



Independent Order of Foresters.

Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL COST.

This *Benevolent Order* is based upon the broadest principles of mutual aid and fraternal intercourse in all the social and business relations of life. Its grand object is to unite in one *true brotherhood* all good men, without regard to sectarian creeds, political dogmas, or conditions in life; to provide for relief in sickness or disability, to establish upon the *Mutual Aid* plan a fund for the relief of Widows and Orphans of deceased members, to foster a spirit of co-operation in all departments of labor and commerce; to assist the unfortunate and relieve the distressed; to encourage and protect the professional man, laborer, artisan, tradesman, or farmer, and all engaged in industrial pursuits.

Royal Order of Foresters.

The Order of Foresters was founded in 1745 in Knarsborough, England. Originally it was called THE ROYAL ORDER OF FORESTERS; but in 1874 the name was changed to "the Ancient Order of Foresters," under which name it has lived, and prospered in England, down to the present time, giving to its members Sick, and other benefits, but no Insurance benefit.

The I. O. F.

In 1874, a number of members of the Ancient Order of Foresters founded the Independent Order of Foresters, in Newark, New Jersey, by adding an Endowment of Insurance benefit of \$1,000 to the old system.

In June, 1881, the Supreme Court in Session in New York, resolved to change the name of the Order, to the "United Order of Foresters," against the protests of the Canadian Representatives.

Towards the end of the same month, the High Court of Ontario of the Independent Order of Foresters convened in Ottawa, and by a unanimous vote resolved not to abandon the name of the Order, but to take immediate steps to reorganize.

The Supreme Court.

Accordingly on the 1st of July, 1881, the Supreme Court was duly incorporated in Canada, with less than 400 paying members on its roll, and with liabilities aggregating over \$40,000 hanging over it. The Endowment benefits were fixed at \$1,000, \$2,000 and \$3,000, and a radical departure was made from the old beaten path by resolving to fix a certain definite sum to be paid by its members for the various benefits provided, thus changing the uncertainty connected with all death assessment societies to the cost of a continued membership, to one of definite knowledge as to such cost.

The Machinery of the Order.

We have a Supreme Court governing the whole Order, composed of representatives sent by the several State and Provincial High Courts.

Under the Supreme Court, in each Province or State, are High Courts, corresponding to Grand Lodges of other Societies.

Under the High Courts are the Subordinate Courts, who manage their own local affairs under the laws of the Order.

We also have a Uniformed Degree, called ROYAL FORESTERS, the uniform being unsurpassed by that of any other Society, being close and rich in the extreme, and yet the prices are within the reach of all. The degree, however, is not essential to the benefits.

The Membership.

We have three classes of members: (1) *The Beneficiary Members* consist of those who pass the Lallot and the rigid medical examination of the Order, and whose ages are between 18 years and 70 years.

(2) *The Social Members* are those who have been initiated as charter members or otherwise, and who afterwards have failed to pass the medical examinations. They are not taxed for benefits, and likewise do not receive any benefits, except the fraternal privileges of the Order and Court Room.

(3) *The Honorary Members* are those who have been admitted as such in accordance with the provisions of the law, and are likewise not entitled to benefits, nor are they subject to any charges.

The I. O. F. Benefits

consist of the following, viz.:-

- (a) Free medical attendance;
- (b) Five dollars per week sick benefit;
- (c) Fifty dollars funeral benefit;
- (d) One hundred dollars, two hundred dollars, or three hundred dollars a year after reaching the seventieth birthday;
- (e) Five hundred dollars, one thousand dollars, or fifteen hundred dollars on total and permanent disability;
- (f) One thousand, two thousand, or three thousand dollars, on teaching year Expectation of Life, ranging from 67 years of age and upward, according to age at initiation, or upon death.

The cost per one thousand dollars of endowment is

Only \$7.20 per Year.

at 18 years of age and upwards according to age. These charges are fixed, and may be paid monthly, or quarterly, or annually, at the option of the member. There are no Assessments on Death so that every member knows just what it will cost him each year, which is a great advantage, especially to the industrial classes.

The Grand Benefits.

The Grand Benefits of the Order are, the Endowment of \$1000, \$2000, or \$3000, payable at Expectation of Life or at death, or on total disability, or between the 70th and 80th birthdays. Every member of the Order must take at least \$1000, and he may increase that amount at any time to \$2000 or \$3000, provided he passes a satisfactory medical examination, and is not over 55 years old; or he may at any time, by giving the proper notice and paying up all claims, reduce his Endowment to \$2000 or to \$1000.

These are paid to the widow and orphans or heirs of deceased Foresters, as may have been previously directed by the member, or to the member himself.

Annuity for Old Age

On a member reaching his 70th birthday, one-tenth of his endowment is paid to him, and thereafter 11 additional tenths at each recurring birthday, until the 74th birthday. The whole endowment is paid to the member himself, but if he dies between the 70th and 74th birthdays the unpaid balance of endowment is paid to his widow and orphans or heirs, as provided by law.

Total and Permanent Disability Benefit.

On a member becoming totally and permanently disabled, he is paid one-half of his endowment, as provided by the endowment law, and the balance on death is paid to his widow and orphans or heirs. Thus, in becoming an Independent Forester you at once secure the blessings of insurance, an annuity for old age, and a handsome accident benefit. For the above three GRAND BENEFITS each member is required to pay according to the following low monthly rates of assessment, based on age and cost of risk.

The Endowment benefits are secured by the payment of a small monthly sum, according to the following

Schedule of Rates of Assessment for the Ordinary Class:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	\$ 60	21	\$ 80	24	\$ 92	27	\$ 104
19	61	22	83	25	95	28	107
20	62	23	86	26	98	29	110
21	63	24	89	27	101	30	113
22	64	25	92	28	104	31	116
23	65	26	95	29	107	32	119
24	66	27	98	30	110	33	122
25	67	28	101	31	113	34	125
26	68	29	104	32	116	35	128
27	69	30	107	33	119	36	131
28	70	31	110	34	122	37	134
29	71	32	113	35	125	38	137
30	72	33	116	36	128	39	140
31	73	34	119	37	131	40	143
32	74	35	122	38	134	41	146
33	75	36	125	39	137	42	149
34	76	37	128	40	140	43	152
35	77	38	131	41	143	44	155
36	78	39	134	42	146	45	158
37	79	40	137	43	149	46	161
38	80	41	140	44	152	47	164
39	81	42	143	45	155	48	167
40	82	43	146	46	158	49	170
41	83	44	149	47	161	50	173
42	84	45	152	48	164	51	176
43	85	46	155	49	167	52	179
44	86	47	158	50	170	53	182
45	87	48	161	51	173	54	185
46	88	49	164	52	176	55	188
47	89	50	167	53	179	56	191
48	90	51	170	54	182	57	194
49	91	52	173	55	185	58	197
50	92	53	176	56	188	59	200
51	93	54	179	57	191	60	203
52	94	55	182	58	194	61	206
53	95	56	185	59	197	62	209
54	96	57	188	60	200	63	212
55	97	58	191	61	203	64	215
56	98	59	194	62	206	65	218
57	99	60	197	63	209	66	221
58	100	61	200	64	212	67	224
59	101	62	203	65	215	68	227
60	102	63	206	66	218	69	230
61	103	64	209	67	221	70	233
62	104	65	212	68	224	71	236
63	105	66	215	69	227	72	239
64	106	67	218	70	230	73	242
65	107	68	221	71	233	74	245
66	108	69	224	72	236	75	248
67	109	70	227	73	239	76	251
68	110	71	230	74	242	77	254
69	111	72	233	75	245	78	257
70	112	73	236	76	248	79	260
71	113	74	239	77	251	80	263
72	114	75	242	78	254	81	266
73	115	76	245	79	257	82	269
74	116	77	248	80	260	83	272
75	117	78	251	81	263	84	275
76	118	79	254	82	266	85	278
77	119	80	257	83	269	86	281
78	120	81	260	84	272	87	284
79	121	82	263	85	275	88	287
80	122	83	266	86	278	89	290
81	123	84	269	87	281	90	293
82	124	85	272	88	284	91	296
83	125	86	275	89	287	92	299
84	126	87	278	90	290	93	302
85	127	88	281	91	293	94	305
86	128	89	284	92	296	95	308
87	129	90	287	93	299	96	311
88	130	91	290	94	302	97	314
89	131	92	293	95	305	98	317
90	132	93	296	96	308	99	320
91	133	94	299	97	311	100	323
92	134	95	302	98	314	101	326
93	135	96	305	99	317	102	329
94	136	97	308	100	320	103	332
95	137	98	311	101	323	104	335
96	138	99	314	102	326	105	338
97	139	100	317	103	329	106	341
98	140	101	320	104	332	107	344
99	141	102	323	105	335	108	347
100	142	103	326	106	338	109	350
101	143	104	329	107	341	110	353
102	144	105	332	108	344	111	356
103	145	106	335	109	347	112	359
104	146	107	338	110	350	113	362
105	147	108	341	111	353	114	365
106	148	109	344	112	356	115	368
107	149	110	347	113	359	116	371
108	150	111	350	114	362	117	374
109	151	112	353	115	365	118	377
110	152	113	356	116	368	119	380
111	153	114	359	117	371	120	383
112	154	115	362	118	374	121	386
113	155	116	365	119	377	122	389
114	156	117	368	120	380	123	392
115	157	118	371	121	383	124	395
116	158	119	374	122	386	125	398
117	159	120	377	123	389	126	401
118	160	121	380	124	392	127	404
119	161	122	383	125	395	128	407
120	162	123	386	126	398	129	410
121	163	124	389	127	401	130	413
122	164	125	392	128	404	131	416
123	165	126	395	129	407	132	419
124	166	127	398	130	410	133	422
125	167	128	401	131	413	134	425
126	168	129	404	132	416	135	428
127	169	130	407	133	419	136	431
128	170	131	410	134	422	137	434
129	171	132	413	135	425	138	437
130	172	133	416	136	428	139	440
131	173	134	419	137	431	140	443
132	174	135	422	138	434	141	446
133	175	136	425	139	437	142	449
134	176	137	428	140	440	143	452
135	177	138	431	141	443	144	455
136	178	139	434	142	446	145	458
137	179	140	437	143	449	146	461
138	180	141	440	144	452	147	464
139	181	142	443	145	455	148	467
140	182	143	446	146	458	149	470
141	183	144	449	147	461	150	473
142	184	145	452	148	464	151	476
143	185	146	455	149	467	152	479
144	186	147	458	150	470	153	482
145	187	148	461	151	473	154	485
146	188	149	464	152	476	155	488
147	189	150	467	153	479	156	491
148	190	151	470	154	482	157	494
149	191	152	473	155	485	158	497
150	192	153	476	156	488	159	500
151	193	154	479	157	491	160	503
152	194	155	482	158	494	161	506
153	195	156	485	159	497	162	509
154	196	157	488	160	500	163	512
155	197	158	491	161	503	164	515
156	198	159	494	162	506	165	518
157	199	160	497	163	509	166	521
158	200	16					