

The Odd Fellows' Relief Association issues certificates for \$500, \$1,000, \$1,500, and \$2,000. It pays its benefits as soon as the claims mature. It pays also disability benefits when its members are incapacitated by total blindness, loss of arms or legs, or spinal injury from external violence.

An actuary, who reported upon its financial affairs, has this to say of the Association: "It is a pleasure for me to commend the past management of the Association as reflected in the data furnished to me. The low death rate evidences careful medical examination and medical supervision. Efficiency and economy have characterized the business conduct of affairs. I have made many investigations and none have disclosed a cleaner record than the O.F.R.A. in respect of such portions as have come under my observation. Good management and strict economy have done much toward the success of the Association."

That which makes the Association so attractive to young men is its disability feature. If he be insured for \$500 he is paid \$250 on furnishing proof of permanent disability. If insured for \$1,000 or over, the sum of \$500 is paid.

The rates, as revised in 1906, are due bi-monthly and payable on the 15th of