(Insurance Department.)

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

Rates of Monthly Assessments.

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:

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

Age	$500	$1,000	$2,000	$3,000	$4,000	$5,000
18	$0 30	$0 60	$1 20	$1 80	$2 40	$3 00
19	31	61	1 22	1 83	2 44	3 05
20	31	62	1 24	1 86	2 48	3 10
21	32	63	1 26	1 89	2 52	3 15
22	32	64	1 28	1 92	2 56	3 20
23	33	65	1 30	1 95	2 60	3 25
24	34	66	1 32	1 98	2 64	3 30
25	34	67	1 34	2 01	2 68	3 35
26	34	68	1 36	2 04	2 72	3 40
27	35	69	1 38	2 07	2 76	3 45
28	35	70	1 40	2 10	2 80	3 50
29	36	71	1 42	2 13	2 84	3 55
30	36	72	1 44	2 16	2 88	3 60
31	37	73	1 46	2 19	2 92	3 65
32	37	74	1 48	2 22	2 96	3 70
33	38	75	1 50	2 25	3 00	3 75
34	38	76	1 52	2 28	3 04	3 80
35	39	78	1 56	2 34	3 12	3 90
36	39	79	1 58	2 37	3 16	3 95
37	40	80	1 60	2 40	3 20	4 00
38	41	82	1 64	2 46	3 28	4 10
39	42	84	1 68	2 52	3 36	4 20
40	43	86	1 72	2 58	3 44	4 30
41	44	87	1 80	2 70	3 60	4 50
42	45	90	1 80	2 70	3 60	4 50
43	46	92	1 84	2 76	3 68	4 60
44	47	94	1 88	2 82	3 76	4 70
45	48	96	1 92	2 88	3 84	4 80
46	50	1 00	2 00	3 00	4 00	5 00
47	51	1 02	2 04	3 06	4 08	5 10
48	52	1 04	2 08	3 12	4 16	5 20
49	54	1 08	2 16	3 24	4 32	5 40
50	55	1 10	2 20	3 30	4 40	5 50
51	57	1 14	2 28	3 42	4 56	5 70
52	59	1 18	2 36	3 54	4 72	5 90
53	61	1 22	2 44	3 66	4 88	6 10
54	63	1 26	2 52	3 78	5 04	6 30
55	65	1 30	2 60	3 90	5 20	6 50

* For rates of Monthly Assessments in the Hazardous and Extra Hazardous Classes see Classifications and Laws, or obtain the rates of the Order.

The Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional. The Benefits are as follows:—(1) During each legal continuance in benefit, a payment of $5 a week for the first two weeks, $3 a week for the next ten weeks, and at the discretion of the Executive Council a further payment of $2 a week for the next twenty weeks; (2) a payment of $20 one week after funeral of member, on the member's death in benefit.

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

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	$	At Age of Monthly Assessment	$
15	30	30	41	51	80	41	55	42	80
19	41	45	60	19	55	43	70		
20	42	46	61	20	56	44	75		
21	42	47	62	21	57	45	80		
22	43	48	63	22	58	46	85		
23	44	49	64	23	59	47	90		
24	45	50	65	24	60	48	95		
25	46	51	66	25	61	49	1 00		

Our Investments.

The surplus funds of this Order are always invested with a due regard to safety. A portion of the funds is deposited with Government and with sound monetary institutions, the balance being invested in first mortgages on improved realty and in municipal securities, as follows:

Investment Funds.

The following show where some of the funds are now invested:

Dominion Land Bank, Canada	$100 00
" " St. Bell, mortgage	87 00
" " United States	10 00
New Brunswick Government	20,000 00
Real Estate and First Mortgages on Real Estate	1,000 00
Debentures	90 00
Deposit Receipts	1,000 00

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

$22,287 00

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

S. C. E. Cross, Halifax, N.S., Editor Orange Judge, Supreme Grand Master.
P. G. M. H. Botterell, Bonne Bay, Newfoundland.
Supreme Grand Master.
S. G. R. Hon. D. D. Millard, M.P., Ottawa, Ont.
Supreme Grand Secretary.
S. Secretary, John A. McGillivray, Winnipeg, Man.
Supreme Grand Secretary.
S. Treasurer, S. A. Collins, Toronto.
S. Prin. T. Williams, B.D., Toronto.
S. Chap., Hon. Judge W. F. [illegible], Q.C., Georgetown, P.E.I.

With a short w[illegible] are in the current bank account for our work [illegible] and against which we [illegible] the signatures [illegible]

$22,287 00