

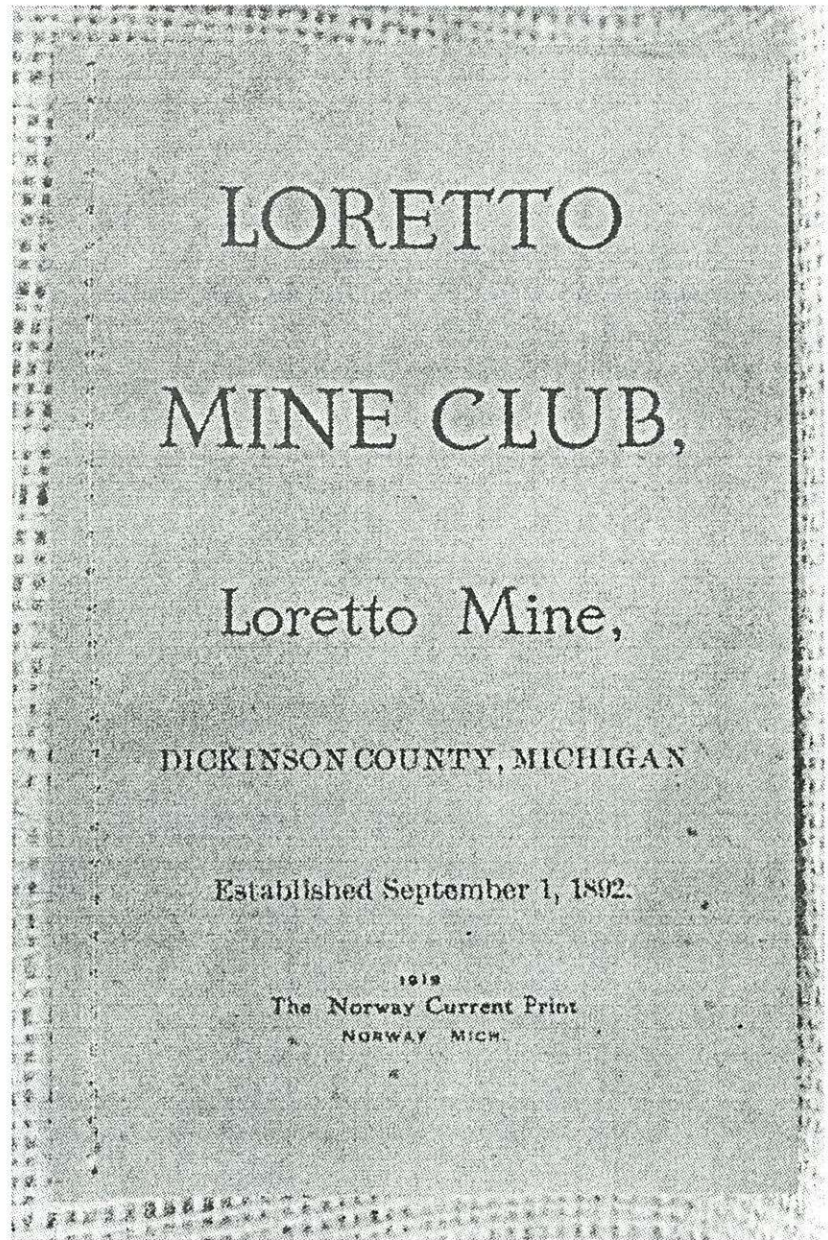
Prior to workmen's compensation laws, miners were left to their own devices when injured or permanently disabled while working. Since there were no laws to protect them and mining companies seldom helped injured workers, many miners banded together to form mine clubs or miner's associations. These organizations collected dues from their members and made payments to members in cases of injury, disability or death.

Among these organizations was the Loretto Mine Club of Loretto, Dickinson County, Michigan. Members were all workers at the Loretto Mine, on the Menominee Iron Range. The first iron mine on the Menominee Range was discovered in 1878 and was known as the Millie Mine. The first operating mine was the Chapin which opened in 1880 and operated until 1932 when it was the last working mine in Dickinson County to close. Dickinson County at one time had 38 working iron mines.

One of these mines was the Loretto Mine. The workers at the Loretto Mine formed the Loretto Mine Club on September 1, 1892. The Mine Club provided each member with a copy of the club rules, a 1919 version of which is pictured here. Some of the most interesting rules state:

Loretto Mine Club

Dave Johnson



Handbook for Loretto Mine Club

This Club shall be known as the Loretto Mine Club.

For the purpose of providing a fund to aid in the case of sickness, accident or death, the following rules shall be established and observed:

RULE I.

The officers of this Club shall consist of one president, one vice-president, one secretary and one assistant secretary, one treasurer and inner guard, who shall be elected every September.

RULE II.

If a vacancy may occur in any of the above named officers, such vacancy shall be filled by appointment, until the next annual election, by the remaining officers of the Club.

RULE III.

Every man entering the employ of the said company shall be charged, through the mine office, the sum of one dollar (\$1.00) entrance fee and fifty cents (.50) a month as a regular assessment afterwards.

RULE IV.

When a member of said Club is disabled from labor by accident, he shall receive aid from the Club at the rate of twenty dollars (\$20) per month for each and every month or fractional part thereof, that he is so disabled, restricted however, by Rule V last clause.

RULE V.

When a member is disabled for labor by sickness he shall receive from the Club \$20 per month. Said benefit may continue for a consecutive period of twelve months.

RULE VI.

The mine physician will keep a record of all cases of accident or sickness, and in no case will money be paid from the Club unless authorized by said mine physician's certificate.

RULE VII.

Any member who becomes disabled while intoxicated or during brawls or riots or from venereal disease, shall be disqualified and will not be entitled to benefits.

RULE VIII.

Any member being taken sick shall immediately notify the secretary and

during said sickness is restricted from playing any game, shall not use any intoxicating beverages or perform any manual labor for profit.

RULE IX.

Every man working at the Loretto Mine shall have his dues charged to his account the first day he works and shall be entitled to his benefits on and after that day, provided, in case any member shall leave the mine, he has no further claim on the Club.

RULE X.

If at any time the funds of this Club are not sufficient to pay the sick or disabled members in full, the money shall be divided pro rata.

RULE XI.

On the death of a member of this Club, each and every member shall be assessed fifty cents, which shall be collected through the mine office, the same to be placed to the credit of the deceased member and be paid over from the Club to the nearest relatives.

RULE XII.

Every member who is sick must present a doctor's certificate every month, said certificate to be signed by the timekeeper. Failure to present said doctor's certificate as specified, shall deprive him of benefits.

RULE XIV.

If a member at time of death has left no means for burial expenses, the Club shall be obliged to take charge

of the remains and defray all expenses of burial.

RULE XV.

When a member shall, from accidental injuries received become totally blind, or shall be so crippled in limbs as to be wholly and permanently disabled for all labor whatever thereafter, he shall receive the sum of one dollar (\$1.00) per member of this Club, the same to be collected as in the dues.

RULE XVII.

Every member of this Club is requested to attend the Club meetings at least once in three months; failure to comply with this rule, without sufficient excuse, shall be a surrender of all claims on said Club.

RULE XXII.

As per articles XI and XV, the same shall be dropped or not followed if the Club treasury contains a sum exceeding one thousand dollars (\$1,000), in which case the benefits shall be deducted therefore.

These rules would appear to have been quite strict, to the point of dictating aspects of the members' personal lives. In my collection I have rule books from miners clubs and associations that are very similar in content. These organizations were a far cry from today's comprehensive workmen's compensation programs.