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April 2, 1981

Mr. Morton Blackwell  
Room 128  
Old Executive Building  
White House  
Washington, D.C. 20500

Dear Mr. Blackwell: *Morton*

We would like to thank you for taking time out to see us  
and also for the courtesies extended to us while we were at the  
White House.

Fraternally yours,

*Steve Szilagy* *John H. Radzynski*  
Stephen T. Szilagy and John H. Radzynski

THE WHITE HOUSE  
WASHINGTON

August 10, 1981

TO: PRESIDENTIAL GREETINGS

FROM: MORTON BLACKWELL x. 2657 Room 191

Please arrange for a Presidential  
greeting to be sent to the  
International Legal Fraternity  
Phi Delta Phi.

Please note the date.  
They need this by the morning  
of AUGUST 20.

Thank you very much.

P.S. If you could please call our  
office when it is ready, we will come  
down and pick it up.  
Thanks again!!!

Bill  
OK  
8/18  
Completed

# The International Legal Fraternity Phi Delta Phi

International Headquarters: 1750 N Street, N.W., Washington, D.C. 20036 / (202) 628-0148

August 10, 1981

The Honorable Morton Blackwell  
Suite 191  
Old Executive Office Building  
Washington, D.C.

Dear Morton:

Pursuant to a conversation on Friday with Kathy Christensen, I enclose a draft of a letter of greetings from President Reagan to the delegates attending the 45th Biennial Convention of the Fraternity for your consideration.

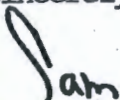
Ideally, I would like to have the letter by the morning of August 20, our opening session in Annapolis, If this presents a problem, I should have it for our Saturday night banquet.

I will arrange with my staff to have it picked up by messenger rather than have it subjected to the mercy of the U.S. Postal Service.

I also enclose sample brochures, describing Phi Delta Phi and its activities.

I appreciate your assistance.

Sincerely,



Sam S. Crutchfield  
Executive Director

Enclosures

#### THE COUNCIL:

President TERRY L. CLAASSEN / O'Neal and Claassen, 600 New Hampshire Ave., N.W., Suite 952, Washington, D.C. 20037  
Vice President R. THOMAS OLSON / 3300 Seattle First National Bank Building, Seattle, Washington 98154  
Council Member HENRY EARLE, III / 1600 First Federal Building, 1001 Woodward Avenue, Detroit, Michigan 48226  
Council Member DANA A. RASMUSSEN / 421 SW Oak, Suite 835, Portland, Oregon 97204  
Council Member PROFESSOR J. HADLEY EDGAR, JR. / Texas Tech University School of Law, P.O. Box 4030, Lubbock, Texas 79409  
Executive Director SAM S. CRUTCHFIELD / 1750 N Street, N.W., Washington, D.C. 20036

#### THE COURT OF APPEALS:

Chief Justice DEAN JAMES N. CASTLEBERRY, JR. / 7727 Woodridge, San Antonio, Texas 78209  
Justice HENRY A. BERLINER, JR. / 1100 Connecticut Avenue, N.W., Washington, D.C. 20036  
Justice C. HENRY HECKENDORN / 822 Exchange Building, 821 Second Avenue, Seattle, Washington 98104  
Justice JOHN W. SHENK / 606 S. Olive Street, Suite 825, Los Angeles, California 90014

PRESIDENT EMERITUS





Santa Barbara

August 14, 1981

I am delighted to send my warm greetings to all those gathered for the 45th Biennial Convention of Phi Delta Phi.

Over the years Phi Delta Phi has repeatedly demonstrated its deep concern for the rule of law by emphasizing legal scholarship, professional ethics, and service to the community. Your members hold positions of importance in both the government and the private sector and are active in all phases of the political process. I am especially grateful to members of Phi Delta Phi who served with distinction on my Administration's Transition Team.

You have my best wishes for a productive convention and for your continued progress in the future.

Sincerely,

SENT TO: Mr. Sam S. Crutchfield  
Executive Director  
Phi Delta Phi  
1750 N Street, N.W.  
Washington, D.C. 20036

TO MORTON BLACKWELL'S OFFICE FOR TRANSMITTAL

RR:Wells:lrc

cc: H.vonDamm/D.Livingston/M.Blackwell/F.Fielding/CF

EVENT: AUGUST 20 (Annapolis)

Requested by Orgn. through M. Blackwell



# The International Legal Fraternity Phi Delta Phi

*file - Fraternal  
Group*

International Headquarters: 1750 N Street, N.W., Washington, D.C. 20036 / (202) 628-0148

March 18, 1981

The Honorable Morton C. Blackwell  
Special Assistant to the President  
The White House  
Washington, D.C.

Dear Morton:

On behalf of the Council and Officers of International Legal Fraternity Phi Delta Phi, I extend congratulations on your appointment as Special Assistant to the President.

Noting that you will be dealing with fraternal organizations, among other groups, let me remind you that Phi Delta Phi was the first professional fraternity of any kind to be established in the United States. Our membership rolls read like a "Who's Who" of the Bar and Bench.

Any assistance that you may require from the Fraternity - or from me personally - is yours for the asking.

Sincerely,



Sam S. Crutchfield

cc: Council

#### THE COUNCIL:

President TERRY L. CLAASSEN / O'Neal and Claassen, 600 New Hampshire Ave., N.W., Suite 952, Washington, D.C. 20037  
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Justice JOHN W. SHENK / 606 S. Olive Street, Suite 825, Los Angeles, California 90014

PRESIDENT EMERITUS:



3. Ken Black, Executive Director of the National Tribal Chairman's Association,  
Suite 207, 1701 Pennsylvania Ave. NW, Washington, D.C. 20006  
O - 343-9484 wife:

Ken Black is not necessarily a supporter of the President but he is the  
stadiest of the staffers of the Indian organizations in the D.C. area.

V: FRATERNAL AND CIVIC GROUPS:

1. Aubrey C. King, Director of Public Affairs, National Club Association,  
1625 Eye Street , NW, Washington, D.C. 20006  
O - 466-8424 wife:

Aubrey King is strongly supportive of the President because of the  
President's commitment to private initiatives when possible in pre-  
ference to government programs.

5  
Martin  
Blackwell  
(441)

KIWANIS INTERNATIONAL



OFFICE OF THE SECRETARY

) file

*Kiwanis International  
is pleased to announce  
the installation of  
E. B. McKittrick  
as President of  
Kiwanis International  
for 1981-1982*

*October 1, 1981*

*Chicago, Illinois*

*E. B. McKittrick's mailing address is  
8103 144th Street  
Edmonton, Alberta T5R 0R3*







# The fraternal benefit societies





are implements of democracy...

# Brotherhood

The story of  
fraternal benefit societies  
in America









The Fraternal Benefit System, with its cosmopolitan membership of men and women representing many nations, many religions and many walks of life, is a positive, democratic force for peace at home and abroad. Powered by the principle of brotherhood, the fraternal movement offers unlimited potential for the future. In every sense, fraternalism today — as much as ever before in its proud history — truly provides a torch for countless human hopes.

During the early ages of civilized man, the spirit of Fraternalism first flickered as a tiny flame and down through the centuries has grown steadily stronger. Today the warm glow of Fraternalism touches millions of people throughout the United States and Canada. While life styles have changed, the basic needs of men and women — both social and economic — continue to be served by societies of the far-reaching Fraternal Benefit System.

#### What Is the Fraternal Benefit System?

The system represents a distinctive, charitable force of nearly 200 individual non-profit fraternal benefit societies with an aggregate membership of approximately ten million persons of

various ethnic, religious and vocational backgrounds. Truly cosmopolitan in nature, the system stretches throughout the North American continent, flourishing in small communities as well as in large metropolitan areas. It provides a completely unique opportunity for the societies to be responsive to the needs and desires of their members.

#### What Is a Fraternal Benefit Society?

A fraternal benefit society provides fellowship for its members in addition to furnishing them with numerous social and financial benefits. As defined by law in many states (in the Uniform Code for Organization and Supervision of Fraternal Benefit Societies), a society is “any fraternal corporation, society, order or voluntary association without capital stock, organized and carried on solely for the mutual benefit of its members and their beneficiaries and not for profit, and having a lodge system with a ritualistic form of work and a representative form of government, and which shall make provision for the payment of death, sick or disability benefits, or both.”



Memberships of fraternal benefit societies are grouped into local lodges which are located throughout the area in which the society is authorized to operate. Prospective members qualify for membership in a local lodge in accordance with the bylaws of each individual society. Each lodge (local units are known by various names) meets regularly, elects its own officers and carries on its own business and social, fraternal and charitable affairs, according to the society bylaws. This representative form of government guarantees that the members of the society can actively participate in the selection of management and the improvement of insurance and fraternalism. A typical procedure is for each local lodge to elect from its own membership representatives to their society's supreme governing body or to a state or district convention. These elected representatives are entitled to vote on all matters coming before the convention. The supreme or representative governing body meets regularly at least once in every four calendar years.

At its meetings, the supreme governing body outlines the character of the work to be conducted by the society until its next regular or special meeting. It enacts all approved changes in bylaws or amendments to the constitution of the society. It also reviews the programs of the society and has the final authority as to what fraternal benefits and insurance coverages are to be made available to members.

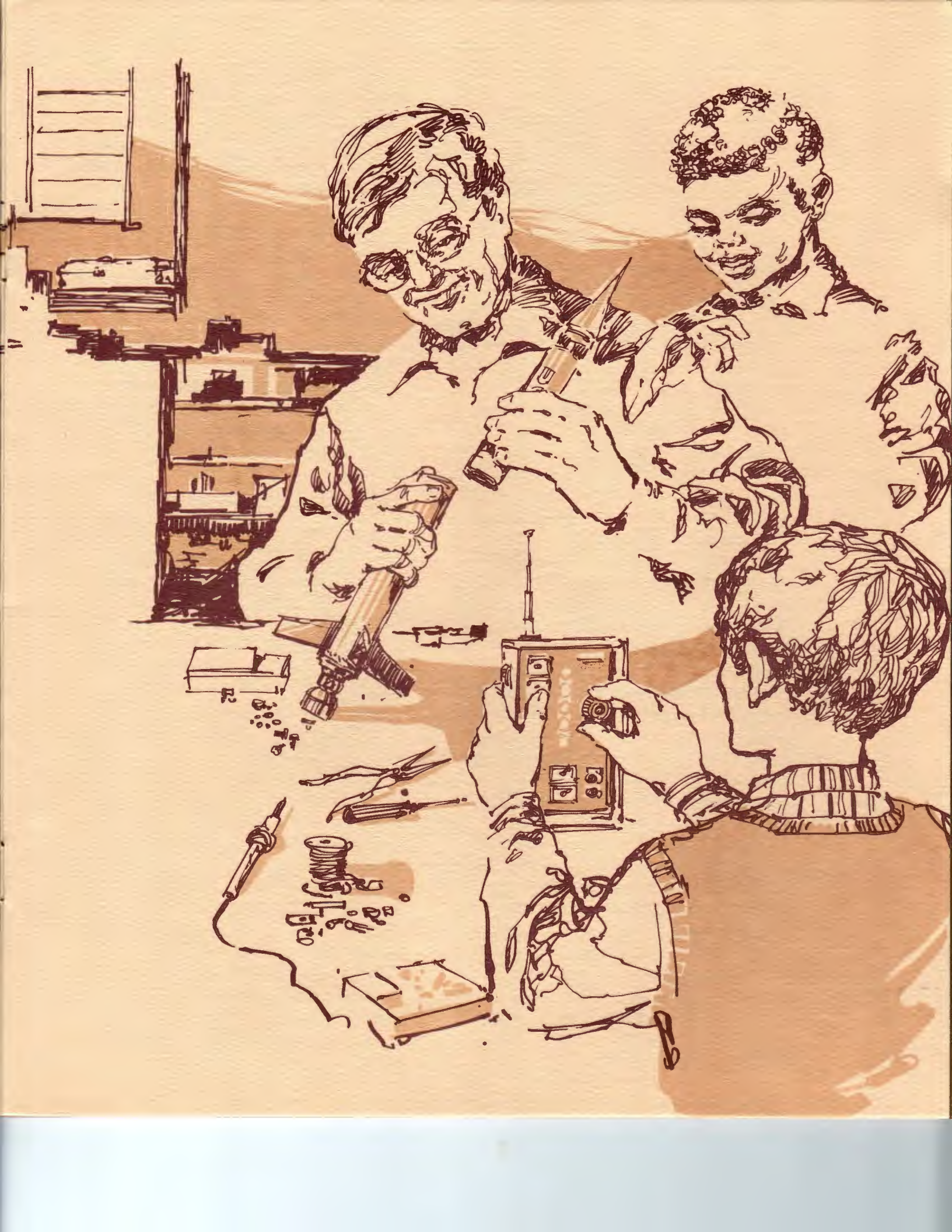


### Functions of Fraternal Benefit Societies

Fraternal benefit societies perform charitable, educational, patriotic and sometimes religious works for the benefit of mankind. Societies guide human growth, protect human life values and provide fellowship for their members. Strong emphasis is placed on good citizenship. While financial benefits through fraternal insurance are a key factor in all societies, the nonmaterial benefits are considered to be just as important. The ritual and programs of the individual lodge are designed to bring members together more closely in the bonds of brotherly love. Lodge activities impress upon members the responsibilities and rewards of service to each other and to the community.

Generation after generation, fraternal benefit societies have proven themselves to be a positive force for the good of mankind. How this has been — and presently is being — accomplished can be readily seen by taking a look at the specific kinds of fraternal activities.







## Fraternal Activities

Fraternal activity is human involvement at its best! A survey by the National Fraternal Congress of America disclosed that more than \$42,000,000 was expended on fraternal activities by fraternal benefit societies and their local lodges in a recent year. In addition, untold thousands of hours are spent annually by fraternalists in serving their fellow members and their communities.

Fraternalism *in action* may be grouped under the following headings:

**Education** — Each year many scholarships are awarded to members and their dependents by fraternal benefit societies. In addition, student loan programs are conducted by some societies.

**Social and Recreational** — Local lodges conduct a variety of social programs, dinners, dances, picnics, tours, parties and other recreational functions for the benefit of members and guests.

**Religious** — Fraternal benefit societies that are religious-oriented provide substantial financial support to churches, church-affiliated schools, theological seminaries and other religious institutions. This support — which benefits both members and non-members — includes scholarships and capital grants as well as substantial loans made to religious institutions at favorable rates. Religious-oriented societies also encourage their members to attend church and participate in other religious activities.

**Health** — To ease human suffering at every age level, the fraternalists conduct and support a wide range of activity in the field of health. This includes: care of the sick, local and national anti-drug misuse campaigns, blood donor programs, and help for retarded children, the deaf, and the blind. The societies sponsor and support homes for the homeless and for troubled young people. Substantial financial aid flows each year from these organizations to numerous hospitals and clinics. One society has established a Foundation for Spastic Children to aid those afflicted with cerebral palsy.



**Accent on Youth** — An important phase of fraternal activity is directed to, and in many cases conducted by, young people. A large number of fraternal societies have Junior Departments and conduct summer camps, different types of contests for youth, and a variety of junior lodge projects. Some of them also offer special programs, inviting young men and women to “become involved” in helping others through fraternal activity.





**Care of Orphans** — At both the national and local levels, some societies give financial help to orphanages, as well as provide dedicated personal service to children in these institutions. Many societies also provide an “orphan’s benefit” to protect the children of members. In the event both parents die while the youngsters are minors, the society will provide a sizable monthly income and then later help with college expenses.

**Care of the Elderly** — Retirement homes and nursing homes are either operated by, or supported regularly by, some fraternal benefit societies. Certain others offer a retirement benefit to their elderly members. Local lodges sponsor visitation, recreational and hobby programs, and in some instances provide free taxi service for older citizens.

**Welfare Projects** — Fraternal societies at the local level assist the underprivileged in their communities by providing both material and financial help to meet these people’s basic needs. At the national level, some societies donate large sums of money every year for this purpose.

**Disaster Help** — Wherever disaster strikes, fraternal benefit societies are quick to render immediate material and financial assistance. Over the years they have aided the victims of floods,

hurricanes, tornadoes, mine tragedies and other types of disasters in the United States, Canada and other countries. In more recent times, societies have contributed substantially to help “bind the wounds” of civil strife for afflicted families. Thousands of dollars — as well as food, clothing, medicine and personal services — were donated by fraternal to assist in the relief work during a series of tragic floods in the United States.

**Community Service** — The local lodges of fraternal benefit societies actively support numerous charitable organizations (such as the United Way, Red Cross, American Cancer Society and March of Dimes) and sponsor Scout troops, Little League teams and many other types of organizations.

**Patriotism** — Love of country and respect for the flag are promoted in various ways at both the national and lodge level. Patriotic activities culminate each year on June 14 in the celebration of National Flag Day in conjunction with Fraternal Week. Every year fraternal delegations call on the nation’s governors and mayors to issue proclamations asking Americans to observe these events.



The Wisconsin Fraternal Congress founded the National Fraternal Flag Day Foundation in that state. Fraternal benefit societies have provided American flags for countless public and parochial grammar schools, junior highs and high schools throughout the country for many years. In 1948 a delegation of fraternalists succeeded in getting Congress to add the words "under God" to the Pledge of Allegiance.

In another dramatic but largely unpublicized activity, fraternalists from several ethnic societies delivered talks broadcast in their native tongues over the "Voice of America" Radio Network to pierce the iron curtain during the immediate post-World War II period. The talks were delivered by fraternalists speaking Russian, Slovak, Serbian and Polish.

**Cultural Heritage** — At the time they were established, ethnic fraternal benefit societies provided sanctuaries for immigrant groups who found themselves in a strange land. Resisting the "melting pot" theory, they preserved the cultural heritage of their members through the publication of newspapers and magazines in their native language, holding language classes, conducting art and drama projects, teaching folk dances, sponsoring trips to the old country, and conducting student-exchange programs. There is new interest in these ethnic societies today because Americans realize that our overall culture will be made richer and stronger through the preservation of minority group subcultures. The archives of ethnic fraternal benefit societies often provide scholars with the best record of how immigrant groups fared in adjusting to life in America.

**Ritualistic Activity** — Local lodges carry on a variety of colorful pageantry and members participate in certain rituals during lodge meetings. Included in this type of activity are the degree, initiation and drill teams which perform at lodge and public functions.



**Sports and Athletics** — Recognizing the need for physical fitness, societies emphasize sports and athletics. Much lodge activity centers around baseball, basketball, softball, football, golf, bowling and volleyball. Tournaments for some sports are conducted at both the local and national levels. Members also participate in swimming meets, track meets, hiking, cycling and other events. Several societies have gymnastics as the core of their programs and regularly stage meets throughout the country which draw large crowds of spectators.

**Publications** — Nearly every society publishes a magazine or newspaper for its members which reports what is going on in the organization nationally and locally. The publication plays a vital role in making all members feel that they are part of the organization and are well informed. Keeping members informed and active helps each society to maintain a truly representative form of government.



## How It All Began

Fraternal benefit societies also provide various types of insurance coverages for their members. Insurance is an important part of service to members and the history of the Fraternal Benefit System explains why.

Fraternalism was founded centuries ago upon the principle of brotherhood and a belief that each individual has a responsibility for his fellow men and women. The spirit of brotherhood was expressed in the semi-religious societies of Ancient Greece, which offered financial aid to their members in time of sickness and death. During the early days of the Roman Empire, similar societies collected funds from their members to be held in trust for the same purposes. In more recent times the Guilds of England, which were organized as groups with common interests, formed the prototype of our fraternal benefit societies. One group was made up of those with a certain religious background; other groups included members who were active in a particular craft or type of work; still others had members in special fields of trade or commerce. Aid to needy members was a common feature of these groups.

The Guilds flourished in England until the Reformation, when many of them were suppressed. They were accused of planting superstitious ideas in the minds of the people. In drastic action, the property of the Guilds and monasteries was confiscated during the reigns of King Henry the Eighth and King Edward the Sixth.

Soon after the disappearance of the Guilds, however, the British Friendly Societies came into being. The Friendly Societies were primarily for the working classes, many members of which were too proud to accept any type of governmental charity. Their members were united in a common bond and contributed to a fund for mutual aid to their own in time of illness and for funeral benefits. The British Friendly Societies, through experiences of trial and error with their benefit programs, progressed with the help of proper legislation and governmental regulations to operate on a financially solvent basis. It was quite natural that their ideas were carried across the Atlantic to germinate in America and that they became the pattern for the New World's fraternal benefit societies.



Although several societies trace their roots back before the Civil War, the origin of the American Fraternal Benefit System is generally agreed to be October 27, 1868. It was on that date that John Jordan Upchurch, a railroad master mechanic, organized in Meadville, Pa., the first lodge of a fraternal benefit society in the United States. He was anxious to have his lodge provide the working class with greater



privileges and opportunities than were available in the usual trade unions of that day. Upchurch was a Mason and probably that influenced him to prepare a ritual which conferred a series of four degrees on members who participated in dramatic ceremonies to demonstrate the lessons of brotherhood, good citizenship and the values of human dignity. The society founded by Upchurch also soon activated a plan of protection for the dependents of members.

The Upchurch protection plan simply called for the payment of one dollar by each member into an insurance fund. When a member died, his dependents were paid up to \$2,000 and another dollar was then collected from each member to replenish the fund.



The society's insurance idea became popular, and many people became members of the lodge. The story of the society's successful growth spread and soon similar lodges were organized in other cities of Pennsylvania. They too were successful. The idea of fraternal protection was novel and attractive to the public for it was born of a need for insurance protection among the working classes at rates which they could afford. (Remember that this was before the days of group insurance, Workmen's Compensation, Social Security and hospitalization insurance.)

Although very popular with its members, the original plan was not sound from an actuarial standpoint. To make the plan more practical, some societies changed the method of levying an assessment for each death to a plan of making "flat assessments" at regular intervals, but uniform for members of all ages. That was followed by the "graded assessments plan," which graded each member's assessment according to his age upon obtaining membership in the society.

### Fraternal Insurance

The human need for financial protection and fellowship, like a two-pronged magnet, has drawn many citizens into the fraternal benefit societies. John Jordan Upchurch instituted a very simple plan of insurance to help the dependents of members. In the 1860's and 1870's, a total of 13 fraternal insurance organizations were established. Fifteen others were organized in the 1880's and 44 others in the 1890's.

Today there are nearly 200 legal reserve fraternal benefit organizations in the U.S. and Canada. The sound combination of fraternalism and family insurance protection by non-profit organizations, controlled by the members themselves and administered by officials elected within each society, has appealed to men and women everywhere.



## Early Crusade for Adequate Rates

The growth of fraternal insurance may be attributed in part to the adoption of sound actuarial principles for setting up reserves and establishing premium rates. Another factor is state insurance department regulation and control, which was sought by the fraternal benefit societies themselves.

As was mentioned above, when some of the societies were established in the 19th century, the founders believed that the method of collecting money only as death occurred would yield sufficient funds to provide for the families of deceased members. Later, it was discovered that reserves would need to be created to meet the increasing mortality cost as members advanced in age. For many years, the Fraternal Benefit System has operated on the legal reserve basis with scientifically determined rates and reserves based on approved mortality tables (the same as the commercial life insurance system).

Fraternal benefit societies and commercial life insurance companies are chartered and licensed in accordance with state insurance laws. The two types of insurers are closely supervised and periodically examined by the insurance departments of the states in which they operate. Also, both fraternal and commercial insurers are restricted by law to specific types of investments, for the financial protection of their insureds. Life insurance provided by fraternal benefit societies for their members is similar in most respects to that sold by commercial life insurance companies. The similarity includes types of coverage, modes of premium payment, settlement options, and dividends or surplus refunds.

## Distinguishing Features of Fraternal Insurance

A primary distinguishing feature of fraternal life insurance is that it is written in an *open* contract, in contrast to the *closed* contract offered by commercial life insurance companies. The open contract provision, which is part of the fraternal benefit certificate, stipulates that the constitution and bylaws of the society (with future amendments), together with the application for membership, and the certificate, all are part of the agreement between the society and the member.

The closed contract of commercial companies is an agreement which cannot be changed without the mutual consent of the insured and the insurer, or by court action.

The possibility of a financial disaster must be faced by any financial institution, and life insurers are no exception. Fraternal benefit societies have for years confronted this question by using the "Maintenance of Solvency" provision in their insurance certificates. This provision, required by law, states that if the reserves of the society become impaired, the elected leaders of the society (board of directors or other comparable body) may require the members to pay an equitable portion of the deficiency to rectify the impairment, or, if the member chooses not to pay, to have the apportionment stand as a loan against his insurance.



Fraternalists defend the "maintenance of solvency" system as being the best for them, since it is an extension and recognition of their representative government and member participation in the society's affairs. Fraternalists jealously guard their right to retain control of their own society, which they are assured under their "maintenance of solvency" clause.

### Covering Today's Insurance Needs

A fraternal insurance program can be designed for a member and his dependents to meet a variety of individual and family needs. Among other things, fraternal life insurance may be used to provide: money at the death of the insured member, income for his loved ones, an education fund for his children, a fund to pay off the mortgage on his home, retirement income for himself, and insurance on his wife and children.

Some societies also offer modern health insurance coverages, such as disability income, accident and sickness benefits, hospitalization and major medical insurance.

### Fraternal Insurance Statistics

In the mid-1970's, statistics gathered from 135 reporting societies showed they had \$31 billion of fraternal life insurance in force and that their members owned 10.1 million fraternal life and accident & health insurance certificates. The 135 societies had over 52,000 lodges in the United States and Canada. Total assets of the organizations amounted to \$5.8 billion. Since their founding, the societies reported they had paid out a total of \$12.7 billion in insurance benefits to members and



beneficiaries. In one year in the mid-1970's, the 135 reporting societies issued \$4.7 billion of life insurance and paid \$509 million to members and beneficiaries in the form of refunds and benefits.

### Insurance Service to Members

Because of the complexity of life insurance and related subjects, more and more societies are hiring and training fraternal field representatives, so that their members will receive insurance advice and service on a professional level. Over 5,000 of these fraternal field representatives have been awarded the Fraternal Insurance Counsellor (F.I.C.) designation following successful completion of a program of basic, intermediate and advanced study courses and examinations. Many of these people go on to pass the Life Underwriter



Training Council (LUTC) exams, and every year a number of fraternal field representatives get the coveted Chartered Life Underwriter (C.L.U.) designation. Fraternal agents are also encouraged to develop their professional competence through membership in the National Association of Life Underwriters, qualification for the National Quality Award, and membership in the Million Dollar Round Table. The fraternal field representatives also have their own professional body (the National Association of Fraternal Insurance Counsellors), and members are eligible to qualify for production and quality awards presented annually by that organization.

### **The National Fraternal Congress of America**

A focal point of the Fraternal Benefit System is the National Fraternal Congress of America (NFCA), which maintains its headquarters in Chicago, Illinois.

The objectives of the NFCA are:

1. To promote the general welfare of the Fraternal Benefit System in all matters of mutual concern and public interest.
2. To disseminate to the general public information regarding the Fraternal Benefit System.
3. To render service to its members and, in general, to lend assistance to all fraternal benefit societies.



The NFCA was first organized in November 1886 with 16 societies as founding members. Today its membership averages around 100 societies.

Membership in the NFCA is open to any fraternal organization which meets the requirements of the Uniform Code, that is, "one without capital stock, carried on solely for the mutual benefit of its members and their beneficiaries and not for profit; having a lodge system with a ritualistic form of work and a representative form of government, and which shall make provision for the payment of death, sickness or disability benefits, or both."

The services of the NFCA to its member societies have been numerous. For example, the organization accomplished passage in many states of a model bill known in 1916 as the "Whole Family Protection Bill." The resulting state laws made it possible for fraternal benefit societies to write juvenile insurance (fraternals pioneered this form of insurance), and out of this developed the juvenile departments in many societies.



Another example is that, after years of effort, the Law Committee of the NFCA, together with a committee of the National Association of Insurance Commissioners, agreed in 1955 upon a model Uniform Code for Organization and Supervision of Fraternal Benefit Societies. In 1962 the model bill was updated with the approval of these two committees. Some states have adopted certain sections of the model Uniform Code to supplement existing statutes, while many others have adopted the Code in its entirety.

To further its present-day services to the Fraternal Benefit System, the NFCA maintains Standing Committees on Law, Financial Statements, Investment Management and Valuations, Public Relations and General Sessions Programs. There are also seven Sessional Committees plus Additional and Special Committees which vary to meet the changing needs of the industry as determined by the NFCA annual meeting or the president.

The NFCA has ten affiliated Sections which serve specific vocational interests and job responsibilities within a fraternal benefit society. These Sections are: Actuaries, Field Managers, Fraternal, Investment, Law, Medical, Presidents, Press & Public Relations, Secretaries and State Fraternal Congresses. In conjunction with the annual meeting of the NFCA, the Sections each hold their own annual sessions with speakers and workshops pertaining to their specialized areas. Most Sections also hold other meetings and seminars during the year.

Directing NFCA activity is its Executive Committee composed of 12 officers and directors representing a cross section of member-societies. The Executive Committee defines policy and has full administrative authority for the National

Fraternal Congress of America in all matters which arise between annual meetings. The officers and directors — prominent individuals in the field of fraternalism — are elected by delegates at the annual convention of the NFCA. The association employs a full-time staff appointed by the Executive Committee which is responsible for operation of the Headquarters Office and for implementation of the policies and decisions of the Executive Committee.



### **Fraternalism Faces the Future**

Most fraternal benefit societies were started prior to the turn of the century. Since that time there have been drastic changes in our way of life, in people's needs, and in the way those needs can and should be met. As a result, fraternal benefit societies have to be flexible in order to continue performing a vital role for our country and its citizens. That is the challenge of our time for fraternalists — and it is a challenge that fraternalists gladly accept. With all of the problems confronting America, we can be thankful that the Fraternal Benefit System is one of the stalwart institutions promoting the democratic self-help process which we can turn to for help in seeking solutions.



# National Fraternal Congress of America

## Member-Societies

Aid Association for Lutherans  
American Fraternal Union  
American Postal Workers Accident Benefit Association  
American Slovenian Catholic Union  
Ancient Order United Workmen  
Artisans Order of Mutual Protection  
Association Canada-Americaine

Baptist Life Association  
Ben Hur Life Association

The Catholic Aid Association  
Catholic Family Life Insurance  
Catholic Knights and Ladies of Illinois  
Catholic Knights Insurance Society  
Catholic Knights of America  
Catholic Knights of Ohio  
Catholic Knights of St. George  
Catholic Life Insurance Union  
Catholic Order of Foresters  
Catholic Women's Fraternal of Texas — K.J.Z.T.  
Catholic Workman  
Concordia Mutual Life Association  
Croatian Catholic Union of U.S.A.  
Croatian Fraternal Union of America  
Czech Catholic Union  
Czechoslovak Society of America

Danish Brotherhood in America  
Degree of Honor Protective Association

Equitable Reserve Association

Federation Life Insurance of America  
First Catholic Slovak Ladies' Association of the U.S.A.  
First Catholic Slovak Union of U.S.A.

Gleaner Life Insurance Society  
Greater Beneficial Union of Pittsburgh  
Greek Catholic Union of the U.S.A.

Hungarian Reformed Federation of America

Independent Order of Foresters  
Independent Order of Svithiod  
Independent Order of Vikings  
ISDA Fraternal Association

Junior Order United American Mechanics

Knights of Columbus

Ladies Pennsylvania Slovak Catholic Union  
Life Insurance Society of America  
Locomotive Engineers Mutual Life and  
Accident Insurance Association  
Loyal Christian Benefit Association  
Lutheran Brotherhood

Mennonite Mutual Aid Association  
Modern Woodmen of America  
Mutual Beneficial Association of  
Penn. Central Employees, Inc.

National Catholic Society of Foresters  
National Fraternal Society of the Deal  
National Mutual Benefit  
National Slovak Society of U.S.A.  
Neighbors of Woodcraft  
North American Benefit Association  
North American Union Life Assurance Society

Order of the Sons of Hermann in the State of Texas  
Order of United Commercial Travelers of America

Police and Firemen's Insurance Association  
Polish Association of America  
Polish Beneficial Association  
Polish Falcons of America  
Polish National Alliance of Brooklyn  
Polish National Alliance of U.S. of N.A.  
Polish National Union of America  
Polish Roman Catholic Union of America  
Polish Union of America  
Polish Union of the U.S. of N.A.  
Polish Women's Alliance of America  
Portuguese Continental Union of the U.S.A.  
Providence Association of the Ukrainian  
Catholics in America

Royal Arcanum  
Royal Neighbors of America  
Russian Brotherhood Organization of the U.S.A.  
The Russian Orthodox Catholic Women's  
Mutual Aid Society

Serb National Federation  
Slavonic Benevolent Order of the State of Texas  
Slovak Catholic Sokol  
Slovak Gymnastic Union Sokol of the U.S.A.  
Slovene National Benefit Society  
Sons of Norway  
Sons of Scotland Benevolent Association

Travelers Protective Association of America

Ukrainian National Association, Inc.  
Ukrainian Workingmen's Association  
Union of Polish Women in America  
Union Saint-Jean-Baptiste  
United Lutheran Society  
United Societies of U.S.A.  
United Transportation Union Insurance Association

Western Catholic Union  
Western Fraternal Life Association  
Western Slavonic Association  
William Penn Association  
Woodmen of the World (of Colorado)  
Woodmen of the World Life Insurance Society  
Workmen's Benefit Fund of the U.S.A.  
The Workmen's Circle





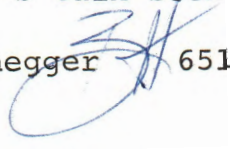


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THE WHITE HOUSE  
WASHINGTON

Morton,

Good to meet you up against  
the Great Wall... Here is the  
community crime fighting plan  
I mentioned. Let's talk soon.

Barbara Honegger  6517





## A Blueprint to Fight Crime

By Marvin Stone

Federal campaigns against local crime, a struggle entrusted mainly to the Law Enforcement Assistance Administration, have not met with notable success in the past. Billions have been spent, but the response has failed to reach crusade proportions, to put it mildly, and violent crime continues to increase. Obviously, something has been lacking.

Now accumulating support is a plan that might well supply some of that missing ingredient. It benefits by the strong backing of Senator Edward Kennedy, who, as chairman of the Judiciary Committee, has a direct interest. The catalyst: Community involvement. This idea is embodied in a well-developed plan for action, conceived by the Rev. Frank E. Dunn, president of the American Institute of Religion.

Up to this point, LEAA's approach has been that it had its own community-aid programs and could not fit the Rev. Mr. Dunn's "Community Mobilization" into them. But Senator Kennedy thinks that LEAA needs the Dunn plan. So do we.

LEAA has wallowed in deep trouble, to the extent that at one time President Carter, Attorney General Bell and some members of Congress wanted to abolish it.

In trying to rescue LEAA from oblivion, Carter, Bell and Kennedy propose a complete revamp to reduce what the senator calls "excessive bureaucracy," to slash overhead and to shift emphasis back to the localities.

Dunn's system fits this picture. It acquires a vital spontaneity by distance from the Washington bureaucracy, but at the same time it has a coherent structure that the federal government could hardly impose. It rests on the natural principle that people will make an effort if they are doing something themselves, in the sight of their neighbors.

In broad outline, the goal is to set up a network of cities organized individually to prevent crime. They are to operate on their own initiative with the help, where asked, of a cen-

tral consulting group. First moves in a city would be by the mayor or city manager, together with half a dozen or more civic leaders, who would proceed to enlist educators, government leaders, social-agency heads, presidents of civic, women's and service clubs, fraternal organizations, labor and business bodies, heads of military groups, medical societies, bar associations and others.

The operating level would consist of 27 or more suggested committees to discharge civic responsibilities in fields from housing and recreation to courts, counseling, schools, welfare and trouble spots. All would be run by local persons most involved and knowledgeable in the particular fields, with recourse to such consultants as they deem needed.

Dunn has a book of testimonials from city officials and national leaders who admire his plan. More than 40 mayors or city managers have at one time or another expressed their desire to put "Community Mobilization" into effect if only the money is forthcoming.

What's proposed is a test in 12 cities, at a cost of 11 million dollars. That sum doesn't loom very large in the flow of government spending; it's less than half the amount, for instance, that recently was simply being lost in every average working day at the Department of Health, Education and Welfare.

For the 11 million dollars to be assigned, the House of Representatives will have to follow the Senate in authorizing LEAA funds in which sufficient money is available, at the discretion of the agency, for the purpose; and both chambers will have to carry through with a big enough appropriation.

At that point, if it arrives, the decision will be up to LEAA to grant or deny a trial for the Dunn proposal. We hope that LEAA will heed the senatorial backing for this well-planned, nonfederal initiative, which is conceived as eventually self-supporting. In the national interest, it should be given its test.