

Limit of Age for Admission is from 18 to 65 Years.

Rate of Monthly Assessments.

To secure (1) the Ordinary Benefit, (2) the Total and Permanent Disability Benefit, the members of the I.O.F. are required to pay the small monthly rates shown below:

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

| Age | \$5.00 | \$10.00 | \$15.00 | \$20.00 | \$25.00 | \$30.00 |
|-----|--------|---------|---------|---------|---------|---------|
| 18  | 50.78  | 59.76   | 68.74   | 77.72   | 86.70   | 95.68   |
| 19  | 50.98  | 59.96   | 68.94   | 77.92   | 86.90   | 95.88   |
| 20  | 51.18  | 60.16   | 69.14   | 78.12   | 87.10   | 96.08   |
| 21  | 51.38  | 60.36   | 69.34   | 78.32   | 87.30   | 96.28   |
| 22  | 51.58  | 60.56   | 69.54   | 78.52   | 87.50   | 96.48   |
| 23  | 51.78  | 60.76   | 69.74   | 78.72   | 87.70   | 96.68   |
| 24  | 51.98  | 60.96   | 69.94   | 78.92   | 87.90   | 96.88   |
| 25  | 52.18  | 61.16   | 70.14   | 79.12   | 88.10   | 97.08   |
| 26  | 52.38  | 61.36   | 70.34   | 79.32   | 88.30   | 97.28   |
| 27  | 52.58  | 61.56   | 70.54   | 79.52   | 88.50   | 97.48   |
| 28  | 52.78  | 61.76   | 70.74   | 79.72   | 88.70   | 97.68   |
| 29  | 52.98  | 61.96   | 70.94   | 79.92   | 88.90   | 97.88   |
| 30  | 53.18  | 62.16   | 71.14   | 80.12   | 89.10   | 98.08   |
| 31  | 53.38  | 62.36   | 71.34   | 80.32   | 89.30   | 98.28   |
| 32  | 53.58  | 62.56   | 71.54   | 80.52   | 89.50   | 98.48   |
| 33  | 53.78  | 62.76   | 71.74   | 80.72   | 89.70   | 98.68   |
| 34  | 53.98  | 62.96   | 71.94   | 80.92   | 89.90   | 98.88   |
| 35  | 54.18  | 63.16   | 72.14   | 81.12   | 90.10   | 99.08   |
| 36  | 54.38  | 63.36   | 72.34   | 81.32   | 90.30   | 99.28   |
| 37  | 54.58  | 63.56   | 72.54   | 81.52   | 90.50   | 99.48   |
| 38  | 54.78  | 63.76   | 72.74   | 81.72   | 90.70   | 99.68   |
| 39  | 54.98  | 63.96   | 72.94   | 81.92   | 90.90   | 99.88   |
| 40  | 55.18  | 64.16   | 73.14   | 82.12   | 91.10   | 100.08  |
| 41  | 55.38  | 64.36   | 73.34   | 82.32   | 91.30   | 100.28  |
| 42  | 55.58  | 64.56   | 73.54   | 82.52   | 91.50   | 100.48  |
| 43  | 55.78  | 64.76   | 73.74   | 82.72   | 91.70   | 100.68  |
| 44  | 55.98  | 64.96   | 73.94   | 82.92   | 91.90   | 100.88  |
| 45  | 56.18  | 65.16   | 74.14   | 83.12   | 92.10   | 101.08  |
| 46  | 56.38  | 65.36   | 74.34   | 83.32   | 92.30   | 101.28  |
| 47  | 56.58  | 65.56   | 74.54   | 83.52   | 92.50   | 101.48  |
| 48  | 56.78  | 65.76   | 74.74   | 83.72   | 92.70   | 101.68  |
| 49  | 56.98  | 65.96   | 74.94   | 83.92   | 92.90   | 101.88  |
| 50  | 57.18  | 66.16   | 75.14   | 84.12   | 93.10   | 102.08  |
| 51  | 57.38  | 66.36   | 75.34   | 84.32   | 93.30   | 102.28  |
| 52  | 57.58  | 66.56   | 75.54   | 84.52   | 93.50   | 102.48  |
| 53  | 57.78  | 66.76   | 75.74   | 84.72   | 93.70   | 102.68  |
| 54  | 57.98  | 66.96   | 75.94   | 84.92   | 93.90   | 102.88  |

To secure these benefits it is necessary to pay an Assessment Fee of \$1.00 and a Registration Fee of \$2.00.

The rates for monthly assessments are as per Page

| Age of Monthly Assessment | At Age of Monthly Assessment | At Age of Monthly Assessment | At Age of Monthly Assessment | At Age of Monthly Assessment | At Age of Monthly Assessment | At Age of Monthly Assessment |
|---------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 18                        | 46                           | 47                           | 48                           | 49                           | 50                           | 51                           |
| 19                        | 47                           | 48                           | 49                           | 50                           | 51                           | 52                           |
| 20                        | 48                           | 49                           | 50                           | 51                           | 52                           | 53                           |
| 21                        | 49                           | 50                           | 51                           | 52                           | 53                           | 54                           |
| 22                        | 50                           | 51                           | 52                           | 53                           | 54                           | 55                           |
| 23                        | 51                           | 52                           | 53                           | 54                           | 55                           | 56                           |
| 24                        | 52                           | 53                           | 54                           | 55                           | 56                           | 57                           |
| 25                        | 53                           | 54                           | 55                           | 56                           | 57                           | 58                           |
| 26                        | 54                           | 55                           | 56                           | 57                           | 58                           | 59                           |
| 27                        | 55                           | 56                           | 57                           | 58                           | 59                           | 60                           |
| 28                        | 56                           | 57                           | 58                           | 59                           | 60                           | 61                           |
| 29                        | 57                           | 58                           | 59                           | 60                           | 61                           | 62                           |
| 30                        | 58                           | 59                           | 60                           | 61                           | 62                           | 63                           |
| 31                        | 59                           | 60                           | 61                           | 62                           | 63                           | 64                           |
| 32                        | 60                           | 61                           | 62                           | 63                           | 64                           | 65                           |
| 33                        | 61                           | 62                           | 63                           | 64                           | 65                           | 66                           |
| 34                        | 62                           | 63                           | 64                           | 65                           | 66                           | 67                           |
| 35                        | 63                           | 64                           | 65                           | 66                           | 67                           | 68                           |
| 36                        | 64                           | 65                           | 66                           | 67                           | 68                           | 69                           |
| 37                        | 65                           | 66                           | 67                           | 68                           | 69                           | 70                           |
| 38                        | 66                           | 67                           | 68                           | 69                           | 70                           | 71                           |
| 39                        | 67                           | 68                           | 69                           | 70                           | 71                           | 72                           |
| 40                        | 68                           | 69                           | 70                           | 71                           | 72                           | 73                           |
| 41                        | 69                           | 70                           | 71                           | 72                           | 73                           | 74                           |
| 42                        | 70                           | 71                           | 72                           | 73                           | 74                           | 75                           |
| 43                        | 71                           | 72                           | 73                           | 74                           | 75                           | 76                           |
| 44                        | 72                           | 73                           | 74                           | 75                           | 76                           | 77                           |
| 45                        | 73                           | 74                           | 75                           | 76                           | 77                           | 78                           |
| 46                        | 74                           | 75                           | 76                           | 77                           | 78                           | 79                           |
| 47                        | 75                           | 76                           | 77                           | 78                           | 79                           | 80                           |
| 48                        | 76                           | 77                           | 78                           | 79                           | 80                           | 81                           |
| 49                        | 77                           | 78                           | 79                           | 80                           | 81                           | 82                           |
| 50                        | 78                           | 79                           | 80                           | 81                           | 82                           | 83                           |
| 51                        | 79                           | 80                           | 81                           | 82                           | 83                           | 84                           |
| 52                        | 80                           | 81                           | 82                           | 83                           | 84                           | 85                           |
| 53                        | 81                           | 82                           | 83                           | 84                           | 85                           | 86                           |
| 54                        | 82                           | 83                           | 84                           | 85                           | 86                           | 87                           |
| 55                        | 83                           | 84                           | 85                           | 86                           | 87                           | 88                           |
| 56                        | 84                           | 85                           | 86                           | 87                           | 88                           | 89                           |
| 57                        | 85                           | 86                           | 87                           | 88                           | 89                           | 90                           |
| 58                        | 86                           | 87                           | 88                           | 89                           | 90                           | 91                           |
| 59                        | 87                           | 88                           | 89                           | 90                           | 91                           | 92                           |
| 60                        | 88                           | 89                           | 90                           | 91                           | 92                           | 93                           |
| 61                        | 89                           | 90                           | 91                           | 92                           | 93                           | 94                           |
| 62                        | 90                           | 91                           | 92                           | 93                           | 94                           | 95                           |
| 63                        | 91                           | 92                           | 93                           | 94                           | 95                           | 96                           |
| 64                        | 92                           | 93                           | 94                           | 95                           | 96                           | 97                           |
| 65                        | 93                           | 94                           | 95                           | 96                           | 97                           | 98                           |

Our Investments.

The surplus funds of the Order are always invested with a due regard to safety. A large portion of the funds is deposited with governments and with sound money institutions, the balance being invested in first mortgage bonds, improved realty and in municipal securities, as shown below:

Invested Funds.

The following shows where some of the funds are thus invested:

|                                |            |
|--------------------------------|------------|
| Deposit Ins. Dept. Canada      | \$5,000.00 |
| Gen. Inv. and Bond             | 48,000.00  |
| United States Government Bonds | 150,000.00 |
| Gen. American Government       | 20,000.00  |
| Real Estate and First Mortgage | 20,000.00  |
| Real Estate                    | 2,000.00   |
| Reserves                       | 100,000.00 |
| Deposit Receipts               | 100,000.00 |
| National Bank of La. Cross     | 500.00     |

From the above it will be seen that we have already an invested fund of Five

\$3,400,548.22.

No portion of the funds thus invested can be withdrawn except by the joint check of the undersigned officers who occupy the Executive Council.

- S. C. R. Greenyatchka, M.D., Editor, Larko, Montreal, Que., Toronto.
- P. S. R. R. The Hon. Judge W. Stoddart, N.Y., Hampton, N.Y.
- S. V. R. R. Victor Maria, Montreal, Que.
- S. Secretary, John A. McMillen, Q.C., Toronto.
- S. Treasurer, H. A. Collins, Toronto.
- S. Phys. T. McMillen, M.D., Toronto.
- S. Coun. Hon. Wm. McMillen, Toronto, Mich.

With what we have in the current fund account, the total surplus on hand at last report for Sept. 30, 1914, was \$3,400,548.22.

\$3,400,548.22.

For members of Ordinary Assessments in the Hazardous and Extra Hazardous Classes, see Constitutions and Laws, or official literature of the Order.

The Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional. The Benefits are as follows:—(1) During each separate continuous sickness, a payment of \$5.00 a week for the first two weeks, \$3.00 a week for the next two weeks; and at the discretion of the Executive Council a further sum of \$3.00 a week for the next two weeks; (2) A payment of \$25 towards funeral expenses, on the 1st day of each month.