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Fraternal Rhetoric and the Development of the U.S. Welfare State

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In the decades surrounding the turn of the twentieth century, mutual benefit societies were thriving voluntary organizations that touched the vast majority of working-class American households. Not only were they politically powerful as institutional actors, but more importantly, they were highly influential in providing their members with the ability to conceive of mutual assistance in a manner other than through the traditional lens of liberalism. Contrary to what may be considered the prevailing wisdom, my research reveals that whether they intended to or not, these organizations taught lessons that gave their members a coherent justification for supporting the emerging welfare state. There is also a methodological lesson, which is that membership organizations must be understood for their indirect social impact as much as their direct political one.

Mutual benefit societies (also known as "friendly" or "fraternal" societies) were a well-integrated element of the American polity at the turn of the twentieth century. They were found in all corners of the nation, and their place in everyday life was tremendous. In a period of massive immigration and migration into cities and towns, fraternals helped members define the meaning of risk, responsibility, and obligation to others in a changing world. The familial relations of the old village were replaced by those of the lodge, whose "brothers" and "sisters" took care of each other in times of need. The lessons of mutual assistance would not have stopped at the clubhouse walls however, since by defining who was a brother, friendly societies also defined who was not; this, in turn, would have an impact on how they perceived the emerging welfare state.

This papers offers two contributions to the understanding of how fraternal societies influenced the development of the U.S. welfare state. First, I suggest that at least some mutual benefit societies promoted a class consciousness among their members, a claim that runs contrary to the prevailing literature. This has important implications for histories of class consciousness in America. Second, I offer the first steps toward a new interpretation of how brotherhood may have influenced members' perceptions of the emerging U.S. welfare state in the decades surrounding the turn of the twentieth century. While existing evidence suggests that the leadership of the societies saw their positions threatened by the idea of public assistance, the very lessons they were teaching their members may have had the exact opposite effect, helping members to be far more receptive to public forms of insurance than has been previously interpreted by political historians. The implications of this are important in shaping our understanding of the place of culture in political development, since what we see is that *as institutional actors,* fraternals appear to influence politics in one direction, while *as social actors* their influence may have been in the exact opposite direction. Thus, membership organizations such as fraternals must be understood as performing multiple roles.

THE NATURE OF BROTHERHOOD IN A MUTUAL BENEFIT SOCIETY

Mutual benefit societies were a combination of social club and nonprofit insurance provider. Club meetings were based on rituals, often replete with elaborate ceremonies, extravagant leadership titles, and

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exotic regalia. In an era before mass media and in which laborers worked long days often for very low wages, fraternals offered their members an inexpensive opportunity to socialize and connect with others in their local communities. At the same time, these organizations allowed members to meet their particular insurance needs through the private market. Depending on which society one joined, the individual could purchase life insurance, basic medical plans, disability insurance, or modest burial plans. For many displaced farmers and immigrants who had moved to cities during the industrial revolution, fraternals served to reconstitute the gemeinschaft communities they left behind by creating fictive kinship relationships between brothers.[1] In times of need, members took care of each other much in the way extended families did back home. Examples include helping maintain a member's home when he became ill, providing for a brother's orphaned children, and providing small loans to cover a family emergency or even to start a small business.

Large national orders, such as the Ancient Order of Foresters, Knights of Pythias, Ancient Order of United Workmen, and the Knights of Columbus could be massive in size – the Independent Order of Odd Fellows alone had over one million members in 1919. Large societies such as these spanned the entire country, from the small village of a thousand residents to the largest cities. At the turn of the twentieth century, fraternal societies were such a familiar feature of community life that one historian has actually claimed there were more lodge halls in 1900 than church buildings.[2] After churches, they were the largest voluntary organizations in America.[3] In 1895, half the life insurance in force was held by mutual benefit societies,[4] and by 1920 roughly one-third of all males over the age of twenty held a membership in at least one fraternal order.[5]

Individuals construct their identities largely based on social practices and rhetoric that shape their perceptions of the world and their place in it. Since the understanding of membership in any organization or community is socially constructed, the manner in which members of a particular organization perceive their relationship to each other can consequently influence how they perceive their relationship to nonmembers. The idea that identity influences how one relates to others has been shown to be especially true when the issue at hand is charity, need, risk sharing, and sacrifice.[6] Thus, if working-class lodge brothers saw themselves first and foremost as *workers,* their identity might translate into political actions favorable to the interests of labor. If instead these same individuals saw themselves primarily as *lodge brothers,* class consciousness and the political demands that often accompany it might fail to follow.[7] In an era before mass media, radio, the motion picture, and day-to-day mobility later facilitated by the automobile, the identity created and supported by membership in a fraternal order had the potential to be highly influential in how a worker viewed his (or less often, her) position in the larger socioeconomic setting. To understand why American laborers perceived themselves as they did at the turn of the twentieth century, one must understand the nature of brotherhood as constructed by the organizations to which they belonged, such as fraternal societies.

The meaning of membership and the lessons taught have given rise to competing interpretations. The current prevailing wisdom has it that mutual

1. Mary Ann Clawson, "Fraternal Orders and Class Formation in the Nineteenth-Century United States," *Comparative Studies in Society and History* 27 (1985): 41; Scott Cummings, ed., *Self-Help in Urban America: Patterns of Minority Economic Development* (Port Washington, NY: Kennikat Press, 1980); Michael Weisser, *A Brotherhood of Memory: Jewish Landsmanshaftnn in the New World* (New York: Basic Books, 1985).

2. Brian Greenberg, "Worker and Community: Fraternal Orders in Albany, New York, 1845–1885," *Maryland Historian* 8 (1977): 39.

3. See descriptions in Charles W. Ferguson, *Fifty Million Brothers: A Panorama of American Lodges and Clubs* (New York: Farrar and Rinehart, 1937); E. J. Dunn, *Builders of Fraternalism in America* (Chicago: Fraternal Book Concern, 1924); Alvin J. Schmidt, *Fraternal Organizations* (Westport, CT: Greenwood Press, 1980); and Gerald Gamm and Robert D. Putnam, "The Growth of Voluntary Associations in America, 1840–1940," *Journal of Interdisciplinary History* 29 (1999), 511–57.

4. David T. Beito, *From Mutual Aid to Welfare State: Fraternal Societies and Social Services, 1890–1967* (Chapel Hill: University of North Carolina Press, 2000), 14; Gamm and Putnam, "The Growth of Voluntary Associations in America, 1840–1940"; Richard de Raismes Kip, *Fraternal Life Insurance in America* (Philadelphia: College Offset Press, 1953), 30–131; J. Own Stalson, *Marketing Life Insurance: Its History in America* (Cambridge, MA: Harvard University Press, 1942), 818.

5. David T. Beito, "The "Lodge Practice Evil" Reconsidered: Medical Care through Fraternal Benefit Societies, 1900–1930," *Journal of Urban History* 23 (1997): 569; Charles K. Knight, "Fraternal Life Insurance," *Annals of the American Academy of Political and Social Science* 129 (1927): 97; Walter S. Nichols, "Fraternal Insurance in the United States," *Annals of the American Academy of Political and Social Science* 70 (1917): 120. I should also include a brief comment on gender. Insurance was usually held by the breadwinner of the family, which at the turn of the century was almost universally the husband. While there were some mixed gender societies, and numerous all-female ones, the vast majority were all-male, and this is reflected in the language of the paper.

6. Brian J. Glenn, *The Shifting Rhetoric of Insurance Denial," Law & Society Review* 34 (2000): 779–808; Helen Ingram and Anne L. Schneider, "Social Construction of Target Populations: Implications for Politics and Policy," *American Political Science Review* 87 (1993): 334–47; M. Kent Jennings, "Political Responses to Pain and Loss," *American Political Science Review* 93 (1999): 1–13; Michele Landis, "Fate, Responsibility, and Natural Disaster Relief," *Law & Society Review* 33 (1999): 257–318; Deborah Stone, "The Struggle for the Soul of Health Care," *Journal of Health Politics, Policy and Law* 18 (1993): 287–317; Stone, "Promises and the Public Trust," *Texas Law Review* 72 (1994): 1435–46; Stone, *Policy Paradox: The Art of Political Decision Making* (New York: Basic Books, 1997); Stone, "Beyond Moral Hazard, Insurance as Moral Opportunity," *Connecticut Insurance Law Journal,* 6 (1999–2000): 11–46.

7. For a related discussion concerning ethnicity, see Ira Katznelson, *City Trenches: Urban Politics and the Patterning of Class in the United States* (New York: Pantheon Books, 1981).

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benefit societies served to mitigate class consciousness on the part of the members. It is also frequently argued that mutuals lobbied *against* public policies that eventually came to form the foundation of the U.S. welfare state. If both of these interpretations are correct, then the role played by mutuals in the development of social safety was largely a negative one. On the other hand, if fraternals did help generate an understanding of risk and responsibility for their members that made them supportive of public insurance, than they may have actually been a highly influential force in moving those policies forward.

What we need to do is make sense of the competing interpretations. The claim that mutuals served to mitigate class consciousness for their members is unfounded, I suggest. When one analyzes the messages of risk and responsibility forwarded by fraternals in a contextual and comprehensive manner, one discovers that the multiple, and indeed, multifaceted, messages promoted class consciousness and an ideology of collective responsibility that would have been highly receptive to the public provision of a social safety net.

FRATERNALS AS POLITICAL ACTORS

Fraternals had tremendous potential to be powerful political actors. Early twentieth-century authors, for example, almost universally described these organizations as being politically active on issues pertaining to insurance and welfare.[8] Contemporary scholarship has also suggested that the organizational structure of most fraternals facilitated efficient communication from mutuals to all levels of government.[9] In addition, many of the orders also joined together under umbrella organizations that lobbied on their behalf both at the state and federal levels. Given that somewhere around 30 percent of U.S. families met their welfare needs through fraternal societies, it is therefore not unreasonable to suggest that these organizations themselves were sources of influence over the development of the American welfare state. This may have been especially true after policy figures began discussing the provision of government benefits similar to those that the fraternals offered commercially.

One interpretation of mutual benefit societies depicts these organizations as fierce opponents of the welfare state, arguing that they would have acted out of the belief that the public provision of benefits would put them out of business. Yet there are also examples of fraternal orders lobbying in favor of certain benefits. Rather than step into this argument, I am going to suggest an altogether different perspective. While many (but not all) fraternal leaders opposed government provision of welfare benefit, the lessons being taught to the average member may have led to just the opposite effect. Tales of mutual assistance, the creation of a masculine identity in which males were responsible for their families, and the mixed messages of responsibility may have led members to support the very benefits their leaders and orders were opposing. While one must still examine mutuals as political actors in their own right, it may be more fruitful to understand their influence on members, who themselves were also highly efficacious in conveying their will on policies they supported.

Mutual Societies and the Welfare State

One of the biggest political issues for mutual benefit societies in the decades surrounding the turn of the century was the regulation of their insurance functions by state governments. Writing in 1919, Walter Basye, the editor of *The Fraternal Monitor,* noted:

> [V]arious inimical impositions and restrictions were imposed by a few State insurance commissioners who favored the commercial life insurance companies, and several State legislatures adopted statutes of a nature that made it necessary for the fraternalists to exert their influence to secure their repeal. The societies soon learned their voting strength and the tremendous political influence that accompanied it. They discovered that it was easy to oppose harmful bills in the legislatures, as well as to make insurance commissioners listen to their requests, with the result that ever since their first activity in this field very few laws opposed to their interests have been adopted.[10]

In order to protect their common interests, many of the fraternal societies agreed to work together through umbrella organizations that would facilitate communications between them and represent them in lobbying efforts. In 1886, sixteen societies, with a combined membership of 535,000, formed the National Fraternal Congress. The major initial purpose seemed to be the goal of restraining new societies from forming and competing by offering lower and more attractive insurance rates. The new societies that did form eventually created their own umbrella organization in 1901 entitled the Associated Fraternities of America. While the two organizations initially lobbied against one another, the Basye quote above reveals that both groups eventually came to perceive the biggest threat as coming from commer-

8. Basye, *History and Operations of Fraternal Insurance;* Ferguson, *Fifty Million Brothers,* 163–64, 181, 295; Kip, *Fraternal Life Insurance in America;* B.H. Meyer, "Fraternal Beneficiary Societies in the United States," *American Journal of Sociology* 6 (1901): 646–61; Nicols, "Fraternal Insurance in the United States," 113.

9. Theda Skocpol, *Protecting Soldier and Mothers* (Cambridge, MA: Harvard University Press, 1992), pts. 1, 3; Theda Skocpol, Marshall Ganza and Ziad Munson, "A Nation of Organizers: The Institutional Origins of Civic Voluntarism in the United States," *American Political Science Review* 94 (2000): 527–46.

10. Basye, *History and Operations of Fraternal Insurance,* 75.

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cial insurers.[11] In 1913, the two groups merged to form the National Fraternal Congress of America (NFCA), representing a total membership of close to six million individuals. The NFCA's Committee on Statutory Legislation was a conduit for passing information downward to member-societies and upward in representing them in the federal and state legislatures and to the state insurance commissioners. Bearing in mind the size of the fraternalist population, Basye was probably not exaggerating when he claimed that the, "Congress of the United states today is careful not to take action on any subject affecting the societies until the representatives of the fraternal system have had a hearing."[12]

The benefit societies were active in lobbying against social welfare policy that would offer the same benefits that they did.

> Recently the societies have waged a strong fight against social and government insurance. There is an element of danger to the future operation of fraternal benefit societies in such insurance, but their opposition is based on the desire to conserve American initiative and freedom. Several million members are convinced that socialistic and paternalistic legislation is a menace to them and their children, and their opposition is expressed through the societies.[13]

As David Beito has recently shown, fraternalists lobbied heavily against compulsory insurance at the state level.[14] At state hearings in California, for example, the American Association for Labor Legislation (AALL) spoke in favor of proposed insurance, while leaders of the Ancient Order of Foresters, Modern Woodmen of America, Independent Order of Foresters, Protected Home Circle, Royal League, and Women's Benefit Association testified against. When Isaac Rubinow of the AALL was asked of the chances of such legislation passing in other states, he noted that he was hopeful because "fraternal orders are perhaps stronger in California than in many other states."[15]

In contrast, old age benefits received strong support from the Fraternal Order of Eagles (FOE). As membership in the order began to flag after 1917, the Eagles concluded that a drive for old age pensions might lend them an ideological purpose attractive to potential new members.[16] In the years that followed, the FOE teamed up with organized labor, notably the United Mine Workers, to get legislation passed at the state level. They also actively supported mothers' pensions. Thus, while many fraternals opposed public provisions of benefits, not all did. Others, such as the Knights of Columbus, had a formal policy that the order itself would attempt as far as possible to remain out of politics entirely.

The Importance of *Fraternalists* in Addition to Fraternals

Fraternalists had among their ranks "United States senators, governors, congressmen and State legislators . . . [with] one State in which all the members of both Senate and House were members of one or more of the established fraternal benefit societies."[17] The men who filled the ranks of the friendly societies were the very same ones – the skilled craftsmen and small businessmen – who remained a politically active segment of the community, even after the large-scale demobilization of the era.[18] In general, fraternalists were of the sort who were able to voice their concerns effectively in the political arena and who would not hesitate to do so. Writing in 1901, B.H. Meyer stated that any legislator pursuing interests counter to those of the fraternalists would find their political careers "dead."[19]

But who were "fraternalists?" This definition is important because the interests of the full-time, paid leadership may have diverged widely from those of the members, especially the working-class ones. In terms of their political effect, fraternal societies have usually (and fallaciously) been portrayed as monolithic entities. What the brothers thought about risk and responsibility might have shaped the eventual form of the welfare state far more effectively than the leaders who claimed to represent their interests. And this, of course, can only be understood by separating the membership from the organizations to which they belonged. With this in mind, we can now address one of the biggest academic controversies surrounding mutual benefit societies: their impact on the class consciousness of their members.

FRATERNALS AND CLASS CONSCIOUSNESS

The prevailing interpretation by those studying the history of mutual benefit societies is that they served to mitigate class consciousness on the part of their

11. See also, Nicols, 'Fraternal Insurance in the United States," 113.

12. Basye, *History and Operations of Fraternal Insurance,* 83.

13. Ibid., 131.

14. Beito, *From Mutual Aid to Welfare State,* 143–60.

15. Isaac Rubinow, "20,000 Miles over the Land: A Survey of the Spreading Health Insurance Movement," *Survey* 37 (1917): 634, also in Beito, *From Mutual Aid to Welfare State,* 148.

16. *Eagle Magazine* 11 (1923): 5, also in Jill Quadagno, *The Transformation of Old Age Security* (Chicago: University of Chicago Press, 1988), 67.

17. Basye, *History and Operations of Fraternal Insurance,* 131. Alas, Basye does not name the state.

18. Mark Lawrence Kornbluh, "From Participatory to Administrative Politics: A Social History of American Political Behavior, 1880–1918," (Ph.D. diss., Johns Hopkins University, 1987); Theda Skocpol and Gretchen Ritter, "Gender and the Origins of Modern Social Policies in Britain and the United States," *Studies in American Political Development* 5 (1991): 65.

19. Meyer, "Fraternal Beneficiary Societies in the United States," 655.

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working-class members. This is based on a combination of two elements. First, fraternals brought together members of different classes, which reduced animosity and distracted workers' time and energy from organizations that might have directly pursued their class interests. Second, the self-help rhetoric of fraternalism was not conducive to thinking in terms of class, and created a worker who labored hard on the factory floor but was docile politically.

Membership in Societies as it Related to Class Consciousness

The first argument that mutual benefit societies suppressed class consciousness is based on the fact that many local lodges had members from a wide socioeconomic spectrum.[20] The claim is that this intermingling failed, "to bring members of the working-class together in a way that empowered them."[21] The ties of the lodge – with its own internal hierarchy based on length of membership and time served in promoting the order – replaced for the worker an awareness of his or her position in the industrial hierarchy. Moreover, time devoted to fraternalism was time not devoted to the promotion of labor causes. At its worst, according to this argument, fraternalism undercut the potential for seeing class conflict, and in the least sapped time and energy that could otherwise have been used for the promotion of labor justice and equity.

Orr and McNall, for example, support this argument with data suggesting that most lodges had a significant percentage of members coming from both white-collar and blue-collar professions.[22] Certain societies did appear to draw more heavily from one class than another, in aggregate. For example, freemasons tended to be mostly merchants and professionals, the Knights of Pythias were often more evenly split between blue and white collar workers, while the Odd Fellows tended to be populated more by skilled and unskilled laborers.[23] By mixing with those of other classes in a hierarchy constructed on a basis *other* than class, members constructed brotherhood such that it downplayed class distinctions; rather, they built personal loyalties that transgressed class boundaries rather than reinforcing them.

Fraternal Rhetoric and the Ideology of Mutual Assistance

The stronger argument that mutual benefit societies served to mitigate class consciousness is predicated on the claim that these organizations promoted a republican ideology of self-help that both suppressed the development of a working-class consciousness and softened class conflict. The lessons being taught in the ceremonies and publications of the orders promoted a different vision of mutual assistance: one based on the pseudo-family of the lodge, in which the proper method of dealing with risk was for brother to help brother. By constructing a group identity based on lodge membership, the argument goes, brothers lacked both the language and the concepts that might have led to an identity based on class membership. This interpretation has two elements. First, fraternal rhetoric prepared working-class members for the industrial era rather than teaching them to question or challenge it. Second, members were taught to see each other as brothers who shared a common destiny regardless of their socioeconomic standing. Both parts of this argument will be examined in turn.

The language of self-help used by mutual benefit societies has been interpreted to support the claim that they produced docile workers who accepted the industrial revolution and their place in it without question. As their names implied, mutual benefit societies preached self-help and mutual assistance. In order to maintain low overhead costs and to ensure that only the needy received benefits, friendlies promoted the concepts of individual success, hard work, thrifty living, and integrity. They often closely monitored those who made claims for benefits to ensure they actually were sick, and generally attempted to instill in their members the idea that the needy would always be served while the shirkers would be punished.[24] Simon Cordery has suggested that the republican component of fraternal rhetoric concerning equality and independence taught, "members to adjust to the emerging capitalist order" rather than to question and shape it. Orders appealed to the mythical America of the past when, "mutuality, reci-

20. See, Simon Cordery, "Fraternal Orders in the United States: A Quest for Protection and Identity," in *Social Security Mutualism: The Comparative History of Mutual Benefit Societies,* ed. Marcel van der Linden (New York: Peter Lang, 1996); Greenberg, "Worker and Community"; James R. Orr and Scott G. McNall, "Nineteenth Century Fraternal Organizations: Blocks to Class Formation," paper presented at the Midwest Sociology Conference (Minneapolis, MN, 1988); James R. Orr and Scott G. McNall, "Fraternal Orders and Working-Class Formation in Nineteenth Century Kansas," in *Bringing Class Back In: Contemporary and History Perspectives,* eds. Scott G. McNall, Rhonda F. Levine, and Rick Fantasia, (Boulder, CO: Westview Press, 1991); Conrad Edick Wright, *The Transformation of Charity in Postrevolutionary New England* (Boston: Northeastern University Press, 1992).

21. Orr and McNall, "Fraternal Orders and Working-Class Formation in Nineteenth Century Kansas," 102.

22. Ibid.; Orr and McNall, "Nineteenth Century Fraternal Organizations: Blocks to Class Formation."

23. Lynn Dumenil, *Freemasonry and American Culture, 1880–1930* (Princeton: Princeton University Press, 1984); Orr and McNall, "Nineteenth Century Fraternal Organizations: Blocks to Class Formation"; Clawson, "Fraternal Orders and Class Formation in Nineteenth-Century United States"; Mary Ann Clawson, *Constructing Brotherhood: Class, Gender, and Fraternalism* (Princeton: Princeton University Press, 1989); George Emery and J.C. Herbert Emery, *A Young Man's Benefit: The Independent Order of Odd Fellows and Sickness Insurance in the United States and Canada, 1860–1929* (Montreal: McGill-Queens University Press, 1998), 26–46.

24. David T. Beito, "Mutual Aid, State Welfare, and Organized Charity: Fraternal Societies and the "Deserving" and "Undeserving" Poor, 1900–1930," *Journal of Policy History* 5 (1993).

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procity, and familial relations between high and low" were supposedly the norm in order to generate similar sentiments among their own working-class members, who otherwise might be resentful of those who owned the means of production.[25]

Through rituals and publications, members not only learned to take care of one another, but also to be good workers whose success would come from their own labor. Much like the legendary masons of yore, who supposedly built Solomon's Temple, the contemporary member of a mutual benefit society was told that great accomplishments derive from individual laborers who work hard and live modest lives. Through publications and rituals, argues historian Brian Greenberg, members of the working class were thus taught, "the moral obligations of a "worldly asceticism" characterized by diligence, sobriety, honesty, industriousness, and frugality."[26] In short, members were trained to be hard-working but politically docile laborers in an increasingly industrial society.

Some scholars also claim that the rhetoric of mutualism served to soften class conflict. According to Greenberg, fraternal societies taught workers to perceive labor issues through the lens of "free labor" ideology, which embraced the idea that, "all classes were expected to benefit from economic expansion and, therefore, have a stake in society's well-being. Above all in the free labor ideology it was assumed that no inherent conflict of interest existed among the social classes."[27] To support this claim, Greenberg points to the republican elements of the rhetoric found in various lodges. Referring to the Independent Order of Odd Fellows, for example, he explains:

> Odd Fellowship maintained that it did not recognize any of the "artificial distinctions" that might exist in the larger society. The Order's most important symbol was the Three Link Chain – Friendship, Love, and Truth. Love was explained as that which bound Odd Fellows together "without reference to those artificial distinctions which exist among mankind, and separate them into a diversity of grades and of classes."[28]

Likewise, Cordery points to the Knights of Pythias' "Declaration of Principles," which proposed, "to soften down asperities of life [and] bind in one harmonious brotherhood men of all classes, and all opinions."[29] Indeed, John Upchurch, the founder of America's first mutual benefit society, the Ancient Order of United Workmen, himself stated very publicly that he founded the order as a means of reducing conflict between workers and management.[30]

Membership Revisited

On its face, the claim that mutual benefit societies served to mitigate class consciousness through both the nature of brotherhood and the rhetoric used appears reasonable. However, I think this interpretation is incorrect. Rather than mitigating class consciousness through membership, mutuals merely reinforced the lived experiences of their members as they went about their daily lives in their local neighborhoods. For many racial and ethnic minorities, friendly societies provided a common space for a dialogue about the common problems they faced and how cooperation could solve them. Even for white members of the largest fraternals, the rhetoric of mutual assistance may have served to develop a class awareness far beyond what has previously been thought. Ultimately, to understand the significance of brotherhood for members, one needs to examine the lessons being taught to them and how those lessons reinforced or contradicted the lived experiences of day-to-day living.

The argument that the mixed-class nature of many local lodges served to mitigate class awareness has several flaws. First, proponents still need to provide evidence that workers would have devoted their energy to union activity had they not spent it in friendly societies – an argument for which there is little evidence during the union-bashing period surrounding the turn of the century. Second, the very data used by the proponents reveals that many individuals were in fact members of highly homogeneous local lodges, with the cross-class membership appearing more in *aggregate* data, in which mostly white-collar lodges average out when combined with mostly working-class lodges. For example, a study of Buffalo, New York, reveals that particular lodges could be highly homogenous, individually, while heterogeneous if averaged across the entire city. The "International" and "Fidelity" lodges both had roughly 26 percent working-class membership, while at the other end, the "East Buffalo" and "Lake Erie" chapters had 78.4 percent and 83 percent of their membership coming from blue-collar professions, respectively.[31] In any event, the point is probably irrelevant since, as one historian has noted, lodges, "tended to reflect the communities they served," suggesting a high correlation between the makeup of a neighborhood and the membership in the local lodge.[32] If lodges shared equally between white- and blue-collar workers in composition, their neighborhoods most likely did as well, and thus the influence on class consciousness of being in a lodge that mirrored the makeup of the neighborhood was probably slight. Lodge member-

25. Cordery, "Fraternal Orders in the United States," 98.
26. Greenberg, "Worker and Community," 39.
27. Ibid.
28. Greenberg, "Worker and Community," 47.
29. Cordery, "Fraternal Orders in the United States," 98.
30. John Jordan Upchurch, *The Life, Labors and Travels of Father J.J. Upchurch, Founder of the Ancient Order of United Workmen* (San Francisco: A.T. Dewey, 1887).
31. Clawson, *Constructing Brotherhood,* 105.
32. Wright, *The Transformation of Charity in Postrevolutionary New England,* 209, also in Beito, *From Mutual Aid to Welfare State,* 9.

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ship most likely reflected fairly accurately the greater socioeconomic environment in which workers lived, reinforcing lived experiences rather than contradicting them. To say that the lodges mitigated class consciousness, therefore, is to ignore the broad context of the workers' daily existence.

Third, proponents of the mitigation theory tend to focus exclusively on the large, mostly white, national societies. This arguably might be justifiable when studying the impact of fraternals on national or even state policy formation – since many immigrant communities were not politically active – but in studying the development of class consciousness, one cannot ignore the thousands of small local, racial, and ethnic lodges that dotted the landscape. Of the two hundred largest fraternals in America at the turn of the century, roughly two-thirds excluded immigrants and racial minorities, forcing them to create their own fraternal orders.[33] Given the context of risk and discrimination under which they lived, ethnic and racial minorities joined friendly societies in great numbers. A 1919 study of families in Chicago by the Illinois Health Insurance Commission discovered the following percentages of households holding a fraternal life insurance policy – Bohemian: 48.6 percent; German: 33.4 percent; Irish: 53.9 percent; Jewish: 40.3 percent; and Lithuanian: 72 percent.[34] It is highly likely that these groups were almost universally working-class. In addition to reinforcing the ethnic or racial identity of the groups, it is likely that one based on class may have been supported as well, given that members shared the same experiences and accompanying framework for discussing them. One extreme example is the Workmen's Circle (also known as the Arbeiter Ring), which was a Jewish fraternal society pledged to uphold the principles of proletarian solidarity and socialism, and fined members who openly supported candidates of "capitalistic" parties.[35]

Even if I maintain my focus solely on the large, national mainstream fraternals such as the Odd Fellows, Moose, and Knights of Columbus, I still must verify that the rhetoric of these organizations downplayed class consciousness instead of bringing it to the forefront. Thus, the question of who members were is to a large extent is misplaced. The more important issue is not the individual brothers; rather, it is important to know how they understood the meaning of membership. In other words, what lessons did brotherhood in a particular fraternal society teach both the wealthy merchant or professional on the one hand and the working-class member on the other about their positions in society? As Margaret Galey points out, benefit societies were more than just organizations that provided members with insurance and enjoyment; they provided ideologies and encouraged shared beliefs.[36] If those shared beliefs focused attention on class and labor issues, members might have been far more empowered to act on them than has been previously understood. Rather than focus on demographics, we need to understand the messages imparted upon members before drawing conclusions regarding the effect of membership on working-class brothers. The next section presents evidence drawn from the Knights of Columbus, one of the nation's largest mutual benefit societies in the decades leading to the New Deal.

WELFARE IDENTITY FOR THE KNIGHTS OF COLUMBUS

The Knights of Columbus (KoC) was one of the largest fraternal life insurance orders of the era. The main focus of my inquiry is the order's official publication, known first as the *Columbiad* and later as *Columbia*.[37] It began as a professionally edited monthly newspaper. It eventually evolved into a magazine of similar look and feel to the *Saturday Evening Post*. Articles were written both by full-time staff and by invited guests. Every article from the paper's inception in 1903 to the end of 1935 was examined for content, with the purpose of generating a comprehensive understanding of the messages targeted at members regarding their identity, especially as they related to issues of mutual assistance and welfare.

Through an examination of the rhetoric imparted by *Columbia,* I will present two arguments. First, through its official publication, the Knights of Columbus taught members to perceive the meaning of brotherhood along lines of gender, Catholicism, self-help, and class. Second, readers were trained to regard issues of welfare and prosperity along those lines, the last by far being the most important, especially during the Great Depression. The claim that mutual benefit societies mitigated class consciousness is not supported, and, given my own evidence, I suggest that the opposite might be just as likely since brothers were told to be concerned for their dependents even during industrial downturns when they themselves could not afford to do so. The final section presents a different framework for understanding the role mutual benefit societies may have played both in the development of class consciousness and in the creation of the U.S. welfare state.

The Knights of Columbus in Context

In 1881, a small group of men gathered in the basement of a church in New Haven, Connecticut, for the

33. Frank H. Hankins. "Fraternal Orders," *Encyclopaedia of the Social Sciences* (New York: Macmillan, 1937), 423.

34. Illinois Health Insurance Commission, "Report," (Chicago, IL: IHIC, 1919), also in Beito, *From Mutual Aid to Welfare State,* 23.

35. Beito, "Mutual Aid, State Welfare, and Organized Charity," 428.

36. Margaret Galey, "Ethnicity, Fraternalism, Social and Mental Health," *Ethnicity* 4 (1977): 24–25.

37. For simplicity's sake, I will refer to it using only the second name.

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purpose of creating a mutual benefit society that the Catholic men of the area could join in order to provide insurance protection for their families. The order's official biographer, Christopher J. Kauffman, notes that the minutes of that first meeting, "reveal not the birth of dream but the businesslike pursuit of practical needs."[38] This was a tough time for immigrants in America, especially Irish Catholics. The Catholic Foresters, a mutual society with lodges in Boston and New York, was not interested in opening a Connecticut chapter, and many of the fraternals in the area did not admit individuals of Irish decent – as most of the Catholics in New Haven at the time were. Further alienation came from the state government itself, since Connecticut's previous Know-Nothing governor had recently disbanded the town's National Guard unit for having too many Irishmen in it. If the Irish Catholics of the area were to join a friendly society, it would have to be one that they themselves formed. From these needs, the Knights of Columbus was born.

The period between 1870 and 1920 has been labeled, "The Golden Age of Fraternalism," due to the enormous success of these institutions in attracting members.[39] A large part of the attraction seems to have stemmed from the American population's fascination with elaborate ceremonies and titles. It should come as no surprise, then, that the Knights of Columbus also based their order initially on three ceremonial degrees of membership: Charity, Friendship, and Unity. The onset of World War I saw the addition of a fourth degree, patriotism. Each degree had its own initiation ritual, with accompanying regalia to signify the rank attained by each member. Secret handshakes and passwords completed the package.

The rhetoric of the Knights of Columbus articulated in *Columbia* a vision of what membership in the order meant in terms of the members' own identity. As Cordery and Greenberg have argued, the KoC did in fact frequently impart messages regarding the importance of personal responsibility and self-help to the members. At the same time, however, the *Columbia* instilled a strong class awareness through its discussion of social justice for workers in the industrialized economy. In aggregate, articles drew distinctions of identity for the members along the four themes of gender, Catholicism, self-help, and class-consciousness.

In combination, the four themes spoke to issues of risk and responsibility, imparting the lesson that as men who were fathers, husbands, good Catholics and responsible breadwinners, they should be concerned for the welfare of their dependents. Fraternalism was a complex blend of individual responsibility and mutual support, drawing clear distinctions between the "deserving" and the "undeserving" needy in a manner that would have allowed brothers comfortably to support the emerging welfare state programs that promised to protect the families of "deserving" workers – especially during industrial downturns when widespread unemployment meant that workers did not have the resources to meet their obligations on their own. By studying each of these four themes in depth, one arrives at a richer understanding of the meaning of membership in one of the nation's largest mutual benefit societies.

38. Christopher J. Kauffman, *Faith and Fraternalism: The History of the Knights of Columbus 1882–1982* (New York: Harper & Row, 1982), 13.

39. Beito, *From Mutual Aid to Welfare State,* 15.

Brotherhood and Gender

Many types of insurance are extremely old. The ancient Roman *collegia* were forms of burial societies. Marine insurance has also been around since the existence of the Mediterranean city-states, while fire insurance dates to the eighteenth century. Life insurance in America was late to start, however, due largely to religious opposition, because it was seen both as betting on a life and attempting to counter the effects of the will of God.[40] Even after life insurance did find acceptance, it still had to be sold one policy at a time, largely, it seems, because Americans do not like to think about their own death. Thus, the Knights of Columbus not only had to convince men to join their organization, but also to get them to purchase the life insurance component as well. One of the main means of influence was through an appeal to member's masculinity, arguing that it was the responsibility of the male to care for his family, even after his own death. An advertisement for the order's life insurance product in the May 1920 issue of *Columbia* quotes the grandfather of American actuarial science, Elizur Wright, as saying:

> Life Insurance is the standing together, shoulder to shoulder, of hosts of manly men, to defend each other's homes from the enemy that shoots on the sly and in the dark. It is the realization of fraternity, without the destruction of independence and individuality. It is charity without cant, which enriches the giver and does not humiliate the receiver.[41]

The rhetoric of masculinity was often found embedded in other advertisements the order ran in *Columbia* for its insurance lines as well. One ad that appeared sporadically for decades was an image of the father at the dinner table with his wife and children gathered to eat. Below the image were varying slogans asking the reader to question how his wife would put food on the table in the event of his death.[42] A second perennial that appeared at the be-

40. Vivian A. Rotman Zelizer, *Morals and Markets: The Development of Life Insurance in the United States* (New York: Columbia University Press, 1979).

41. *Columbia,* May 1920, 9 (advertisement for insurance policy offerred by the Knights of Columbus organization).

42. *Columbia,* Aug. 1925, 47.

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ginning of each holiday section pictured a living room on Christmas morning. The children are playing with their new toys, and the wife has just opened her own present. Her smiling face reveals the happiness she has in discovering that her husband has just taken out a life insurance policy on himself. The caption read, "The Best Gift of All – An Insurance Certificate."[43]

In addition to advertising, brotherhood was also constructed in terms of masculinity through a variety of articles depicting women in terms of being "the dependent other." Thus, in the April 1905 issue readers learned that, "The more women attain to the liberty of men the weaker and unhappier they become."[44] A year later, a brief unsigned editorial appeared stating,

> Higher education unfits women for marriage, says a noted physician. We agree. When a woman is educated along lines that manifestly nature did not intend her to follow, she ceases to be a woman. She stands between the sex she left and the sex she imitates and is a detriment to both.[45]

With time, the messages regarding both woman's suffrage and higher education became mixed, reflecting, one supposes, the varying opinions held by American men in general. If the discussion in *Columbia* is any indicator, suffrage appears to have been the less threatening of the duo, receiving coverage only twice during the thirty year period of this study. In March 1913, the paper adopted a neutral stance and invited two women to present both sides of the issue to the readers. The *Columbia* was a remarkably accurate record of the prominent social and political issues of the era, with each edition covering several contemporary topics. Thus it may come as mildly surprising that the eventual passage of the Nineteenth Amendment in 1920 received no coverage at all. The explanation might be found in the final mention of suffrage, which appeared in a brief article in 1926 entitled, "The Catholic Woman's Vote," complaining that Catholic women were not voting in high enough numbers! By redefining the issue away from one of *women* voting to one of *Catholic* women voting, suffrage appears to have dropped as a concern of the editors and Knights of Columbus leadership.

The higher education of women remained an issue for much longer. As women began attending college in increasing numbers and pursued their own careers afterwards, questions as to the effect of this on the traditional family naturally ensued. The fact that many men felt threatened by the higher education of women was reflected in a 1922 article by Henry Noble MacCracken, President of Vassar College, entitled, "Educated Women in American Life."

> It must be admitted that the highly educated woman is still to many men a puzzle. An American man not so highly educated is apt to be a little suspicious of the college woman as a possible helpmate for life. He wants the woman to feel him superior, to look up to him in everything, and to get her opinions from him. This attitude is also sometimes found among men of equal education with women, but neither is justified. Human love is not primarily an affair of the reason, of knowledge or of training. What women love in men and what men love in women has very little to do, after all, with the degree of training which intellectual capacities have undergone. There can be perfectly happy marriages between men and women of unequal or equal education. It is a mistake to believe that higher education for women, even in the separate women's colleges, makes marriage less attractive to women or normal family life and children less desirable as ends in themselves. At the present time, graduates of women's colleges are marrying in increasing numbers and at earlier ages, and the number of children for each marriage is larger than in former years.[46]

The president of Vassar College was reduced to writing an article in which he argued that college educated women did not threaten existing gender relations. The Knights of Columbus were being reassured that their identities as men – "manly men" at that – were not going to be challenged. Unlike suffrage however, this issue continued to threaten the existing social order, as evidenced by a 1927 article entitled, "Sister Goes to College." The author lays out his concerns bluntly:

> A university degree has wrecked more than one marriage. On any suburban street you can find at least one young wife who is addicted to telling her husband how much money she would be making now if she had not sacrificed her career for him. . . . Among the reasons for our all too many divorces, must be listed the modern young wife, who feels a bit above housework and too highly trained for the simple function of motherhood.[47]

While the meaning of masculinity changed over time depending on the issue involved, the issue of gender difference itself remained a constant Knights of Columbus' definition of brotherhood with the husband retaining responsibility for his dependent wife. Discussing brotherhood solely in terms of masculinity is complicated by the fact that it was usually paired with another component, as we saw with the evolving interpretation of suffrage, where gender crossed with Catholicism. The same holds for women's education.

43. "The Best Gift of All," *Columbia,* Dec. 1927, 3.
44. "Fraternity," *Columbia,* Apr. 1905, 8.
45. *Columbia,* Feb. 1906, 8.
46. Henry Noble MacCracken, "Educated Women in American Life," *Columbia,* Jan. 1922, 5, 25.
47. Philip Burke, "Sister Goes to College," *Columbia,* Dec. 1927, 27, 34.

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The same article just quoted above shifts to the threat to a Catholic woman's religion posed by associating at college with those of other faiths:

> The writer, in his university years, has walked to classes with a colleague who invoked Buddha, had lunch that day with another who put his faith in Cloue [sic], and played bridge in the evening with others to whom faith in anything was anathema. Such contacts may be very stimulating to the adult, but they are a bit confusing to the average girl. It leaves a good many of them wandering around in a mental fog, and sometimes, feeling enlightened.[48]

Brotherhood and Religion

Membership in the Knights of Columbus was open to any male over the age of 18 who was a member in good standing with the Catholic church. As with gender, Catholicism took on several meanings as it related to brotherhood in the KoC. On one hand, one can understand the Knights in a literal sense, defending the faith from attacks by their critics. In the early decades of the twentieth century, members saw their religion under constant assault. Even the smallest slight was noticed. The February 1905 edition, for example, ran a short piece on a traveling road show that contained an anti-Catholic slur in it. Later, there arose claims that the Knights required all members to pledge a secret oath of fealty to the Church above the U.S. government. Referred to by the Knights as the "bogus oath," this claim was taken extremely seriously by an organization founded by men who had been unceremoniously removed from the Connecticut National Guard for being Irish Catholics. When Mexico and then France began persecuting Catholics within their borders, the Knights again mobilized in defense of the fellow believers.

This defensive Catholicism led the Knights of Columbus to become powerful supporters of civil rights for members of other persecuted races and creeds in America. Readers of *Columbia* learned of the admirable lifestyle of Muslim Turks, and of the situation of black Americans in the South.[49] When a notable Catholic politician in Connecticut made a public statement that he deserved the support of all Catholic voters, *Columbia* ran an editorial denouncing the idea of voting for someone purely on the basis of his religion. "The more uniformly and severely Catholics frown upon all attempts at making religion a political issue the more deserving will they appear in the eyes of their countrymen."[50] The Knights could both rejoice in the successes of Catholics, such as the naming of Edward Douglas White to the seat of Chief Justice of the U.S. Supreme Court, and still feel compassion for those who were being persecuted for whatever their religion, both home and abroad.[51] Not one single antisemitic comment appeared in the *Columbia* between 1903 and 1935, revealing that the construction of brotherhood along religious lines was multifaceted; it both distinguished members from nonmembers while at the same time linked them with other persecuted groups.

Catholicism as interpreted by the Knights of Columbus was also closely intertwined with issues of class. In an article on labor relations entitled, "The Remedy: Justice and Charity," Peter J. Zimmerman began by calling for religion to play a greater role in daily life. Calling members to the faith was a constant theme in literally every issue of *Columbia,* but this article was special, in that Zimmerman suggested that religion led to justice, and justice to charity. "Charity, as here used, signifies the performance of that which is prompted by love; that is, that men should receive more than what is strictly their due, according to our imperfect conception of justice and still more imperfect application of it." He continues:

> The spirit of justice and charity figure nowhere to greater advantage, perhaps, than in our industrial relations. If our industrial conditions are healthy and sound, all our other human relations must be healthy and sound. That statement stands undisputed. If, on the other hand, our economic life is diseased, then all human relations are disordered and unstable.[52]

The result is a call for a fair wage in return for fair work, dignity on the shop floor, and the right of labor to organize:

> The employe's [*sic*] mental health must be catered to by applying a few psychological principles, which figure nearly as prominently as material remuneration in establishing a satisfied labor class. He is sensitive regarding his lot, and it is necessary to impress upon him the dignity and honor of labor. St. Joseph was a poor carpenter, and Jesus himself worked for thirty years in His foster-father's workshop.[53]

What the study of the Knights of Columbus has so far revealed is that different elements of brotherhood relate to each other in complex and dynamic ways. Gender issues mix with religious ones, religious issues mix with labor ones. Pulled from their context, certain messages seem straightforward; however, as I have demonstrated, those same messages become muddied and nuanced when seen in their larger context. In the next section, I examine the self-help rhetoric of the Knights of Columbus. As with gender and religion, the rhetoric of self-help was multifac-

48. Ibid., 34.

49. *Columbia,* Dec. 1922, 6; Commission on Religious Prejudice, "Tuskegee," *Columbia,* Mar. 1916, 9.

50. *Columbia,* Nov. 1916, front cover.

51. *Columbia,* Feb. 1911.

52. Peter J. Zimmerman, "The Remedy: Justice and Charity," *Columbia,* Jan. 1921, 6.

53. Ibid.

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eted, with lessons of personal responsibility being conflated with those of justice for all workers.

Brotherhood and Self-Help

Self-help has been described by historian David Beito as the "hallmark of fraternalism."[54] Mutual assistance began with helping oneself, and benefit societies made it very clear to their members that before looking for handouts from others, they first needed to take responsibility for their own affairs. This message was echoed in the 1903 annual report of the Supreme Knight to the members of the order. "The greatest charity we can practice is the teaching of a fellow-man to help himself."[55] Members were expected to be both thrifty and industrious; at times, articles in the *Columbia* bluntly placed the cause of poverty on sloth. In "The Personal Factor in Fraternal Work," Joseph A. McNamee tells the following story:

> Of course nothing can be accomplished without persistent energy. There are some things that some men wish to be saved from, as in the case of the tramp who made an appeal to Mrs. Vanderbuilt. "Madam," said the tramp, "unless you give me aid I am afraid I will have to resort to something I greatly dislike to do."
>
> Mrs. Vanderbuilt handed him a dollar and asked compassionately: "What is it, poor man, that I have saved you from?"
>
> "Work," came his mournful answer.[56]

Over the decades between 1900 and 1935, members repeatedly encountered the message that individual success came only through hard work and perseverance, and that what was good for industry was good for labor. Such sentiments were found in articles written by two succeeding presidents of the United States Chamber of Commerce, and by the president of the American Bankers Association, all of whom explained that what America needed least was labor strife.[57] In fact, then-Secretary of Commerce Herbert Hoover went so far as to suggest that worker's wages and benefits were too generous and were hampering the growth of the economy.[58] If all one did was point to these and the many other similar articles found in *Columbia,* it would be easy to conclude that the Knights of Columbus was teaching labor to be docile and silent. However, often in the very same issues, one found articles of quite a different vent.

In 1928, for example, *Columbia* published the alleged autobiography of a sailor released from duty after World War I. There were no electrician jobs to be had in his hometown, and rather than rely on the continuing support of his extended family (apparently because he espoused the virtues of self-help), he moved to New York City, were he imagined a skilled laborer could make a living for himself. Unable to find work, he was finally forced to beg in the streets until a priest helped him find a temporary job. With the help of others, the anonymous author was finally able to get back on his feet and eventually prospered. From the narrative the reader learns that at least some of the homeless are just like everyone else – they want to be self-supporting, but are not always able to do so for reasons beyond their control.

The language of liberalism itself was sometimes turned on its head in *Columbia.* In a February 1921 article, political scientist Charles G. Fenwick of Bryn Mawr College explained how new conceptions of personal freedom were being associated with industrial democracy. Because large industry effectively removed the worker's freedom to contract, a new form of freedom was necessary to maintain political freedom, and that new form of freedom was to be found in the workplace.

> The problem is, indeed, one of the most difficult with which the country is at present faced, and it is vitally important that in attempting to solve it our citizen body shall be guided on the one hand by a respect for private property honestly acquired and for the value of private initiative in industry, and on the other hand by the just right of the worker, not merely to a living wage but to permanence and security of employment.[59]

Thus, the language of freedom itself could both be promulgated while simultaneously showing members that there are reasons why the market might fail thrifty, hard working, and highly skilled members of society.

Another element of the republican message as defined by the Knights was that of charity. In "The Mission of the Order," members learned,

> A good purpose of the Order is to give practical and timely help to brothers in need, but not to protect the criminal nor to uphold the drone. To be noble charity must not be stern nor critical. It is not enough, however, to be charitable to the needy; we must be generous in our esteem and love for the good.[60]

The message is twofold, "do not help the drone, but be generous in esteem." And generous is something all fraternalists were. In the height of the Great Depression, *Columbia* noted that the order was still able

54. Beito, *From Mutual Aid to Welfare State,* 29.

55. Edward L. Hearn, "Annual Report of the Supreme Knight," *Columbia,* Dec. 1903, 12.

56. Joseph A. McNamee, "The Personal Factor in Fraternal Work," *Columbia,* Feb. 1906, 1.

57. Joseph H. Defrees, "American Business Gathering Strength," *Columbia,* Mar. 1922; Julius Barnes, "Machine Production and Prosperity," *Columbia,* Mar. 1924, 7. Thomas B. McAdams, "American Business Reports Progress," *Columbia,* Apr. 1922, 5.

58. Herbert Hoover, "Facing Our Economic Facts," *Columbia,* Aug. 1921, 3.

59. Charles B. Fenwick, "Newer Conceptions of Freedom," *Columbia,* Feb. 1921, 5.

60. "The Mission of the Order," *Columbia,* Jan. 1913, 4.

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to raise $5,000 for hurricane relief in Santo Domingo, with one individual chapter serving 33,000 meals that year, having turned its lodge hall into a soup kitchen.[61] Even as it ran articles explaining how individual success was predicated on the actions of the individual, the Knights of Columbus dedicated itself to helping the weakest members of society get through the Great Depression with their dignity intact, conflating individual with collective responsibility.

Indeed, the message of self-help was frequently paired with one of justice for the worker. In May 1934, *Columbia* published an article by Albert J. Steiss entitled, "This Age of Problems," in which he argued that individuals must be willing to make personal sacrifices when justice calls for it. What starts as a traditional liberal argument rapidly moves in a different direction, however, raising issues of "[w]hether employers should give their workers enough money to live on decently; whether the pressure of competition justifies the maintenance of sweat shops; whether the inferior bargaining power of women in the wage market may be taken advantage of."[62]

As Deborah Stone explains, concepts such as equity, efficiency, security, and liberty intertwine with each other and rarely stand alone.[63] As the quotes above demonstrate, this holds true for the rhetoric of self-help imparted by the Knights of Columbus monthly publication. Charity without cant, furthering Catholicism while still admiring Muslims, helping brothers without upholding the drone, sacrifice through justice – these are complicated concepts that often left the reader with multiple messages about the meaning of community, sacrifice, and success.

Referring to mutual benefit societies, James R. Orr and Scott G. McNall have argued that socialism never emerged as a dominant political force in the United States in part because, "the myth of brotherhood undercut the potential for both *seeing* class conflict and developing a *language* of class conflict."[64] This claim is supported by the authors through proof texts similar to those used by Cordery and Greenberg. As we have seen, if plucked out of context, the Knights of Columbus literature could provide quotes that would support these authors as well. However, once placed back into the fuller context, the evidence provided by the KoC paints are far different picture. The Knights of Columbus clearly defined brotherhood in part through the very awareness of the place of labor in society, and conferred upon its members the language and concepts necessary for them to turn that awareness into action.

61. *Columbia,* Oct. 1931, 7.

62. Albert J. Steiss, "This Age of Problems," *Columbia,* May 1934, 9.

63. Stone, *Policy Paradox.*

64. Orr and McNall, "Fraternal Orders and Working-Class Formation in Nineteenth Century Kansas," 102–3.

Brotherhood and Class Awareness

As with gender, the rhetoric of class was frequently used by the order to sell insurance to its members. The argument was that any individual who considered himself working class would never be able to amass the private capital necessary to protect his family should he pass away unexpectedly. The 1925 version of the marketing pamphlet, *Some Reasons Why You Should Become an Insurance Member of the Knights of Columbus,* exhorts brothers to remember their position in life and protect their families accordingly:

> The words of Chief Justice Taft should be a lesson and advice to all: "*A man without means must abandon the hope of making the future of his family luxuriously comfortable. All a man can do under existing circumstances to safeguard his family is to get his life insured.*"[65]

Thus, the Knights of Columbus sold life insurance to its members precisely by raising the class consciousness of their members, reminding them of their precarious financial position. Beyond the marketing of life insurance, however, *Columbia* routinely published articles aimed at producing members who could be informed, active citizens. It explained how the Federal Reserve Bank worked and the theory behind the League of Nations, for example. It also published numerous articles on the economy and on labor issues. In contrast to the pieces written by the two succeeding presidents of the U.S. Chamber of Commerce, one also finds articles such as "Through the Eyes of Labor," by Samuel Gompers, president of the American Federation of Labor; "A Path to Industrial Peace," by William Mackenzie King, Prime Minister of Canada; and "Arbitration an Actual Success," by James M. Lynch of the New York State Industrial Commission.[66] *Columbia* editorialized in favor of a minimum wage law under consideration in Oregon, Keynsian spending to protect the workers once the demand for war production slowed down, allowing workers to strike for better wages, and "Help for the Jobless" through public works programs.[67] In fact, every single issue of the official organ of the Knights of Columbus in 1918 and 1919 had at least one article calling for labor justice for the American worker. Readers were provided with an awareness of the position of the worker in society and also the language and concepts to turn that consciousness into action. In "What

65. Knights of Columbus, *Some Reasons Why You Should Become an Insurance Member of the Knights of Columbus,* (pamphlet on file, Knights of Columbus archives, 1925).

66. Samuel Gompers, "Through the Eyes of Labor," *Columbia,* Feb. 1919, 9; William Mackenzie King, "A Path to Industrial Peace," *Columbia,* July 1923, 3, 18; James M. Lynch, "Arbitration An Actual Success," *Columbia,* Dec. 1920, 5.

67. *Columbia,* Mar. 1914, 8; John A. Heffernan, "Peace and Industrial Readjustment," *Columbia,* Sept. 1916; Rev. D. A. McLean, "Re-Christianizing Industry," *Columbia,* Jan. 1926, 16, 33, 37; Kenneth Coolbaugh, "Hope for the Jobless," *Columbia,* Jan. 1929, 24–25.

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About Property Rights," one even gets a lesson in the Lockean proviso:

> Capitalist greed has made this country top-heavy with millionaires, while millions of willing workers are in the bread line. It is all due to the fact that capital assumes a right to property out of all proportion to its due. Capital certainly has rights to property, and no one concedes it more than labor, but not the right to deprive labor of its just property, making a pauper of the toiler. Wages are labor's property, and the worker has a right to a just wage by the same law of nature which gives ownership to capital.[68]

Summary

Fraternal societies, "must be seen as social relationships which both articulated . . . assumptions and values and asserted the interests of [their members]."[69] For the leadership of the Knights of Columbus, this meant articulating a form of brotherhood that defined membership in terms of gender, religion, liberalism, *and* class consciousness. These four lines of identity interacted with each other in complex ways, resulting in multifaceted and sometimes contradictory messages. The Knights of Columbus frequently utilized the rhetoric of self-help in discussing welfare and insurance issues with its members – indeed, self-help was one of the primary marketing tools the order had for selling its life insurance product. However, this was always a mixed message of personal responsibility combined with justice for the worker. In addition, there were other messages embedded in the rhetoric of fraternalism, messages pertaining to gender and class, for example, and these messages also tended to increase the class consciousness of the blue-collar members. Knights were told that they were irresponsible husbands if they failed to look after the financial interests of their families, and they were informed their financial interests gave the right to pursue fair wages, to organize, and to participate in industrial democracy.

Workers lacked employment laws protecting their job security, and involuntary periods of unemployment were frequent, preventing many from saving up for a rainy day.[70] They therefore did not need to be told that their financial situation was precarious – for them, this was a lived experience. What workers needed was an ideology through which they could understand how their fate and position in life was related to that of others. The argument that mutual benefit societies served to mitigate class consciousness on the part of their members is based on the self-help rhetoric promulgated by these organizations, and it is certainly true that fraternals preached self-help. However, what proponents have failed to do is contextualize these messages, placing them both in a relationship with other messages promoted by mutuals, and also in the context of risk faced by working-class families at the turn of the century. Using this method of analysis on the rhetoric of the Knights of Columbus, one can see that class consciousness was brought to the forefront for the members. It defined part of what it meant to be a brother. Members were routinely informed of their place in society, and were provided with a vision of justice that promoted class awareness and activism on the part of labor.

CONCLUSION: FRATERNALS AND THE MEMBERS IN THE CREATION OF THE U.S. WELFARE STATE

In her seminal study of fraternal societies, *Constructing Brotherhood: Class, Gender, and Fraternalism,* Mary Ann Clawson argued rightly that, to understand the place of fraternals in society, one needs to examine the rhetoric members used to define the meaning of brotherhood. The research methodology called for a deeply contextualized analysis of the language that shaped the discourse within lodge walls, and also how this language interacted with the lived experiences of the members. Clawson noted that brotherhood had multiple meanings, and one can only understand how brotherhood shaped members' perceptions on a given subject – such as class consciousness or the meaning of mutual assistance – if one can see the whole picture.

The prevailing wisdom regarding mutual benefit societies is that their republican rhetoric taught members to view risk through the lens of personal responsibility. As I have shown, this is true, but it is not the only lesson they taught. In fact, the Knights of Columbus also constructed brotherhood in terms of class, gender, religion, and collective responsibility. Questions of mutual assistance might have led members to support public provision of benefit through these lines of identity.

If mutual benefit societies did shape their members' attitudes regarding mutual welfare, there is ample reason to believe they may have been influential in shaping the emerging American welfare state as well, and would study this through precisely the same methods used above. For example, given depictions of gender relations as they related to protecting the members' families, one could ask how these messages would have influenced members' perception of state mothers' pensions. Since few fraternal societies did not offer pension plans for retired brothers (al-

68. Martin J. Scott, "What About Property Rights," *Columbia,* June 1935, 13, 22.

69. Mary Ann Clawson, "Early Modern Fraternalism and the Patriarchal Family," *Feminist Studies* 6 (1980): 374.

70. For an excellent summary of the financial condition of the worker at the turn of the century see, Lee Welling Squier, *Old Age Dependency in the United States* (New York: The Macmillan Co., 1912); see also, Brian J. Glenn, "Understanding Mutual Benefit Societies, 1860–1960," *Journal of Health Politics, Policy & Law* 26 (2001): 636–49.

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though some supported retirement homes), one could explore how messages of mutual assistance shaped thinking regarding Civil War veterans' benefits, and later, old age assistance at the state and federal levels. The same could be done on messages of class and labor equity, for example, asking whether they served to impinge or generate support for Workingmen's Compensation and unemployment insurance.

Mutual benefit societies were actors which influenced public policy on two levels. First they lobbied the government on both the state and federal levels when they felt their interests threatened. Second they influenced members' perceptions of mutual assistance through the nature of brotherhood that was constructed. By studying these organizations at both levels, future scholarship may generate a richer description of their role in the development of the U.S. welfare state – a role that might have been enormous.

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