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The United Danish Societies in America

by

C. M. Myrup

(Translated by Julianne Haahr)

“Help yourself, progress is yours to claim.
Rely on your neighbor and you will feel shame.”

This old rhyme seems to be the underlying idea behind the United Danish Societies of America, which consists of 31 local organizations having a total membership of 3,400. With regard to the membership totals of individual societies, refer to the general table in this book.

The United Danish Societies was established in Racine, Wis. on September 20, 1882. This happened following a previous month when the local society *Dania* at its general meeting had agreed “to work towards a union of the various Danish societies in America.”

There were only three societies in the union during the first year—*Dania*, Racine; *Danish Brotherhood*, Oshkosh; *The Danes Home*, Waupaca—and in the beginning its goal was merely to ensure that a relocating society member had a home upon arrival to a new town wherever a Danish community was found.

There was no steering board elected at the initial founding of the organization, as they were content with appointing someone to “provisionally manage the United Danish Societies’ interests.”

It was not until three years later in 1885 at the convention in Oshkosh, and after three other societies were accepted as members, that the insurance division was established and an executive steering board was elected.

Twenty years later in 1905 at the convention in Racine, the current insurance system was introduced. As one of the requirements for membership in a local society, it was decided that all future incoming members should be insured.

In addition, the United Danish Societies’ agenda stipulated the following:

“Our task is to establish links with all Danish societies in America, from the Atlantic Ocean to the Pacific coast, thereby not

only strengthening the community spirit among our immigrants and working for the preservation of our language and memories of our fatherland, but also supporting the sick and needy, and with a mutual life insurance providing security for our members' survivors."

In the meantime, the insurance division in the United Danish Societies led a rather modest existence. In the event of a death, the respective heirs received compensation of a dollar from every member who had insurance. The first payment was \$52.00. It was not even enough for a decent burial and over time it was evident that the insurance program did not have a good start.

The amount of payment improved, but only gradually, and in small degrees at that. In 1895, a full coverage compensation for death finally reached \$1,000, corresponding to 1,000 members, but the insurance division stagnated.

The sum fluctuated, but nevertheless continued to hover around \$1,000 for two years. Some visionaries took charge, and at the convention in 1905—once again in Racine—introduced "compulsory insurance," applicable for all new members.

It was a tumultuous convention, not least owing to the paragraph concerning compulsory insurance. It was no longer contingent upon members' choice, whether or not they desired life insurance. In addition, the new arrangement reduced a portion of the insurance amount for which the next of kin were eligible in the event of death.

Legislative assemblies in various states throughout America had begun to debate the life insurance issue as a security for their citizens; indeed, mutual insurance associations were not spared. Experts proved through irrefutable statistics that every society, whose stability affects the recruitment of new members, sooner or later will be ruined without being able to fulfill its obligations.

It was demonstrated that the average cost for life insurance was 35 percent, so the United Danish Societies decided that every member in the future would pay based on that proportion. This means that for a \$1,000 policy, \$350 would be paid, and if the respective individual at his death has not contributed the full compensation, the remaining amount would be deducted from the insurance coverage total.

In this way, the insured pays \$350 for \$1,000 coverage, no matter if he has been a member for one month or a lifetime. In other words, even a deceased individual must pay full price for the insurance, which benefits his family. In that manner he helps himself, without placing the burden on the survivors; thus, the insurance is guaranteed.

The United Danish Societies accepts as well women applying for insurance--members' wives and daughters. Here too, is an advantage over other similar societies.

One can choose between four policies: \$250, \$500, \$1,000, and \$2,000, all based on a 35 percent contribution.

The age for eligibility is between 18 and 50 years old, and the monthly premium ranges from \$.86 to \$1.94.

If a member becomes so seriously injured that he is unable to care for himself, he can receive life insurance payments in ten annual periods. A member who has reached 65 years and has contributed the 35 percent required for his insurance can receive a designated amount of money paid annually for his subsistence, but 20 percent is held back until his death.

The United Danish Societies' executive steering board consists of a president, vice president, secretary, treasurer, and three trustees. The last three manage various financial concerns during the three-year period between conventions, and must place the society's funds in secure, interest-bearing bonds.

At every period, the steering president appoints a doctor as a consultant who must examine, and accept or reject all applications for admission.

United Danish Societies consists of 31 local organizations distributed within the following states: Connecticut, New Jersey, Ohio, Wisconsin, Minnesota, Iowa, Kansas, Colorado, Oregon, and Washington. It has a total of 3,400 members and owns properties at a value of \$177,183.76.

Since the new procedure was introduced, the society has stabilized; it has an insurance fund of \$42,198.88 and a reserve fund of \$14,329.24. During 1911, \$9,103.50 was paid for medical services, \$3,578.50 for funeral assistance, and \$10,152.80 for life insurance; in total, \$22,834.80.

All societies each have a library with selected books, most are Danish fiction. The total number of books consists of 8,102 volumes. In addition, there are a few hundred new books in travel bags sent around to those societies, which have not yet had an opportunity to procure a larger library.

Every Christmas the various societies in the United Danish Societies takes up a collection to benefit the Danish children's homes in America, and the proceeds are divided equally among all of them.

The local societies set their own subscriptions, averaging \$.50 per month; likewise, their medical services range from \$5.25 to \$7.00 per week, and cover from 13 to 26 weeks.

United Danish Societies is open to every Danish society, which has a total of at least nine members. Admission occurs without any suggestion of secret ceremonies. It is required that members must always show good moral conduct, and observe the local society's as well as the United Danish Societies' laws and statutes.

Several of the local societies own splendid meeting houses, of which the largest cost \$40,000 to build. Usually these society homes have a library, reading room, meeting room, dining area, and a large auditorium, where now and then, amateur theater productions are staged. As well, several of the societies have their own choir, which performs at various occasions.

Apart from the material assistance, which is offered in the event of illness and death through the United Danish Societies, the local societies provide an important function for visiting countrymen, especially newcomers, who immediately find a circle of friends upon their arrival from Denmark. This allows them to come to terms with life in a foreign country, and not to succumb to homesickness.

This is perhaps not the least benefit that could be credited to the United Danish Societies in America.