

"Fraternity, Aid, Protection."

Order of Chosen Friends

A FRATERNAL SOCIETY SECURING TO ITS MEMBERS

SICK BENEFITS DISABILITY BENEFITS
OLD AGE BENEFITS DEATH BENEFITS
HOMES.

ALL AT ACTUAL COST.

ITS OBJECTS AND PLANS.

The Order of Chosen Friends is a Fraternal, Benevolent and Protective Society. Its business is conducted privately, yet in such a manner that those conscientiously opposed to secret societies can endorse and affiliate with it.

It was established May 28, 1879, in the city of Indianapolis, Indiana. It has now about 800 Councils and 47,000 members in the United States and Canada. It is an Order making provisions for paying, in addition to sick and death benefits, one to its aged members, and also providing for a benefit to those who become totally disabled by reason of either disease or accident. It has met with the approval and endorsement of the thinking public. The unsurpassed success and continuous growth of the Chosen Friends in the past, confirms the wisdom of its projectors, and the adaptability of the Order to meet the wants of thousands who are without any, or need more, protection.

OBJECTS OF THE ORDER.

- To unite fraternally acceptable white persons of good character, steady habits, sound bodily health and reputable calling, who believe in a Supreme Being.
- To improve their condition morally, socially and materially, by timely counsel and instructive lessons; encouragement in business, and assistance to obtain employment when in need.
- To establish a Relief Fund from which a sum not exceeding three thousand dollars (\$3,000) shall be paid.
 - When a member becomes disabled by the infirmities of old age; *Provided*, the age of seventy-five years has been reached.
 - When by reason of disease or accident, a member becomes permanently disabled from following any occupation.
 - When a member has died.
- To establish a Sick Benefit Fund from which a sum not to exceed \$15 a week shall be paid to members disabled by sickness or accident.
- To make it possible for every member to own a home, or to save and invest small sums monthly.

SECURITY OF THE ORDER.

The history of kindred fraternal societies proves that the pledged faith of the members of an organization who are bound in honor and self-interest to maintain its integrity, can be relied upon for protection and good faith quite as confidently as business companies managed by men whose interests are in natural conflict with those of their patrons. The co-operation of men and women for mutual protection, on an equitable and economical basis, is a matter of prudence, justified by our daily experience.

ECONOMY OF MANAGEMENT.

At the last meeting of the Fraternal Congress, in which twenty-seven fraternal benefit societies were represented, the average rate of expenses was 10% of the amounts paid in benefits, while that of the Order of Chosen Friends was only 4 1/2%. During the same time the reports of thirty of the best old line companies showed expenses amounting to 55% of the amount paid to beneficiaries.

ORGANIZATION.

The Supreme Council is regularly incorporated under the laws of the State of Indiana and is a strictly representative body.

From it emanate all laws for the government of the Order, and to it is entrusted the entire management of the Relief Fund.

The Provincial Council of Ontario was incorporated January 9th, 1882, and to it was granted by the Supreme Council at its Washington Session Sept. 8-12, 1891, the right of Separate Beneficiary Jurisdiction. Members in Ontario may now apply for either Supreme or Provincial Certificates or both in amounts of five hundred, one, two or three thousand dollars, thus enabling them if they so elect to carry as much as \$5,000 for one initiation fee, one medical examination and one lodge dues. This makes the Order of Chosen Friends the best and cheapest beneficiary society in Ontario.

Subordinate Councils are local organizations for the extension of the Order in their immediate vicinity. They have the power to solicit, accept and reject members who are admitted on petition, by ballot. Every applicant for membership must be over 18 years of age, of good moral character, steady habits, reputable calling, sound bodily health and believe in a Supreme Being.

The admission of members is guarded by restrictive rules similar to those of the Masons, Odd Fellows and other successful fraternal organizations, and for beneficiary membership by a thorough medical examination of each candidate.

Beneficiary membership is optional with the member. The Subordinate Council is expected to provide for the social, moral and intellectual improvement of their members, for the relief of the sick, for the assistance of those out of employment, for the encouragement of its members in business, and for the inculcation and dissemination of the principles of Fraternity, Aid and Protection.

Meetings are held weekly or semi-monthly and members must pay dues quarterly in advance. Each Council fixes the amount to pay in dues.

HOW COUNCILS ARE INSTITUTED.

Subordinate Councils are organized by the Supreme or Provincial Council, or their representatives, through Special Deputies appointed for that purpose, on the application of twenty or more persons possessing the necessary qualifications, and who agree, by ballot, at the time of organization, to associate with each other in fraternal relation.

The Order permits an unlimited membership on the Charter list. Strong Councils, with a large membership in age are preferred.

MEDICAL EXAMINATIONS.

A rigid medical examination is required by an authorized Medical Examiner, and the application must be approved by the Supreme or Provincial Medical Examiner before the member can become beneficiary.

EXPENSE OF ORGANIZATION.

The Charter fee is \$100, which includes the cost of a set of supplies, sufficient usually to

last the Council for several months, and most of the books will last for years. This is paid from the membership fee, which is \$5.

In addition to this fee, each applicant for beneficiary membership must pay:

Medical Examiner's Fee.....As agreed upon
Supreme or Provincial Medical Examiner's Fee.....\$0 30
Certificate Fee.....1 00
One advance Assessment, according to age and amount of Relief Fund Certificate (see table of rates).

Social members are not required to pay Medical Examiner's fee or assessments, but must pay a Certificate fee of \$1.00; which certificate can be exchanged for a Relief Fund Certificate should the member become beneficiary within one year from the date of initiation.

The membership fee must be paid to the Organizing Officer; Medical Examiner's fees to the Medical Examiner; all other fees to the Secretary of the Council, to be applied as directed by the Constitutions and Laws.

RELIEF FUND.

There is connected with this Order a Relief Fund, from which each member, or the property designated beneficiary, is entitled, under the prescribed regulations, to draw a sum not exceeding the amount named in the Relief Fund Certificate.

These certificates are issued either in the amount of five hundred, one, two or three thousand dollars, as the member applying for the same may elect, subject, however to the approval of the Supreme or Provincial Medical Examiners, who have full authority to refuse an application, or to reduce the amount as they shall deem right.

Beneficiary members are required to pay into the Relief Fund an amount, graded according to age, as follows:

	ON	ON	ON	ON
At the Ages of	\$500	\$1,000	\$2,000	\$3,000
18 and 25 incl.,	\$.35	\$0.70	\$1.40	\$2.10
26 " 30	.40	.80	1.60	2.40
31 " 35	.45	.90	1.80	2.70
36 " 40	.50	1.00	2.00	3.00
41 " 45	.60	1.20	2.40	3.60
46 " 50	.75	1.50	3.00	4.50
51 " 56	1.00	2.00	4.00	6.00

And this amount paid by the applicant on applying for a Relief Fund Certificate, remains his or her Assessment for life (or until 75 years of age), and is paid, without notice or demand on the first day of each calendar month, except when the Assessment is remitted, which is done when the amount in the Relief Fund is sufficient to pay all claims that are, or may be, presented during the succeeding month.

Up to about July 1, 1891, this Order has issued over 100,000 Relief Fund Certificates to members. It has received and disbursed for its objects \$6,000,000. It is now paying benefits at the rate of about \$3,000 every day in the year.

SECURITY OF FUNDS.

All officers of the Order who have charge of any of its funds are required to give sufficient bond for the faithful discharge of their duties. These bonds may be increased from time to time, always in a sum not less than double the amount the officer will probably at any time have in his hands. In addition to these safeguards, such an arrangement has been made with the banks where the Relief Fund is deposited that it can only be drawn on the regular Relief Fund warrants, thus putting it out of the power of the officers to use it for any purpose except to pay death and disability benefits.

SICK BENEFITS.

Any Chosen Friend may become a member of the "Sick Benefit League" by making application therefor upon the form prescribed, and paying to the Secretary such fee as may be prescribed by the Managing Committee, not less than \$2.00.

The members of the Sick Benefit League also pay to the Secretary thereof, whenever called upon, an assessment as provided in the Table of Rates, and the same amount on each assessment thereafter called, while a member of said League.

TABLE OF RATES.

Fifty Cents.....for \$5.00 per week
One Dollar.....for 10.00 " "
One Dollar and Fifty Cents for 15.00 " "

Each member of the Sick Benefit League who becomes entitled thereto by reason of disabling, sickness or accident, can draw from this Fund an amount for each week's sickness or disability as prescribed in his Sick Benefit Certificate—not, however to exceed twenty in one disability period.

THE HOME-LOAN-SAVINGS FEATURE.

This Order has also a Home-Loan-Savings League in connection with it. Combining the popular building and loan association idea with savings bank method and business principles, it has taken a lead in the right direction and in the true spirit of Fraternity. The Order provides a way for a Chosen Friend to become his own landlord on a first capital of a few dollars, or to invest sums of from \$1 to \$10 a month, in a way that will insure more profits than savings banks or any other form of investment can pay.

SUMMARY.

The Order of Chosen Friends combines the following substantial benefits and advantages:

- Death benefits of from \$500 to \$3,000.
- Disability benefits of from \$250 to \$1,500.
- Old age benefits of from \$500 to \$3,000.
- Sick benefits of from \$5 to \$15 a week.
- It admits males and females to membership with equal privileges.
- It equates a home for those who desire to own one.
- It is the great family order of the country. The family is the greatest institution in the world, and an Order that incorporates that institution into itself is destined to become the strongest in the world.

CONCLUSION.

This Order offers the surest way to prevent the household loaf from being buried with the household head. It helps to rid the community of pauperism and its expenses, and of the crimes incident to poverty. It brings relief to the sorrows of bereavement, and brightens the otherwise desolated pathway. It provides moreover, a property not exposed to the demands of creditors, but protected by law for one's heirs. It brings ready money in a moment, and just at that moment when it is most timely and welcome. It affords all the conveniences of savings institutions. It creates and maintains a home.

To all who want more, or have no life or health protection, the ORDER OF CHOSEN FRIENDS presents a relief better than can be obtained elsewhere.

If there is not a Council in your vicinity, help to organize one. If there is a Council, join it.

For particulars address any of the officers of the Provincial Council.

SEE FIRST COLUMN ON FIRST PAGE.