



"ASSESSMENT SYSTEM."

EVERYBODY who knows anything about insurance acknowledges that the Independent Order of Foresters is far and away the **Best Fraternal Benefit society in the World.** It was founded in Newark, New Jersey, on the 17th June, 1874, and has spread all over the United States and Canada, and is rapidly spreading in Great Britain and elsewhere.

The Unexampled Progress and Prosperity of the Independent Order of Foresters is shown by the following figures :

No. of Members.		Balance in Bank.	No. of Members.		Balance in Bank.	No. of Members.		Balance in Bank.
October, 1882	880	\$ 1,145 07	January, 1888	7,811	\$ 86,102 42	January, 1894	54,481	\$258,857 89
January, 1883	1,134	2,769 58	January, 1889	11,618	117,599 88	February, "	55,149	875,860 06
January, 1884	2,216	13,070 85	January, 1890	17,026	188,130 86	March, "	56,559	876,230 08
January, 1885	2,558	20,992 30	January, 1891	24,466	238,907 20	April, "	58,389	911,420 33
January, 1886	3,648	31,082 62	January, 1892	32,303	408,798 18	May, "	59,607	928,707 04
January, 1887	5,594	60,325 02	January, 1893	43,024	580,507 85	June, "	61,000	951,571 62

Membership 1st July, 1894, about 61,000. Balance in Bank, \$951,571.62.

The total number of applications considered by the Medical Board for the year ending 31st December, 1892, is 18,247, whom 17,028 were passed, and 1,219 rejected.

The cause of this unexampled prosperity and growth of the I. O. F. is 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.**

At date all Benefits have been paid within a few days of filing the claim papers, amounting in the aggregate to the princely sum of **Two Millions Two Hundred and Thirty-four Thousand Four Hundred and Twenty-four Dollars.** Notwithstanding the payment of this large sum, as well as all the management expenses, including large sums for planting the Order in New Territory, there remains the handsome cash balance in the treasury, as noted above, of the sum of **Nine Hundred and Fifty-one Thousand Five Hundred and Seventy-one Dollars and Sixty-two Cents.**

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

FOR YOURSELF.—1. The fraternal and social privileges of the Order. 2. Free medical attendance. 3. Total and Permanent Disability of \$500, \$1,000, or \$1,500. 4. A benefit for your old age of \$100, \$200, or \$300 a year. 5. An Endowment Benefit, payable on reaching your expectation of life, of \$1,000, \$2,000, or \$3,000. 6. Sick Benefits of \$3 to \$5 per week.

FOR YOUR FAMILY.—1. Funeral Benefit, \$50. 2. Insurance Benefit of \$1,000, \$2,000, or \$3,000.

The cost of admission to the Order in most Courts is only \$7 to \$9, according to the amount of insurance taken, besides medical examination fee, which is \$1.50 if you are taking only \$1,000 of insurance, and \$2 if taking \$2,000 or \$3,000. **Agents wanted in Canada, the United States, and Great Britain and Ireland.**

For further information, apply to

ORONHYATEK-A, M.D., S.C.R., Toronto, Canada. **HON. D. D. AITKEN, M.C., S.V.C.R.,** Flint, Mich. **JOHN A. MCGILL VRAY, Q.T.,** S. Secretary, Toronto, Canada. **JAMES MARSHALL,** Gen. Manager, Great Britain, 172 Buchanan-street, Glasgow, Scotland, or to **REV. W.J. McCAUGHAN,** Gen. Manager, Belfast, Ireland.