

(ASSESSMENT SYSTEM)

Limit of Age for Admission is from 18 to 55 Years of Age.

Monthly Rates of Assessments.

To secure (1) the Insurance Benefit, (2) the Total and Permanent Disability Benefit, and (3) Old Age Disability Benefit, members of the I. O. F. pay the small rates shown below.

The Schedules of Rates of Monthly Assessments are as follows:—

SCHEDULE OF RATES OF ASSESSMENT FOR THE ORDINARY CLASS.

Age	\$1,000	\$2,000	\$3,000	Age	\$1,000	\$2,000	\$3,000
18	60	1.20	1.80	37	63	1.64	2.40
19	61	1.22	1.83	38	64	1.68	2.52
20	62	1.24	1.86	39	65	1.72	2.58
21	63	1.26	1.89	40	66	1.76	2.70
22	64	1.28	1.92	41	67	1.80	2.88
23	65	1.30	1.95	42	68	1.84	3.00
24	66	1.32	1.98	43	69	1.88	3.30
25	67	1.34	2.01	44	70	1.92	3.60
26	68	1.36	2.04	45	71	1.96	3.90
27	69	1.38	2.07	46	72	2.00	4.20
28	70	1.40	2.10	47	73	2.04	4.50
29	71	1.42	2.13	48	74	2.08	4.80
30	72	1.44	2.16	49	75	2.12	5.10
31	73	1.46	2.19	50	76	2.16	5.40
32	74	1.48	2.22	51	77	2.20	5.70
33	75	1.50	2.25	52	78	2.24	6.00
34	76	1.52	2.28	53	79	2.28	6.30
35	77	1.54	2.31	54	80	2.32	6.60
36	78	1.56	2.34				
37	79	1.58	2.37				
38	80	1.60	2.40				

The rates for \$500 benefits are one-half of those for \$1,000, the benefit of fractions being given to the Order.

For rates of Monthly Assessments in the Hazardous and Extra Hazardous Classes, see Constitutions and Laws.

Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional, and are \$3 per week for the first two weeks and \$5 per week for the following 10 weeks of any one illness, and \$50 towards Funeral expense.

The rates for Sick and Funeral Benefits, besides the Enrollment Fee of \$1, which is paid but once, are as follows:

At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	\$0.40	39	\$0.44	60	\$0.48	41	\$0.55
19	41	40	45	40	42	43	56
20	42	41	46	41	43	44	57
21	43	42	47	42	44	45	58
22	44	43	48	43	45	46	59
23	45	44	49	44	46	47	60
24	46	45	50	45	47	48	61
25	47	46	51	46	48	49	62
26	48	47	52	47	49	50	63
27	49	48	53	48	50	51	64
28	50	49	54	49	51	52	65
29	51	50	55	50	52	53	66
30	52	51	56	51	53	54	67
31	53	52	57	52	54	55	68
32	54	53	58	53	55	56	69
33	55	54	59	54	56	57	70
34	56	55	60	55	57	58	71
35	57	56	61	56	58	59	72
36	58	57	62	57	59	60	73
37	59	58	63	58	60	61	74
38	60	59	64	59	61	62	75
39	61	60	65	60	62	63	76
40	62	61	66	61	63	64	77
41	63	62	67	62	64	65	78
42	64	63	68	63	65	66	79
43	65	64	69	64	66	67	80
44	66	65	70	65	67	68	81
45	67	66	71	66	68	69	82
46	68	67	72	67	69	70	83
47	69	68	73	68	70	71	84
48	70	69	74	69	71	72	85
49	71	70	75	70	72	73	86
50	72	71	76	71	73	74	87
51	73	72	77	72	74	75	88
52	74	73	78	73	75	76	89
53	75	74	79	74	76	77	90
54	76	75	80	75	77	78	91
55	77	76	81	76	78	79	92
56	78	77	82	77	79	80	93
57	79	78	83	78	80	81	94
58	80	79	84	79	81	82	95
59	81	80	85	80	82	83	96
60	82	81	86	81	83	84	97
61	83	82	87	82	84	85	98
62	84	83	88	83	85	86	99
63	85	84	89	84	86	87	100

Our Investments.

Our funds are always invested with a due regard to safety, a large portion of the funds are deposited with Governments, and with sound monetary institutions, the balance being invested in first mortgages upon improved realty and in municipal securities, as shown below.

Invested Funds.

The following shows where some of the funds are thus invested:

Post Office Savings Bank	\$ 14,231.81
Receiver-General, New Brunswick	20,000.00
Deposit in Great Britain (\$20,000)	67,150.83
Mortgages	1,327,624.13
Adventures	127,091.32

From the above it will be seen that we have already accumulated as a Reserve Fund the sum of

\$1,451,352.39

The above is subject only to the joint cheques of the undermentioned members of the Executive Council:

- S. C. B., Cronlyatekha, M. D., Editor International Good Templar, Toronto.
- F. G. B., R. Botterell, House of Commons, Ottawa.
- S. F. C. R., Hon. D. D. Atkin, M. C., Flint, Mich.
- S. Secretary, John A. MacMillan, C. O., Toronto.
- S. Treasurer, H. A. Collins, Toronto.
- S. Payr, Thos. Millman, M. D., Toronto.
- S. Com., Hon. Judge W. Wedderburn, Q. C., Hampton, N. B.

With what we have in the current bank account, our total reserve on hand at last report (1st February) was the magnificent sum of

\$1,583,552.39