

ASSESSMENT SYSTEM

# The Independent Order of Foresters

## Four Striking Features of a Strong Society

Accumulated Funds June 1st, \$17,304,201.77

Membership June 1st, 241,000

### Provisions in the I. O. F. for the Fatherless and Orphan Children

**A**MONG the great philanthropic movements of the present day, perhaps none has such a hold on humanity in general as the care and education of orphan children. This duty (far no greater duty has any State or Nation) was apparent and recognized even in the Dark Ages, and, while in this day of enlightenment and human achievement, among benevolent minds the care given to the orphan in days gone by may appear crude and barbarous, yet the duty was recognized. The alms house has disappeared and in its place has come home life and home surroundings for orphan children.

Some years ago the late Supreme Chief Ranger of the Independent Order of Foresters, Dr. Oronhyatekha, decided that the time had arrived when the Order should care for and educate the children of its deceased members, and that the children should receive this care and education as their right. As a result thereof there was inaugurated what is known as the I. O. F. Orphans' Home Fund.

Some years later the present Supreme Chief Ranger, Elliott G. Stevenson, decided that the work of the Orphan's Home Fund should be broadened, so that today in addition to the fact that the Society educates and maintains the orphan children of its members, there is an arrangement in case a mother is so situated that the cannot bring her family up the Order steps in and helps her with a weekly grant which insures the home being kept together and best of all the children have the attention that only a mother can give.

The I. O. F. Home is located at Oakville, Ont., surrounded by beautiful grounds and hundreds of fruit trees, near the water, it gives the children the freedom and health to be found in an ideal country home; situated near the town proper the children have excellent educational and religious advantages. The Home is conducted not as an institution but as a home in the truest and best sense. Here children are kept, trained and educated until such time as they are old enough to begin their work under the protection of the Society.

All told some 725 children have been and are being protected by the I. O. F. during the most critical period of their lives. What this has meant to the children physically, mentally and morally; what this has meant to the nation of which they are citizens cannot be measured.



TEMPLE BUILDING

BAY AND RICHMOND STREETS, TORONTO

Property and Head Offices of the Society.

The I. O. F. Issues Policies from \$500 to \$5,000

### Provision in the I. O. F. for Members Afflicted With Tuberculosis

**F**OR many years one of the greatest questions that has agitated the minds of leading medical authorities and colleges has been the enormous loss of life as a result of tuberculosis. Learned professors in medicine have devoted their time, intellect and money in an attempt to find a cure for this dread disease. In the councils of municipalities, in legislative and State Assemblies, in Houses of Parliament and Congressional Halls, throughout the world the mortality and suffering in connection with this disease has been the source of much discussion and debate, and in a few cases of legislation. Legislation so far provided has been in the nature of a system of education in regard to heat, light, ventilation, clothing and fresh air, in the hope that in some measure the progress of this disease might be stayed.

The treatment recommended and advised by leading medical authorities so far has been that of proper food, outdoor life and rest or systematic exercise as the case may warrant; tuberculosis being not only preventable but curable, if taken in its incipient stage.

To the leaders of the insurance world the mortality rate experienced from this disease from an economic basis has been the subject of much thought.

When the present Supreme Chief Ranger assumed leadership among many other things which engaged his attention was the mortality and suffering that followed in the wake of this scourge, and he determined to see the members of the I. O. F. who were unfortunate enough to become afflicted with this disease should, if at all possible, be assisted to regain their strength.

With this object in view the Order has secured a large tract of land on which they have erected a Sanitarium on the shores of the famous Rainbow Lake which is situated nearly two thousand feet above the sea level in the heart of the Adirondack Mountains. It is in this location among thousands of pine, spruce, balsam and other resinous trees that send forth their health-giving odors, amid shaded walks and unlimited woodlands that the Order intend to fight for the lives of their members afflicted with this disease.

Fraternity that prolongs life; that protects health; that unites and co-operate with the State in the fight against tuberculosis is the Fraternity that is conferring blessings on mankind.

All those who are members of the I. O. F. and who become afflicted with this disease may, if their case is reported in the early stages, secure treatment at this Sanitarium, without cost.



Rev. E. J. Rattee, High Chief Ranger for P. E. I.

### Provisions of the I. O. F. for those who are Totally Disabled.

This is the age of protection; protection in industry by high tariffs; protection by the Government to safeguard from accident and disease those engaged in the various callings in life.

Perhaps, the greatest protection a man requires is when carrying Life Insurance; if he should be unfortunate enough as a result of accident or disease to become totally disabled his income may cease and that is the time he requires protection. Provision should be made whereby he would be able to keep up his premiums or assessments on his Insurance Policy.

This thought worries many a man who has his life insured, but it does not worry members of the Independent Order of Foresters, for they know under the I. O. F. contract there is a provision made for all those who become totally and permanently disabled.

### Provisions of the I. O. F. for those who Reach Three-score Years and Ten.

To many people one of the questions that occupies their attention is the laying by of a competency for their old age. It is the wise man who provides for the future; it is the foolish man who drifts with the current. To a great many men, however willing, it is impossible to set aside an amount sufficient in itself to provide them with the necessities and comforts of life when the earning power has left them and the disability of old age is upon them.

In the I. O. F. contract there are provisions which are most beneficial to the member who reaches seventy years of age; provisions whereby he may, if he wishes, have the outlay on account of his insurance cease and his income augmented.



Geo. W. McPhee, High Sec'y for P. E. I.

### Amount of Benefits Paid year by year by the I. O. F. since organization.

1881	\$ 1,500.00
1882	12,058.86
1883	9,492.68
1884	13,014.31
1885	26,576.99
1886	28,499.32
1887	59,014.67
1888	80,018.10
1889	116,787.82
1890	181,849.79
1891	291,136.21
1892	344,726.52
1893	392,182.04
1894	511,162.30
1895	685,000.18
1896	826,041.91
1897	992,275.60
1898	1,176,125.11
1899	1,433,200.33
1900	1,835,145.04
1901	1,730,020.07
1902	1,738,351.05
1903	1,850,271.03
1904	2,144,988.77
1905	2,109,111.48
1906	2,411,184.49
1907	2,757,118.12
1908	2,722,657.76
1909	2,738,728.31
1910	2,737,943.07

Total Benefits Paid June 1st, 1911 \$33,130,364.73

### The I. O. F. From a Provincial Standpoint

**T**O THE citizens of Toronto and Province of Ontario the progress and operations of the Independent Order of Foresters are to a large extent personal, due to the fact that so many thousands throughout the Province are members of this great society; but to the citizens of Toronto, apart from their personal interest and from a purely civic point of view they have watched with gratification and pride the immense success that has attended this great Fraternal Insurance Society.

Some twenty years ago the Headquarters were moved from London to Toronto, and two small rooms over the late J. M. Treble's store at the southeast corner of King and Bay streets were sufficient to accommodate the staff who looked after the detail work. In a short time, however, this space was insufficient. The late Dr. Oronhyatekha was an executive official and administrator of great ability. To him the location of the offices for the Independent Order of Foresters was of great importance, and he decided on one of the most prominent locations in the City of Toronto. The third floor over the Dominion Bank at the southwest corner of King and Yonge streets was selected as the place of abode for the conducting and administration of the affairs of the Society.

The splendid progress of the Order continued and in a few years it had arisen from a mere or less Provincial institution to a great international fraternal society. The next move was that the Order should have a home of its own. The northwest corner of Bay and Richmond streets was selected as the site and in 1895 the corner stone of the magnificent Temple Buildings was laid by the then Governor General of Canada, Lord Aberdeen. The Society went forward

by leaps and bounds, so that to-day from the four quarters of the globe comes into the Temple buildings each month the monthly assessments of some 241,000 odd members, amounting to \$307,000 per month. Other sources make up a total income of about \$4,500,000 a year.

From Vancouver and San Francisco on the Pacific Slope; from the great inland cities of the United States, from Halifax and New York, from cosmopolitan London and the manufacturing centres of the Old Land, come hundreds of communications daily to the Temple Building in reference to the work and progress of the Order.

"A prophet is not without honor save in his own country," but the membership of the Independent Order of Foresters outside of the Province of Ontario, and particularly the American membership point with pride to the fact that it is in its home Province that the Order is best known and does its greatest work.

This great Order is a Fraternal Insurance Society, conducted and managed on business principals. Its system of insurance appeals alike to the artisan and mechanic, to the professional man and business man, its record is a record of results accomplished. Its management is vigorous active and enterprising. Its membership loyal, enthusiastic and optimistic.

The people of Ontario appreciate the fact that it is in the City of Toronto that the motive power is generated that conducts and regulates this great Fraternity, a Fraternity that has, perhaps, the most complete system of insurance in the world, and at the same time with its accumulated funds of \$17,304,201.77 on 1st of June, 1911, is one of the great financial institutions of the land.

### Growth of the Accumulated Funds of the I. O. F. year by year, since organization.

1881	\$ 4,568.55
1882	2,967.83
1883	10,857.65
1884	23,081.85
1885	29,892.42
1886	53,981.28
1887	81,384.41
1888	117,821.96
1889	188,130.36
1890	283,967.20
1891	408,798.20
1892	580,597.85
1893	858,857.89
1894	1,187,225.11
1895	1,560,373.46
1896	2,015,484.38
1897	2,558,832.78
1898	3,186,370.36
1899	3,778,543.58
1900	4,483,364.44
1901	5,261,831.52
1902	6,219,071.17
1903	7,453,308.14
1904	8,534,177.03
1905	9,709,583.83
1906	10,874,105.50
1907	11,903,358.04
1908	13,280,594.37
1909	15,040,495.91
1910	16,920,261.01

Accumulated Funds June 1st, 1911 \$17,304,201.77

For Information or Literature in Regard to the Operations of the Society Apply to:

**ELLIOTT G. STEVENSON, Supreme Chief Ranger**  
TEMPLE BUILDING, TORONTO

or

**R. MATHISON, M. A., Supreme Sec.-Treas.**  
TEMPLE BUILDING, TORONTO

E. J. RATTEE, H. C. R. for P. E. Island

G. W. MCPHEE, H. Secty