"Ethnic Fraternal Benefit Associations: Their Historical Development, Character, and Significance."

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When one searches systematically for literature on fraternal benefit associations, one quickly learns that there is indeed not much of a scholarly tradition or scholarly body of literature available. There are fragments—discussions of the function of fraternals as parts of other histories, but studies singling out and focusing on fraternal benefit societies, as we will be doing this morning, are rare. [5]

A number of scholars have attempted to link the origins of American fraternal societies with European traditions of mutual associations. A recent study of Croatians in Whiting, Indiana, attributed the beginnings of the first Croatian benefit lodge with the cooperative tradition of the Croatian "zadruga," or extended communal family. Even for those outside the confines of the "zadruga" in Croatia, practices such as the "molba" existed whereby 30 or 40 friends were brought together to assist a farmer in harvesting his fields in return for food or drink. In the coastal areas of Dalmatia, ancestral home to thousands of Yugoslavs, fraternal brotherhoods assisted families in times of illness or bereavement. In a similar fashion, Slovak scholars have sought to establish a link between the medieval guilds of skilled artisans in Bohemia and Slovakia and immigrant fraternals in America. The fact that the blessing of banners was a major event for both medieval guilds and immigrant lodges in this country has been cited as proof of such a link. One early Slovak fraternal leader in Pittsburgh, Anton Ambrose, is known to have actually conducted the meetings of his lodge along the lines of guild rituals.

Also supporting the theory that American fraternal benefit societies drew from European traditions is the recent evidence indicating "the emergence of mutual assistance organizations in the peasant villages of late 19th century Europe. One scholar has argued that Italian workers' societies, for instance, actually promoted values of education and self-improvement, a fact that facilitated Italians' adjustment to American society. Another scholar, Josef Barton, has identified a network of mutual benefit societies in Italian, Slovak, Czech, and Romanian villages prior to mass emigration. As a market economy made greater penetration into small communities, peasants adopted two strategies: they expanded the network of kinship ties outside the household in order to provide apprenticeships, foster parentage, and other assistance and they created voluntary associations to insure for illness or death, supervise education, and form agricultural and artisan organizations. From this web of organizational kinship associations, according to Barton, immigrant communities formed in America, drawing families and settlements into wider circles of mutual assistance and organized life.

Before concluding, however, that fraternals were largely transfers from the homeland, [6]

a number of facts must be considered. First, the classic study of the Polish peasant in Europe and America explained the origins of immigrant fraternals in terms of a clash between the tradition of assistance and a rising tide of individualism in America. The Polish peasant found, this study argues, that in America mutual assistance was no longer connected with the very foundation of social life, and individuals became increasingly concerned with their own well-being. Because individuals could no longer lay automatic claim to assistance from kin, assistance had to be formalized and regulated through mutual aid associations.

Also, the works of Humbert Nelli and Rudolph Vecoli have emphasized, for Italians at least, that mutual assistance organizations in Italy included mostly artisans and that peasants normally placed a heavier emphasis on family ties as a basic form of security. Leonard Covello's examination of Italians found an absence of mutual insurance in cooperative movements among southern Italian peasants; he found, in fact, a widespread suspicion of insurance programs such as crop failure insurance programs offered in southern Italy. Secondly, the earliest immigrant organizations in America, the mutual benefit lodges, were usually composed of individuals with varying socio-economic backgrounds; the membership in America was certainly more varied than those in Europe. Moreover, nearly every immigrant group in America established some form of benefit society, a fact that suggests that American conditions nurtured such a response to a considerable extent. It is true, of course, that most early lodges were based upon European village and regional ties. Thus the five Croatian benefit lodges in Steelton, Pennsylvania, in 1900 were formed by groups of the five major regions supplying the mill town with Croat laborers. But again, these ties were not simply transferred from the premigration homes, but were actually embellished during the process of chain migration and settlement, so that newcomers often unfamiliar with each other provided assistance in security, housing, and work.

Most early lodges were grassroots organizations formed to meet the specific economic and social needs generated by their members' status as workers and aliens. Newcomers, who were able to see other ethnic groups in their localities organizing, usually coalesced into informal associations in order to provide modest sick and death benefits. Eschewing contractual and actuarial practices, these lodges were based upon a system of informal and often irregular assessments and personal ties of individual members. That such groups were not simple transfers from Europe is suggested, moreover, in a survey of their stated goals. To the economic and social benefits that had characterized their functions in Europe, was added one suddenly necessary in a new land—cultural preservation. Thus a Yugoslav lodge, [7] determined to preserve its Slavic heritage, sought to maintain Croatian traditions and used the Croatian language exclusively in conducting its
affairs, in addition to providing benefits.

From the very beginning, both local and national fraternals sought to achieve more than economic needs. Economic benefits, in fact, were sometimes minimal. Life insurance policies were almost always under $1,300. Between 1890 and 1906, for instance, the rational Slovak Society paid out only about $200,000 annually in death benefits and $100,000 annually in sick benefits. During the 1930s the inability of fraternals to offer meaningful economic support became painfully evident. But the modest nature of fraternal economic benefits only serves to underscore the wider role played by such organizations. Even the most cursory glance at early fraternal charters graphically reveals the wide array of noneconomic functions. Reverend Vincent Barzinski, Polonia's religious leader during the late 19th century, intended the Polish Roman Catholic Union to teach the Catholic faith and Polish culture and facilitate Americanization, as well as provide benefits. Both the Polish Roman Catholic Union and the Polish National Alliance began with ideological goals and added insurance programs at a later date. Similarly, the rational Slovak Society embraced the concerns of its founder, Peter Rovnianek, which were ethnic consciousness, the Slovak language and culture, commitment to

education, and Americanization. The Greek Catholic Union in1892 identified four major goals: to spread love and friendship among Rusin Greek Catholics in America, to materially aid members and their heirs in case of death, to aid national (read ethnic) and religious education, and to aid the injured and the indigent.

Participation in the conduct of lodge meetings and conventions, moreover, became social events in themselves. Many newcomers became officers of varying rank, thus gaining a form of recognition not available in the wider society. And annual conventions became social events, often tasting 10 or 12 days and filled with countless business and social functions. Anyone who wants to be entertained should read the proceedings of one of these early national fraternal conventions. Long, knock-out, drag-down arguments and debates went on for hours.

In addition to cultural and social needs, a little recognized but important activity assumed by early lodges in America was assistance in job procurement. Ironically, national fraternals and their press became largely noncommital on labor questions. This fact has always intrigued me. In Pittsburgh, Sokol Polski, the organ of the Polish Falcons, relied on contributions from the local Republican party to maintain operations since immigrant subscriptions always proved insufficient. That evidence comes from oral history work I've done in Pittsburgh over the last few years, and it seems evident that the editorial opinion of some of the fraternal papers in the Pittsburgh area were compromised by their financial sources. Similarly, in Chicago, [8] Yugoslav socialists frequently accused some fraternal organizations of being "arms of the Republican party." But at the local level, where middle-class orientations were less influential, numerous provisions existed to help the immigrant worker. For instance, the Ateleta Italian lodge in Pittsburgh, composed of newcomers from the village of Ateleta in Abruzzi, played a crucial role in securing jobs for its members with the construction gangs on the Equitable Gas Company. The contacts the lodge was able to establish with the gas company influenced the careers of two generations of Italian Americans in the Bloomfield section of Pittsburgh. Several Slovak lodges in the Pennsylvania coke regions not only assisted members in getting jobs, but also prohibited anyone from working during a strike.

Gradually, of course, most local lodges affiliated with newly expanding national fraternal associations. By 1929 all of the main Serbian fraternals in America had coalesced into the Serbian National Federation. As early as 1910, the Slovenian Catholic Union had completed most of its national organization. Almost all Italian village and regional societies in Cleveland had joined the Sons of Italy by 1920. One of the earliest attempts at consolidation occurred in 1873 when the Polish priests attempted to unite alt Polish colonies in America. Although the attempt failed, the new organization was revived in the 1880s as the Polish Roman Catholic Union. Similarly, the Croatian Catholic Union merged with 45 lodges in 1921 and four years later joined with the National Croatian Society, The Unity of the Pacific, and several other organizations to create the Croatian Fraternal Union, the largest of the Yugoslav fraternal institutions.

Some have argued that the early leadership of fraternals was drawn from the educated and petite bourgeoisie immigrants who had shed some of their peasant trappings prior to migration and had already become familiar with associations and mutual assistance. A glimpse at early lodge formation indicates, however, that the early organizations had leaders from diverse backgrounds, including many from quite humble origins. Slovak organizations in Cleveland, for instance, were almost always headed by young working-class heads of households. The pioneer historian of Slovak Americans, Constantine Culen, describes the founders of the St. Joseph Society in Cleveland as an iron worker, a cabinet maker, a grocer, three manual workers, and a priest. Coal miners were responsible for both the Ukrainian Working Men's Association and the Pennsylvania Slovak Catholic Union. The idea for the First Catholic Slovak Ladies Union came from the mind of a common immigrant woman, Anna Hurban, in 1892.

Where a bourgeois leadership emerged and exerted the most influence was in the [9] movement toward establishing national fraternal associations. Biographical descriptions of early leaders of the United Slovenian Benefit Association indicated that businessmen in the Croatian community predominated as leaders. Nearly all the officers were saloon and restaurant operators, wholesale fruit dealers, or seafood entrepreneurs. Joining businessmen in shaping larger organizations were clerics and intellectuals. Four priests started the Ukrainian National Association; Reverend Vincent Barzinski was founder of the Polish Roman Catholic Union; and the founder of the National Slovak Society was a publisher who studied for the priesthood in Europe. Czech sokols were established in New York in 1892 by an educator and an anthropologist.

An even greater thrust toward the formation of national organizations was delivered by career-minded individuals from the first American-born generation, who saw cultural and ethnic concerns as a means of forging large-scale business ventures. For example, Slovak fraternal leader Wendell Platek, son of an immigrant intellectual, attended business school in America. Michael Roman of the Greek Catholic Union, John Badovinac of the Croatian Fraternal Union, John Pallash of the National Slovak Society, and others were typical of American-born leaders who became career-oriented fraternalists. Badovinac, for instance, joined the Croatian Fraternal Union as a young man from Cleveland and worked his way up through the organization to become president. Sometimes mobility for the first American-born generation was cumulative. In the case of Adam and Paul Pallash, entry into prominent roles within the Polish National Alliance was facilitated by the fact that their father was a prominent Polish merchant in Chicago and one of the founders of the Alliance All these individuals were acquainted with American business and investment procedures and introduced modern actuarial and insurance practices to the fraternals.

With wealth and growth came influence, and the national fraternals quickly became embroiled in internal controversies within ethnic communities. To examine the role of fraternals is to follow carefully the internecine strife over issues of religion and nationalism that seemed to eclipse the economic needs of the rank and file. An example of this strife was the bitter rivalry between Polonia's two largest fraternals. the Polish Roman Catholic Union and the Polish National Alliance. The Alliance, which was led by politically-minded emigres, was open to all Poles regardless of their religious preferences and stood as a perpetual champion of Polish nationalism; the Union, on the other hand, spoke for those who emphasized Polish Catholicism over Polish nationalism. A similar split among Slovaks pitted the National Slovak Society, which felt organizations based on religion created needless divisions, against the First Catholic Slovak Union. The role fraternals assumed in internal ethnic politics, moreover, was crucial. For example, after years of tension between Ruthenian and Ukrainian factions within the [10] Uniate Church of America, it was the Ruthenian-dominated Greek Catholic Fraternal Union that organized and financed the attack on the "Ukrainian menace" and the Ukrainian bishop in America and that eventually caused a split between the two groups in 1918. A good deal of the struggle between organized crime elements and law-abiding Italians in Chicago took place within the confines of the Sicilian Union, with reformers attempting to end the society's identification with crime in 1925 by changing the organization's name to the Italo-American National Union. Among Ukrainians, the proponents of Ukrainian nationalism largely carried on their struggle against pro-Russian elements through the Ukrainian National Association and its daily organ, Svoboda. The Croatian Catholic Union, in fact, was formed as a splinter organization of the National Croatian Society over a dispute about the socialist feelings of several National Croatian Society leaders.

Once national fraternals became established, they continually sought ways to unify their diverse lodges and widespread membership. Since the actual economic benefits of large fraternals,

consisting of small insurance policies, remained nearly as modest as those offered by local lodges, non-economic programs continued to serve as the basis for attracting and maintaining members. Every locality could still agree on the desirability of preserving the heritage of the group. But ethnic culture atone could not fully meet the needs and inclinations of a growing American-born generation. Although local lodges emphasized their cultural purposes, the national fraternals raised these cultural aims to new heights, ironically merging them with Americanized activities such as sports programs, a course of action that enabled fraternals to adroitly use both ethnicity and Americanization in their efforts to maintain a membership base. Ethnic cultural maintenance was supported not only directly by fraternals through the direct sponsorship of cultural organizations, but through the fraternal press as well. During the 1920s and 1930s, the number of fraternally-sponsored activities increased dramatically. In 1921 the Macedonian Bulgarian societies met in Fort Wayne, Indiana, to organize programs which would "preserve their ethnic traditions."

At the same time, the National Slovak Society decided that indifference toward at 1 things Slovak existed among youth, and felt it could be overcome only through programs which stimulated appreciation of Slovak language and culture. For similar reasons, the Union of Polish Women in 1920 initiated educational programs in addition to offering life insurance. In 1913 the National Slovak Society opened a young folks circle in order to attract youth; two years later the National Croatian Society began its junior order. In 1928 the Croatian Fraternal Union established English-speaking lodges in various local organizations in order toattract younger members.

With the depression of the 1930s, fraternals assisted numerous cultural organizations [11] that appeared to offer much needed relief from the daily reality of making a living. The organ of the Serbian National Federation, the American Srbobran, specifically emphasized the value of ethnic cultural activities as an anecdote to the "fatalism of the depression" and called on at all Serbs to "carry on the tradition of their parents." The response to appeals of this nature produced such fraternal-supported activities as the Ukrainian folk ballet, the Croatian singing society, the Slovak boys band, and numerous theatrical groups. By 1330, over 125,000 children were involved in the activities of various Slovak junior organizations. The local branches of the Serbian National Federation in Chicago had a tamburitza orchestra, weekly classes in the study of Serbian language and history, and athletic teams. The goals of these Chicago Serbs included the preservation of "the beautiful traditions of Yugoslavia, the mother tongue, the Orthodox religion, the teachings of St. Sava, and respect and love for America."

Although ethnic cultural endeavors grew widespread, they never exerted the influence that sporting activities did. By the 1930s, fraternal organizations were heavily involved in the business of sports:" bowling leagues, baseball federations, and basketball tournaments became integral parts of nearly all fraternal organizations, not merely of the sokols, which were formed almost exclusively to promote gymnastics and physical fitness along with a bit of ethnic nationalism. Whereas sokols were basically a continuation of the fitness programs originated in Europe, fraternal programs relied primarily on American games. As early as 1920, fraternals were supporting the Western Pennsylvania Slovak Baseball League, the Central Illinois Jednota Baseball League, and similar organizations. Similar leagues existed among Czechs, Poles, Ukrainians, and Bulgarians. Basketball was especially popular, and most local lodges supported teams prior to World War II. Interest was particularly stimulated by the national organizations, which brought teams together from throughout the United States. Needless to say, the fraternal press reported extensively on such competition.

The fraternal press also supported sports with careful coverage of members of their respective ethnic groups who participated in America's sporting endeavors. Throughout the 1930s, Slavic publications chronicled the boxing exploits of Pete Latzo, Fritz Zivic, and Tony Zale. Poles knew

well the accomplishments of Branko Nagurski, and Mr. America of 1940, John Grimmit. When Steven Pietro, a Slovak, played in the 1937 Rose Bowl, the Johnstown, Pennsylvania lodge of the First Catholic Slovak Union organized a large parade and testimonial banquet which was featured prominently in Jednota, the Union's newspaper. Polish and Slovak newspapers frequently picked Slovak all-American teams; in 1938 Jednota actually compiled a list of Slovak Americans prominent in wrestling, boxing, baseball, and football.

Fraternals continually equated sports with the needs of the ethnic group. Hoping to [12] maintain ties with the younger members, fraternalists argued that sports brought much needed recognition from the larger society. Zajednicar, the organ of the Croatian Fraternal Union, reasoned that "the better side of it [sports] all rests in the fact that we as a people, a so-called foreign language group, stand to obtain much more recognition through the field of sports than in any other way."

Despite the obvious importance of fraternals in ethnic community life, caution must be used in stating their significance. In terms of providing real economic assistance, they never matched the importance of family and kin, in good times or bad. And although the ethnics themselves supported a good deal of the ethnic press in America, the attitudinal posture of that press often did not reflect the thinking of a good deal of the laboring masses. No greater evidence exists to temper the importance we might attach to fraternals than the fact that a significant number of individuals never joined fraternals and never subscribed to their publications. Statistics of the proportion of an ethnic group affiliated with fraternals are necessarily tentative. Gerald Bobango, however, has studied Romanian fraternal organizations, concluding that "the overwhelming majority of Romanians in America never joined any cultural or beneficial society." An examination of Louisiana Yugoslavs concluded that about one-half of the eligible immigrants joined the United Slovenian Benefit Association. A study of 3,000 families in Chicago in 1920 found that 57 percent of the Italians had life insurance and probably no more than half of these policies were held in Italian fraternals, since American companies were by this time recruiting people within ethnic communities to sell their insurance. A 1975 estimate that indicates Polish fraternals actually enrolled less than 20 percent of the Polish American population not only underscores the fact that a decline in ethnic attachments had taken place, but also indicates that many Poles had never enrolled in the first place. My own tentative estimates for Croatians and Slovaks reveal similar patterns. In 1940 the Croatian Fraternal Union had a total membership of 85,000, both in its English-speaking and senior lodges. Assuming that policies were generally issued for mate household heads, rather than for women, this figure probably represented about one-half the eligible mate heads among Croatian Americans. Similarly, by 1946 the mmbership in all Slovak fraternals totaled 380,000, and many persons belonged to more than one organization. This figure would certainty have not represented more than about 50 percent of the eligible mate and female Slovak potential members.

Despite the fact that a good number of the immigrants and their children never joined fraternals, and despite the obvious decline in fraternally-based ethnic newspapers and social functions, the business sector of surviving fraternals –often the least important function– continued to thrive well into modern times. The number of insurance certificates in force [13] grew notably between 1928 and I960. The Polish National Alliance, for instance, increased its number of certificates in force between 1928 and 1958. The South Slovak Catholic Union tripled its certificates during the same period. Organizations such as the Croatian Fraternal Union and Ukranian National Benefit Association actually benefited from a post-World War II migration to North America and made some significant gains. Furthermore, the Croatian Fraternal Union, the First Catholic Slovak Union, the National Slovak Society, and the Polish National Association each wrote more individual policies in 1960 than they had 30 years before and increased their total assets measurably, so that today most have gained a good deal of financial solvency.

While their membership may not have been all-inclusive, fraternals made a measurable impact upon ethnic community life. A prominent student of Polish Americans has even argued that they stowed considerably the process of assimilation because of a constant fear of losing members. Clearly fraternats promoted cultural maintenance and felt ethnic identity was important to sustaining their organizations. But in the gradual naturalization and bureaucratization of mutual benefit societies, fraternals also came to function as disseminators of information on American business practices and promulgators of Americanization through educational and athletic programs. In the process of establishing large-scale fraternal organizations, concepts of cultural maintenance and mutual assistance were often employed to sanction the larger business ends. In this way tradition was ingeniously employed in affecting social change. While not all immigrants and their children could readily identify with the bourgeois beliefs of their leaders, they could enthusiastically support the nonbusiness goats and activities. Certainly the ethnic parish remained a stronger guardian of tradition, and families and kin offered more security. Yet in the movement from local lodges to large scale organizations, thousands of individuals participated in the business, educational, and recreational aspects of these ventures. While mutual assistance and tradition came to serve as a reference point for organization and behavior, fraternals were clearly not static residuals from some European past. In the earliest years local lodges served real needs of companionship and assistance, required by newcomers in a strange land. They also initiated, or certainty intensified, concerns with cultural preservation and, as such, immediately stamped themselves as distinct agents of change. But at this point most immigrants were still not prepared for the process that would replace mutual assistance with insurance contracts and personal interaction with monthly assessments. Persistently, through the impetus of an emerging leadership class, local and regional ties were replaced by national institutions and legalistic arrangements. And the authentic ethnicity was accelerated. In this drift away from process, immigrants would learn a fundamental fact [14] about surviving in a modern industrial society, namely, security could be better pursued through large scale organizations rather than through small groups. It was a development the earliest newcomers would have viewed with some concern.

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