	81	162	243
30	82	164	246
31	83	166	249
32	84	168	252
33	85	170	255
34	86	172	258
35	87	174	261
36	88	176	264
37	89	178	267
38	90	180	270
39	91	182	273
40	92	184	276
41	93	186	279
42	94	188	282
43	95	190	285
44	96	192	288
45	97	194	291
46	98	196	294
47	99	198	297
48	100	200	300
49	101	202	303
50	102	204	306
51	103	206	309
52	104	208	312
53	105	210	315
54	106	212	318
55	107	214	321
56	108	216	324
57	109	218	327
58	110	220	330
59	111	222	333
60	112	224	336
61	113	226	339
62	114	228	342
63	115	230	345
64	116	232	348
65	117	234	351
66	118	236	354
67	119	238	357
68	120	240	360
69	121	242	363
70	122	244	366
71	123	246	369
72	124	248	372
73	125	250	375
74	126	252	378
75	127	254	381
76	128	256	384
77	129	258	387
78	130	260	390
79	131	262	393
80	132	264	396
81	133	266	399
82	134	268	402
83	135	270	405
84	136	272	408
85	137	274	411
86	138	276	414
87	139	278	417
88	140	280	420
89	141	282	423
90	142	284	426
91	143	286	429
92	144	288	432
93	145	290	435
94	146	292	438
95	147	294	441
96	148	296	444
97	149	298	447
98	150	300	450
99	151	302	453
100	152	304	456

The proceeds of these assessments, less 5 per cent. for management expenses, is called

The Endowment Fund

and is safely invested, and is held sacred for the purpose for which it was paid, and cannot be used for any other object than the payment of the widows and orphans or heirs of deceased Foresters, or of aged or disabled members.

Safety of the Funds.

(B) All possible safe-guards have been thrown around the funds of the Order, as will be seen from the following regulations:
The Secretary and Treasurer have given ample personal bonds, with first-class sureties. This is supplemented by bonds of the Guarantee Company. Then all remittances to the Treasurer are required to be made payable to the order not only of the Treasurer, but also of the bank which holds our deposits. And the bank is instructed to pay out no funds of the Order except on a cheque signed by the S. C. R. and S. Secretary, and attested with the seal of the Sup. Court, and countersigned by the S. Treasurer.

Reserve Fund.

Though our assessments are so low, our medical selection is so carefully made, that it is expected that a substantial Reserve Fund will be created during the first ten years of our existence, which will aid us to meet the claims promptly should any extraordinary mortality occur in our ranks by a "Victoria Disaster," or by an epidemic, or by any other extraordinary event.

A Reduction in the Cost.

It is provided that, on the Reserve Fund reaching a certain figure, the assessments will be remitted, and the widows and orphans paid out of the excess of the Reserve Fund, and thus reduce the actual cost to members. Provision is also made by which, on the Reserve Fund and the ordinary monthly assessments proving inadequate to pay promptly all claims, to make special assessments. Though the law provides for thirty days' grace, the aim is to pay all claims within 6 days after due proof of claim.

Do you ask how we can pay so large benefits at

Less Than Half the Cost

of similar benefits in the ordinary Life Insurance Companies? We answer that insurance companies base their tables of rates on the following actuarial:

Table of Cost of Risks.

Age	Risk	Age	Risk	Age	Risk	Age	Risk
18	47	29	98	40	\$10	51	\$10
19	7	31	8	43	10	61	17
20	2	33	3	45	10	62	19
21	7	35	8	47	11	63	21
22	7	37	8	49	11	64	23
23	7	39	8	51	12	65	25
24	7	41	8	53	12	66	27
25	7	43	8	55	13	67	29
26	7	45	8	57	13	68	31
27	7	47	8	59	14	69	33
28	7	49	8	61	14	70	35
29	7	51	8	63	15	71	37
30	7	53	8	65	15	72	39
31	7	55	8	67	16	73	41
32	7	57	8	69	16	74	43
33	7	59	8	71	17	75	45
34	7	61	8	73	17	76	47
35	7	63	8	75	18	77	49
36	7	65	8	77	18	78	51
37	7	67	8	79	19	79	53
38	7	69	8	81	19	80	55
39	7	71	8	83	20	81	57
40	7	73	8	85	20	82	59
41	7	75	8	87	21	83	61
42	7	77	8	89	21	84	63
43	7	79	8	91	22	85	65
44	7	81	8	93	22	86	67
45	7	83	8	95	23	87	69
46	7	85	8	97	23	88	71
47	7	87	8	99	24	89	73
48	7	89	8	101	24	90	75
49	7	91	8	103	25	91	77
50	7	93	8	105	25	92	79
51	7	95	8	107			