

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

| AGE | \$500 | \$1,000 | \$2,000 | \$3,000 | \$4,000 | \$5,000 |
|-----|-------|---------|---------|---------|---------|---------|
| 18  | 30    | 30      | 31      | 32      | 33      | 33      |
| 19  | 33    | 70      | 1 56    | 28      | 04      | 80      |
| 20  | 39    | 78      | 1 60    | 2 34    | 12      | 00      |
| 21  | 40    | 80      | 1 64    | 2 40    | 3 3     | 00      |
| 22  | 41    | 82      | 1 68    | 2 46    | 3 28    | 10      |
| 23  | 42    | 84      | 1 72    | 2 52    | 3 36    | 20      |
| 24  | 43    | 86      | 1 76    | 2 58    | 3 44    | 30      |
| 25  | 44    | 88      | 1 80    | 2 70    | 3 50    | 40      |
| 26  | 45    | 90      | 1 84    | 2 82    | 3 56    | 50      |
| 27  | 46    | 92      | 1 88    | 2 94    | 4 02    | 60      |
| 28  | 47    | 94      | 1 96    | 3 06    | 4 08    | 70      |
| 29  | 48    | 96      | 2 04    | 3 18    | 4 14    | 80      |
| 30  | 49    | 98      | 2 12    | 3 30    | 4 20    | 90      |
| 31  | 50    | 1 00    | 2 20    | 3 42    | 4 26    | 00      |
| 32  | 51    | 1 06    | 2 28    | 3 54    | 4 32    | 10      |
| 33  | 52    | 1 10    | 2 36    | 4 06    | 4 38    | 20      |
| 34  | 53    | 1 14    | 2 44    | 4 18    | 4 44    | 30      |
| 35  | 54    | 1 18    | 2 52    | 4 30    | 4 50    | 40      |
| 36  | 55    | 1 22    | 3 00    | 4 42    | 4 56    | 50      |
| 37  | 56    | 1 26    | 3 08    | 4 54    | 5 02    | 60      |
| 38  | 57    | 1 30    | 3 16    | 5 06    | 5 08    | 70      |
| 39  | 58    | 1 34    | 3 24    | 5 18    | 5 14    | 80      |
| 40  | 59    | 1 38    | 3 32    | 5 30    | 5 20    | 90      |
| 41  | 60    | 1 42    | 3 40    | 5 42    | 5 26    | 00      |
| 42  | 61    | 1 46    | 3 48    | 5 54    | 5 32    | 10      |
| 43  | 62    | 1 50    | 3 56    | 6 06    | 5 38    | 20      |
| 44  | 63    | 1 54    | 4 04    | 6 18    | 5 44    | 30      |
| 45  | 64    | 1 58    | 4 12    | 6 30    | 5 50    | 40      |
| 46  | 65    | 2 02    | 4 20    | 6 42    | 5 56    | 50      |
| 47  | 66    | 2 06    | 4 28    | 6 54    | 6 02    | 60      |
| 48  | 67    | 2 10    | 4 36    | 7 06    | 6 08    | 70      |
| 49  | 68    | 2 14    | 4 44    | 7 18    | 6 14    | 80      |
| 50  | 69    | 2 18    | 4 52    | 7 30    | 6 20    | 90      |
| 51  | 70    | 2 22    | 5 00    | 7 42    | 6 26    | 00      |
| 52  | 71    | 2 26    | 5 08    | 7 54    | 6 32    | 10      |
| 53  | 72    | 2 30    | 5 16    | 8 06    | 6 38    | 20      |
| 54  | 73    | 2 34    | 5 24    | 8 18    | 6 44    | 30      |
| 55  | 74    | 2 38    | 5 32    | 8 30    | 6 50    | 40      |
| 56  | 75    | 2 42    | 5 40    | 8 42    | 6 56    | 50      |
| 57  | 76    | 2 46    | 5 48    | 8 54    | 7 02    | 60      |
| 58  | 77    | 2 50    | 5 56    | 9 06    | 7 08    | 70      |
| 59  | 78    | 2 54    | 6 04    | 9 18    | 7 14    | 80      |
| 60  | 79    | 2 58    | 6 12    | 9 30    | 7 20    | 90      |
| 61  | 80    | 3 02    | 6 20    | 9 42    | 7 26    | 00      |
| 62  | 81    | 3 06    | 6 28    | 9 54    | 7 32    | 10      |
| 63  | 82    | 3 10    | 6 36    | 10 06   | 7 38    | 20      |
| 64  | 83    | 3 14    | 6 44    | 10 18   | 7 44    | 30      |
| 65  | 84    | 3 18    | 6 52    | 10 30   | 7 50    | 40      |
| 66  | 85    | 3 22    | 7 00    | 10 42   | 7 56    | 50      |
| 67  | 86    | 3 26    | 7 08    | 10 54   | 8 02    | 60      |
| 68  | 87    | 3 30    | 7 16    | 11 06   | 8 08    | 70      |
| 69  | 88    | 3 34    | 7 24    | 11 18   | 8 14    | 80      |
| 70  | 89    | 3 38    | 7 32    | 11 30   | 8 20    | 90      |
| 71  | 90    | 3 42    | 7 40    | 11 42   | 8 26    | 00      |
| 72  | 91    | 3 46    | 7 48    | 11 54   | 8 32    | 10      |
| 73  | 92    | 3 50    | 7 56    | 12 06   | 8 38    | 20      |
| 74  | 93    | 3 54    | 8 04    | 12 18   | 8 44    | 30      |
| 75  | 94    | 3 58    | 8 12    | 12 30   | 8 50    | 40      |
| 76  | 95    | 4 02    | 8 20    | 12 42   | 8 56    | 50      |
| 77  | 96    | 4 06    | 8 28    | 12 54   | 9 02    | 60      |
| 78  | 97    | 4 10    | 8 36    | 13 06   | 9 08    | 70      |
| 79  | 98    | 4 14    | 8 44    | 13 18   | 9 14    | 80      |
| 80  | 99    | 4 18    | 8 52    | 13 30   | 9 20    | 90      |
| 81  | 100   | 4 22    | 9 00    | 13 42   | 9 26    | 00      |
| 82  | 101   | 4 26    | 9 08    | 13 54   | 9 32    | 10      |

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 are optional. The Benefits are as follows:—(1) During each separate continuous sickness, a payment of \$2.00 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 \$3.00 a week for the next twelve weeks; (2) A payment of \$50 towards funeral expenses, on the member's death, to his beneficiary.

| At Age of | Monthly Assessment | At Age of | Monthly Assessment | At Age of | Monthly Assessment | At Age of | Monthly Assessment |
|-----------|--------------------|-----------|--------------------|-----------|--------------------|-----------|--------------------|
| 30        | 40                 | 30        | 44                 | 41        | 50                 | 42        | 56                 |
| 31        | 41                 | 41        | 45                 | 42        | 51                 | 43        | 57                 |
| 32        | 42                 | 42        | 46                 | 43        | 52                 | 44        | 58                 |
| 33        | 43                 | 43        | 47                 | 44        | 53                 | 45        | 59                 |
| 34        | 44                 | 44        | 48                 | 45        | 54                 | 46        | 60                 |
|           |                    |           |                    | 46        | 55                 | 47        | 61                 |
|           |                    |           |                    |           | 56                 |           | 62                 |
|           |                    |           |                    |           | 57                 |           | 63                 |
|           |                    |           |                    |           | 58                 |           | 64                 |
|           |                    |           |                    |           | 59                 |           | 65                 |
|           |                    |           |                    |           | 60                 |           | 66                 |
|           |                    |           |                    |           | 61                 |           | 67                 |
|           |                    |           |                    |           | 62                 |           | 68                 |
|           |                    |           |                    |           | 63                 |           | 69                 |
|           |                    |           |                    |           | 64                 |           | 70                 |
|           |                    |           |                    |           | 65                 |           | 71                 |
|           |                    |           |                    |           | 66                 |           | 72                 |
|           |                    |           |                    |           | 67                 |           | 73                 |
|           |                    |           |                    |           | 68                 |           | 74                 |
|           |                    |           |                    |           | 69                 |           | 75                 |
|           |                    |           |                    |           | 70                 |           | 76                 |
|           |                    |           |                    |           | 71                 |           | 77                 |
|           |                    |           |                    |           | 72                 |           | 78                 |
|           |                    |           |                    |           | 73                 |           | 79                 |
|           |                    |           |                    |           | 74                 |           | 80                 |
|           |                    |           |                    |           | 75                 |           | 81                 |
|           |                    |           |                    |           | 76                 |           | 82                 |
|           |                    |           |                    |           | 77                 |           | 83                 |
|           |                    |           |                    |           | 78                 |           | 84                 |
|           |                    |           |                    |           | 79                 |           | 85                 |
|           |                    |           |                    |           | 80                 |           | 86                 |
|           |                    |           |                    |           | 81                 |           | 87                 |
|           |                    |           |                    |           | 82                 |           | 88                 |
|           |                    |           |                    |           | 83                 |           | 89                 |
|           |                    |           |                    |           | 84                 |           | 90                 |
|           |                    |           |                    |           | 85                 |           | 91                 |
|           |                    |           |                    |           | 86                 |           | 92                 |
|           |                    |           |                    |           | 87                 |           | 93                 |
|           |                    |           |                    |           | 88                 |           | 94                 |
|           |                    |           |                    |           | 89                 |           | 95                 |
|           |                    |           |                    |           | 90                 |           | 96                 |
|           |                    |           |                    |           | 91                 |           | 97                 |
|           |                    |           |                    |           | 92                 |           | 98                 |
|           |                    |           |                    |           | 93                 |           | 99                 |
|           |                    |           |                    |           | 94                 |           | 100                |

The surplus funds of the Order are always invested with a due regard to safety. A large portion of the funds is 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:

|                                                        |              |
|--------------------------------------------------------|--------------|
| Deposit Ins. Dept. Canada.....                         | \$100,000 00 |
| Gt. Brit. and Ire'd.....                               | 95,710 17    |
| United States Government Bonds.....                    | 125,755 55   |
| New Brunswick Government.....                          | 50,000 00    |
| Real Estate and First Mortgages on<br>Real Estate..... | 2,578,754 03 |
| Debentures.....                                        | 155,545 31   |
| Deposit Receipts.....                                  | 540 28       |

From the above it will be seen that we have already an invested Sum of Rs 1000 of

\$3,099,205.65

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

S. C. E. Grouhvatels, M.D., Editor, *British  
National Game Temperance*, Toronto.

P.S.C.R., The Hon. Judge W. Westborough,  
D.C., Hampton, N.B.

S. V. G. R., Victor Merin, Montreal, Que.

G. Secretary, John A. McMillen, O. C., Toronto.

S. Trevaire, R. A. Collins, Toronto.

S. Phye, 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 (last Jan.) was the magnificent sum of-

43-108,070-33