



Independent Order of Foresters.

Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL COST.

This *Benevolent Order* is based upon the broadest principles of mutual aid and fraternal intercourse in all the social and business relations of life. Its grand object is to unite in one true brotherhood all good men, without regard to sectarian creeds, political dogmas, or conditions in life; to provide for relief in sickness or disability, to establish upon the *Mutual Aid* plan a fund for the relief of Widows and Orphans of deceased members, to foster a spirit of co-operation in all departments of labor and commerce; to assist the unfortunate and relieve the distressed; to encourage and protect the professional man, laborer, artisan, tradesman, or farmer, and all engaged in industrial pursuits.

Royal Order of Foresters.

The Order of Foresters was founded in 1745 in Knarborough, England. Originally it was called THE ROYAL ORDER OF FORESTERS; but in 1834 the name was changed to "the Ancient Order of Foresters," under which name it has lived, and prospered in England, down to the present time, giving to its members Sick, and other Benefits, but no Insurance Benefit.

The I. O. F.

In 1874, a number of members of the Ancient Order of Foresters founded the Independent Order of Foresters, in Newark, New Jersey, by adding an Endowment or Insurance Benefit of \$1,000 to the old system.

In June, 1881, the Supreme Court in Session in New York, resolved to change the name of the Order, to the "United Order of Foresters," against the protests of the Canadian Representatives.

Towards the end of the same month, the High Court of Ontario of the Independent Order of Foresters convened in Ottawa, and by a unanimous vote resolved not to abandon the name of the Order but to take immediate steps to re-organize.

The Supreme Court

Accordingly on the 23rd July, 1881, the Supreme Court was duly incorporated in Canada with less than 400 paying members on its roll, and with liabilities aggregating over \$4,000 hanging over it. The Endowment Benefits were fixed at \$1,000, \$2,000 and \$3,000, and a radical departure was made from the old beaten paths by resolving to fix a certain definite sum to be paid by its members for the various benefits provided, thus changing the uncertainty connected with all death assessment societies as to the cost of a continued membership, to one of definite knowledge as to such cost.

The Machinery of the Order.

We have a Supreme Court governing the whole Order, composed of representatives sent by the several State and Provincial High Courts.

Under the Supreme Court, in each Province or State, are High Courts, corresponding to Grand Lodges of other Societies.

Under the High Courts are the Subordinate Courts, who manage their own local affairs under the laws of the Order.

We also have a Uniformed Degree, called ROYAL FORESTERS, the uniform being unsurpassed by that of any other Society, being chaste and rich in the extreme, and yet the prices are within the reach of all. The degree, however, is not essential to the benefits.

The Membership.

We have three classes of members:

(1) *The Beneficiary Members* consist of those who pass the ballot and the rigid medical examination of the Order, and whose ages are between 18 years and 55 years.

(2) *The Social Members* are those who have been initiated as charter members or otherwise, and who afterwards have failed to pass the medical examinations. They are not taxed for benefits, and likewise do not receive any benefits, except the fraternal privileges of the Order and Court Room.

(3) *The Honorary Members* are those who have been admitted as such in accordance with the provisions of the law, and are likewise not entitled to benefits, nor are they subject to any charges.

The I. O. F. Benefits

consist of the following, viz.:-

- [a] Free medical attendance;
- [b] Five dollars per week sick benefit;
- [c] Fifty dollars funeral benefit;
- [d] One hundred dollars, two hundred dollars, or three hundred dollars a year after reaching the seventieth birthday;
- [e] Five hundred dollars, one thousand dollars, or fifteen hundred dollars on total and permanent disability
- [f] One thousand, two thousand, or three thousand dollars, on reaching your Expectation of Life, ranging at from 63 years of age and upward, according to age at initiation, or upon death.

The cost per one thousand dollars of endowment is

Only \$7.20 per Year.

at 18 years of age and upwards according to age. These charges are fixed, and may be paid monthly, or quarterly, or annually, at the option of the member. There are no Assessments on Death so that every member knows just what it will cost him each year, which is a great advantage, especially to the industrial classes.

The Grand Benefits.

The *Grand Benefits of the Order* are, the Endowment of \$1000, \$2000, or \$3000, payable at Expectation of Life or at death, or on total disability, or between the 70th and 80th birthdays. Every member of the Order must take at least \$1000, and he may increase that amount at any time to \$2000 or \$3000, provided he passes a satisfactory medical examination, and is not over 55 years old; or he may at any time, by giving the proper notice and paying up all claims, reduce his Endowment to \$2000 or to \$1000.

These are paid to the widow and orphans or heirs of deceased Foresters, as may have been previously directed by the member to the member himself.

Annuity for Old Age.

On a member reaching his 70th birthday, one-tenth of his endowment is paid to him, and thereafter an additional tenth at each recurring birthday, until the 79th birthday, the whole endowment is paid to the member himself. But if he dies between the 70th and 79th birthdays the unpaid balance of endowment is paid to his widow and orphans or heirs, as provided by law.

Total and Permanent Disability Benefit.

On a member becoming totally and permanently disabled, he is paid one-half of his endowment, as provided by the endowment law, and the balance on death is paid to his widow and orphans or heirs. Thus, in becoming an Independent Forester you at once secure the blessings of insurance, an annuity for old age, and a handsome accident benefit. For the above three GRAND BENEFITS each member is required to pay according to the following low monthly rates of assessment, based on age and cost of risk.

The Endowment benefits are secured by the payment of a small monthly sum, according to the following

Schedule of Rates of Assessment for the Ordinary Class:

AGE.	\$1000	00	\$2000	AGE.	\$1000	\$2000	\$3000
18	60	20	60	27	82	1 84	2 48
19	61	1 22	1 83	28	84	1 68	2 52
20	62	1 24	1 86	29	86	1 72	2 58
21	63	1 28	1 89	30	88	1 76	2 64
22	64	1 28	1 92	41	90	1 80	2 70
23	65	1 30	1 95	42	92	1 84	2 76
24	66	1 32	1 98	43	96	1 90	2 85
25	67	1 34	2 01	44	98	1 96	2 94
26	68	1 36	2 04	45	1 02	2 04	3 06
27	69	1 38	2 07	46	1 07	2 14	3 21
28	70	1 40	2 10	47	1 14	2 28	3 42
29	71	1 42	2 13	48	1 22	2 44	3 66
30	72	1 44	2 16	49	1 35	2 70	4 06
31	73	1 46	2 19	50	1 45	2 90	4 25
32	74	1 48	2 22	51	1 55	3 10	4 65
33	75	1 50	2 25	52	1 65	3 30	4 95
34	76	1 52	2 28	53	1 76	3 50	5 25
35	78	1 56	2 34	54	1 85	3 70	5 55
36	80	1 60	2 40				

The proceeds of these assessments, less 5 per cent. for management expenses, form the Endowment Fund.

There are no Assessments on Death.

The Secretary and Treasurer have ven ample personal bonds, supplemented by bonds of the Guarantee Company. Then all remittances to the Treasurer are required to be made payable to the order not only of the Treasurer, but also of the Manager of the bank which holds our deposits. And the bank is instructed to pay out no funds of the Order except on a cheque signed by the Supreme Chief Ranger, Supreme Secretary, and Supreme Treasurer.

Permanent Deposits.

This rule applies only to the open bank account. The *Permanent Deposits cannot be withdrawn except upon the written order of the whole Executive Council*, which is composed of seven leading men of the Order. As fast as the funds accumulate over \$8,000 or \$10,000 beyond present needs, they are deposited in a "Permanent Reserve Fund," and which is subject only

to the joint cheque of the whole Executive Council as above stated. The permanent deposits already amount to over

\$62,878.81

Only 5 per cent. for Management Expenses.

The Independent Order of Foresters is able to give insurance as cheaply as it does because it expends less than 5 per cent. for management expenses, while most insurance Companies, for each \$100 paid for death claims, pay \$1.00, and even as high as \$2.00, for management expenses and dividends to stockholders, as the following table compiled from the official figures given in the Blue Books, by the Government Superintendent of Insurance for the years 1880, '81, '82, '83 and '84 gives the record of eight Canadian Insurance Companies and shows the

Enormous Cost of Management in Insurance Companies.

Name of Company.	Total Premium Income.	Total Payments for Death Claims and Matured Endowments.	Total Surplus after paying all claims and an enormous Management expense.
Canada Life..	\$3,680,533.67	\$1,130,519.28	\$864,849.58
Confederation.	1,344,639.96	306,197.98	410,085.85
Ontario Mutual.....	843,081.32	135,462.33	240,779.89
The Sun Mutual.....	927,909.47	273,000.79	304,501.90
North American.....	331,037.10	35,609.91	150,546.60
Life Association of Canada..	197,317.67	70,303.38	128,989.02
Citizens.....	793,462.27	81,605.88	68,499.98
Toronto Life four years & Federal one year.....	39,589.98	16,043.50	41,251.08
Totals....	\$7,557,571.44	\$2,048,743.05	\$2,209,003.49

It shows that in five years they received in Premium Income alone \$7,557,571.44; they paid for death claims only \$2,048,743.05 and the enormous sum of \$2,209,003.49 for management expenses and dividends, leaving a balance still unexpended of \$3,299,824.90.

Rate of Mortality Does not Rise.

From a letter of Grand Secretary King, addressed to Dr. Oronhyatekha, Supreme Chief Ranger, we learned that among the Odd Fellows of Ontario, after nearly 50 years of existence, the rate of mortality was as follows:

1878.....	6 3/4	per 1000 in the 25th year.
1879.....	7 1/2	" in the 26th year.
1880.....	5 7/8	" in the 27th year.
1881.....	7 3/4	" in the 28th year.
1882.....	7 7/8	" in the 29th year.
1883.....	5 7/8	" in the 30th year.

Or an average of a little over 6 1/2 in a 1000.

The Sick and Funeral Benefits of the Supreme Court are \$5 per week for 12 weeks during any one illness, and \$50 towards Funeral Expenses and are optional.

Cost of Sick and Funeral Benefits.

At Age of	Enrolment Fee	Monthly rate of Assmt.	At Age of	Enrolment Fee	Monthly rate of Assmt.	At Age of	Enrolment Fee	Monthly rate of Assmt.
18	\$ 60	\$ 30	31	\$ 73	\$ 37	44	\$ 98	\$ 50
19	61	31	32	74	37	45	1 08	50
20	62	32	33	75	38	46	1 08	54
21	63	33	34	76	38	47	1 15	58
22	64	33	35	78	39	48	1 25	63
23	65	33	36	80	40	49	1 35	68
24	66	33	37	82	41	50	1 45	75
25	67	34	38	84	42	51	1 55	80
26	68	34	39	86	43	52	1 65	85
27	69	35	40	88	44	53	1 75	90
28	70	35	41	90	45	54	1 85	95
29	71	36	42	92	46			
30	72	36	43	95	48			

1st Class Membership.

For intelligence and moral worth we can safely say that no society can boast of a higher grade of character than ours, as the leading men of all Societies have united with the I. O. F.; among them being the Grand Master of F. & M. Masons, M. W. Bro. Hugh Murray, Right Worthy Grand Templar, Hon. J. B. Finch; The Grand Master of the Orange Association, R. W. Major; H. A. L. White, etc., as well as many of the leading divines, professional and public men

For further information see 1st page of cover.