

4. **An Old Age Benefit**, consisting of exemption from payment of assessments or premiums and Court dues after reaching the age of *seventy* years.

5. **An Old Age Disability Benefit**, which is available after reaching the age of *seventy* years, and consists of \$50, \$100, \$200, \$300, \$400 or \$500 (or *one-tenth* of the face value of your Mortuary Benefit Certificate or policy) payable yearly for *ten* years from the date at which you are adjudged to be totally and permanently disabled by the infirmities of age. If you die before the *ten* annual payments have been made, the unpaid instalments will be paid in one sum to your beneficiaries.

6. **An Old Age Pension Benefit**, payable annually during the period of your disability, which you can elect to take instead of the Old Age Disability Benefit, upon being adjudged totally and permanently disabled by the infirmities of age. The amount of the Old Age Pension Benefit depends on the amount of the Mortuary Benefit Certificate or policy held, and the age at which the Benefit is taken. On a \$5,000 certificate of policy at age 70 years, the annual pension would be \$546; at age 75, it would be \$729, etc.

(D) Provisions For Your Decent Burial.

7. **A Burial Benefit** of \$100 (if you have elected to take the Old Age Pension Benefit) to insure your decent burial.

8. **A Funeral Benefit** of \$50 (if at the time of your death you are enrolled in the Sick and Funeral Benefit Department) to assist in defraying funeral expenses.

(E) Provisions For Those You Leave Behind.

9. **A Mortuary Benefit** (or Life Insurance) for your widow and orphaned children, or other beneficiaries, consisting of \$500, \$1,000, \$2,000, \$3,000, \$4,000 or \$5,000, or so much thereof as has not been previously paid to yourself.

What It Costs You?

The I.O.F. is a pioneer among the fraternities in the adoption of a safe, sound and calculated scale of rates. There are two kinds of insurance rates: those that clip nearly to the cost of carrying the risks and those that far exceed that cost. There is no such thing as "cheap insurance" in the sense of insurance below cost. "Cheap insurance" of that type is not insurance any more than "German silver is silver." The insurance rates of the up-to-date fraternities travel as near to the cost of carrying the risks as in the wisdom of each fraternity appears to be safe. Old Line Companies, which pay enormous sums for dividends and commissions, charge rates greatly in excess of the cost of insurance. The I.O.F. rates (which you will find printed on the cover page of this Magazine) approximate closely to the minimum rates calculated by Mr. Hunter, the Inspector of Insurance for Ontario, and have been ascertained after a careful consideration of the latest actuarial tables and the experience of the Order itself. The rates recommended by the National Fraternal Congress are apparently based on Hunter's tables, and are very close to the I.O.F. rates.

Fees Payable On Joining The I.O.F.

A Charter Applicant or Candidate for initiation into an existing Court, and taking \$1,000 of Mortuary Benefit, is required to pay the following fees:

1. The Initiation Fee, which must not be less than	\$1 00
2. The Registration Fee, which is 50 cents for each \$500 of Mortuary Benefit taken	1 00
3. The Certificate Fee, which pays for the Certificate of Membership.	1 00
The Medical Examination Fee, which is	1 50

Total minimum Initiation Fees \$4 50