

July 13, 2018

Katharine Rounthwaite,
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Members of Planning & Environment Committee (PEC) by email:

Councillor Stephen Turner, Chair
Councillor Anna Hopkins,
Councillor Jesse Helmer
Councillor Maureen Cassidy
Councillor Tanya Park,

Members of the London Advisory Committee on Heritage (LACH)
Through the LACH Committee Secretary

Re: Demolition request for 172 Central Avenue, London, Ontario

Dear Councillors,

I am writing to you to oppose the demolition request for 172 Central Avenue, and in support of the position taken by the Architectural Conservancy Ontario-London Regional Branch.

The purpose of my submission is to provide some background on the significance of Doctor Oronhyatekha to the Fraternal movement, The Independent Order of Foresters (The IOF), and thereby to the history of London, Ontario, and Canada. I am the former General Counsel of The Independent Order of Foresters (Foresters Financial). Over my many years with The IOF, I learned a lot about its history, and its most important Supreme Chief Ranger (SCR), Dr. Oronhyatekha.

Fraternal Benefit Societies in North America (NA)

Following the end of the Civil War in 1865 and the founding of Canada in 1867, North America experienced a period of great economic expansion. The foundations of the modern economies of Canada and the USA were being shaped during that time: new financial institutions, new industries, inventions such as the automobile and the telephone, growing manufacturing & mining companies, transportation infrastructure and of course agriculture and its many spinoffs. In what we now call 'financial services', the life insurance industry was being born, and the banking and investment industries were maturing. The Fraternal movement, and the institutions it spawned, were part of this expansion.

Fraternal benefit societies were founded in response to the needs of the millions of immigrants who flooded into NA to work in all these new industries and to see a new life. Fraternalism was a movement of the common people and the NA frontier, where there were few, if any, social services. Those who wished to address this gap in services drew on the powerful idea of 'mutual benefit': people who shared a 'common bond' could help each other in time of need. Most immigrants were working class, with difficult and dangerous jobs. One of their principal needs was to provide for their families should the bread winner, i.e. the father/husband, die or be injured.

The fraternal organizations, based on the idea of mutual benefit, offered death and disability benefits for the wives and children. Fraternal organizations were organized around a shared Common Bond (religious, cultural, national, gender, or certain values), and a democratic model of member ownership of the organization, with the right to elect the officers and directors. They initially used the assessment system to pay for promised benefits, rather than a system based on actuarial reserves. Upon a death occurring, the membership were asked to pay in a specific amount to create the death benefit. Initially, the benefit paid would vary depending on how many members could pay in the assessment. One of Dr. O's significant changes was to fix the death benefit at a minimum of \$1000. Ensuring the financial stability of the fraternal organizations and the life companies was an activity that CEOs, like Dr. O, and the federal regulators worked on for years.

By the turn of the 20th century, there were 350 fraternal benefit societies operating in NA. Many of the USA fraternal organizations had Canadian branches and vice versa. Some of the fraternal organizations which have survived to this day include The Knights of Columbus, The Independent Order of Foresters, Thrivent Financial for Lutherans, FaithLife (formerly Lutheran Life), Women's Life. Many major life companies began as fraternal organizations.

The Independent Order of Foresters (The IOF)

This organization was founded in 1874 in Newark New Jersey, breaking off from the UK's Ancient Order of Foresters for reasons similar to those of the American revolution: wanting control of their own destiny in the new world. Its motto was Liberty, Benevolence and Concord, its emblem, the Maltese cross. Its highest officer was the Supreme Chief Ranger. Its Common Bond was considered of universal appeal, being based on holding the values of a good citizen and having a belief in a 'Supreme Being'.

From its founding, the IOF grew rapidly. Its first Canadian branch was established in London, Ontario, with the name of Court Hope, No. 1, in 1874. Dr. Oronhyatekha joined The IOF in 1878. He was granted a special dispensation to do so, because at the time, the IOF Constitution was limited to 'white males of good health over the age of 21 and under age 55'. He was highly recommended for this special dispensation by all who knew him. He was highly educated, having attended Oxford and studied medicine at the University of Toronto. He was elected as the Supreme Chief Ranger (SCR) in 1881.

Dr. Oronhyatekha (Dr. O) became SCR at a time of extreme turmoil in The IOF. It had suffered a major fraud by its treasurer in 1878, who absconded with all their funds. There were many defections from membership and it split into several groups in Canada and the US to form other fraternal organizations.

Dr. O took the helm of the remnants of the Canadian organization, reacquired the name of 'The Independent Order of Foresters' which had been abandoned by the US headquarters due to the scandal, and rebuilt the organization, member by member. The IOF grew into Canada's largest and most important fraternal benefit society, which it remains today. He was a fearless, visionary leader with a strong belief in the principles of fraternalism and the power of The IOF to change and improve its members' lives and their communities. He expanded the organization back into the USA, and into the United Kingdom. Today The IOF continues to operate in all three countries under the trade name of Foresters Financial.

In addition to the death and disability benefits, one of the signature benefits of the IOF developed under Dr. O, was its orphan benefit. Originally conceived as a housing benefit where the children would live led to several orphanages being built. Later on this benefit morphed into a cash stipend. Dr. O was also a person who believed in individual equality. In the early 20th century, he helped change the rules for

insuring women, who were considered very high risk due to childbirth, and allowed them to be admitted as equal members of the Order.

He was a shrewd entrepreneur and business man. He understood the financial and medical underwriting basis of the paying life and disability benefits, and wrote copious speeches to explain such topics to the members so they would understand what their society was doing for them, and how it was using their funds.

Dr. Oronhyatekha - Personal

Dr. O was very proud of being a Mohawk from the Six Nations, where he was born in 1841. He was married to a granddaughter of Joseph Brant, Ellen Hill. They had 6 children, with only 2 living to adulthood. He had a major collection of native art and artifacts, which was originally housed at The IOF's Toronto headquarters, known as the Temple Building. This collection was donated to the ROM in 1911, and is on display to this day. His importance as a role model to all business people, and especially to those of indigenous heritage should not be overlooked. He is also a native son of London, Ontario area, and an important figure of the city for this reason alone.

Dr. O had a strong interest in good architecture. He was the SCR when The IOF undertook to build the Temple Building, having moved its headquarters from London in 1889. One of the motives was the desire to showcase the strength and importance of the Order in the growing financial centre that was Toronto. The Temple Building was a magnificent 8 storey structure of Credit Valley brown stone at the NW corner of Bay and Richmond, designed with all the modern conveniences of the day, built to last 'centuries'. It opened in 1895, with the Governor General of Canada attending the opening, and a huge celebration hosted by the The IOF for citizens and dignitaries.

Interestingly, it is my understanding that Dr. O forced a change in the federal law governing financial institutions and their right to own land by building the Temple Building. This change led to the building of the first head offices of most of Canada's financial institutions through the 1890-1914 period.

Unfortunately the Temple Building was torn down in the 1970s, before Canadian cities began to take an interest in their heritage. The loss of this important building was mourned by many at the time, including The Globe and Mail. In its stead stands a non-descript concrete and glass office tower, and Toronto is less rich architecturally. This cautionary tale will, I hope, inspire the Committee to preserve some of the built heritage of Dr. O, principally his house at 172 Central Avenue.

I hope this short summary of the importance of the fraternal movement and one of its most important figure, Dr. Oronhyatekha, will lead you to support the protection of the house at 172 Central Avenue. If you would like to know more about Dr. O, I would recommend a recent biography by two London area residents, Michelle Hamilton, and Keith Jamieson, entitled Dr. Oronhyatekha – Security, Justice and Equality.

Please contact me if you have any questions.

Yours truly,

Katharine Rounthwaite