

THE SCANDINAVIAN AMERICAN FRATERNITY 1893-1918:  
LIFE, HEALTH, AND COMMUNITY.

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History 489

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Abstract:

In post Civil War America fraternal beneficiary societies became important throughout the country. Several reasons account for their presence in cities and towns of all sizes in an industrialized nation. Without fraternal life insurance societies many families found themselves facing financial hardships due to funeral expenses and loss of income incurred by the death of the wage earner. This paper examines the Scandinavian American Fraternity between the years of 1893 when it was founded, through 1918. This study explores the benefits of fraternal life insurance, sick and accident insurance, and the impact such orders had on the communities in which they were formed and existed.

## Introduction

In October of 1918 Oscar Samuelson lost everything he owned in the autumn fires between Cloquet and Duluth, Minnesota. Dozens of communities in Minnesota were devastated by the large and fast moving fire. In total, throughout the 38 communities hit by the fire, 52,000 homes were lost, 453 people died, and 7.3 million dollars were lost in property damage. <sup>1</sup>

Samuelson lived in the community of Cloquet where he was a member of the Scandinavian American Fraternity (S.A.F.) lodge No. 49. His home, along with the homes of 54 other members of the lodge was completely destroyed by the autumn fires of 1918.<sup>2</sup> Over half of the 75 members of this lodge were left with virtually nothing. H.H. Elmquist, chairman of the fraternity's board of directors wrote, "Nearly all of the 75 members were made practically homeless and destitute by forest fires in Cloquet and Duluth."<sup>3</sup> However, all 55 of those who lost their homes did in fact survive, and with the help of the fraternal organization to which they belonged, they received immediate aid.

After escaping the fire with his family which "devoured" the city and their home and all of their possessions, even their clothes, except for a few items their daughter managed to grab, the Samuelson's with thousands of other refugees were loaded into railroad box cars.<sup>4</sup> They were then shipped to Superior, Wisconsin and out of the path of the fire. Upon arriving in Superior late that night, Samuelson called Nils Peterson, a

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<sup>1</sup>Lois E. Johnson, "Commemorating the 80<sup>th</sup> anniversary of the fires of 1918," *The Minnesota History Interpreter* 26, no.6 ( June 1998), <http://www.mnhs.org/about/publications/interpreter/June1998.pdf> (accessed March 3, 2009), 1

<sup>2</sup> H.H. Elmquist, "Monthly Journal Scandinavian American Fraternity," *Scandinavian American Fraternity* (January 1919), 2.

<sup>3</sup> Ibid.

<sup>4</sup> Oscar W. Samuelson, "Monthly Journal Scandinavian American Fraternity," (March 1919), 2-3.

fraternal brother from S.A.F. lodge No.8 of Superior.<sup>5</sup> Nils Peterson answered Samuelson's call, and immediately drove to the Samuelson family. He took the family into his own home where they "stayed for many days" until they could get their affairs in order, and the town of Cloquet could be rebuilt.<sup>6</sup>

Although thousands were affected, those who were members of a fraternal organization may have recovered quicker than those who were not. Samuelson and his family were not the only members of the Cloquet S.A.F. lodge to receive aid following the autumn fire. H.H. Elmquist, in 1918 stated in a letter to the S.A.F. journal that "they [the fire victims] called for immediate emergency assistance. Five hundred dollars was sent at once for their aid."<sup>7</sup> Beyond this initial five hundred dollars sent by Norden lodge No. 1 in Eau Claire, Wisconsin, another seven hundred dollars was collected through donations from individual lodge branches and members. Samuelson wrote that, "I am glad and proud to state that the S.A.F. was among the very first of all agencies to tender us aid and socor [sic] after the great calamity that befell us."<sup>8</sup>

The autumn fires of 1918 were a very trying time for the members of the S.A.F., especially for those who were located in parts of Minnesota affected by the fire. However, since they were members of a fraternal beneficiary society, people like Oscar Samuelson and his family received assistance and support. This telling tale represents the role of fraternal benefit societies during the late nineteenth and twentieth centuries in America. They were more than simply providers of insurance. Fraternal societies

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<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

<sup>7</sup> H.H. Elmquist, "Monthly Journal Scandinavian American Fraternity" (January 1919), 2.

<sup>8</sup> Oscar W. Samuelson "Monthly Journal Scandinavian American Fraternity," (March 1919), 2-3.

performed a larger function in society. Their very essence involved brotherhood and obeying the rule of, “bear ye one another’s burdens.”

Is it not a truly noble duty to donate to the distressed, relieve the sick and protect the families of those who have passed away? Here in our beloved Scandinavian American Fraternity about 7000 women and men are bound together by a bond of friendship and fraternalism, obligated to assist one another whenever misfortune appears.<sup>9</sup>

Although there were secret societies prior to the Revolutionary War in America, the years between the Revolutionary War and the Civil War proved to be an expansive time period for voluntary societies. Generally, such societies spread from the northeast to the midwest.<sup>10</sup> However, these orders were not beneficiary insurance groups. The first society with the main purpose being to provide insurance did not appear in America until the post Civil War era. This society was the AOUW, the Ancient Order of United Workmen started in 1868 by John Jordan Upchurch.<sup>11</sup> Upchurch himself was a member of the Masonic Order, a society that came to America from Europe in 1730.

In order to distinguish why there was a need for such associations to provide insurance, one must understand the late 19<sup>th</sup> century. This was a time of industrialization in America and, as argued by Richard De Raismes Kip, “The new conditions caused the heads of families to think about the problems which might be created by their premature

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<sup>9</sup> H.H. Elmquist, “Monthly Journal Scandinavian American Fraternity” (January 1919), 2.

<sup>10</sup> Theda Skocpol and P.F. Morris, *Civic Engagement in American democracy* (Washington D.C. Brookings Institute Press, New York: Russel Sage Foundation, 1999), 37.

<sup>11</sup> Richard De Raismes Kip, *Fraternal Life Insurance in America* (Philadelphia: College Offset Press 1953), 34-35.

death.”<sup>12</sup> As a result, industrial workers as well as farmers began to realize that life insurance may be an answer to this growing dilemma.

However, most lower class workers who worked in the factories, mills, foundries, and other areas of industrialized America did not have life insurance provided by their employers, nor could they afford to purchase a relevant amount of life insurance from independent insurance companies.<sup>13</sup> As a result, people such as John Jordan Upchurch created beneficiary societies to ease the burden on the families if the head of the household were to die and lose their source of financial income.

To illustrate the role of fraternal beneficiary societies in America as models of representative government, life insurance agents, health insurance agents, and as places of social intercourse among members and community, this paper examines a specific fraternal order: The Scandinavian American Fraternity, during specific years of its existence (1893-1918).

### **A Brief History of the S.A.F.**

In 1889, a branch lodge of the Scandinavian Workingmen’s Association of Chicago was created in Eau Claire Wisconsin: Norden Lodge No. 8.<sup>14</sup> After 4 years, mainly due to financial issues between lodge No. 8 and the headquarters lodge in Chicago, Norden lodge No. 8 seceded from the S.W.A. and in 1893 formed the Independent Scandinavian Workingmen’s Association (I.S.W.A.), with the former S.W.A. Lodge no. 8 as its headquarters.<sup>15</sup> Thus, in 1893 Norden Lodge No.8 became

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<sup>12</sup> Kip. *Fraternal Life Insurance in America*, 26-27.

<sup>13</sup> Ibid.

<sup>14</sup> “Monthly Journal Scandinavian American Fraternity,”(March 1968), 1.

<sup>15</sup> Ibid.

Norden Lodge No.1: the Grand Lodge of the I.S.W.A. In that same year a second I.S.W.A. lodge was developed in Hayward, Wisconsin.

The title Scandinavian American Fraternity came about in 1916, when lodge members voted in favor of a name change. The S.A.F. remained headquartered in Eau Claire, Wisconsin, and had subordinate lodges in Minnesota, North Dakota and later in Illinois, totaling some 90 lodges by 1918.<sup>16</sup> This number is hard to specify because at any given time certain lodges were suspended and not listed in the count. This society was formed in 1893 and lasted until 1969. In 1969 due to increased taxation on fraternities, the S.A.F. voted to merge with Bankers Mutual Life Insurance Company. The merger was to be effective on January 1, 1970. Thus, the S.A.F. was no longer an entity of itself.

Between the years of 1893 and 1918 the S.A.F. not only introduced new members to the workings of a representative government, but also provided three major functions. First, it provided cheap life insurance policies and emergency aid for its members; later the S.A.F. developed a sick and accident insurance fund for its members; and lastly, promoted social intercourse, good citizenship, and benevolence among its members through all 25 years discussed.

Historians, sociologists, economists, and political scientists have written on other similar organizations, and their functions and impact on society and their members. Theda Skocpol, a professor of government and sociology, and dean of the school of arts and sciences at Harvard University has done extensive research and writing on the role of voluntary societies in America in her book *Diminished Democracy*. Skocpol, along with Morris P. Fiorina, a professor of political science at Stanford's Hoover Institute were also editors for the book, *Civic Engagement in American Democracy*. These two monographs

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<sup>16</sup> Ibid.



have provided the background information needed to put my study in perspective. The latter was especially useful in understanding the social and government aspects of fraternal organizations. In essence, these works allowed me to understand the overall purpose and function of voluntary societies in America, and how they have contributed to and borrowed from a democratic nation.

Robert D. Putnam, a professor of public policy at Harvard has also done research in this area. His book, *Bowling Alone: The Collapse and Revival of American Community* is an in-depth look at the decline of voluntary organizations in America. Putnam analyzes the effects and consequences of the disappearance of civic voluntarism. Further, Putnam looks at the larger social changes that have resulted in communities across the country. Beyond this, his research and data regarding American civic societies have also been very helpful in understanding the magnitude of their presence.

While Skocpol, Fiorina, and Putnam have all done work directly related to voluntary societies and their relation to larger social trends, Dr. Richard De Raismes Kip, a professor of economics and logistics at Florida State University, has done scholarly work that looks in detail at the organization and insurance policies of fraternal life insurance societies. In his book, *Fraternal Life Insurance in America*, Kip analyzed the specific roles that fraternal beneficiary societies played, although not specifically the S.A.F. Kip also states why such fraternal organizations were created in the first place. However, his research also explores the rules and regulations of fraternal orders such as membership policies, insurance rates, and assessment plans. This book, added a wealth of knowledge and understanding to my analysis of the S.A.F. While each fraternal order has

or had its own policies, many shared commonalities in their governance, laws, and overall agendas.

These four authors have contributed the most to my research and writing. They are the main secondary sources I draw upon to formulate and support my own argument. Through their books it was clear when, where, and why fraternities, and insurance were created. Their extensive research put an overwhelming topic in an understandable perspective.

The main primary source used in this research endeavor was the *Monthly Journal* published by the Scandinavian American Fraternity. The *Monthly Journal* was first published in 1901 and its last issue went out in December, 1969. Through the *Monthly Journal*, the benefits and roles of the S.A.F. became clear. The *Monthly Journal* provided detailed descriptions of membership qualifications, the rate at which the lodge was growing, and the death claims being paid out to the families of deceased members. It also describes what was expected of members in terms of patriotism for America and citizenship. From the *Monthly Journal* it is evident what types of insurance policies were available, and when women were accepted. The issues also included letters from the state insurance commissioners regarding the prosperity of the lodge's financial condition.

Further, the *Monthly Journal* included updates on the special meetings held by the executive officers, the issues at hand, and changes that occurred within the society that affected its members. Even more helpful are the individual stories and accounts of insurance policy payments and acts of fraternalism submitted by members for publication. Stories such as the autumn fires as well as individual accounts fill the pages of the *Monthly Journals*.

The Peter J. Smith Papers (1920 – 1928) and the Scandinavian American Fraternity Norden Branch No. 1 Records (1933-1963) are the other primary sources this paper is based on. Although these sources did have much to offer in terms of information on the politics and purpose of the lodge, they did not provide as much information as did the *Monthly Journal*. Instead, the latter two sources provided a basis of what happened to the lodge in later years, and gave a helpful overview of the history of the lodge to help put the earlier years that this paper examines in perspective.

### **Organization and Government of the S.A.F.**

The S.A.F. organization was based on a strictly representative form of government. In many respects its governing body and method of representation was very similar to the U.S. Federal government. It was common among nearly all fraternal orders to adopt a constitution and bylaws based on America's Federal Republic. As Skocpol states, "the structure of [U.S.] government served as an organizational model."<sup>17</sup> There were other benefits to using the U.S. model of organization beyond creating a fair and just form of government for these lodges. By participating in the politics and administration of the S.A.F., the individual members were able to learn about state and federal politics. That is, Skocpol writes, "Because mimicry of U.S. rules of taxpaying [monthly insurance assessments] and representative governance was so central to group procedures, members gained knowledge very relevant to what they needed to know as

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<sup>17</sup> Skocpol and Morris, *Civic Engagement In American Democracy*, 47.

American citizens.”<sup>18</sup> This was very important for recent immigrants who did not necessarily understand the inner workings of their new country’s government.

The grand lodge served as the executive branch of the S.A.F. and had the ultimate authority in matters regarding the overall fraternal organization.<sup>19</sup> This primary governing lodge consisted of several different cabinets: The grand officers; members of standing committees; and the delegates elected from each subordinate lodge. Each of these members present at grand lodge meetings was entitled to a vote during the grand lodge meetings.

The officers of the grand lodge carried the titles Grand President, Grand Vice President, Grand Secretary, Grand Treasurer, and the Head Physician. There was also a board of directors made up of five members elected during the grand lodge meetings. An executive committee which was made up of a board of directors, the Grand President, and the Grand Treasurer was responsible for resolving urgent matters that needed a quick resolution prior to the regularly held grand lodge meetings.

The officers of the grand lodge were elected at biennial grand lodge meetings. They served two year terms, or until their successor was elected. Peter J. Smith, one of the first officers of the grand lodge was elected as grand secretary in 1898 through 1907 and then went on to serve as the grand president from 1908-1918.<sup>20</sup> Members such as Smith were elected by ballot majority. The only rule for being an officer was that one must be a beneficiary member in good standing with the S.A.F.

These officers, delegates and committees were the basis of authority for the S.A.F. Article I Section I of the constitution states: “The Grand Lodge shall have

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<sup>18</sup> Ibid, 68.

<sup>19</sup> “Monthly Journal Scandinavian American Fraternity,” (Constitution, October 1914), 4.

<sup>20</sup> Peter J. Smith Papers, Box 1, Folder 1 (1920 – 1928), 1.

supervision over all subordinate lodges, wherever located; the grand lodge shall prescribe laws for their government.”<sup>21</sup> Beyond this the grand lodge was also responsible for providing the rituals and supplies for new member initiation as well. And, only the grand lodge had the power to charter new lodges and revoke subordinate lodges, if a lodge failed to pay the required monthly assessments.<sup>22</sup>

The major meetings of the S.A.F. were the grand lodge meetings, held in even years. These meetings were similar to the floor sessions held by Congress, and the process of legislation was very similar indeed. Laws or alterations of the language thereof could be introduced by any subordinate lodge.<sup>23</sup> Before a bill came to the executive committee it first had to be approved by the law committee of the fraternity. Once approved, the grand president appointed a committee or subcommittee to study the proposed law. After the language of the law was agreed upon it was taken to a vote. If the vote was in favor of the proposed law, it was then brought before the grand president to be signed into the constitution.

The constitution also had clauses regarding the criteria for subordinate lodges. In order to become a local lodge of the S.A.F. a minimum of 12 members were required. Further, the lodge needed to have an official name and seal. All the lodges carried Scandinavian names, such as Norden and Trillingen (the first two S.F.A. lodges in existence). Similar to the states of America, each subordinate lodge was made up of its own government and had representatives to the grand lodge. The grand lodge however, like the federal government, maintained executive power.<sup>24</sup>

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<sup>21</sup> “Monthly Journal Scandinavian American Fraternity,”(Constitution, October 1914), 4.

<sup>22</sup> Ibid.

<sup>23</sup> Ibid.

<sup>24</sup> Ibid.

Subordinate lodges were led by their officers including a president, vice president, secretary, instructor, financial secretary, a treasurer, and the two delegates to the grand lodge. These officers, unlike the grand officers, were elected during the first regular meetings during December and June of each year. The subordinate lodges held regular meetings at least once a month. Each subordinate lodge was also permitted a minimum of one representative to the grand lodge. Lodges with a membership of 75 were allotted two delegates, and for every fifty members thereafter another delegate was elected to represent their local lodge. These delegates were elected in June of each year. While many of these positions are similar to government roles, a position not found in the U.S. Government was the physician.

### **Life Insurance and Methods of Assessment**

One of the most important officers of both the subordinate lodges and the grand lodge was the physician, who was required to be a licensed doctor. Every subordinate lodge was required to employ a doctor to examine prospective beneficiary members. In effect, the S. A. F. required applicants to pass a basic physical before they could be admitted to the order.<sup>25</sup> The S.A.F. was a provider of life insurance; as such, it could not afford to have a member die after only paying a month's dues and then receive a substantially larger return. Although this did on occasion occur, it was generally not due

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<sup>25</sup> Ibid.

to pre-existing conditions. The very first death policy paid out by the S.A.F. occurred in 1895.<sup>26</sup>

By 1895 the S.A.F. had gained a total of 200 members. When the first member passed away, the grand lodge collected \$1,000 by assessing \$5 from each of the 200 members to pay out his life insurance policy.<sup>27</sup> Three weeks later, the second death occurred, and the policy was paid by assessing another \$5 from members. This process was repeated each time a member died and an insurance policy needed to be paid.

This type of post-mortem collection was known as the flat assessment plan, and was widely used in the early years of fraternal insurance.<sup>28</sup> During these early years of the S.A.F. and the flat assessment plan, each member, regardless of age, was asked to pay the same amount at the time of a member's death in order to fulfill the deceased member's insurance policy.<sup>29</sup> No reserve fund was in place.

In 1898, however, it was decided by the grand lodge to levy 10 percent of the money collected from the flat assessment paid by members to establish a reserve fund. In essence, creating a reserve fund lessened the likelihood that a policy could not be paid. By 1900, the grand lodge was levying 20 percent of each member's contribution paid upon a fraternal brother's death. At the end of 1901, after all the death claims had been paid, the grand lodge had a total of \$2,032.00 in its beneficiary reserve fund.<sup>30</sup> The following year, the grand lodge collected some \$20,782.00 from members, bringing the total to \$22,814.00.<sup>31</sup> However, during the course of 1902, the S.A.F. paid out a total of

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<sup>26</sup> Scandinavian American Fraternity Norden Branch 1 Records, Box 1, Folder 1, Program and Dedication (1933-1963), 24.

<sup>27</sup> Ibid.

<sup>28</sup> Kip. *Fraternal Life Insurance in America*.92.

<sup>29</sup> Ibid.

<sup>30</sup> "Monthly Journal Scandinavian American Fraternity," (August 1902).

<sup>31</sup> Ibid.

\$21,000 in death insurance claims, leaving the actual total of the beneficiary reserve fund at the end of year 1902 at just over \$1,814.00.<sup>32</sup> It was a fairly common trend through 1908—for members to pay in and then the lodge pay out a nearly equal amount, without large increases in the reserve fund. Although the fraternity was not a for profit organization, some reserve was needed to maintain the stability of the insurance force.

By studying the years through 1908, on average annually, with increased membership rates being the primary reason, the wealth of the beneficiary fund did continually grow (some years higher than others based on the frequency of death and amount of their policy) each year. Yet, the method of only collecting funds when needed did not prove to be a completely solvent method. That is, if several members died within a short period of time, it was very hard on the members and the reserve fund since they had to pay several times per month to cover the insurance policy.<sup>33</sup> Indeed, it was not until 1904 when the graded method of assessment was introduced that the fraternities' wealth began to grow at a greater pace.

In 1904, the S.A.F. introduced a graded method of assessment.<sup>34</sup> Prior to 1904, each member paid an equal amount regardless of age. The pre-1904 method posed a problem: a member who joined at age 18 had to pay the same amount as a member who joined at age 50. The 18 year old man, in all probability ended up paying a far greater share into the fraternity over his life than did the 50 year old man due simply to a longer membership before death. This was common among many fraternal organizations, and

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<sup>32</sup> Ibid.

<sup>33</sup> The flat assessment plan was replaced by a monthly assessment plan in which members paid a specified amount based on age at joining. However, because of language barriers, it is impossible to determine exactly when the monthly assessments began, although the graded assessments began in 1904, indicating that by 1904 the monthly assessments were also likely in place.

<sup>34</sup> "Monthly Journal Scandinavian American Fraternity," (March-April 1968), 1.



the young members tended to rebel against this method.<sup>35</sup> As a result, and as a means to attract and retain new young members, in 1904 the mortality table of graded assessments was introduced. Instead of equal payments among all members, the assessments were graded based on age. If one joined at age 18 then that person would pay 60 cents until his death. In other words, the rate was determined at the time of joining, and did not increase as long as membership was maintained.

The table on the following page describes these monthly payment amounts based on age at joining and the amount of insurance carried in 1905 at the S.A.F. From this chart one can understand the affordability of fraternal life insurance. For 60 cents per month, or \$7.20 per year, a young man could attain a \$1,000 policy to ensure the security of his family. While the member, may have paid out this 60 cents many times over the course of his life, the beneficiary of his policy would have certainly got far more than was ever paid into the fraternity. Moreover, if the member died after only a few years, then the beneficiary of his policy would have received a great deal more money than was ever paid to the S.A.F.

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<sup>35</sup> Kip. *Fraternal Life Insurance in America*. 94.

Table 1: Monthly assessments graded by age of member at time of joining S.A.F.<sup>36</sup>

1905	\$250 Policy	\$500 Policy	\$1,000 policy
18-20	.15	.30	.60
20-25	.18	.35	.70
25-30	.20	.40	.80
30-35	.23	.45	.90
35-40	.25	.50	\$1.00
40-43	.29	.58	\$1.15
43-45	.32	.63	\$1.25
45-46	.34	.68	\$1.35
46-47	.38	.75	\$1.50
47-48	.43	.85	\$1.70
48-49	.49	.98	\$1.95
49-50	.57	\$1.13	\$2.25

Source: Monthly Journal Scandinavian American Fraternity,” (June 1905), 2.

Regardless of the flaws of the flat assessment plan used prior to 1904, the S.A.F. always paid its policies promptly and in full. In 1903, the Wisconsin Insurance Commissioner Zeno M. Host, in a letter to the grand lodge wrote, “Since some five years ago, the statements of the S.A.F. have shown economical management and healthy growth. The death losses are always paid, and it is very seldom that any death losses are carried over from one year to the next.”<sup>37</sup>

<sup>36</sup> “Monthly Journal Scandinavian American Fraternity,” (June 1905), 2.

<sup>37</sup> Zeno M. Host “Monthly Journal Scandinavian American Fraternity,” (April 1903), 3.

Many examples of families of the deceased are recorded throughout the *Monthly Journals*. They often appear as letters of gratitude for the prompt payment of a deceased husband's insurance policy. Mr. Carlson, a member of the S.A.F. died on January 17, 1904.<sup>38</sup> His wife, Mrs. Clara Carlson, received "on or before January 28" of that year a check from the fraternity in the amount of \$1,000—the total sum of his insurance policy.<sup>39</sup> The secretary of Mr. Carlson's local lodge wrote Peter J. Smith, who was the grand secretary at the time expressing thanks for the quick payment: "This was certainly quick work and we join with the widow in commending the board of directors and yourself [Peter J. Smith] for your promptness."<sup>40</sup>

Throughout the *Monthly Journal*, nearly each month's publication contains statements similar to this written either by the deceased's family or by the secretary of their local lodge. Indeed, fraternities were becoming an important means of providing affordable life insurance in America. Zeno M. Host, in a letter to the S.A.F. in April of 1905 explains that, "within the past few years there has been radical change in the system of fraternal societies...because the needs of the people demanded it."<sup>41</sup> He further explains that as long as the people continue to need fraternal life insurance, the fraternal will "live" and "thrive". He goes on to state that "in no other way can there be true fraternity except by the acceptance of equal burdens and the giving of equal benefits and this is equally true of life insurance as originally intended."<sup>42</sup>

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<sup>38</sup> "Monthly Journal Scandinavian American Fraternity" no. 6 (February 1905), 2.

<sup>39</sup> Ibid.

<sup>40</sup> Ibid.

<sup>41</sup> Zeno M. Host. "Monthly Journal Scandinavian American Fraternity" no. 6 (April 1905), 2.

<sup>42</sup> Ibid.

This is an important point. The “old line” life insurance companies were no longer acting responsibly, but rather were out to make a significant profit.<sup>43</sup> This was one of the main reasons fraternal beneficiary societies developed in the first place, because working class people could not afford to pay for private life insurance policies.<sup>44</sup> The State Insurance Commissioner stated in 1905 that:

The failure of life insurance companies in the 70’s [1870’s] through the mismanagement, extravagance, and failure to recognize the safeguards necessary for perpetuity was a stimulus to the growth and prosperity of those fraternities which turned to the simple principle which life insurance involved, that of ‘bear ye one another’s burdens.’<sup>45</sup>

The idea of “bear ye one another’s burdens” among fraternities is also an important topic which deserves some analysis and explanation. This notion of helping each other out was a significant aspect of fraternalism. The S.A.F. not only provided life insurance, but also supported members in times of crisis, and aid in times of emergency. One member, Gustav A. Olson was the recipient of such affection and charity.

In 1899, Olson was aboard a Lake Superior steamer, traveling between Duluth and the North Shore. At night, while in a severe storm, the steam vessel lost its paddle wheel, leaving it “dead” in the water. The captain of the steamer, Mr. Hector, implored Olson to take a small sail boat and get help. Olson agreed and set sail in his boat. Almost eight hours later he reached Two Harbors, Minnesota and alerted people that the steamer was stranded out at sea. Rescue ships were sent, and no one was hurt because Olson had made the treacherous journey to the inland for help.

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<sup>43</sup> Kip, *Fraternal Life Insurance In America*. 26-27

<sup>44</sup> Kip, *Fraternal Life Insurance In America*. 26-27

<sup>45</sup> Zeno M. Host. “Monthly Journal Scandinavian American Fraternity” no. 6 (April 1905), 2.

He was considered a hero by the S.A.F. but Olson never fully recovered from that night at sea, and six years later, in 1905, he went completely blind from what the doctors said was due to that night's exposure to the severe elements.<sup>46</sup> In June of 1906, various lodges of the S.A.F. collected a total of \$88.25 in donations to help their fraternal brother out.<sup>47</sup> Beyond this, in 1908, the lodge began paying members 25 percent of their policy upon being completely disabled by the loss of any two limbs or the loss of eye sight. At this time Olson also received \$250 out of his life insurance policy. In response to the donated money and the partial payment of his life insurance policy Olson wrote, "No one can better realize than I, in my affliction what a great advantage it is to be a member of an order like the I.S.W.A [S.A.F.]."<sup>48</sup>

### **Women and the Fraternity**

The other major change of 1908 was that the first women were admitted into the S.A.F.<sup>49</sup> On June 7, 1908, the grand lodge constitution was altered in an amendment which stated: "Women admitted to the beneficial and social membership on the same basis as men and the same insurance rates, at ages 18-50."<sup>50</sup> The *Monthly Journal* suggests that women could be members of both the S.A.F. and the Scandinavian Sisters of America (S.S.A.). Evidently, this was the female counterpart to the male lodges. The idea of allowing men and women in the S.A.F. was not an uncommon factor among

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<sup>46</sup> "Monthly Journal Scandinavian American Fraternity," no. 4 (December 1910), 2.

<sup>47</sup> Gustav A. Olson. "Monthly Journal Scandinavian American Fraternity," no. 1 (September 1908), 4.

<sup>48</sup> Ibid.

<sup>49</sup> "Monthly Journal Scandinavian American Fraternity," (April, 1969), 1.

<sup>50</sup> "Monthly Journal Scandinavian American Fraternity," no. 10 (July 1908), 3.

fraternities during this period. In fact, the fraternal orders which permitted either sex or at least had female lodges were in the majority by the early twentieth century.<sup>51</sup>

The admission of both female lodges and of female membership in the S.A.F. proved to be a positive addition. The “unprecedented success of ladies lodges,” as stated in the October 1910 Journal, is explained because the “ladies” were more likely to attend the monthly meetings and participate in lodge activities.<sup>52</sup> Indeed, “subordinate lodges ‘take on’ new life and flourish most where there are good ladies lodges.”<sup>53</sup>

The fact that women were more likely to attend lodge events and meetings may be rooted in the fact that during these years women were disenfranchised from political arenas.<sup>54</sup> The combination of progressive attitudes of the early twentieth century, women’s suffrage movements, and the ability of women to participate in the once male only fraternal societies made women both eager and good candidates for membership. Further, the organization of lodges by women and their participation within them was no doubt part of and strengthened the women’s movement in general.

As women were allowed to enter, it seems as though they were highly regarded and respected by their male counterparts. On July 31, 1908, Mrs. Arvie Queber, the Vice President of the S.S.A., was a toast master at one of the S.A.F. grand lodge meetings. In her toast she said, “Sisters and Brothers: it is indeed a great pleasure for me this evening to be one of the many honored speakers at this gathering of ‘folks from across the sea’

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<sup>51</sup> Kip, *Fraternal Life Insurance in America*, 8.

<sup>52</sup> “Monthly Journal Scandinavian American Fraternity,” no.2 (October 1910), 2-3.

<sup>53</sup> *Ibid.*

<sup>54</sup> Elizabeth S. Clemens, “Organizational Repertoires and Institutional Change: Women’s Groups and the Transformation of American Politics, 1890-1920,” in *Civic Engagement in American Democracy*, eds. Theda Skocpol and P.F. Morris, 1999.

and to feel that I am one of them.”<sup>55</sup> She continued to state in reference to the different genders that they were, “useless one without the other—we are equal with man.”<sup>56</sup>

The process for dealing with the death of female members was very similar to when a male member died. When, in May of 1909, Anna Dousette passed away it was written in the Journal that:

Where as it has pleased god, in his infinite wisdom to take from our midst our late sister member, Anna Dousette, be it resolved, that we express our sympathy with her family in this their hour of affliction, in their loss of a good wife and mother and the order a loss of a staunch friend and member. Be it further resolved that this charter be draped for 30 days.<sup>57</sup>

Women did play a large and important role in fraternal organizations. Following 1908, the ladies of the lodge had a continual presence and actively participated in the running of the S.A.F. and the S.S.A. When, in 1914, the Sick and Accident fund was established, women were also permitted to buy sick and accident insurance as well.

### **Sick and Accident Fund**

The establishment of the sick and accident fund in 1914 was the last significant change the S.A.F. undertook between 1893, when the order was founded, and 1918. Prior to 1914, a member who was sick, or suffered from an accident and could not work was at the mercy of the charity of the S.A.F. Health insurance, like life insurance, was not affordable to working class families, nor was it often provided for by one’s employer. As such, unless a member suffered a terrible injury or sickness causing the loss of any two

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2. <sup>55</sup> Arvie Queber. “Monthly Journal Scandinavian American Fraternity,” no.1 (September 1908),

<sup>56</sup> Ibid.

<sup>57</sup> “Monthly Journal Scandinavian American Fraternity,” no. 9 (May 1910), 4.

limbs or went blind in both eyes, as did Gustav A. Olson in 1905, they were not awarded a percent of their life insurance policy but were only given whatever money members were willing to donate. Furthermore, paid sick leave and private health insurance were, in most cases, out of the question. As in the case of Olson, since he did suffer a terrible injury he received not only money from charity, but also directly out of his life insurance policy. The negative side of being paid out of one's life insurance policy was that when Olson died in 1910, his family only received \$750.00 of his \$1,000.00 policy.

Fraternal sick and accident insurance was a means to address this situation. Similar to the life insurance policies, through fraternal methods, affordable sick and accident insurance could be ascertained. Not only would it provide an income for members who were too sick to work, but it would also allow the life insurance policies of members to be maintained in full for their intended purpose: to help the families of the dead when they needed it the most. By January of 1914, the S.A.F. had a membership of over 4,000 and was in a prosperous financial state with over \$100,000 in assets.<sup>58</sup> Since there was, as stated by President Smith, "more money in the general fund than was needed to run the S.A.F.," a sick and accident fund was to be considered.<sup>59</sup>

In June of 1914, there was a proposed amendment to the constitution of the grand lodge which stated: "*Sickness and Accident Fund: Sec. 57a. The Grand Lodge shall establish and maintain a Sickness and Accident Indemnity Fund from which shall be paid on satisfactory proof of sickness or of bodily injury such sums as a member in good standing may be entitled to according to his certificate of membership.*"<sup>60</sup>

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<sup>58</sup> "Monthly Journal Scandinavian American Fraternity" (May 1914), 3.

<sup>59</sup> Ibid, (October 1914), 1.

<sup>60</sup> Ibid, (June 1914), 1.



Any member who was considered to be in good health and under 60 years of age could become a member of the sick and accident fund. This fund would have two different policy amounts. The monthly premiums for the sick and accident insurance policies were to be paid in addition to the regular life insurance and membership fees. For 35 cents per month, a member would receive \$5 per week when he/she was too sick or injured to work. For 65 cents per month, members doubled their policy.<sup>61</sup>

Yet there were stipulations to this proposed fund. The first week off of work was not covered by the policy. Further, the policy did not cover any period of illness exceeding 12 weeks.<sup>62</sup> If the sickness or injury was the result of the consumption of alcohol or a venereal disease, the policy was considered void.<sup>63</sup> Also, as it pertains to females, the process of child birth was not covered, as it was seen as a natural process of life.

Prior to the establishment of the sick and accident fund, the main object of the fraternity was to provide life insurance and promote benevolence within communities. However, by the end of 1914 the objective of the S.A.F. was modified. In December of 1914, the goal of the S.A.F. became to “provide for its members safe and reliable life and health insurance at actual cost and to unite the Scandinavian Americans in fraternal fellowship; to assist its members in obtaining remunerative employments and to promote

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<sup>61</sup> Ibid.

<sup>62</sup> Ibid.

<sup>63</sup> An interesting aspect of the S.A.F. was its views towards intoxicating liquors. Although it is not stated in the by laws that alcohol was completely forbidden, it is clear that excess use was frowned upon. Indeed, Scandinavian America’s who bartenders, saloon keepers, and “drunkards” were not allowed to be members of the S.A.F.

benevolence and charity.”<sup>64</sup> By 1915, there were roughly 100 members who had joined in the sick and accident fund.

1916 was the year in which stories of people that had benefited from the sick and accident fund began being printed in the *Monthly Journals*. These appear in similar form as did the statements thanking the fraternity for life insurance policy payments. Mrs. Hans C. Olafson, in a letter in June of 1916 expressed her gratitude to the grand lodge for “all the kindness” which they, his family received during Mr. Olafson’s long sickness.<sup>65</sup> Her letter further described how the sick and accident insurance paid each week was of great value to the family. Beyond the monetary aspects of the fraternity, Mrs. Olafson also discussed the sympathy her family and other families received from their lodge. She stated “We feel the Norden [grand lodge] deserves a great deal of credit for their strong efforts in comforting and sympathizing with their members in time of sickness and sorrow. . . .”<sup>66</sup>

After her husband died from his sickness, Mrs. Olafson was also paid the full amount of her husband’s \$1,000 life insurance policy, not a smaller percentage as was the former case of Gustav A. Olson whose family only received 75 percent of his life insurance policy at the time of his death.

By the end of 1916, the S.A.F. had paid out over half a million dollars to the families of the deceased and had a surplus of over \$150,000 in its general fund. The strength of the fraternity in both membership numbers and financial gains since 1893 had increased significantly. From initially only providing life insurance to 200 members with very limited finances to providing life and sick and accident insurance to some 5,000

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<sup>64</sup> “Monthly Journal Scandinavian American Fraternity,” (December 1914), 3.

<sup>65</sup> Mrs. Olafson, “Monthly Journal Scandinavian American Fraternity,” (June 1916), 3.

<sup>66</sup> Ibid.

members was a drastic change. However, the fraternity was more than simply an insurance agent. The last portion of the S.A.F's object was to promote "benevolence and charity."<sup>67</sup>

### **Community and Charity**

Instances of charity within this society have been briefly addressed as in the case of the aid and support given to the victims of the autumn fires of 1918 or the donations received by Gustav A. Olson. However, the idea of community and charity goes far beyond these two cases. In fact, the preaching of benevolence, good citizenship, and the social aspects of the fraternity are ever-present throughout the *Monthly Journals*. The year of 1915, when World War One was in full force, these ideas became even stronger. Between 1915 and 1918, the idea of Americanism was a large part of the S.A.F. In fact, it was not until 1916 that the title of the fraternity was changed from the Independent Scandinavian Workingmen's Association to the more patriotic title of Scandinavian American Fraternity.

Nels Rasmussen, the Grand Organizer of the fraternity, stated in 1915 that he "had never found the people more ready to join the society . . . had never seen the Scandinavian people so inclined to associate . . ."<sup>68</sup> Rasmussen attributed this new energy to the notion that the "fatherlands" were joining together for protection in the "European War." Furthermore, Rasmussen argued that in addition to the advantages of the health and life insurance of the fraternity, there was an equally valuable social side to the

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<sup>68</sup> Nels Rasmussen, "Monthly Journal Scandinavian American Fraternity," (July 1915) 1-3.

fraternity and wrote that, “this social feature is a reserve that can never be estimated in dollars and cents, it is of the greatest importance, as it is the woven fabric that holds members together, brings new members, and extends an opportunity for social intercourse.”<sup>69</sup>

This was the very idea on which fraternities were founded upon. The very essence of these societies was based on the assumption that the human race—each member of a community, society, country, or even the world—is, in some way, linked together and that, by virtue of being human are social and charitable creatures.<sup>70</sup> One of the methods used to attract new members was based on this principle. This method encouraged persuading Scandinavian men and women to join by telling them of the social side of the fraternity. Rasmussen states, “The great bulk of humanity hungers for social food,” and are therefore interested in more than the monetary benefits of fraternalism.<sup>71</sup>

The spread of Americanism during this period also raised questions regarding the justification of an ethnically based fraternal organization. This issue was addressed in the *Monthly Journal*. Not only was the name of the fraternity changed as a result of Americanism, but articles explaining why an ethnically based fraternity was a benefit to society were also written. When the question, should an organization composed of only one nationality be encouraged in this country was asked, the fraternity responded by clarifying their right to maintain the customs and rituals of their mother country.<sup>72</sup> The S.A.F. stated that they were willing to accept America as their own country, but the grand

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<sup>69</sup> Ibid.

<sup>70</sup> Ibid.

<sup>71</sup> “Monthly Journal Scandinavian American Fraternity,” (December 1917), 2.

<sup>72</sup> Ibid, (March 1917), 1.

lodge further stated that, “the lodge teaches us to be good citizens; it does not commend anything not absolutely just and honorable.”<sup>73</sup>

Good citizenship was certainly a part of the fraternal role, whether through being an active member of the community or through acts of charity and kindness to fellow members. That is, those individuals who were members of fraternal organizations or other such orders were in general more likely to participate in other facets of the community such as joining other groups and maintaining friendships within the neighborhood and political participation.<sup>74</sup> Peter J. Smith was an active member and leader of the S.A.F. from 1898-1918, however, he also served as a book keeper in the secretary of state’s office in Madison from 1903-1904, served as an alderman in Eau Claire from 1900-1902, and was a member of the county board from 1918-1920.<sup>75</sup> Although not every member of the fraternity was involved in politics, the lodge in general promoted community participation by its members.

Members of these lodges benefited from entertainment of various sorts as well. Depending on where one lived, this may have been a very important aspect of membership. That is, smaller cities with less entertainment often had very active lodges, due in-part to a lack of entertainment in the city.<sup>76</sup> While the insurance benefits were highly regarded, the members of fraternal orders wanted more than simply insurance. People of voluntary associations liked being part of a larger purpose, and they often

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<sup>73</sup> Ibid.

<sup>74</sup> Robert D. Putnam, *Bowling Alone: The Collapse and Revival of American Community*. (New York: Simon & Schuster, 2000), 92.

<sup>75</sup> Peter J. Smith Papers. 1920-1928.

<sup>76</sup> Theda Skocpol and P.F. Morris, *Civic Engagement in American Democracy*, 52.

joined such organizations because they knew thousands of others across the states were also members.<sup>77</sup>

Between 1917 and 1918 one way members became involved in a larger call for aid was through the war effort. As America entered WWI in 1917, not only did members of the S.A.F. join the military, but the fraternity at large gave support to the war effort in various ways. The men of the fraternity who volunteered to go to war both put their lives on the line, as well as sacrificed 50 percent of their insurance policy. In essence, when a young man joined the military, upon his death, if caused by war, only half of his policy would be paid to his family. This was simply because by joining a branch of the military during time of war one was increasing the likelihood of death. In total, by November of 1918, 417 members had joined the military. Of those members, 12 were killed, the first being Albert A. Erickson, a member of the Cumberland lodge killed in battle in Italy on July 20, 1918.

Yet the S.A.F. did more than sacrifice its members to, as H.H. Elmquist put it, “defeat the tyrants and maintain the peace.”<sup>78</sup> His fraternal brother Henry Horne, from Hayward, Wisconsin in a speech stated clearly why the Scandinavian people should join in the war effort. He made it apparent that many of the foreign born people in America had come to the U.S. to escape oppression and militarism in Europe.<sup>79</sup> Horne further added that since the U.S. was involved in this “world wide war” it would be nothing but fair to make sacrifices.

One way in which the S.A.F. helped out the war effort, at least financially, was by investing large sums of their capital in Liberty Funds. This money could then be used

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<sup>77</sup> Ibid, 66.

<sup>78</sup> H.H. Elmquist, “Monthly Journal Scandinavian American Fraternity,” (January 1919), 2.

<sup>79</sup> Henry Horne, “Monthly Journal Scandinavian American Fraternity,” (December 1917), 1-3.

directly to fund the war. Further, the women of the S.A.F. helped out by joining the Red Cross, sewing, and knitting goods for the soldiers and medical personnel. In addition, the *Monthly Journal* published poems that gave suggestions on how to aid the “boys at the front.” Such poems appeared as follows:

*Little cubes of sugar  
Little grains of wheat  
Save them with the bacon  
And other kinds of meat*

*Ill fed fighters weakened  
Ill fed nations yield  
It's up to us to keep our allies  
Strong to take the field*

*Every diner table  
Wherever people eat  
Will help decide the verdict  
Victory or defeat.<sup>80</sup>*

This poem was written by the U.S. Food Administration as a method of gaining donated foods and other supplies. It was not uncommon for the *Monthly Journal* to occasionally print material from organizations not directly affiliated with the S.A. F. and articles written by other fraternal organizations as well. The articles published in the *Monthly Journal* that were not from members of the S.A.F. usually pertained to issues regarding the welfare of the community or of other fraternal beneficiary societies at large. However, there were other sorts of poems printed as well. The following was printed by the S.A.F. during the same time period, possibly with different intentions.

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<sup>80</sup> U.S. Food Administration published in, “Monthly Journal Scandinavian American Fraternity,” (June 1918), 1-2.

*Some people were meant to be soldiers  
And the Irish were made to be cops  
Sauerkraut was made for Germans  
And Spaghetti was made for wops*

*Fish were made to drink water  
And men were made to drink booze  
Banks were made to hold money  
And beds were made for a snooze*

*Everything was made for something  
There's even a use for miser  
God made Wilson for President  
But who the H--- made the Kiser.<sup>81</sup>*

Clearly these are two very different poems. Yet, their purpose is the same. They were a symbol of patriotism. They were an effort to inspire Americans of all ethnicities to come together as a country—to help fight and win the war.

The social sides of fraternalism including the giving of charity, aid, and to one's community have been very present during the S.A.F.'s first 25 years. It can be seen as giving to an individual in time of need due to sickness or injury. It can be viewed as providing a support group for people who have lost their loved ones. Fraternal charity was even more apparent when whole communities were given aid when their homes and businesses were struck by disaster such as the autumn fires of 1918 did to the towns of Minnesota. Furthermore, the social aspects of fraternities, when called upon by the country during time of war were also answered.

The last year of this study, 1918 was a trying period for the S.A.F. The combination of several factors including: the "terrible worlds war" which called for many

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<sup>81</sup> "Monthly Journal Scandinavian American Fraternity," (March 1918).



sacrifices including the lives of members; the Spanish Influenza which plagued many members and lodges and “has undoubtedly brought about more illness and death than any other disease in modern history” hampered the lodge work; and the autumn fires of Cloquet and Duluth which left many members without homes and in need of aid.<sup>82</sup> However, the S.A.F. remained intact and operational far after the end of 1918 and would indeed have more trying years before its end in 1970.

## **Conclusion**

From 1893 to 1918 the S.A.F. underwent a variety of changes. Overall the changes which occurred included the incorporation of graded and monthly assessments, the introduction of women into the fraternity as well as the move to help those affected by sickness and injury in 1914. These changes all contributed to the order’s long and prosperous life. While monetary aspects of joining such a lodge were certainly tempting to the working class members of society near the turn of the 19<sup>th</sup> century, there was more than money at stake. Not only did members and their families benefit from insurance policies, but so too did they benefit from acts of charity and fraternity. From major disasters such as wild fires to individual cases of sickness and blindness, S.A.F. members benefited from their involvement in the fraternity. This was also true during times of war, as is clear from the members who joined the military as well as the contributions to the war effort on the home front.

Any one of these individual factors could be studied to a greater extent. The areas of the fraternity which deserve further study are women’s participation in such lodges. Furthermore, the aspect of the sick and accident insurance fund could also be elaborated

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<sup>82</sup> H.H. Elmquist, “Monthly Journal Scandinavian American Fraternity,” (January 1919), 2.

on. Although the *Monthly Journals* in which most of this research was developed from do not provide an abundance of evidence related to fraternal health insurance.

There are some limiting factors to the research done on this topic. Namely, the *Monthly Journals* used as the main primary sources in this analysis were in part printed in the Scandinavian language. Although there are many instances of English, or this work would have been impossible. However, if one were able to translate the Danish and Norwegian, further knowledge on this topic may be discovered. Secondly, this paper only focuses on the first 25 years of the fraternities 76 year history. If these later years were examined, further conclusions may be drawn on the operations of the S.A.F. and people may be further enlightened on the topic of fraternalism in America.

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