

#### Independent Order of Foresters.

#### Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL

This Benevelent 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 sectarise creeds, political dogmas, or conditions in life; to provide for relief in sickness or disability, to establish upon the Mutual Adulana a fund for the relief of Widows and Orphans of deceased members, to foster a split of co-operation in all departments of labor and commerce; assist the unfortunate and relieve the distressed; to encourage and protect the professional man, laborer, artisan, traderman, or farmer, and all engaged in industrial pursuits. Independent Poresters are taught by the principles of the Order to be Sober, Upright and Conscientous—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 as own doniestic 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 chest are less than in any other kindred Society. They are

#### The Court Benefits.

(A) 1. The fraternal privileges of the Order and the educational opportunities of the Court-Room.

2. Free medical attendance during any period of species.

3. Last though not least, the care and attendance, if necessary, of the Brethren, and in certain cases by trained nurses during illness.

(II) 1. A weekly allowance of \$5 during 12 weeks in any illness. 2. A tuneral 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 ease 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 parsicipating 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. If it it a Court decides not to maintain tor 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 one illness, and \$50 towards funeral expenses. To entitle a member to participate in such Supreme Court Fund he must pay an enrobnent fee and a monthly assessment in advance, as per schedule following:

## Cost of Sick and Funeral Benefits.

At Age of	nrolm'nt Fee	Monthly rate of Assmint.	At Age of	Enrolm'ıı Fee	Monthly rate of Assmn
78	\$ 60	\$ 10	37	_~~	\$ 41
39	61	31	38	34	7 7
20	62	31	39	7.6	43
28	бz	32	40	88	74
22	\$ 60 62 63 64 65 65 66 67 68 69 70	32	41	\$ 82 84 88 90	45
23	65	33	43	<b>9</b> 2	46
<b>34</b>	66	33	43	95	48
25 26	67	34	44	95	ŚO
<b>26</b>	63	34	45	1 02	52
27 28	69	35	46	30 1	54
	70	35	47	2 15	58
29	71	36	43	2 25	63
30	72	36	49	1 35	√8
3t	73	37	50	2 45	75
3 <b>4</b>	74	37	51	2 55	80
33	75	38	\$3	2 65	85
34	76	38	53	3 75	\$ 47 47 43 46 48 50 54 58 60 85 85 95
34 · · · · · · · · · · · · · · · · · · ·	75 76 78 80	\$ 30 71 32 32 33 33 34 34 35 36 36 37 37 38 38	54	2 85	95
<b>36</b>	<b>\$</b> 0	40			

## The Grand Benefits.

(C.) The Frand Benefits of the Order are, however, the Endowment of \$1000, \$5000, or \$3000, payable at death, or on total disability, or between the 70th and 30th birthdays. Every member of the Order must take at least \$1000, and is may increase that amount at any ame to \$5000 or \$5000, provided he passes a satisfactory medical examination, and is not over \$5 years \$2\$ or he may at any time, by giving the proper notice and paying up all claims, reduce his Endowment to \$5000 or to \$1000. (C.) The Frand Benefits of the Order are, however

2. 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 des preof of claim.

## Annuity for Old Age

2. On a member reaching his 70th birthday, one-areth of his endowment is paid to him, and thereafter an additional teath at each recurring birthday, until the Both 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 in paid to his widow and orphana, and heris. Thus, in becoming an Independent Forester you at once secure he bis single insurance, an annuity for old age, and has illume tabident becefit. For the GRATE BUXE-TTS each member is required to pay according to the

folowing 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:

AOK.	\$1000	#2000	<b>\$3000</b>
18	# 60 61 62 63 64 65 60 67 68 69 70 71 72 73 74 75 70 88 89 90 91 91 91 91 91 91 91 91 91 91 91 91 91	\$1 20	\$1.80
19	61	1 22	1 85
20	(22	\$1 20 1 22 1 94 1 26 1 28 1 39 1 39	1 85 1 86 1 85 1 9: 1 9:
21	63	1 26	1 80
22	64	1 28	1 9.
23	65	1 30	1 93
26	00	1 82	. 198
25	07	1 31	01
20	1 68	1 30	2 04
27	1 09	1 38	9 07
28	1 70	1 40	2 10
1 20	1 71	1 42	, , ,
30	12	1 44	2 10
31	1 13	1 46	1 2 15
32	1 42	1 48	1 2 2
22	1 42	1 50	1 35
1 20	1 48	1 50	1 3 3
33	1 66	1 51 1 50 1 40 1 42 1 44 1 46 1 48 1 50 1 54 1 50 1 64 1 72 1 70 1 84 1 90 1 90 1 90 1 90 1 90	2 3
32	! 85	1 64	3 30
36	1 82	1 68	3 83
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14	98	1 94	្រីស
45	1 02	201	i sõ
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17	l iii	: 2.23	9.45
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49		2 70	1 4 05
K48 44444444444444444444444444444444444	1 55	2 90	4 35
51	1 55	3 10	1 4 11
52	1 55	3 30	1 4 95
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70	١.	\$1,00U	<b>€2,000</b>	\$3.000
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72 1 44 22 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2		71	1 42	2 1
73		72	1 44	2 1
14		73	I 46	2 1
75		74	1 <b>4</b> S	2 2
78		75	1 50	2 2
77		76	1 52	2 2
78		77	1 54	2 3
79 1 53 22 4 2 4 4 5 5 2 4 4 5 5 4 4 5 5 5 4 5 5 5 6 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9		78	1 56	2 3
80		79	1 58	2 3
82 1 04 2 4 5 5 6 1 7 8 9 6 1 9 8 1		80	1 60	2 40
84 1 68 2 5 6 8 8 1 72 2 5 6 8 8 1 72 8 8 1 72 8 8 1 8 8 2 8 8 1 8 8 2 8 8 1 8 1		82	1 64	2 4
86 1 72 2 5 6 8 9 1 7 8 9 1 8 9 1 8 9 1 8 9 1 8 9 1 8 9 1 8 9 1 8 9 1 9 1		84	1 68	2 5
#9 1 78 2 6 #9 1 90 27 #1 1 84 2 7 #4 1 58 2 8 #6 1 92 2 9 #6 1 92 2 9 #6 1 92 2 9 #6 1 92 2 9 #6 1 94 3 9 #6 1 94 3 9 #6 1 94 3 9 #6 1 94 3 9 #6 1 94 3 9 #6 1 95 3 3 #6 1 95		86	1 72	2 5
96		88	1 78	26
92 1 84 27 74 1 88 22 8 96 1 1 92 2 8 98 1 99 2 90 3 0 1 02 2 04 3 0 1 02 2 04 3 0 1 04 2 08 3 1 1 07 2 14 3 2 1 10 2 29 3 3 3 1 11 2 2 3 3 4 1 1 2 3 2 3 3 4 1 2 3 3 3 4 1 2 3 3 3 4 1 2 3 3 3 4 1 2 3 3 3 4 1 2 3 3 3 4 1 2 3 3 3 4 1 2 3 3 3 4 1 2 3 3 3 4 1 2 3 3 3 4 1 2 3 3 3 4 1 2 3 3 4 1 2 3 3 4 1 2 3 3 5 1 1 5 5 3 5 1 1 5 5 3 5 1 1 5 5 3 5 2 0 0 4 6 3 3 0 6 6 3 3 0 7 8 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		90	1 80	2 70
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96 192 28 98 196 29 100 200 30 102 204 30 102 204 30 104 208 31 107 214 32 110 220 33 1113 226 33 1116 232 34 120 240 33 1155 256 37 130 260 42 155 310 46 175 350 460 250 460 59 260 520 78		1	1 88	2 8
98 1 94 2 9 1 00 2 00 3 0 1 02 2 04 3 0 1 04 2 08 3 1 1 07 2 14 3 2 1 10 2 29 3 3 3 1 13 2 26 3 3 1 16 2 32 33 4 1 20 2 40 3 6 1 25 2 50 4 3 7 1 50 2 60 5 2 1 15 5 3 10 4 2 1 75 3 50 52 2 50 4 90 6 9 2 50 4 60 6 9 2 60 6 90 7 8		96	1 92	2 8
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1 02 2 04 3 0 1 04 2 08 3 1 1 07 2 14 3 1 1 10 2 20 3 3 1 13 2 26 3 3 1 16 2 32 34 3 6 1 20 2 40 3 6 1 25 2 56 3 7 1 30 2 60 3 9 1 49 2 50 4 2 1 55 3 10 4 2 1 75 3 50 5 2 2 00 4 60 6 9 2 60 6 9 3 60 7 8		1 00	2 00	3 0
1 04 2 08 3 1: 1 107 2 14 3 2: 1 10 2 20 3 3 3 1 13 2 26 3 3 1 16 2 32 34 36 1 20 2 40 3 6 1 25 2 56 3 7 1 30 2 50 4 2 1 155 3 10 4 2 1 75 3 50 5 2 2 50 4 20 6 9 2 50 6 9 2 50 6 9 3 9		1 02	2 04	3 00
1 07		ï 04	2 08	3 13
1 10		1 0T	2 14	3 2
113 2 26 3 3 4 1 20 2 40 3 7 8 4 1 20 2 40 3 7 8 4 1 25 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 2 50 4 2 50 5 2 2 50 4 50 5 2 2 50 4 50 5 2 5 2 5 5 2 5 5 2 5 5 2 5 5 2 5 5 2 5 5 5 2 5 5 5 2 5 5 5 2 5 5 5 5 2 5 5 5 5 2 5 5 5 5 2 5 5 5 5 5 5 2 5		1 10	2 20	3 30
1 16 2 32 3 4 1 2 2 4 0 3 6 1 2 3 1 1 2 2 4 0 3 6 1 2		1 13	2 26	3 3
1 90 2 40 3 6 1 25 2 56 3 7 1 30 2 60 3 9 1 49 2 50 4 2 1 55 3 10 4 6 1 75 3 50 5 2 2 00 4 60 6 9 2 60 5 20 7 8		1 16	2 32	3 4
1 25 2 50 3 7 1 30 2 60 3 9 1 49 2 50 4 2 1 55 3 10 4 6 1 75 3 50 5 2 2 00 4 00 6 9 2 50 5 20 7 8		1 20	2 40	3 60
1 50 2 60 3 9 1 49 2 50 4 2 1 55 3 10 4 6 1 75 3 50 5 2 2 00 4 60 6 9 2 60 5 20 7 8		1 25	2 50	3 7
1 49 2 50 4 2 1 55 3 10 4 6 1 75 3 50 5 2 2 00 4 60 6 9 2 50 4 60 6 9 2 60 5 20 7 8 3 00 6 00 9 0		1 30	2 60	3 90
1 55 3 10 4 6 1 7 5 3 50 5 2 90 4 90 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		1 49	2 80	4 20
175 350 52 200 400 60 230 460 89 260 520 78 300 600 90		ī 55	3 10	4 0
2 00 4 00 6 0 2 30 4 60 6 9 2 60 5 20 7 8 3 00 6 00 9 0		1 75	3 50	5 2
2 30 4 60 6 9 2 60 5 20 7 8 3 00 6 00 9 0		2 00	4 00	6 00
2 60 5 20 7 8 3 00 8 00 9 0		2 30	4 60	8 90
300 000 90		2 60	\$ 20	7 80
		3 00	6 00	9 0

The proceeds of these assessments, less is fper cent for management expenses, is called

### The Endowment Fund

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

#### Safety of the Funds.

(8.) 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 instrusted to pay out no funds of the Order except on a chêque 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 o low, our medical selection is so carefully made, that it is expected that a substantial Reserve Fond 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 "Vactoria 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 month! assessments proving inadequate to pay promptly all claims, to make special assessments. Though the law provides for thirty days grace, the sims is to pay all claims within 6 days after due provi 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 actuaries.

### Table of Cost of Risks.

F.	Risk	1 Age	Rhk	Ago	Hisk	Ago	Rick
	\$7 L3	129	<b>\$6.28</b>	140	\$10 36 4	51	\$10 80
•	7 21	30	8 43	[43	10 6I	1 .	17 90
•	1 29	31	3 58	42	10 89	1	19 01
Ĺ	7 38	32	8 75	43	11 25	1	<b>20 36</b>
	7 43	38	8 92	[44	31 70	SC 38	21 06
1	7 36	34	19410	<b>{45</b>	12 21	36	23 13
	7 67	185	9 29	46	12 84	57	24 68
5	7 77	36	9 49	17	13 52	58	26 39
	7 89	137	:9 66	la.	16 25	30	25 25
•	8 00	38	9 91	149	15 06	leo	30 34
1	8 14	39	0 13	50	1594	1	

In addition to charging "The Cost of Risks," in-surance men collect from their policy-holders or mem-bers large sums for expenses, dividends to stockhold-

#### Only 5 per cent. for Management Expenses.

The Independent Order of Foresters is able to give insurance as cheaply as it does because it expends less than by per cent, for management expenses, while Insurance Companies, for each \$1.00 paid for death claims, pay \$1.00, and even as high as \$2.00, for management expenses and dividends to stockholders, as the following, taken from the report of Professor Cherriman, Dominion Superintendent of Insurance, for the year 1881, issued by the Department of Finance, will show the

## **Enormous Cost of Management**

_ ~	urance Compa	
Name of Co.	Pald for General Expenses & Dividend to Stockholders,	Paid for Death Losses
Canada Life Citizens	\$203,795 28 7,867 00	\$213,945 07 12,180 30
Confederation	64,759 79	51,450 51 7,423 10
Ontario Motu	44,169 50	15,439 12
Sun	55,543 17 5,442 48	47,090 83 1,200 00
Total	\$391,018 03	\$350,330 UO

It is sometimes urged that as our Order grows older the rate of mortality would so largely increase as to make the assessments very burdenome to our mem-bers. In a recent article in the Monetary Times, at-tacking the Benefit Societies, doubtless inspired by in-surancement, this was made a strong point.

#### Rate of Mortality does not Increase.

Schedule of Rates of Assessment

Schedule of Rates of Assessment

From a letter of Grand Secretary King, addressed to Dr. Uronhyatekha, Supreme Chief Ranger, we gather that among the Odd Fellows of Ontario, after nearly 30 verts of existence, the sate of mortality was as follows:

Class.

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

Aor. \$1,000 \$2,000 \$3,000 [18] 70 [140 210] 18] 25 [18] 25 [18] 25 [18] 26 [18] 27 [18] 27 [18] 28 [18] 28 [18] 28 [18] 28 [18] 28 [18] 29 [18] 20 [18] 21 [18] 21 [18] 22 [18] 22 [18] 28 [

#### The Machinery of the Order.

We have a Supreme Court of the Order, composed of representatives sent by the several High Courts, which has charge and control of the Endowment and General Laws of the Order.

Under the Supreme Court, in each Province or State, are High Courts, corresponding to Grand Lodges of other Societies, who have control of all matters—except the Endowment Law and the General Laws of the Order.

Under the High Courts are the Subordinate Courts, who manage their own local affairs under the laws of the High Court.

#### The Membership.

We have four classes of members: (1.) The Beneficiary Members consist of those who pass the ballot and the rigid medical examination of the Order, and whose ages are between 18 years and 55

ihe Order, and whose ages are between 18 years and 55 years.

(E.) The Social Members are those who have been initiated as charter members or otherwise, and who after arisk have failed to pass the medical examinations. They are not taxed for benefits, and likewise do not receive any benefits, except the fraternal privileges of the Order and Court Room.

(3.) The Honorary Members are those who have been admitted as such in accordance with the provisions of the law, and are likewise not entitled to benefits, nor are they subject to any charges.

(L.) Special Members are those whose occupations are specially hazardous, and who are excitled only to the social privileges of the Order, free medical attendance and sick benefits.

#### 1st Class Membership.X

For intelligence and moral worth we can safely say that no society can boast of a higher grade of character than curs, as the leading men of all Societies have united with the I. O. F.

確認。How to Form a Court.直上

Any person coming well recommended may apply for a printed application for starting a Court in his locality, which must embrace at least ten.good, sober and moral men of sound heatth, and not less than eighteen or over fitty-five years of age. A competent physician will be appointed to examine each candidate upon the forn prescribed by the Supreme Court and certify to his good health and sound constitution. Then when the application is dely signed with the medicale xaminations, and the charter fers are handed to the Supreme Court, the new Court will receive its dispensation, or Charter, and a competent man appointed to institute the Court, who will be entitled to only his actual travelling express. Should any of the Charter Members fail to pass the Medical Board they become theredy Social Members, and not entitled to Endowments or Benefits. The Charter Fee is \$100.

for which the Court will receive the following supplies.

2 Charter, 2 Seal, with press, 2 F. Secretary's
Book, 2 Rec. Secretary's Book, 2 Treas.'s. Book, 3
Rituals, 20 Constitutions, 50 Applications for Membership, 50 Medica Examination Forms, 200 Notices to
Members, 3 Bands. 10 Ode Cards, 1 F. Sec'y. Receipt
Book, 1 Order Book, 1 Treasurer's Receipt Book, 12
Monthly Reports, 6 Withdrawal Cards, 6 Letters of
Credence.

#### Rebate to Charter Members.

At the institution the Charter Members pay the whole charter fee; but they are entitled to recoup themselves for the whole amount paid by them on account of the Charter Foe, so that practically Charter Members eventually pay only \$2.00, viz.: \$1.00 afor enrolment and \$1.00 for Medical Examination fors.

#### Endowments Paid.

The following Endowm ints have been paid to Can-adian widows by the I. O. F:

#### 1877-R

o.	1	Bro.	W. Couch, London, 25th August	8 804
	3	**	W. Couch, London, 25th August	700
'	3	**	J. W. Sammons, Wingham, 1st March	808
•	4.	44	W. B. Shaw, Scaforth 21st April	1000
			1878-9.	٠,
•	5	**	W. Insell Landon 10th Sent.	1000

			1880-1.	
41	12	**	W. H. Ferguson, Brockville, 6th July	2000
"	13		C. Selbert, London, 1st Sept	2000
	14	**	E. W. Turner, Chatham, 13th Nov.	2000
	15	**	- Smith, London, 24th May	1000
	ίΰ	44	W. Glass, London, 24th May	1000
	10		• - • • • • • • • • • • • - • • • - • • • • - • • • • • • • • - • • - • • - • • - • • • - •	1000
			1861-2.	
41	17	44	G. H. Vanstone, Thamesford, 28 Dec	1000
• •	18	41	J. F Chatterton, Carleton Pace,	
			6th Jan.	1000
"	19	"	J. P. Chratianson, ffamilton, 23 d	
			Jatte	1000
• •	20	**	John A. Tew, Dundas, 18th Feb	1000
"	21	44	G. R. Johnston, Chatham, 8th March	1000
44	400	"	D. Currie, London, 3rd May	1000
"	23	••	John Wiley, Sarnla, 3rd June	1000
"	24	"	John Courtle, London, 29th June.	1000
			1882-3.	
••	25	**	E. Bunnel, Blenheim, 6th July	1006
٠.	20	**	R. Shore, Ottawa, 7th August	1000
• •	97	44	It. Hunter, Petroles, 1st Dec	2000
"	28	**	D. E. Cook, Beachville, 21st Dec	1000
46	20	**	R. J. P. Morden, M.D., Lor 'on,	1000
			29th Dec	3000
••	30	**	W. A. Robinson, Winnipeg, 6th Feb.	1000
• •	31	**	G. Gordon, Thamesford, 1st May	1000
••	32	**	J. Conroy, St. Thomas, June 23	1000
			1883-4.	
••	33			
	33		.R.J. Stevenson, Peterborough, 20th	1000
••	34	••	Aug.,	1000
	35	••	J. Walker, Blenheim, 10th Sopt A. McLaws, Wallacutown, Sept H. Putman, Inwood, 20th Oct	1000
	30	**	If Butman Inwant Soli Oce	2000
	37	**	Can I O Brown March Dr. No.	1000
	31		Cap . J. C. Brown, Kingsville, No- vember 19th	1000
			temper Patricia	1000

#### Can't b Beaten.

A membership in the I. O. F. secures, among other

5. \$500, \$1000, or \$1,500 on total disability.
6. \$1,000, \$2,000, or \$1,000 paid to your family or heirs on death, at the following estimated cost, for charter members, at 18 years of age,

#### PAID BUT ONCE AT INITIATION.

redical examination	100-	
Tutal	2 70	

Beside the small annual charge for hall rent and other xpenses of Court, the following is the

## **Cost Annually After Admission**

Total annual cost at 18 years of age......\$8 20

#### The Poor Man's Order.

While the Independent Order of Foresters, from its low rate of charges, is pre-minerally the poor man's Order, its splendid endorment of \$1,000, \$2,000 or \$3,000 is quit. Smple 10 make it worth the while of the professional ma", business man—of every man—to

the protessional mat, outsitess man—of every man—to become a member
To clergymen, professional men, tradesmen, antisans, mechanics, or day laborers—to all classes the 
Independent Order of Foresters affords a safe and 
cheap way of providing for their widows and orphans. 
The payments come in small manthly instalments, 
quite within the reach of every men.

#### Help Form a Court.

We hope you will go to work and form a Court) your neighborhood, and thus be ne means, perhaps, of affording much needed relief to some poor widow and orphans who otherwise would be left destitute upon the world; and if you are not in a position to work, give this circular to some one who is likely to interest himself in this philanthropic work. For any further information apply to

Dr. Oronhyatekha Editor Masonic Tablet, S.C.R.
London.

E. Botterell, P. S. C. R., House of Commons, Ot-

E. Botterell, P. S. C. K., House of Commons, Optawa.
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T. Millman, M. D., M R C S. E., Asst. Physician, London Asylum, Loudon.
W W Firrgerald, S Counsellor, London, or to any of the officers of the Supreme Court.

OR IN ONTARIO TO

John A. McGillivray, P. H. C. R., Uzim ! e. G. A. Proctor, H. V. C. R., Samia. H. A. Ross, M. D. H. Physician, Barrie. T. Macbeth, H. Counsellor, London. Rev. E. W. Hanington, H. Chaplain, Ottawa. Or to any of the officers of the High Court of On.

R W Jamieson, H C R, Winnipeg, H S Crotty, P H C R, Winnipeg G F Wham, H V C R. Winnipeg. F W Kerr, H Sec'y, Winnipeg.

F W Acrr, H Secy, Winnipeg.
B W Armitage, H Treasurer, Minnedosa.
J Patterson, M D, Winnipeg.
J Hooper, H Counsellor, Morris.
Rev E S W Pentreath, H Chaplain, or to any of the officers of the High Court of Manitoba. OR IN NEW BRUNSWICK TO

OR IN NEW BRUNSWICE TO
Sheriff R A Chapman, H C R, Dox theater.
J F Allison, P H C R, Sackville.
J E B McVeady, H V C R, Editor Moncton Lelly
Treaseript, Moncton.
H Atkinson, H S, Moncton.
Walter Norfolk, M D, H Physician, Moncton.
H R Emmerson, H Counsellor, Moncton.
Rev Geo O Gates, H Chaplain, Moncton, or to any
of the officers of the High Court of New Brunswick.