

Independent Order of Foresters

ASSESSMENT SYSTEM.

ACCUMULATED FUNDS - 1881

\$3.88

Accumulated Funds = 1904
\$8,086,926.25

And Increasing at Rate of
\$4,000.00 PER DAY

ALL CLAIMS PAID PROMPTLY



MEMBERSHIP

1881
369

MEMBERSHIP - 1904

224,000

AND RAPIDLY INCREASING

SICK BENEFITS

THE FUNDS OF THE I. O. F.

Every safeguard has been thrown around the funds of the Order. In the first place, the Courts collect the monthly assessments from the individual members and send them direct to the Supreme Secretary. The Courts are authorized to send these remittances only by Post Office or Express Money Orders, or by Bank Draft; each to be made payable to the order of the Bank selected by the Executive Council in which the current deposits are made. Where this regulation is complied with the orders remitted cannot be cashed

and the money used by anyone, but they must be deposited in the Bank designated. After the funds are in the Bank, not a dollar can be withdrawn except on the joint cheques of the Supreme Chief Ranger, Supreme Secretary and Supreme Treasurer. Only a sufficient amount is kept in the Bank on current deposit to enable the Executive to meet claims promptly as they accrue; the balance of the funds become a part of the Surplus Funds, and can be withdrawn only on the combined order of the whole seven members of the Executive Council.

HOW THE I. O. F. TREATS ITS MEMBERS.

We reprint the following from an English paper, The Armlay and Wortley News:

"Twelve months ago a member of Court Armlay Execlor, No. 2106, of the I.O.F., Bro. Cowling, broke down in health, and was obliged to give up his work as a schoolmaster. Last September notice of his permanent disability was given to the head office in Toronto, and the member was forthwith placed upon the prob-

ationary list for total and permanent disability. From this time, under the rules of the Order, no further premiums or Court dues were required of him for a period of six months. At the expiration of this probationary period the member being still permanently disabled, a claim was duly forwarded by the Court for the payment to his wife of half the value of his policy. This claim was expeditiously met, and a cheque for the amount (£200) was last week handed over to his wife.

Although the member is not required to pay any more premiums or dues of any description, yet upon his death the remaining half of his policy will be duly paid to his widow. This is a benefit to be obtained only by membership in the Independent Order of Foresters, no insurance company affording such privileges to its policyholders. The Order has been in existence for 28 years, and its business record is one of unbroken success and progress.

THE WORK OF THE I.O.F.

DURING THE

YEAR 1903

Paid to Widows, Orphans and Disabled Brethren:

\$1,658,108.92

Paid in Sick and Funeral Benefits:

\$192,163.71

Increase in Membership During the Year:

14,123

Increase of Assets During the Year:

\$1,234,237.27

Percentage Increase in Insurance at Risk During the Year:

4.97 Per Cent.

Percentage Increase in Assets During the Year:

19.75 Per Cent.

Death rate, per 1,000, being .14 less than in 1902:

6.46

Investigate and see what other Life Insurance Company or Society can show a record such as this for 1903

THE COST OF INSURING IN THE I.O.F.

The following are the monthly premiums for the Ordinary or Preferred Class, beginning at age 18, which is the minimum age, and ending with age 54, which is the maximum age for admission to the I.O.F. From these premium rates only five per cent. can be taken for the purpose of the management expenses of the Order.

Schedule of Monthly Rates for the Ordinary Class.

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18	38	76	152	228	304	380
19	39	78	156	234	312	390
20	40	80	160	240	320	400
21	41	82	164	246	328	410
22	42	84	168	252	336	420
23	43	86	172	258	344	430
24	44	88	176	264	352	440
25	45	90	180	270	360	450
26	46	92	184	276	368	460
27	47	94	188	282	376	470
28	48	96	192	288	384	480
29	49	98	196	294	392	490
30	50	100	200	300	400	500
31	51	102	204	306	408	510
32	52	104	208	312	416	520
33	53	106	212	318	424	530
34	54	108	216	324	432	540
35	55	110	220	330	440	550
36	56	112	224	336	448	560
37	57	114	228	342	456	570
38	58	116	232	348	464	580
39	59	118	236	354	472	590
40	60	120	240	360	480	600
41	61	122	244	366	488	610
42	62	124	248	372	496	620
43	63	126	252	378	504	630
44	64	128	256	384	512	640
45	65	130	260	390	520	650
46	66	132	264	396	528	660
47	67	134	268	402	536	670
48	68	136	272	408	544	680
49	69	138	276	414	552	690
50	70	140	280	420	560	700
51	71	142	284	426	568	710
52	72	144	288	432	576	720
53	73	146	292	438	584	730
54	74	148	296	444	592	740
55	75	150	300	450	600	750
56	76	152	304	456	608	760
57	77	154	308	462	616	770
58	78	156	312	468	624	780
59	79	158	316	474	632	790
60	80	160	320	480	640	800
61	81	162	324	486	648	810
62	82	164	328	492	656	820
63	83	166	332	498	664	830
64	84	168	336	504	672	840
65	85	170	340	510	680	850
66	86	172	344	516	688	860
67	87	174	348	522	696	870
68	88	176	352	528	704	880
69	89	178	356	534	712	890
70	90	180	360	540	720	900
71	91	182	364	546	728	910
72	92	184	368	552	736	920
73	93	186	372	558	744	930
74	94	188	376	564	752	940
75	95	190	380	570	760	950
76	96	192	384	576	768	960
77	97	194	388	582	776	970
78	98	196	392	588	784	980
79	99	198	396	594	792	990
80	100	200	400	600	800	1000
81	101	202	404	606	808	1010
82	102	204	408	612	816	1020
83	103	206	412	618	824	1030
84	104	208	416	624	832	1040
85	105	210	420	630	840	1050
86	106	212	424	636	848	1060
87	107	214	428	642	856	1070
88	108	216	432	648	864	1080
89	109	218	436	654	872	1090
90	110	220	440	660	880	1100
91	111	222	444	666	888	1110
92	112	224	448	672	896	1120
93	113	226	452	678	904	1130
94	114	228	456	684	912	1140
95	115	230	460	690	920	1150
96	116	232	464	696	928	1160
97	117	234	468	702	936	1170
98	118	236	472	708	944	1180
99	119	238	476	714	952	1190
100	120	240	480	720	960	1200



... THE ...
TEMPLE BUILDING
Home of the I. O. F.
Toronto, Canada.

COURT DUES.

In addition to the premiums, there are small Court dues payable by every member; these are mainly under the control of the members of each Court, and may be made more or less at their own option. Equitably arranged higher rates are charged for the Hazardous and for the Extra Hazardous Classes.

what the I.O.F. Will Do For You.

For these small monthly payments The Independent Order of Foresters will give you more Benefits than any other Fraternal Benefit Society or Insurance Company in the world.

Among the substantial Benefits given by the Independent Order of Foresters are the following:

- (1) It will pay on your death to your widow and Orphans, children or other beneficiaries, as provided in its Constitution and Laws, from \$500 to \$5000 as a Mortuary or Insurance Benefits;
- (2) It will relieve you of all further premiums, Dues, etc., when you reach the age of 70 years.
- (3) It will come to your relief whenever you become disabled by accident or permanently by accident or disease, not only by relieving you of all payment of further premiums, but also by paying down to yourself one-half the face of your Benefit Certificate or Policy, viz: \$250 to \$2500; the balance going to your beneficiaries at your death;
- (4) It will pay you annually for ten years in your amount of your Benefit Certificate, until the whole amount of your Benefit Certificate is paid to yourself, and in case of your prior death the balance unpaid, if any, would be paid to your beneficiaries, or
- (5) It will pay a Pension of from \$44.00 to \$228.00 per year, depending on your age at the time you apply for the Pension and the amount of your Benefit Certificate;
- (6) Last, though not least, the Independent Order of Foresters will contribute, in certain contingencies, to wit: (being in the Sick and Funeral Benefit Department or taking the Old Age Pension, Benefit) \$50 or \$100 toward your Funeral Expenses.

ACCUMULATED FUNDS

OF THE
Independent Order of Foresters

HOW THEY GROW

The following figures give the Accumulated Funds of the I.O.F. upon the 1st day of January in the different years mentioned, the period covered being from 1883 to 1904.

The figures need no actuarial comment. They tell their own story, a story of ever increasing public confidence, prosperity and financial solidity.

1st January, 1883	2,967.93
1884	10,857.65
Increase in 12 months	\$7,889.72
1st January, 1885	117,821.96
1886	29,802.42
1887	53,981.28
Increase in 12 months	\$24,179.86
1st January, 1888	468,798.20
1889	580,597.57
Increase in 12 months	\$171,799.65
1st January, 1892	858,857.89
1893	1,167,225.11
Increase in 12 months	\$328,367.22
1st January, 1894	1,660,373.46
1895	2,015,484.38
Increase in 12 months	\$455,110.92
1st January, 1897	2,015,484.38
1898	2,658,832.78
Increase in 12 months	\$643,348.40
1st January, 1899	2,658,832.78
1899	3,186,370.36
Increase in 12 months	\$627,537.68
1st January, 1900	3,186,370.36
1900	3,778,503.58
Increase in 12 months	\$592,133.22
1st January, 1900	3,778,503.58
1901	4,477,792.22
Increase in 12 months	\$699,288.64
" 1901	4,477,792.22
" 1902	5,224,854.58
Increase in 12 months	\$747,062.36
1st January, 1902	5,224,854.58
1903	6,219,071.17
Increase in 12 months	\$994,216.59
1st January, 1903	6,219,071.17
1904	7,453,308.14
Increase in 12 months	\$1,234,237.27

The I.O.F.

Is now paying out to Widows and Orphans and disabled Brethren over \$7,000 each working day of the year, and while this is being done its accumulating funds are increasing at the rate of \$3,500 per day. The above table shows how the Accumulated Funds of the Order have been increasing. All Premiums cease at 70 years of age. No Premiums are collected from totally and permanently disabled members. When members are so disabled they may draw half the amount of their policy, the balance being paid to their beneficiaries on death. This Order makes no death calls. It never has increased its rates on old members and will not increase them. The Order meets its obligations promptly, being usually the first of all the Societies or Companies to pay death claims. For further particulars address

HON. DR. ORONHYATEKHA, S.C.R.

JOHN A. MCGILLIVRAY, K.C., Supreme Secretary

Home Office of the Order, Temple Building, TORONTO, CANADA