



Independent Order of Foresters.

Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL COST.

This *Benevolent Order* is based upon the broadest principles of mutual aid and fraternal intercourse in all the social and business relations of life. Its grand object is to unite in one *true brotherhood* all good men, without regard to sectarian creeds, political dogmas, or conditions in life; to provide for relief in sickness or disability, to establish upon the *Mutual Aid* plan a fund for the relief of Widows and Orphans of deceased members, to foster a spirit of co-operation in all departments of labor and commerce; to assist the unfortunate and relieve the distressed; to encourage and protect the professional man, laborer, artisan, tradesman, or farmer, and all engaged in industrial pursuits.

Royal Order of Foresters.

The Order of Foresters was founded in 1745 in Knarborough, England. Originally it was called *THE ROYAL ORDER OF FORESTERS*; but in 1834 the name was changed to "the Ancient Order of Foresters," under which name it has lived, and prospered in England, down to the present time, giving to its members Sick, and other benefits, but no Insurance Benefit.

The I. O. F.

In 1871, a number of members of the Ancient Order of Foresters founded the Independent Order of Foresters, in Newark, New Jersey, by adding an Endowment or Insurance Benefit of \$1,000 to the old system. In June, 1881, the Supreme Court in Session in New York, resolved to change the name of the Order, to the "United Order of Foresters," against the protests of the Canadian Representatives.

Towards the end of the same month, the High Court of Ontario of the Independent Order of Foresters convened in Ottawa, and by a unanimous vote resolved not to abandon the name of the Order, but to take immediate steps to re-organize.

The Supreme Court.

Accordingly on the 23rd July, 1881, the Supreme Court was duly incorporated in Canada, with less than 400 paying members on its roll, and with liabilities aggregating over \$4,000 hanging over it. The Endowment Benefits were fixed at \$1,000, \$2,000 and \$3,000, and a radical departure was made from the old beaten paths by resolving to fix a certain definite sum to be paid by its members for the various benefits provided, thus changing the uncertainty connected with all death assessing societies as to the cost of a continued membership, to one of definite knowledge, there being

No Assessments on Death.

The schedule of monthly rates were based on the most recent and approved tables of Actuaries. That the system was just what was required by the public is amply proved by the steady and RAPID GROWTH OF THE ORDER from that date to this. In fifteen months the Order had more than doubled itself in spite of the most malignant and persistent opposition and misrepresentations by rival and jealous societies.

The Machinery of the Order.

We have a Supreme Court governing the whole Order, composed of representatives sent by the several State and Provincial High Courts.

Under the Supreme Court, in each Province or State, are High Courts, corresponding to Grand Lodges of other Societies.

Under the High Courts are the Subordinate Courts, who manage their own local affairs under the laws of the Order.

We also have a Uniformed Degree, called *ROYAL FORESTERS*, the uniform being unsurpassed by that of any other Society, being *chaste and rich in the extreme*, and yet the prices are within the reach of all. The degree, however, is not essential to the benefits.

Membership Non-Forfeitable.

Once admitted, you cannot forfeit your membership except by your own act of non-payment, or other breach of the constitution and laws. If your Court becomes defunct, or you remove to a place where there are no Courts, you can become a member at large and make your payments direct to the Supreme Court, and thus continue your membership.

The I. O. F. Benefits

consist of the following, *viz.*—

- (a) Free medical attendance;
- (b) Five dollars per week sick benefit;
- (c) Fifty dollars funeral benefit;
- (d) One hundred dollars, two hundred dollars, or three hundred dollars a year after passing seventieth birthday;
- (e) Five hundred dollars, one thousand dollars, or fifteen hundred dollars on total and permanent disability;
- (f) One thousand, two thousand, or three thousand dollars, on reaching your Expectation of Life, ranging at from 63 years of age and upward, according to age at initiation, on upon death.

The cost per one thousand dollars of endowment is

Only \$7.20 per Year,

and upwards. These charges are fixed, and may be paid monthly, or quarterly, or annually, at the option of the member. There are no Assessments on Death so that every member knows just what it will cost him each year, which is a great advantage, especially to the industrial classes.

Sick Benefits Optional.

Each Court has the option, by a majority vote of relieving its members from contributing to or participating in the Sick and Funeral Benefits. Should a Court decide to maintain these benefits, it has the privilege of fixing both the amount of the benefits and the rates of the contributions of the members. But if a Court decides not to maintain for its own members a Sick and Funeral Fund, then any or all of its members may participate in the Supreme Court Sick and Funeral Fund, which consists of a weekly allowance of \$5 per week for a period of twelve weeks in any one illness, and \$50 towards funeral expenses.

The Grand Benefits.

(C.) The Grand Benefits of the Order are, however, the Endowment of \$1000, \$2000, or \$3000, payable at Expectation of Life or at death, or on total disability, or between the 70th and 80th birthdays. Every member of the Order must take at least \$1000, and he may increase that amount at any time to \$2000 or \$3000, provided he passes a satisfactory medical examination, and is not over 55 years old; or he may at any time, by giving the proper notice and paying up all claims, reduce his Endowment to \$2000 or to \$1000.

1. These are paid to the widow and orphans or heirs of deceased Foresters, as may have been previously directed by the member, within thirty days of due proof of claim.

Annuity for Old Age

2. On a member reaching his 70th birthday, one-tenth of his endowment is paid to him, and thereafter an additional tenth at each recurring birthday, until the 80th birthday, the whole endowment is paid to the member himself. But if he dies between the 70th and 80th birthdays the unpaid balance of endowment is paid to his widow and orphans or heirs, as provided by law.

Total and Permanent Disability Benefit.

3. On a member becoming totally and permanently disabled, he is paid one-half of his endowment, as provided by the endowment law, and the balance on death is paid to his widow and orphans, and heirs. Thus, in becoming an Independent Forester you at once secure the blessings of insurance, an annuity for old age, and a handsome accident benefit. For the GRAND BENEFITS each member is required to pay according to following extraordinary low monthly rates of assessment, based on age and cost of risk, being the most equitable scale in existence.

Safety of the Funds.

The Secretary and Treasurer have given ample personal bonds, supplemented by bonds of the Guarantee Company. Then all remittances to the Treasurer are required to be made payable to the order not only of the Treasurer, but also of the bank which holds our deposits. And the bank is instructed to pay out no funds of the Order except on a cheque signed by the Supreme Chief Ranger, Supreme Secretary, and Supreme Treasurer. We are fast accumulating a Reserve Fund; already

\$10,000

has been permanently deposited with the Dominion Government Savings Bank Department, at Ottawa and as fast as the Reserve Fund increases beyond \$8,000 or \$10,000, the funds will be thus permanently invested, and which can be paid out only on cheques signed by the whole seven members of the Executive Council, who are elected annually by the Representatives of High Courts.

A Reduction in the Cost.

It is provided that, on the Reserve Fund reaching a certain figure, the assessments will be remitted, and the widows and orphans paid out of the excess of the Reserve Fund, and thus reduce the actual cost to members. Provision is also made by which, on the Reserve Fund and the ordinary monthly assessments proving inadequate to pay promptly all claims, to make special assessments.

Only 5 per cent. for Management Expenses.

The Independent Order of Foresters is able to give insurance as cheaply as it does because it expends less than 5 per cent. for management expenses, while Insurance Companies, for each \$1.00 paid for death claims, pay \$1.00, and even as high as \$2.00, for management expenses and dividends to stockholders, as the following, taken from the report of Professor Cherrin, Dominion Superintendent of Insurance, for the year 1911, issued by the Department of Finance, will show the

Enormous Cost of Management in Insurance Companies.

Name of Co.	Paid for General Expenses & Dividends to Stockholders.	Paid for Death Losses
Canada Life.....	\$203,705 28	\$213,945 07
Citizens.....	7,307 00	12,180 30
Confederation....	64,759 79	52,450 51
Mutual Life.....	19,460 83	7,423 10
Ontario Mutu.....	44,169 50	15,439 12
Sun.....	55,543 17	47,080 83
Toronto.....	6,442 48	1,200 00
Total.....	\$391,018 05	\$350,330 09

Schedule of Rates of Assessment for the Ordinary Class:

AGE.	\$1000	\$2000	\$3000	AGE.	\$100	\$200	\$3000
18	\$ 60	\$1 20	\$1 50	37	\$ 82	1 04	2 40
19	61	1 22	1 83	38	84	1 68	2 52
20	62	1 24	1 86	39	86	1 72	2 58
21	63	1 26	1 89	40	88	1 70	2 64
22	64	1 28	1 92	41	90	1 80	2 70
23	65	1 30	1 95	42	92	1 84	2 76
24	66	1 32	1 98	43	95	1 90	2 85
25	67	1 34	2 01	44	98	1 96	2 94
26	68	1 36	2 04	45	1 02	2 04	3 06
27	69	1 38	2 07	46	1 07	2 14	3 21
28	70	1 40	2 10	47	1 11	2 28	3 42
29	71	1 42	2 13	48	1 22	2 44	3 66
30	72	1 44	2 16	49	1 36	2 70	4 05
31	73	1 46	2 19	50	1 45	2 90	4 35
32	74	1 48	2 22	51	1 55	3 10	4 65
33	75	1 50	2 25	52	1 65	3 30	4 95
34	76	1 52	2 28	53	1 75	3 50	5 25
35	78	1 56	2 34	54	1 85	3 70	5 55
36	80	1 60	2 40				

The proceeds of these assessments, less 5 per cent. for management expenses, form the Endowment Fund.

Cost of Sick and Funeral Benefits.

To entitle a member to participate in such Supreme Court Fund he must pay an enrollment fee and a monthly assessment in advance, as per schedule following:

At Age of	Enrolm't Fee	Monthly rate of Assm't.	At Age of	Enrolm't Fee	Monthly rate of Assm't.	At Age of	Enrolm't Fee	Monthly rate of Assm't.
18	\$ 60	\$ 30	31	\$ 73	\$ 37	44	\$ 98	\$ 50
19	61	31	32	74	37	45	1 02	52
20	62	31	33	75	38	46	1 05	54
21	63	32	34	76	38	47	1 15	56
22	64	32	35	78	39	48	1 25	58
23	65	33	36	80	40	49	1 35	63
24	66	33	37	82	42	49	1 35	68
25	67	34	38	84	42	50	1 45	70
26	68	34	39	86	43	51	1 55	75
27	69	35	40	88	44	52	1 65	85
28	70	35	41	90	45	53	1 75	90
29	71	36	42	92	46	53	1 75	95
30	72	36	43	94	48	54	1 85	98

How to Form a Court.

The application for a Charter must be signed by a least ten persons—the more the better—who must all pass a rigid medical examination. The CHARTER FEE is \$100, which must be paid by the charter members. But this payment is only loaned, as it were, by the charter members; for the whole of this amount is refunded out of the first initiation fees received by the Court. Charter members pay besides the Charter Fee, the following additional fees *viz.*: \$1.00 for Certificates of Membership and of Endowment, also a Registration Fee, equivalent to one assessment depending therefore on age and amount of Endowment taken. They also pay for their own Medical Examinations.

As the initiation fee, after the institution of a Court must be at least \$5, it follows that Charter Member have the advantage of at least that amount.

If you wish to secure membership in this SOUND AND PROGRESSIVE ORDER, apply to any officer of the Court in your locality. If there is no Court near you, write to Dr. Oronhyatekha, Masonic Temple, London, Canada, Supreme Chief Ranger of the Order, or to any Supreme or High Officer, who will gladly give you all information and assist you in establishing a Court your own neighborhood.