

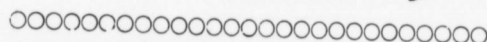


Liberal Policy * * * * *
 Equitable System * * * * *
 Capable Management * * * * *
 No Assessments at Death * * * * *
 Prompt Settlement of Claims * * * * *

HEAD OFFICE:
 Temple Building, TORONTO, CANADA
OFFICE FOR EUROPE:
 24 Charing Cross, LONDON, ENGLAND
OFFICE FOR UNITED STATES:
 6436 Kimbark Ave., CHICAGO, ILL.
OFFICE FOR THE PACIFIC COAST:
 806 Market St., SAN FRANCISCO, CAL.

The Splendid Record of the.... I.O.F.

ASSESSMENT
SYSTEM



The Magnificent Benefits Paid

Benefits paid last Year (1898).....	\$ 1,176,015.18
Benefits paid last Five Years.....	4,185,455.13
Benefits paid last Ten Years.....	5,482,460.72
Benefits paid from 17th June, 1874 to 31st Dec., 1898.....	6,279,992.84

The Growth of the Membership

Membership 1st July, 1881.....	369
Membership 31st December, 1881.....	1,019
Membership 31st December, 1886.....	5,804
Membership 31st December, 1891.....	32,303
Membership 31st December, 1896.....	102,838
Membership 31st December, 1898.....	148,265

The Increases during 1898

Increase of Benefits Paid.....	\$ 183,899.54
Increase of Premium Income.....	192,660.48
Increase of Total Income.....	292,660.42
Increase of Net Assets.....	600,000.00
Increase of Surplus Funds.....	627,537.58
Increase of Assurance in Force.....	20,443,500.00

The Expansion of the Surplus

Surplus 1st July, 1881.....	\$ 0
Surplus 31st December, 1881.....	4,568.55
Surplus 31st December, 1886.....	53,981.28
Surplus 31st December, 1891.....	408,798.20
Surplus 31st December, 1896.....	2,015,484.38
Surplus 31st December, 1898.....	3,186,370.36

Premium Rates CAREFULLY GRADED and
 LOWER than those of Old Line Companies,
 but MATHEMATICALLY SAFE.....

For Further Information respecting the
 I.O.F., apply to any Officer or Member.