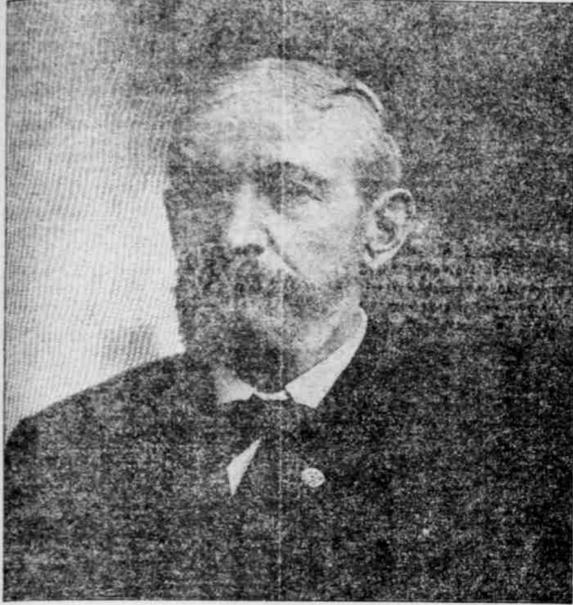


Story of the Early Struggles of Royal Neighbors of America, Now the Largest Woman's Insurance Society in the World

Major C. W. Hawes, First Member



No one did more than Maj. C. W. Hawes, head clerk of the Modern Woodmen of America, in aiding the Royal Neighbors of America in weathering the storms that were encountered in its creeping years. Major Hawes advanced money out of his own pocket to help pay the expenses of deputies, the first deputies in the field drumming for members. Major Hawes enjoys the distinction of having been issued the beneficiary certificate No. 1 of the Royal Neighbors.

Rock Island is to have the privilege of entertaining the 13th supreme camp of the Royal Neighbors of America next week, beginning Monday.

This is not the first time, however, that Rock Island has entertained the supreme camp, for the sixth annual supreme camp met in Rock Island on May 11, 1897, and was in session for four days.

These national gatherings were first called head camps, patterning after the head camps of the Modern Woodmen of America, but when the society was incorporated as a fraternal beneficiary society under the state laws of Illinois, in 1895, the name of the national gatherings were changed from "head" to "supreme" camp. The first head or supreme camp was held in Council Bluffs, Iowa, on Jan. 6 and 7, 1892. These head camps were then annual affairs, and the second annual head camp met in Omaha, Neb., on Jan. 4 and 5, 1893; the third at Peoria, Ill., Jan. 2 to 5, 1894; the fourth at Armourdale, Kan., Jan. 1 to 4, 1895. At this head camp the month of meeting was changed from January to May, and the fifth annual supreme camp was held in Des Moines, Iowa, on May 12 to 15, 1896. The sixth annual supreme camp met in Rock Island, Ill., May 11 to 14, 1897. At this session there was a change from annual to biennial meetings, and the seventh supreme camp, which was the first biennial supreme camp, met in St. Paul, Minn., on May 9 to 12, 1899. The eighth supreme camp met in Springfield, Ill., May 12 to 17, 1901; the ninth at Indianapolis, Ind., May 12 to 15, 1903; the tenth at Topeka, Kan., June 6 to 9, 1905. At the Topeka supreme camp the supreme camps were changed to meet triennially instead of biennially, and the 11th supreme camp, which was the first triennial, was held in Chicago, Ill., May 12 to 16, 1908. The 12th supreme camp was held in Denver, Colo., May 2 to 9, 1911.

Has Had Five Oracles.
The society has had five supreme oracles. The first was Miss Lillian Huff of Council Bluffs, Iowa, who served one year. The second was Mrs. G. W. Eastman of Omaha, Neb., who served for 14 years. The fourth was Mrs. Mrs. E. D. Watt of Omaha, Neb., who served for 14 years. The fourth was Mrs. Lina M. Collins of St. Paul, who served for three years, and the fifth and present supreme oracle is Mrs. Myra B. Enright, who was elected at the Denver supreme camp in 1911.

The history of the formation and growth of the Royal Neighbors of America makes a very interesting story. On Nov. 23, 1888, a little band of women, relatives of the members of Hazel Camp 171, Modern Woodmen of America of Council Bluffs, Iowa, met and formed a society to be known as the ladies' auxiliary of that camp. The object was to entertain and assist in building up the membership of the Modern Woodmen camp. Meetings of this little band, according to the historian, were held almost every month and it was soon decided to form a permanent organization. With this end in view the following officers were elected:

Supreme Oracle—Miss Lillian Huff.
Supreme Vice Oracle—Mrs. Marie L. Kirkland.
Supreme Recorder—Mrs. Missouri B. Hayden.
Supreme Receiver—Mrs. Sallie Hennessey.

Supreme Managers—Mrs. E. Bellman, Mrs. Julia Swanson and Mrs. Maggie Pittner.

These officers were all residents of Council Bluffs, Iowa. On April 25, 1890, the society of Royal Neighbors of America was created and articles of incorporation were filed with the

county clerk of Pottawattamie county, Iowa.

Twenty Names on Charter.
There were 20 names on the charter of the head camp. A ritual was prepared by Supreme Oracle Huff and a constitution by Supreme Vice Oracle Kirkland. The first local or subordinate camp organized after the society was incorporated was camp 1 of Council Bluffs, Iowa, and all of the charter members of the head camp became members of this camp. Eighteen local camps were organized during the next three years. Several special meetings of the head camp were held during the year 1891. Supreme Recorder Hayden resigned and Mrs. J. R. Carrothers of Council Bluffs was appointed to serve as supreme recorder. Up to this time women only were eligible to membership, but at a special meeting of the head camp held on April 7, 1891, it was decided to admit as members those who were already members of the Modern Woodmen of America. At the first head camp held on Jan. 6, 1892, in Council Bluffs, Iowa, four camps only were represented. This detail is given in order that the reader may understand from what a small beginning has come the present great society, for at the supreme camp to be held in Rock Island, instead of the four camps represented in the first head camp, 6713 camps will be represented. However, at the first head camp the delegates were sent direct from the local to the head camp. Now, because of the large membership, its representation to the head camp is based upon one delegate for each 1,500 members in a state, and at the Rock Island supreme camp there will be present 218 delegates, representing 211,877 members.

Recognized as Auxiliary.
At the first head camp held in 1892 a constitution and by-laws were adopted. A special meeting of the head camp was held in Council Bluffs, Iowa, in March of the same year. Resignation of Supreme Vice Oracle Emma B. Manchester was filed and Mrs. Agnes E. Blazer of Mantio, Ill., was elected to fill the vacancy. At this meeting Mrs. Blazer was instructed to communicate with the head officers of the Modern Woodmen of America and ask that the Royal Neighbors of America be formally recognized as an auxiliary by these head officers and, on their recommendation, at the head camp of the Modern Woodmen, held in Omaha in November of that year, the Royal Neighbors of America was, by unanimous vote, accepted as the auxiliary of the Modern Woodmen of America, and to this act more than to any other single thing the supreme officers of the Royal Neighbors ascribed the marvelous growth which the society enjoyed—the two societies having always worked harmoniously together, each seeking to advance the interests of the other. At the second annual head camp which convened in Omaha in January, 1893, the society had experienced such a splendid growth that delegates were present from camps in Iowa, Nebraska and Illinois, on that date there being 18 camps in existence, located in the states as follows: Seven in Iowa, eight in Illinois, six in Nebraska and one each in South Dakota and Kansas. Camp No. 3 in Lincoln, Neb., was the first camp to fall by the wayside and it surrendered its charter in 1892.

Protection Idea Not Popular.
The total membership of the society when the second head camp convened in January, 1893, was 849. At this meeting there was much discussion of the proposition to make the society a fraternal beneficiary society with an insurance feature. Very many were opposed to this action as they seemed to think that its mission could be better performed simply as a social organization. At this early period the idea of women carrying protection for their family was not at all popular. There was, however, pointed out the great need of protection for women and it was finally decided to add the insurance features. The society at this time had no means of raising funds and the officers had been serving without compensation, but at this second head camp it was decided that the supreme oracle should receive a salary of \$25 per year, the supreme receiver \$25 per year, but the supreme recorder, who then had the most work to do, should receive the munificent salary of \$150 per year. The board of supreme managers, however, was to serve without salary, being allowed actual expenses of attending meetings. Naturally serving without compensation the supreme board of managers either were not anxious to meet or the work of the society did not demand it, for only one session of the supreme board of managers was held during the entire year 1893. At this one meeting, however, all of the members were present, also Supreme Oracle Eastman and Supreme Recorder Carrothers and Supreme Receiver Hennessey. The meeting was held on April 12, 1893. At this meeting Supreme Recorder Carrothers resigned and Mrs. Florence Brown, who was then holding the office of supreme inner sentinel, was appointed to fill her place and Mrs. Effie Humiston of Plano, Ill., was appointed supreme inner sentinel to fill the vacancy created by Mrs. Brown's resignation. A plan of floor work for the degree team was presented by Mrs. J. E. VanGilder, a member of the board of supreme managers from Omaha, Neb. Her plan was accepted and 50 copies were ordered printed.

Deputy Work Taken Up.
Plans for deputy work were discussed, certain supplies were directed to be kept on hand for sale by the supreme recorder and many other plans looking to the growth of the society were proposed and discussed. At the third head camp, which was convened at Peoria, Ill., on Jan. 3, 1894, there were delegates present from Iowa, Nebraska, Illinois and Kansas. At this time there were 45 local camps in good standing. Of this number 22 were in Nebraska, 14 in Illinois, seven in Kansas and one each in Iowa and Michigan. During the year five camps had surrendered their charters. There had, however, been an increase of 718 in membership, so that this time the society proudly boasted a membership of 1,567. The proposition to add a beneficiary department was discussed and a form drafted by W. A. Saunders of Omaha was presented. Attorney Slemmons of Peoria was called upon for advice and he rendered valuable assistance in changing the by-laws and in preparing laws under which the insurance feature could be added. It was finally decided that the society should incorporate under the laws of Illinois as a fraternal beneficiary society. During this third head camp meeting the new floor work was exemplified, Ira Maxon of Nortonville, Kan., being the candidate. As it had been arranged to incorporate under the Illinois laws it was decided to locate the supreme office in Illinois and Peoria was selected. In order to incorporate in Illinois it was necessary to secure 500 applicants for beneficiary membership, and at this meeting it was decided to put forth extraordinary efforts to secure this extra number of beneficiary members in Illinois.

Oracle Given \$50 a Year.
Mrs. E. D. Watt was elected supreme oracle. The salary was increased from \$25 to \$50 a year. The salary of the supreme receiver was increased from \$25 to \$75, and the supreme recorder's salary was fixed at \$25 per month. Mrs. Laura Ash of Elgin being elected supreme recorder. It was also voted to allow the members of the supreme board of managers \$2 a day for the time actually spent in attendance upon the meeting of the supreme board.

Soon after the Peoria head camp adjourned, Mrs. Ash sent in her resignation as supreme recorder and this was accepted and the board appointed Mrs. E. J. Creasy of Peoria, as temporary recorder, and later the supreme board, by unanimous vote, elected Mrs. Winnie Fielder of Peoria, supreme recorder.

At a meeting of the supreme board

of managers held in Peoria April 26, 1894, Mrs. Fielder made a complete report of the supplies she had received from her predecessor and of the work she had done in supplying camps with supplies and charter. This was a most gratifying report to the supreme board, for it disclosed the pleasant fact that she had received \$470.45 from March 20, 1894, to April 26, 1894. The sale of supplies opened a way for securing the finances necessary to prosecute the work of increasing the membership and the board considered favorably the recommendation made by the supreme recorder and outlined plans whereby the supply department could be enlarged and the sale of supplies increased.

\$5 a Month for Office Room.
To this end they directed that an office room for the supreme recorder be rented for which \$5 per month was paid. The supreme recorder was put under bonds and the floor drill, known as the Humiston drill, was adopted, and a committee appointed to arrange for camp robes and necessary books for the supreme recorder's office. At this meeting one of the most important and beneficial acts, so far as the future of the society was concerned, was taken. This was the appointment of a beneficiary committee. This committee was to have full charge of the beneficiary department. Major C. W. Hawes, head clerk of the Modern Woodmen of America; Hon. J. G. Johnson, general attorney of the Modern Woodmen of America, and Hon. J. W. White, member of the board of directors of the Modern Woodmen, were appointed. This committee was to assist the supreme board and the supreme oracle in perfecting the insurance plan. During the year 1894 several meetings of the supreme board were held at which the supreme oracle and the members of the supreme board of managers worked untiringly in their efforts to place the Royal Neighbors of America upon a sound and growing basis. At times their efforts seemed comparatively fruitless and many discouragements were met with, yet the present great prosperity of the society is in no small measure due to the un-

tiring work performed by these faithful neighbors at that time. Supreme Oracle Watt, with the limited funds in her control, found it almost impossible to secure deputies to solicit new members. At this time the woman life insurance solicitor was an almost unknown quantity.

Uphill Battle at Outset.
Society was so constituted that our so-called "best" women were not inclined to look with favor upon the strange woman who came to their city soliciting applicants for membership in a comparatively unknown society. When, however, the husbands became enough interested to inform their women friends that the Royal Neighbors were the much appreciated auxiliary of the Modern Woodmen of America, the work became more easy, better deputy supreme oracles were secured and in Illinois especial efforts were put forth to secure the number of beneficiary members sufficient to obtain a charter.

The fourth annual meeting of the head camp held at Armourdale, Kan., really marked the true beginning of the Royal Neighbors of America as a great fraternal beneficiary society. The report of the credential committee showed that there were 24 delegates present, representing the 100 camps then in existence. The report showed an increase in membership since the Peoria head camp, of the year before, of 2,524, making a total membership of 4,124. The report also showed that 21 deputies had been appointed and during the year these deputies had instituted 12 camps in Illinois, 14 in Kansas, seven in Wisconsin, six in Michigan, five in Iowa, three in Nebraska, two in Minnesota, and one in Missouri. In fact they had performed the marvelous feat of just doubling the number of camps that had been in existence at the beginning of the year.

Getting a Foothold.
The report of the supreme recorder made at this meeting was also very gratifying. She reported that she had received \$2,629.76, had expended \$1,793.33 and the receiver had on hand \$836.43. The beneficiary committee also made a report, which while not entirely satisfactory or as encouraging as had been hoped, showed that progress was being made in securing beneficiary members in Illinois, but stated that the 500 applicants had not at the time of the meeting been secured. Mrs. E. D. Watt was re-elected supreme oracle, Mrs. Fielder was re-elected supreme recorder and Mrs. Florence Brown was re-elected supreme receiver. At this meeting the following were elected members of the board of supreme managers. Their names are given because it was during the term of office of this supreme board that the society received its charter from the state of Illinois and was permitted to do business as a fraternal beneficiary society: The members of the board were: Mrs. Lizzie Grist, Decatur, Ill.; Mrs. Mary Fay Hawes, Fulton, Ill.; Mrs. W. E. Cady, Omaha, Neb.; Tom G. Franks, Peoria, Ill.; Ira L. Maxon, Nortonville, Kan. As it was quite certain that the society would soon be passing upon applicants for beneficiary membership, Dr. Susan McG. Snyder of Council Bluffs, Iowa, and Dr. Franc E. Morrill of Rock Falls, Ill., were elected supreme physicians. Parenthetically it might be added that both Dr. Snyder and Dr. Morrill are still supreme physicians for the society. At this meeting of the head camp the by-laws were carefully revised and many changes made in view of the fact that the society was about to add a beneficiary department. The salaries of the officers were again changed because the work was gradually increasing, so that more and more of the time of each was required. The supreme oracle was paid \$10 a month, the supreme recorder \$40 a month, the supreme receiver \$75 a year, while the compensation of the board of managers remained at \$2 per day for actual work, the same as before.

Incorporated in 1895.
At this session it was decided to have an official paper. A motion was also adopted authorizing the supreme board of managers to have the society incorporated as a fraternal beneficiary society on or before March 1, 1895, and if the required number of beneficiary applicants could not be secured in Illinois by that time they were to apply for a charter in some other state. In passing it might be said that this

Two Early Officers



Mrs. E. D. Watt, Omaha, Neb., 14 Years Supreme Oracle.



Mrs. Winnie Fielder, Peoria, Ill., For Number of Years Supreme Recorder.

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spurred Illinois to extra efforts. The required 500 beneficiary members were secured and the Royal Neighbors of America was incorporated as a fraternal beneficiary society under the laws of the state of Illinois on March 21, 1895. So we have these three important dates in the history of the society.

The early history of this department is one made up of many ups and downs, similar to that of any new society. Mrs. C. W. Hawes was made the first beneficiary recorder, but held the office for only about six months. There were many trials and tribulations in securing the first 500 members of the beneficiary department and many times the idea of abandoning the scheme of organizing the beneficiary branch was uppermost in the minds of those who were working for its advancement. There was no money with which to send deputies out into the field. It was here that three good samaritans appeared in the persons of C. W. Hawes, J. C. Johnson and J. D. White. These three men went down into their pockets and advanced several hundred dollars with which to start out several deputies, Major C. W. Hawes, who had been chosen as the chairman of the beneficiary committee, was the first one to apply for a certificate, and so is honored in having the first certificate ever issued by the Royal Neighbor society. It was but a short time until the applications began to pour in at a lively rate, and from that day to this the society has had a splendid growth, until now it stands as the largest woman's beneficiary society in the world.

Mrs. Hawes retained her position as beneficiary recorder for only a few months, and in July of that year Miss Myrtle Dade was appointed by the beneficiary committee to the position of beneficiary recorder, a position which she held until a few years ago.

Grows By Leaps and Bounds.
On May 10, 1895, there were in force 576 policies with \$576,000 of insurance in force. The society went forward with leaps and bounds until on the date this article is written the society has 6,713 camps with a total membership of 311,877, of which 245,170 are beneficiary members with insurance in force of \$256,852,500, and since the beneficiary department was organized on March 21, 1895, the society has paid out to the beneficiaries of deceased neighbors a total of \$19,591,461.64. The society now does business in 45 states and provinces in which there are 6,713 local camps. It now issues certificates for \$250, \$500, \$1,000, \$1,500 and \$2,000. Thus from a small beginning in 1888 the society, as is seen from this historical sketch, has become one of the most prosperous and reliable fraternal beneficiary societies in America.

The writer of this little history is under special obligation to Past Supreme Oracle Mrs. E. D. Watt for a large number of facts concerning this early history.

Dr. Hada Burkhart, Recorder

Dr. Burkhart was elected to the office she now fills at the Denver head camp in 1911. The doctor has proved a live wire in her official duties, and enjoys great popularity among the membership. She is assured reelection at next week's head camp.

will come is very strong in Norway. One of its strongest prophets is the arctic explorer, Dr. Fridtjof Nansen, who believes that the understanding will come as soon as the necessity for it grows a little stronger. With Norway and Sweden seeking such an alliance it is certain that Denmark would make no objection to joining.

Every ride on a street car in Copenhagen is now accompanied by an irresistible temptation to participate in a municipal lottery. The litter of used tickets which passengers throw into the streets was such a serious annoyance that the city decided to make the tickets valuable as lottery coupons. Automatic machines have been placed at the various trolley stations, and when the passenger steps from his car he may convert his used ticket into a lottery coupon by inserting an eraser (about the equivalent of a half a cent). The machine stamps the ticket with its number in the drawing. Every month goods of local manufacture are given as premiums in this lottery.

Denmark's ideal methods of agriculture will be exhibited in Russia by motion pictures. A Russian court official, Leonidas V. Pjankhoff, will tour the agricultural districts of Russia, showing the pictures and explaining the methods which have made Danish farming the standard of Europe.

Christiania, May 16.—The little Crown Prince Olav, like every Norwegian boy, is striving to become the champion ski jumper of the world. He was given his first skin at the age of 3 years and during the past winter, at the age of 11, he has been jumping from 40 to 50 feet. He is as clever as any boy of his age at the sport and is so enthusiastic about it that he attends all the big contests.

When King Haakon and Queen Maud came to Norway in 1905 they knew nothing about winter sports, but before their first winter was over the royal pair became fascinated with sliding and, under the tutelage of Captain Kell, the king's aid, who is one of the most expert ski runners in Norway, they became so proficient that they could compete with any native born of their age.

In the winter the royal family lives for several weeks in a small house near the scene of the world's greatest ski derby. This house, which was a gift from the people, is built in the Norwegian peasant style and is furnished in true sportsman fashion. Neither the king nor queen care much for royal ceremony and etiquette, so their vacation days at the ski grounds constitute the most enjoyable season of their year.

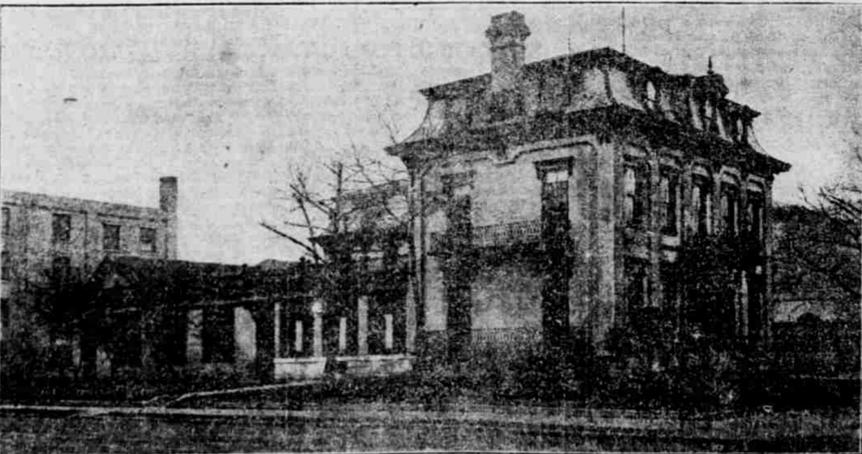
They found particular pleasure recently in entertaining the prince of Wales, their nephew, who tried skiing for the first time. The prince took to the Norwegian sports so readily that during the last day of his visit he made a trip to the high mountains and glaciers, a feat that is not considered lightly even by experienced mountain climbers. When he left his home he expressed the intention of coming back next winter, if possible.

Georgia Editor Reindicted.
Augusta, Ga., May 16.—Thomas E. Watson, editor, historian and politician, late today was indicted by the federal grand jury on a charge of sending obscene matter through the mails. Watson recently was indicted on a similar charge, the indictment being dismissed at a hearing before United States Judge Foster.

NOTICE.
Bids will be received at Mayor's office until 10 a. m., May 25, 1914, for one-story four room house, sheds and out buildings located on the north portion of the athletic park. Bids to be accompanied by certified check in amount of 10 per cent of bids. Bids must be submitted on bidding sheet furnished at Mayor's office. (Adv.)

H. M. SCHRIEVER,
Mayor.

PRESENT HOME OF THE SOCIETY ON SIXTEENTH STREET



FOREIGN NEWS

Copenhagen, May 16.—The possibility of a defensive alliance between Norway, Sweden and Denmark is occupying the serious attention of statesmen in all three of these Scandinavian countries.

Up to a few months ago such a combination was considered out of the question because of the friction between Norway and Sweden, whose union was dissolved in 1906.

If Sweden joins such an alliance it will be because of the so-called Russian peril. On most questions since the dissolution of the union with Norway, Sweden has not been on very cordial terms with the other Scandinavian countries and it will take some great common danger to bring her in to closer relations with her immediate neighbors.

The feeling that such an alliance