

(ASSESSMENT SYSTEM)

Independent Order of Foresters

The Best Fraternal Benefit Society in Existence.

BENEFITS GIVEN BY THE I.O.F.

In addition to the social and fraternal privileges of the Court Room, the Order provides the following Magnificent Benefits for Members:

FOR THE MEMBER DURING LIFETIME.

A.—FURNISHED BY THE SUBORDINATE COURTS.

1.—Free Medical Attendance of the Court Physician within whose jurisdiction the member may be taken ill, except where the Court has by by-law dispensed with free medical attendance. Some Courts, in addition, furnish medicines free, as well as trained nurses if deemed necessary.

B.—FURNISHED BY THE SUPREME COURT.

2.—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 the Constitution and Laws of the Order, \$3.00 a week for an additional twelve weeks. The Sick and Funeral Benefits are optional.

3.—A Total and Permanent Disability Benefit of \$500, \$500, \$1,000, \$1,500, \$2,000 or \$2,500.

4.—An Old Age Disability Benefit to be paid to any member of seventy years of age or upward who has been adjudged to be totally and permanently disabled. This Benefit consists of the payment to the member of the amount of his Mortuary Benefit in ten equal annual instalments. In the event of the member dying before the full number of instalments have been paid, the unpaid balance is paid to the beneficiary named in the benefit certificate held by the member. The member, upon being declared disabled, may elect to take instead of the Old Age Disability Benefit.

5.—An Old Age Pension, which consists of an annual payment during life of a stipulated sum, graded according to amount of Benefit held and the age at which disability is declared. Attached to the Pension is

6.—A Burial Benefit of \$100, to provide for the decent interment of the member after death.

7.—All members are relieved from the payment of premiums after completing the seventieth year of age.

FOR BENEFICIARIES AT DEATH OF MEMBER.

8.—A Funeral Benefit of \$50.

9.—A Mortuary Benefit of \$500, \$1,000, \$2,000, \$2,500, \$3,000 or \$5,000.

WHEN BENEFITS COMMENCE

Members of the I. O. F. are under the protection of the Supreme Court and entitled to full benefits as soon as they (a) have passed the Medical Board, (b) have paid their initiation and other required fees, and (c) are initiated into the Order. In most of the other societies, members are not entitled to full benefits until six months after initiation.

For Full Details of the I.O.F. Benefit System, apply to any Officer or Member of the Order.

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