

MORTUARY RECORD BOOK

The Mortuary Record Book is a thin 5"x 8" book that was kept by members of the Wauconda Chapter of the Royal Neighbors of America. As a record, when one of the neighbors died, they filled out a page of the deceased member. The entries go from 1920 to 1959, and includes the entry of Lucy Clough, daughter of Andrew and Mary Cook who died in 1938 at the age of 86.

The format of the book consists of two pages designated for each entry. The first page includes factual information, i.e. the name, age, date of death, where the person was buried, if an official ceremony was or was not conducted, and the duration of membership. The second page includes a resolution, a form of eulogy which often, but not always, followed a particular pattern. Sometimes the resolution was in a form of a poem or prayer. Lastly, there were the names of the resolution committee. My job was to scan the pages, and then to transcribe and digitize the vital information for genealogical purposes.

HISTORY

Founded in 1895, the Royal Neighbors of America is one of the oldest women led insurers in the nation. Before that women nor children were insurable. In 1888, Mrs. Marie Kirkland, Council Bluffs, IA, placed a notice in her town newspaper asking the wives of Modern Woodmen of America members to meet for a social get-together. Eight women responded and organized what was to become Royal Neighbors of America. Just a year later, the group reorganized as a social organization with a constitution, ritual, and articles of incorporation. The name Royal Neighbors of America was chosen by the women because they adhered to the belief, "For better is a neighbor that is near than a brother that is far." (Proverbs 27:10).

They intended to be that helpful neighbor, combining the Biblical “neighbor” with the word “royal” that signified their belief in the nobility of the work they would do.

Because the founders wanted their organization to continue to grow as well as remain responsive to membership needs, they began discussing incorporating as a fraternal benefit society. In 1894 it was decided to incorporate in the State of Illinois, which had the most practicable insurance laws. All state requirements were fulfilled and Royal Neighbors was chartered as a fraternal benefit society on March 21, 1895. The first home office was located in Peoria, Il., and was moved to Rock Island in 1908.

The early members were ahead of their time. In addition to providing life insurance for women, they stood firmly behind the women’s suffrage movement. Royal Neighbors was also one of the first fraternal societies to insure children and recognize mortality studies establishing the fact that women live longer than men, and to reflect that difference in life insurance premiums.

MISSION

Royal Neighbors is a different kind of insurance organization. Their unique mission of insuring lives, supporting women, and serving communities stems from being a fraternal benefit society, and an organization with a dual mission of both providing financial protection through life insurance and “neighbor helping neighbor” community service. This nationwide philanthropic mission of neighbor-helping neighbor began with the San Francisco earthquake in 1906. Since that time, Royal Neighbors has, along with its members, helped victims of all types of disasters through monetary donations and hands-on assistance. Victims of such disasters as Hurricanes Katrina, Charley, Jeanne, and Ivan, floods, tornadoes, and mudslides have been given

monetary help through the Fraternal Aid fund. This program of financial support was created in 1921 for members who experience extreme cases of need due to illness, accident, or natural disaster.

FRATERNAL ORGANIZATION

Royal Neighbors of America as a fraternal beneficiary society is a non-profit mutual aid organization that 1. Insures members and their families against death, disease and disability, and 2. Operates under a lodge system.

Royal Neighbors has approximately 300 active chapters across the United States through which its members actively volunteer within their communities. On a national level, members participate in volunteer days, such as Join Hands Day, and Make a Difference Day. In their own communities they perform a variety of activities such as donating to local food pantries; raising funds for libraries, community centers, individuals in need, improving neighborhoods through Habitat for Humanity; and hosting educational events that empower women. Royal Neighbors supports these activities with financial resources and direct home office assistance.

With assets over \$868 million, and life insurance in force totaling more than \$2.7 billion, Royal Neighbors has the financial strength and stability to ensure its 200,000 members are protected when the expected, and unexpected happens.

Royal Neighbors meets the needs of women and their families through each stage of their lives with annuities, and insurance products such as whole, term, and universal life, and final expense policies. The company also provides member benefits at no additional cost. These currently include:

Scholarships: More than \$4 million in grants have been awarded since 1961 to traditional and nontraditional students.

Nation of Neighbors SM Program – Nearly 1,200 individuals have been the recipients of more than \$1.5million since 2007 to realize a dream.

Various health and retail discounts such a dental, vision, and hearing services; health screenings; prescription drugs, saving members \$1 million a year; legal assistance; and cashback online shopping.

The home office of Royal Neighbors of America is located in Rock Island, Il. The president/CEO is Cynthia A. Tidwell.