

Monthly Rates of Assessments.

To secure (1) the Insurance Benefit, (2) the Total and Permanent Disability Benefit, and (3) Annuity Benefits members of the I. O. F. in the Ordinary Class pay the small rates shown in the following

SCHEDULE OF RATES OF ASSESSMENT FOR THE ORDINARY CLASS:

Age	\$1,000	\$2,000	\$3,000	Age	\$1,000	\$2,000	\$3,000
18	\$0 60	\$1 20	\$1 80	34	\$ 78	\$1 52	\$2 28
19	81	1 22	1 83	35	78	1 56	2 34
20	62	1 24	1 86	36	80	1 60	2 40
21	63	1 26	1 89	37	82	1 64	2 46
22	64	1 28	1 92	38	84	1 68	2 52
23	65	1 30	1 95	39	86	1 72	2 58
24	66	1 32	1 98	40	88	1 76	2 64
25	67	1 34	2 01	41	90	1 80	2 70
26	68	1 36	2 04	42	92	1 84	2 76
27	69	1 38	2 07	43	95	1 90	2 85
28	70	1 40	2 10	44	98	1 96	2 94
29	71	1 42	2 13	45	1 02	2 04	3 06
30	72	1 44	2 16	46	1 07	2 14	3 21
31	73	1 46	2 19	47	1 14	2 28	3 42
32	74	1 48	2 22	48	1 22	2 44	3 66
33	75	1 50	2 25	49	1 35	2 70	4 06

1238. (1) Any applicant in the Ordinary Class or in the Hazardous Class who is admitted to the Order, or any member who may be reinstated between the *fiftieth* and *fifty-fifth* birthdays shall pay on admission or reinstatement the rate for his age as given in the following

SPECIAL SCHEDULE OF RATES:

Age.	\$1,000	\$2,000	\$3,000
50	\$1 40	\$2 80	\$4 20
51	1 45	2 90	4 35
52	1 50	3 00	4 50
53	1 55	3 10	4 65
54	1 65	3 30	4 95
55	1 70	3 40	5 10
56	1 80	3 60	5 40
57	1 90	3 80	5 70
58	2 00	4 00	6 00
59	2 15	4 30	6 45
60	2 30	4 60	6 90
61	2 50	5 00	7 50
62	2 75	5 50	8 25
63	3 00	6 00	9 00
64	3 25	6 50	9 75
65	3 50	7 00	10 50
66	3 75	7 50	11 25
67	4 00	8 00	12 00
68	4 50	9 00	13 50
69	5 00	10 00	15 00

(2) Thereafter on each recurring birthday he shall pay the increased rate for his increased age, as given in the table in the next preceding sub-section.

(3) No applicant in the Extra Hazardous Class can be initiated, after passing his *fiftieth* birthday.

(4) An applicant in the Ordinary or Hazardous Class who has passed his *fifty-fifth* birthday may be admitted to Beneficiary membership as provided in Section one hundred and twenty, sub-section six.

Sick and Funeral Benefits.

The Sick and Funeral Benefits as already stated are optional, and are \$5 per week during 12 weeks of any one illness and \$50 on death towards funeral expenses.

The rates for the Sick and Funeral Benefits are, besides an Enrolment Fee of \$1, which is paid but once, as follows:

At Age of	Monthly Assessment.	At Age of	Monthly Assessment.	At Age of	Monthly Assessment.	At Age of	Monthly Assessment.
18	\$0 30	26	\$0 34	33	\$0 38	40	\$0 44
19	31	27	35	34	38	41	45
20	31	28	35	35	39	42	46
21	32	29	36	36	40	43	48
22	32	30	36	37	41	44	50
23	33	31	37	38	42	45	51
24	33	32	37	39	43	46	52
25	34	32	37	40	44	46	53
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OUR INVESTMENTS.

Our funds are always invested with a due regard to safety. The bulk of the funds are deposited with the Government, and with sound Monetary Institutions, subject only to the joint cheques of the whole Executive Council. Moneys invested in this way are called

Permanent Reserve Fund.

The following shows where some of the funds are thus invested:

Post-Office Savings Bank	\$12,255 45
Dominion Savings & Investment Society	11,417 52
Ontario Loan and Debenture Company	12,560 83
Canada Permanent Investment Co.	15,225 00
School and Municipal Debentures	16,414 71
Bank of Toronto	10,749 39
Huron and Erie Savings and Loan Co.	10,000 00
Bank of British North America	10,499 96
Freehold Savings and Loan Co.	10,000 00
Canadian Savings and Loan Co.	10,000 00
Imperial Bank	74,200 00
British Canadian Loan & Investment Co.	10,000 00
Mortgages	29,961 55

From the above it will be seen that we already have in the PERMANENT RESERVE FUND

\$169,284.41.

The above is subject only to the joint cheques of the whole Executive Council, viz:

S. C. R., Dr. Oronhyadkha, Editor I. G. TRAILER, Toronto.

P. S. C. R., E. Botterell, House of Commons, Ottawa.

S. V. C. R., Wm. Griffith, Wholesale Merchant, Hamilton.

S. Secretary, John A. McGillivray, Barrister, Toronto.

S. Treasurer, T. G. Davey, Manager G. T. R. News Co., London.

S. Phys., Thos. Millman, M.D., Toronto.

S. Counsellor, F. W. Emerson, Petitcodiac, N.B.

With what we have in the current bank account our total reserve on hand at last report was the magnificent sum of

\$193,236.43.