

ASSESSMENT SYSTEM.



Independent Order of Foresters.

THE BEST FRATERNAL BENEFIT SOCIETY IN EXISTENCE.

Cost to Join the I.O.F.

(For \$1,000 Mortuary Benefit.)

Initiation fee (minimum).....	\$1 00
Certificate fee.....	1 00
Registration fee.....	1 00
Medical Examination fee.....	1 50
Total minimum cost.....	\$4 50

(For more than \$1,000 Mort. Benefit.)

Cost to take \$2,000 Mort. Benefit.....	\$6 00
" " \$3,000 " " " " " "	7 00
" " \$4,000 " " " " " "	9 00
" " \$5,000 " " " " " "	10 00
Sick benefits, when required, cost extra.	

Benefits given by the I.O.F.

- 1.—**The Mortuary Benefit** of \$500, \$1,000, \$2,000, \$3,000, \$4,000 or \$5,000.
- 2.—**A Total and Permanent Disability Benefit** of one-half of face value of policy, with exemption from further payment of premiums or Court Dues.
- 3.—**An Old Age Benefit** consisting of exemption from payment of premiums and Court dues after age 70.
- 4.—**An Old Age Disability Benefit** of one-tenth of face value of policy payable yearly for ten years, on being declared totally and permanently disabled by infirmities of age after the seventieth birthday.
- 5.—**An Old Age Pension** payable during disability, which may be taken as a substitute for the Old Age Disability Benefit.
- 6.—**Free Medical Attendance** by Court Physician where not dispensed with by Court by-law; also trained nurses in certain cases.
- 7.—**A Sick Benefit** of \$3 to \$5 per week, subject to provisions of the Constitution and Laws of the Order; optional, and when taken costs extra.
- 8.—**A Burial Benefit** of \$100 at death of a Pensioner.
- 9.—**A Funeral Benefit** of \$50 at death of a member enrolled in Sick and Funeral Benefit Department.
- 10.—**Social and Fraternal Privileges** of the Court Room.

The Members, the Benefits, and Their Assurance

At 31st December Each Year.

Year.	Total Membership.	Benefits Paid.	Total Surplus.	Surplus per Capita.	Death Rate per 1,000.
1881	1,019	\$ 1,300 00	\$ 4,568 55	\$ 4 48	4.50
1882	1,134	12,058 86	2,967 93	2 61	11.00
1883	2,210	9,493 68	10,857 65	4 91	4.73
1884	2,558	13,914 31	23,081 85	9 01	4.23
1885	3,642	26,576 99	29,802 42	8 18	7.76
1886	5,804	28,496 82	53,981 28	9 30	4.85
1887	7,811	59,014 67	81,384 41	10 44	5.78
1888	11,800	89,018 16	117,821 96	9 98	6.43
1889	17,349	116,787 82	188,130 36	10 84	5.85
1890	24,604	181,846 79	283,967 20	11 54	5.18
1891	32,303	261,436 21	408,798 20	12 65	6.40
1892	43,024	344,748 82	580,597 85	13 49	6.25
1893	51,484	392,185 93	858,857 89	15 76	5.47
1894	70,055	511,162 30	1,187,225 11	16 94	5.47
1895	86,521	685,000 18	1,500,713 46	18 03	5.67
1896	102,838	820,941 91	2,015,484 38	19 60	5.50
1897	124,685	992,225 60	2,558,832 78	20 52	5.56
1898	144,000	1,176,125 14	3,186,370 36	22 12	5.67
1899	163,610	1,430,200 33	3,778,543 58	23 09	6.30

For Further Information Respecting this Great Fraternal Benefit Society, Apply to

Oronhyatekha, M.D., S.C.R., Toronto, Ont.

James Marshall, 24 Charing Cross, London, Eng.

Or Any Officer or Member of the Order.

John A. McGillivray, O.C., S.S., Toronto, Ont.

A. E. Stevenson, 6436 Kimbark Ave., Chicago, Ill.