



"THE TEMPLE BUILDING," HEAD OFFICE OF THE I.O.F.

ASSESSMENT SYSTEM.

# Independent Order of Foresters.

## PROGRESS AND PROSPERITY

Date.	Membership	Surplus.	Per Capita.	Death rate per 1,000.
January 1st, 1882	1,019	\$ 3,555	\$ 3.48	11.00
" " 1883	1,134	2,769	2.44	4.73
" " 1884	2,210	13,070	5.91	4.23
" " 1885	2,558	20,992	8.20	7.76
" " 1886	3,642	31,082	8.53	4.85
" " 1887	5,804	60,325	10.39	5.78
" " 1888	7,811	86,102	11.02	6.43
" " 1889	11,860	117,599	9.96	5.85
" " 1890	17,349	188,130	10.84	5.18
" " 1891	24,004	283,967	11.54	6.40
" " 1892	32,303	408,798	12.65	6.25
" " 1893	43,024	580,597	13.49	5.47
" " 1894	54,484	858,857	15.76	5.47
" " 1895	70,955	1,187,225	16.94	5.67
" " 1896	86,521	1,560,373	18.03	5.50
" " 1897	102,838	2,015,484	19.70	....
Nov. " 1897	120,880	2,458,898.60	20.09	....

**A**NYBODY who knows anything about Fraternal Insurance Societies acknowledges that the Independent Order of Foresters is far and away the **best Fraternal Benefit Society in the world.** It was founded at Newark, New Jersey, on the 17th of June, 1874, and has since spread all over Canada, the healthful part of the United States, and also Great Britain and Ireland.

The total number of applications considered by the Medical Board for the year ending December 31, 1896, was 30,249, of which 27,278 were passed and 2,971 rejected.

The Medical Examinations of the Order are unexcelled in the just and careful discrimination made in the acceptance of risks, as shown by the fact that for 1896 the **Death Rate was only 5.50 in 1,000.**

The unexampled prosperity and growth of the I.O.F. are due to the fact that its foundations have been laid on a **Solid Financial Basis**, and every department of the Order has been managed on business principles; thereby securing for all Foresters large and varied benefits at the lowest possible cost consistent with **Safety and Permanence.**

Look at this list of the Benefits which you may obtain for yourself and your family by becoming a Forester:

### FOR YOURSELF DURING YOUR LIFETIME.

- 1.—The fraternal and social privileges of the Order.
- 2.—Free Medical Attendance, furnished by the Subordinate Court, in the attendance of the Court Physician, within whose jurisdiction the Brother is taken sick. Some Courts, in addition, furnish medicine free, as well as trained nurses, if deemed necessary by the Court.
- 3.—A Sick Benefit of \$3.00 a week for the first two weeks, and \$5.00 a week for the next ten weeks, and as provided in Section 224 (5) of the Constitutions and Laws, \$3.00 a week for the next twelve weeks.
- 4.—A total and Permanent Disability Benefit of \$250, \$500, \$1,000, \$1,500, \$2,000, or \$2,500, this without additional cost.

### FOR YOUR FAMILY, ON YOUR DEATH.

- 5.—A Funeral Benefit of \$50.00.
- 6.—A Mortuary Benefit of \$500, \$1,000, \$2,000, \$3,000, \$4,000 or \$5,000.

Every member on reaching the age of seventy is relieved from paying any more dues or assessments; his Benefit Certificate becomes a paid-up Certificate, the benefits being still payable as provided in the Certificate and the Constitutions and Laws.

The cost of admission to the Order is \$7.00 and upwards, according to the amount of Mortuary Benefit applied for, with Medical Examination Fee additional.

The Supreme Court, under the Amendments to its Act of Incorporation by the Parliament of Canada, secured in 1896, is required to maintain a deposit of \$100,000 with the Government, to make annual returns to the Department of Insurance, and is under Government Inspection.

To become a member of this great Order will require the payment of the fees for admission, as set out above; but when we consider that the Surplus Funds of the Order are equally the property of all members, whether recently added or long persistent, it is evident that the *per capita* share of a new member, as soon as his membership is consummated, is more than the cost of admission. Hence, in joining the Order one secures membership at a profit.

### NO ASSESSMENTS ON DEATH.

TABLE OF RATES OF ASSESSMENTS FOR \$1,000 IN THE ORDINARY OR PREFERRED CLASS. (One Assessment each Month).

Age.	Per Mo.	Per Year.	Age.	Per Mo.	Per Year.	Age.	Per Mo.	Per Year.	Age.	Per Mo.	Per Year.
18	\$0.60	\$7.20	28	\$0.70	\$8.40	38	\$0.84	\$10.08	48	\$1.00	\$22.80
19	.61	7.32	29	.71	8.52	39	.86	10.32	49	2.20	26.40
20	.62	7.44	30	.72	8.64	40	.90	10.80	50	2.50	30.00
21	.63	7.56	31	.73	8.76	41	.95	11.40	51	2.60	31.20
22	.64	7.68	32	.74	8.88	42	1.00	12.00	52	2.70	32.40
23	.65	7.80	33	.75	9.00	43	1.10	13.20	53	2.85	34.20
24	.66	7.92	34	.76	9.12	44	1.20	14.40	54	3.00	36.00
25	.67	8.04	35	.78	9.36	45	1.30	15.60			
26	.68	8.16	36	.80	9.60	46	1.40	16.80			
27	.69	8.28	37	.82	9.84	47	1.60	19.20			

### ORGANIZERS WANTED.

For further information, literature, etc., apply to

**ORONHYATEKHA, M.D., S.C.R., Toronto, Can.**      **HON. D. D. AITKEN, S.V.C.R., Flint, Mich.**  
**JOHN A. MCGILLIVRAY, Q.C., Sec., Toronto, Can.**

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