Mutual Aid Societies in the Hispanic Southwest: Alternative Sources of Community Empowerment

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Alternative Sources Of Community Empowerment

By

Jose A. Rivera
University of New Mexico
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MUTUAL AID SOCIETIES IN THE HISPANIC SOUTHWEST: ALTERNATIVE SOURCES OF COMMUNITY EMPOWERMENT

Jose A. Rivera
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EXECUTIVE SUMMARY

Mutual aid societies, or sociedades mutualistas, flourished in the Hispanic Southwest at the turn of the century serving as indigenous vehicles for community self-help and social support. Some societies survived into the contemporary period and continue to stress their original values and to advance their principles of mutualism: Unity, Work, Protection, Education, Faith, and Brotherhood. Sociedades mutualistas, and their counterpart fraternal organizations amongst the successive waves of immigrant groups to America, adopted the practice of mutual aid by borrowing self-help concepts of earlier groups: medieval guilds, nineteenth century friendly societies, rural cooperatives, and more regionally, the lay brotherhoods associated with the Catholic Church.

The broader mutual aid and self-help movement in the United States has been quietly gaining in momentum and, since about the mid-1970s, has been the focus of numerous research projects which seek to shed light on this "new" system of non-governmental support. To facilitate discussion, the present study settled on "mutual aid societies" as a generic
term which relates to the broader organizational forms of self-help but which also allows the study to focus on societies which operate under the fraternal benefit system. Typically, a mutual aid society organized as a fraternal benefit group offers a low cost insurance program (life, accident and/or health) for its members and often sponsors activities and social service projects for the benefit of the community at-large.

In general, mutual aid societies are organized on a non-profit basis and may receive tax-exempt status under the U.S. Internal Revenue Code, Section 501 (c) (8). For societies which do offer a formal insurance program, the various state statutes and state level insurance codes require them to operate without capital stock, with a supreme governing body, a system of subordinate local lodges, a representative form of government, a voluntary group of qualified members, and with a program of services for the mutual benefit of the members and their beneficiaries. In addition, the codes allow societies to conduct other social, intellectual, educational, charitable, and benevolent activities consistent with state statutes. As of 1983, some two-hundred different fraternal benefit societies operated in the fifty states and Canada with a combined membership of ten million persons participating across 43,366 local lodges.

Despite the proliferation of fraternal benefit societies, the literature on their rich experiences is scanty. With
respect to sociedades mutualistas in the Hispanic community, documentation is limited to brief descriptions in texts on the history of the Southwest and to a handful of published and unpublished items. The present study examined these sources in the literature, but as a validity check on the scattered descriptions, the study developed case histories of four sociedades which survived into the contemporary period: the Alianza Hispano-Americana, (Arizona and the Southwest) the Sociedad Progresista Mexicana, (California) the Sociedad Proteccion Mutua de Trabajadores Unidos (Colorado, Utah and New Mexico), and the Union Protectiva de Santa Fe (New Mexico).

The study reviews the historical experiences of the four cases as a means of developing policies appropriate both to the internal affairs of sociedades mutualistas and to the role of governmental institutions as a whole. The exploratory approach yielded five key issues which warrant immediate attention: (1) organizational continuity, (2) barriers to expansion of capacity, (3) potential service areas, (4) alternative resources and financing mechanisms, and (5), models for linkages and networking.

Along with the need to maintain stable financial bases, recruitment of new and younger members appears at the top of the agenda for sociedades mutualistas desiring longevity. Social members, general members, associate members, and auxiliaries for spouses, children and juveniles may have to be incorporated as additional categories of membership. Publicity and marketing plans can perhaps target on the desired
qualities of all segments of potential members but which draw from sources already compatible with the principles of mutualism. Recruitment plans can thus concentrate on groups likely to share similar philosophies. Once enrolled, societies need to provide a steady flow of information to all members, both to increase the level of active membership and to achieve a good retention record. Continuation of the organization can also be enhanced by way of partnerships with other entities in the public, non-profit and private sectors or by way of social service subsidiaries sanctioned by the general membership.

To expand the scope of services, barriers may first have to be removed. Internally, a sociedad mutualista may want to broaden its organizational purposes and general powers via simple amendments to any restrictive by-laws. External barriers will be more formidable. The state level insurance codes, for example, do not encourage the expansion of programs. Societies can provide only those insurance benefits expressly determined by state legislation. The variation and limits imposed state by state discourage regional and national organizations from offering comprehensive insurance and benefit packages. Innovative services and arrangements allowed in one state may turn out to be disallowed in another, a situation which works against proposals for unique services which require high enrollments. Societies need to organize a collective effort which will achieve a uniform code across the fifty states.
Ideas for new service areas are plentiful. The study recommends that sociedades mutualistas begin by examining potential in the areas of historical and otherwise natural concern: health and health-related services, income security, employment, legal aid, immigration problems, affirmative action, civil rights, recreation, cultural events, education, protection of property rights, collective social action, and special services to children, youth and elderly members of the family.

Expansion of services areas will require resources. An increase in insurance benefits can be self-financed through conjoint increases in total enrollment levels and in the system of dues and premiums. Services and benefits outside of the insurance program can be financed separately through a combination of strategies:

-- development of revolving loan funds;
-- investment of surplus funds;
-- establishment of matching fund programs;
-- establishment of development funds capitalized by donations, gifts, and bequests;
-- contracting with state agencies administering the block grant programs;
-- development of a financial services referral program;
-- sponsorship of local fund raisers through ongoing social, cultural and recreational activities;
-- establishment of joint ventures in economic development with private businesses;
-- development of income generating projects such as credit unions and coops; and
-- organization of conferences of sociedades mutualistas to share project ideas and how to finance them.

A successful fundraising program, however, will not generate all the resources needed to serve the total need in the community. In the issue area of models for linkages and networking,
the study concludes that a broker and advocacy role may serve as the most practical and cost effective way in which a sociedad mutualista can augment services for its members and for other persons in need. Many specific ties and links between mutual aid organizations and the agencies of the social welfare establishment are possible. Human services agencies, on the one hand, can:

-- strengthen the helping capacity of mutual support groups by providing training assistance services in specific human services technologies;
-- train agency staff itself on the preventive and supportive roles played by mutual helping systems in the community;
-- share agency facilities and resources;
-- invite society leaders to serve as members of committees, task forces, and advisory boards;
-- hire bilingual and bicultural society members into staff outreach positions;
-- develop volunteer, part-time positions;
-- create financial and other incentives to promote personal and family-based care versus the more costly forms of institutional care;
-- encourage the development of a continuum of service providers from the informal sources in the community to the more formalized sources;
-- collaborate with natural support sources to develop informal helper programs.

Sociedades mutualistas themselves can initiate and promote linkages to the professionalized human services system which are either no or low-cost and which reinforce the principles of mutualism. Possible roles include serving as community advocates, casefinders, service and resource brokers, private ombudsmen, volunteer consultants, program critics, policy advisors, or agency employees.

Mutual aid societies as defined in the study comprise one type of self-help organizations operating outside the formal
agencies of the social welfare establishment. Other research attests to the existence and importance of the more general system of voluntary support found throughout the communities of contemporary society: primary groups, mediating structures voluntary associations, and others. A cursory review of the literature reveals enormous support for public policies that will strengthen and undergird these sources of informal and voluntary support. The results of the present study demonstrate a variety of policy and practice initiatives that will strengthen links across the continuum of service systems. The study contends that an enlightened human services policy will recognize that mutual aid and other voluntary support systems can play a substantial role in the emerging paradigms of social welfare which stress preventive, holistic and decentralized approaches to physical, mental, and social well-being.

Public policy should recognize and then validate the principles of self-help and mutualism by way of explicit programs and incentives that foster empowerment at the community level. At the federal level, the Department of Health and Human Services, and other related federal agencies, should:

1) develop policies which recognize the unique role of self-help and mutual support groups, especially with regard to their inherent sensitivity to social and cultural values present in a given community setting;

2) provide mechanisms such as information clearing-houses, directories, conferences, and newsletters, whereby the groups can share ideas on informal helping technologies, financing and investment strategies, private sector linkages, new models of service, membership needs assessment methods, recruitment of youth, etc.;
3) encourage similar exchanges between human service professionals and lay community support groups;

4) finance demonstration projects which test and evaluate linkage methods across the informal-formal continuum of services;

5) require, where appropriate, that federally funded programs tap the resources and inherent sociocultural strengths of the mutual aid and voluntary support system at the community level; encourage and approve budget line items which underwrite the costs of program outreach to the various sources of community support;

6) avoid "parachuting" new programs into communities without first exploring the potential for using any existing natural support systems or indigenous service vehicles which have demonstrable ties to primary groups;

7) when direct funding of self-help groups is not appropriate or desirable, encourage the development and use of intermediary organizations which can bridge the gaps between the informal and formal service systems;

8) undergird community and natural support systems by developing programs which reaffirm family, neighborhood and self-help values rather than undercut them;

9) provide funds for research projects which will build additional knowledge, particularly around effective methods for linking the informal and formal groups.

To coordinate and supplement federal initiatives, state level departments and planning agencies should:

1) conduct workshops and awareness seminars for those state agencies and staff who may not be familiar with support groups at the informal end of the continuum of services;

2) create financial incentives and other rewards to block grant implementing agencies which propose service delivery systems which will tap the resources of mutual support and other voluntary groups;
require that all state adopted plans for human services and community development activities take into account the role of self-help groups already existing in the communities.

4) encourage the leadership of specific mutual aid and self-help groups to participate in state level planning activities on an adjunct basis;

5) fund key projects which purport to link the informal and other community support groups with the system of state human services programs in order to document successful and unsuccessful approaches;

6) experiment with new cost reimbursement programs which reward sources of support at the community level which prevent or eliminate the need for the more costly forms of institutional care; care should be taken in the experiment to not "commercialize" the otherwise natural systems of support;

7) issue program announcements on a competitive basis to stimulate and fund demonstration projects which link community support groups with the resources of the private sector;

8) encourage state and private colleges to incorporate self-help concepts into the human services curricula, particularly in mental health, health care and gerontology courses.

Local level human services agencies likewise can develop creative partnership models, taking care not to stifle the voluntary initiative of mutual aid and other community support groups. From among the diverse network of local agencies, senior citizens' centers, community mental health centers, and primary care family clinics stand out as strategic "link places" in which to bridge the indigenous sources of social support with the providers of formalized and professionalized services.
In addition to recommendations for collaboration in the practice setting, the study concludes with the need for further research. More case histories, organizational profiles and survey research studies are needed which will shed light on:

(a) alternative types of mutual aid organizations;

(b) the role of ideology within an organization and how the guiding principles are translated into action;

(c) the importance of commitment to mutualistic approaches and how commitment is maintained;

(d) differences between "successful" and "unsuccessful" organizations;

(e) variations with respect to member participation and group process;

(f) types of linkages with other community support systems, especially with formal agencies;

(g) relative effectiveness of services or benefits where these are duplicative and can be compared (both intra- and inter-group);

(h) hypothesis testing studies where comparisons can be made systematically across the types of mutual aid groups and where the findings can be generalized.

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Preface

This Research Report was made possible by a grant from the U.S. Department of Health and Human Services. The Assistant Secretary for Planning and Evaluation announced an Alternative Financing Project in July of 1983 requesting creative ideas for policy development which would (a) increase consumer choice, (b) promote competition among providers, and (c) reduce governmental control over decisions for the provision of social services.

The Southwest Hispanic Research Institute at the University of New Mexico proposed a study which would document the rich historical experience of Hispanic mutual aid societies in the Southwest as independent, non-governmental providers of community services. The secondary but much broader purpose was to explore alternative arrangements which would integrate the strengths inherent in voluntary mutual support with the resources of the more formalized social welfare establishment.

This report presents detailed information regarding each of the main purposes. Section one provides background material for readers who may not be familiar with the history of mutual aid groups in the global and human context. Section two discusses the technical aspects of contemporary mutual aid societies in the United States with respect to legal, regulatory and administrative requirements. Section three focuses on the origins and social welfare functions of mutual aid societies or *sociedades mutualistas*, in the Hispanic Southwest,
followed by a series of four case studies of actual societies described in section four.

Sections five and six return to the major policy issues addressed by the study at the outset. Section five analyses the potential of *sociedades mutualistas* (and other similar mutual support groups) as vehicles for an expanded program of community services. After detailing the set of organizational, legal, regulatory and financial barriers, the section presents recommendations for new service areas, alternative resources and financing mechanisms, and models for linkages and networking.

Section six concludes the paper with a discussion of broader policy issues that hold implications for mutual aid and other voluntary support systems and how they can serve as vehicles for community empowerment by linking with the professionalized services of the social welfare establishment. Specific recommendations in policy development and practice are enumerated for consideration by federal departments, state level planning and administrative agencies, as well as by local governments and human services organizations. In spirit the recommendations advocate a new paradigm of pluralism which links formalized services with the inherent social and cultural strengths of mutual support groups at the informal end of the service delivery continuum. Prevention, decentralized support, and holistic models for social welfare serve as the recurrent themes embodied in the recommendations for policy development and practice.
A few words about definitions and key terms. Mutual aid in response to basic human needs is not new. Although the self-help approach to problem-solving both at the individual and community levels has quietly been gaining momentum, its roots can be traced to all periods of the collective human experience. To settle on a single term which applies to the plethora of organizational forms of mutual aid is a difficult, if not impossible, proposition. To facilitate understanding this report adopted "mutual aid societies" as a generic term which relates to the broader array of mutual support groups while at the same time allows the report to focus on societies which operate under the fraternal benefit system. Typically, this latter type of mutual aid society offers a low cost insurance program (life, accident and/or health) for its members and often sponsors community service projects. Whereas section one of the report clarifies the historical forms of mutual aid organizations, section two defines the present focus on contemporary societies which operate as fraternal benefit insurers. When the term sociedades mutualistas is used, obviously the reference is to Hispanic mutual aid societies.

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I

BACKGROUND AND INTRODUCTION

Mutual aid in response to human need is not new. Communal forms of support and protection have evolved throughout history, as evidenced in the clans and kinship groups prevalent in tribal societies, crafts and other guilds prominent in the life of medieval cities and towns, and on through the more contemporary examples of brotherhoods, cooperatives, worker societies, voluntary associations and self-help organizations. Best expressed by Petr Kropotkin in 1902, the principle of mutual support has been "so deeply interwoven with all the past evolution of the human race, that it has been maintained by mankind up to the present time, notwithstanding all vicissitudes of history."¹

Guilds, worker (friendly) societies, and agricultural cooperatives of earlier periods exemplify Kropotkin's paradigm of mutual support. In the medieval city, guilds functioned not only as production and marketing vehicles for members, as in the example of crafts guilds, but also as indigenous social welfare collectives. Governed by self imposed statutes, these organizations were quite meticulous as to the social duties to be assumed by the members:

If a brother's house is burned, or he has lost his ship, or has suffered on a pilgrim's voyage, all the brethren must come to his aid. If a brother falls dangerously ill, two brethren must keep watch by his bed till he is out of danger, and if he dies, the brethren must bury him...and follow
him to the church and the grave. After his death they must provide for his children, if necessary; very often the widow becomes a sister to the guild.2

Guilds were common throughout medieval Europe. Friendly societies, on the other hand, originated in nineteenth century England among local workers -- ultimately numbering some 27,000 different groups.3 Through a system of weekly payment of dues, the workers accumulated a reserve of funds to support members in times of financial need, illness, or to assist families with burial expenses in the event of a member's death. As described by Katz and Bender, these friendly societies set up special funds {to assist} members through crisis periods. Members could also borrow for the repair or building of a home, to purchase a cow, or to stock a small business. Most of the... concrete benefits were thus provided through an early cooperative form of insurance.4

While friendly societies proliferated in England, a string of agricultural cooperatives, organized as leagues, associations, and chambers of agricultural commerce, flourished in 19th Century Spain as part of an internal struggle over rural reform issues. As reported by Robert W. Kern, a sizeable block of mutual aid and mutual protection societies joined forces with the agricultural and horticultural self-help groups in efforts to protect local agricultural enterprises. Their agenda for national regeneration included:
Irrigation projects, protection of property from interference, progressive taxation, new transportation policies, ... acceleration of education.... labor legislation, widespread welfare programs, ... The abolition of all special privileges derived from government employment.... {and} the transfer of many governmental functions and services to committees of responsible citizens.5

Despite a strong policy favoring state centralism, these reform efforts in Spain were successful in stimulating local initiatives, including the establishment of societies offering early forms of collective insurance.

Meanwhile, colonists of the present United States likewise developed mutual support organizations, both in the East coast and the Hispanic communities of the Southwest. On the eastern shore, the Scots Charitable Society of 1657 often is recognized as the first organized mutual aid group. But, by far, most historical accounts cite the late 1800s and the early 1900s as the period which evidenced the greatest proliferation of mutual aid societies.

John Jordan Upchurch is credited with having organized the first insurance benefit society in 1868 at Meadville, Pennsylvania. According to the National Fraternal Congress of America, Upchurch was a Mason who developed a lodge for the working class of the area; the lodge operated on the principles of "brotherhood," "good citizenship" and "human dignity." Soon after its founding, Upchurch and the society developed a plan of group insurance which would later serve as a basic model for other societies:
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. 6

Mutual aid societies, offering diverse social, educational and burial fund programs, were particularly attractive to the successive waves of immigrants to the United States as they adjusted to a new way of life. Often the networks of assistance were statewide as in the case of Greek immigrants in Massachusetts. By 1912, the Pan Hellenic Union had organized twenty branches in that state. Organizations by and for other immigrant groups also emerged in the area at the turn of the century. Springfield was home to twelve separate societies for Italians; the Lithuanians in Massachusetts developed sixty mutual benefit societies; Polish, French, German, Hebrew, Swedish, Belgian, and Finnish organizations also flourished in the state at the turn of the century. 7

Mostly, these immigrant societies aided their members providing sick benefits, temporary lodging and meals, informal visitations, interest-free loans, and with burial funds in the event of death. New York City, Chicago and Philadelphia were among other locations where mutual aid societies proliferated. 8 For the most part, the organizations fulfilled the support purposes for which they were established and were subsequently dissolved as their immigrant constituencies gained access to the mainstream opportunities of the American economy: jobs, education and income security.
Hispanic Americans in the present Southwestern United States established similar support organizations. As a group, the societies, or **sociedades mutualistas**, provided social welfare services with local resources and volunteer help; facilitated and organized activities for community problem-solving; protected the economic interests of the emerging working class in local and regional industries; and, reportedly, championed efforts to achieve equality, community justice and civil rights.

Under a great variety of names, the **sociedades mutualistas** proliferated into virtually every major area in the Southwest settled by Hispanics. Many **sociedades** dissolved following the pattern in the immigrant communities elsewhere in the country, but some have endured and continue to serve as indigenous and self-financed sources of mutual benefit and support. This resiliency may be attributed to several factors which distinguish Hispanics from other ethnic groups in America. First, a significant portion of Hispanics in the Southwest were never **immigrants** to the United States at all since their settlement of the region dates back in history well before the landing of the Pilgrims on the eastern shore, a historical fact which has made the Southwest a Hispanic homeland for more than three centuries. Second, the proximity to Mexico makes for continuous migration of Mexican families into the Southwestern states in search of employment and in many cases, permanent residency. Third, Southwest Hispanics
in general have not assimilated at the hastened pace associated with other cultural groups. Indeed, the evidence suggests that **sociedades mutualistas** often were organized to protect and promote Hispanic culture against encroachment by Anglo society.

Despite the widespread use of **sociedades mutualistas**, the literature on the subject is scanty and of limited circulation. Moreover, whatever material does exist has tended to focus on the role of the societies in their struggles to protect gains made by the Hispanic community in the areas of labor and civil rights during the late nineteenth and early twentieth centuries. The role of the **sociedades** in community problem-solving and in the provision of supportive services has not been studied as much, especially with regard to their potential as vehicles for local self-help and social welfare in contemporary society.

Shrinking resources have made policy-makers and administrators of public organizations more conscious of the need for voluntary efforts by the non-governmental sector. For several generations now, **sociedades mutualistas** and their counterparts elsewhere, have practiced self-help centered on values that have found "new" meaning by society as a whole: Unity, Work, Education, Faith, Brotherhood and **Ayuda Mutua** (Mutual Aid). Recent trends support **more** rather than **less** mobilization of resources at the local level. Institutional help is giving way to family-and community-based care as
people everywhere, especially the poor who have relied on government in the past, are acting on masse to secure food and supplies, to build and repair adequate housing, to conserve energy, to increase community and consumer activism.

More specific to social welfare policy, the formal helping professions in the human services field, according to Frank Riessman and other policy analysts, have begun to recognize the important role that can be played by the "natural helpers" who have heretofore not been mobilized but who can perhaps be integrated into a caregiving system which stresses prevention, self-care and personalized services.

Whereas the specific literature on Hispanic mutual aid and benefit societies is very limited, the broader topics of natural and informal support systems, mutual and peer help groups, mediating structures, and self-help organizations in general have begun to attract the attention of researchers. In 1976 alone, for example, two national journals, Social Policy and the Journal of Applied Behavioral Science, both devoted entire issues to this area of inquiry. Since then, the literature has grown steadily, with an increasing focus on policy and administrative concerns.

The purpose of this paper is to examine sociedades mutualistas in the Southwest which survived the onslaught of public programs in health, human services, and community development and whose mediating functions perhaps can shed new light on contemporary self-help strategies at the local level. In particular the paper explores alternative arrangements which can integrate the strengths inherent in
voluntary mutual support with the resources of the more formalized social welfare establishment and its repertoire of human services technologies. The paper identifies initiatives that will encourage sociedades mutualistas in their continued search for in-kind and informal support methods. Care is taken so as not to propose arrangements which could stifle or supplant their indigenous or otherwise informal approaches to family and community problem solving. Instead, the paper purports to identify barriers of a legislative, administrative or regulatory nature that impinge on the ability of these and other similar mutual support organizations to broaden their scope of services or to form alliances and linkages with the established network of human services agencies in the public and private sectors.

In methodology and approach, research for the paper began with a review of published and unpublished materials on the experiences of sociedades mutualistas in the Southwest from the middle nineteenth century to the present. Where comparable data existed, content analysis techniques were employed searching for common issues, themes and other useful categories of analysis. For the most part, information on Hispanic societies was limited to short descriptions in a handful of historical texts on the Southwest. However, sufficient information was found on four societies which survived into the contemporary period, and they were treated as specific case studies as a reliability check on the wider but scattered descriptions.
Throughout the review of both historical and contemporary material, the procedure was to explicate items with usefulness for policy development in social welfare. The exploratory nature of the research allowed for the posing of various catalytic questions. Some of the areas of inquiry were specific to the internal workings of sociedades mutualistas, for example:

(a) What range of services have they provided in the past?

(b) Have their financing mechanisms been adequate to past and present needs?

(c) Should new resource development initiatives be explored as means to increase service or networking capacity?

(d) What replicable features are inherent in the structure and administration of the societies which might foster new policy approaches to community involvement, volunteerism, and problem-solving?

Other questions were directed at the external environment affecting the sociedades and similar fraternal organizations:

(e) Are there legislative, administrative or regulatory barriers at the federal or state levels that inhibit the ability of mutual aid societies to expand their services and broaden their financial structures?

(f) Can federal or state social welfare agencies contract with societies as service providers (block grant programs and others)?

(g) Can societies establish helping and joint venture partnerships with private sector businesses?

The research process itself generated a set of three contextual and comparative questions of a broader nature and of wider significance:
(h) Do societies (or similar self-help, mutual support groups) supplement or support other efforts generated by government?

(i) Under what conditions do the organizations survive given an era of large public and private social welfare efforts? (What is the role difference?)

(j) Are mutual self-help and other support groups any more successful than comparable efforts by government or private social welfare agencies?

Sections V and VI consider these ten issues in detail, but in preparation, section II first describes the legal and administrative structures of mutual aid societies; section III highlights the origins and social welfare functions of Hispanic Mutual Aid Societies in the Southwest; and section IV presents case histories of four sociedades mutualistas.
II

LEGAL AND ADMINISTRATIVE STRUCTURE
OF MUTUAL AID SOCIETIES

In general, mutual aid societies are organized on a non-profit basis and may receive tax-exempt status under the U.S. Internal Revenue Service Code, section 501 (a) and (c) (8). Section 501 (c) itself lists twenty-three different types of organizations exempt from taxation under 501 (a): community chests, civic leagues, labor and agricultural groups, recreation clubs, mutual ditch, irrigation or cooperative telephone companies, credit unions and coop banks for mutual purposes and without capital stock, mutual insurance companies, and others. Sub-section (8) describes "fraternal beneficiary societies" as those which operate "under the lodge system for the exclusive benefit of the members" and which provide "for the payment of life, sick, accident, or other benefits to the members of the society."

As with other groups defined legally under the more generic term of "beneficial associations," mutual aid societies may be formed by voluntary association of the members under the common-law right of contract. 12 Beneficial associations in turn are those voluntary organizations which provide

for mutual assistance in time of need and sickness, and for the care of families of deceased members. "Beneficial associations" may be used as a generic term to denote those organizations, whether incorporated or voluntary, which are formed, not for
profit, but for the mutual protection, relief, or benefit of their members, or their members' families, relatives, dependents, or designated beneficiaries. They are known also as benefit societies, benevolent societies and fraternal or friendly societies.13

Beneficial associations can be incorporated under state statutory provisions or they can organize on an unincorporated basis through articles of association. Both types of entities hold powers to adopt a constitution and by-laws. In either case, the constitution and by-laws may "not contravene the law of the land;" they should be "in conformity with public policy," and they should adhere to generally accepted standards of reasonableness. 14 Those seeking incorporated status generally file according to the provisions of the home state's Nonprofit Corporation Act as is the requirement for all other nonprofit corporations. The Acts typically acknowledge "benevolent" and "fraternal" as "lawful purposes" along with the better known references to "charitable," "educational" and "scientific" activities. Unless otherwise provided in its own articles of incorporation, each beneficial association (or mutual aid society) is entitled to exercise the same powers as those granted other nonprofit entities.

The powers of each beneficial association are determined at two fundamental levels. Firstly, the association's powers depend "on the statutes under which they are organized; and such associations can exercise only those powers expressly granted by the {state} legislature and those further
powers which are incidental to the exercise of the powers so expressly conferred." 15 Secondly, remaining consistent with the powers conferred by the state statute which allowed the creation of the association, the association in turn constructs and effectuates the benevolent purposes for which it is organized.

The constitution and subsequent by-laws serve as the legal instruments which establish the more specific powers regarding, among other items, scope of benefits, membership eligibility, governance, duties of members, and an assessment structure. Benefit provisions may be stipulated only for activities allowed in the benefits contemplated by regulatory statutes and further defined in the association's statement of purposes. 16 Very importantly, each association holds inherent powers in its constitution and by-laws to determine membership criteria, sometimes restricted by residency, age, religion affiliation, occupation, 17 and other categories such as ethnic or national origin. Membership entrance can be governed by rules of initiation "according to secret or ritualistic rites, prepayment of certain fees, dues or assessments, and the issuance, delivery, and acceptance of a certificate of membership...." 18

In organizational structure, beneficial associations typically consist of one central and supreme body, usually at a national, regional or statewide level, and a series of numerous bodies such as lodges, chapters, or councils operating at the local level. National associations often
organize intermediate bodies at the state level. Relationships across the various components usually are well defined in the constitution and by-laws. A supreme body retains legislative, executive, and judicial powers for all society-wide matters; where intermediate bodies exist, each may exercise powers delegated to it by the central or parent body within a defined jurisdiction; the local bodies form the operational structure of the association and are organized to carry out local activities in accordance with charters granted to them by the higher bodies. 19

By internal regulation and inherent in the participatory philosophy of these organizations, most direct service programs (formal and informal, with emphasis on the latter) are sponsored at the level of the local body. Within the social welfare function, supreme bodies or otherwise headquarters office in the past have tended to sponsor projects rather than the administering of services. A survey in 1949, for example, sampled twenty-four associations and found that headquarters offices mostly administered projects: old age homes, orphans homes, hospitals, sanatoria, summer camps, health and medical centers, recreational facilities, and athletic activities. Local lodges, on the other hand, performed benevolent work more at the individual, family and local community level: payments and contributions to members in need, donations to outside persons, assistance in sickness, accident cases and during times of natural
catastrophes, contribution to community welfare drives, donations to special population segments in need such as the aged and orphaned children, and sponsorship of special patriotic events.

Beneficial associations that issue insurance policies to their members are also known as "fraternal insurers," "fraternal societies," "fraternal beneficiary societies," or as "mutual fraternal insurers." The fact that these carriers are owned and controlled by the policy holders and do not issue capital stock distinguishes them as a type of mutual insurer. The "fraternal" characteristic indicates that the society qualifies as carrier, under a state insurance code, which is organized on a social basis through a system of local councils or lodges. The better known beneficiary societies which operate insurance programs include, among others, the Knights of Columbus, Lutheran Brotherhood, Polish National Alliance, Sons of Norway, Woodmen of the World, Electrical Workers Benefit Association, American Postal Workers Accident Benefit Association, Independent Order of Foresters, and Police and Firemans' Insurance Association.

The larger societies operate on a national scale and over time have enrolled members in the hundreds of thousands, expanded their services beyond the initial "burial insurance" program and have also diversified their income generating and investment strategies. The Lutheran Brotherhood, for
example, presently has over 900,000 members served by 1,000 staff representatives located throughout the country. In 1982 the Brotherhood had $11 billion of life insurance in force and apart from life and health insurance, also provided financial security services to its members in personal and financial planning, estate analysis, tax analysis and business planning. The charitable programs include disaster relief, orphan benefits, scholarships, guaranteed student loans for the college bound, and a gift matching program to encourage donations at the local membership level. Its portfolio includes not only the insurance programs but also a program of investments through subsidiary corporations.²²

Some ethnic based societies have also developed a multi-state network of membership. The Polish National Alliance, headquartered in Chicago, has 1,400 lodges at the local level located in thirty-six states. In assets and life insurance activity the Alliance is the largest ethnic fraternal benefit society in the country, and according to its own estimation, ranks tenth among all similar societies. In 1977, almost a century after its founding, it had over 300,000 members; 900 or so in sales representatives and other staff; financial assets in excess of $150 million; and $333,400,000 of insurance in force. Apart from the Alliance's direct support of its own college, most of the charitable and benevolent work is carried out by the local lodges where members assist orphaned children, college students,
community youth, the elderly, invalid and hospitalized members, and families stricken with heavy burdens. 23

The Woodmen of the World (WOW) too is gargantuan: approximately one million members nationwide belonging to more than 3,000 local lodges in 28 jurisdictions and 50 states, all serviced by some 1,750 employees. As with other national societies, WOW services, activities, and operations are supported primarily by the sale of life, health, and accident insurance certificates to members and the subsequent investment of the premium annual income. As of 1982, the organization listed $7.7 billion of life-insurance in force; premium income from life, health and accident protection, and annuities totaled $124 million; net investment income reached $78 million and net gain from operations $43 million. Refunds to members alone totaled close to $40 million. Benefit categories included: death, endowment, annuity, disability, hospitalization, treatment of members with pulmonary tuberculosis, lung cancer or leukemia, and other miscellaneous civic and community welfare projects.

At the local level, WOW lodges typically organize fundraisers to assist orphanages, community centers for the elderly or handicapped, neighborhood parks and athletic programs, school activities, etc. 24

The Woodmen of the World, the Polish National Alliance and the Lutheran Brotherhood are large enterprises by any measure, especially when compared with the vast number
of smaller mutual aid societies. Their self-proclaimed values and purposes, however, are interchangeable across small and large organizations and across dimensions of time:

...to minister to the afflicted; to relieve distress; to seek employment for those without it; to cast a sheltering arm about the defenseless living; to give honorable burial to our sacred dead; to place a permanent token of our esteem upon the member's grave.... It is for mutual benefit when misfortune assails us.... It is for the entertainment of our families and friends in social sessions thus more firmly to weld the fraternal bonds which... unite us....

("Objectives of Woodcraft," Woodmen of the World)

Member services and broad charitable work of beneficial associations, large or small, is encouraged through the tax exemptions they can receive from federal, state, and local governments. As noted earlier, tax exemption is provided for at the federal level by section 501 (a) and (c) (8) of the Internal Revenue Service Code. With the exemption comes the requirement that the organizations operate through a system of local lodges, e.g., branches, chapters, councils, chartered by a central or parent body. Through a critical sub-requirement, each society must carry out most of its activities through local lodges that are largely self-governing. "In order to be exempt it is also necessary that the society have an established system for the payment to its members or their dependents of life, sick, accident, or other benefits."
In addition to complying with the IRS Code, societies which adopt insurance benefit programs must also adhere to the insurance codes in the states where they operate local lodges. Before they can issue policies, they must apply for and receive licenses to operate as fraternal insurance carriers. Commonly, the states classify the organizations as "fraternal benefit societies" and exempt them from the insurance laws governing commercial carriers including exemption from state and local taxes on funds generated through the sales of insurance policies. Consistent with federal requirements, state statutes define fraternal benefit societies as organizations structured:

(a) on a not-for-profit basis;
(b) without capital stock;
(c) with a supreme governing body or parent;
(d) with a system of subordinate, local lodges;
(e) with a representative form of government;
(f) with a voluntary group of qualified members; and
(g) with a program of services for the mutual benefit of the members and their beneficiaries.

Typically, the state insurance codes authorize societies to set forth purposes in their articles for "any lawful social, intellectual, educational, charitable, benovolent, moral or religious advantages."

Table A, following, highlights and compares the statutory provisions included in the insurance codes for the south-western states of Texas, New Mexico, Colorado, Utah, Arizona and California. The table reveals uniform or approximate characteristics in the dimensions of legal and organizational structure, form of government, exemptions, and reporting
<table>
<thead>
<tr>
<th>STATE</th>
<th>LEGAL &amp; ORGANIZATIONAL STRUCTURE</th>
<th>FORM OF GOVERNMENT &amp; MEMBERSHIP CRITERIA</th>
<th>STATE EXEMPTIONS &amp; REPORTING REQUIREMENTS</th>
<th>BENEFITS AUTHORIZED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Texas</td>
<td>Without capital stock; not-for-profit; supreme body with subordinate lodges; organized for any lawful social, intellectual, educational, charitable, benevolent, moral or religious purposes.</td>
<td>Supreme body composed of representatives elected directly or indirectly by members or their delegates.</td>
<td>Exempt from all provisions of state insurance laws; exempt from state, county, district, municipal and school taxes other than real estate and office equipment taxes when used for other than lodge purposes.</td>
<td>Payments of (a) Death benefits; (b) Endowment benefits; (c) Annuity benefits; (d) Temporary or permanent disability benefits as a result of disease or accident; (e) Hospital, Medical or Nursing benefits due to sickness or bodily infirmity or accident; (f) Monument or tombstone benefits; (g) Funeral benefits.</td>
</tr>
<tr>
<td>New Mexico</td>
<td>Without capital stock; not-for-profit; supreme body with subordinate lodges; organized for any lawful social, intellectual, educational, charitable, benevolent, moral or religious purposes.</td>
<td>Supreme body composed of representatives elected directly or indirectly by members or their delegates.</td>
<td>Exempt from all provisions of state insurance laws; nominal filing and licensing fees paid in lieu of all other taxes imposed by state or any political subdivision except for property taxes.</td>
<td>Annual Report filed with State Corporation Commission.</td>
</tr>
<tr>
<td>Colorado</td>
<td>Without capital stock; not-for-profit; supreme body with subordinate lodges; organized for any lawful social, intellectual, educational, charitable, benevolent, moral, or religious purposes.</td>
<td>Supreme body composed of representatives elected directly or indirectly by members or their delegates.</td>
<td>Exempt from all provisions of state insurance laws; all funds exempt from state, county, district, municipal, and school taxes, other than taxes on real estate and office equipment.</td>
<td>(a) Every society shall provide for the payment of death benefits and may issue term, life endowment and annuity certificates; (b) May provide for the payment of benefits in case of temporary or permanent partial disability resulting from sickness or accident and also for permanent</td>
</tr>
<tr>
<td>STATE</td>
<td>LEGAL &amp; ORGANIZATIONAL STRUCTURE</td>
<td>FORM OF GOVERNMENT &amp; MEMBERSHIP CRITERIA</td>
<td>STATE EXEMPTIONS &amp; REPORTING REQUIREMENTS</td>
<td>BENEFITS AUTHORIZED</td>
</tr>
<tr>
<td>--------</td>
<td>---------------------------------</td>
<td>----------------------------------------</td>
<td>------------------------------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Utah</td>
<td>Without capital stock; not-for-profit; supreme body with subordinate lodges; organized for any lawful social, intellectual, educational, charitable, benevolent, moral, fraternal or religious purposes.</td>
<td>Members admitted to the society must be not less than 15 years of age and must furnish evidence of insurability acceptable to the society.</td>
<td>Exempt from all provisions of state insurance laws; all funds exempt from state, county, district, municipal, and school taxes, other than taxes on real estate and office equipment providing that payments for all filing fees have been made.</td>
<td>Total disability as the result of either disease, accident, or old age; (c) May also provide for monuments or tombstones and for payment of funeral benefits; (d) Reserves permitting, may grant loans, extending and paid-up protection, or such withdrawal equities as constitution and by-laws provide.</td>
</tr>
</tbody>
</table>

Annual Report filed with the Commissioner of Insurance. | (a) Any society may provide for the payment of death benefits or endowment, annuity, temporary or permanent disability, hospital, medical or nursing benefits; (b) May grant loans, withdrawal equities, and such non-forfeiture options as its laws permit, provided such grants do not exceed reserves required; (c) May provide for monuments or tombstones and for payment of funeral benefits not to exceed $300 to any person having incurred expense by burial of the member; (d) May create, maintain and operate non-profit hospitals, asylums, homes, sanitariums, or other charitable or benevolent institutions for the benefit of sick, disabled, aged, or distressed members and their families; (e) Societies exclusively providing death or disability resulting solely from accident may contract for full or limited hospital, nursing, and medical attention. |
<table>
<thead>
<tr>
<th>State</th>
<th>Legal &amp; Organizational Structure</th>
<th>Form of Government &amp; Membership Criteria</th>
<th>State Exemptions &amp; Reporting Requirements</th>
<th>Benefits Authorized</th>
</tr>
</thead>
</table>
| California | Without capital stock; not-for-profit; supreme body with subordinate lodges; organized for any lawful social, intellectual, educational, charitable, benevolent, moral or religious purposes. | Supreme body composed of representatives elected directly or indirectly by members or their delegates. Members admitted to the society must be not less than 16 nor more than 60 years of age and must show eligibility of such as per laws of the society. | Exempt from provisions of state insurance laws except the general provisions of the state insurance code; all funds exempt from state, county, district, municipal and school taxes, other than taxes on real estate and office equipment. Annual Report to Commissioner of Insurance. | (a) Every society shall provide for death benefits;  
(b) May provide for (1) benefits payable to members upon their reaching 70 years of age. (2) the payment of benefits in case of total and permanent disability.  
(c) the payment of benefits in the event of temporary disability;  
(d) Any society may enter into life or disability insurance contracts as its laws authorize and assets permit;  
(e) Any society may maintain an emergency, surplus, or other funds such as hospital and help, sanatoria, home, thrift, employee, pension, patriotic, educational and relief funds according to its own laws;  
(f) A society may grant nonforfeiture benefits, cash surrender values, certificate loans and such other options as its laws, reserves and sum of indebtedness may permit.  
(a) Death, endowment and annuity benefits;  
(b) Temporary or permanent disability benefits due to disease or accidents;  
(c) Hospital, medical or nursing benefits;  
(d) Monument or tombstone benefits not to exceed $300;  
(e) May grant loans, withdrawal equities and non-forfeiture options; may create special funds;  
(f) May create, maintain and operate, for the benefit of its sick, disabled, aged or distressed members and their families and dependents, hospitals, asylums, homes, sanitariums or other charitable, benevolent, non-profit institutions. |
| Arizona | Without capital stock; not-for-profit; operate on a lodge system with ritualistic form of work; representative form of government; conducted solely for benefit of members and beneficiaries. | Supreme governing or legislative body and subordinate lodges or branches; supreme body elected by members directly or by delegates. Members admitted must be examined by physician or declare insurability; 18 yrs. minimum age; non-voting general or social members may be accepted. | Exempt from all state, county, district, municipal and school taxes except state fees imposed on societies and taxes on real and tangible personal property. Annual Statement to Department of Insurance. | (a) |
requirements. Benefits and services authorized, however, vary a great deal in terms of scope, specificity, and in some cases, alternative methods of delivery. The criteria for membership in fraternal insurance societies also vary somewhat in terms of age restrictions placed by some states. The table, for now, simply documents the similarities and differences in this sample of state codes; section five of the paper will analyze the service ranges and other matters in more detail.

As of 1983, some two-hundred different fraternal benefit societies operated in the fifty states and Canada with an aggregate membership of approximately ten million persons participating across 43,366 local lodges. The best single source of data regarding aggregate activities is the National Fraternal Congress of America (NFCA) headquartered in Chicago, Illinois. Most of the larger societies belong to the NFCA in furtherance of their common stated objectives: (1) to promote the general welfare of the fraternal benefit system; (2) to disseminate information to the general public; and, (3) to render services to the member organizations.26

The Congress publishes an annual statistical edition reporting activities of both member and non-member societies. The 1983 edition provides a brief exhibit of each organization in terms of insurance in force, number of lodges, assets, premium income, refunds to members, year organized, states where licensed, general activities, and other descriptive
items. Together, the societies reportedly served, in 1983, 9,728,603 certificate holders (members), paid $1,123,466,685 to the members and beneficiaries, and expended $210,552,332 on fraternal activities within the categories of:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charitable Contributions</td>
<td>$ 6,347,529</td>
</tr>
<tr>
<td>Institutional</td>
<td>6,682,803</td>
</tr>
<tr>
<td>Recreation &amp; Health</td>
<td>6,682,393</td>
</tr>
<tr>
<td>Educational</td>
<td>10,567,483</td>
</tr>
<tr>
<td>Religious</td>
<td>11,813,916</td>
</tr>
<tr>
<td>Membership</td>
<td>31,293,165</td>
</tr>
<tr>
<td>Local Unit Benevolent Expenses</td>
<td>41,590,888</td>
</tr>
<tr>
<td>Local Unit Activity Expenses</td>
<td>71,567,457</td>
</tr>
<tr>
<td>Miscellaneous Activities</td>
<td>24,006,698</td>
</tr>
</tbody>
</table>

- 24 -
ORIGINS AND SOCIAL WELFARE FUNCTIONS OF HISPANIC MUTUAL AID SOCIETIES IN THE SOUTHWEST

In the contemporary sense of "fraternal insurers," sociedades mutualistas of the Southwest were preceeded by other forms of voluntary association. The earliest predecessors were lay brotherhoods associated with the Catholic Church and whose members performed acts of charity and good deeds. The most notable groups of this type were the Penitentes of northern New Mexico and southern Colorado where large numbers of rural Catholics organized flagellent brotherhoods at local parish levels beginning sometime at the end of the 18th century. Formally, the brotherhoods were known as La Fraternidad Piadosa de Nuestro Jesus Nazareno. While their penitent rituals brought the fraternities notoriety in the early literature, less publicized has been the fact that the members performed benevolent work to be taken up later by the sociedades mutualistas. Recent scholarship on Penitentes has sought to describe a more balanced view of the brotherhood:

The Brothers of our Lord Jesus require that all members practice fraternity, community and piety. Too often, their Lenten and Holy Week rituals have been emphasized and their year-round commitments overlooked. Although they annually commemorate the Passion of Jesus, Brothers also attempt to emulate His life by living simply and morally and by performing unobtrusive good deeds.

Good deeds performed by local Penitentes included caring for the sick of the village, making funeral and burial arrangements
for members and for others upon request, assisting widows
and orphaned children, and, in general, settling village dis-
putes. To care for the sick the Brothers appointed an Enfermero
(Nurse) from amongst the membership, and together with an
Auxiliadora (woman auxiliary member), this representative
was charged with visiting the sick, reporting back on specific
family needs, and mobilizing both spiritual and material
assistance. In the event of death, the Brothers as a group
would prepare the deceased, conduct a velorio or wake, organize
rosarios (prayers), dig the grave, lead a funeral procession,
and perform the burial ceremonies. Should cash assistance
be needed by the family, often the Brothers would organize
a collection or make an outright donation from a special
fund established for this purpose. Recent analysis of
Penitente documents indicates that some district units or
Concilios eventually formalized the burial assistance pro-
gram by way of a modest insurance policy complete with a
finance committee, a bonded treasurer, and a system of lump
sum benefit payments. 29

Other religious groups active in the Hispanic villages,
during the 18th and 19th centuries, included the church
sponsored cofradías or confraternidades. These organizations
were also lay brotherhoods, but they limited their activities
to the more conventional service needs of the church and the
local congregations. "In localities unattended by a clergy-
man, ... these religious bodies, such as the Poor Souls
founded as early as 1718 in Albuquerque, performed custodial
duties at their assigned parishes, conducted services in the absence of padres, and pooled their resources for charitable works. Other examples, exiting by 1776, included the confraternities of Our Lady of Light, the Blessed Sacrament, the Rosary, and the Third Order of Saint Francis. "The primary purposes of these organizations were to maintain the church and the statues of saints...and to provide mutual aid during times of crisis for the members."31

Mutual aid in the Hispanic Southwest was not limited to concern over health and social welfare needs. Other cooperative associations were formed in the early settlements which took on responsibilities for broader community development projects. Quite common in the colonial period, and still enduring, were local ditch associations charged with the development, upkeep, maintenance and administration of irrigation waters essential to the agricultural economies of each and every village. Property owners belonged to an acequia or ditch association, paid annual assessments with in-kind labor or cash, joined in ditch cleaning and maintenance chores, and elected a commission and mayordomo ("ditch boss") who would administer the flow and usage of irrigation water on an equitable basis. "Once selected," the mayordomo "inspected and superintended repair of acequias, regulated the number of days labor required of each proprietor, distributed and apportioned water, adjudicated disputes, and searched for infractions of regulations."32 The job of the commisioners, on the other hand, was to adopt by-laws,
assess dues to cover the costs of operations and ditch main-
tenance, review reports submitted by the mayordomo and 
treasurer, keep and approve all written records of association 
proceedings, and establish any community work such as the 
annual cleaning of the acequia in the spring. Major work 
tasks were performed collectively by all members, a practice 
which continues to the present. 33

Both the religious oriented brotherhoods and the acequia 
associations pre-dated the sociedades mutualistas which flouri-
shed during the late 1800s and early 1900s. Apart from serving 
as forerunner models, they underscored the point that Hispanics 
in the New World were quite ready and able to address collect-
ively the human and community development needs of the times.

Urbanization, regional development and Anglo migration 
to the Southwest after the war between the United States and 
Mexico (1848) began to change the agrarian lifestyle in which 
the communal associations had flourished. Community land 
grants and other collectivist forms of village organization 
clashed with the capitalist system of "Americanos" invading 
the Hispanic homeland. In the cash economy of the United 
States, new forms of protection for an emerging working class 
were needed. In the area of mutual aid, commercial life 
insurance companies were not interested in selling life 
insurance to low-income groups and to members of minority 
groups in the United States 34 due in part to concern over 
profit and sales maximization but also to racism and stereotypes 
within the industry. In the South, for example, Blacks
reportedly were forced to establish their own fraternal benefit societies and commercial life insurance companies.\textsuperscript{35} Amongst some Hispanic communities, "commercial companies refused to sell policies to Mexican Americans because it was believed that they all had tuberculosis."\textsuperscript{36}

In the Southwest, many initial Hispanic settlers of the region continued their subsistence, agricultural economies well into the late nineteenth century and into the early twentieth century. The hard cash demanded by commercial insurance companies was in short supply and needed for other household, family and farm priorities. Those family members who left the farms and who joined the newer immigrants from Mexico in the urban centers and fledging cities of the South-west too had other basic necessities to finance. As with other working class groups in America, rural and urban Hispanics shared a need for protection but were "not sufficiently affluent to attract the agents of commercial companies."\textsuperscript{37} Conditions were ripe for the flourishing of more participatory structures which would offer low-cost insurance at a scale that wage-earners, newer immigrants (from Mexico), and small family farmers could afford.

In Colorado, New Mexico, and Arizona, regional development activities opened new mines and greatly accelerated operation in existing ones at the turn of the century. Rural Hispanics migrated to the distant and often isolated mining towns and were among the first groups to establish clubs which would organize social and recreational activities;
in some cases the clubs would provide other benefits such as 
life insurance at a cost everyone could reasonably afford. 
By 1913, the mining towns of Frederick, Colorado, Silver 
City, New Mexico, and Morenci, Arizona, among several others, 
al so had established sociedades mutualistas for the Hispanic 
work force. 38 One regional organization alone had a total 
of thirty-eight separate lodges in as many communities 
throughout Arizona and New Mexico. 39 

Several historical studies have documented the pro-
liferation of Hispanic societies among working class groups 
in Texas, also during the latter nineteenth and early 
twentieth centuries. David Weber, for example, recorded 
that:

Most of these groups were fraternal orders 
of workingmen, established as social clubs 
which would also provide insurance, medical 
benefits, and other services .... The Club 
Reciproco ... was founded in Corpus Christi, 
Texas, in 1873 with the stated purpose 
of "the protection of the poor and the 
mutual benefits of its members ...." By 
1910, twelve such Mexican American 
societies existed in Corpus Christi 
alone .... 40

In his study of El Paso history between 1880 and 1920, 
Mario Garcia found evidence that seven or more Mexican-
American mutual assistance societies existed side by side 
within the same city, together providing death benefits to 
surviving widows and children, assisting members with 
hospitalization costs, and paying for funeral expenses of 
deceased members. 41 Likewise, Arnoldo De Leon reported the 
existence of seven societies by various names in San Antonio
and several others in Brownsville, Eagle Pass, Corpus Christi and El Paso during 1870-1900. Crediting those organizations with providing low-cost funeral insurance, sick and other medical care benefits, low-interest loans to members, and also serving as fulcrums for social activities in their respective communities, De Leon offered an explanation for their popularity in that period of Texas history:

Considering the oppressive conditions that kept the (Mexican) Tejano community from calling upon white society for succor or intervention in its behalf, they turned to autonomous benevolent associations as an organized means of improving their circumstances. As self-aid organizations these mutualistas came to the aid of their members or to the assistance of the barrio in time of dire need.43

Barrios in California also experienced the emergence of mutual assistance clubs and societies. In his study of Santa Barbara between 1848-1930, Albert Camarillo profiled the activities of four societies there and summarized their common characteristics and functions: "(1) mutual aid and insurance benefits; (2) fraternal association; (3) protection of the rights and privileges of Mexicans; and (4) promotion of cultural, social, patriotic, and recreational activities."44 In his history of the East Los Angeles barrio, Ricardo Romo provided examples of several societies which emerged after 1918. Romo likewise attested to the multiple functions of these barrio organizations:

meeting the immediate needs of the immigrant (Mexican) family worker, especially in housing, employment, and health care; maintaining the traditional culture and values of the
homeland through the promotion of patriotic and religious festivals and raising both the ethnic and the class consciousness of the community; improving the status of the immigrant community and individuals by challenging unjust laws, exploitation, and deprivation of civil rights.45

Conditions in rural California also nurtured the formation of other societies. Paul Taylor's study of the Imperial Valley noted that in the small town of Brawley during the early 1920s, two working class societies existed there and extended considerable benefits to their members, including payments for doctor bills, medicines, a daily allowance for one-half of lost wages due to illness, as well as legal aid and payment of funeral expenses.46 One of the "chief reasons why Imperial Valley Mexicans do not become objects of charity," Taylor observed in 1930, was that "the Mexicans themselves are organized for their own mutual aid."47

Community and area studies have not been conducted for all Hispanic settlements in the Southwest likely to have hosted sociedades mutualistas; yet the handful of sources mentioned above uncovered an impressive number of mutualista organizations. Table B, following, displays a composite list of more than seventy-five sociedades mutualistas mentioned in the scanty literature with some additions derived from this present research. The list is by no means exhaustive and simply illustrates the popularity of these societies. Judging by their various names, sociedades mutualistas as a group focused on more than a simple program of life or "burial" insurance. Other issues or programs included workers' rights, community
development, patriotism (United States and Mexico), friendship, group recreation, philosophy and debate, community philanthropy, literature appreciation, and *ayuda-mutua* (self-help). The case-histories presented in section four will highlight examples of specific *mutualista* projects and community activities.
Table B:

Composite List of Known Sociedades Mutualistas in the Southwest

<table>
<thead>
<tr>
<th>STATE &amp; LOCATION</th>
<th>SOCIETY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Texas</td>
<td></td>
</tr>
<tr>
<td>Corpus Christi</td>
<td>Club Reciproco</td>
</tr>
<tr>
<td>San Antonio</td>
<td>Sociedad Benevolencia</td>
</tr>
<tr>
<td></td>
<td>Sociedad Mutualista</td>
</tr>
<tr>
<td></td>
<td>Sociedad Benito Juarez</td>
</tr>
<tr>
<td></td>
<td>Sociedad de la Union</td>
</tr>
<tr>
<td></td>
<td>Círculo de Obreros</td>
</tr>
<tr>
<td></td>
<td>Union Occidental</td>
</tr>
<tr>
<td></td>
<td>Sociedad Mexico-Tejana</td>
</tr>
<tr>
<td></td>
<td>Alianza de Sociedad Mutualista de San Antonio</td>
</tr>
<tr>
<td></td>
<td>Benevolencia Mexicana</td>
</tr>
<tr>
<td></td>
<td>Benevolencia Femenil Mexicana</td>
</tr>
<tr>
<td></td>
<td>Union Mutualista Ignacio Allende</td>
</tr>
<tr>
<td></td>
<td>General Mariano Escobedo</td>
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<tr>
<td></td>
<td>Hijos de America</td>
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<tr>
<td></td>
<td>Hijos de Mexico</td>
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<tr>
<td></td>
<td>Ignacio Zaragoza</td>
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<td></td>
<td>Alianza Recreativa Mexicana</td>
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<tr>
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<td>Cruz Azul Mexicana</td>
</tr>
<tr>
<td>El Paso</td>
<td>La Union Occidental Mexicana</td>
</tr>
<tr>
<td></td>
<td>Los Caballeros del Progreso</td>
</tr>
<tr>
<td></td>
<td>Sociedad Mutualista Mexicana La Protectora</td>
</tr>
<tr>
<td></td>
<td>La Benefica</td>
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<td></td>
<td>Sociedad Union Constructora</td>
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<tr>
<td></td>
<td>La Mutualista</td>
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<tr>
<td></td>
<td>Los Hijos de Hidalgo</td>
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<tr>
<td></td>
<td>Sociedad Mutualista Zaragoza Independiente</td>
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<td>Círculo de Amigos</td>
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<td>Caballeros de Colon</td>
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<td>STATE &amp; LOCATION</td>
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<td>Sociedad Juarez</td>
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<td>Eagle Pass</td>
<td>Sociedad Mutualista Mexicano</td>
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<td>Statewide (27 lodges by 1942)</td>
<td>Alianza Hispano-Americana</td>
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<tr>
<td>Statewide</td>
<td>Gran Liga Mexicanista de Beneficencia y Proteccion</td>
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California

| Los Angeles | Club Independencia |
|            | Comision Honorifica |
|            | Sociedad Hispano Americana |
|            | Cruz Azul |
|            | Sociedad Lazaro Cardenas |
|            | Benito Juarez |
|            | Alianza Protectora de Obreros |
|            | Anahuac |
|            | Sociedad Mexicana Benefico-Recreativa |
|            | Sociedad Ignacio Zaragoza |
|            | Sociedad Benefico-Mutualista |
|            | Union Nacionalista Mexicana |
|            | Club Victoria Mutualista |
|            | Socrates 12 |
|            | Union Cultural Pro-Mexico |
|            | Club Cuauhtemoc |
|            | Club Morelos Mutualista |
|            | Asociacion Cooperativa Mexicana |
|            | Dante 34 |
|            | Obreros Aliados Mexicanos |
|            | Hidalgo |
|            | Asociacion Cooperativa de Belvedere |

<p>| El Centro | Sociedad Mutualista Benito Juarez |
| Brawley   | Sociedad Mutualista Hidalgo |
| Santa Barbara | Club Mexicano Independencia |
| Statewide | La Union Patriotica Benefica |
|           | Mexicana Independiente |
| Statewide | La Union Femenil Mexicana |
| Statewide | La Sociedad Internacional de Beneficios Mutuos |
| Statewide | Sociedad Progresista Mexicana |
| Statewide (136 lodges by 1942) | Alianza Hispano-American |</p>
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<th>STATE &amp; LOCATION</th>
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<td>Alameda</td>
<td>La Sociedad Hispano Americana</td>
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<tr>
<td>Atrisco</td>
<td>Sociedad de Trabajadores Unidos de Territorio de Nuevo Mexico</td>
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<td>Gallup, Grants, Madrid, Dawson, Raton, Cerro de Guadalupe</td>
<td>Comisiones Honoríficas; Sociedad Hidalgo y Morelos and Cruz Azul Mexicana in Gallup</td>
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<td>Mora, Taos</td>
<td>La Asociación de Mutua Protección y Mutuo Beneficio de la Plaza de Cerro de Guadalupe</td>
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<td>Carlsbad</td>
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<td>Northern New Mexico</td>
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<td>Statewide (34 lodges by 1942)</td>
<td>Alianza-Hispano Americana</td>
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<td>Club Número Uno</td>
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<td>Longmont, Brighton</td>
<td>Comisión Honorífica</td>
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<tr>
<td>Brighton</td>
<td>Protectora Mutualista</td>
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<td>Statewide (18 lodges by 1942)</td>
<td>Alianza Hispano-Americana</td>
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<td>Statewide</td>
<td>Sociedad Protección Mutua de Trabajadores Unidos</td>
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<td>Arizona</td>
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<td>Statewide (30 lodges by 1942)</td>
<td>Alianza Hispano-Americana</td>
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<td>(Tucson, Florence, Clifton, Globe, Tempe, Nogales Phoenix, Yuma, Morenci, Williams, Superior, Solomonville, Tolleson, Bisbee, Winslow, Miami, Flagstaff, Pirtlesville, Clarkdale, Prescott, Chandler, Douglas, Litchfield, Mesa, Hayden, Benson, Glendale, Somerton, Ajo, Sonora)</td>
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IV
CASE STUDIES AND PROFILES
OF CONTEMPORARY HISPANIC SOCIETIES

As noted in section three, sociedades mutualistas proliferated throughout the American Southwest during the late nineteenth and early twentieth centuries. Published studies of specific communities identified scores of such organizations that operated at the local level, for example, Weber's report on Corpus Christi, Garcia on El Paso, De Leon on San Antonio, Brownsville, Eagle Pass, Corpus Christi, and El Paso, Camarillo on Santa Barbara, Romo on Los Angeles, Taylor on Brawley, the Imperial Valley in California and the South Platte Valley of Colorado. Unpublished sources and local newspapers also reported widespread existence of Hispanic mutual aid societies in rural Arizona and New Mexico as well.

The purpose of this section is to present case histories of four relatively large societies which survived to the present period: the Alianza Hispano-Americana, the Sociedad Progresista Mexicana, the Sociedad Proteccion Mutua de Trabajadores Unidos, and the Union Protectiva de Santa Fe.

Alianza Hispano-Americana

By far, the most widespread Hispanic mutual aid organization has been the Alianza Hispano-Americana. Founded in 1894, the Alianza organized lodges in eight Southwestern states plus Mexico, and reached an enrollment peak of 17,366 members in 1939. In the United States, most of the
membership was concentrated in the states of California, Arizona, Colorado, New Mexico and Texas across more than 250 local lodges. In her unpublished dissertation, Kaye Lynn Briegel chronicled the triumphs as well as the setbacks of the Alianza from its founding date to 1965. In a more recent analysis, Jose Amaro Hernandez devoted two chapters of his book, Mutual Aid for Survival, to the role of the Alianza as a leader in both the Chicano labor movement and the American civil rights movement.

Both Briegel and Hernandez credit the Alianza with aggressive outreach efforts to organize lodges throughout the Southwest from the smaller mining and agricultural towns in Arizona, Colorado, and New Mexico, to the urban centers in California and Texas (Los Angeles, San Diego, Oakland, San Antonio and Dallas). By 1939, the organizing effort had resulted in 17,366 total members and 269 local lodges representing $7,897,824 worth of life insurance in force and $815,461 in assets. 49

The attraction to join the local lodges was twofold: firstly, the Alianza offered a life insurance and death benefit plan at a cost low enough so that wage laborers could afford to purchase them, and secondly, many workers, especially in the smaller mining towns and agricultural districts of the Southwest, appreciated the social activities of the local lodges, an entertainment outlet otherwise not available. 50
Although low-cost insurance and the sponsorship of social activities together served as the major recruiting tools, the lodges and the headquarters office sustained member interest and continued the momentum toward expansion by playing a highly visible role in labor issues and civil rights cases. Just nine years after its founding, for example, Alianza members successfully negotiated concessions for higher wages on behalf of 1,200 to 1,500 striking mine workers in the Clifton-Morenci copper mines of Arizona. The mine workers did not have a labor union of their own, but according to records and accounts reviewed by Hernandez, the Alianza in this labor struggle as in others, "assumed the function of a working man's union, persuading Mexican-American workers to come forward and challenge the managers of capital for better working conditions and fair wage increases."\(^5\)

Hernandez also credits the Alianza with an early willingness to combat prejudice and injustices against Mexican-Americans. In the early 1920s, he reports, the Alianza and its chapters began providing legal assistance through a defense fund to

persons who were victims of injustice solely because of their national origin and/or economic status in life. It fought to change the legal procedures so that the poor might receive a fairer trial. It made its lawyers available, whenever possible, to every Chicano who was unable to provide an adequate legal defense.\(^5\)

Briegel's study reveals that the Alianza accelerated its concern over legal and civil rights of Mexican Americans during the 1950s:
Several activities were carried out in connection with Alianza civil rights programs in the 1950s. Some were legal challenges to segregation of public facilities including schools and swimming pools. Others concerned Mexican Americans involved with the criminal justice system. Still others involved citizenship and immigration between the United States and Mexico. In all of these the Alianza sought to preserve the right of individual Mexican Americans to due process of law.53

Not all of the Alianza's history has been positive, for as both Briegel and Hernandez point out, the organization began its decline after the peak year of 1939, culminating in an action against its leadership in 1965 to place the society into receivership due to serious financial reverses and mismanagement. Moreover, membership declined as the younger Mexican Americans in Alianza communities began to take advantage of better educational and employment opportunities than had been available to earlier generations. The younger families were more mobile, had greater access to social and recreational opportunities outside of their ethnic neighborhood, and, as Briegel points out, "their increased affluence... made them more attractive to commercial insurance companies."54

She also points out that government benefit programs may have supplanted the role of the very modest support programs of the Alianza: "Social security may have become {an} important factor in the society's declining membership...as some Mexican Americans improved their position in the labor force and social security was expanded to cover more workers who received
lower wages."\textsuperscript{55} Briegel and Hernandez also cite lack of management skills and financial expertise and a series of internal disputes as additional factors accounting for the decline of the \textit{Alianza} during the 1960s.

What about the future?

Interviews with old and new members of the benefit society suggest that the new leaders manage their insurance program more adroitly now. However, one question remains unanswered. That is, can the giant \textit{Alianza Hispano-Americana} fraternal organization bounce back and regain the creditability it once had in the Chicano community?\textsuperscript{56}

At present, the \textit{Alianza} is not enrolling any new members nor selling additional life insurance certificates. Upon requirement of the insurance commissioners, a separate Board of Trustees was established in 1965 strictly for the purpose of administering the assets of the organization. By stipulation, funds can be used only for the payment of claims and benefits. "Plans for the future are simply to process and pay legitimate claims to remaining members."\textsuperscript{57}

\textbf{Sociedad Progresista Mexicana}

The \textit{Sociedad Progresista Mexicana}, founded as a mutual burial society in 1929, does not operate on a regional or multi-state basis as was the case with the \textit{Alianza} and instead consists of sixty-eight lodges in the state of California. Hernandez reports that the \textit{Sociedad} lodges are widely scattered, and, in terms of relative size and financial condition it "represents one of the largest ongoing benefit
associations in the Chicano community. Its financial position is very secure. The central governing board boasts of a history of good management in the administration of insurance benefits and its surplus funds. 58

In scope, the Sociedad presently consists of some 9,000 members and provides low-cost life insurance available to persons of Mexican extraction between the ages of sixteen and fifty at the time of enrollment. The lodges at the local level also sponsor social and cultural activities, including fund-raising festivales. Apart from the insurance program, the central office and local lodges offer financial assistance in the form of scholarships to college-bound youth. 59 The Sociedad does not include other funded benefits due to limited income received from the membership: dues are set at a mere $1.50 per month, an amount that finances a $500 life insurance policy. Yet, according to Hernandez, the lowered cost of membership is an important reason why people join: "the society provides a bargain when many of these people are not in the position to pay the higher premiums asked by private companies." 60

While the $1.50 monthly assessment per member may not seem to amount to much in outside terms, the Sociedad follows a meticulous plan for its distribution and cumulative use:

Out of the monthly fee, 70 cents are sent to the central governing board of which 60 cents are placed in the insurance surplus fund and 10 cents are allocated for administrative cost. The remaining 80 cents are reserved for the local chapter subsidiary benefit fund. Each local
chapter provides added protection totalling $200 in some lodges for a minimal cost to the member. Thus, benefits could easily add up to an amount of $1,100. For example, the $500 life insurance policy also covers the beneficiary. A stipend of $400 is given to the policy holder in the event of death of the beneficiary. The family of a long-tenured active member could be showered with hundreds of dollars from statewide donations too.61

As with other societades mutualistas in the Southwest, the funded benefits are not as important as the ongoing, informal supports provided members in need. For example, the structure of the Sociedad Progresista Mexicana calls for a "Comision de Salubridad" (Health Commission) at each lodge made up of a President and two at-large members who visit members who are ill and assess their needs for action by the other local members. Should a member not survive the illness, all members of the local lodge are required to attend the wake and funeral.

The structure of the Sociedad Progresista Mexicana adheres to the representative form of government common to all licensed fraternal insurance benefit societies. Each of the sixty-eight lodges elects one delegate to the supreme governing body known as the Congreso Ejecutivo Supremo or "Supreme Executive Congress," The Congreso sets policy and passes on legislation affecting all members and all lodges. Apart from its supreme legislative function, this body also elects a smaller Board of Directors entrusted with administering the various statewide programs; the elected
positions to the Board include a President, First Vice-President, Second Vice-President, Secretary, First Secretary, Treasurer, First Treasurer, Marshal, Sergeant-At-Arms, and Standard Bearer. The Congreso delegates also elect three persons to a Finance Commission which is responsible for all fiscal records, accounting procedures, audits and property inventory. 62

For now, the Sociedad Progresita Mexicana appears to have stabilized its low-cost life insurance program and its other activities; but as has been the case with previous societies, the organization needs to replenish its membership base by recruiting new and younger members. Participation by the younger members, however, may require that the Sociedad adjust its focus to encompass community work more appealing to contemporary youth. The Hernandez study included a survey questionnaire where members were asked to comment on new areas of involvement and whether they approved the use of the society as a vehicle for community involvement and broader social change. He found that a significant portion of the leadership at the lodge and Congreso level supported the notion of a broader role, but that a larger portion of the membership is indifferent and/or has not given much thought to the idea of organizational change. Some of the uncommitted voters needed more information before they could make an intelligent decision. At this moment the Sociedad Progresista Mexicana does not appear in any direction of change; it is stationary.63
In contrast to the more urban locations of the Sociedad Progresista Mexicana in California, the Sociedad Proteccion Mutua De Trabajadores Unidos, also known under its initials S.P.M.D.T.U., is organized on a multi-state basis with lodge locations primarily in the rural portions of Colorado, Utah, and New Mexico. Founded in 1900 by seven residents of Antonito, Colorado, S.P.M.D.T.U. presently operates through a system of eighteen active lodges or "concilios" (councils) with a total membership of 1,000, and as of 1983, reported $856,000 of insurance in force. The society owns the headquarters building in Antonito and $450,000 of invested assets.

As was the case with the early history of many other sociedades mutualistas, S.P.M.D.T.U. originated at the turn of the century very much in response to the changing conditions of the time. The organizers, many of whom were descendants of the early settlers of southern Colorado and northern New Mexico, had found themselves surrounded by what was rapidly becoming a new and at times hostile social order. Their unwritten laws and cooperative traditions under the community land grant system of both the Spanish and Mexican governments were being replaced as the unfamiliar and legalistic "American Way" began to flex its muscles in this newly acquired territory. Hispanic farmers began discovering that they lacked the "legal right" to irrigation water and other properties they had depended on for two centuries. Small businessmen in these rural towns also felt threatened by the
new economics of western growth and development; some reportedly lost their means of livelihood as a result of competition and minute debts.

According to Jose Timoteo Lopez, author of the only published account of S.P.M.D.T.U. history, the founders from Antonito decided to establish an organization that would protect the interests of the descendants of early Hispanic settlers against the "considerable discrimination that had been developing in Conejos County, Colorado" just prior to the turn of the century. In an interview with one of the seven founding members, Lopez relays that the idea of a protective society turned out to be immediately popular:

From the first chapter at Antonito, the organization multiplied and organized units at Ortiz, Lobatos, Capulin, Mogote, and other San Luis valley towns. So many chapters came into being by 1902 that it was found necessary to organize a supreme chapter to handle the business of all the other units.

The S.P.M.D.T.U. incorporated under Colorado statutes in 1911 and expanded its network of local concilios to New Mexico in 1914 and later to Utah in 1946. In its preamble to the constitution filed in 1911, the society reiterated the intentions of the founders proclaiming the purpose of S.P.M.D.T.U.:

Protection against injuries of tyrants and despots, of usurpers of law and justice, and of those who take our lives, our honor and our property.... It is our goal to safeguard our families and our interests, to stretch our hands to our brothers, to share our joys, our
sorrows, to hold our heads high...and to establish a mutual society that in our last hour will help us and will console us.⁶⁶

The founders placed high value on cooperative traditions already existing among families in the communities, and they sought to incorporate this spirit into their new venture. The trials of life were to be shared, they reasoned, and procedures were instituted to insure that families in need would be cared for and that the sick would be visited. Elaborate funeral rituals and a program of life insurance were initiated so that members would not be forced to meet death in solitude. Articles XXVII and XXXVI of the S.P.M.D.T.U. constitution were specific and emphatic that members were to buy into and maintain payments toward their life insurance program, and upon the death of a member, "the local council pertaining to the deceased member, as well as all members of that council, must pay their final respects to the deceased member and must convey the last rites according to provisions of the society."⁶⁷

The basic features of the S.P.M.D.T.U. philosophy and constitutional purposes have remained largely unchanged. Its basic program remains an insurance policy which pays a death and burial benefit, presently set at a minimum to maximum range of $1,000-$5,000. Informal and supportive services are more varied and are provided at the local council level: home visitations during times of illness or crisis, help with in-kind goods such as food and wood
fuel to members and families facing economic hardship, and sponsorship of social and cultural events. Frequently, contributions and assistance at the local council level far surpass the value of expected financial support of beneficiaries from the more modest life insurance policy. According to Lopez' observations, assistance at the council level "is in many cases worth more than [insurance policy] money. The members in need receive additional help through voluntary contributions made by their own and other councils; their contributions are always very generous."68

Still, the financial benefits apparently are not the main attraction, and instead, greater detail and attention is paid to more informal types of support. When a member is ill, for example, the local concilio appoints a commission to visit the member and provide a status report to the others for tailoring the group's plan of assistance. For members in need of employment, the concilio activates its "Comision Sobre Trabajadores" (Workers Commission) whose function is to contact potential employers, including business owners and managers who themselves may be members.

Commissions are also appointed in the event of death. The Sociedad constitution provides very elaborate instructions for the commission and other members of the affected local concilio: they must assist with arrangements for the wake and funeral; accompany the deceased member continuously, including to the place of religious ceremony; serve as pallbearers; pay oratorical tribute and last respects; and,
after the burial itself, convene themselves at the local meeting hall to conduct any remaining business on behalf of the deceased member and family. 69

In structure, S.P.M.D.T.U. councils are organized under a Concilio Superior or "Supreme Council" which is elected by vote of the general membership and which acts as the chief executive body. The Supreme Council consists of eight officers and together they also constitute the Cuerpo Legislativo Superior or "Supreme Legislative Body," A Cuerpo Judicial Superior or "Supreme Judicial Body" is composed of three members elected by the general membership from among candidates not part of the Supreme Council. The leadership at the local level consists of similarly elected members and bodies but they are delegated powers strictly at the council level of operation: an executive council of officers, a legislative body and a judicial body.

The present leadership of S.P.M.D.T.U. considers itself progressive and is anxious to realize the full potential of the regional base inherent in the organizational structure. The leadership and members take pride in the fact that their constitution has withstood the test of time and that its principle of "hermanismo" (brotherhood) offers the youth of today a value structure not available through other organizations. Plans for expansion of S.P.M.D.T.U. concilios, especially by way of recruiting younger members and by marketing the regional potential of the organization, are presently being developed. At this juncture, the future of S.P.M.D.T.U.
appears very promising. A blending of the old and time-honored traditions with a modern agenda for community development is in the offing.

**Union Protectiva de Santa Fe**

Unlike the other three *sociedades mutualistas* in Colorado, Arizona, and California, the *Union Protectiva* operates strictly within the community of Santa Fe, New Mexico. Established in 1916 at a time when the Santa Fe area was largely rural, the membership pool has remained steady, with 700-1,000 members in any given year. The founders of the society were older Hispanic residents of Santa Fe who had been attending a night school in Adult Education. Along with the instructor, they developed the idea of a mutual union which would protect them in the time of need, especially the need for a group burial fund.

Three years after its inception, the *Union Protectiva* incorporated as a non-profit benevolent association under the New Mexico state statutes. The preamble to the 1919 constitution set forth a series of philosophical and moral principles: "to deliberate the group's social rights... establish institutions based on instruction and morality... and to exercise the rights granted in the constitution of the United States." Article II of the *Union Protectiva* constitution identified three specific objectives:

"(1) To advance the intellectual development of the members by way of conferences, debates, and historical studies;"
(2) To establish and maintain a library;

(3) To provide mutual help to the members, creating a fund in case of serious illness or accident...."71

To qualify for membership, applicants were required to be of decent and honorable character; no person would be admitted should he have a history of leading a scandalous life. Once accepted, all members would be eligible to receive benefits stipulated under Article VI, "Rules of Mutual Aid:"

(1) If a member is brought before a civil court, the membership will provide assistance through whatever legal means are available until justice is rendered according to the merits of the case;

(2) In case of serious illness, each member is entitled to weekly financial assistance up to a period of four weeks; in the event of death, the member's beneficiaries will receive a burial benefit plus the proceeds of a special collection taken from amongst the general membership.72

The constitution has been amended several times with very minor changes, mostly by way of increases in the monthly dues, and, correspondingly, increases in the level of financial benefits provided. The fundamental principles of "Union," "Protection" and "Instruction" have remained as the central elements of the society's philosophy. Presently, the annualized dues are set at $20, entitling the member's survivors to a $900 burial or death benefit. While this benefit amount is no longer deemed adequate to contemporary life, the members value the society for the many other supportive functions. For example, when a member is ill, the organization requires that a "Comision de Enfermeros"
(Commission of Nurses) visit the member, assess any specific needs, and present a plan of support to the general membership. From time to time, the Union Protectiva also sponsors group social activities such as banquets, picnics and bingos. Community service projects have also been organized: fundraisers such as dances for the benefit of specific projects, sports events, ethnic music, theater, and traditional dances for the Hispanic youth, co-sponsorship of the Santa Fe annual fiestas, and donation of funds to community service agencies.

In structure, the Union Protectiva consists of a single lodge in Santa Fe. (Earlier plans to establish subordinate lodges, presumably in northern New Mexico, were abandoned in the early 1940s.) Presently, the society is governed by a President, Vice-President, Secretary-Treasurer, "Colector" (Collector, of dues), "Procurador" (lay attorney, enforcer of rules and the constitution), "Mariscal" (Sergeant-of-Arms and building custodian), and a "Portero" (Door Officer at meetings). Apart from these officers, the constitution provides for a Board of Directors and a "Comision de Justica" (Commission of Justice).

Throughout its history, the Union Protectiva has been highly stable in terms of membership size and financial condition. Financing mechanisms have included the system of dues, fundraisers such as dances, suppers, raffles and community bingos, and, very importantly, the acquisition of buildings for lease to other parties. At present, the
society owns and leases two commercial properties, a residence and apartments. It also built a special facility to house its own office, conference room and meeting hall. Combined, these property assets are valued at well over $500,000.

Together, the diverse service activities and an effective fundraising program have provided the Union Protectiva with high visibility in the Santa Fe community. The records show that throughout its sixty-eight year history, the society has played a prominent role in the affairs of the city. On various occasions, the major political, social, and religious institutions of the area have sought its help, cooperation, or endorsement. Prominent individuals of the community have belonged as members of the society, including a U.S. Senator, a U.S. Congressman, a Lieutenant Governor of the State of New Mexico, and a Mayor of Santa Fe.

Despite these many indicators of past success, the long-term future of the Union Protectiva de Santa Fe is uncertain. Attendance at the meetings has been gradually declining, particularly in the last ten years. As with the other case histories already described, the Union Protectiva needs to recruit younger members, especially those who would be willing to participate actively in the affairs of the society. To accomplish this end, the elders in the leadership and the small active membership may need to consider updating the programs and scope of services.
Lastly, because of its accumulated properties, coupled with the need to service the relatively large but inactive membership, a paid manager/agent position may soon have to be considered.
V

POLICY ISSUES AND STRATEGIES
FOR EXPANSION OF CAPACITY

As noted at the start, the broad purpose of this paper was to review the historical experience of *sociedades mutualistas* in the Southwest in order to shed light on the contemporary issues of self-help and informal support systems at the local level. The more specific purpose was to explore alternative arrangements which hold the promise of integrating the strengths inherent in voluntary mutual support with the resources of the more formalized network of social welfare services. A set of ten catalytic questions were posed (Section I) as devices to facilitate the development of conclusions and policy recommendations:

(a) What range of services have mutual aid societies provided in the past?

(b) Have their financing mechanisms been adequate to past and present needs?

(c) Should new resource development initiatives be explored as means to increase service or networking capacity?

(d) What replicable features are inherent in the structure and administration of the societies which might foster new policy approaches to community involvement, volunteerism, and problem-solving?

(e) Are there legislative, administrative or regulatory barriers at the federal or state levels that inhibit the ability of mutual aid societies to expand their services and broaden their financial structures?

(f) Can federal or state social welfare agencies contract with societies as service providers (block grant programs and others)?
(g) Can societies establish helping and joint venture partnerships with private sector businesses?

(h) Do societies (or similar self-help, mutual support groups) supplement or support other efforts generated by government?

(i) Under what conditions do the organizations survive given an era of large public and private social welfare efforts? (What is the role difference)?

(j) Are mutual self-help and other support groups any more successful than comparable efforts by government or private social welfare agencies?

The first seven areas of inquiry are specific to mutual aid societies as a type of organizational vehicle for self-help at the community level and are thus addressed in this section. Section VI will focus on the broader policy issues identified in questions (h), (i) and (j).

Questions (a) through (g) raise specific issues which deserve more than singular replies. Moreover, their policy relevance can be discussed better if converted to a set of five analytic issues: (1) organizational continuity, (2) barriers to expansion of capacity, (3) potential service areas, (4) alternative resources and financing mechanisms, and (5), models for linkages and networking.

Organizational Continuity

In the United States as a whole, historical records show that mutual aid societies which disbanded did so for two principal reasons: (1) the immigrant groups which founded them assimilated into mainstream American activities
in education, employment, social life and recreational opportunities; (2) the needs for income and economic security could be satisfied by accessing the public social welfare insurance programs introduced by the New Deal and subsequent federal programs.

The sociedades mutualistas, including those which survived into the contemporary period, also felt the consequences of partial (but not total) assimilation, changing social conditions, and formalized income security programs. At present, stabilizing the existing membership plus replenishing the membership base with new and younger members appear to be the most urgent requirements for those organizations which seek continuity. To survive into the decades ahead, those societies need to serve a function and provide services, informal or otherwise, desired and valued by participating members.

At a minimum, the leadership (headquarters and lodge level) of each society must continuously articulate and reinforce the uniqueness of their organizations when compared with the formalized services and benefit programs offered by government, private employers and labor unions. Additionally, the leadership needs to become cognizant of and sensitive to trends emerging or likely to emerge in the interorganizational and community environments, especially with regard to changing social conditions and any subsequent shifts in the needs of members.
The sociedades mutualistas concerned with rebuilding for the future acknowledge the need for more information on social trends which affect their ability to retain members and recruit new ones. As reported in the case study section of the paper, Hernandez' survey of members belonging to the Sociedad Progresista Mexicana in California revealed that the leadership approved the use of the society as a vehicle for community improvement and broader social change. But portions of the regular membership had not given much thought to new opportunities for action and for now needed more information before deciding the issue.73

For those societies deciding to broaden their membership bases, some real possibilities exist. One modest effort involves the recruitment of new members under the various categories already available by law to mutual aid and other beneficiary associations: social members, general members, associate members, and auxiliaries for spouses, children and juveniles. Should a society's own by-laws not already provide for more than one category of membership, amendments to by-laws are simple enough. Recruitment of younger members, however, may require a higher level of visibility, particularly in the community services area, than the societies presently have. Also, perhaps the "rewards" for membership need to be updated or reinterpreted to fit the more contemporary values of younger Hispanics.

Publicity and marketing plans could target on the desired qualities of all segments of potential members but still
compatible with the constitutional objectives and traditional principles of mutualism. In this regard, recruitment plans could concentrate on groups likely to share similar philosophies and values: religious lay societies, community credit unions, neighborhood associations (urban), agricultural coops (rural), labor unions, housing and tenant associations, etc. The idea would be to identify local input sources which already share the principles of mutualism, self-help and brotherhood. If the core values are compatible, recruitment efforts will likely pay-off.

Once enrolled, however, the societies should provide a steady flow of information to all members, both to increase the level of active membership and to achieve a good retention record. Information tools which reinforce the mutual aid philosophy need to be developed and implemented, perhaps by way of computers, word processors, and telecommunications devices.

Beyond a change in by-laws or adoption of a modern recruitment strategy, however, some societies may be reluctant to undertake more radical changes in organizational form, structure and scope of services. To maintain the traditional character of the initial organization, the members may not be eager to make changes in their internal structure. Alternative arrangements for participation and service delivery may thus have to be developed, especially to attract younger members familiar with the more contemporary forms of volunteer work in social services, community development, and the private sector.
A couple of suggestions to resolve the dilemma can be made here: (a) the use of non-profit and tax-exempt subsidiaries sanctioned by the general membership for specific purposes and with delegated powers to raise funds or to organize new activities; (b) entering into joint partnership ventures with other organizations and corporations in the public, non-profit and private sectors by using existing corporate powers of contracting.

In the area of tax-exempt subsidiaries or delegated corporations, the federal Internal Revenue Service Code itself enumerates several legal entities under section 501(c) which on the surface appear similar to and compatible with the philosophy and purposes of mutual aid and other types of fraternal beneficiary societies recognized by the IRS: credit unions, coop banks organized for mutual purposes, recreation clubs, labor organizations and agricultural cooperatives. Or, should some societies decide not to form related organizations, there is always the legal potential of entering into partnership arrangements with existing entities which share complementary goals. Both profit and non-profit enterprises are possible.

The California Non-Profit Mutual Benefit Corporation Law enumerates some interesting arrangements explicitly authorized in that state. Chapter 1, Article 4 of the Law, for example, permits California mutual aid societies to

-- enter into contracts, borrow or lend money
-- form partnerships, joint venture or other associations

-- act as trustee under other trust instruments

-- carry on a profit-making business so long as any accumulated profit is expended on lawful non-profit purposes. 74

The point of the suggestions above is that mutual aid societies concerned about their permanency can address present and future needs of their members by modifying their internal structures, by developing ties to compatible groups, or by instituting member recruitment and retention programs. Should they decide to expand their scope of services, the next step would be to identify any remaining barriers and initiate appropriate action to remove them.

Barriers to Expansion of Capacity

Potential barriers to consider include organizational, legal and regulatory, and financial. Organizational or otherwise internal barriers might exist within a society's constitution and by-laws if it did not declare broad purposes and general powers when it filed for tax-exemption and non-profit status under the federal IRS Code and the respective state statutes affecting non-profit corporations. The language may be important since state insurance codes allow societies to engage in other service activities as per purposes declared in a society's own legal instruments. Corrective action, if needed, would be possible simply by amending the initial purposes
and powers and filing them in the manner prescribed by state statutes. A close examination of the state level Nonprofit Corporation Act may resolve part of the issue from the outset and in some cases not require any amendments with respect to general corporate powers. In New Mexico, for example, the instructions setting forth the requirements at time of filing for non-profit status indicate that the articles of incorporation need not repeat the broad corporate powers already enumerated in the Nonprofit Corporation Act.

The federal IRS Code and the state level insurance codes need to be examined on a case by case basis for any legal and regulatory barriers to expansion of services. On first inspection, section 501 (c) (8) of the IRS Code does not appear to pose any problems. A more careful reading, however, reveals a potential barrier for mutual aid societies, or "fraternal beneficiary societies" in IRS terms, who desire to offer services to nonmembers in the community: societies under section 501 (c) (8) are those which operate under the lodge system "or for the exclusive benefit of the members of a fraternity itself" (emphasis added). The course of action for societies desiring clarification of this language would be to spell out any services intended for nonmembers and request a ruling on this from IRS by way of a letter of determination.

State insurance codes also indicate that "fraternal insurers" (such as mutual aid societies) may offer benefits solely to their members. However, such provisions refer only to the insurance benefits and not to other services or benefit
programs. Indeed the codes recognize that societies may be organized for other "lawful social, intellectual, educational, charitable, benevolent, moral, or religious purposes." State level insurance commissioners regulate only the insurance benefit program and do not claim jurisdiction over other activities.

A barrier exists, however, when comparing the types of insurance benefits authorized in the state insurance codes. Societies can provide only those insurance benefits expressly determined by state legislation. As noted in Table A earlier (pp.20-22), the sampled states of Texas, New Mexico, Colorado, Arizona, Utah and California, reveal variations in allowed benefits. Some, but not all, permit loan programs and relief funds for use by members. Others, such as Arizona and Utah, allow societies to create, maintain and operate charitable, hospital, or benevolent institutions for the benefit of members and family dependents. Still others may contract for full or limited hospital, nursing and medical care.

All codes authorize payments in the event of death. But in the area of health care, the code in New Mexico limits the payment of benefits to cases of temporary or permanent disability resulting from disease, accident or old age.\textsuperscript{75} The Texas insurance code, on the other hand, allows for the payment of benefits to cover costs resulting from hospital, medical or nursing care whether due to illness, bodily infirmity or accident. One unique feature of the California code is the ability of societies to establish a variety of
special funds: emergency, hospital, thrift, educational, relief and other funds.

In the area of member eligibility, variations of a more minor nature occur with respect to age categories of prospective members at the time of enrollment. Texas and New Mexico do not place age limit at either end. Both the Colorado and Utah codes stipulate that members admitted to societies must be not less than 15 years of age; no upper limit is mentioned. California, on the other hand, imposes age limits of not less than 16 and not more than 60. Lastly, Arizona requires a minimum age of 18, with no maximum age mentioned in the insurance code.

Thus, within the insurance program, a mutual aid society is either aided or hampered by the state code depending on what particular new service it may wish to provide now or in the future and also on the location of the proposed service. Societies which operate on a multi-state basis still need to apply for and receive licenses to offer insurance benefit programs in each particular state. With the license comes the responsibility to operate within regulations of each state insurance code. Lastly, the provisions, definitions, and examination requirements for the licensing of society agents varies somewhat from state to state.

The variations and limits imposed state by state probably discourage multi-state organizations from offering anything more than the basic life insurance certificate, plus
the also common payments for funeral expenses, monuments or tombstones. To propose innovative arrangements for the delivery of health care or disability insurance benefits may be out of the question in many states. The system of fifty diverse state codes does not encourage innovations on a regional or national basis. What may be allowed in one state may in turn not be authorized in another, a factor which works against the building of high enrollment volumes (in the more innovative areas) and the greater financial base that would accrue.

Some progress has been made to standardize the system of insurance codes. Through the efforts of the National Fraternal Congress of America, the National Association of Insurance Commissioners has approved a model "Uniform Code for Organization and Supervision of Fraternal Benefit Societies." Some states have adopted the model code in its entirety; others have amended their existing codes by adopting specific sections of the Uniform Code. These changes came about in 1955 and updated in 1962. Much earlier, in 1916, the National Fraternal Congress of America had adopted a model state statute, the "Whole Family Protection Bill," authorizing fraternal benefit societies to establish insurance programs for juveniles. Through collective efforts of the societies, uniformity of benefits and services allowed may soon become a reality as well, either by continuing the state-by-state approach or by proposing a federal solution.
Financial barriers are more local and more internal. Apart from constraints in the state insurance codes, any new insurance benefits contemplated by a society may not be affordable by all or even the majority of members. The sociedades mutualistas profiled in this study all have adopted extremely low monthly and annual payments; therefore, the financial benefits provided are small to modest. The fees are seldom increased, and instead, there is considerable pressure from the members to leave them low so as to make enrollment available to a larger number of members and also to retain the older members living on fixed incomes. Likewise, at year's end, there is always the temptation to return any surplus funds as dividend payments to the members rather than reinvest them to underwrite the front-end costs of a new program or sponsor a one-time and perhaps unique project.

Along with the need to recruit new and younger members, the financial limitations of sociedades mutualistas is at the top of the planning agenda for sociedades who desire to expand their scope of community services and member benefits. Some alternative resources and financing mechanisms do exist and are highlighted below. Before that, however, it is useful to first describe some potential service categories and projects.

**Potential Service Areas**

Societies desiring to modify or expand their scope of services might begin by examining potential in the areas
of historical and otherwise natural concern to them: health and health related services, income security, employment, legal aid, immigrant problems, affirmative action, civil rights, recreation, cultural events, education, protection of property rights, collective social action, and special services to member segments consistent with society values (the family, elderly, handicapped and disabled, children and youth).

For starters, sociedades mutualistas can study the potential of expanding their life and health insurance programs as allowed in some state insurance codes. (Refer to Table A, pp. 20-22 for specific ideas such as loan programs, contracted health and medical services, special relief, thrift, educational and emergency funds, etc.). As noted earlier, some states allow a great variety of life and health insurance benefits including coverage for hospital, medical and nursing care costs and the ability to create, maintain and operate non-profit health facilities. Other states, however, limit payments to death benefits and payment of benefits for certain disability cases. In the more restrictive states, societies may have to seek revisions to the state insurance codes not only in regard to types of insurance policies authorized but also in terms of service delivery arrangements (e.g., contracting for services via group providers and health care institutions).

One specific health benefit already allowed in some states and which could prove to be very popular among the
older society members is the idea of providing coverage for the **deductible** portions of Medicare, Part A. Presently set at $356, the Part A deductible will likely increase in the years ahead. The older members might also be interested in participating in other medicare supplemental benefits for coverage in hospitalization, post-hospital skilled nursing care (Medicare Part A), medical and private duty nursing expenses (Medicare, Part B) and others. The supplemental benefits would cover all or part of the co-payment required by Medicare. The co-payment amounts have increased numerous times and indications are that future increases will occur.

Apart from an expanded life and health insurance program, societies may want to consider additional services areas which are low-cost or can be staffed by volunteers from the community:

(a) assistance with preparation of state and federal income tax forms,

(b) citizenship training and classes on English as a second language for new immigrants,

(c) legal aid to persons denied benefits from social security (elderly and disabled) and other retirement and pension funds from public or private sources,

(d) job search and referral activities,

(e) consumer education classes,

(f) exchange programs in cost-avoidance areas such as energy conservation (home weatherization), food banks, bartering for automobile and home repairs, etc.,

(g) revolving loan fund programs for members in temporary economic need but with repayment ability,

(h) day care centers for elderly or children,
(i) buying clubs and other purchasing cooperatives,

(j) assistance with the establishment of individual retirement accounts (IRAs),

(k) voter education and registration drives, and

(l) assistance with energy and utility bills for needy members.

The case studies of Hispanic mutual aid societies and other historical material presented earlier support the compatibility of these projects and service ideas with member interests and the organizational philosophy of self-help.

To recruit young persons into lifetime memberships, societies may want to examine the feasibility of working with children and youth early on, perhaps by forming auxiliary service units specifically for them (sports activities, camping, scholarship programs, etc.). Whether for children, youth or adult members, the main point is that sociedades mutualistas should consider updating their benefit program and service activities consistent both with the traditional values of self-help and the problems of contemporary society. Perhaps a needs assessment survey of the members and their families would facilitate the design and implementation of new projects.

Alternative Resources and Financing Mechanisms

Expansion of service areas will require resources. Added coverage to the life and health insurance programs would be self-financed through an increase in monthly dues or
the annual insurance premiums. Most societies provide minimum benefits now due to their very low assessments. As with other mutual insurance carriers, the society members function both as policy holders and as policy-makers through their representative form of government. A significant increase in dues may not be economically or politically feasible short of widespread member support. One resolution of the dilemma might be for the societies to structure optional life and health insurance packages for their members based on varied individual and family needs and ability to pay for added coverage. For the elderly members who are medicare eligible, a society may be able to introduce a low-cost option covering the deductible and co-payment portions of Medicare. Other options which would supplement public and private insurance plans might also be developed.

Services and benefits outside of the insurance program would have to be financed separately. Possible strategies include:

(a) Request one time funding from private and especially church connected foundations to establish revolving loan funds for a variety of self-help purposes such as home repairs and weatherization; revolving loan funds are permanent, will assist a multitude of families on a "revolving" basis, require minimal accounting and can be established with one time grants from outside sources;

(b) Invest annual surplus funds by purchasing items such as tools, equipment or transportation vehicles which can be recycled to local lodges on a loan basis rather than issuing those funds as small dividend returns to each member;
(c) Establish a matching fund program where charitable projects undertaken by local lodges receive additional support by the headquarters office;

(d) Establish an ongoing development fund by soliciting donations, gifts and bequests from private individuals, corporations and the public at large; in general mutual aid societies may solicit charitable contributions in the same manner as IRS 501 (c) (3) and other non-profit organizations; some state and local governments, however, regulate by statute or ordinance all solicitation activities and require advance registration, approval and submission of annual reports on cash, goods or services received;

(e) Explore the feasibility of provider subcontracts and grants within the state block programs in health care, social services, community services, education, and the low-income home energy assistance program; in general, mutual aid societies are eligible applicants due to their status as nonprofit organizations; policies on contract services issued by implementing state agencies should be checked in order to confirm eligibility;

(f) Establish a low-cost broker and advocacy program where society and other community volunteers would advise persons in financial need as to availability of sources, for example, financial aid programs for college bound students, loan and grant funding for home repair and weatherization, public income security programs, medicare and medicaid eligibility, etc.;

(g) Raise funds locally through ongoing social, cultural and recreational activities, e.g., bingos, holiday fiestas, sports events, and others;

(h) Explore the feasibility of economic development projects where profit derived from enterprises would be used to underwrite the cost of new social service or charitable projects; partnerships and joint ventures with private businesses may serve as initial business development models;
(i) Develop new institutions of a nonprofit nature but which generate income and other assets for investment in eligible services and projects; examples of IRS 501 (c) entities which appear to be compatible with the philosophy and traditions of mutual aid societies include credit unions, coop banks, agricultural and other cooperatives;

(j) Organize conferences of sociedades mutualistas to share project ideas and how to finance them, especially in terms of how to leverage any assets such as premium income and real estate; banks, for example, may be willing to offer no-cost financial services to society members or to make low-interest loans available for the development of income-producing ventures.

The suggestions above may be more appropriate to some sociedades mutualistas than to others. Obviously, the choice is up to the leadership and the members of the headquarters as well as the local lodge levels. Regardless of which funding strategy or mix of strategies is pursued, the free standing character of mutual aid societies can be best protected by continuing with their system of dues and insurance sales.

Self-government and independence has been possible all along because of the monthly and annual contributions made by the members themselves. At the member level, this procedure enables individuals to "buy-into" the organization and acquire a stake in its ownership; and in the case of payments made for the purchase of life or "burial" insurance, membership in the society provides a long-term and perhaps life-long bond with the extended group. The collective investments, in turn, create a revenue base which holds the
key to financial stability and permanency that the **sociedades mutualistas** desire.

Sound fiscal policies followed through with an innovative program of money management can leverage the flow of cash resources and any property assets they may own. A stable administrative and governance structure in turn will allow them discretion as to how, when and where to pursue outside funding resources on a calculated and selective basis. Independence can be further enhanced should a given society expand its assets and financial base via ownership of businesses, credit unions, coop banks and other cooperatives as suggested earlier. A successful financial program in the end will allow the **sociedad mutualista** to maintain a free-standing position in the community and not be vulnerable to cut-backs in public spending for human services.

**Models for Linkages and Networking**

A broker and advocacy role may turn out to be the most practical and cost effective way in which a mutual aid society can augment services for its members and for other persons in need. No matter how successful a fund raising and resource development program a society may be able to generate, the total community need will still exceed the resources available. Private sector, non-profit and publically funded programs will continue as the major sources. Also, mutual aid societies cannot be expected to "take-over" every community program which is phased out due to cut-back in expenditures for human services. Instead, a
strong broker and advocacy program can link societies with the range of services offered by other providers in the area and also with the professional expertise of these agencies. Links can also be established with the more informal helping systems found in many communities.

Rather than attempting to provide every needed service, sociedades mutualistas can capitalize on their abilities to identify and advise persons in need and to provide supportive services. Professional expertise and financing can be found in the established social welfare system. The society's role would be to match the family or person in need with the appropriate provider and together design supportive arrangements. As suggested by Frank Riessman in a recent article, "natural helpers" from the reservoir of non-professional volunteers can be trained by agency professionals, "adding skills to their already existing repertoire, but being careful not to violate the natural approaches and the strengths they possess." In Riessman's view, integrating natural helpers with the professional care-giving system will build resources and strategies focused on prevention and will lead to a "new service system...not only...expanded dramatically, but the services provided would be more people-based and personalized."  

While mutual aid societies, Hispanic or otherwise, cannot be expected to fill all the gaps in the delivery of human services, their historical focus on self-help and volunteerism could encourage them to collaborate with others.
on the design of prevention oriented programs for vulnerable segments of the population. Where direct services are needed, they may be able to assist in providing family- and community-based care. A combined broker, advocacy and networking program could be very appealing at this juncture, both for human services agencies in search of new inputs for social welfare leadership and community volunteerism and for mutual aid societies in search of resources to expand service capacity and to better serve the needy.

Human services agencies may want to propose strategies which benefit from the natural and mutual support approaches of the sociedades mutualistas (and other similar organizations) without placing undue burdens on them or their members. Some preliminary suggestions include:

a) Strengthen the helping capacity of mutual aid societies by providing training and technical assistance services to them; topics would be jointly developed, ranging from accounting and management system needs to skills training in specific human services technologies;

b) Train the agency staff itself, professionals and paraprofessionals, on the preventive and supportive roles played by natural helping systems in the community and how distances between the formal and informal approaches to help and support can be reduced for more effective use of scarce resources;

c) Encourage use of agency facilities and resources by mutual aid society members, e.g., space use for meetings, social and cultural events, fund raisers;

d) Invite both natural and formal leaders of mutual aid societies to serve as advisory members on agency boards, councils, committees, task forces, etc.;
e) Recruit society members into staff positions where their natural helping backgrounds as well as their bilingual and bicultural skills will prove valuable (outreach workers, counselors, aides, coordinators, etc.);

f) Where direct employment is not suitable for or desired by the member, develop a volunteer position on a part-time basis;

g) Create incentives, including financial, that will encourage societies and other informal helpers in the community to offer personal care versus institutional care services;

h) Encourage the development of other community-based service groups and mutual help organizations so that the population in need can choose alternative providers of support in the formal-informal continuum of services;

i) Where one or more natural support systems exist and can be identified as to distance from the professionalized system, collaborate with the group(s) to develop a suitable "informal helper program."79

As part of an informal helper program, mutual aid societies may want to consider links to the professionalized human services system which are either no or low-cost, which utilize methods of helping from the informal end of the service continuum, and most importantly, which reinforce the principles of mutualism. Possible roles include serving as

a) Advocates on behalf of needy individuals, groups, or the community as a whole;

b) Casefinders who identify persons (society members or others) in need who have not yet sought formal help;

c) Service and Resource Brokers who match a client in need with the appropriate provider or financial aid source;
d) Private Ombudsmen investigating client and consumer complaints against publicly funded organizations and agencies;

e) Volunteer Consultants to formal agencies providing comments on program designs, modes of intervention, service delivery styles, community attitudes and cultural values, etc.;

f) Program Critics of formal agencies providing comments on utility of services, degree of program acceptance in the community, service categories being ignored, etc.;

g) Volunteers, Policy Advisors, and Employees of human services agencies as described under agency ideas.

Apart from filling role positions, mutual aid societies may want to establish service and referral "desks" at their lodge buildings where the staffs of human services agencies or volunteers from various professional associations (law, nursing, social work, education, etc.) would rotate days of on-site service for drop-in clients. A program of this type would soon establish a given society as a focal point in the community with minimal cost to the membership.

The many ties suggested require purposive actions on the part of mutual aid societies and the network of human services agencies. Within each organizational environment some ideas will be more appropriate than others. Also, there is always the possibility that some sociedades mutualistas will choose not to act, preferring to retain their traditional ways of helping. In these situations, human service agencies would do well not to press for direct linkages. Serving as vehicles for community pride, cultural
retention and mutualism amongst the members is enough of a contribution to an enlightened social policy which stresses preventive and holistic paradigms of care.
VI

MUTUAL AID AND OTHER VOLUNTARY SUPPORT SYSTEMS: CONCLUSIONS AND SIGNIFICANCE OF POLICY ISSUES

The analysis of service delivery capacity, current and potential, demonstrates that policy and practice initiatives can strengthen links between mutual aid societies as voluntary support sources and human services agencies as professionalized networks at the formal end of the service continuum. Section V of the paper raised and then addressed seven research questions specific to mutual aid societies as a type of organizational vehicle for self-help at the community level. This concluding section focuses on policy issues of broader significance:

Do self-help and other mutual support groups supplement efforts generated by government? If so, what is the role difference?

Under what conditions do the organizations survive given an era of large public and private social welfare efforts?

Are mutual self-help and other voluntary support systems any more successful than comparable efforts by government or private social welfare agencies?

Mutual aid societies as defined and described in this paper comprise but one type of self-help organization operating as a source of voluntary support outside the professionalized network of human services agencies. Not all communities or populations in need have mutual aid societies within proximity to access their services or benefit programs. Other research, however, attests to the existence
and importance of the more general system of voluntary support found in most or all communities in contemporary society: the lay service system made up of primary groups such as friends, relatives, gatekeepers and the neighborhood; self-help groups organized around cooperative or peer helping models; and the more common locally based system of voluntary service agencies and civic organizations.

Each category of support group provides a unique function when compared with the others; together they bridge the service gaps between the extreme ends of the informal-formal system of community support. Figure 1, following, depicts the continuum of services described in pertinent research and literature with placement of each type of support group from the most informal to the most formal point along the continuum.

Research on the effectiveness of sources along the informal and natural support points in the continuum is limited and fraught with methodological barriers. In examining the value of self-help groups organized for mutual support, for example, Lieberman and Borman concluded that social scientists face unique obstacles in evaluation design:

Traditional primary organizations... are ongoing, help-providing systems; they rarely emphasize "graduation" or termination as do professional systems.... Moreover the common "pre-post" measurement of outcomes in treatment groups in comparison with control groups, is an awkward model to apply to self-help groups.

Information is also lacking with respect to the external relations of natural support groups and their orientation
Figure 1: **Informal-Formal Service Continuum**

**Lay Service System**
- Primary Groups (friends, relatives, gatekeepers, natural helpers, link persons and the neighborhood)

**Mutual Aid & Self-Help System**
- Mutual Aid Societies, Cooperatives, Self-Help and Peer Helping Groups, Mediating Structures, Consumer Clubs, Block & Tenant Associations

**Voluntary Services Systems**
- Community-Based Organizations, Volunteers Programs, Civic Associations, Church Groups; Non-Profit Corporations

**Professional Services Systems**
- Public & Private Agencies & Institutions
to the professionalized system of support. In an article on natural support systems in Hispanic communities, Manuel Miranda poses several questions which still await attention by researchers:

Why do natural support networks differ in the degree and desire for relatedness to formal service systems?

What constitutes useful relationships in particular instances?

What forms of natural support are less likely to develop a formal relationship with institutionalized agencies...

With respect to those natural support systems more receptive to establishing a formal relationship...what specific characteristics in their composition results in their accessibility?

What are the limits of natural helping and when are other forms of helping indicated? What kinds of conjoint activities can be established between traditional agencies and the various natural systems in overcoming...

limitations?

Most of Miranda's questions have not been answered empirically. The trend away from institutional help toward preventive and holistic approaches to care, however, has stimulated the development of a new and growing body of literature, mostly built around theoretical models, policy analyses, and case studies. A cursory review will suffice to illustrate the direction of the research and the enormous support for public policies that will strengthen and undergird the sources of informal and voluntary support.

In the early literature, Eugene Litwak and cohorts presented theoretical support for community primary groups
with atmospheres distinct from those of bureaucratic organizations but which could be linked at a midpoint of "social distance" to resolve both uniform and nonuniform problems. Bureaucracies, they reasoned, are structured to address uniform, discrete tasks. On the other hand, community primary groups, such as the family and neighborhood, operate more flexibly and can adapt their responses to deal with unique or otherwise nonuniform events. The virtues of one are the defects of the other and vice versa, necessitating mechanisms for the balancing (coordinating) of tasks and the solution of mutual problems. Litwak's balance theory approach proposes eight mechanisms for the coordination of effort between bureaucracies and community primary groups: the use of detached experts, opinion leaders, settlement houses (or community centers), voluntary associations, common messengers, mass media, formal authority, and delegated functions (through third party organizations). 83

Related research and literature since Litwak's balance theory identifies other types of natural and voluntary support systems which purportedly warrant policy support. Naparstek and Haskell, for example, argue for an urban policy which recognizes the importance of neighborhood-based networks such as fraternal organizations and ethnic clubs. Citing various studies, they claim that the degree of social support at the neighborhood level by traditional and cultural organizations affects the performance of the more formal professional system when dealing with the problems of the physically and mentally ill. 84
Froland, Pancoast, Chapman and Kimboko propose detailed partnership strategies to link professional agencies with personal, informal, volunteer, mutual aid and empowerment networks in low income and ethnic neighborhoods. Drawing from thirty case studies involving varied groups of target populations and diverse community locations, they identify opportunities for developing linkages, relationships between staff and helpers, a typology of program strategies, association between cost factors and type of strategies utilized, and other items.85

In separate but closely related works, Gartner and Riessman and Silverman focus on mutual support and self-help groups which provide assistance to individuals facing common life situations or problems. Gartner and Riessman examine consumer-based programs in mental health, health, education and social work as new producers of services outside the professionalized bureaucracies. Their directory of self-help groups, and major reference point for development of issues and conclusions, includes some one hundred and thirty entries: Al-Anon, Alcoholics Anonymous, Candlelighters, Gray Panthers, La Leche League, Mended Hearts, Orton Society, Prison Families Anonymous, Recovery Inc., Stroke Clubs, Synanon, Weight Watchers, Widow-to-Widow, etc. Their analysis of these and other self-help organizations in the human services leads them to conclude (among other key points) that "the self-help approach represents an important advance in human service technology" which should be integrated "with
professional practice in a new amalgam" without "displacing the professional where the professional's expertise is appropriate." 86

Silverman also based her analysis on a similar list of mutual help groups. Her purpose, however, was not to critique the potentials and limitations of self-help models but to guide human services professionals who may wish to consider organizing and developing mutual help groups in their community of practice or their service clientele. Entire chapters are devoted to basic steps in the organizing process: defining and locating a population in need, creating an independent mutual help organization, initial meeting, selecting activities, sharing responsibility, problems groups develop and others. 87

The continuum of support services in Figure 1 included the voluntary services system with community based organizations as a main example. These sources of help resemble the formal support agencies in the public sector, but as voluntary associations they share some of the mediating features of mutual aid and self-help groups to the left of the continuum. Recent policy literature recognizes that this type of community support too is important to social welfare programming and fills a gap in the spectrum of informal-formal help. "Far from displacing the nonprofit sector," claim Salamon, Musselwhite and Abramson in an article on the role of voluntary organizations in the welfare state,

the expansion of government in the United States has actually stimulated
its growth, extending its reach, broadening the activities in which it is engaged and the client base it can serve, and even supplementing its basic structure through the creation of wholly new types of institutions...88

Their major point is that along with other "intermediate associations" such as the family, church and neighborhood, voluntary nonprofit organizations contribute to the development of a joint action system of service options, buttressing what the authors term (and endorse) "rationalized welfare pluralism."89

Berger and Neuhaus echo the call for a new paradigm of pluralism in the implementation of social and human services policy. In a research monograph for the American Enterprize Institute for Public Policy Research, Berger and Neuhaus proclaim that services of the modern welfare state in many instances can be provided through the "mediating structures" of the family, neighborhood, church and voluntary association. Drawing on the social theories espoused by Edmund Burke, Alexis de Tocqueville, Emile Durkheim, Robert Nisbet and others, the monograph presents compelling arguments that the alienation produced by the "megastructures" inherent in both the public and private sectors of modern society can be mitigated by use of people-sized institutions.

...mediating structures are defined as those institutions standing between the individual in his private life and the large institutions of public life. ... Public policy should protect and foster [them], and whenever possible, public policy should utilize mediating structures for the realization of social purposes.90
Public policy, they conclude, "should recognize, respect, and where possible, empower these institutions" because they in turn will empower the people and help them to express their real values and needs.\(^91\)

In summary, the literature on theoretical models, policy analysis and case studies strongly suggests that mutual aid and other forms of voluntary support:

1. neither duplicate nor replace government benefit and human services programs;

2. as a broad category of informal and natural systems of support, they survive and proliferate despite large amounts of public and private expenditures for social welfare;

3. their position in the informal-formal services continuum insures enough distance from the professionalized system of services to maintain a unique helping role;

4. political ideology in contemporary American society tolerates decentralized approaches to self-help as a way to balance the funded programs of government bureaucracies and private welfare agencies;

5. the question of relative success when compared with the network of professionalized, formal services is not an issue because the functions from one end of the continuum to the other are distinct and require different methodological approaches;

6. appropriate evaluation models to assess the unique helping strategies inherent in the informal and natural systems of support, including strategies which link them with the services of the professionalized bureaucracies, await further research and refinement.
Past research as well as the results of the present study of mutual aid societies demonstrate that policy and practice initiatives can strengthen links across the continuum of systems. The helping technologies are distinct from one point in the continuum to another and by now have advanced to a stage where designs for collaborative efforts are possible and should receive public encouragement.

An enlightened human services policy will recognize that mutual aid and other voluntary support systems can play a substantial role in the emerging paradigms of social welfare which stress preventive, holistic and decentralized approaches to physical, mental and social well-being. At the federal level, government should adopt the minimalist and maximalist propositions advocated by Berger and Neuhaus: (a) government policies should not undercut or weaken mediating structure which stand between individuals and the megastructures of public life; (b) government policy should protect mediating structures and foster their ability to empower people by utilizing them for the realization of social goals.  

Some progress toward these ends has been achieved. In 1978, for example, the President's Commission on Mental Health convened a sixteen member panel to examine the role of social and community support systems in the reduction of stressful life events and how they could contribute toward the development of comprehensive models of human service. Helping networks, neighborhoods, community organizations,
mutual help groups, volunteers' programs, religious organizations, as well as social support mechanisms in the workplace, public schools, and the justice system were all described in the panel's subsequent report.

The Commission adopted the basic recommendations suggested by the panel and in its own report to the President called for the nation to:

(a) recognize and strengthen the natural networks to which people belong and on which they depend;

(b) identify the potential social support that formal institutions within communities can provide;

(c) improve the linkages between community support networks and formal mental health services; and

(d) initiate research to increase our knowledge of informal and formal community support systems and networks. 93

The recommendations were directed at the National Institute of Mental Health, but as the report also indicated, other federal agencies in health, education and welfare should coordinate their programs for community support systems in order to pool information and technical assistance services. 94 The report proposed other initiatives for federal, state and local mental health agencies to consider. Some are included below but fashioned in a manner more appropriate to the broader field of human services. Additional recommendations are included based on the conclusions of this present study.
At the federal level, the Departments of Health and Human Services, Education, Labor, and Housing and Urban Development should not exploit the recent growth in the number of self-help and other mutual support groups as a justification to curtail financial support for professionalized services. Instead the federal approach should view these "extraprofessional" sources of support as vehicles in the continuum of services which can complement and enhance the work of the established agencies. Public policy should recognize and then validate the principles of mutualism by way of explicit programs and incentives that encourage empowerment at the community level. Specifically, the departments should:

1) develop policies which recognize the unique role of self-help and mutual support groups, especially with regard to their inherent sensitivity to social and cultural values present in a given community setting;

2) provide mechanisms such as information clearinghouses, directories, conferences, and newsletters, whereby the groups can share ideas on informal helping technologies, financing and investment strategies, private sector linkages, new models of service, membership needs assessment methods, recruitment of youth, etc.;

3) encourage similar exchanges between human service professionals and lay community support groups;

4) finance demonstration projects which test and evaluate linkage methods across the informal-formal continuum of services;
5) require, where appropriate, that federally funded programs tap the resources and inherent socio-cultural strengths of the mutual aid and voluntary support system at the community level; encourage and approve budget line items which underwrite the costs of program outreach to the various sources of community support;

6) avoid "parachuting" new programs into communities without first exploring the potential for using any existing natural support systems or indigenous service vehicles which have demonstrable ties to primary groups;

7) when direct funding of self-help groups is not appropriate or desirable, encourage the development and use of intermediary organizations which can bridge the gaps between the informal and formal service systems;

8) undergird community and natural support systems by developing programs which reaffirm family, neighborhood and self-help values rather than undercut them;

9) provide funds for research projects which will build additional knowledge, particularly around effective methods for linking the informal and formal groups.

State and local levels of government are probably even less aware of mutual aid and self-help support groups with respect to their partnership potentials. To coordinate and supplement the federal initiatives enumerated above, state level departments and agencies should:

1) conduct workshops and awareness seminars for those state agencies and staff who may not be familiar with support groups at the informal end of the continuum of services;
2) create financial incentives and other rewards to block grant implementing agencies who propose service delivery systems which will tap the resources of mutual support and other voluntary groups;

3) require that all state adopted plans for human services and community development activities take into account the role of self-help groups already existing in the communities;

4) encourage the leadership of specific mutual aid and self-help groups to participate in state level planning activities on an adjunct basis;

5) fund key projects which purport to link the informal and other community support groups with the system of state human services programs in order to document successful and unsuccessful approaches;

6) experiment with new cost reimbursement programs which reward sources of support at the community level which prevent or eliminate the need for the more costly forms of institutional care; care should be taken in the experiment to not "commercialize" the otherwise natural systems of support;

7) issue program announcements on a competitive basis to stimulate and fund demonstration projects which link community support groups with the resources of the private sector;

8) encourage state and private colleges to incorporate self-help concepts into the human services curricula, particularly in mental health, health care and gerontology courses.

By comparison with the federal and state levels, local governments and local agencies stand to gain the most should they develop effective linkages with the networks at the informal end of the continuum of services. Opportunities
for the development of creative models are also greater at this level of program operation. The overriding recommendation to local agencies is that they not propose arrangements which will place undue burdens on mutual support groups. Care should be taken so as not to stifle the voluntary initiatives of such groups; their independence should be respected and protected.

Where mutual support and other self-help groups desire a relationship with the professionalized bureaucracies, a wide range of activities are possible. In specific, human services agencies at the local level can:

1) strengthen the helping capacity of informal service providers by way of training and technical assistance when requested; train the agency personnel on the preventive and supportive roles played by natural helping systems in the community;

2) establish role positions for active members of mutual support groups within the structure of the agency, e.g., the gamut of possibilities from agency volunteer roles to advisory board member and paid employee roles;

3) design techniques for input from informal helping sources which are not obtrusive or counterproductive to the exchange process;

4) develop an informal helper program as an adjunct to the professional staff; the program would be developed collaboratively between the agency staff and the informal helper adjuncts;

5) encourage the development of mutual aid and self-help organizations in communities where they may not exist; prepare background material on legal
requirements, organizational options, development steps, etc.; designate an appropriate staff person as a contact and resource to interested lay persons;

6) work with local government officials to insure that municipal services and urban development plans contribute to, rather than undermine, neighborhood self-help systems and approaches, particularly in the area of housing, employment, health care, and services to the elderly.

From among the diverse network of local agencies, senior citizens' centers, community mental health centers, and primary care family clinics stand out as strategic "link places" in which to bridge the natural sources of social support with the formalized and professionalized service providers. Senior citizens' centers, for example, could provide meeting rooms for mutual aid and other self-help groups which focus on the special needs of the elderly. Also, family care-givers and neighborhood natural helpers could benefit from group training sessions held regularly at the local senior citizens' center. Hospitals in particular could work jointly with the center staff to form and actively support self-help projects for elderly patients already released to a program of home health care.

Primary care family clinics could likewise serve a bridging function, with an additional potential of instituting health care rehabilitation programs which make use of existing or new self-help groups. Fortunately, some prototype examples of health self-help groups already exist. In New York, for example, a Brooklyn hospital and its
Arthritis Clinic established a self-help project for arthritic patients where

Group members share their experience and focus on ways to cope with the problems of living and dealing with families, jobs, neighbors, and physical incapacitation. 95

The literature also reports the use of mutual aid health groups with respect to hypertension, diabetes, strokes, heart disease, alcoholism, and other chronic illnesses. 96

The contribution of mutual aid groups toward mental health are particularly striking. As reported earlier in this paper, one of the case study societies intervenes on behalf of members during times of great stress, providing home visitations to the ill, assisting with in-kind goods to members and families facing economic hardship, contacting potential employers on behalf of members temporarily out of work, and in the event of a member's death, tailoring a plan of action to help the surviving widow or orphans. Community mental health centers have much to offer as "link places." The opportunities to collaborate with mutual aid and other self-help groups are many, particularly in the area of mental health promotion. Most of the specific agency level initiatives recommended earlier appear well suited to the philosophy of "community" mental health.

Apart from the many policy recommendations above which stress collaboration across the continuum of informal and formal support systems, it is equally important to recognize the need for additional research. Certainly, more
case histories, organizational profiles and survey research studies are needed in order to shed further light on:

(a) alternative types of mutual aid organizations;

(b) the role of ideology within an organization and how the guiding principles are translated into action;

(c) the importance of commitment to mutualistic approaches and how commitment is maintained;

(d) differences between "successful" and "unsuccessful" organizations;

(e) variations with respect to member participation and group process;

(f) types of linkages with other community support systems, especially with formal agencies;

(g) relative effectiveness of services or benefits where these are duplicative and can be compared (both intra-and inter-group);

(h) hypothesis testing studies where comparisons can be made systematically across the types of mutual aid groups and where the findings can be generalized.

The need for further study is perhaps best stated by Alfred H. Katz in an article where he aptly described self-help and mutual aid as an emerging social movement. After reviewing the growing social science literature during the past twenty years, he concludes with a special plea for a greater understanding of the world's oldest form of social welfare:

Self-help through natural or created "lay" groups and networks is both
the oldest and the most pervasive system of care for human ills. Its power and potentials have only recently been rediscovered by scholars. More and deeper study is needed of its nature, its variations, its effects, and its relationship both to the work of the so-called helping professionals and to broad issues of social change.
NOTES


2. Kropotkin describing statutes of an early Danish guild (c. 1785), p. 172.


4. Ibid.


8. Ibid.


13 Ibid., p. 252
14 Ibid., pp. 267-268.
15 Ibid., p. 272.
16 Ibid., p. 278.
17 Ibid., pp. 286-287.
18 Ibid., p. 287.
19 Ibid., p. 302.
22 Brochures and other official reports of the Lutheran Brotherhood, Minneapolis, Minnesota.
23 Brochures and other official reports of the Polish National Alliance, Chicago, Illinois.
24 Brochures and other official reports of the Woodmen of the World Life Insurance Society, Omaha, Nebraska.


33. See Phil Lovato, Las Acequias del Norte (P.O. Box 4690, Taos, NM, 1974), pp. 24-32.


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43 Ibid., pp. 194-195.


48 See Briegel.

49 Ibid., p. 140.

50 Ibid., 50.


52 Ibid., p. 46.

53 Briegel, p. 168.

54 Ibid., p. 145.

55 Ibid., p. 15.

56 Hernandez, p. 59.

57 Personal letter from J.M. Romero, President, Board of Trustees, Alianza Hispano-Americana, March 14, 1984.

58 Hernandez, p. 99.


60 Hernandez, p. 101.
61 Ibid.

62 Constitution and By-Laws, Sociedad Progresista Mexicana, Inc., Revised 1976. (Translated from Spanish)

63 Hernandez, p. 120 and p. 123.


65 Ibid., p. 8.

66 Preamble of the S.P.M.D.T.U. Constitution of 1911 as it appears in Lopez, p. 17. (Translated from Spanish).


68 Lopez, pp. 30-31. (Translated from Spanish).

69 Article XXXVII, Section 4, of S.P.M.D.T.U. Constitution. (Translated from Spanish).

70 Preamble, Union Protectiva Constitution, 1919. (Translated from Spanish).

71 Article II, Union Protectiva Constitution, 1919. (Translated from Spanish).

72 Article VI, Union Protectiva Constitution, 1919. (Translated from Spanish).

73 Hernandez, p. 46.

74 See Chapter 1, Article 4, paragraph 7140, California Nonprofit Mutual Benefit Corporation Law. (Credit to Hernandez for this reference).

75 This limitation in the New Mexico insurance code will be true through the end of 1984. Effective 1/1/85 an amended code will allow fraternal benefit societies to provide death, endowment and annuity benefits; temporary or permanent disability benefits as a result of disease or accident; hospital, medical or nursing benefits due to
sickness or bodily infirmity or accident; and monument or tombstone benefits not exceeding $300. Societies will also be authorized to "create, maintain and operate charitable, benevolent or educational {non-profit} institutions for the benefit of its members and their families and dependents and for the benefit of children insured by the society." (New Mexico State Insurance Code, Chapter 59-A, Article 44).


77 Riessman, p. 2.

78 Ibid.


80 "Casefinder" role suggested in Froland, et. al., p. 136.


85 Froland, et. al.


91 Ibid., p. 7.

92 Ibid., pp. 2-7.


94 Ibid., p. 61.


96 Ibid., pp. 22-23.