

We have placed for ready reference the natural cost of insurance for a single year, increasing every year, as shown by our standard tables, according to which our regular companies are compelled to put by their reserves by law, alongside of the annual rates at which the I.O.F. proposes to carry on its business for ages at five year periods.

Now the proposal is to carry insurance on the life of a man aged 25 for \$8.04 per annum, until he reaches 70 years of age, at which time old age benefits begin and assessments cease. Forty-five payments of \$8.04, making in all \$360.20, entitle a man to forty-five years protection for \$1,000, and an annuity of \$100 a year for ten years. Beginning at forty-nine, a man who became a member while the above rates were in force, which was until recently, will be entitled to twenty-one years' insurance at \$16.20 a year, or \$340.20 in all, and \$100 a year for ten years thereafter.

We shall not attempt just now to ascertain by what means it is going to be possible to accomplish the splendid results that are predicted, but shall confine ourselves to our original purpose of showing how