

grown, or accumulating policies have been nearly paid up, Fraternal Insurance comes yet strongly to aid the bettered conditions. By its system of mutual self help, intercourse with careful and self-respecting men, it not only widens the opportunities of association with others in life possibilities outside the home, but also brings to the home itself, further and greater protection in the older ratings of age than otherwise can be obtained.

No man can leave behind too much for the help of those he has brought into the world; his bettered means will now enable him to make yet larger provision. Fraternal Insurance, with its graded rates, enables him to do this with good effect in his middle age. For this reason it is that so many men of improved fortunes endorse their makings by an additional Fraternal Policy, with premiums paid either quarterly or yearly.

To all these phases of Life the Independent Order of Foresters applies its wide provisions and provides the security desired.

Yet more, should sickness enter the door, bringing loss of earnings and increased expenses, these are helped by the provision of the "Sick Benefits."

Should accident or disease put an end to the power for work and change the supporter of the home into being a dependent upon the energies of those whom he has previously maintained, the "Permanent Disability Benefit" comes in—one-half of the Policy is paid at once, all further premiums or assessments cease and the remaining half is paid to the family when life is ended.

Should length of days be granted, the full years of 70 be reached and the disabilities of age result, not only do all further payments cease but an "Annual payment" on account of the Policy is made to the holder until it has all been received.

This is, broadly, the proved Insurance system of the Independent Order of Foresters, the full details of which can be obtained on inquiry of the Head Office or the Local Courts or by reference to the other pages of this publication.

They are worthy of consideration by every thinking man or woman, for both are admitted to fellowship in its Courts and to share in its advantages.