Limit of Age for Admission is from 18 to 55 Years of Age.

Monthly Rates of Assessments.

To secure (1) the Insurance Benefit, (2) the Total and Permanent Disability Benefit, and (3) Annuity Benefits, members of the I. O. F. pay the small rates shown in the following

SCHEDULE OF RATES OF ASSESSMENT FOR THE ORDINARY CLASS.

Age	$1,000	$2,000	$3,000	Age	$1,000	$2,000	$3,000
18	$0 60	$1 20	$1 80	34	$ 76	$1 52	$2 28
19	61	1 22	1 83	35	78	1 56	2 34
20	62	1 24	1 86	36	80	1 60	2 40
21	63	1 26	1 89	37	82	1 64	2 46
22	64	1 28	1 92	38	84	1 68	2 52
23	65	1 30	1 95	39	86	1 72	2 58
24	66	1 32	1 98	40	88	1 76	2 64
25	67	1 34	2 01	41	90	1 80	2 70
26	68	1 36	2 04	42	92	1 84	2 76
27	69	1 38	2 07	43	95	1 90	2 85
28	70	1 40	2 10	44	98	1 96	2 94
29	71	1 42	2 13	45	1 02	2 04	3 06
30	72	1 44	2 16	46	1 07	2 14	3 21
31	73	1 46	2 19	47	1 14	2 28	3 42
32	74	1 48	2 22	48	1 22	2 44	3 66
33	75	1 50	2 25	49	1 35	2 70	4 05

These sums correspond very nearly to the cost of risks as given in the best Actuaries' Tables of Mortality.

Special Schedule of Rates.

The rates payable by initiates between 50 and 54 years of age, both inclusive, are as follows:

RATES FOR THE ORDINARY CLASS.

AGE.	$1,000	$2,000	$3,000
50	$2 50	$5 00	$7 50
51	2 60	5 20	7 80
52	2 70	5 40	8 10
53	2 85	5 70	8 55
54	3 00	6 00	9 00

RATES FOR THE HAZARDOUS CLASS.

AGE.	$1,000	$2,000	$3,000
50	$2 60	$5 20	$7 80
51	2 75	5 50	8 25
52	2 95	5 90	8 85
53	3 20	6 40	9 60
54	3 50	7 00	10 50

In the I. O. F. there are no Assessments on Death.

Funeral Benefits.

The Sick and Funeral Benefits are optional, and are $3 per week for the first two weeks and $5 per week for the following 10 weeks of any one illness, and $30 towards Funeral expenses.

The rates for Sick and Funeral Benefits, besides the Enrolment Fee of $1, which is paid but once, are as follows:

At Age of	Monthly Assessment	At Age	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	$0 40	26	$0 44	34	$0 48	41	$0 55	48	$0 68
19	41	27	45	35	49	42	56	49	70
20	41	28	45	36	50	43	58	50	75
21	42	29	46	37	51	44	60	51	80
22	42	30	46	38	52	45	62	52	85
23	43	31	47	39	53	46	64	53	90
24	43	32	47	40	54	47	66	54	95
25	44	33	48	..	......	..	......	55	1 00

OUR INVESTMENTS.

Our funds are always invested with a due regard to safety. The bulk of the funds are deposited with the Government, and with sound monetary institutions, subject only to the joint cheques of the whole Executive Council. Moneys invested in this way are called

Permanent Reserve Fund.

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

Post Office Savings Bank...............	$13,108 88
Canada Permanent Investment Co......	16,176 76
Huron and Erie Savings and Loan Co...	10,000 00
Freehold Savings and Loan Co.........	10,000 00
British Canadian Loan and Investment Co	10,000 00
Canadian Savings and Loan Co.........	10,000 00
Agricultural Savings & Loan Co........	10,000 00
School and Municipal Debentures......	154,529 95
Mortgages.................................	124,210 57
Nova Scotia Loan.........................	300 00
New Brunswick Loan.....................	200 00
Receiver-General of New Brunswick....	20,012 50

From the above it will be seen that we already have in the PERMANENT RESERVE FUND

$379,136.97.

The above is subject only to the joint cheques of the undermentioned members of the EXECUTIVE COUNCIL:

S. C. R., Oronhyatekha, M.D., Editor INTERNATIONAL GOOD TEMPLAR, Toronto,

P. S. C. R., E. Botterell, House of Commons, Ottawa.

S. V. C. R., D.D. Aitkin, Flint, Mich.

S. Secretary, John A. McGillivray, Q.C., Toronto.

S. Treasurer, T. G. Davey, Manager G. T. R. News Co., London.

S. Phys., Thos. Millman, M.D., Toronto.

S. Coun., Hon. Judge W. Wedderburn, Q.C., Hampton, N. B.

With what we have in the current bank account our total reserve on hand at last report was the magnificent sum of

$500,637.51.