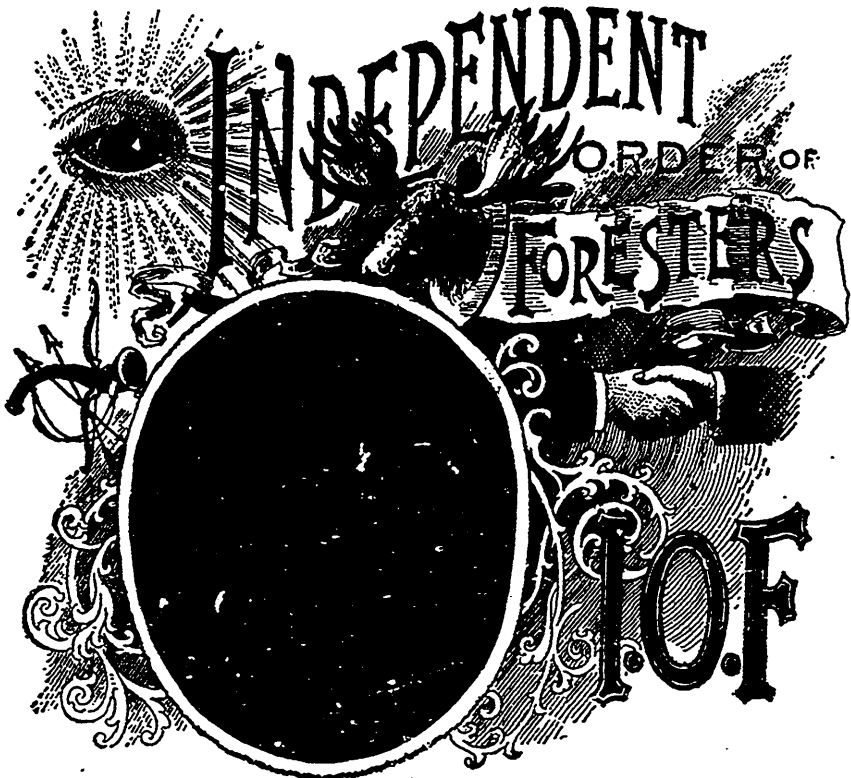


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ASSESSMENT SYSTEM:



Everybody who knows anything about insurance acknowledges that the Independent Order of Foresters is far and away the **Best Fraternal Benefit Society in the World**. It was founded in Newark, New Jersey, on the 17th June, 1874, and has spread all over the United States and Canada, and is rapidly spreading in Great Britain and elsewhere.

The Unexampled Progress and Prosperity of the Independent Order of Foresters is shown by the following figures:

| No. of Members. | Balance in Bank. | No. of Members. | Balance in Bank. | No. of Members. | Balance in Bank. |
|-----------------|------------------|-----------------|------------------|-----------------|------------------|
| January, 1882 | \$ 3,555 47 | January, 1888 | 7,811 | January, 1894 | 54,484 |
| January, 1883 | 1,134 | January, 1889 | 11,618 | July, " | 62,736 |
| January, 1884 | 2,216 | January, 1890 | 17,026 | August, " | 63,528 |
| January, 1885 | 2,538 | January, 1891 | 24,466 | Septem'r " | 64,080 |
| January, 1886 | 3,648 | January, 1892 | 32,303 | | |
| January, 1887 | 5,801 | January, 1893 | 43,024 | | |

Membership 1st Oct., 1894, 64,889. Balance in Bank \$1,079,370.70.

The total number of applications considered by the Medical Board for the six months ending 30th June, 1894, was 13,351, of whom 12,296 were passed, and 1,055 rejected.

The cause of this unexampled prosperity and growth of the I.O.F. is due to the fact that its foundations have been laid on a **Solid Financial Basis**, and every department of the Order has been managed on business principles, thereby securing for all Foresters large and varied benefits at the lowest possible cost consistent with **Safety and Permanence**.

At date all Benefits have been paid within a few days of filing the claim papers, amounting in the aggregate to the princely sum of **Two Millions Five Hundred and Forty-eight Thousand Four Hundred and Seventy-six Dollars**. Notwithstanding the payment of this large sum, as well as all the management expenses including large sums for planting the Order in New territory, there remains the handsome cash balance in the treasury as noted above, of the sum of **One Million, Seventy-nine Thousand, Three Hundred and Seventy Dollars and Seventy Cents**.

Look at this list of the Benefits which you may obtain for yourself by becoming a Forester:
FOR YOURSELF.—1. The fraternal and social privileges of the Order. 2. Free medical attendance. 3. Total and Permanent Disability of \$500, \$1,000 or \$1,500. 4. A benefit for your old age of \$100, \$200, or \$300 a year. 5. A Benefit, payable on reaching your expectation of life, of \$1,000, \$2,000, or \$3,000. 6. Sick Benefits of \$10 to \$5 per week.

FOR YOUR FAMILY.—1. Funeral Benefit, \$50. 2. Mortuary Benefit of \$1,000, \$2,000 or \$3,000.

The cost of admission to the Order in Most Courts is only \$7 to \$9, according to the amount of Benefit taken, besides medical examination fee, which is \$1.50 if you are taking only \$1,000 of insurance, and \$2 if taking \$2,000 or \$3,000. **Agents wanted in Canada, the United States, and Great Britain and Ireland.**

For further information apply to
ORONHYATEKHA, M.D., S.C.R., Toronto, Canada. HON. D. D. AITKEN, M. C., S.V.C.R., Flint, Mich. JOHN A. MCGILLIVRAY, Q.C., S. Secretary, Toronto, Canada. JAMES MARSHALL, Gen. Manager, Great Britain; 24 Charing Cross, London, England, or to REV. W. J. MCCAUGHAN, Gen. Manager, Belfast, Ireland.