

THE FORESTERS' ORPHANS' HOME DESERONTO, ONT.

DURING over a quarter of a century the **INDEPENDENT ORDER OF FORESTERS**, as re-constituted, guided and built up under the strong hand of Oronhyatekha and his staff, has been steadily fulfilling its undertakings and strengthening its resources.

“Fraternal Life Insurance,” as developed and established by the **I.O.F.**, has long since passed the experimental stage.

Its life protection having thus been absolutely provided, tested by experience and proved by success, a further development in Fraternal helpfulness is now being made.

In his progressive methods of establishing Fraternal Life Insurance, Oronhyatekha has been cordially admitted by his compeers in the Life Insurance field to have been an advanced and sagacious leader, and now again he admittedly leads in the further development of the true Fraternal spirit.

While the Order fulfils in the utmost its contracts for the payments, and friendly assistances, undertaken under its Policies, yet there is opening for additional and free-given usefulness.

Fraternal Insurance being based upon brotherly co-operation and friendly help is not limited simply by the payment of a money indebtedness but is widened by its fraternal relations.

Through its widely spread organization the members of the **INDEPENDENT ORDER OF FORESTERS** have been enabled to bring happiness into many a household whose heads and bread-winners have advantaged themselves of its easy and splendid provisions; families have been held together, homes have been preserved and brotherly kindnesses have been extended to the widow and to the bereaved.

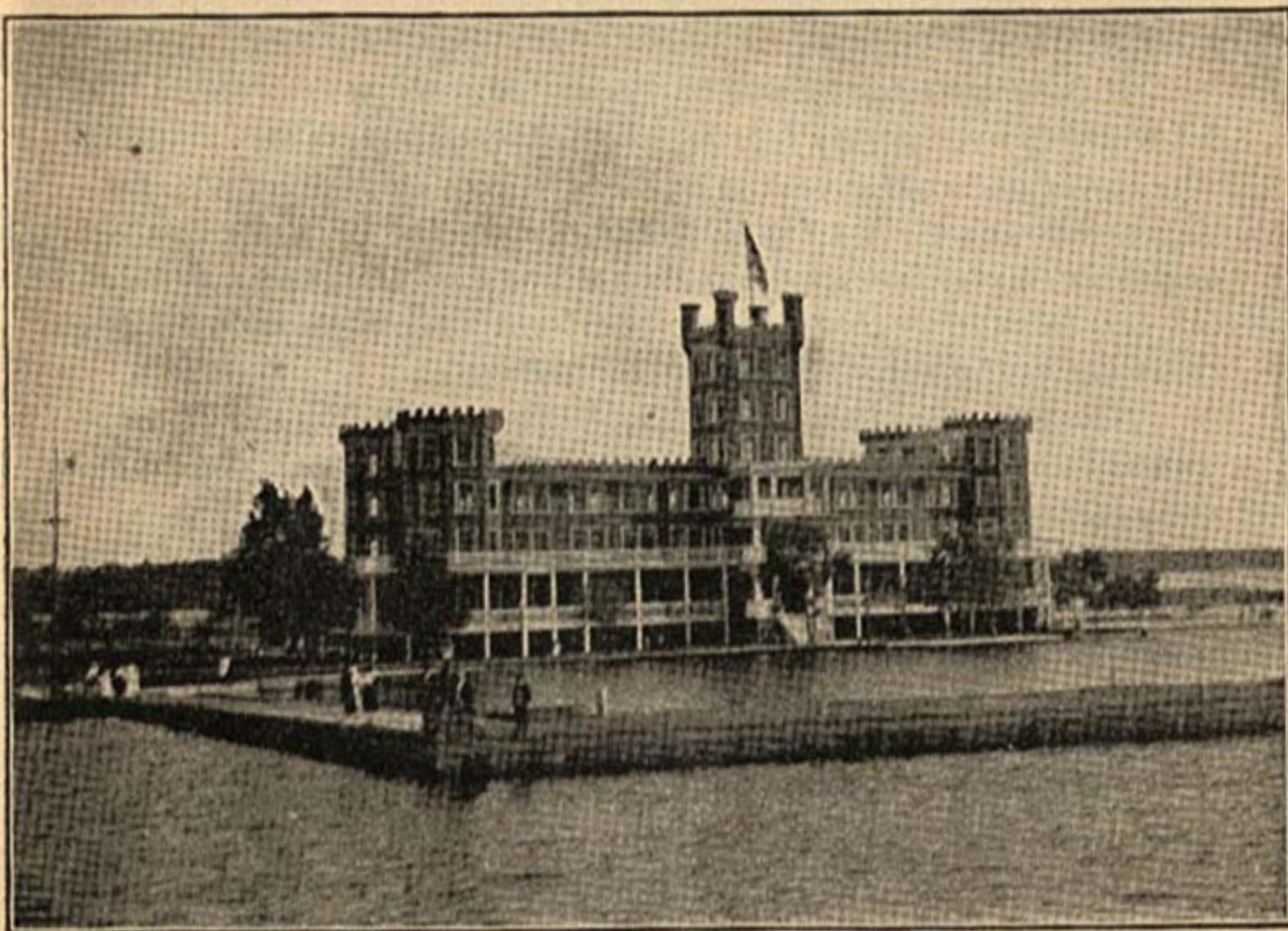
Yet there is another class of circumstances which appeals fervently to the Forestric heart. Although the Insurance protection has been received yet the children may have been left as orphans, and without guiding hands to care for their education and up-bringing.

The long and heartfelt experience of many years having proved to Oronhyatekha the existence of these conditions, the time has come when practical provision can be made for meeting

them and of enabling the Order to further expand in its ideals of fraternity.

The movement for the creation of an Orphans' Home for the children of deceased Foresters has met with immediate approbation, not only from co-workers in Fraternal labours, but from the public at large.

A most gratifying response has been made by the members of the Order and voluntary subscriptions from our Courts and individual members in every quarter of the world, have been



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bountifully sent in with many and strong expressions of hearty endorsement.

The work of construction has been going with little interruption for almost a year upon a site, consisting of one-half of Foresters' Island, which has been donated to the **INDEPENDENT ORDER OF FORESTERS** for the Orphans' Home by Oronhyatekha with an expression of his desire and purpose to make the establishment of such a Home the crowning work of his life.

The building which has been designed and planned throughout by the Supreme Chief is striking evidence of his skill and taste.

Fronting on the mainland, it is discernible for a long distance from either east or west. The building is 150 feet in length by 50 feet in width.

The walls are solid concrete, covered without and within by ornamental metallic sheeting.

Those competent to judge say that the building is practically fireproof, and with proper care impervious to the effects of time and weather.

It is surmounted by five battlemented towers, the central one of which is over eighty feet high. The battlements surmounting the tower and roof give the building a very imposing and striking appearance. A splendid porch, supported by massive Corinthian columns, marks the main entrance. Two fine verandahs, 12 feet in width, extend along the front and both ends of the building at the second and third storeys.

The reception hall, 30 feet by 20 feet, is one of the features of the interior of the building. From this hall a fine oaken stairway leads to the upper part of the building.

The internal arrangements are commodious, and will, when finished, be very complete. In the first storey will be the heating appliances, storage rooms and work shops.

On the main floor will be the superintendent's apartments, various offices, a splendid dining-room 70 feet by 20 feet, girls' dormitory, etc. On the third floor will be school-rooms, boys' dormitory, etc. The fourth storey will be laid out and finished as increasing attendance may suggest. Electric lighting is provided throughout.

The interior details and equipment have not yet been completed but the building, as shown in the illustration, has been sufficiently advanced to be dedicated to its beneficent work on 28th Aug., in the presence of a great gathering of the members of the Order, representatives from many of the High Courts and of representative citizens, judges, clergy, members of the Government and Parliament, municipal and educational organizations and of widest business interests.

The work of the Home will be to take charge of, maintain, and prepare for life-work the orphans of deceased members of

the Order whose necessities call for such guardianship. It will be brought to the door of every Court, as the children will be conveyed at the expense of the Home whenever necessary from their previous place of residence.

Their education will be thorough, not only in mental acquirements, but in practical working, so that they may be fitted to earn their own livelihood when they have completed their course or are found opportunities for employment.

The religious beliefs of their parents will be followed and in every way they will be trained for self reliance and true citizenship. Thus the Home will endeavor to be a father to the fatherless and continue to the children the Fraternal affection and care which the members of the Order bore to their parents when they were living.

An undertaking so beneficent in its work and wide in its purposes cannot fail to receive the assistance of the well-intentioned and benevolent.

Completed and intended to be maintained by voluntary contributions, donations in its support forwarded either direct to Oronhyatekha, Supreme Chief Ranger, Temple Building, Toronto, or deposited in the contribution box in the Historical Room, will be gratefully received and thankfully acknowledged.

"Inasmuch as ye have done it unto the least of these my brethren, ye have done it unto Me."



PREMIUM RATES OF THE I.O.F.

The following are the monthly premiums for the "Ordinary" Class, beginning at age 18 and ending with age 54, which is the maximum age for admission. Premiums may also be paid quarterly or yearly in advance. In event of death the unearned premiums are returned.

Schedule of Monthly Rates for the Ordinary Class

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18	\$ 38	\$ 76	\$1 52	\$2 28	\$3 04	\$3 80
19	39	78	1 56	2 34	3 12	3 90
20	40	80	1 60	2 40	3 20	4 00
21	41	82	1 64	2 46	3 28	4 10
22	42	84	1 68	2 52	3 36	4 20
23	43	86	1 72	2 58	3 44	4 30
24	45	90	1 80	2 70	3 60	4 50
25	47	94	1 88	2 82	3 76	4 70
26	49	98	1 96	2 94	3 92	4 90
27	51	1 02	2 04	3 06	4 08	5 10
28	53	1 06	2 12	3 18	4 24	5 30
29	55	1 10	2 20	3 30	4 40	5 50
30	57	1 14	2 28	3 42	4 56	5 70
31	59	1 18	2 36	3 54	4 72	5 90
32	61	1 22	2 44	3 66	4 88	6 10
33	63	1 26	2 52	3 78	5 04	6 30
34	66	1 32	2 64	3 96	5 28	6 60
35	69	1 38	2 76	4 14	5 52	6 90
36	72	1 44	2 88	4 32	5 76	7 20
37	75	1 50	3 00	4 50	6 00	7 50
38	78	1 56	3 12	4 68	6 24	7 80
39	81	1 62	3 24	4 86	6 48	8 10
40	84	1 68	3 36	5 04	6 72	8 40
41	88	1 76	3 52	5 28	7 04	8 80
42	92	1 84	3 68	5 52	7 36	9 20
43	96	1 92	3 84	5 76	7 68	9 60
44	1 00	2 00	4 00	6 00	8 00	10 00
45	1 04	2 08	4 16	6 24	8 32	10 40
46	1 09	2 18	4 36	6 54	8 72	10 90
47	1 16	2 32	4 64	6 96	9 28	11 60
48	1 25	2 50	5 00	7 50	10 00	12 50
49	1 35	2 70	5 40	8 10	10 80	13 50
50	1 45	2 90	5 80	8 70	11 60	14 50
51	1 55	3 10	6 20	9 30	12 40	15 50
52	1 65	3 30	6 60	9 90	13 20	16 50
53	1 80	3 60	7 20	10 80	14 40	18 00
54	1 95	3 90	7 80	11 70	15 60	19 50

In addition to the above premiums, there are small Court dues payable by every member; these are mainly under the control of the members of each Court, and may be made more or less at their own option.

Equitably arranged higher rates are charged for the Hazardous and for the Extra Hazardous Classes.

*Mr. M. S. King,
Ft. Ticonderoga,
N.Y.*

WHAT THE I.O.F. WILL DO FOR YOU

For these moderate monthly or annual payments The Independent Order of Foresters gives Benefits unexcelled by any other Fraternal Benefit Society or Insurance Company.

Among the substantial Benefits given by the Independent Order of Foresters are the following:

(1) It will pay on death to widow and orphaned children or other beneficiaries, as provided in its Constitution, from \$500 to \$5,000 as a Mortuary or Insurance Benefit;

(2) It will relieve you of all further Premiums, Dues, etc., when you reach the age of 70 years;

(3) It will come to your relief whenever you become disabled by accident or disease, not only by relieving you of all payment of further premiums, but also by paying down to yourself *one-half*, the face of your Benefit Certificate or Policy, viz: \$250 to \$2,500; the balance going to your beneficiaries at your death;

(4) It will pay you annually for ten years in your old age, if disabled, \$50 to \$500, depending on the amount of your Benefit Certificate, until the whole amount of your Benefit Certificate is paid to yourself, and in case of your prior death the balance unpaid, if any, would be paid to your beneficiaries, or

(5) It will pay you a Pension of from \$44.00 to \$2,268.00 per year, depending on your age at the time you apply for the Benefit and the amount of your Benefit Certificate;

(6) Last, though not least, it will contribute, in certain contingencies (being in the Sick and Funeral Benefit Department or taking the Old Age Pension Benefit), \$50 or \$100 toward Funeral Expenses.

MEMBERS UNDER FULL BENEFITS IMMEDIATELY AFTER INITIATION

A member of the I.O.F. is under the protection of The Supreme Court and comes under full benefits immediately after (a) he has passed the Medical Board, or has been duly examined for beneficiary membership and recommended by the examining physician on Official Form No. 59 as a first-class risk, (b) has paid the initiation and other required Fees, (c) has been initiated into the Order.

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