

October 5, 2013

## Mike Connell: 'Hard work and ever at it'

*The big questions*

*Mike*

If you were making a list of the most influential women from St. Clair County, you might begin with a premature baby born in a log cabin in Columbus Township nearly 150 years ago.

That would be Sabina May West Miller, or more simply, Bina.

With considerable genius and an indefatigable work ethic, Bina combined a deeply felt sense of humanity with shrewd marketing skills to create one of Port Huron's bedrock private institutions, the not-for-profit Woman's Life Insurance Society.

Along the way, she gave the city one of its finest buildings as well as one of its most beautiful homes. The summer camp she founded on the shores of Lake Huron is now a state park.

Thousands of families owe her a debt of gratitude for help in their times of need. Indeed, the good works she started 121 years ago this month continue to benefit this community, and many others like it, each and every day.

**I HAVE BEEN** familiar with Woman's Life for many years, and I have witnessed scores of community-betterment projects undertaken by its chapters, but I'll admit that I long wondered about its basic structure.

Was it a private business, and if so, why did it sponsor an elaborate network of charitable groups?

In search of an answer, I called upon Karen Deschaine, the manager of communications.

Woman's Life, she explained, is a fraternal benefit society, one of 75 or so across the nation. Among the best known are the Knights of Columbus and Thrivent Financial for Lutherans.

And what exactly is a fraternal benefit society? Well, it's a membership organization, and its core focus is as much about community as profitability.

Woman's Life competes in the insurance market, selling products such as life insurance and annuities. Its chapters — and there are 49 of them in our region — then re-invest the proceeds into community projects chosen by the membership.

**LIFE INSURANCE** has been around for a long time, dating back nearly 4,000 years to Babylon and China, but it didn't really catch on until about 150 years ago.

In the United States, following a grisly Civil War, people appreciated the merits of planning for death. Mutual life insurance companies sprang up across the country, but the premiums were well beyond the means of the average working stiff.

Fraternal benefit societies filled the void. Initially, these were strictly for men. A group of guys came together to socialize and practice curious rites involving elaborate costumes, secret handshakes and oodles of mystic mumbo-jumbo. Oh, what fun.

They also pooled their dues, and when a member died, his widow and orphans could count on a little something to tide them over.

**ONE OF THESE** societies, the Knights of the Maccabees — the name honoring a Jewish rebel army from the century before Christ — sprang up in London, Ontario, in 1878.

Early members included Nathan Boynton, a Port Huron native who had enlisted in the 8th Michigan Cavalry as a private in 1862 and emerged from the war three years later as a major.

Along the way, he played a key role in rounding up Confederate Gen. John Hunt Morgan and 1,800 hand-picked Rebel cavalymen, ending the “Great Raid” into northeast Ohio.

After the war, Boynton preferred to be called Major. He answered to mayor, too, serving a record six terms as Port Huron’s top elected official.

Then as now, Republicans controlled local politics. Boynton was a Republican, too, but also a maverick who started a newspaper and used it to pester the bigwigs. They responded by buying a steam-powered press, hiring a journeyman editor and launching the earliest ancestor of this newspaper.

Boynton, one of those polymaths the 19th century seemed to produce in abundance, was a shade-tree inventor whose patents included a hook-and-ladder fire wagon. He also built a seaside hotel and founded the beach town in south Florida that carries his name.

It did not take long for him to become the charismatic leader of the Maccabees. He moved the home office, or supreme temple as it was known, to Port Huron.

**ALFRED JONES WEST**, born in 1842 in a hamlet not far from Binghamton, N.Y., moved to St. Clair County with his family as a child.

In his teens, he left home for the life of a Great Lakes sailor. In 1861, with the outbreak of war, he signed on with the 36th Illinois Infantry. He participated in several battles before being seriously wounded by an artillery shell in the final weeks of the war.

Returning home, he married 20-year-old Elizabeth Conant, and they set up housekeeping in a log cabin not far from her parent’s place in Columbus Township.

Bina was born there on May 18, 1867. The birth was premature, and the young mother kept her baby alive with an around-the-clock regimen of care and prayer.

Alfred West worked as a contractor, building the roads and drains that helped open the boggy Thumb to agriculture. He was often gone from home for weeks at a time, and when Bina was 3, the family bought a house in Capac, which had a Grand Trunk station, although it had yet to incorporate as a village.

**A CHILD PRODIGY**, Bina celebrated her 16th birthday and graduated from Capac High School in the same spring.

She moved to Port Huron to attend the city’s short-lived normal school, or teacher’s college. With degree in hand, she returned to Capac as a teacher and assistant principal.

In those days, the county ran a poor farm as a haven for struggling adults, many of them Civil War veterans suffering with what we would call post-traumatic stress disorder. Children of the poor were sent off to foster families and, more often than not, put to work.

When the mother of two of Bina’s most-promising students died, their father’s job did not allow him to care for them. The kids were placed with well-to-do families, the boy as a stable hand and his sister as a domestic servant.

Bina, distraught that two gifted children could not continue their schooling, wondered if a life insurance policy for the mother might have held the family together.

Unfortunately, in the mid-1880s, life insurance wasn’t an option for most moms. The early fraternal benefit societies did not accept women as members.

**BINA WEST** set out to change that. In 1892, with Boynton as her mentor, she began traveling as a recruiter for the Lady Maccabees of the World.

Her zeal would become the stuff of legends.

She kept a small office in the Maccabees temple at the corner of Huron Avenue and Bard Street, but she spent most of her time riding trains and organizing chapters known as “hives” from coast to coast.

Most of these hives were in rural communities, and they provided farm women with a rare social outlet as well as with access to life insurance.

Within a decade, the Lady Maccabees counted more than 100,000 members. The growth was so rapid that, in 1904, the Maccabees built a second temple on the triangle where Pine Grove and Huron avenues converge.

**BOYNTON DIED** in 1911, and the Knights of the Maccabees abandoned Port Huron for Detroit.

In 1910, it appeared as if the Lady Maccabees also would shift their headquarters to Detroit. The organization bought property there for a new temple.

Bina put a stop to it. The Woman’s Benefit Association of the Maccabees, as the organization became known in 1915, remained in Port Huron.

Also in 1915, the cornerstone was laid for the society’s elegant, Renaissance-style headquarters on Military Street. Its builder was James O’ Sullivan, a Port Huron High graduate who would earn acclaim as the father of the Grand Coulee Dam.

In 1917, when the building opened, Port Huron called a civic holiday and celebrated with a parade, oratory and the singing of the national anthem by a choir of 300 children.

**INSPIRED BY** her European travels, Bina built a three-story, Spanish-style home on Military Street overlooking the St. Clair River. The grounds of Westhaven, as she named the property, featured elaborate, Italian-inspired gardens and a large outdoor swimming pool.

She also opened four summer camps for girls — in Missouri, New York, Pennsylvania and on the shores of Lake Huron, where in 1923 the society paid \$11,750 to buy 200 acres with a half-mile of lake frontage.

The Lakeport camp attracted girls from across the nation. It flourished until the double whammy of the Depression and World War II.

The camp was sold in 1942 to the CIO union. Twenty years later, it was the setting where Tom Hayden and other leaders of the Students for a Democratic Society issued the Port Huron Statement, the manifesto of the New Left.

Today, the old camp for girls provides a public beach and picnic grounds for Lakeport State Park.

**OVER THE YEARS**, the society has undergone the occasional name change.

In 1966, it became North American Benefit Association. Thirty years later, it switched to Woman’s Life Insurance Society.

In its 121 years, the society has had just seven leaders. In 2012, Christopher Martin became the first male to hold the top office. He followed Janice Whipple, who served as national president for 22 years.

Twenty-two years was a good run, but it fell far short of Bina’s tenure. She led the society from October 1892 until May 1948, when she resigned on her 81st birthday.

She died in 1954, but among the many things she left behind was the secret of her success, a formula summed up in six words: “Hard work and ever at it.”

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