

THE POLITICAL ECONOMY OF INTERDENOMINATIONAL COMPETITION IN LATE-NINETEENTH-CENTURY AMERICAN CITIES

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Religious life in late-nineteenth-century American cities presents an intriguing set of questions for scholars of urban and religious history. Comparatively speaking, religious life was, and still is, notable in its diversity of practices. America stands apart in having neither a state-sanctioned religion nor any single dominant religious tradition.¹ Thus, many denominations proliferated, flourished, and suffered in an atmosphere of intense competition for parishioners, which raises the question, How did this competition affect individual religious communities?

The late-nineteenth-century boom in voluntary organizational activity—the so-called “Golden Age of fraternity”²—presents a second and related question. Given the proliferation of fraternal organizations, social clubs, and benevolent organizations in American cities after the Civil War, religious groups faced potential competition from secular organizations offering comparable opportunities for community, social support, and sociability. How did the associational boom of the late nineteenth century affect religious life in American cities?

Together, these two questions highlight an element of American religious life not generally considered in historical accounts thereof: the emergence of religiously based voluntary organizations founded to provide secular comforts for converts and parishioners, such as life insurance collectives, elaborate

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clubhouses, and other social services; and the prevalence of this pattern of community organization across otherwise disparate religious lines.

Interdenominational competition has always been an important part of the American experience, but it was particularly intense during the wave of European immigration between the Civil and First World Wars, when American cities were inundated with newcomers, many of whom had little prior commitment to their religion of origin.³ As the “general mania” for secular secret societies and fraternal lodges spread, religious communities followed suit, founding comparable voluntary organizations to recruit and retain members.⁴ Because the religious atmosphere of late-nineteenth-century city life placed congregations in competition with one another for members, organizational innovations in one denomination were often duplicated, if not bested, by their rivals. In turn, Catholic, Protestant, and Jewish denominations came to offer many of the same benefits to would-be members and, in so doing, adopted a common organizational strategy for providing membership benefits despite their ideological differences. This was particularly true in Catholic and Jewish communities, both of which faced serious competition from evangelical Protestants who sought to attract converts by offering them much-needed goods and services, namely halfway houses, orphanages, and mutual benefit societies. Thus, much of the so-called “market” for converts in late-nineteenth-century American cities played out in the voluntary organizations and congregational gatherings of competing religious bodies.

Sociologists Roger Finke and Rodney Stark have been the most vocal supporters of an emerging paradigm in the sociology of religion that emphasizes the role of competition between denominations during this period of American history.⁵ Relying heavily on the imagery of neoclassical economics, they describe American religious history as a form of social market for members. Nonetheless, while Finke and Stark have set forth a compelling model, it is one that relies primarily on a psychosocial mode of explanation, one that requires us to believe that “when successful sects are transformed into churches, that is, *when their tension with the surrounding culture is greatly reduced*, they soon cease to grow and eventually begin to decline.”⁶ Implicit here is an argument about the spiritual needs that drive churchgoers to join a sect or church, respectively: churches that actively attempt to address the commonplace, material needs of their constituents are doomed to extinction or at least to a mass outflow of members. While I agree wholeheartedly with the emphasis Finke and Stark place on the role of interdenominational competition in American religious history, the analysis offered here differs from theirs in stressing the *material*, as opposed to *ideological*, bases of religious competition. As I will demonstrate, church-based fraternal organizations, social clubs, and social service organizations served a crucial role in congregational efforts to recruit and retain members. Because neither the state nor the market provided much-needed resources for native-born and immigrant city dwellers, religious congregations adopted the successful strategy of their secular counterparts in

fashioning clubs and societies to provide such benefits for existing and would-be parishioners. More specifically, I aim to elucidate the role interdenominational competition played in the expansion of voluntary organizations attached to, or explicitly devoted to, certain religious communities, namely Catholics, Jews, and the Protestants who sought to evangelize them.

Another prominent feature of city life that comes into play here is the relationship between the bustling economic life of late-nineteenth-century American cities and the sometimes harried life of religious bodies therein. This era presented American coreligionists with the new and difficult task of striking compromises between economic prosperity and religious sanctity, a particularly acute problem in urban areas, where industrialization and commodification were literally unavoidable features of daily life. In response, many religious bodies created hybrid organizations designed to strike a balance between the competing demands of God and mammon.⁷ Many mutual assessment fraternities and “benevolent” societies fit this description. In leveraging the Anglo-American tradition of fraternal beneficiary assistance for quasi-religious purposes, American churchgoers established their own fraternal organizations to pool capital, purchase goods and services, and buy sickness and burial insurance for themselves and their families, actions highly questionable under some interpretations of God’s will. In fact, the very concept of benevolence seems to have had a much more ambiguous meaning in this era, signifying “self-help” as much as philanthropy, riven as its people were between the competing aims of Christian charity and economic sustenance.

At the same time, religious congregations faced numerous financial obstacles of their own. Churches and synagogues needed money to build or rent suitable premises for worship, fund their many social service agencies and missionary pursuits, and provide constituents with reasonable alternatives to the city’s less savory venues, namely speakeasies, brothels, and bars. Coupled with the Constitutional separation of church and state, religious bodies of the late nineteenth century faced huge challenges in financing their endeavors as well as in recruiting and sustaining membership in the face of competition from rival denominations. The result was a number of church-based social institutions one might not otherwise associate with the pursuit of religious piety—elaborate clubhouses, fancy dress balls, and every manner of fundraising event imaginable, as I will describe in detail.

This article thus comprises a short historical examination of several exemplary features of American religious life: the role of religiously based fraternal, mutual assessment, social, and charitable organizations in cities of the late nineteenth and early twentieth centuries. For the sake of simplicity and convenience, I have focused my investigation on primary source materials from Boston and San Francisco, two cities at the forefront of such efforts. I focus on the political economy of interdenominational competition in these two cities as well as on two significant ramifications of this development more generally: the proliferation of private, mutual-benefit insurance collectives within

religious communities, as adapted from the larger “fraternal” movement of the period; and the subsequent role they played in the United States’ failure to implement universal insurance comparable to those emerging in Western Europe. Given the sectarian basis of American life insurance at the turn of the century, the thought of abdicating such benevolent functions to third parties, such as employers, commercial insurers, or state agencies, was anathema to the goals and ideology of many ethno-religious communities. The development of American religious markets thus fostered a climate of competitive voluntarism that rendered citizens antagonistic to state supervision and vertical integration, both of which were vital to Western European developments in social policy around this same period. Thus perceived, the political economy of the interdenominational competition goes a long way toward explaining why turn-of-the-century American voters resisted efforts to incorporate social insurance as a governmental function, and why, when finally won over to the advantages of commercial insurance, the notion of fraternal mutual assistance was quickly abandoned, having become obsolete. I conclude with a discussion of the implications of these developments on later-twentieth-century American religious practice.

THIS WORLD AND THE NEXT: LIFE INSURANCE COLLECTIVES FOR CORELIGIONISTS

It is possible that no element of Judeo-Christian life is of more consequence than the final moments before death and those immediately following. Given that cities are, by definition, places of high population density, finding, sanctifying, and protecting cemeteries is bound to be a problem. Last rites notwithstanding, proper burial is an issue of grave import (no pun intended) and some expense for all concerned, especially in the teeming, poorly managed cities of the late nineteenth century.

In Old World Europe, many religious groups provided for burial through mandatory tithes on constituents, and the acquisition of proper burial grounds was usually guaranteed by tradition, holy writ, or state charter.⁸ In the United States, however, the devout faced much different circumstances. Lacking any state religion or dominant denomination, religious communities had to find burial facilities for themselves. The difficulties of this situation were compounded by the increasing expense of funeral arrangements, the perceived requisites of which were greatly expanded during the period just after the Civil War, when embalming and decorative coffins became customary procedure for shipping dead soldiers back to their families. The economic demands of proper burial were further complicated by the financial and occupational hardships faced by many working-class families. Poor, unemployed or underemployed, and often without any appreciable savings, the injury or death of a primary wage earner was cause for great concern.

One option was commercial life insurance. Throughout the entirety of the nineteenth century, however, American commercial life insurance companies catered almost exclusively to the rich, offering policy premiums well beyond the reach of those who needed them most.⁹ (This situation changed dramatically in the 1910s and 1920s, a hugely important story in itself.) Furthermore, and more to the point, many religious denominations stood firmly in opposition to the idea of “insuring” a life. Mennonites threatened excommunication to any member who insured his life, for example, and Lutheran and Episcopal ministers openly spoke out against the practice. Some pastors even likened insuring one’s life to gambling or playing the lottery.¹⁰ Said one commentator on the nineteenth-century dilemma (himself a twentieth-century life insurance executive),

One of the most thorough assessments of life insurance as a moral entity took place in the last century, when some clerical leaders could not reconcile themselves to a mode of family protection whereby a mother and her children received payment of insurance money on the loss of the husband and father. They saw a clash with religious precepts in an arrangement which suggested profiting from the death of a human being, placing a price upon the life of a loved one, even gambling, with life itself as the stake. Finally, it seemed to them to negate one of the elemental teachings of the gospel—that where there is a need, God will provide.¹¹

There was good cause to believe that life insurance was disreputable, in fact. The tontine plan, essentially a gambling scheme in which the longest-living subscriber pocketed everyone else’s forfeited contributions, was still relatively popular in parts of Europe throughout the nineteenth century. It was not uncommon in sixteenth- and seventeenth-century Europe, furthermore, for gamblers to take out “insurance” policies on the lives of others, betting, for example, on whether a statesman or nobleman would live or die in a given period. In England, it remained possible to bet on the “lifespan” of nearly anything: “against the occurrence of divorce; against loss of virginity; even, in one case, against an individual’s failure to return from Lapland with two reindeer and two female natives,” notes historian Morton Keller.¹² Thus, it is no wonder that George Albee, one American critic of life insurance, wrote in his tract *The Evils of Life Insurance* (1870),

In former days . . . lottery schemes were introduced as sanctified means to raise funds for charitable purposes and to rear up church edifices. . . . In our times, no one claiming piety would advocate such causes. Life insurance . . . will be in a quarter of a century hence as unpopular as lotteries now are.¹³

Nonetheless, the Bible does contain numerous passages (in both the Hebrew Scripture and the New Testament) extolling the virtues of providing for one’s family in the event of an untimely death—Joseph’s warning to Pharaoh that a man should set aside part of his worldly goods lest disaster strike in

the future, for example. The earliest known life insurance company in the American colonies was actually the Presbyterian Ministers' Fund of Philadelphia, founded in 1759 for the benefit and relief of impecunious clergymen, closely followed by the Protestant Episcopal Corporation, founded in 1769, also in Philadelphia, though neither seems to have ever accumulated much capital or provided significant precedent for the expansion of the American life insurance industry.¹⁴ These early forms of religiously oriented life insurance were indicative of an emerging trend, however: the formation of voluntary associations for the purpose of providing sickness and burial insurance for churchgoers.

Some mutual-benefit societies were founded around occupational or national affiliation, but religion was a primary locus of attachment. Among those eighteenth-century "life" associations investigated by sociologist Viviana Zelizer, for example, the Baltimore Benevolent Society was founded in 1796 exclusively for Catholics, and the Moravian Brotherly Association for the Support of Widows, founded in 1771, probably had a religious orientation as well.¹⁵ Others, including the Society of the Sons of St. George (1772), the Friendly Brothers of St. Patrick (1775), and the Scots Society (1744) were organized around national origin, though with decidedly religious undertones.¹⁶

The true birth of voluntary, nonprofit life insurance did not begin until just after the Civil War, however, when mutual assessment organizations began popping up throughout the country in response to a newfound demand for coverage.¹⁷ Until 1875, when the first industrial insurance plan was initiated by the Prudential Insurance Company (offering inexpensive commercial policies paid in small, weekly installments), fraternal-beneficiary insurance was the only affordable option for working-class families.¹⁸ Each member was required to pay a regular assessment, and sometimes an additional contribution upon death of a member, and could thereby count on the same remuneration for his family should ill-health, poor working conditions, or simply bad luck bring about his untimely demise. Since fraternal and mutual-benefit societies were formally recognized as nonprofit institutions, they were generally unencumbered by either corporate taxation or state oversight (as opposed to the commercial insurers, which were subject to both). In some ways, then, fraternal and mutual-benefit societies were quintessential Tocquevillian bodies—nonprofit, noncoercive collectives organized for mutual benefit and protection.

It is hard to gauge the growth of religiously bound insurance collectives in the period between the Revolutionary and Civil Wars, but one thing seems clear: given religious misgivings about the life insurance enterprise, the "voluntary benevolent" model was one way, if not the only way, for those opposed to life insurance on religious grounds to make the practice morally viable. As one historian of the life insurance industry comments, "The fraternal order as life underwriters seems [also] to have removed for many the religious objection they felt for insurance in a regular company."¹⁹ Two additional pieces of

evidence seem to support this assertion. First, the fact that building and loan societies, another form of personal finance not frowned on by the church, were almost never centered around (or at least named after) specific religious communities, unlike their counterparts in the life insurance arena.²⁰ This supports the notion that religious communities founded their own fraternal life insurance collectives to provide a much-needed service not otherwise acceptable within their community, as opposed to building and loans, which bore no such stigma. The second piece of evidence in support of this conclusion can be seen in the names of these organizations themselves: *mutual-benefit* societies, *mutual-aid* societies, *protective and benevolent* societies, or just plain *benevolent* societies (examples are given in Table 1). Presumably, this nomenclature was at least partially adopted to avoid the stigma of the term *insurance* itself.

Note, too, the way in which the term *benevolent* was used to denote both charity and self-assurance. Apparently, providing life insurance for one's own burial, as well as some small payment for those left behind, was considered a benevolent act—something we today might merely call a “provident” one. This is not to say that benevolent societies were only self-serving; as one historian of the Jewish-American experience comments, “Nineteenth-century Jews made no great distinction between philanthropy and self-help.”²¹ Many benevolent societies actively practiced both charity and self-assurance, which suggests there has been some cause for historical misunderstanding of the exact nature of eleemosynary activities of the late nineteenth century.

Seen in toto, and in light of analysis given later in this article, it may well be that the depth of truly charitable enterprise has been greatly overestimated by scholars who have overlooked the commonality of such benevolent mutual-assurance plans. A quick glance at the city directories of the age bears this out: *Langley's San Francisco Directory* offers a rare opportunity to assess such matters, given the editors' propensity to include full descriptions of each society listed (see Table 1).²² Take, for example, the listing for the St. Paulus German Roman Catholic Benevolent Society: “The objects of this society are to afford relief to distressed members, and the support of their widows and orphans.”²³ Similarly, a pamphlet for the Catholic Order of Foresters speaks in the language of Christian charity, yet offers little evidence of what we would consider, in the modern sense, charitable enterprise:

The object of the Order as set forth in its articles of organization, is for purely charitable purposes in the promotion of Friendship, Unity, and Christian Charity among its members; friendship, in assisting each other by every honorable means; unity by uniting for *mutual aid*, and in making suitable provisions for the widows, orphans or dependents of deceased members; Christian charity, in doing unto others as we would have others do unto us.²⁴

The Foresters did establish a “perpetual” scholarship to attend St. John's Seminary, but only “young members or sons of members of the Order” were eligible, and the Home for Aged Foresters, not yet built at the time (1908), was also

TABLE 1
Religiously Oriented Benevolent Societies listed in
Langley's San Francisco Directory (1890), Organized by Function
(founding dates and membership information in parentheses)

<i>Purely Charitable</i>	<i>Mutual Assessment</i>	<i>Mixed/Indeterminable</i>
Ladies' Pastoral Aid Society of Trinity Church (1873)	B'nai B'rith (ten lodges, plus an I.O.B.B. Hall Association; founding dates vary)	Chebra Achim Rachmonim Association (1862; 125 members)
Presbyterian Mission Home (1874)	Chebra Benai Yisrael Society (1868; 140 members)	Eureka Benevolent Society (Hebrew; 1850; 746 members)
San Francisco Port Society (1860)	Chebra Bikur Cholim Ukedisha Society (1857)	Russian O.E. Church Benevolent Society (n.d.) ^a
Society for Christian Work (1873)	Chebra B'rith Shalom Society (1860; 130 members)	Sons of Jacob (1878) ^a
First Hebrew Benevolent Society (1849; 300 members)	Chebra Ohavai Shalom Society (1874; 90 members)	St. Francis Benevolent Society (n.d.) ^a
Ladies' Protection and Relief Society (Christian; 1853)	Chebra Ohobath Zion Society (1870)	St. Mary's Catholic Total Abstinence and Benevolent Society (n.d.) ^a
Ladies' Society of Israelites (Israelitische Frauen Verein) (1855)	First Hebrew Ladies' Mutual Benevolent Association (1864; 116 members)	St. Patrick's Catholic Total Abstinence and Benevolent Society (n.d.) ^a
Ladies' United Hebrew Benevolent Society (1855)	Independent Order Free Sons of Israel, Pioneer Lodge no. 87 (1878; 100 members)	Father Mathew Total Abstinence and Benevolent Society, no. 1 (1869; 300 members) ^a
Ladies' Zion Society (Hebrew; 1878; 300 members)	Order Keshel Shel Barzel-Har Hamoriah Lodge, no. 3 (n.d.)	Good Templars Band of Hope (nineteen separate lodges; different dates) ^a
Magdalen Asylum (n.d.)	St. Joseph's Benevolent Society (Roman Catholic; 1860; 450 members)	San Francisco Marine Temperance Society (1866) ^a
Mater Misericordiae (House of Mercy) (n.d.)	St. Joseph's Benevolent Society of St. Francis Parish (Roman Catholic; 1872; 300 members)	Sailor's Woman's Christian Temperance Union (n.d.) ^a
Mount St. Joseph's Infant Asylum for Boys and Girls (1863)	St. Patrick's Mutual Alliance Association of California (1873; 240 members)	Sons of Temperance (two subordinate divisions; n.d.) ^a
Orphan Asylum Society (Protestant; 1851)	St. Paulus German Roman Catholic Benevolent Society (1870; 120 members)	Women's Christian Temperance Union (n.d.) ^a
Orphan Asylum (Roman Catholic; 1851)	St. Peter's German Roman Catholic Benevolent Society (1865)	
Our Lady's Home (n.d.)	Young Men's Catholic Union (nine subordinate assemblies; 1883)	
Pacific Hebrew Orphan Asylum and Home (1871)	Champions of the Red Cross (temperance; three encampments; 1874)	
Protestant Episcopal Old Ladies' Home (1869)	Catholic Mutual Beneficial Association of the Archdiocese of San Francisco (1880)	
Society of St. Vincent de Paul (thirteen subordinate conferences; 1866; reorganized 1885)		

NOTE: Only organizations meeting the following criteria were selected for inclusion in this table: those that (a) dispensed money and/or aid as a primary function of their organization and (b) comprised a membership delineated by the religious identity of members (as opposed to national, ethnic, or occupational identity). By omitting those groups with at least some religious component—such as those benevolent societies serving Italians, Hungarians, Portuguese or other mono-religious national immigrant groups—this list dramatically underrepresents the total presence of religiously oriented mutual-benefit societies of the period.

a “members-only” institution, which they refer to as “an admirable charity” nonetheless.²⁵ Clearly, the commonsense meaning of the words *charity* and *benevolence* have changed dramatically since then.

Jews and Roman Catholics seem especially prone to have set up life insurance in this mutual/benevolent manner. Besides merely offering religious adherents an alternative to commercial insurance, the religious fraternals and benevolent societies also provided recreational and social opportunities for members, a transcontinental institutional network for new immigrants and recent transplants, and a place for coreligionists to congregate without concern for doctrinal debate, this last feature being particularly important for Jewish Americans, who often had little in common with fellow Jews raised in different ritualistic traditions. Thus, for East European Jews, religious fraternals and benevolent societies were an important source of unification in an otherwise disjointed community.²⁶ At the same time, however, some rabbis “complained that lodges, clubs, societies, and other ‘community’ institutions undermined their authority, drained membership from congregations, and encouraged American Jewish indifference to religion.”²⁷

It is rather difficult to assess the frequency of mutual-benefit insurance among the Protestant denominations, given that being Protestant was rather like a default category at the time—that is, since most fraternal beneficiary organizations were presumed to be by and for Protestants, they had little need to create specific Protestant organizations as such. Based on city directory listings from the 1880s and 1890s, Jews and Catholics were much more likely than Protestants to explicitly label their fraternities as religiously oriented groups (there are important exceptions such as the Eureka Benevolent Society, a mutual benefit society for Jews, although this is not obviously so, given their choice of name).²⁸ Thus, it may be presumed that many of the fraternal organizations listed in the city directories of the age were actually benefit groups for devout Protestants, though they did not choose to *explicitly* label themselves in this capacity. Nonetheless, while few fraternal organizations distinguished themselves as Protestant (though some explicitly “nativist” fraternities did, such as the American Protestant Association, the Protestant Knights of America, the Loyal Orange Institution, and Protestant burial societies such as the Orange Funeral Aid Association), one might easily presume that many were *implicitly* religious in that they prohibited non-Protestants from joining.

Nor did exclusion only run in one direction: Jews and Catholics were often forbidden by their own clergy from joining fraternals outside of the community. As one member of the Catholic Benevolent Legion comments,

Catholics found it difficult to join Orders like the Royal Arcanum or the American Legion of the Honor, because such societies were not approved by their ecclesiastical authorities. Early in the [eighteen-] eighties a Catholic who was a member of the Arcanum in Brooklyn was taken sick, and sent for the priest, who required him to abandon his insurance, and sever his connection with that

society. It was under such conditions that the work of creating and building up a great fraternal association of Catholics was undertaken.²⁹

The Knights of Columbus and B'Nai B'rith are two of the best-known religiously oriented beneficiary fraternities, but the city directories of the age list many more. The American Order of United Workmen is often cited as the first fraternal beneficiary society in the United States, founded in 1868, though that same year the Czecho Slovak Benevolent Society, an Independent Order of St. Luke, the Locomotive Engineers Mutual Life and Accident Insurance Association, and the Catholic Family Protective Life Assurance Society were all founded as well.³⁰ Comments business historian Richard De Raismes Kip,

A sectarian requirement is imposed by many societies. Of those with such a limitation, the largest number require the applicant to be Catholic. . . . Some societies are restricted to Jews; others to Lutherans; and one to Baptists. Several require merely that the applicant be a member of a Christian faith.

However, simply being born of the faith was not sufficient in all cases. Kip adds,

Some societies even require the parish priest to certify that the applicant is an active member of his parish. The Providence Association of Ukrainian Catholics in America asks the rector seven questions relating to the applicant's faithful compliance with church duties, his moral character, his use of intoxicants, and his apparent health. The rector's recommendation as to the applicant's overall fitness for membership is also requested.³¹

Many religiously oriented mutual-benefit societies were founded on the fraternal model, though just as many were not. Nonetheless, all of these organizations shared a common organizational structure: they were nonprofit organizations that paid the families of deceased members a "benefit" either out of a reserve fund or through the direct assessment of each remaining member. Thus, it seems somewhat ironic that given the importance placed on providing for one's wife and children in the event of untimely death, women were actively discouraged from founding their own beneficiary societies. The first fraternal insurance organization for women in the United States, the Ladies Catholic Benevolent Association, was not founded until 1890, and one of its members had cause to comment (in a circular distributed by the Archdiocese of Boston), "It was the general opinion among the other fraternal organizations that an association of women for such a purpose would prove a failure."³² Similarly, members of the Catholic Ladies of Ohio comment (in the same publication), "Many people do not approve of these women's fraternal societies, and argue that they do not really need Life Insurance."³³ Nonetheless, numerous religious-beneficiary organizations for women were eventually established, among them the Catholic Women's Benevolent Legion and numerous Jewish female fraternal, or *khevrot nashim*.

There were two additional drawbacks to the fraternal-beneficiary model, both of which would later come back to haunt them in the 1920s and 1930s when they began to decline in both popularity and influence. Their first and most often-cited deficiency was the simple problem of trying to finance life and sickness insurance on a small scale with little or no “professional” actuarial guidance. In the years leading up to and following the Armstrong Investigation of 1905, countless social scientists, actuaries, insurance agents, and civil servants spoke out against the fraternal model, arguing that mutual assessment companies were poorly managed, inefficient, risky, and subject to virtually no government oversight whatsoever.³⁴

Although national organizations such as the National Fraternal Congress (founded 1896) and the American Fraternal Congress (organized 1898) were created to provide some oversight, if not regulation, for the fast-growing fraternal beneficiary “industry,” fraternalists suffered from several specific organizational problems that were hard to shake: first, assessment societies were not required to amass a reserve fund, and many thus relied solely on current income to pay claims, a position that would inevitably lead to fiscal crisis if the business cycle or the age structure of current members worked against them; second, though perhaps less serious, was the constant perception of foul play and mischief in the industry, as reflected in one (1902) study by Francis B. Forbes, who noted that the fraternal assessment societies he studied varied enormously in the percentage of income absorbed by expenses.³⁵ Comments B. H. Meyer, a University of Wisconsin sociologist especially concerned with this issue around the turn of the century,

The weakest spot of the fraternal beneficiary system is found in its protective features. Not that there are no fraternal societies whose systems of benefits are not thoroughly reliable, for there are such; but rather that there are so many of them that persistently and consciously ignore those fundamental and elementary principles without which anything in the nature of insurance can never endure. So often has this been done that the whole fraternal system of benefits has fallen into disrepute among many thinking people, and will require radical reforms and heroic work on the part of its friends to dispel the cloud which has been hanging over it.³⁶

Another, lesser-known shortcoming previously alluded to is that fraternal assessment insurance did not provide universal coverage for all members, which once again raises the question of how late-nineteenth-century Americans actually viewed the meaning of the term *benevolence*. The Knights of Columbus, for example, a national Catholic fraternity founded expressly for the “rendering of pecuniary aid to its members, and beneficiaries of members,” relegated those applicants “unable to pass the medical examination required for admission as insurance members and for those who are beyond the insurable age” to a special category of “associate membership.” Associate members could participate in all the regular social activities of the Knights but were not

extended insurance coverage; nor were they eligible to run as officers of the fraternity. "The associate member is simply a social member," comments one circular, "with no voice in the conduct of the affairs of the Order."³⁷

The nonchalance of this statement is quite striking. "Every member of the Massachusetts Catholic Order of Foresters is eligible to membership in the Social Division,"³⁸ commented another circular. But only "members of the Social Division under fifty years of age, who pass the medical examination, are eligible to membership in the Insurance Division." Although the idea of excluding the old and infirm from insurance roles is not altogether unfamiliar to contemporary Americans, it is worth considering how religious-benevolent organizations conceptualized their practices in light of this finding. Special funds and services were often maintained specifically for the aged and infirm—the Massachusetts Catholic Order of Foresters was in the process of erecting a Home for Aged Foresters at the time the above-mentioned report was published (1908), for example—still, one wonders how completely such "associate" or "social" members were able to participate in the functions of these organizations as well as how such vociferously "benevolent" organizations could turn away those members most in need of assistance.³⁹

A great deal of the tension, if not the ambiguity, in fraternal-beneficiary insurance seems to revolve around the larger issue of the changing American economy around the turn of the century and the reaction of religious denominations to those changes. Sickness and burial insurance were not inexpensive propositions, and new techniques and technologies were making them ever more expensive as the nineteenth century progressed into the twentieth. Compounding this situation was the unsteady financial grounding of many such organizations, most of which still relied on ad hoc assessments rather than formal premiums to provide for members in time of need. Furthermore, given the increasing frequency of financial panics, work stoppages, and work-related accidents and deaths during this period, one can only wonder how such organizations remained solvent for long.

Amid these changes, and the dramatic expansion of the American economy more generally, religious communities had to confront a special set of problems arising from the ideological conflict between their financial needs and their spiritual leanings. One solution, apparently, was to liken commercial enterprise to spiritual endeavor, or at least blur the boundaries, as did the religiously oriented fraternal assessment societies of the era. Nowhere are the ambiguities of this situation more evident than in the famous exchange between Charles Evans Hughes, chief counsel for the Armstrong Committee of 1905, and Richard A. McCurdy, president of the Mutual Life Insurance Company. When asked to explain why Mutual had such high management expenses, McCurdy responded that life insurance was "a great beneficent missionary institution, to extend the benefits of life insurance as far as possible within the limits of safety." Noting the paradoxical tenor of McCurdy's language, Hughes's retort seems particularly well put: "Treating it as a missionary

enterprise, Mr. McCurdy, the question goes back to the salaries of the missionaries.^{39,40}

THE POLITICAL ECONOMY OF INTERDENOMINATIONAL COMPETITION

As the social and economic life of cities expanded toward the end of the nineteenth century, so too did the aims and institutions of their various religious communities. The city directories, newspapers, and religious records of the period list dozens of literary, social, charitable, and fraternal organizations attached to religious communities, sometimes through direct affiliation with a church or synagogue, elsewhere independent but religiously bounded nonetheless. The Episcopal *Church Almanac and Yearbook of 1904*, for example, lists twenty-two educational institutions, twenty-one guilds, fourteen missionary organizations, four devotional fraternities, three financial endowments, thirty-five religious orders for men and women, countless diocesan charities, and ten miscellaneous organizations.⁴¹ Business historian William Leach compares these new, multifaceted congregations to the new department stores of the age:

As much as the later department stores did [he writes], these churches came to anchor community life, they had large budgets, facilities for singing, eating, and meeting, activities of all kinds. Many were "open every day and all day," as one pastor put it in 1891, and were concerned with urban poverty and conflict. They sought to relate religion in some measure to secular life, and they addressed "the entire life of man" from recreational and spiritual guidance to economic and humanitarian assistance.⁴²

Created to serve active members and to protect the less active from the proselytizing of other denominations, these organizations sought to provide more than spiritual guidance to their constituents. As sociologist Edward Ross noted in his 1912 study, *Changing America: Studies in Contemporary Society*, "The Church senses the business obsession of our times and shrinks from taking a stand that might bring her into clash with the profit mania."⁴³ Some congregations clearly outdid themselves in trying to provide lavish facilities for entertainment, social events, and other explicitly nonspiritual exercises. A 1908 church circular on "Catholic Societies and Clubs of Greater Boston" offers the following description of the St. Alphonsus Association of Roxbury, for example:

St. Alphonsus' is connected with the Church of Our Lady of Perpetual Help, the church of the Redemptorist Fathers, and its club life is featured by the practical use which the members make of their immediate relations with the Redemptorist Fathers, who have made the organization their especial care. St. Alphonsus' is in some respects the most remarkable organization in the country. With a low

membership fee, they have been enabled through the medium of a very large membership list to maintain the most completely furnished clubhouse known to Catholic young men. There is a theatre, a bowling alley, a gymnasium, a reading room, a lecture hall, club rooms, and lounging rooms, every possible incidental necessary to club life . . .

No doubt inspired by the example of the Protestant Young Men's Christian Association, the St. Alphonsus pamphlet proudly concludes that "the Association is a splendid example of what Catholic organized movements can do for the welfare and uplifting of young men in a large community."⁴⁴

It might seem curious to the modern reader to see the word *welfare* used in such a manner, as if a bowling alley or lounging rooms were so essential to the well-being, let alone the survival, of young Catholic men; yet this is a distinct connotation of the word in its late-nineteenth-century context. In contemporary America, we use the word *welfare* to signify a package of donated goods and services essential to the survival of the poor and less fortunate; in the late nineteenth century, however, welfare appears to have been related more to social and spiritual well-being than material necessities per se. Equally as important, and less well documented in the annals of American history, is the intense pressure religious communities felt to maintain, if not grow, their flock by providing such services in the face of competition from rival churches and sects. In fact, and not without ironies of its own, much of the charitable work of the era was directly motivated by, or at least influenced by, this very sense of competition.

Nowhere is this trend more evident than in the great boom in orphanage building between the Civil and First World Wars. According to welfare historian Michael Katz, "In New York City, the number of orphanages grew 300 percent between 1860 and 1895," many, if not most of which were founded and run by one or the other religious denomination.⁴⁵ Katz states the obvious: that the number of dependent children in American cities was skyrocketing; but a closer look reveals a distinctly political dimension to the orphanage building movement as well.

In a paper on "the Infant Problem" read at the Monthly Meeting of the Catholic Charities' Conference of Boston (February 27, 1904), John J. Kennedy tackles this question directly, warning listeners that Catholics' failure to provide for Catholic orphans was fueling the conversion efforts of Protestants. According to Kennedy, approximately twenty-three thousand Catholic orphans in New York City were sent from Randall's Island to Protestant families in the West between 1828 and 1865, and between the years 1894 and 1899, the Protestant State Charities Aid Association had placed thirteen hundred destitute Catholic mothers with Protestant families. "The interest taken in destitute and abandoned infants by our Protestant neighbors is really marvelous," he noted, with both fear and admiration. "In behalf of these little ones, they have planned and built up an immense system of charities." According to

Kennedy, “One-half of our [Boston’s] homeless Catholic infants are cared for by non-Catholic charities. The result is the loss of numberless souls to the Faith.”⁴⁶

Jewish Americans stood in much the same position as the Catholics, who perceived numerous threats to their community from rival denominations, particularly evangelical Protestants. Thus, they too founded comparable social service agencies for constituents. According to historian Hasia Diner,

In 1859, a group of New York Jews pooled the resources of two smaller Jewish charitable societies and founded a home for orphans, the aged, and indigents after they learned that a Jewish child had been placed in a non-Jewish orphanage and converted to Christianity there.⁴⁷

Many such similar Jewish organizations are listed in the directories of cities across the nation.

While it is doubtful that Protestants felt equally threatened by the specter of Jewish or Catholic conversion, they were clearly troubled by the increasing immigrant “presence” in American cities.⁴⁸ This, too, was a likely impetus for the erection of Protestant orphanages hospitable to non-Protestant mothers and children. Competition from other Protestant denominations likely provided additional motivation for Protestant congregations to build and maintain viable social-support networks for their constituents as well as lapsed members of rival denominations.⁴⁹

Though I do not intend to exaggerate the magnitude of interdenominational competition in late-nineteenth-century American cities or its impact on extra-devotional organization building, it does seem clear that the perceived threat of competition was an important factor underlying efforts to establish, grow, and maintain religiously based social and fraternal organizations.⁵⁰ Both Catholics and Jews used community organizations to “circle their wagons”—founding private schools, trade organizations, newspapers, social clubs, and fraternal organizations to rival those of their Protestant brethren. In addition, lobbying organizations such as the International Catholic Truth Society also served as ethno-religious propaganda machines, “disposing Protestants to appreciate the Catholic Church, and to think favorably of it in the world’s life to-day.”⁵¹ Sounding somewhat defensive in tone, Thomas Minihan, President of the American Federation of Catholic Societies, a national lobby organization for Catholics, noted,

Peculiarly American are all the aims and methods of the Federation of Catholic Societies. . . . Asking no favors, we do insist upon our rights as Catholic citizens. To this end we are striving to fuse the broken fragments of Catholic fraternal and social life; trying to fashion into a shield of strength the united influence, the power of millions of Americans working together for the better protection of those constitutional rights too long unfairly and too long shamelessly discriminated against.⁵²

Nonetheless, such endeavors were also very expensive—running informational campaigns, building orphanages, and financing social clubs costs money—and fundraising, despite its moral undertones, quickly became a preoccupation of most, if not all, turn-of-the-century religious communities.

Pew rentals and individual donations were common means of financing congregations, but the many ancillary organizations associated with them had to compete for whatever scarce dollars constituents had left to give. Sometimes religious leaders looked to the successes and failures of other communities for lessons in organization and management, as did the Boston Catholic community in contemplating the great success the Salvation Army had had with so-called “waste collection campaigns.”⁵³ Ancillary bodies also tried to raise money by appealing directly for donations in church, though this sometimes raised the hackles of parishioners. “As the Boards became aware that they were alienating the local churches with their multiple appeals,” writes historian Ben Primer, “animosity between competing agencies in each denomination tended to increase.”⁵⁴ The records of the Archdiocese of Boston even include a series of sometimes angry letters between Cardinal William Henry O’Connell and the leader of a local St. Vincent de Paul Society. The St. Vincent’s frequent appeals for financial support eventually elicited the following comment from the Cardinal, who firmly asserted that

the parish is in no way called upon to support this conference or any other like society. If they need help they may call for it, but as to supporting them out of the parish funds, that I absolutely forbid. It is time that we put all these affairs on a purely business basis and not act on sentiment.⁵⁵

And in fact, this may be an appropriate point on which to bring this story to an end, with Boston’s illustrious Cardinal O’Connell exhorting a fellow clergyman to “put all these affairs on a purely business basis and not act on sentiment.” Financial matters were of great importance in the daily affairs of religious communities in turn-of-the-century American cities. Hundreds of social and social-service agencies were established by congregations looking to entice and maintain members. Furthermore, mutual benefit societies served as nonprofit insurance collectives for parishioners unable or unwilling to procure such services elsewhere. All required steady streams of “mammon” to function.

Nor was church business merely a matter of providing for constituents; it was perceived as a matter of ethno-religious survival, lending itself added urgency as other denominations caught on and began to do the same. Both goals are, furthermore, reflected in the ambiguity surrounding the use of the terms *benevolence* and *welfare* by turn-of-the-century religious organizations. Providing for one’s own and maintaining the flock were clearly just as important components of charity as providing for the meek and needy.

Last, I would like to suggest that these observations about the material trappings of late-nineteenth-century religious life be added to the puzzle of American exceptionalism—the failure to establish a state-supported social safety net comparable to that of the Western European countries. Given the intense efforts of America’s various religious communities to establish viable organizations to provide financial and social services for their members, it is no wonder that they were never terribly enthusiastic about governmental supervision of the social safety net. Supporting governmental supervision would have jeopardized their efforts on these fronts and forced a secular tone on what were otherwise seen as a quasi-religious activities. While religious organizations were only too happy to receive subsidies and tax benefits from government, the business of “social security” was still a community affair.

Nonetheless, further research is needed in several areas related to this thesis: the extent to which the material benefits described here actually played a valid role in the recruitment and retention of members to rival churches and congregations; the degree to which representatives of interdenominational “competitors” actually interacted, strategized, and imitated one another; and the degree to which American coreligionists actively resisted the idea of universal insurance in the light of their sectarian system. Answers to these questions and others will help open students of American religious history to new avenues of research, namely the organizational and financial dynamics of interdenominational competition. Furthermore, comparing the political economy of interdenominational competition today with that of yesteryear may shed new light on transformations in American religious life in the intervening period, particularly the rise of secularization, “new age” religions, televangelism, and the New Christian Right. In sum, while incorporating the market model of religious competition espoused by Finke and Stark and their followers, we should not neglect the material dimensions of the process—the organizational innovations and social practices developed to attract and retain constituents.

NOTES

1. See, e.g., James Curtis, Edward Grabb, and Douglas Baer, “Voluntary Association Membership in Fifteen Countries: A Comparative Analysis,” *American Sociological Review* 57 (1992): 139-52; Seymour Martin Lipset, *American Exceptionalism: A Double-Edged Sword* (New York, 1996).

2. W. S. Harwood, “Secret Societies in the United States,” *North American Review* CLXIV (1897): 622-3; Arthur M. Schlesinger, “Biography of a Nation of Joiners,” *American Historical Review* 50 (1944): 18.

3. Kevin J. Christiano, *Religious Diversity and Social Change, American Cities, 1890-1906* (Cambridge, 1987); Oscar Handlin, *The Uprooted*, 2d ed. (Boston, [1951] 1973)]; Alexander Von Hoffman, *Local Attachments: The Making of an American Urban Neighborhood, 1850 to 1920* (Baltimore, 1994), 119-66.

4. The “general mania” reference comes from Charles A. Beard and Mary Beard, *The Rise of American Civilization* (New York, 1927), 2:761.

5. Roger Finke and Rodney Stark, *The Churching of America: Winners and Losers in Our Religious Economy* (New Brunswick, 1992); R. Stephen Warner, "Work in Progress toward a New Paradigm for the Sociological Study of Religion in the United States," *American Journal of Sociology* 98, no. 5 (Mar. 1993): 1044-93.

6. Finke and Stark, *The Churching of America*, 148 (emphasis added).

7. Though this distinction may seem unwarranted to some, my attempt to accentuate the tension between religious and material concerns in late-nineteenth-century America stems from the very fact that it no longer seems in any way peculiar—it is now taken for granted, though citizens of the period clearly felt torn over these issues.

8. Hasia Diner, *A Time for Gathering: The Second Migration, 1820-1880* (Baltimore, 1992), 104; Handlin, *The Uprooted*, 112-6.

9. Note, however, that some historians of the life insurance industry have argued that this assumption is not completely warranted. Kip (p. 26) argues, for example, that at least two commercial life insurance companies were actively trying to sell inexpensive policies for poor wage earners but had little success finding buyers. In 1840, for example, the New York Life Insurance and Trust Co. advertised policies as low as \$100 per annum; and in 1847, the Mutual Benefit Life Insurance Co. experimented with policies having weekly premiums as low as 25 to 30 cents. Nonetheless, the failure to find an "audience" for such policies only confirms Zelizer's assertion that it was not until the later nineteenth century that life insurance gained respectability, if not merely acceptability, for the vast majority of Americans. See Morton Keller, *The Life Insurance Enterprise, 1885-1910: A Study in the Limits of Corporate Power* (Cambridge, MA, 1963); Francis De Raismes Kip, *Fraternal Life Insurance in America* (Philadelphia, 1953); J. Owen Stalson, *Marketing Life Insurance: Its History in America* (Cambridge, MA, 1942); Viviana A. Rotman Zelizer, *Morals and Markets: The Development of Life Insurance in the United States* (New York, 1979), 33-5.

10. Zelizer, *Morals and Markets*, 77, 68-9.

11. Roger Hull (Mutual of New York), "Immortality through Premiums? Rebuttal from the Life Insurance Corner," *Christian Century* 81 (February 19, 1964): 239. Hull's comments are in response to several earlier articles by Alexander Welsh (Dec. 11, 18, 1963) questioning the morality of life insurance.

12. Keller, *The Life Insurance Enterprise*, 3-5; Zelizer, *Morals and Markets*, 68-70.

13. George Albree, *The Evils of Life Insurance* (Pittsburgh, 1870), 2.

14. Frederick L. Hoffman, "Fifty Years of American Life Insurance," *Publications of the American Statistical Association* 12, no. 95 (September 1911): 670-1; Walter C. Wright, "Life Insurance in the United States," *Publications of the American Statistical Association*, no. 4 (December 1888): 1. Wright refers to the Presbyterian Ministers' Fund as the Presbyterian Annuity and Life Insurance Company, though it is clear that he is referring to the same company as Hoffman.

15. The others listed by Zelizer (*Morals and Markets*, 163, n. 6) are the Fellowship Society of Charleston, South Carolina, 1796; and the Society for the Relief of Poor, Aged, and Infirm Masters of Ships, Their Widows and Children, 1800. See also Charles A. Jenney, ed., *Report on Insurance Business in the United States at the Eleventh Census, 1890, Part II: Life Insurance* (Washington, D.C., 1895).

16. For heuristic purposes, I have chosen to focus only on those groups with an explicitly religious background, though many ethno-national groups could arguably have had a similar focus—e.g., mutual benefit societies for Italians, Spaniards, Portuguese, etc.

17. North reports that "in the thirty-five years after 1870, life insurance in force for all reporting companies increased by 577 percent". See Douglass North, "Capital Accumulation in Life Insurance between the Civil War and the Investigation of 1905," in William Miller, ed., *Men in Business* (Cambridge, 1952), 238, 243.

18. It is hard to know exactly how prevalent such policies were among working-class city dwellers of the period, however. Stephen Thernstrom (*Poverty and Progress: Social Mobility in a 19th Century City* (New York, 1978), 128-9) has shown that "a majority of men in the relatively settled sector of the local laboring class [in 1870 Newburyport, Massachusetts] made deposits [in local savings banks] at some point in their lives"—reasonable evidence that saving was in some way common practice. But Thernstrom also finds that most accounts held by workers were relatively sparse and tended to reflect the sole motive of saving up enough cash to make a lump-sum payment on a mortgage. Similar evidence on fraternal beneficiary policies would lead one to believe that policy holding was fairly common among working-class city dwellers but that the policies were rather small, if not short-lived (defaults were very common!). See, e.g., George Emery and J. C. Herbert Emery, *Young Man's Benefit: The Independent Order of Odd Fellows and Sickness Insurance in the United States and Canada, 1860-1929* (Montreal, 1999), 244, 247.

My best efforts to estimate average participation in mutual-benefit plans are based on *Langley's San Francisco Directory for 1890* (hereafter, *Langley*), which is unique in that it offers fairly comprehensive descriptions of the societies and associations listed therein. Some 48 groups fitting the general description of mutual-benefit societies listed their actual membership for the year 1890—14,300 members in all, primarily men of at least eighteen years of age, with an average membership size of 297. There were, however, some 68 additional groups fitting this description that did not give specific membership information, many of which encompassed multiple lodges, councils, parlors, groves, encampments, and institutions affiliated within a central organizing body. Two such organizations offer citywide membership data—the American Order of United Workmen comprised 18,000 members distributed across 252 lodges (71.4 members per lodge), and the Knights of Honor comprised 4,300 members in 58 separate lodges (74.1 members per lodge). Using the mean of the two—73 members per lodge—and multiplying it by the total number of unenumerated lodges listed in *Langley* (430 in all, distributed across 68 distinct organizations) gives a figure of 31,390 additional members, for a net total of 45,690. Given that the total population of San Francisco for the year 1890 was 298,997 (1890 census figures), this provides a total estimate showing about 15 percent of the city population participating in mutual benefit societies of one form or another.

This figure has to be adjusted for several additional factors, however, to accurately reflect true membership rates. First, it can reasonably be assumed that many individuals actually held life insurance policies through more than one mutual benefit society. I assume an average of 1.5 membership per policy holder, in line with other work in the field (e.g., Don Doyle, "The Social Function of Voluntary Associations in a Nineteenth Century American Town," *Social Science History* 1, no. 3 [1977]: 333-55; Emery and Emery, *A Young Man's Benefit*). Thus, we must reduce our original estimate to approximately 30,460 distinct individuals (45,690/1.5) holding at least one mutual benefit policy. Furthermore, we must scale our denominator—the estimated population of eligible policy holders—so that it reflects only those eligible for membership—predominantly adult, white males, though women and non-whites did sometimes hold policies of their own. Since life insurance was purchased largely to protect families in the event of death of the wage earner, we might use the 1890 census estimate of total number of families (Robert P. Porter, special agent, *Compendium of the 11th Census: 1890* [Washington, D.C., 1892]: 878). There were 52,535 families reported in San Francisco for this year, which would give imply that nearly 58 percent of all families in the city held some type of mutual-benefit insurance policy. Another, more conservative estimate would use the number of white males of voting age (twenty-one and older) in the city at that time: 93,759 by the census estimates, which would give a membership rate of about 32.5 percent among this category of eligible candidates. While neither estimate is as precise as one would like, they both seem to indicate that participation in mutual-benefit societies was, as of 1890, fairly widespread, somewhere between 15 and 58 percent of the eligible population, at least in the city of San Francisco.

19. J. Owen Stalson, *Marketing Life Insurance: Its History in America* (Cambridge, MA, 1942), 453.

20. In comparison to the wide range of religiously oriented mutual-benefit societies found in *Langley* (data described in Table 1), there were no religiously oriented building and loan, mutual savings, or savings and loan societies listed, though there were appreciable numbers of them in toto. (See also "Building and Loan Associations," in the *Ninth Annual Report of the Commissioner of Labor* [Washington, D.C., 1894], 38-9.) My hunch is that coreligionists formed religiously oriented mutual-benefit societies for exactly the reason stated above: life insurance itself was a morally suspect practice. By creating mutual-benefit societies specifically grounded in the religious community, this obstacle was circumvented.

21. Diner, *A Time for Gathering*, 105-6.

22. For the duration of this article, I rely on the 1890 *Langley*, though other years offer similar information and a magnificent opportunity for social scientists to carefully examine the development of various civic and voluntary organizations over consecutive years from roughly 1850 on.

23. "Benevolent [Societies]," *Langley*, 80 (emphasis added).

24. "Catholic Order of Foresters: A Fraternal and Benevolent Society of Which We All Feel Proud," in Henry Coyle, Theodore Mayhew, and Frank S. Hickey, eds., *Our Church, Her Children and Institutions* (Boston, 1908), III:11 (emphasis added).

25. *Ibid.*, 11-3.

26. The integrative function of these groups should also be contrasted with that of the Jewish *landsmanschaftn*, immigrant mutual-benefit societies primarily comprising Eastern European Jews from the same village or region in the Pale. These groups thus lacked the integrative function of Jewish fraternalism like the B'nai B'rith. See Daniel Soyer, *Jewish Immigrant Associations and American Identity in New York, 1880-1939* (Cambridge, MA, 1997); Michael R. Weissner, *A Brotherhood of Memory: Jewish*

Landsmanshaftn in the New World (Ithaca, 1989); cf. Deborah Dash Moore, *B'nai B'rith and the Challenge of Ethnic Leadership* (Albany, 1981).

27. Diner, *A Time for Gathering*, 87.

28. The following appears under the listing for the Eureka Benevolent Society:

Organized October, 1850, to assist poor and needy Hebrews in want or sickness. Number of members, seven hundred and forty-six, who pay one dollar each per month, besides an additional sum of twenty-five cents for the support of widows and orphans. The society has a fund on interest. Office, 414 Clay street. ("Benevolent [Societies]," *Langley*, 72, and see examples below)

29. "Catholic Benevolent Legion: A Society Founded for Social Advancement," in Coyle, Mayhew, and Hickey, *Our Church* III:47.

30. Kip, *Fraternal Life Insurance*, 32-4.

31. Kip, *Fraternal Life Insurance*, 10.

32. "The Ladies' Catholic Benevolent Association," in Coyle, Mayhew, and Hickey, *Our Church* III:32.

33. "Catholic Ladies of Ohio," in Coyle, Mayhew, and Hickey, *Our Church* III:92.

34. The Armstrong Investigation of 1905 was prompted by supposed improprieties in the financial management of the Equitable Life Assurance Society and led to a reregulation of the life insurance industry, after which began a period of great expansion, especially into those segments of the population formerly serviced by the fraternal. Financial matters were at the heart of the investigation itself, but the responsibilities and obligations of insurance agents came under review as well, instigating a new mode of "professionalism" and corporate control in the sale of insurance policies. See Keller, *The Life Insurance Enterprise*; Zelizer, *Morals and Markets*.

For critiques of fraternal insurance, see e.g., Francis B. Forbes, "Notes on the Fraternal Beneficiary Corporations Doing Business in Massachusetts," *Publications of the American Statistical Association* 8, no. 57 (Mar. 1902): 1-29; Frederick L. Hoffman, "Fifty Years of American Life Insurance Progress," *Publications of the American Statistical Association* 12, no. 95 (September 1911): 667-712; B. H. Meyer, "Fraternal Beneficiary Societies in the United States," *American Journal of Sociology* 6, no. 5 (Mar. 1901): 646-61. Obviously, there were numerous exceptions as well as many religiously based fraternal beneficiary organizations that ran smoothly, honestly, and efficiently. The Catholic Order of Foresters maintained an "Emergency Fund," for example, "intended as security against any epidemic, or any disaster that might cause an unusual number of deaths at any one time" (Coyle, Mayhew, and Hickey, eds., *Our Church* III:12). And despite his bitter complaints about lack of regulation in the industry, Forbes finds that most fraternal were adequately, if not efficiently, managed. Furthermore, the National Fraternal Congress passed a "model bill" in 1910 that required all fraternal insurers to maintain a reserve fund; by 1911, these measures had been enacted in 13 states (Emery and Emery, *A Young Man's Benefit*, 12).

35. Forbes, "Notes on the Fraternal Beneficiary Corporations," 22-9. According to Forbes's calculations, some organizations, such as the Massachusetts Catholic Order of Foresters, had management expenses totaling 27.3 percent of income (the mean for all the organizations studied by Forbes was about 8 percent); the St. Jean Baptiste Society of North Adams had expenses totaling 44.6 percent of income; and another, the eponymous Catholic Association, somehow spent 78.2 percent of its income on management! Mismanagement was indeed a common occurrence in the industry—something, furthermore, that state regulators had little or no power to control.

36. Meyer, "Fraternal Beneficiary Societies," 651.

37. "The Knights of Columbus: One of the Grandest Fraternal Organizations Ever Instituted," in Coyle, Mayhew, and Hickey, *Our Church* III:2-4.

38. "Catholic Order of Foresters," in Coyle, Mayhew, and Hickey, *Our Church* III:13.

39. One rather ingenious answer to this question is offered by Emery and Emery in their recent monograph, *A Young Man's Benefit*. Though not a study of religiously based fraternal beneficiary insurance, the Emerys use membership rolls from a group of Odd Fellows lodges to assess hazard-rate models of membership patterns. In exploring the age distribution of joiners and quitters among the Odd Fellows' insured population, Emery and Emery find that, contrary to popular belief (or at least contemporary standards), fraternal life insurance policies were most appealing to poor young men just starting off their careers as opposed to older men whose families could rely on their accumulated savings, commercial insurance, and grown children for secondary income.

40. R. Carlyle Buley, *The American Life Convention, 1906-1952* (New York, 1952), 216, discussed in Zelizer, *Morals and Markets*, 125.

41. *Church Almanac and Yearbook of 1904* (New York, 1904), 57-70, cited in Ben Primer, *Protestants and American Business Methods* (Ann Arbor, 1979), 46.
42. William Leach, *Land of Desire: Merchants, Power, and the Rise of a New American Culture* (New York, 1993), 199.
43. Quoted in Leach, *Land of Desire*, 216.
44. "Catholic Societies and Clubs of Greater Boston," in Coyle, Mayhew, and Hickey, *Our Church* III:27-8.
45. Michael Katz, *In the Shadow of the Poorhouse: A Social History of Welfare in America* (New York, 1986), 119.
46. Paper read at the Monthly Meeting of the Catholic Charities' Conference of Boston, Feb. 27, 1904, by Mr. John J. Kennedy on "The Infant Problem," St. Vincent de Paul Society Files, 1904-1910, Box RG 6.1, Archives of the Archdiocese of Boston (hereafter, St. Vincent de Paul Society Files) (emphasis added).
47. Diner, *A Time for Gathering*, 101.
48. Classic statements of this thesis can be found in Edward C. Banfield and James Q. Wilson, *City Politics* (Cambridge, MA, 1963); and Robert H. Wiebe, *The Search for Order, 1877-1920* (New York, 1967). For good and recent reviews of the literature on this subject, see also Steven J. Erie, *Rainbow's End: Irish-Americans and the Dilemmas of Urban Machine Politics, 1840-1945* (Berkeley, CA, 1988); and Gerald H. Gamm, *Urban Exodus: Why the Jews Left Boston and the Catholics Stayed* (Cambridge, MA, 1999).
49. See, e.g., Finke and Stark, *The Churching of America*, chaps. 3, 5; Von Hoffman, *Local Attachments*, 127.
50. Von Hoffman (*Local Attachments*, 133) offers a compelling example of interdenominational cooperation in which the Unitarians and Episcopalians of Jamaica Plain, Massachusetts, aided local Catholics in the construction of St. Thomas Aquinas Church. Nonetheless, it is hard to generalize from this case alone. See also Christiano, *Religious Diversity and Social Change*.
51. "The International Catholic Truth Society," in Coyle, Mayhem, and Hickey, *Our Church* III:37.
52. *New World*, July 5, 1902: 7, quoted in Alfred J. Ede, *The Lay Crusade for a Christian America: A Study of the American Federation of Catholic Societies, 1900-1919* (New York, 1988): 138-9.
53. John Horgan to Cardinal O'Connell, May 31, 1912, St. Vincent de Paul Society Files. John Horgan, the author of the letter, enthusiastically comments, "Countless numbers of our people have urged us to take up this work as they would much prefer to give their waste to us rather than to the Salvation Army as they are now doing."
54. Primer, *Protestants and American Business Methods*, 49.
55. Cardinal O'Connell to Right Rev. George J. Patterson, October 30, 1909, St. Vincent de Paul Society Files. It should be noted, however, that this missive was atypical of the day-to-day exchanges between O'Connell and Patterson. In general, the Cardinal was extremely supportive of Patterson's efforts to raise money for the St. Vincent de Paul Society.