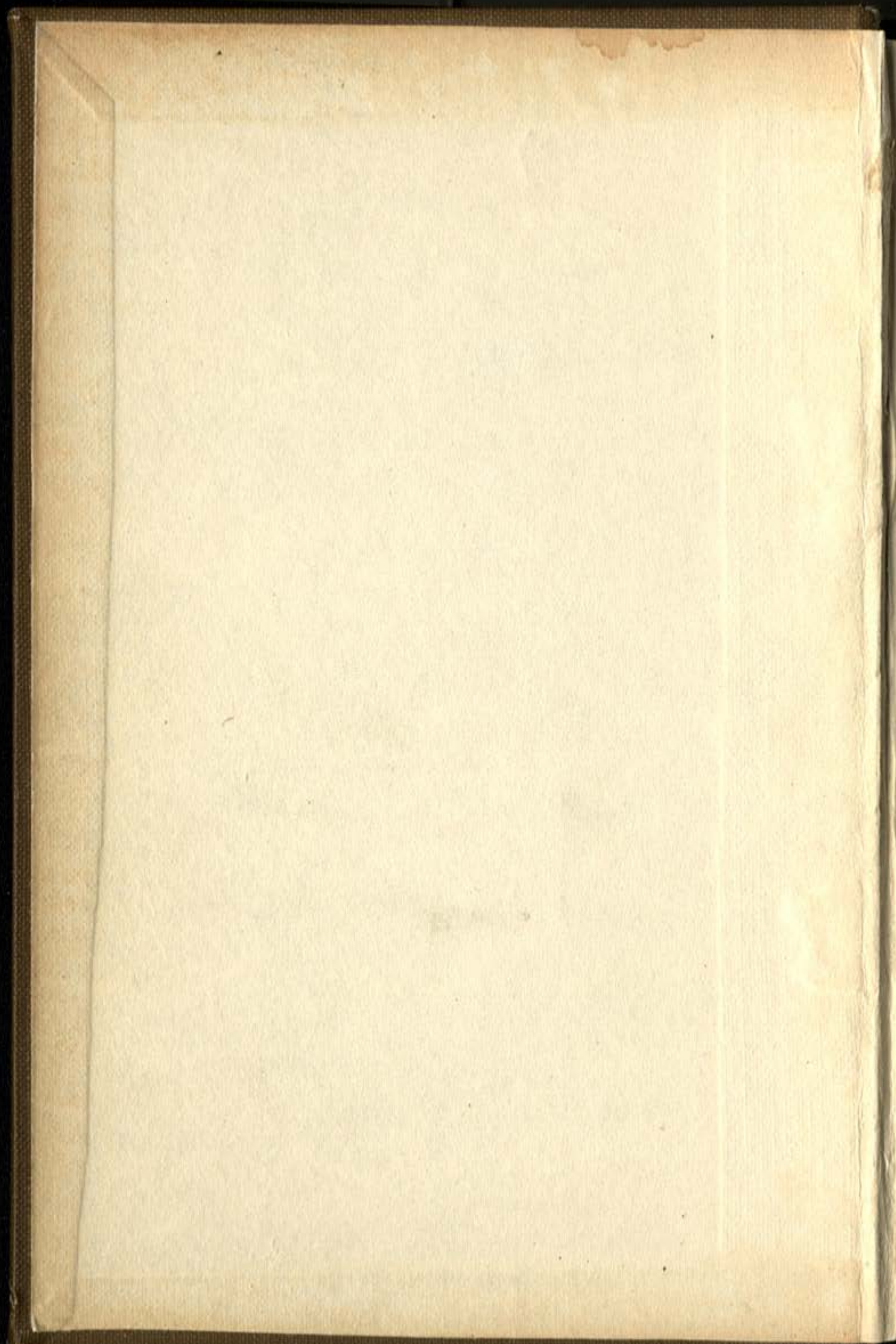


J. B. WILLIAMS.



**Oronhyatekha
Historical
Collection**

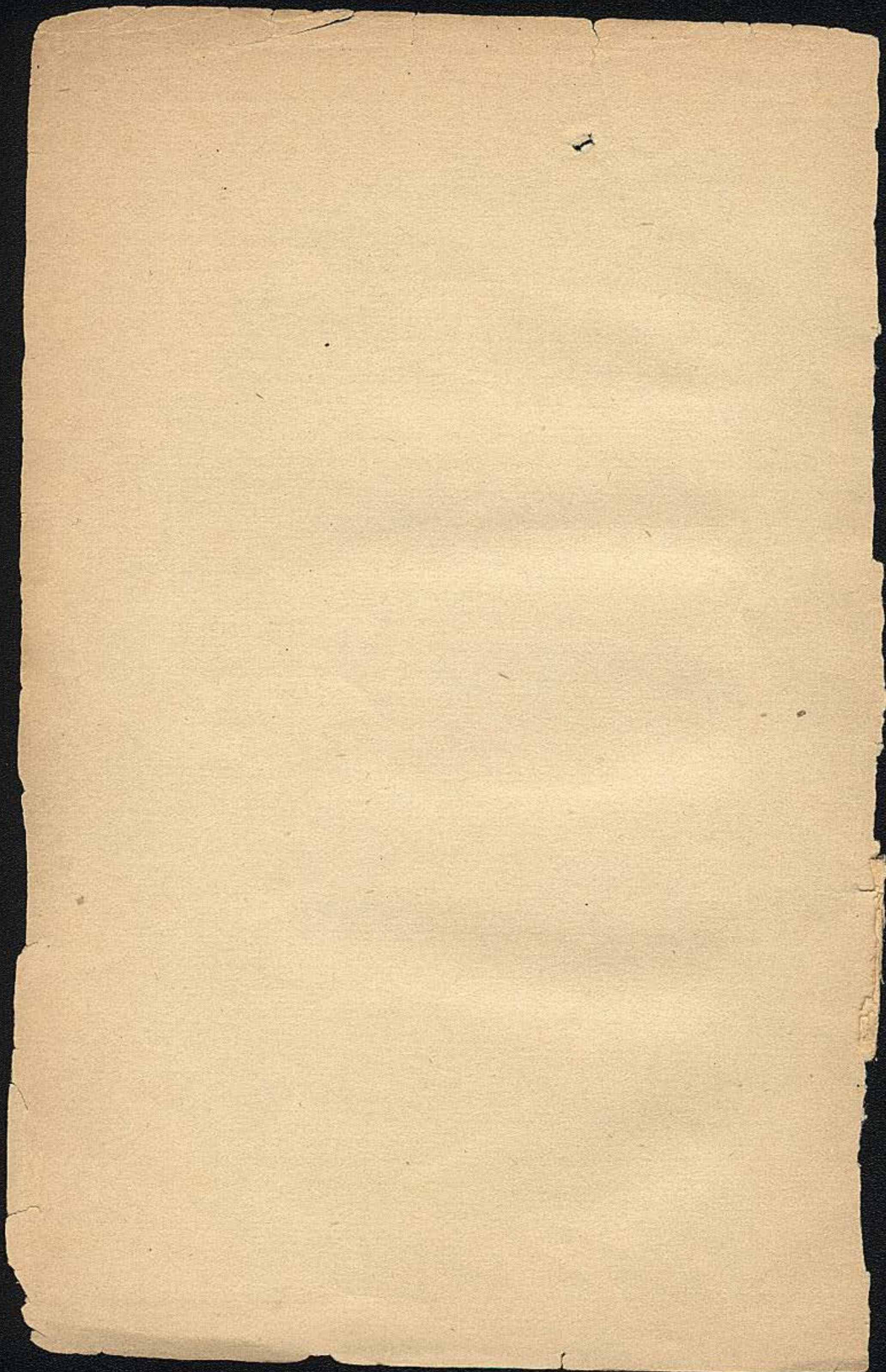
**INDEPENDENT ORDER OF FORESTERS
TEMPLE BUILDING, TORONTO**



J. B. Williams

Dec. 1904.

Large parts of pages 110 to 125 were
revised and written by J. B. W.



FRATERNAL LIFE INSURANCE

TO VERY few is it given to have all the Life Insurance which they feel will be adequate for the protection of their loved ones should they be taken away. Particularly is this the case with men in their younger years when they are building up a home, it may be as the support of widowed mother or of sisters or in hopeful upgrowth with the dear one of their choice and the fledglings which cluster at their knees. Where the calls for maintenance are so many there is often but little left to be put away for sickness or for sorrow's days. At such times it is that the beneficence of Fraternal Insurance with its easy monthly payments comes to bring confidence and happiness into the home, that sense of rest which quiets the pillow of the weary worker with the knowledge that, out of his personal savings, he has provided for his dear ones should the daylight never come again. Fraternal Insurance by its co-operation of friend with friend, of brother with brother, each for the other's good, has brought all this about. Well might Theodore Roosevelt, the President of the United States, say :

"The Fraternal Societies are in my opinion one of the greatest powers for good government and the protection of the home that we have in the country. This government will endure just so long as we protect the great interests represented by the Fraternal Orders."

No man with such opportunities at his hand for moderate premiums, payable monthly, ought to be for a day without Life Insurance.

But even in after years when comfort has been gained by carefulness or by success, when the account in the Bank has

grown, or accumulating policies have been nearly paid up, Fraternal Insurance comes yet strongly to aid the bettered conditions. By its system of mutual self help, intercourse with careful and self-respecting men, it not only widens the opportunities of association with others in life possibilities outside the home, but also brings to the home itself, further and greater protection in the older ratings of age than otherwise can be obtained.

No man can leave behind too much for the help of those he has brought into the world; his bettered means will now enable him to make yet larger provision. Fraternal Insurance, with its graded rates, enables him to do this with good effect in his middle age. For this reason it is that so many men of improved fortunes endorse their makings by an additional Fraternal Policy, with premiums paid either quarterly or yearly.

To all these phases of Life the Independent Order of Foresters applies its wide provisions and provides the security desired.

Yet more, should sickness enter the door, bringing loss of earnings and increased expenses, these are helped by the provision of the "Sick Benefits."

Should accident or disease put an end to the power for work and change the supporter of the home into being a dependent upon the energies of those whom he has previously maintained, the "Permanent Disability Benefit" comes in—one-half of the Policy is paid at once, all further premiums or assessments cease and the remaining half is paid to the family when life is ended.

Should length of days be granted, the full years of 70 be reached and the disabilities of age result, not only do all further payments cease but an "Annual payment" on account of the Policy is made to the holder until it has all been received.

This is, broadly, the proved Insurance system of the Independent Order of Foresters, the full details of which can be obtained on inquiry of the Head Office or the Local Courts or by reference to the other pages of this publication.

They are worthy of consideration by every thinking man or woman, for both are admitted to fellowship in its Courts and to share in its advantages.

A GLANCE AT THE INDEPENDENT ORDER OF FORESTERS

FROM THE FRATERNAL MONITOR. ROCHESTER. N.Y.. April 1, 1904.

ALTHOUGH founded in 1874, the Independent Order of Foresters really began its work in 1881, when it was re-organized by the present leader of its forces, Dr. Oronbyatekba. Its history, therefore, is practically of only twenty-three years. It is instructive to glance at the results which it has achieved in spite of very considerable difficulties which it had to encounter.

This Order has probably been attacked more than any other of the reputable societies. The reason is to be found in the facts:

(1) That its leader was a fearless foe, never sparing in his blows to his opponents, and

(2) That under his guidance the Order pursued a very vigorous and aggressive policy and has, therefore, come to be looked upon as a captain in the forces of fraternalism.

A society with such a man as the fighting Mobawk at its head might be expected to occupy just such a place. It is fair, however, to say of the Supreme Chief of the Foresters that, while he has battled for his Order first, he has nevertheless done it in such a manner, and with such ability, that his victories have been victories for the general cause and have inspired the fraternal forces everywhere with fresh determination and vigour for the struggle in which they are engaged.

The history of the twenty-three years of the Order demonstrates the value of the application of careful medical tests. The Foresters have sometimes been criticised because of the severity with which their supreme medical board has dealt with applicants, but the Supreme Physician seems to have gone on the idea that he owed nothing to the applicants but everything to the Society and, therefore, felt that, even at the expense of growth, it was his duty to keep down the death rate. We notice that in 1882 the deaths per thousand in the I.O.F. were 11 and in 1885 they were 7.76. Never since the latter year has the rate been as high

as even 6.75 in the thousand, and only in seven different years of the eighteen basit reached 6.00. In 1902 it was less than 1901, and in 1903 slightly less than 1902, being 6.46. In considering these figures it ought to be remembered that this Order accepts applicants up to fifty-five years of age, a maximum considerably higher than that adopted by many of the societies and, therefore, to be taken into account when comparisons are made.

It is, however, in the creation of a reserve fund that the I.O.F. stands out in such bold relief among the fraternal societies. In this matter it is only just to say that its example has been a powerful factor in influencing the different orders to abandon the band-to-mouth system. At the beginning of 1882 the total assets of the I.O.F. were \$2,957.83. It is almost incredible that this small sum has been increased year by year until at the beginning of 1904 it had reached the enormous total of \$7,453,000. To say that this result has been a surprise and disappointment to the old-line enemies of this Order is unnecessary. Indeed we may be pardoned if we express the thought that it is a result achieved not without surprise by the leaders of the Order. They were labouring with the hope of securing good results, and their methods proved perhaps even better than they had anticipated.

However that may be, it is safe to say that the piling up of this enormous sum by the Order has been a constant inspiration to the different societies to persist in their efforts to get together a respectable emergency fund.

The table giving the increase in the I.O.F. funds from year to year reads almost like the story of the blacksmith and his "penny per nail" price, with the privilege of doubling at each nail. It will be of general interest to fraternalists to have before them the figures recently published by the Order in tabular form and giving the increases which have been made in the different years. We, therefore, insert the table here:

ACCUMULATED FUNDS			
1st January, 1883.....	\$	2,967	93
" 1884.....		10,857	65
Increase in 12 months.			\$ 7,889 72
1st January, 1886.....	\$	20,802	42
" 1887.....		53,981	28
Increase in 12 months.....			\$24,178 86

1st January, 1889	.....	\$117,821 96	
"	1890.....	188,130 36	
	Increase in 12 months.....		\$70,308 40
1st January, 1892	.....	\$408,798 20	
"	1893.....	580,597 85	
	Increase in 12 months.....		\$171,799 65
1st January, 1894	.....	\$ 858,857 89	
"	1895.....	1,187,225 11	
	Increase in 12 months.....		\$328,367 22
1st January, 1896	.....	\$1,560,373 46	
"	1897.....	2,015,484 38	
	Increase in 12 months.....		\$455,110 92
1st January, 1897	.....	\$2,015,484 38	
"	1898.....	2,558,832 78	
	Increase in 12 months.....		\$543,348 40
1st January, 1898	.....	\$2,558,832 78	
"	1899.....	3,186,370 36	
	Increase in 12 months.....		\$627,537 58
1st January, 1899	.....	\$3,186,370 36	
"	1900.....	3,778,503 58	
	Increase in 12 months.....		\$592,133 22
1st January, 1900	.....	\$3,778,503 58	
"	1901.....	4,477,792 22	
	Increase in 12 months.....		\$699,288 64
1st January, 1901	.....	\$4,477,492 22	
"	1902.....	5,224,854 58	
	Increase in 12 months.....		\$747,062 36
1st January, 1902	.....	\$5,224,854 58	
"	1903.....	6,219,071 17	
	Increase in 12 months.....		\$994,216 59
1st January, 1903	.....	\$6,219,071 17	
"	1904.....	7,453,308 14	
	Increase in 12 months.....		\$1,234,236 97

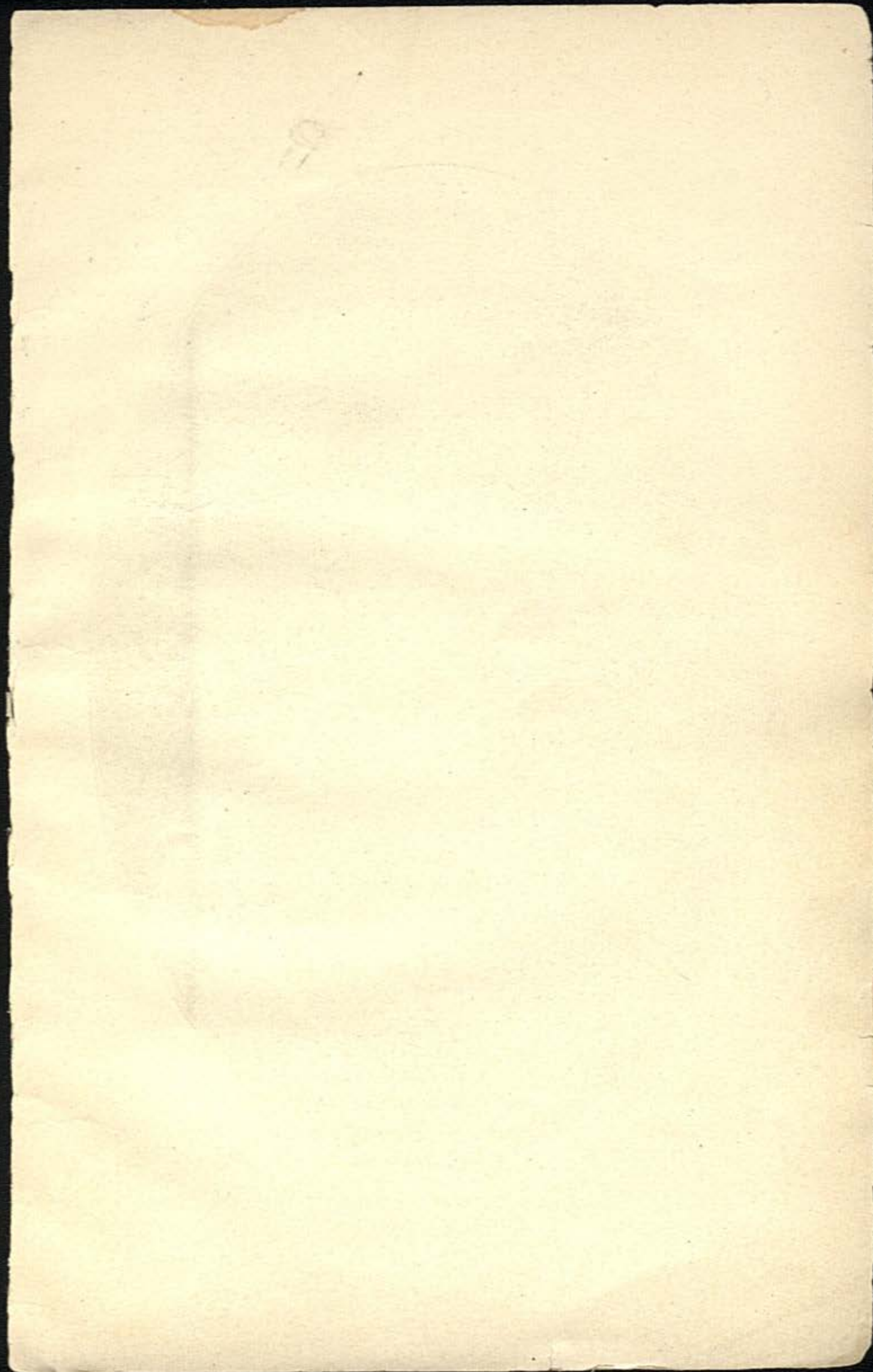
It will be noticed that in 1903 the unprecedented addition of over a million and a quarter dollars was made, or an increase per every working day of the year of considerably over \$4,000, while the Society paid out in death claims, sick, funeral and disability benefits during the year, for each working day, only about \$6,000. We confess to a good deal of toleration for the

jealousy that such results create—~~it~~ because we are not delighted that the Foresters have been able to accomplish this marvellous result, but because human nature does not feel somewhat for the smaller individual in the fight.

The 1903 record of the Order shows that the insurance at risk has increased only 4.70 per cent. and the assets 19.75 per cent. We should think that the membership will view such a result with profound satisfaction, and that with even still greater satisfaction they will note the fact that the assets of the Society, per capita of the membership, is at the present time double what it was ten years ago and more than treble what it was twenty years ago. These figures, taken in conjunction with the death rate which, as shown above, is much less than it was some years ago, and which has been practically stationary for a number of years back, show a wonderfully improved and constantly improving position.

While the Order is occupying several foreign fields, its chief strength is in Canada and the United States, and from what we can gather from widely different sources, the membership is loyal to the Supreme Executive, and active in the efforts to extend the Order. We congratulate both management and membership upon this fact, as well as upon the splendid position which the Order occupies among life insurance institutions.







ORONHYATEKHA IN HIS LIBRARY

Independent Order of Foresters

ORONHYATEKHA HISTORICAL ROOMS
AND LIBRARY

TEMPLE BUILDING, TORONTO, CANADA

CATALOGUE AND NOTES

OF THE

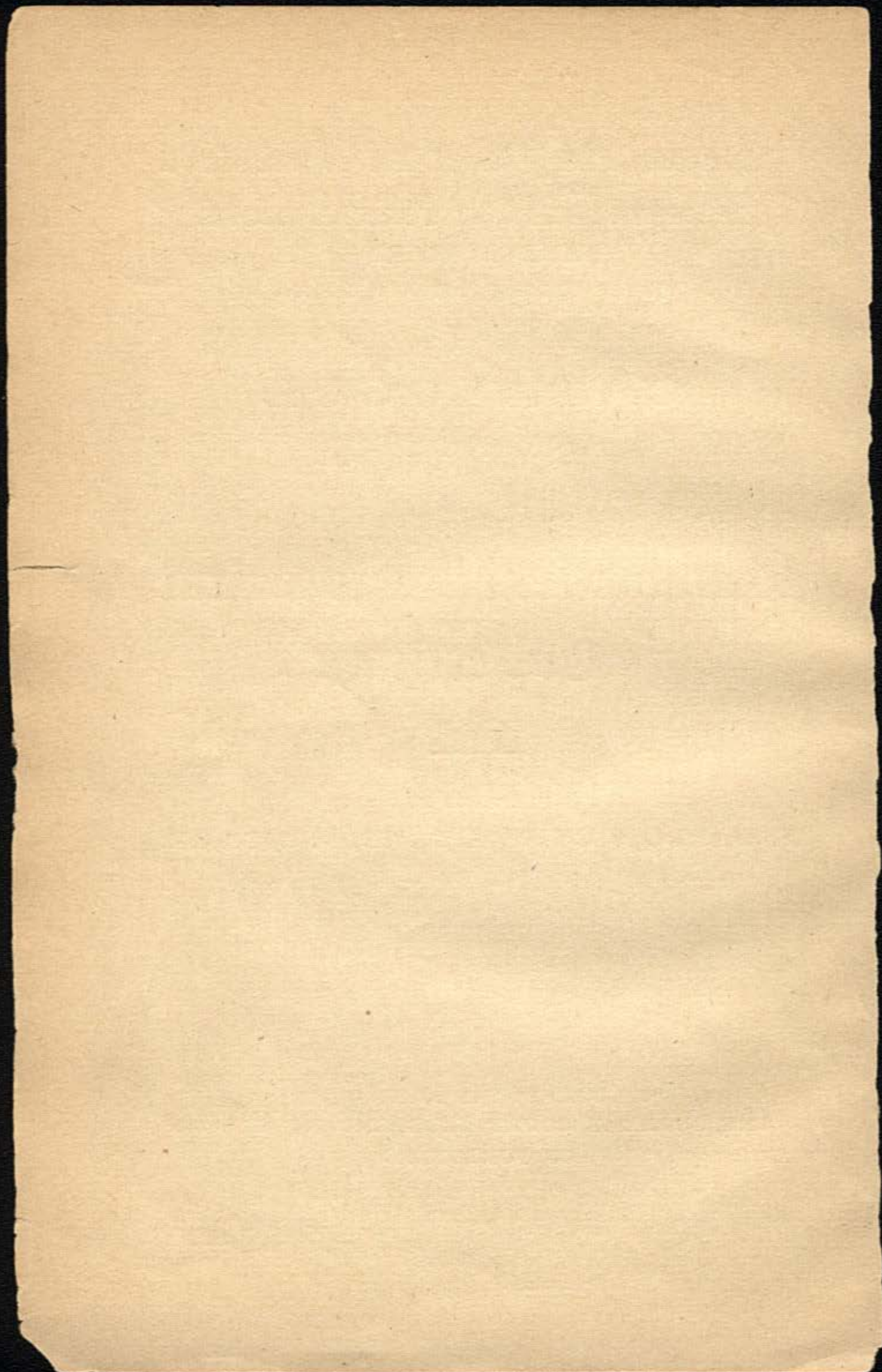
Oronhyatekha Historical Collection

PREPARED BY

F. BARLOW CUMBERLAND, M.A., D.S.C.R.

Member of Council of the Ontario Historical Society

PUBLISHED BY THE AUTHORITY OF
THE SUPREME COURT, INDEPENDENT ORDER
OF FORESTERS



INTRODUCTION

THIS Oronhyatekha Historical Collection of objects of historic evidence, art and interest, represents the selection made, from many sources, during well nigh a lifetime by a cultivated and observant mind, and is as cosmopolitan and international in its character as is the membership of the "Independent Order of Foresters," the great life-work of its Collector, their accomplished Leader. In the Museums of Governments and of the Scientific Associations are contained extensive exhibits in particular directions of special research; to these this collection in its many lines of exceeding value and unique information, particularly in mementos of the early history of Canada and of the United States bordering on the Great Lakes, and of the Royal annals of Great Britain, may serve as an efficient prelude.

Having been presented by Oronhyatekha to the Order, it has been placed and arranged in the "Oronhyatekha Historical Rooms and Library" of the Temple Building, as an acknowledgment of his generosity and for the advantage of the members of the Order and visitors to the Headquarters of our work.

As a Chieftain of the Mohawks, one of the Six Nations, it was but natural that our Chief should have early directed his attention to preserving evidences of historic and prehistoric Indian days, and by means of his special opportunities have thus saved from dispersion so many objects of lasting interest. His travels around the world in planting the standard of Independent Forestry, and its beneficent advantages, have taken him through many lands and so have brought together evidences of their history, taste, typical habits and natural beauties. All these, to the observing eye, will be of educative value.

Many gifts, personal to himself, have also been here deposited. Those, by whose good-will they were granted, will pleasantly renew acquaintance with these historic reminiscences in the History of our Order.

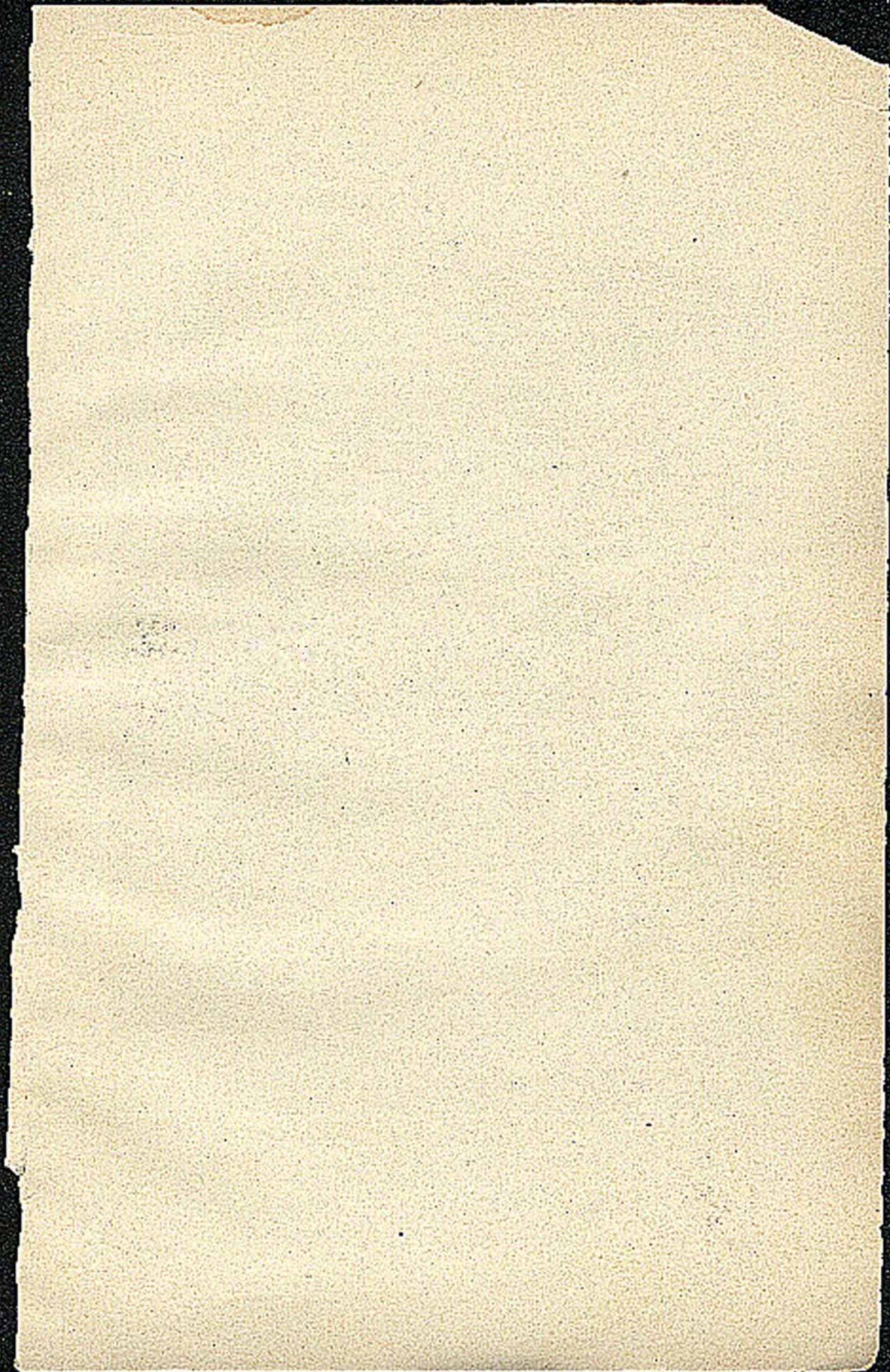
The Catalogue and Notes on the Collection do not purport to cover or describe every article. It is trusted that by drawing attention to the more salient ones, and by short topical notations on some, additional interest may be given to what is seen by the eye, that a "collecting mind" may be encouraged, and a desire for further information be aroused. Education, increased interest in history, nature, and art, and beyond all, thought and reading in the Home, the centre of every Forester's heart, may, it is hoped, be helped by a short study in this collection and so gladden the generous donor who has transferred his valued treasures to the general use.

Great thanks are expressed to Mr. G. M. McClurg, by whom the detailed information respecting the origin of the Indian relics has been given; Mr. David Boyle, Archæologist of the Ontario Museum, Normal School; Mr. W. R. Jennings, a comrade of Oronhyatekba in the Wimbledon Team of 1871, in the Arms, and Mr. James Bain, D.C.L., Chief Librarian of the Public Library, Toronto, for their valued assistance in its preparation.

F. BARLOW CUMBERLAND.

Temple Building,
July, 1904.







CORONATION CHAIR IN WESTMINSTER ABBEY.