

A Woman With a Genius for Business

ONE of the strongest, most influential, gifted and successful individuals in the city of Omaha is Mrs. Emma B. Manchester, supreme guardian (which in commercial terms is equivalent to national president) of the Woodmen Circle, the greatest woman's beneficiary order in the world. In her administration of this vast and complicated organization Mrs. Manchester has shown executive ability of the first order, and in building it up from a weak and debt-burdened condition to one of sound and splendid prosperity during her fourteen years of leadership she has accomplished one of the most brilliant achievements known to the business world.

The Woodmen Circle is the woman's auxiliary of the Woodmen of the World, and was founded at about the same time, 1891. It is, however, an entirely separate organization, not in any way controlled, aided or regulated by the men's order. It originated in Colorado, but in 1895 was incorporated in Omaha, and this city has ever since been its headquarters. It is now established in every state this side of Colorado, thirty-eight in all.

It is, like the Woodmen of the World, a secret order, whose main purpose is fraternal insurance. For a stipulated monthly payment it insures the lives of its members for amounts ranging from \$100 to \$2,000. All policies for \$500 and upward are accompanied by an agreement on the part of the Circle to contribute a \$100 monument on the death of the beneficiary, and if she is without friends, to erect it. This is equivalent to paying \$600 on every \$500 policy. Women over the age of 52 are restricted to taking out a \$100 policy; this entitles them to all the social privileges of the Circle and to the monument. Women alone are admitted to membership in the Circle, with the exception that members in good standing of the Woodmen of the World are permitted to become "social members" by taking out a \$100 policy, and, in their case, as a monument is supposed to be provided for them by their own organization, the \$100 is applied toward funeral expenses.

The Circle is represented in the various towns, cities and villages in all the various states in which it is licensed to do business by "groves," which correspond in character and organization to the chapters and lodges of other secret fraternal societies. These groves hold state conventions every other year, when

they elect a delegate to the supreme convention, which also meets every other year at the same time and place as the Woodmen of the World. Every fourth year an election is held of the supreme officers and managers, nine in number. These compose the supreme executive council, which meets once a year at Omaha.

The rates for insurance in the

members; the rates had been reduced and were so low that they were entirely inadequate to meet death claims. The society was deeply in debt and was in imminent danger of having its license revoked by the insurance examiners. Under the circumstances Mrs. Manchester assumed the office with extreme reluctance and misgiving. Her standing and

the adoption of this measure. It was finally passed, but with many bitter feelings and heartburnings, and it was one of those victories which are for the time being more crushing than defeat. The measure went into effect immediately and affected old members as well as new. During the first year more old memberships lapsed than new ones were written. Finally, however, the tide began to turn. The membership began to grow and the indebtedness to decrease. From the year 1905 the prosperity of the organization has been substantial and uninterrupted. Today the memberships number 111,000; there are 3,000 groves, there is no debt, all death claims are promptly paid and the Woodmen Circle has an emergency fund of nearly \$3,000,000. During the last year there was paid out for death claims, monuments and funeral benefits \$469,147.72. These payments during the twenty years of the society's existence amount to \$2,676,307.84.

Mrs. Manchester has been re-elected at every supreme convention since 1899. Under her management the growth and prosperity of the society has been marvelous. Again and again events have justified her judgment. One of the striking features of her administration is that there has never been an appeal from a decision of hers during the fourteen years she has held office; this indicates a rare combination of good judgment, fairness, tact and wisdom. A most essential element of her success is the extreme economy with which the business of the society is conducted. When Mrs. Manchester first took office and found the affairs of the Circle in such bad shape she restricted herself to a single room and one assistant. Even now, with the immense amount of labor and detail which naturally exists at the executive headquarters of such a great organization, Mrs. Manchester has only twenty-nine clerks. It is

needless to say they work for her with enthusiasm and devotion, all the more because Mrs. Manchester never spares herself, but arrives with the first and is the last to leave.

The Circle will occupy the third floor of the new Woodmen of the World building, but already finds that it will need more space. Had the W. O. W. not built when it did the Woodmen Circle would by this time have had its own building, which would have placed it in a most novel and interesting situation among women's beneficiary orders.



MRS. EMMA B. MANCHESTER,
Supreme Guardian of the Woodmen Circle

Woodmen Circle are much lower not only than those of old line insurance companies, but even than those of any other fraternal order. It also has the fewest lapses of any fraternal insurance order.

This brief outline shows the general plan and character of the organization and its mode of procedure. The real interest to the outsider, the human element, centers around the work and personality of Mrs. Manchester.

Mrs. Manchester took the office of supreme guardian in 1899 to fill an unexpired term of two years. At that time there were about 5,000

reputation were such, however, that in reliance upon them alone the examiners deferred hostile action until she should have had an opportunity of examining the condition of the Circle exhaustively and deciding upon a course of action. At the next supreme council, at Columbus, Ohio, in May, 1901, Mrs. Manchester presented her decision that the only means of securing the future of the organization was to raise the rates. This proposition was met by a storm of opposition. For ten successive days Mrs. Manchester never left her stand upon the platform, and during all that time fought inch by inch for