

(ASSESSMENT SYSTEM)

Limit of Age for Admission is from 15 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	30	60	120	180	240	300
19	32	64	128	192	256	320
20	34	68	136	204	272	340
21	36	72	144	216	288	360
22	38	76	152	228	304	380
23	40	80	160	240	320	400
24	42	84	168	252	336	420
25	44	88	176	264	352	440
26	46	92	184	276	368	460
27	48	96	192	288	384	480
28	50	100	200	300	400	500
29	52	104	208	312	416	520
30	54	108	216	324	432	540
31	56	112	224	336	448	560
32	58	116	232	348	464	580
33	60	120	240	360	480	600
34	62	124	248	372	496	620
35	64	128	256	384	512	640
36	66	132	264	396	528	660
37	68	136	272	408	544	680
38	70	140	280	420	560	700
39	72	144	288	432	576	720
40	74	148	296	444	592	740
41	76	152	304	456	608	760
42	78	156	312	468	624	780
43	80	160	320	480	640	800
44	164	324	328	492	656	820
45	168	328	336	504	672	840
46	172	332	344	516	688	860
47	176	336	352	528	704	880
48	180	340	360	540	720	900
49	184	344	368	552	736	920
50	188	348	376	564	752	940
51	192	352	384	576	768	960
52	196	356	392	588	784	980
53	200	360	400	600	800	1000
54	204	364	408	612	816	1020
55	208	368	416	624	832	1040

To secure these benefits it is necessary to pay an Enrollment 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
18	40	20	44	34	48	41	55
19	41	21	45	35	49	42	56
20	42	22	46	36	50	43	57
21	43	23	47	37	51	44	58
22	44	24	48	38	52	45	59
23	45	25	49	39	53	46	60
24	46	26	50	40	54	47	61
25	47	27	51	41	55	48	62
26	48	28	52	42	56	49	63
27	49	29	53	43	57	50	64
28	50	30	54	44	58	51	65
29	51	31	55	45	59	52	66
30	52	32	56	46	60	53	67
31	53	33	57	47	61	54	68
32	54	34	58	48	62	55	69
33	55	35	59	49	63	56	70
34	56	36	60	50	64	57	71
35	57	37	61	51	65	58	72
36	58	38	62	52	66	59	73
37	59	39	63	53	67	60	74
38	60	40	64	54	68	61	75
39	61	41	65	55	69	62	76
40	62	42	66	56	70	63	77
41	63	43	67	57	71	64	78
42	64	44	68	58	72	65	79
43	65	45	69	59	73	66	80
44	66	46	70	60	74	67	81
45	67	47	71	61	75	68	82
46	68	48	72	62	76	69	83
47	69	49	73	63	77	70	84
48	70	50	74	64	78	71	85
49	71	51	75	65	79	72	86
50	72	52	76	66	80	73	87
51	73	53	77	67	81	74	88
52	74	54	78	68	82	75	89
53	75	55	79	69	83	76	90
54	76	56	80	70	84	77	91
55	77	57	81	71	85	78	92

Our Investments.

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:

INVESTED FUNDS.

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

Deposits Int. Genl. Canada	\$10,000 00
" " " " " " " "	60,000 00
United States Government Bonds	150,000 00
New York State Government	30,000 00
Real Estate and Other Mortgages on Real Estate	2,977,175 00
Debentures	100,000 00
Deposit Receipts	500 00
National Debt of La. Co. Inc.	2,500 00

From the above it will be seen that we have already an invested surplus fund of

\$3,770,000.00.

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

- R. C. E., Grandmaster, M.D., Editor Insurance, Grand Terrace, Toronto.
- F. S. C., Hon. Judge W. Wedderburn, Toronto.
- F. T. E., Hon. Master, Montreal, Que.
- R. S. G., Hon. A. McWhorter, Q.C., Toronto.
- S. D. G., Hon. A. Collins, Toronto.
- S. P. G., Hon. F. Wilson, M.P., Toronto.
- S. G. G., Hon. J. B. Stewart, Detroit, Mich.

What kind of life is the amount worth each year? Total deposits made at last August 1st 1900. The magnificent sum of

\$2,500,000.00.

The rates of Monthly Assessments in the Handbook and Blue Handbook Codes, our Constitution and Laws, or official literature of the Order.

The Sick and Funeral Benefits.

The Sick and Funeral Benefits are as follows: The benefits are as follows: (1) Sick Benefit - The member is entitled to a benefit of \$25.00 a week for the first six weeks, \$50.00 a week for the next six weeks, and of the duration of the illness, and a further sum of \$100.00 a week for the first six weeks; (2) A payment of the amount of funeral expenses on the funeral of the member.