

(ASSESSMENT SYSTEM)

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

Rates of Monthly Assessments.

To secure (1) the Mortuary Benefit, (2) the Temporary and Permanent Disability Benefit, and (3) the Old Age Benefits, the members of the I. O. O. F. are required to pay the small monthly rates shown below:

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18	38	78	1 52	2 28	3 04	3 80
19	39	78	1 56	2 34	3 12	3 90
20	40	80	1 60	2 40	3 20	4 00
21	41	82	1 64	2 46	3 28	4 10
22	42	84	1 68	2 52	3 36	4 20
23	43	86	1 72	2 58	3 44	4 30
24	44	88	1 76	2 64	3 52	4 40
25	45	90	1 80	2 70	3 60	4 50
26	46	92	1 84	2 76	3 68	4 60
27	47	94	1 88	2 82	3 76	4 70
28	48	96	1 92	2 88	3 84	4 80
29	49	98	1 96	2 94	3 92	4 90
30	50	1 00	2 00	3 00	4 00	5 00
31	51	1 02	2 04	3 06	4 08	5 10
32	52	1 04	2 08	3 12	4 16	5 20
33	53	1 06	2 12	3 18	4 24	5 30
34	54	1 10	2 20	3 30	4 40	5 50
35	55	1 14	2 28	3 42	4 56	5 70
36	56	1 18	2 36	3 54	4 72	5 90
37	57	1 22	2 44	3 66	4 88	6 10
38	58	1 26	2 52	3 78	5 04	6 30
39	59	1 30	2 60	3 90	5 20	6 50
40	60	1 34	2 68	4 02	5 36	6 70
41	61	1 38	2 76	4 14	5 52	6 90
42	62	1 42	2 84	4 26	5 68	7 10
43	63	1 46	2 92	4 38	5 84	7 30
44	64	1 50	3 00	4 50	6 00	7 50
45	65	1 54	3 08	4 62	6 16	7 70
46	66	1 58	3 16	4 74	6 32	7 90
47	67	1 62	3 24	4 86	6 48	8 10
48	68	1 66	3 32	4 98	6 64	8 30
49	69	1 70	3 40	5 10	6 80	8 50
50	70	1 74	3 48	5 22	6 96	8 70
51	71	1 78	3 56	5 34	7 12	8 90
52	72	1 82	3 64	5 46	7 28	9 10
53	73	1 86	3 72	5 58	7 44	9 30
54	74	1 90	3 80	5 70	7 60	9 50

The rates for monthly assessments are as follows:

At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	38	26	44	34	48	41	55
19	41	27	45	35	49	42	56
20	41	28	45	36	50	43	57
21	42	29	46	37	51	44	58
22	42	30	46	38	52	45	59
23	43	31	47	39	53	46	60
24	43	32	47	40	54	47	61
25	44	33	48	41	54	47	62

Accident Insurance Benefit.

This Benefit is open to members in the Ordinary or Preferred Class, and provides for insurance against death from accident.

Amount of Benefit	Premiums Payable for Accident Ins. Benefit			
	Monthly	Quarterly	Half Yearly	Yearly
\$ 25	1.25	3.25	6.75	12.50
50	2.50	6.50	13.50	25.00
100	5.00	13.00	27.00	50.00
200	10.00	26.00	54.00	100.00
500	25.00	65.00	135.00	250.00

Our Investments.

The surplus funds of this Order are always invested with a view to safety. A large portion of the funds is deposited with Governments and with sound financial 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:

Deposit Ins. Dept. Canada	\$100,000.00
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United States Government Bonds	94,152.35
New Brunswick Government	20,000.00
Real Estate and First Mortgages on	
Real Estate	3,199,781.71
Debentures	107,752.77
National Bank of La Crosse	2,500.00

From the above it will be seen that we have already an invested Surplus Fund of

\$5,919,805.01

No portion of the funds thus invested can be withdrawn except by the joint check of the undermentioned officers who comprise the Executive Council.

- S. C. B., Grandmaster, M.D., Editor International Good Templar, Toronto.
- P. S. C. B., The Hon. Judge W. Wedderburn, O.C., Hampton, N.B.
- S. V. C. B., Victor Morin, Montreal, Que.
- S. Secretary, John A. McGillivray, O.C., Toronto.
- S. Treasurer, H. A. Collins, Toronto.
- S. Phys., T. Millman, M.D., Toronto.
- S. Coun., Hon. Elliot Stevenson, Detroit, Mich.

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

\$4,236,357.00

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

The Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional.

The Benefits are as follows:—(1) During each separate confinement sickness, a payment of \$7.00 a week for the first two weeks, \$5.00 a week for the next ten weeks, and at the discretion of the Executive Council a further sum of \$2.00 a week for the next twelve weeks; (2) A payment of \$70 towards funeral expenses on the member's death to his beneficiary.

To secure these benefits it is necessary to pay an Enrollment Fee of \$1.00 and a Registration Fee of \$1.00.