

WHO IS MY NEIGHBOR?—A Study of Mutual Benefit Clubs.

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Girls' Mutual Benefit Club.

OT long ago one of the large department clubs of the country held a symposium on the subject of "Is altruism a basis of practical affairs?"

The concensus of opinion tended toward the negative side, because it was so difficult for the speakers to reach beyond the definition which many of them seemed to feel was the correct one, that altruism means "love thy neighbor," omitting the latter clause "as thyself." Thus the discussion was on the plane of almsgiving, as if that was the entire definition of altruism. Several very practical examples were given of co-operation which seem to solve many of the apparent conflicts between labor and capital, but these examples were virtually ruled out of the discussion by the statement "that co-operation was not altruistic, as it implied mutual benefit." I fail to see the reason for this discrimination against co-operation. It is, to my mind, the one solution of the social and economic problems of this civilization, and, after all, fulfils the spritual meaning of the text, "Love thy neighbor as thyself," not better, not more, but simply as thyself.

Co-operation solves the difficulty and secures for the many the benefit of united action. The trades unions, with their mutual benefit clauses, have their counterparts among women workers in the Girls' Mutual Benefit clubs, of which so many are being organized. The working girls' clubs are in a measure co-operative, as the cardinal principle is that they shall be self-supporting and self-governed, but many of these clubs not only fulfil this principle, but carry it further and incorporate accident and burial clauses. The "Ladies of the Maccabees," a large secret organization, is thoroughly organized on the mutual benefit plan, and has been most successful in meeting the

into from two to four. When the regular classes were established Saturday evening was set aside for socials and lectures, the latter on history, hygiene, Delsarte, general care of the health, of which these girls knew absolutely nothing, and other interesting and profitable subjects. A library was at once organized, and games and music provided for the girls that did not want to join the classes.

In most of the letters which I receive about club matters the question is always asked, "Pray tell us how it was done?" These young girls gave a concert in which they raised \$268. The club very soon outgrew its first very small quarters, and they, with a courage born of ignorance, decided to build. They raised \$1,500 by subscriptions, entertainments and bazars, which paid for a lot, and on it they built a handsome and commodious clubhouse which cost them \$7,000, \$500 being paid each year on their indebtedness. This amount they raised by outside subscriptions and entertainments, etc., among their friends. They still owe \$3,000 on the house, but are sure that they will pay it as it comes due, as the club is in a flourishing financial condition so far as its running expenses are concerned. It is self-supporting, although the fees are so small, the initiation fee being 25 cents and the dues 5 cents a week.

The clubhouse is admirably furnished to meet the special needs of the organization. On the first floor are the rooms occupied by the janitor and his wife, who is the matron. The storage room and bathrooms, which are always open for the use of the members, are also on this floor. On the second floor are the offices, library, two large reception rooms and a well appointed kitchen, where the cooking lessons take place, and which is a model kitchen in every sense of the word. The third floor is divided into a large auditorium, with two music rooms in front. The entire house has hard finished floors, and the rooms, with the exception of the large auditorium, are furnished with rugs. All the furniture except the auditorium folding chairs was donated by friends of the promoters. This is probably the most attractive clubhouse in the city, and it is entirely managed by young girls who have time to plan and to work for the support of the club outside the club's own limit, while the girls who are wage workers do their part in dues, help in the entertainments,

The Six Organizers of the Mutual Benefit Club.

MARGARET HOYT HOWELL,

HELEN HUTCHINS SHAW.

MARY FRAME GILMAN.



ALICE CARY BURKHARDT.

IDA MOORE CLARK.

SATIE MORGEN ALLEN.

needs of its large membership and extending this principle of co-operation. The headquarters are at Fort Huron, Michigan.

In 1890 a Girls' Mutual Benefit Club was organized by six young girls who had worked together for some time in a circle of "The King's Daughters." These girls were all young and society girls, so-called; that is to say, they were members of families of wealth and prominence, but they longed to divide some of the favors which fortune had bestowed upon them with their less fortunate sisters. Each one of the six pledged to give her services for one evening a week, and thus supply all classes for teachers. They opened a small clubhouse in a neighborhood which for a radius of about a mile and half consisted of foreign born population, only the children of the neighborhood speaking English as they learned it at school. Many of the people of this neighborhood were very thrifty, owned their own homes, but the families were extremely large, and each member was obliged to support him or herself as soon as possible.

Foreign parents in the large American cities allow the child but a meagre education, no accomplishments, and rarely teach them a trade or any special knack which would fit them for earning a really good livelihood. Strange to say, the mothers rarely teach the daughters the domestic trades, which would make them useful women in their own homes should they be fortunate enough to marry well. Foreigners usually come to this country with the avowed purpose of getting on in the world. They find the greatest liberty, and that State, while providing for the education of the child, in most cases fails to enforce a compulsory education law, even where one exists, so they make their children help, and put them in shops and factories when very young, and when there is no occasion to do so.

The Girls' Mutual Benefit clubhouse was opened only during the evenings and with classes in cooking, dressmaking, plain sewing, music, English, typewriting, shorthand, bookkeeping and crocheting. All these classes were at once so crowded that it became necessary to subdivide them

for which they pay a regular admission fee to assist the revenue of the club.

The classes are all free, with one exception, and the fee for that class is only 10 cents, this charge being made on account of the necessary expense born in carrying it on. There are now twenty-four volunteer teachers, and they endeavor to make their work as practical as possible. Several sewing machines have been donated to the club, so the dressmaking class is provided with all that is necessary to cut, fit and make complete all that enters into a girls' wardrobe. The cooking classes have practice and illustration in the shape of a supper. The club has just opened a free kindergarten in its assembly hall, which is not in use in the mornings, and have employed an experienced kindergartner to conduct the class. She has assistants who give their services for the experience of teaching. This free kindergarten is not a charitable enterprise, as these young girls charge a penny a day for each child, so as to encourage the parents to help in defraying the expenses of the clubhouse.

This Mutual Benefit Club states boldly that its work is not for the submerged ten, that it does not aim at civilizing, but at Americanizing, and to encourage the girls to co-operation, and thus through the efforts of the many extend to all the benefits which usually accrue only to the few prosperous girls. The club members who, through this co-operation and the broadening of their social life, realize the defects of their home training, intend to open mothers' classes. They find themselves hampered in this project, however, by the fact that so few of the mothers understand the English language, and that it is difficult to find a common meeting ground.

Surely, the telling of this true tale is an answer to the question "Is altruism a basis for practical affairs?" when through co-operation the highest development of altruism can produce such a result as this Girls' Mutual Benefit Club.

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