

EAGLE HISTORICAL SOCIETY NEWSLETTER

Summer 2002

Eagle, Wisconsin

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EHS News

Membership

Welcome to new members: Viola Adams, the Scott A. Bovee family, Eagle Springs Pub, Jeff & Ellie Hawes family, Jane Reinke, and Jean Thiele.

Patrons (\$100 & over)

Generac of Eagle

Sustaining (\$25-49)

James Marty Bovee, Amy Kinsonian

Donations

Many thanks to the following for donations received: Viola Adams, Pat Arnold, Jerry Baker, Jean Bowey, Dawn Carpenter, Kathy Chapman, Lyle W. Hamann, Jack Hopkins, Irma Jolliffe, Harriet Koeser, Dorothy Kraemer, Fred & Carol Lake, Willard & Louise Reich, Lucille Ritchey, Carl & Lynn Seitz, Bill Thiele, and Marcie Winzenried.

Memorial Donations were made by: Jerry Baker in memory of Levi & Ednah Baker; and family members in memory of Anna Chapman.

Correct Web Address

Please note that, per webmistress Margo Morner, the EHS web address printed in the spring issue was for a link between the town site and the EHS one. EHS' own address is eaglehs.org. The editor regrets the error.

Royal Neighbors of America Exhibit

Stop in the museum to see the exhibit of items related to this interesting organization. The open house on August 16 will be a good opportunity to do so. •

The Legend and Truth of Betsy Ross

By Gene Langley

Her name was Betsy Ross, and it's very likely she actually did make the first American flag that came to be known as the Star Spangled Banner.

In the early days of America's revolution, flags abounded...flags that used various combinations of stars and stripes. Some looked too much like the British flag. Another was mistaken as a token of surrender. Something "American" was required.

Betsy Ross was a hardworking Quaker lady who had a shop on Arch Street in Philadelphia. A widow, she made banners and flags for ships.

One can almost picture George Washington striding into Ross's shop in the spring of 1776, accompanied by Robert Morris and George Ross (Betsy's uncle). They were a secret committee sent by Congress to arrange for a new flag.

Washington's rough design featured a blue field and red-and-white stripes. On the blue, he wanted 13 six-pointed stars, one for each original colony. Ross persuaded him to change them to five-pointed stars. They were easier to cut out and stronger in effect. The general agreed also with Ross's idea that the flag should be rectangular, not square.

Ross's descendants, years later, gave sworn statements as to what Betsy Ross had told them about Washington's visit to her shop and how he'd placed an order she was never to forget. •

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The mission of Royal Neighbors of America is to enrich the quality of life for women and those they care about through life insurance, annuities, and fraternalism.

—Royal Neighbor Magazine, Summer 2002

The Royal Neighbors of America

From information from Viola Adams, Jean Bowey, Kathleen Chapman, Pat Wilton, Royal Neighbors of America, 100 Years of Helping Hands, by Selia Evans and Ritual for Local Camps, Royal Neighbors Of America, 1951

The first insurance conveyors in the U.S. had been stock companies whose owners and managers were paid huge salaries. This brought the cost of carrying \$1,000 of insurance beyond the reach of the common man. Life insurance did not become popular until fraternal benefit societies came into being during the 1870s, when Father John Upchurch formed The Ancient Order of United Workmen. This lodge had an elaborate ritual and a representative form of management so that the society was more responsible to its members. Since fraternal benefit societies were run by membership, the cost of insurance fell well within the budget of the common American family. These new societies had a major weak point—they excluded women.

During this time many physicians regarded increased female education as a primary factor in a general decline of female health. It was believed a woman's brain was not capable of assimilating a great deal of academic instruction. Education past high school, many specialists warned, was both physically and mentally destructive to the female. Despite confining social attitudes, there was at this time a burgeoning awareness of social issues among women. Social clubs were formed to debate the social and political topics of the day, such as prohibition, corporate trusts, sweatshops, and child labor. (In the 1890s an estimated 603,000 children aged 10 to 14 were forced to work.)

In November, 1888, Marie L. Kirkland inserted a notice in her town newspaper, the *Daily Nonpareil*, requesting "The wives of all Modern Woodman in

the city meet in Woodmen Hall this afternoon at 2:30 o'clock to arrange for a social to be held in the near future." Eight Council Bluffs, Iowa, ladies responded and formed what was to become The Ladies Auxiliary to Hazel Camp No. 171, MWA." Just a year later the group reorganized as a secret social organization with a constitution, ritual, and articles of incorporation. The ladies renamed the society the Royal Neighbors of America, adhering to the belief "For better is a neighbor that is near than a brother that is far" (Proverbs 27:10). The word "royal" signified their belief in the nobility of the work they would do.

In January of 1894 RNA meeting delegates voted to incorporate as a benefit society in Illinois, which had the most practicable insurance laws. By December of that year, they had 100 camps. On March 21, 1895 the RNA became a fraternal benefit society under Illinois law, affording women an opportunity to provide protection on their lives. This helped in the event of the woman's death, so that the father would not be forced by lack of funds to separate her children. Beneficiary membership at this time required that women be related to Modern Woodmen members and be between the ages of 17 and 45. A lady relative included a female blood relative of the wife of a Modern Woodmen member in good standing. Even though members of Modern Woodmen were admitted as members in 1891 and the organization was always eager to expand, it wasn't until 1895 that the legal rights and privi-

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leges of men were settled. At that time, it was determined that "men have the same privileges as the ladies in the local camps, with the exception of holding office."

In their enthusiasm to protect their newly formed benefit society, the first Supreme Physicians were often criticized for being too careful in their ministrations. They quickly learned they couldn't be too careful. Even the greatest caution could result in unfair advantage being taken, short-lived memberships, or contested claims that ended up in court. These diligent and aware ladies even took the forward-looking step of limiting cigarette smoking in their buildings. A similar prohibition continues today. With such conscientious leadership and selected membership, there were very few deaths per thousand, allowing the society to pay claims promptly, which up to the time of the 1899 convention, amounted to slightly over \$145,000. Entering the next century, the RNA had 37,525 beneficiary members plus an additional 40,000 social members. "A pretty good record for five years' work." (*The Royal Neighbor*, January 1900, Volume 1, Number 1)

At the turn of the century, there were 145 fraternal benefit societies in the U.S., with 373,095 members. Modern Woodmen of America, which had commenced business on January 5, 1883, had the largest membership and most insurance in force. RNA, an auxiliary of MWA that operated independently, was considered the leading women's benefit society in the country and averaged a gain of 1,000 members per month.

Early in 1900, the Beneficiary Committee distributed a questionnaire to local camps to learn what membership offered. More than half of the more than 1,100 camps responding reported sick and relief cash disbursement, one third had given relief other than financial, almost half had committees that visited the sick, and over 200 furnished a physician to needy neighbors. Dances, literary and debating clubs, bands, orchestras, glee clubs, sewing circles and uniformed drill teams were a regular part of the camps. (At this time societies like RNA often represented the social and cultural centers of members' lives; it was not uncommon for a camp/chapter to have a membership of 800 and hold numerous meetings and activities each month.)

The first issue of *The Royal Neighbor* magazine was published in January of 1900 with Florence T.

Van Galder as editor. This popular magazine, which continues today, had articles on current issues and departments to update the contemporary woman about her changing world. The department "Things Worth Knowing" covered in some detail interesting current events such as Russia's discontinuance of the Julian calendar and use of the Gregorian.

A revision to the by-laws in 1903 allowed the RNA to accept as members all women, married or unmarried, who otherwise qualified for membership, whether related to Modern Woodmen members or not.

In 1906 over \$4,000 in contributions was raised for camps affected by the San Francisco earthquake and subsequent fires. Additionally, for six months the Board of Supreme Managers paid all member assessments in the Santa Rosa and San Francisco districts out of the General Fund. Provisions, clothing, and money were dispensed as long as they were needed.

Neighbors who died due to their participation in the war with Mexico had their liability assumed by *Royal Neighbors* in 1916. A special assessment was called in 1917 for members who died while engaged in war with the German government. These acts were necessary because policy current at that time provided that the benefit certificate of a member engaging in the "service of war is null and void

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The white rose is the RNA flower. The funeral ritual includes the placing on the casket of white flowers symbolizing the unwavering faith and the purity of the life of the deceased.

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if death is occasioned thereby." In providing for the dispensation and assessment, the society expressed a special concern in protecting the interest of the "members of the Society who were willing to sacrifice their lives, if necessary, for the welfare of the country."

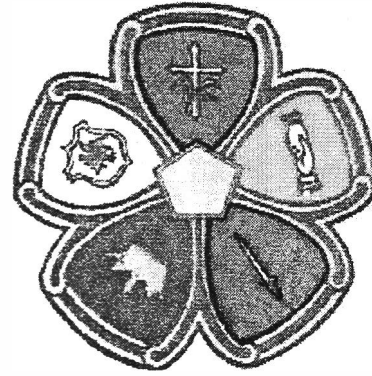
In 1917 a change in Illinois law permitted RNA to write insurance for children between the ages of one and 17 years of age, and the scope of the RNA enlarged. Prior to this time, protection of children had been accomplished almost entirely by what were known as "industrial insurance companies," and the expense of collecting and administering the insurance was so great that the "minimum of insurance was obtained for the maximum of money spent," which often hurt the needy family. RNA articles of Association were amended immediately to accommodate children and to keep all such funds separated; in 1918 a juvenile department was established. The amount of insurance was limited to \$600 and the rates were governed by the age at entry, the amounts being 25 cents, 30 cents, and 35 cents a month.

The devastating influenza epidemic of 1918 caused over 500,000 deaths in the U.S.

"Spanish influenza, together with its most serious complication of pneumonia, has set a new record of mortality and has claimed our most excellent risks. The young members, ranging in ages from twenty to forty, women in their early womanhood of life, splendid physique, with a perfect personal and family history, and having every assurance that they would live their full expectancy have been claimed by death after but a few days of illness, in alarming number." — *The Royal Neighbor*, January 1919

During the last three months of 1918, 1,400 covered deaths were caused by influenza or pneumonia. The amount of insurance carried by those 1,400 members was \$1,475,000. The decade closed on a better note—the flu epidemic ran its course and World War I was brought to a successful conclusion.

During the war, domestic politics had been put on hold. There was now time to focus on these matters. These women who had so ably met and exceeded every challenge brought before them, who in 25 years built a small social club into one of the most successful insurance organizations in the



"EX FIDE FORTIS"

The Royal Neighbor emblem symbolizes the five great principles of the society, which are: Faith (blue), Unselfishness (yellow), Courage (green), Endurance (purple), and Modesty (white). The motto is "Through Faith We Are Strong."

world, with more than 400,000 members, could not vote in national elections. The irony was not lost on them. The RNA supported woman's suffrage. In August of 1920 women were granted the vote with passage of the 19th amendment to the Constitution.

In the 1920s the Fraternal Fund was created to replace voluntary contributions for members needing disaster relief. The fund was maintained through the payment of 10 cents by each member in good standing at the close of each year.

The old adage "an ounce of prevention is better than a pound of cure" drove the RNA's health philosophy, and beginning in 1926, every member of the society had free health service that included a chemical and microscopic urinalysis. Just a year later, the Health Service Department was inaugurated with the intention of preventing diseases. In its first three years, over 40,000 urinalyses were made, of which 90% revealed a health condition—such as diabetes—which needed to be remedied. Mothers were guided through their pregnancies with no complications. Correspondence courses were offered to members without charge, including a course in motherhood covering prenatal care. The RNA magazine published interesting and informative health columns addressing current health issues. Occasionally there

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were articles on the perils of smoking. One such column is amazingly contemporary in its concerns about smoking and health. The excerpt from a Senator's speech could be pulled from today's Congressional Quarterly:

"It is clear that the issue raised before the country in some of the current cigarette campaigns is the issue raised by urging excessive cigarette smoking: by flaunting appeals to the youth of our country; by misrepresenting established medical and health findings in order to encourage cigarette addiction."

—Senator Reed Smoot, 1929

While many companies of comparable size failed during the Great Depression, RNA was able to guarantee its members that it was solvent and it did not have to raise its assessment rates.

In July of 1929 the RNA and MWA agreed to discontinue their association, and RNA was able to open its membership to men.

Also in 1929, by-laws were amended to assist and protect members who were unemployed or suffering other losses. Reserve Benefit Plan Certificates, after three or more years' payments, could be continued for a time without payments "as true friends are appreciated in times of sorrow and adversity." This was accomplished without jeopardizing the solvency and welfare of the organization. In fact, Mrs. Mary Arnholt, Supreme Oracle, reported in 1933 that \$69,500,000 in insurance had been written since 1928, and that "Our Society has not defaulted in any particular."

In July of 1931 the Royal Neighbor National Home for members in need, built with monies from the Fraternal Fund, was finished and dedicated. Situated on a 41-acre tract of land overlooking the Mississippi River Valley just west of Davenport, Iowa, it was financed by the Royal Neighbor Home Endowment Fund as of 1933.

During the 1940s, RNA supported the war effort. A check for \$1 million, the largest ever written by the society, purchased government securities. Before the end of the war, more than \$13 million in war

bonds would be purchased. A successful Mother's Day campaign used the slogan "For Victory—Buy Her a War bond for Mother's Day." A highly successful blood plasma program was organized.

Following the death of Franklin Delano Roosevelt on April 12, 1945, Harry S. Truman became President. He had joined RNA Camp 4321 in Grandview, Missouri in 1913, giving his occupation as "farmer."

Once again, RNA honored all who had fought and died in the war by paying all claims in full despite the war riders on the certificates.

Royal Neighbors was one of the first fraternal societies to recognize mortality studies establishing the fact that women live longer than men, and to reflect that difference in premiums. (In the very first Royal Neighbor magazine of January 1900, there was an article entitled "Women as Insurable Risks." It affirmed that then-current objections of some companies to insure women were groundless, as statistics proved that women live to a greater age than men.)

In 1968 the first RNA camp on an Indian reservation was established—the Blackfeet Reservation near Browning, Montana.

In 1994 the titles "Supreme," "Oracle," and "Recorder" were replaced with "National," "President," and "Secretary." At this time, the Royal Neighbor National Home was renamed "Grandview Terrace."

RNA has a Help to Hear program including support to Dogs for the Deaf, works with Habitat for Humanity, and awards college scholarships to young Neighbors. Since 1895, it is estimated that RNA has expended well over 20 million dollars in financial assistance and relief. Membership volunteer hours have exceeded the 62 million mark. Just as these 'Neighborly precepts' were important when nine farsighted women founded Royal Neighbors of America over 100 years ago, they remain so today. •

IN MEMORIAM

Anna Chapman
Otilia Tuohy

Eagle Camp of Royal Neighbors of America

RNA records state that Eagle Camp 5964 was chartered on September 9, 1909, with 24 members signing the charter. They were: Frances M. Bazen, Flossie Belling, Charlotte A. Bigelow, Elnora E. Crawley, Mary M. Enright, Mabel S. Johnson, Nora Keating, Enola E. Knight, Emma Lewandoski, Ida C. Olson, Sarah J. Piper, Mary M. Sawyer, Elizabeth Schmidt, Lilian M. Silvernail, Louise Sins, Martha Sins, May A. Smart, Henry M. Soibl, Katherine E. Veley, George Witte, Lottie J. Witte, Theresa Witte, and Agatha T. Wilton. In April of 1956 camp 5964 consolidated with Mukwonago camp 2129. Some members chose to join the Palmyra camp. At the present time, camp 2129 is inactive.

If you can help identify any of those unknown in the photo below, please contact the curator or someone at the museum.



Standing in the back row: Mother Belling, Carrie Cruver, Mrs. Veely, unknown, Mrs. Logan, and Mrs. Frank Smith.

Standing in the front row: Mrs. O'Neil, Mrs. Veely's mother, unknown, Agatha Wilton, Nonie Crawley, unknown, unknown, and unknown.

Kneeling: Mrs. Frank Sprague, Lena Smith Enright, unknown, and unknown.

Sitting: Eulalia Sherman, unknown, Flossie Belling, Charlotte "Lottie" Stead, Edith Cox Smoot, unknown, and Kate Whettan.

Photo courtesy of Jean Bowey

Palmyra Camp of RNA

According to the RNA, the nearest camp to Eagle is camp 6512 in Palmyra; Iona Turner is the president/oracle. The secretary/recorder is Viola Adams, who joined the camp as a juvenile, becoming a full member in 1934. This camp, known as Spring Lake camp, began in 1910 with 22 charter members; today, there are about 60 members. Originally, camp dues were \$2 per year, paid quarterly. Viola remembers that meetings were held in the former Legion hall until the rent became too high—then meetings were held in private homes. Two meetings per month gradually became one per month, but ritual was carefully observed. A large (about 8' x 8') floor cloth was laid in the middle of the room, and a "campfire" (grate with 2-3 logs) was put in place. The 5 graces—faith, modesty, endurance, courage, and unselfishness—held their banners. Candidates for membership were voted on by means of black and white balls in a ballot box—one black ball was enough to block an application for membership. New members learned the secret handshake and current password, which was changed each year. The charter was draped in black cloth for a month after a member's death. Formals were worn for the installation of officers and for conventions; a county or multi-county RNA convention is held each year, and a national one every 4 years. Viola remembers having a parrot named Richard who tried to sing along with the opening ode when meetings were held at her house. He didn't know the words, but he knew when the melody would rise or fall.

The recorder's duties include keeping records on dues and premium payments, and transferring funds. In the event of a member's death, she notifies RNA headquarters, then follows up with documentation of both the membership and death. Payments are always prompt.

Over the years, the camp has held card parties, dances, home talent plays, etc. It has also helped out local residents in time of need. Since the camp never had access to large sums of money, assistance was usually given in the form of service—providing meals or transportation, for example. The annual report to the RNA contains a section on "hours spent helping someone in need"; the "someone" does not have to be a member of the RNA—neighborliness is still important.♦

Cemetery Walk To Be Held on September 7 From 1 to 3 p.m.

Reserve your place for the tour scheduled to begin at the Eagle Municipal Building. Participants will be assigned to separate groups and will travel by their private vehicle to the four stops on the tour. Those who wish to are welcome to return to the municipal building at the end of the tour for light refreshments.

The four tour stops are: St. Theresa's Evergreen Cemetery, off Hwy 59, Eagle, where a costumed interpreter will represent a 19th-century religious circuit rider; Oak Ridge Cemetery, Hwy 67, Eagle, where there will be a presentation on sepulchral art; North Prairie Cemetery, Hwy 59, North Prairie, where Edward P. Hinkley's Civil War experiences will be remembered; and Oak Grove Cemetery, Hwy 67, Eagle, where Civil War re-enactors will perform a memorial ceremony at the gravesite of Charles Kiltz, an Eagle resident and Union bugler who died during the Civil War. Cost is \$5 for those age 16 and over, or \$10 for a family. Children admitted free.

Name(s) _____

Address _____

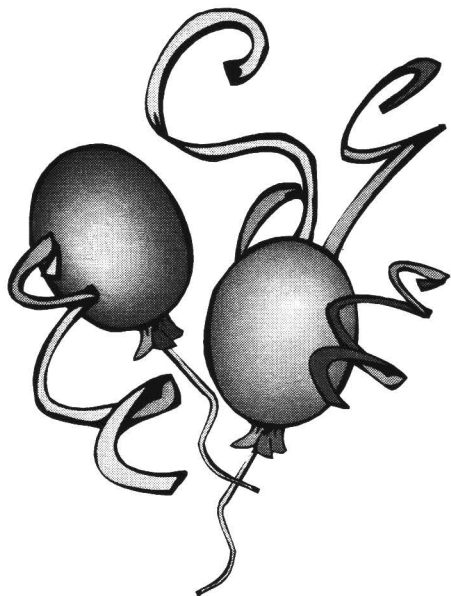
Telephone _____

Mail to EHS at PO Box 454, Eagle WI 53119. Call 594-3301 with questions.

Eagle Historical Society, Inc.
217 W. Main Street
P.O. Box 454
Eagle, WI 53119



ADDRESS CORRECTION REQUESTED



Eagle Historical Society Open House

Current and prospective members
are invited to join us for light refreshments
at the museum, 217 Main Street,
on Friday, August 16, from 6-8 p.m.

Escorted children welcome.