Finding Aid


CATALOG NO. MAWA 9388 (COLLECTION)
MAGGIE L. WALKER NATIONAL HISTORIC SITE
Richmond, Virginia
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HISTORY

Nineteenth Century Origins

Former slave Mary Prout founded the Independent Order of St. Luke, a fraternal organization, as a women’s mutual insurance society in Baltimore in 1867 to provide death benefits and sick pay for Christian dues-paying members. The Order welcomed "Negro persons of good moral character" to assist one another and promote racial improvement through membership in local councils. Emphasizing thrift, community, and self-reliance, members gained leadership skills.

Groups in Virginia, New York and other states broke away from the original Baltimore group, calling themselves the Independent Order of St. Luke. William M. T. Forrester served as Secretary of the Virginia group from 1869 to 1899.

In Richmond, Virginia, Maggie Lena Mitchell (later Walker) (circa 1864-1934) joined the Good Idea Council of the Order at the age of 16 in 1881. She attended school, earned a teaching credential and began teaching in 1883. She found peers with common goals and purposes among other educated Richmond blacks, including educators, attorneys and newspaper editors. Her women friends from this group became lifelong colleagues in a number of shared enterprises. In 1886 she left her teaching position to marry Armstead Walker, Jr. and quickly progressed through various offices and degrees of the Order. She led a local council by 1889 and held increasingly senior leadership positions. She bore three children, all sons, in 1890, 1893 and 1897, two of whom survived to adulthood.

In 1895 she recruited other educated friends to help plan a Juvenile Department for young people ages 2-16, emphasizing thrift, health, education and caring for others. In 1897 she served as Secretary of the Endowment (the IOSL insurance program) and from 1891 to 1898 also served as both an organizing deputy with collection agent responsibilities and lecturer for the Order.

The New York and Virginia Councils joined forces to create a National Grand Council from 1895 until 1902 after which the Right Worthy Grand Council (RWGC) in Richmond revised the charter and led the national organization from the Richmond office.

Turn of the Century

By 1899, under long-time leader, William M.T. Forrester, the Order lost members and faced financial and management crises. On election as Right Worthy Grand Secretary, Maggie Walker quickly reorganized the Order, streamlining spending and operations. As membership increased and the Order gained financial stability, she promoted employment, development of leadership and management skills, and entrepreneurial projects for the African American community. She had a particular interest in the plight of black women under oppressive Jim Crow laws and sought to provide business opportunities for women seeking more than menial jobs.

On August 20, 1901, Maggie Lena Walker delivered a speech outlining her vision of creating a newspaper, bank and department store to provide employment and communicate the St. Luke message as “the mouthpiece of the organization.”
“...brothers and sisters, let us awake. Let us have a bank that will take the nickels and turn them into dollars. ...

Who is so helpless as the Negro woman? Who is so circumscribed and hemmed in, in the race of life, in the struggle for bread, meat and clothing as the Negro woman? ... Can’t this great Order, in which there are so many good women, willing women, hard-working women, noble women, whose money is here, whose interests are here, whose hearts and souls are here, do something towards giving employment to those who have made it what it is?

What we need is an organ, a newspaper to herald and proclaim the work of our order. No business, no enterprise, which has to deal with the public, can be pushed successfully without a newspaper, a trumpet to sound the orders, so that the St. Luke upon the mountain top, and the St. Luke dwelling by the side of the sea, can hear the same order, keep step to the same music, march in unison to the same command, although miles and miles intervene.”

Maggie L. Walker in 1901 Report to Convention

The St. Luke Herald began publication in 1902; the St. Luke Penny Savings Bank opened in November 1903; and the St. Luke Emporium, a department store, operated from 1905 until 1911. All IOSL members were required to participate in the insurance endowment program. The IOSL expanded geographically to Pennsylvania, Western Virginia and Washington, D.C.

In 1903, the 6-year-old St. Luke Association, an incorporated joint stock company founded by a number of local councils, purchased property and erected a 3-story building in Richmond to rent to the IOSL as its headquarters and provide meeting space to local councils.

To protect the endowment (or “insure the insurance”), the IOSL created an Emergency Fund to compensate for any undercapitalization. In 1908, the state insurance commission inspected the IOSL and recommended that it buy the building from the stock association, divest the bank and

avoid capitalizing other businesses. The IOSL followed these directives, performed monthly audits and developed a new bookkeeping system to better adhere to actuarial standards.

Walker started a regalia and supply department to provide materials for the subordinate councils as they conducted rituals and conferred degrees (allegorical steps) of the order. Councils could purchase ritual books, membership rosters, streamers, collars, scarves, “initiation robes and faces,” and rosettes for juvenile members. Subordinate councils conducted opening and closing exercises and installations using the ritual books published by the RWGC to formally initiate new members and support them in achieving up to 9 degrees of membership. The degree ceremonies reflected IOSL teachings and Christian principles through symbols, allegory and drama.

Segregation steadily eroded the rights of blacks as a number of regressive “Jim Crow” laws imposed race-based literacy tests and restricted travel on local trolleys and ferries as well as access to employment and schooling. The 1894 Walton Act restricted voting rights and in 1906 the state of Virginia enforced transit segregation by law. In a 1906 speech, Walker exhorted her audience:

“`And yet with the loss of citizenship, `Jim-crowed,’ shortening of our school term, the destroying of Negro business enterprises, the refusal of employment to Negroes, the attempt to drive out the Negro barbers, and Negroes from every other occupation, with hostile legislation on the increase – there are some who still believe that we should look to the Lord and keep our mouths shut...

SOMEBODY MUST SPEAK. SOMEBODY MUST CRY ALOUD. The afflictions and persecutions of our people MUST be told. WE MUST GET TOGETHER AND REASON TOGETHER. SOMEBODY MUST CRY ALOUD.”

-Maggie L. Walker

In 1917 the IOSL convention voted to build a new headquarters, but in the end the building was renovated and a fourth story added, possibly due to wartime shortages. Inflation raised concerns

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2 “Benaiah’s Valour, or Address for Men Only,” 1 March 1906, Maggie L. Walker Family Papers, Subcollection 1: Maggie L. Walker Papers, Series D: Public Addresses, Box 3, Folder 24.
about the solidity of the Class A endowment ($100 policies) which most members held. While Class B ($300) and Class C ($500) policies were available, few members switched from the original Class A policy.

Always seeking positive innovations, Maggie Walker implemented an internal cross-checking and auditing system to increase accuracy after viewing such a system at another company. She also increased efforts to switch juvenile members to the adult plan at age 15 and to retain juvenile members through appealing programming.

Early Mid-Twentieth Century

During the early 1920s, the St. Luke Herald had 6,000 subscribers and the Field Department (the sales force) grew to 39 full- and part-time deputies by 1925. Increasing concerns about eventual Class A solvency led to adoption of a new plan, with no new Class A certificates issue after 1929, although existing ones continued to be honored. An actuary hired to modernize insurance practices encouraged the IOSL to implement a Legal Reserve insurance program (LR) as well as continuing to maintain scrupulous accounts and expanding the membership. The order issued Legal Reserve rate tables and began to require medical exams for applicants. Legal reserve funds were kept separate from all other funds and were required to maintain a reserve of 10% of outstanding liabilities with any surplus distributed as a dividend. Class A, B or C members could transfer in but were required to pay age-related premiums.

After World War I, Walker began raising money for an Educational Loan Fund to support families with higher education costs. She hoped to raise $10,000 to invest in securities that would grow over time and provide revolving loans to students in good standing without depleting the principal. As many subordinate councils of the IOSL were struggling financially, the fund grew very slowly for the first decade.

In 1929, Walker sought increased administrative efficiency through a rented Powers tabulating system. This innovation provided a way to send up-to-date statements to each subordinate council showing what members owed and to quickly provide feedback to field staff as to where their efforts were most needed.

POWERS ALPHABETIC TABULATOR, 1928.

IN 1928 THE REMINGTON RAND COMPANY SOLD 4 TABULATING SYSTEM MACHINES INCLUDING AN AUTOMATIC CARD PUNCH, A KEY PUNCH, A SPEED SORTER, AND AN ALPHABETIC TABULATOR.

(www.oficemuseum.com/data_processing_machines.htm)
Fraternal Societies’ Influence Declines

The depression forced the African American banks in Richmond to merge in order to survive, and the IOSL had to drastically cut expenses and staff as numerous policies lapsed for nonpayment. By 1933, Class A policies were no longer sustainable and new subscribers were required to join the Legal Reserve Fund, although previously existing Class A policies were honored. As Maggie Walker’s health declined leading to her death on December 15, 1934, the organization struggled as they faced the loss of their long-time charismatic leader.

Lillian S. Bazley led the IOSL for a year after Maggie Walker’s death until her death (tuberculosis) in 1936, after which Maggie Walker’s daughter-in-law, Hattie N.F. Walker, assumed the role of Right Worthy Grand Secretary. Both Bazley and the younger Walker had worked closely with Maggie L. Walker in all phases of the IOSL administration and ably led the organization as the country recovered from the Depression, although membership figures never again approached those of the 1920s.

After Walker’s death, the IOSL was slow to implement the Educational Loan Fund program, finally offering loans by 1938 as investments began to stabilize. Member families applicants received and repaid $200-300 college tuition loans through the fund, a significant amount during the 1940s and 1950s. In 1959 as government-sponsored student loans became more readily available, the Educational Loan Fund became a scholarship granting program.

Hattie Walker ably led the IOSL through the war until retiring in 1957. As the country faced the upheavals of the 1960s with new opportunities and causes, many fraternal organizations struggled to maintain market share in the insurance business. Veterans’ benefits provided education and housing assistance for many families while government programs including Social Security and Medicare addressed many of the traditional IOSL causes related to housing, education, disability and employment. The organization faced a decline in numbers, moving out of St. Luke Hall in 1980 and finally declaring bankruptcy in the late 1980s.

For additional information, please see the RWGC IOSL Timeline in Appendix C.

Bibliography


**SCOPE AND CONTENT**

**RIGHT WORTHY GRAND COUNCIL, INDEPENDENT ORDER OF ST. LUKE RECORDS**

1897-1975 (bulk dates: 1900-1960)

**CATALOG NUMBER** MAWA 9388

**VOLUME** 58 linear feet

**DESCRIPTION**

The Right Worthy Grand Council of Richmond, Virginia was the central administrative body of the national Independent Order of St. Luke after 1902. (Please note that RWGC, RWGC IOSL and IOSL as well as “the Order” are often used synonymously in this finding aid and other writings. Daughter councils are usually referred to as subordinate councils or subcouncils.)

The records consist of several small accessions that came to the National Park Service during the 1980s. They include financial ledgers and membership registers, conference proceedings and annual reports, a small set of correspondence, general administrative files including clippings and brief histories, insurance reports covering the work of deputy organizers, a set of August 1917 council reports, a sampling of forms and certificates, correspondence regarding death claims and educational loan repayments, and sample IOSL publications.

**ORGANIZATION**

Organized into ten series:

- Series I. Administration
- Series II. Membership
- Series III. Insurance
- Series IV. Educational Loan Fund
- Series V. Juvenile Department
- Series VI. IOSL Publications
- Series VII. Related Enterprises
- Series VIII. Collected Materials
- Series IX. Images
- Series X. Oversize Materials.

**PROVENANCE**

Several accessions including 6, 22, 23, 24, 25 and 26 came to the National Park Service during the 1980s as the Independent Order of St. Luke went bankrupt. Accessions 6 and 22 came from former employees while accessions 23-26 came from the Deputy Receiver
at the Virginia Bureau of Insurance.

REstrictions

No.

Associated materials

Maggie L. Walker Family Papers (MAWA 99) held at the Maggie L. Walker National Historic Site, Richmond, Virginia.
**HIERARCHY**

SERIES I: ADMINISTRATION, 1897-1967
   SUBSERIES A: LEGAL RECORDS, 1921-1933
   SUBSERIES B: REPORTS AND PROCEEDINGS, 1901-1974
   SUBSERIES C: CORRESPONDENCE, 1906-1962
   SUBSERIES D: GENERAL FILES, 1905-1979
   SUBSERIES E: FINANCIAL RECORDS, 1906-1965

SERIES II: MEMBERSHIP, 1898-1954
   SUBSERIES A: MEMBERSHIP RECRUITMENT, 1945
   SUBSERIES B: SUBORDINATE COUNCILS, 1898-1954

SERIES III: INSURANCE, 1898-1974
   SUBSERIES A: DEPUTY COMMISSIONS AND ASSIGNMENTS, 1909-1967
   SUBSERIES B: FORMS, 1901-1941
   SUBSERIES C: RATES AND PLANS, 1930-1974
   SUBSERIES D: STATE REQUIREMENTS, 1946-1954
   SUBSERIES E: LEDGERS [REGISTERS], 1897-1977
   SUBSERIES F: MEMBERSHIP LISTS, 1925
   SUBSERIES G: MINUTES, 1898-1912
   SUBSERIES H: DEATH CLAIMS, 1956-1957

SERIES IV: EDUCATIONAL LOAN FUND, 1937-1964

SERIES V: JUVENILE DEPARTMENT, 1909-1937

SERIES VI: IOSL PUBLICATIONS, 1894-1958

SERIES VII: RELATED ENTERPRISES, 1901
   SUBSERIES A: ST. LUKE EMPORIUM, 1901
   SUBSERIES B: ST. LUKE PENNY SAVINGS BANK
   SUBSERIES C: ST. LUKE STOCK ASSOCIATION

SERIES VIII: COLLECTED MATERIALS, 1920-1966

SERIES IX: IMAGES, circa 1890-1965

SERIES X: OVERSIZE MATERIALS, 1897-1965
SERIES DESCRIPTIONS

SERIES I: ADMINISTRATION, 1897-1967

Organized into 5 subseries.

The Administration Series contains legal and foundational records, significant reports, conference proceedings, correspondence and financial records as well as General Administrative files, including histories and biographical overviews.

- In the Reports and Proceedings Subseries, the Convention Proceedings do not include all years but provide the most detail over time of changes in the organization, especially in the Journals of Proceedings and the Annual Reports.
- The Correspondence Subseries contains a very small subset of the organization's letters, organized in reverse chronological order including some circular letters to members.
- The General Files Subseries contains administrative memos, biographical overviews, and documents describing IOSL's participation in community and national events in addition to some early 20th century reports and agendas. Significant subgroups include files relating to the building, clippings, convention planning, fraternalism, organizational histories, extensive correspondence regarding naming a Liberty Ship for Maggie L. Walker, and the rituals and regalia of the organization.
- The Financial Records Subseries contains Cash ledgers and a General ledger as well as related financial reports.

See also the Maggie Lena Walker Family Papers, 1854-1970, for additional materials catalogued before the current collection was processed.
Subcollection XII. IOSL Records, Boxes 12-15

SUBSERIES A: LEGAL RECORDS, 1921-1933

The legal records of the organization include 2 different versions of the organization’s constitution.

See also the Maggie Lena Walker Family Papers for the RWGC IOSL Charter and Constitution.
Subcollection XII: IOSL Records
Series A: RWGC Records
Subseries 1: Legal Records - Box 12, Folder 1 (Charter)
Series F: Printing Department/Publicity Records
Box 13, Folder 26-28 (Constitution)
**SUBSERIES B: REPORTS AND PROCEEDINGS, 1901-1974**

Standalone reports are included first, followed by convention and annual reports in ascending date order.


Two additional reports are included:

- a later typescript of a 1901 address outlining Maggie Walker's vision for a bank, newspaper and store.
- the 1945 Syllabus for a Trustee meeting held in lieu of the regular convention.

*See also the Maggie Lena Walker Family Papers for the RWGC IOSL Charter and Constitution.*

**Subcollection XII: IOSL Records**

- **Series A: RWGC Records**
  - **Subseries 3: Reports – Box 12, Folders 14-15**
- **Series F: Printing Department/Publicity Records**
  - **Box 13, Folder 26-28 – Box 14, Folders 3-11 and Box 15, Folder 1**

**SUBSERIES C: CORRESPONDENCE, 1906-1962**

A large set of correspondence with one member, John Fenner, is grouped together, followed by both incoming and outgoing correspondence in reverse date order from 1962 to 1906. This subseries is a small sampling of IOSL correspondence.

The correspondence subseries contains communications between the RWGC IOSL and members, professionals, representatives of similar organizations and people seeking information about the organization. In addition to administrative correspondence, some circular letters to the membership are included here. This subseries contains handwritten and typed correspondence as well as carbon copies providing records of responses from the organization.

Other significant correspondence is located in topical groups in the General Files subseries, Death Claims in the Insurance series and collections letters in the Educational Loan Fund series.

*See also the Maggie Lena Walker Family Papers.*

**Subcollection XII: IOSL Records**

- **Series A: RWGC Records**
  - **Subseries 2: Correspondence – Box 12, Folders 5-13**
**SUBSERIES D: GENERAL FILES, 1905-1979**

The files and subgroups within the General Files are organized in reverse chronological order.

The General Files Subseries contains administrative memos, brief biographies, documentation of interactions with other Richmond organizations and related items. Subgroupings include important files relating to the building, clippings, convention planning documents, fraternalism, organizational histories, notes on rituals and regalia and an especially interesting file of letters from prominent politicians and clergy members requesting the government to name a Liberty Ship after Maggie L. Walker.

Most items are documents, letters, printed bulletins and one blueprint.

*See also the Maggie Lena Walker Family Papers.*

*Subcollection XII: IOSL Records*

*Series F: Printing Department/Publicity Records -- Box 15, Folder 2*

**SUBSERIES E: FINANCIAL RECORDS, 1906-1965**

The financial records are organized in reverse chronological order followed by the financial ledgers in chronological order.

The financial records include reports, communications with accountants and the IRS, audit reports and ledgers. While ledgers relating to membership are located in the Insurance and Membership series, the financial ledgers include the following:

- General Ledger 1919-1928
- Cash Disbursements #7 1920-1928
- Cash Disbursements #8, 1928
- Cash Receipts #13, 1920
- Cash Receipts #26, Dec 1927
- Cash Receipts #28, 1928

**SERIES II: MEMBERSHIP, 1898-1954**

Organized into two subseries: Subseries A, Membership Recruitment; Subseries B, Subordinate Councils.

The Membership Series contains a few documents not directly concerning the insurance business of the IOSL.

In the early days of the IOSL, members were distinguished either as "financial members" (those who were current with payments to the insurance program) or simply as members. This small series contains a few documents relating to general membership. "Financial members" records and later membership records are located in the Insurance series. After the earliest years of the 20th century, all members appear to have participated in the insurance program, and the distinction was rarely ever used.
The subseries include Membership Recruitment and Subordinate Councils. Within Subordinate Councils is found an important register (ledger) entitled "Record of Organization of Councils."

See also the Maggie Lena Walker Family Papers.

Subcollection XII: IOSL Records
Series D: Membership Records -- Box 13, Folders 14-17
Series E: Policy Department Records -- Box 13, Folders 18-24

SUBSERIES A: MEMBERSHIP RECRUITMENT, 1945

This subseries is primarily a placeholder for future accessions.

SUBSERIES B: SUBORDINATE COUNCILS, 1898-1954

This subseries is primarily a placeholder for future accessions.

SERIES III: INSURANCE, 1898-1974

Organized into eight subseries:

- Subseries A. Deputy Commissions and Assignments
- Subseries B. Forms
- Subseries C. Rates and Plans
- Subseries D. State Requirements
- Subseries E. Ledgers [Registers]
- Subseries F. Membership Lists
- Subseries G. Minutes
- Subseries H. Death Claims.

The Insurance Series contains records of the insurance business of the IOSL.

SUBSERIES A: DEPUTY COMMISSIONS AND ASSIGNMENTS, 1909-1967

This series is arranged in reverse chronological order.

Deputies and other field staff members played an important role in organizing new councils and maintaining relationships with existing groups, ensuring the ongoing growth of the IOSL. These 20 files describe the daily work of deputies, their assignments, travel schedules and compensation.

SUBSERIES B: FORMS, 1901-1941

This subseries is arranged as follows:
1. An important group of 1917 monthly assessment forms representing nearly every council in the IOSL. They are arranged in the order the forms were received during August 1917. Some include orders for regalia.

2. Blank forms arranged alphabetically. Some are oversized.

3. Forms containing data including benefit and endowment certificates, council charters, investigation forms for applicants, requests to transfer between councils and a set of mechanically printed forms circa 1940.

The Forms subseries documents the insurance business of the IOSL. While only a very small subset of forms remains, the documents span the life of the organization. This subseries includes both blank forms and forms containing data relating to councils as well as to individuals. Some early benefit certificates, endowment certificates and council charters are large, colorful and quite grand while other routine forms and requests were created for temporary purposes.

See also the Maggie Lena Walker Family Papers.

Subcollection XII: IOSL Records
Series D: Membership Records -- Box 13, Folders 14-16

**SUBSERIES C: RATES AND PLANS, 1930-1974**

The documents are organized in reverse date order.

This subseries contains a small group of rate cards, rate books and legal reserve membership information.

See also the Maggie Lena Walker Family Papers for information about the Legal Reserve Plan.

Subcollection XII: IOSL Records
Series E: Policy Department Records
Subseries 1: Legal Reserve Division -- Box 13, Folders 18-20

**SUBSERIES D: STATE REQUIREMENTS, 1946-1954**

The documents are arranged in reverse chronological order by state.

The IOSL conducted business in a number of states over time. This subset contains communications with state insurance officials requesting data or advising of legislative changes affecting insurance providers. These documents are from the 1940s and 1950s and include District of Columbia, New Jersey, Maryland, North Carolina, West Virginia, Rhode Island, Virginia and Pennsylvania.

**SUBSERIES E: LEDGERS [REGISTERS], 1897-1977**

The ledgers/registers are arranged chronologically. Note that the IOSL sometimes used a single ledger for two different divisions at the same time.
The insurance program of the IOSL began in the 19th century with locally managed payments to members who were sick or to their families upon the member's death. During the 1890s much effort was expended to create a more centralized endowment system with death documentation and designation of specific beneficiaries.

A three-tiered system was implemented in the early 20th century with level A providing a $100 death benefit; level B providing a $300 death benefit; and level C providing a $500 death benefit. By 1925, 93% of members were insured at level A, which was no longer determined to be able to support all future claims. A modern Legal Reserve policy was added in 1928.

The insurance registers include:

- Members by council, 1897-1911
- Membership roll of the endowment, 1904-1911
- Past Chiefs' councils, 1905-1920 and Past Chiefs' certificate registers, 1920-1967
- Class A certificate register, 1911-1919
- Past Chief register, 1916-1919 and Class A certificate register, 1916-1919
- Class A certificate register, 1919-1923
- Juvenile certificate register, 1920-1935
- Class B and C certificate register, 1922-1927
- Class A certificate register, 1923-1926
- Class A certificate register, 1926-1929 and Legal Reserve certificate register, 1926-1929
- Juvenile certificate register, 1935-1947
- Legal Reserve division deaths, 1928-1954
- Death claim register, 1926-1977
- a blank register

**SUBSERIES F: MEMBERSHIP LISTS, 1925**

This subseries is a placeholder for possible future accessions of documents not related to the insurance business. It contains one document.

**SUBSERIES G: MINUTES, 1898-1912**

This subseries serves as a placeholder for possible future accessions. It currently contains one ledger book of early minutes, Records of Proceedings of Managers of Endowment 1898-1912.

**SUBSERIES H: DEATH CLAIMS, 1956-1957**

The folders are arranged by name, and the documents in reverse chronological order. Many of the cases overlap and involve multiple individuals, a number of whom have family ties or other connections.
The death claims subseries contains documentation of embezzlements and fraudulent claims identified between 1956 and 1957. Some supporting documents date to the early 1950s. The documents are organized by case, although many of the cases overlap.

**SERIES IV: EDUCATIONAL LOAN FUND, 1937-1964**

The Educational Loan Fund Series contains a few records of the fund as well as collections correspondence addressing late loan payments.

In the 1933 IOSL Constitution, Law 63 addresses the Educational Loan Fund:

"An Educational Loan Fund is established whereby the young members of the organization can complete a practical education. The fund to be under the direction and care of a commission, consisting of three persons, appointed by the Trustee Board. It will be required that young men and women must be members of the Order three years and more, and recommended by their local Circles or Councils, and by their former teacher. The Educational Loan Fund shall not grant a loan for a term longer than five years, and the amount loaned be from $50.00 to $300.00. It would be required that the applicant sign a Note to repay the obligation, in order that some other young man or woman may receive assistance in the future."

**SERIES V: JUVENILE DEPARTMENT, 1909-1937**

This series contains a very small number of records relating to this important endeavor.

The Juvenile Department offered adult members a way to buy small insurance policies for their children while also providing regular programs for members of juvenile “Circles” emphasizing thrift, hygiene and service to community under the guidance of an adult IOSL matron. Juvenile members were encouraged to transition to adult membership and when they turned 16 at a desirable rate, joining an adult subordinate council, thus providing a “feeder” program for the insurance business.

The 1933 IOSL Constitution describes the creation of the Juvenile Fund:

"Law 62 - Juvenile Fund, How Created. The Juvenile Fund shall consist of the contributions made to this fund from monthly assessments levied upon and collected from the members of the Juvenile Department, under the terms of the benefit certificate held by them; of moneys received from Juvenile Circles for charters and supplies and other similar items; initiation, certificate and other fees; biennial Juvenile fees; and all other moneys pertaining to the Juvenile Department. The Board of Trustees may transfer from the Juvenile Fund to the Mortuary Fund, Expense Fund, as may be deemed advisable or necessary, and may transfer from the Expense Fund to the Juvenile Fund such amounts as may be required at any time."

*See also the Maggie Lena Walker Family Papers.*
SERIES VI: IOSL PUBLICATIONS, 1894-1958

The IOSL Publications Series contains material printed by the IOSL including a newspaper, books describing various rituals and degree ceremonies as well as other items printed by the organization’s press.

The series contains:

- A 1925 calendar with photos depicting office work of the RWGC.
- 11 books documenting the rituals used in adult and juvenile ceremonial meetings between 1876 and 1906.

See also the Maggie Lena Walker Family Papers.

SERIES VII: RELATED ENTERPRISES, 1901


The Related Enterprises Series is currently a placeholder for materials the park hopes to acquire in the future.

SUBSERIES A: ST. LUKE EMPORIUM, 1901

This subseries is primarily a placeholder for future accessions. It currently contains one document, a copy of the record chartering the store.

The St. Luke Emporium was a department store managed and run by African American women from 1906-1911. Due to pressure from the local white community, the store was forced to close.

SUBSERIES B: ST. LUKE PENNY SAVINGS BANK
This subseries is a placeholder for future accessions.

The St. Luke Penny Savings Bank was proposed and organized by Maggie L. Walker when she became Right Worthy Grand Secretary of the organization. It was chartered in 1903 with the RWG Council as Board of Directors, each member of which was required to own $100 of stock, and 2 employees. Walker was soon recognized as the first and only female bank president in Richmond and was the nation’s first African American female bank president. On the first day, patrons made 280 deposits and the bank acquired its own building in 1904. In 1905, it moved to shared quarters in the Order’s department store, The Emporium. In 1906 the bank’s charter was rewritten to permit branch banks in Virginia and other states, although few materialized.

In 1910, the bank operated by another fraternal organization, The True Reformers, was inspected and failed. Too much capital was tied up in risky and murky loans and deals, and the bank could not honor thousands of dollars of its organization’s death claims, forcing the bank into receivership. A grassroots campaign for a bailout was not successful, causing significant financial hardship throughout the African American community in Richmond.

While the St. Luke Penny Savings Bank successfully passed its inspection and moved to a larger new building in 1911, the insurance commissioners required banks to be severed from their associated fraternal organizations, although Maggie Walker continued as bank president. When other African American banks in Richmond failed due to undercapitalization and poor management, this bank prospered due to sound management and conservative business practices.

In 1928 the St. Luke bank merged with Second Street Savings Bank to form Consolidated Bank and Trust, and merged again with Commercial Bank and Trust in 1931.

See also the Maggie Lena Walker Family Papers.
Subcollection XII: IOSL Records
   Series H: St. Luke Penny Savings Bank Records -- Box 15, Folder 10

SUBSERIES C: ST. LUKE STOCK ASSOCIATION

The St. Luke Stock Association is a placeholder for future accessions.

In 1897 Maggie Walker and other interested members of 25 local councils formed a stock company, The St. Luke Association, valued at $50,000 to raise funds to purchase land for a headquarters building for the Order. The group purchased land at 900 St. James Street for $4,000, raising funds through entertainments and bazaars. After making the final payment in 1902, they planned a 3-story building and began construction in 1903. With a 500-person hall and a number of smaller meeting rooms, the Association collected rents from local councils and other neighborhood groups as well as the RWGC for the use of the space. In 1910 the Insurance Commission strongly advised the RWGC to purchase the property outright, requiring them to buy up all shares of stock. The funds were distributed to 19 local councils of the Order and the RWGC acquired the property for approximately $19,000.
SERIES VIII: COLLECTED MATERIALS, 1920-1966

The Collected Materials series is arranged in chronological order.

This series contains a wide range of documents kept by the IOSL including publications of other organizations, descriptions of other fraternal organizations, miscellaneous periodicals, and solicitations for advertising, calendars and pamphlets.

SERIES IX: IMAGES, 1890-1965

The Images Series includes a very few images found with the IOSL papers.

See also the Maggie Lena Walker Family Papers.
Subcollection XIII: Photograph collection

SERIES X: OVERSIZE MATERIALS, 1897-1965

The Oversize Materials Series contains records physically separated from the collection due to size or difference in media. Separation sheets maintain the intellectual association and are noted in the associated Container List.
CONTAINER LIST

SERIES I: ADMINISTRATION

SUBSERIES A: LEGAL RECORDS

BX 01, Fldr 01  Revised Constitution of the RWGC IOSL, 1921. 2 copies.

BX 01, Fldr 02  Revised Constitution of the RWGC IOSL, 1933. 2 copies. Individual catalog nos. MAWA 4303 and MAWA 4105.

SUBSERIES B: REPORTS AND PROCEEDINGS

BX 01, Fldr 03  Semi-Annual Trustee Board Meetings, 13 Feb 1943, 19 Feb 1944.

BX 01, Fldr 04  Report of the Trustee Board, c. 1965.

BX 01, Fldr 05  Juvenile Membership Report, Nov 1966.

BX 01, Fldr 06  [Convention (1901)] - Address to 34th Annual Session of RWGC IOSL, 20 Aug 1901. Later transcription of 1901 report. Outlines Maggie Walker’s vision of bank, newspaper, department store and factory.


BX 01, Fldr 11  [Convention (1927)] - Pageant 60th Anniversary RWGC IOSL, 1927. Indiv. Cat. No. MAWA 3965.


BX 01, Fldr 13  [Convention (1927)] - Souvenir Programme 60th Anniversary/5th Biennial Meeting IOSL, 15-18 Aug 1927. Many administrative hand notations.


BX 01, Fldr 15  [Convention (1927)] - Recommendations from Trustee Board RWGC IOSL
60th Annual Convention, 15 Aug 1927. 2 copies.


BX 01, Fldr 17  [Convention (1929)] - Address of the RWG Matron Juvenile Dept. IOSL, 19 Aug 1929. Indiv. Cat. No. MAWA 4151.


BX 01, Fldr 21  [Convention (1935)] - Resume and Resolutions 68th Annual/9th Biennial Convention, 21 Aug 1935.


BX 01, Fldr 24  [Convention (1937)] - Annual Report of Acting RWG Secretary to 70th Annual/10th Biennial Convention RWGC IOSL, 17 Aug 1937.

BX 01, Fldr 25  [Convention (1939)] - Annual Report of RWG Secretary to 72nd Annual/11th Biennial Convention, 15 Aug 1939.

BX 02, Fldr 01  [Convention (1941)] - Souvenir IOSL 75th Year of Service - Diamond Jubilee Convention, 18-20 Aug 1941. 2 copies.

BX 02, Fldr 02  [Convention (1941)] - 74th Annual Report of Grand Secretary, “Diamond Jubilee Convention” RWGC IOSL, 18-20 Aug 1941. Includes cover note. 2 copies.

BX 02, Fldr 03  [Convention (1945)] - Syllabus of RWGC IOSL Trustee Meeting held in lieu of 78th annual/14th Biennial Convention, 21 Aug 1945. 2 copies.


BX 02, Fldr 05  [Convention (1947)] - [Program] 80th Annual/15th Biennial Meeting RWGC
IOSL, 18-20 Aug 1947. 2 copies.


BX 02, Fldr 08  [Convention (1967)] - Centennial Observance of IOSL 25th Biennial/72nd Annual Session, 14-16 Aug 1967. 2 copies.


SUBSERIES C: CORRESPONDENCE

BX 02, Fldr 11  [Fenner Complaints] - [Fenner note on leaving the IOSL], c. 1940.

BX 02, Fldr 12  [Fenner Complaints] - Attorney Hewin Responses to Ohio Insurance Commissioner, 10 May 1940-21 Jun 1940.

BX 02, Fldr 13  [Fenner Complaints] - Correspondence, 19 Jan 1940 - 30 Apr 1940.

BX 02, Fldr 14  [Fenner Complaints] - Correspondence, 26 Jan 1939 - 29 Dec 1939.


BX 02, Fldr 16  Dorothy V. Turner to Emma Eason, 9 Jan 1962.

BX 02, Fldr 17  Dorothy V. Turner to Ella Johnson, 1 Dec 1961.

BX 02, Fldr 18  Dorothy V. Turner to Daisy Jones, 27 Oct 1961.


BX 02, Fldr 24  Celia C. Woodridge [to RWGC IOSL], 29 Jul 1957.
BX 02, Fldr 26  Mary J. Tucker correspondence, 12-14 Aug 1956.
BX 02, Fldr 27  Mrs. W.Y. Musgrave correspondence, 30 Aug - 15 Sep 1950.
BX 02, Fldr 29  RWGC IOSL General Counsel to Insurance Commissioner [Richmond, VA], 17 Jan 1949.
BX 02, Fldr 30  [RWGC IOSL to Bureau of Insurance, Richmond, VA], 1948, 1949.
BX 02, Fldr 31  S.W. Robinson, Jr. to Hattie N. F. Walker, 28 Jan 1948.
BX 02, Fldr 32  Benjamin P. Vanderwall to Hattie N. F. Walker, 15 Sep 1947.
BX 02, Fldr 35  E. A. Spanuth to Hattie N. F. Walker, 26 Jan 1946.
BX 02, Fldr 36  Judith Chase Churchill correspondence, 20-28 Jul 1945.
BX 02, Fldr 40  Hattie N. F. Walker to Trustees, 18 Jan 1937, 29 Jul 1938, 8 Jun 1943.
BX 02, Fldr 41  W. T. Johnson to Trustees, 21 Dec 1934.
BX 02, Fldr 42  J.R. Mott to Maggie L. Walker, 3 Nov 1926.
BX 02, Fldr 43  Geo. W. Lewis to Maggie L. Walker Good Prospect Council to RWGC IOSL, 7 Feb-19 Aug 1912.
BX 02, Fldr 45  George Lewis to Maggie L. Walker, 17 Aug 1912.
BX 02, Fldr 46  Jennie Hasse to Maggie L. Walker, 5 Jan 1911.
BX 02, Fldr 47  Elijah's Council correspondence, 9 Sep 1910-12 Jan 1911.
BX 02, Fldr 48  Maggie L. Walker to Subordinate Councils, [1910].
BX 03, Fldr 01  Circular Letter, No. 1, 25 May 1909.
BX 03, Fldr 02  St. Luke Herald Rally, 31 Mar 1908.
BX 03, Fldr 03  [Circular Letter], 26 Nov 1907.
BX 03, Fldr 04  Good Prospect Council to RWGC IOSL, 14 Oct 1907.
BX 03, Fldr 05  Myrtie A. Chiles to Maggie L. Walker, 18 Oct 1907.
BX 03, Fldr 06  Jno. Braxton to RWGC, 23 Aug 1906.
BX 03, Fldr 07  Circular Letter, No. 3, 27 Jul 1906. 2 copies.
BX 03, Fldr 08  Circular Letter No. 1 RWGC IOSL, c. 27 May 1906. 2 copies. Oversize - removed to OS Box 11 (16x20”), Fldr 01.
BX 03, Fldr 09  Circular, No. 1. The Emergency Fund, [1906].
BX 03, Fldr 10  Circular Letter, No. 2, [1906]. 2 copies.
BX 03, Fldr 12  [Letter to councils re: reinstating suspended members], undated.

SUBSERIES D: GENERAL FILES
BX 03, Fldr 13  To Whom Does This Order Belong? [c. 1967].
BX 03, Fldr 14  [Two pages honoring Bessye J. Brooks], c. 1967.
BX 03, Fldr 15  [Layout for page appointing Goldie A. Minter as Hon. Centennial Comm. Chair], c. 1966.
BX 03, Fldr 17  Chesapeake and Potomac Telephone Co. of Virginia, 25 Feb 1957.
BX 03, Fldr 19  [Community Chest campaign], 1951-1953.
BX 03, Fldr 20  Biography (Mrs.) Hattie N. F. Walker, c. 1950.

[Community Chest campaign], 1946-1948.

[Fragment of blank mortgage form], c. Jul 1946.

Richmond Urban League Board Report, 8 Oct 1946.

A Sketch of the Life of Mrs. Maggie L. Walker, 1934. 2 copies plus draft.


[Notes on Miss Coleman], 8 Dec 1917.

Committee Meeting, 19 Aug 1912.


List of Executive Committee and Officers, [3 Mar 1911].

[Deaths report], Jul 1911.

Bills Presented Advisory Committee, 10 Jun 1911.

[Administrative expenses], 10 Aug 1911.

[Draft policies re: salaried deputies simultaneously serving on Executive Board], Aug 1911.

[Administrative expenses], 31 May 1911.

Advisory Committee's Report, 31 Jan 1911.

[Subordinate councils' request to sell stock], c. Mar 1910.

[Meeting agenda and administrative expenses], [12 Feb 1909].

[Draft resolution re: lost insurance certificates], c. 7 Jul 1905.

[Article on Maggie Walker and the IOSL - excerpt pp. 347-348], undated.

[Announcement re: hiring Horace H. Scott], undated.
BX 03, Fldr 44  Order of Exercises for Thanksgiving Anniversary, undated. Thanksgiving was usually celebrated at Easter by the IOSL.

BX 03, Fldr 45  [Fragments of notes], undated.

BX 03, Fldr 46  [Saved envelopes], undated.

BX 03, Fldr 47  [Paper bag fragment with handwritten notes], undated. Oversize - removed to OS Box 11 (16x20”), Fldr 02.

BX 03, Fldr 48  [Adding machine tapes and receipts], undated.

BX 03, Fldr 49  [Building - ] Survey map Baker and St. James Streets, Richmond, VA, 24 Nov 1933. Oversize - removed to OS Box 11 (16x20”), Fldr 03.


BX 03, Fldr 55  [Convention Planning - ] [Notes on convention planning], c. 1947.


BX 03, Fldr 57  [Convention Planning - ] "A Call to the Colors," Proclamation, 1 Jun 1941, 1 Jul 1941. 2 copies of 1 Jun 1941 version.

BX 03, Fldr 58  [Convention Planning - ] "The Year of Jubilee is Come." 75th Anniversary IOSL, 1 Jan 1941.

BX 03, Fldr 59  [Convention Planning - ] [Reduced fare voucher], 15-22 Aug 1925.

BX 03, Fldr 60  [Convention Planning - ] Identification Certificate, 1925.


BX 03, Fldr 62  [Fraternalism - ] [Typescript of talk on “Fraternalism” for National Fraternal Week], [after 1934].
BX 03, Fldr 63  [Fraternalism - ] National Fraternal Life Insurance Week, undated. Oversize - removed to OS Box 11 (16x20”), Fldr 03.

BX 03, Fldr 64  [Fraternalism - ] Questions/Answers for Fraternal Week, The Fraternal Tie, undated. 2 copies of Q/A.

BX 03, Fldr 65  [Histories - ] [Calendar with IOSL history dates], 1966. Selected IOSL history dates entered by hand.

BX 03, Fldr 66  [Histories - ] [IOSL history typescript], 1946.

BX 03, Fldr 67  [Histories - ] History of the RWGC IOSL, c. 1941.


BX 03, Fldr 69  [Histories - ] [Biography of] Miss Mary Prout, undated.

BX 03, Fldr 70  [Histories - ] [Handwritten notes on early IOSL history], undated.

BX 03, Fldr 71  [Liberty Ship - ] Proposals to name a ship after Maggie L. Walker, 26 Apr - 21 Jun 1944.


BX 03, Fldr 73  [Liberty Ship - ] Proposals to name a ship after Maggie L. Walker, Jun 1943.


BX 03, Fldr 75  [Ritual and Regalia - ] Regalia Catalog IOSL, 1924. Photocopy. On exhibit at time of processing.

BX 03, Fldr 76  [Ritual and Regalia - ] Price List [Regalia and other council supplies], undated. 2 versions, 2 copies each.

BX 03, Fldr 77  [Ritual and Regalia - ] Traditional Signs, undated. 2 versions.

SUBSERIES E: FINANCIAL RECORDS


BX 04, Fldr 02  [RWGC IOSL stocks], 8 Jun-29 Dec 1949.

BX 04, Fldr 03  [Consolidated Bank assets of defunct councils], 12 Mar 1947-12 Apr 1948.

BX 04, Fldr 04  Samuel W. Hauser [actuary], 3 Oct 1946-16 Sep 1949.
BX 04, Fldr 05  [IRS to employers re: Social Security], 1939.
BX 04, Fldr 07  [Examination of RWGC IOSL books], 11 Jun 1935.
BX 04, Fldr 08  Expense Fund [check payment], 5 Jul 1933.
BX 04, Fldr 09  Ledger Assets and Liabilities, 8 Aug 1911.
BX 04, Fldr 10  [Auditing Committee Monthly Financial Reports], 1911.
BX 04, Fldr 12  [Auditing Committee Monthly Financial Reports], 1910.
BX 04, Fldr 13  [Auditing Committee Monthly Financial Reports], 1909.
BX 04, Fldr 14  [Auditing Committee Monthly Financial Reports], 1908.
BX 04, Fldr 15  [Auditing Committee Monthly Financial Reports], 1907.
BX 04, Fldr 16  [Auditing Committee Monthly Financial Reports], 1906.
BX 04, Fldr 17  Executive Board [financial notes], undated.
BX 04, Fldr 19  [Ledgers - ] Cash Disbursements #7, 1920-1928. Oversize - removed to OS Box 14 (14 x18”).
BX 04, Fldr 20  [Ledgers - ] Cash Disbursements #8, 27 Sep 1928-Dec 1928. Oversize - removed to OS Box 15 (14x18”).
BX 04, Fldr 21  [Ledgers - ] Cash Receipts #13, 1920. Oversize - removed to OS Box 16 (16x20”).
BX 04, Fldr 22  [Ledgers - ] Cash Receipts #26, Dec 1927 -. Oversize - removed to OS Box 17 (16x20”).
BX 04, Fldr 23  [Ledgers - ] Cash Receipts #28, 21 Dec 1928 -. Oversize - removed to OS Box 18 (16x20”).
SERIES II: MEMBERSHIP

SUBSERIES A: MEMBERSHIP RECRUITMENT
BX 04, Fldr 24  Victory Membership Rally, 30 Nov 1945.
BX 04, Fldr 25  Every Member Get a Member Campaign NY St. Luke, 14 Nov 1945.

SUBSERIES B: SUBORDINATE COUNCILS
BX 04, Fldr 26  [List of Past Chiefs’ Councils], c. 1898. Oversize - removed to OS Box 11 (16x20"), Fldr 04.
BX 04, Fldr 27  [Register - ] Record of Organization of Councils, 1910-1954. Oversize - removed to OS Box 34 (14x18”).
BX 04, Fldr 28  Henrico County Councils and Circles, [c. 1900].

SERIES III: INSURANCE

SUBSERIES A: DEPUTY COMMISSIONS AND ASSIGNMENTS
BX 04, Fldr 29  [Report to Field Staff and Councils], c. 1967.
BX 04, Fldr 31  [Sales and membership memos to deputies and councils - 1950s], 1950-1955.
BX 04, Fldr 33  Additions Reported by Juvenile Directress, 31 May 1949.
BX 04, Fldr 36  Fall Membership Trips [Eugertha B. Johnson], Oct 1943.
BX 04, Fldr 37  J. S. Carrington’s Production, Salary and Expenses, c. 31 Jan 1943.
BX 04, Fldr 38  [Field department] Proposed Assignments, 1942-1943.
BX 04, Fldr 39  Work Program/Itinerary of Juvenile Directress [6 months Aug-Dec 1940], c. 31 Dec 1940.
BX 04, Fldr 40  A Real Message from RWG Secretary, Hattie N. F. Walker RWGC IOSL 75
Years - Diamond Jubilee, 26 Aug 1940. 2 copies.

BX 04, Fldr 41  [Sales and membership memos to deputies and councils - 1940s], 1940-1947.

BX 04, Fldr 42  [Sales and membership memos to deputies and councils - 1930s], 1933-1938.

BX 04, Fldr 43  Deputies Classification and Salaries, 31 Jul 1932.

BX 04, Fldr 44  Councils Organized, Aug 1924-Jan 1925.


BX 04, Fldr 46  [Field Worker's Schedule of Travel], undated.

BX 04, Fldr 47  [Notes on Virginia councils by Eugertha B. Johnson], undated.

BX 04, Fldr 48  [Notes on New Jersey councils and membership figures], undated.

BX 04, Fldr 49  Contest Results of Members Reported, undated.

BX 04, Fldr 50  Deputies Scale of Commission, undated.

SUBSERIES B: FORMS


BX 05, Fldr 02  [1917 Monthly Assessments - ] August 22-23 [received], 22-23 Aug 1917.

BX 05, Fldr 03  [1917 Monthly Assessments - ] August 20 [received], 21 Aug 1917.

BX 05, Fldr 04  [1917 Monthly Assessments - ] August 21 [received], 20 Aug 1917.


BX 05, Fldr 06  [1917 Monthly Assessments - ] August 17 [received], 17 Aug 1917.


BX 05, Fldr 10  [1917 Monthly Assessments - ] August 14 [received], 14 Aug 1917.
BX 06, Fldr 01  [1917 Monthly Assessments - ] August 8-9 [received], 8-9 Aug 1917.
BX 06, Fldr 02  [1917 Monthly Assessments - ] August 6-7 [received], 6-7 Aug 1917.
BX 06, Fldr 03  [1917 Monthly Assessments - ] August 2-4 [received], 2-4 Aug 1917.
BX 06, Fldr 05  [Blank Forms - ] Application for Withdrawal and Transfer Certificate to the RWGC IOSL - Form No. 7, undated. 2 copies.
BX 06, Fldr 06  [Blank Forms - ] [Assessments Pad], undated.
BX 06, Fldr 07  [Blank Forms - ] Benefit Certificate, undated. Oversize - removed to OS Box 11 (16x20”), Fldr 05.
BX 06, Fldr 08  [Blank Forms - ] Benefit Certificates $100, undated. 2 copies. Oversize - removed to OS Box 11 (16x20”), Fldr 05.
BX 06, Fldr 11  [Blank Forms - ] [Council charter], c. 1922. 2 copies. Oversize - removed to OS Box 12 (20x24”), Fldr 01.
BX 06, Fldr 12  [Blank Forms - ] [Council register notebook, blank], undated.
BX 06, Fldr 13  [Blank Forms - ] [Deposit ticket and envelope, withdrawal ticket through Empire Savings Bank, New York], undated.
BX 06, Fldr 18 [Blank Forms - ] Legal Reserve Division RWGC IOSL Certificate, 14 Sep 1949.

BX 06, Fldr 19 [Blank Forms - ] Letterhead stationery - RWGC IOSL, undated.


BX 06, Fldr 21 [Blank Forms - ] Official Register, undated. 2 copies.

BX 06, Fldr 22 [Blank Forms - ] Past Officers' Council Certificate of Membership $25.00, undated. 2 versions; 3 forms. Oversize - removed to OS Box 11 (16x20”), Fldr 05.


BX 06, Fldr 26 [Blank Forms - ] Subordinate Council Roll, undated. 2 copies. Oversize - removed to OS Box 11 (16x20"), Fldr 06.

BX 06, Fldr 27 [Blank Forms - ] Supply Department - Monthly Report of Orders Received (pad), undated. 2 copies. Oversize - removed to OS Box 11 (16x20"), Fldr 06.

BX 06, Fldr 28 [Mechanically printed insurance forms and rosters], c. 1940-1941. Oversize - removed to OS Box 11 (16x20"), Fldr 08.

BX 06, Fldr 29 Assessment Pads and Report Sheets, c. 1930-1932. Oversize - removed to OS Box 11 (16x20”), Fldr 07.

BX 06, Fldr 30 Juvenile Cert. 1926 ($100), Benefit Cert. 1927 ($300), Benefit Cert. 1928 ($500), 1926-1928. Oversize - removed to OS Box 11 (16x20”), Fldr 09.

BX 06, Fldr 31 [Council charter] - Fannie Wms. Memo. Council #1378, 17 Jul 1922. 2 copies. Oversize - removed to OS Box 12 (20x24”), Fldr 01.

BX 06, Fldr 32 Juvenile Circle Charters (4), 1917, 1923, 1925. Oversize - removed to OS Box 11 (16x20"), Fldr 06.

BX 06, Fldr 33 Withdrawal and Transfer Certificate #231 Florence Coleman: Pleasant Union #776 to Anna L. Bryant #602, 11 Dec 1911.


BX 06, Fldr 37  Withdrawal and Transfer Certificate #500 [incomplete], 14 Oct 1910.

BX 06, Fldr 38  Investigation Blank - Neala Clark - Council #574, 28 Jun 1910.

BX 06, Fldr 39  Investigation Blank - Gladys Harris - Council #484, 28 Apr 1910.


BX 06, Fldr 41  Investigation Blank - Catherine Crommel - Council #115, 4 Feb 1910.


BX 06, Fldr 43  Withdrawal and Transfer Certificate #212 Randall Kimbo: Prince Albert #426 to S. T. Turning #82, 7 Apr 1909.

BX 06, Fldr 44  Withdrawal and Transfer Certificate #112 Eva Bundy: Western Star #456, 26 Oct 1908.

BX 06, Fldr 45  Endowment Certificate ($100), 1908, 1910, 1911. Oversize - removed to OS Box 11 (16x20”), Fldr 12.

BX 06, Fldr 46  Withdrawal and Transfer Certificate Mrs. Fisher: Ruth Council #11 to Good Will #137, 12 Nov 1907.

BX 06, Fldr 47  Investigation Blank - Obereta Lyles - Council #418, 11 Nov 1907.


BX 06, Fldr 51  Endowment Certificates, 1906, 1907. Oversize - removed to OS Box 11 (16x20”), Fldr 10.

BX 06, Fldr 52  Past Officers’ Council Certificates, 1905-1919. Oversize - removed to OS Box 11 (16x20”), Fldr 11.


BX 06, Fldr 54  Council Roster - Organizer's and Deputy's Report Sheet St. Philipe Council, Staten Island (Reinstatement), undated. Oversize - removed to OS Box 11
(16x20"), Fldr 06. Color copies in Box 06, Fldr 54.

**SUBSERIES C: RATES AND PLANS**

BX 07, Fldr 01  Rate Cards, 1974. 2 copies.
BX 07, Fldr 02  Rate Cards (4), 1936,1942,1949.
BX 07, Fldr 03  Rate Cards, 1937.
BX 07, Fldr 04  "Special Convention" - [Invitation to apply for Legal Reserve membership], 4 Apr 1930.
BX 07, Fldr 05  Rate Book, undated.
BX 07, Fldr 06  Monthly Rates Whole Life Policy, undated.

**SUBSERIES D: STATE REQUIREMENTS**

BX 07, Fldr 07  [District of Columbia insurance requirements and correspondence], 31 Mar 1948-18 Feb 1954.
BX 07, Fldr 08  [New Jersey insurance requirements and correspondence], 17 Feb 1954.
BX 07, Fldr 09  [Maryland insurance requirements and correspondence], 22 Mar 1948-17 Feb 1954.
BX 07, Fldr 10  [North Carolina insurance requirements and correspondence], 14 Jan 1948-17 Sep 1953.
BX 07, Fldr 11  [West Virginia insurance requirements and correspondence], 25 Sep 1947-16 Feb 1954.
BX 07, Fldr 12  [Rhode Island insurance requirements and correspondence], 7 Apr 1947-19 Feb 1954.
BX 07, Fldr 13  [Virginia insurance requirements and correspondence], 23 Jan 1947-21 Jan 1949.
BX 07, Fldr 14  [Insurance Commissioner (no state) to Fraternal Benefit Societies], 18 Nov 1946.
BX 07, Fldr 15  [Pennsylvania insurance requirements and correspondence], 3 Oct 1946-19 Sep 1949.

**SUBSERIES E: LEDGERS [REGISTERS]**

BX 07, Fldr 16  [Certificate Register - ] Book No. 1 [members #2636-55000, organized by council], 1897-1911. Oversize - removed to OS Box 19 (14x18").
BX 07, Fldr 17  [Certificate Register - ] Membership Roll of the Endowment [members #14414-55760, organized by council], 1904-1911. Oversize - removed to OS Box 20 (16x20”).


BX 07, Fldr 19  [Certificate Register - ] Class A Certificate Register [#1] [members #52024-80082], 1911-1915. Oversize - removed to OS Box 22 (16x20”).


BX 07, Fldr 21  [Certificate Register - ] Class A Certificate Register [#3] [members #107231-136849], 1919-1923. Oversize - removed to OS Box 24 (16x20”).

BX 07, Fldr 22  [Certificate Register - ] Juvenile Certificate Register [#1] [members #59759-89299], 1920-1935. Oversize - removed to OS Box 25 (16x20”).

BX 07, Fldr 23  [Certificate Register - ] Class B+C Certificate Register [members #1-5773], 1922-1927. Oversize - removed to OS Box 26 (16x20”).

BX 07, Fldr 24  [Certificate Register - ] Class A Certificate Register [#4] [members #136850-166892], 1923-1926. Oversize - removed to OS Box 27 (16x20”).

BX 07, Fldr 25  [Certificate Register - ] Class A Certificate Register [#5] [members #166893-179975]; Legal Reserve Certificate Register [#1] [members #1-11683], 1926-1929; 1928-1930. Oversize - removed to OS Box 28 (16x20”).


BX 07, Fldr 27  [Blank ledger], undated. Oversize - removed to OS Box 30 (16x20”).

BX 07, Fldr 28  [Deaths Register - ] Legal Reserve Division Deaths Bk. 1, 1928-1954. On exhibit at MAWA. Oversize - removed to OS Box 31 (11x14”).


**SUBSERIES F: MEMBERSHIP LISTS**

BX 07, Fldr 30  [List of selected councils with members' ages], c. 1925.

**SUBSERIES G: MINUTES**
BX 07, Fldr 31  Records of Proceedings of Managers of Endowment, 1898-1912. Oversize - removed to OS Box 33 (11x14").

**SUBSERIES H: DEATH CLAIMS**


BX 07, Fldr 45  [Death Claim Investigations - ] Continued Investigation of Death Claims by the Committee, 26 Sep 1956. 2 copies.


**SERIES IV: EDUCATIONAL LOAN FUND**

BX 08, Fldr 01  October - "Educational Loan Fund" - Month, [Oct 1937].

BX 08, Fldr 11  [Collections - ] Catherine and Beatrice Strange loan, 18 Jan 1956-11 Jan 1959.

SERIES V: JUVENILE DEPARTMENT

BX 08, Fldr 13  RWGC IOSL Juvenile Department [Brochure], 2 Jan 1937. 2 copies.
BX 08, Fldr 14  [Juvenile Department Policies], 27 Nov 1909.
BX 08, Fldr 15  [Juvenile Guidelines from Insurance Commissioner of Virginia], 27 Nov 1909.

SERIES VI: IOSL PUBLICATIONS

BX 08, Fldr 18  [Calendar - ] From Their Own Workshop - The Independent Order of St. Luke, 1925. 2 copies plus color photocopy. Oversize - removed to OS Box 11 (16x20”), Fldr. 13. Includes Accession number MAWA-00042 (bound copy).
BX 08, Fldr 19  [Ritual - ] Degree Ritual of the IOSL, 1876.
BX 08, Fldr 20  [Ritual - ] Ritual of the IOSL, 1877.
BX 08, Fldr 21  [Ritual - ] *Opening, Closing and Installation Ceremonies of the RWGC IOSL*, 1894.

BX 08, Fldr 22  [Ritual - ] *Ritual of Past Worthy Chiefs' Council IOSL* [red hardback], 1895. 2 copies.

BX 08, Fldr 23  [Ritual - ] *Ritual of Past Worthy Chiefs' Council IOSL* [blue softcover], 1895. 2 copies.

BX 08, Fldr 24  [Ritual - ] *Opening, Closing and Installation Ceremonies RWGC IOSL*, 1904. 2 copies plus enclosure from one volume.


BX 08, Fldr 26  [Ritual - ] *Degree Ritual of the IOSL*, 1904. Maggie Walker's personal copy.

BX 08, Fldr 27  [Ritual - ] *Ritual of the IOSL*, 1906. 2 copies.

BX 08, Fldr 28  [Ritual - ] Officers' card, Undated. 2 copies.

BX 08, Fldr 29  [Ritual - ] [Juvenile] Duties of Officers, Undated. 2 copies.


BX 08, Fldr 32  [Periodical - ] *The St. Luke Herald*, vol. XIX, no. 40, 1 Jan 1921. 2 copies. Oversize - removed to OS Box 12 (20x24”), Fldr. 02.


BX 08, Fldr 36  [Periodical - ] *The St. Luke Herald* [Large photocopy of page 6, The Children's Page], 15 Aug 1931. Oversize - removed to OS Box 12 (20x24”), Fldr. 03.


**SERIES VII: RELATED ENTERPRISES**

**SUBSERIES A: ST. LUKE EMPORIUM**

BX 09, Fldr 11  [Copy of record chartering and closing the St. Luke Emporium and creating a fund to reimburse its stockholders], c. 1911.

**SUBSERIES B: ST. LUKE PENNY SAVINGS BANK**

BX 09, Fldr 12  This subseries is a placeholder for future acquisitions.

**SUBSERIES C: ST. LUKE STOCK ASSOCIATION**

BX 09, Fldr 13  This subseries is a placeholder for future acquisitions.

**SERIES VIII: COLLECTED MATERIALS**

Constitution and Bylaws of the Theban Beneficial Club, 1924.


Richmond Times-Dispatch [8 pages], 12 Mar 1929. Oversize - removed to OS Box 12 (20x24"), Fldr. 07.

The Ladies' Review, vol. XXXV, no. 8, Sep 1929. Oversize - removed to OS Box 11 (16x20"), Fldr. 19.

Statistics - Fraternal Societies, 1930. "Found in MAWA desk IOSL."

The World (New York, NY) Metro. Section, 20 Jul 1930. Oversize - removed to OS Box 12 (20x24"), Fldr. 04.

The Richmond Planet (Richmond, VA), 17 Aug 1935. Oversize - removed to OS Box 12 (20x24"), Fldr. 05.

United Order of Tents [brochure], c. 1937. 2 copies.


Invitation, Mothers' and Daughters' Tea, 4 Sep 1938. 2 items.

The Union (Cincinnati, OH), 29 Dec 1938. Oversize - removed to OS Box 12 (20x24"), Fldr. 06.

[Holiday cards], 1939, undated.

The North American Union News, p. 3-4, Aug 1940.

[Calendar attached to picture of Maggie L. Walker], 1940.

Official Addresses [Treasury Dept. publication of 6 speeches], 1941.

[Sample promotional calendar], 1941.

Messenger of the Richmond Urban League Annual Report, vol. 8, no. 1, Jan 1941.

[Small calendars], 1943-45, 1948-49.

Address for Fraternal Week [pamphlet], May 1944.
BX 09, Fldr 35  [Banquet invitation], 19 Aug 1944. 2 copies.
BX 09, Fldr 36  The Expected, vol. 15, no. 11, Nov 1945.
BX 10, Fldr 02  National Negro Insurance Association, 8 Dec 1949. [Hattie Walker assisting with PR at this conference].
BX 10, Fldr 05  The Key to Sound Management, vol. 5, no. 1, Feb 1954.
BX 10, Fldr 11  Council of Colored Women stationery, undated. Maggie L. Walker was a founder of the Council of Colored Women.
BX 10, Fldr 12  Women's Benefit Association Death Claim [folder], undated.
BX 10, Fldr 14  "King Solomon's Namesake" [missionary story], undated.
BX 10, Fldr 15  Appreciation Testimonial [for Hattie N. F. Walker], 21 Aug 1957. Oversize - removed to OS Box 35 (11x14”).

SERIES IX: IMAGES

BX 10, Fldr 17  [MLW desk at RWGC IOSL], undated.
BX 10, Fldr 18  [RWGC IOSL building - postcard], after 1919.
BX 10, Fldr 19  [Postcard image of W.M.T. Forrester, 1869-1899], undated.  2 copies.
BX 10, Fldr 20  [Postcard image of Mary Prout, 1867-1869], undated.
BX 10, Fldr 21  [Images of IOSL associates], c. 1965.
BX 10, Fldr 22  [Maggie L. Walker photograph], undated.

**SERIES X: OVERSIZE MATERIALS**

OS BX 11 (16X20”), Fldr 01  Removed from RWGC IOSL -- Administration -- Correspondence (BX3, Fldr 8) and RWGC IOSL -- Administration -- General Files (BX 3, Fldr 63).
OS BX 11 (16X20”), Fldr 02  Removed from RWGC IOSL -- Administration -- General Files (BX 3, Fldr 47).
OS BX 11 (16X20”), Fldr 03  Removed from RWGC IOSL -- Administration -- General Files (BX 3, Fldr 49).
OS BX 11 (16X20”), Fldr 04  Removed from RWGC IOSL -- Membership -- Subordinate Councils (BX 4, Fldr 26).
OS BX 11 (16X20”), Fldr 05  Removed from RWGC IOSL -- Insurance -- Forms (BX 6, Fldr 7), (BX 6, Fldr 8) and (BX 6, Fldr 22).  3 items.
OS BX 11 (16X20”), Fldr 06  Removed from RWGC IOSL -- Insurance -- Forms (BX 6, Fldr 54), (BX 6, Fldr 26), (BX 6, Fldr 27) and (BX 6, Fldr 32)
OS BX 11 (16X20”), Fldr 07  Removed from RWGC IOSL -- Insurance -- Forms (BX 6, Fldr 29).
OS BX 11 (16X20”), Fldr 08  Removed from RWGC IOSL -- Insurance -- Forms (BX 6, Fldr 28).
OS BX 11 (16X20”), Fldr 09  Removed from RWGC IOSL -- Insurance -- Forms (BX 6, Fldr 30).
OS BX 11 (16X20”), Fldr 10  Removed from RWGC IOSL -- Insurance -- Forms (BX 6, Fldr 51).
OS BX 11 (16X20”), Fldr 11  Removed from RWGC IOSL -- Insurance -- Forms (BX 6, Fldr 52).
OS BX 11  Removed from RWGC IOSL -- Insurance -- Forms (BX 6, Fldr 45).
OS BX 11 (16X20"), Fldr 12
Removed from RWGC IOSL -- IOSL Publications (BX 8, Fldr 18).

OS BX 11 (16X20"), Fldr 13
Removed from RWGC IOSL -- IOSL Publications (BX 8, Fldr 30) and (BX 8, Fldr 34).

OS BX 11 (16X20"), Fldr 14
Removed from RWGC IOSL -- IOSL Publications (BX 9, Fldr 4) and (BX 8, Fldr 31). 2 items.

OS BX 11 (16X20"), Fldr 15
Removed from RWGC IOSL -- IOSL Publications (BX 9, Fldr 1), (BX 9, Fldr 2), (BX 9, Fldr 3), (BX 9, Fldr 5), (BX 9, Fldr 6) and (BX 9, Fldr 7). 6 items.

OS BX 11 (16X20"), Fldr 16
Removed from RWGC IOSL -- IOSL Publications (BX 9, Fldr 8), (BX 9, Fldr 9) and (BX 9, Fldr 10). 3 items.

OS BX 11 (16X20"), Fldr 17
Removed from RWGC IOSL -- IOSL Publications (BX 8, Fldr 33) and (BX 8, Fldr 35).

OS BX 11 (16X20"), Fldr 18
Removed from RWGC IOSL -- Collected Materials (BX 9, Fldr 16) and (BX 9, Fldr 19). 2 items.

OS BX 12 (20X24"), Fldr 01
Removed from RWGC IOSL -- Insurance -- Forms (BX 6, Fldr 11) and (BX 6, Fldr 31). 2 items.

OS BX 12 (20X24"), Fldr 02
Removed from RWGC IOSL -- IOSL Publications (BX 8, Fldr 32).

OS BX 12 (20X24"), Fldr 03
Removed from RWGC IOSL -- IOSL Publications (BX 8, Fldr 36).

OS BX 12 (20X24"), Fldr 04
Removed from RWGC IOSL -- Collected Materials (BX 9, Fldr 21).

OS BX 12 (20X24"), Fldr 05
Removed from RWGC IOSL -- Collected Materials (BX 9, Fldr 22).

OS BX 12 (20X24"), Fldr 06
Removed from RWGC IOSL -- Collected Materials (BX 9, Fldr 26).

OS BX 12 (20X24"), Fldr 07
Removed from RWGC IOSL -- Collected Materials (BX 9, Fldr 18).

OS BX 13 (16X20"

OS BX 14
Removed from RWGC IOSL -- Administration -- Financial Records (BX
OS BX 15 (14X18") Removed from RWGC IOSL -- Administration -- Financial Records (BX 4, Fldr 20).

OS BX 16 (16X20") Removed from RWGC IOSL -- Administration -- Financial Records (BX 4, Fldr 21).

OS BX 17 (16X20") Removed from RWGC IOSL -- Administration -- Financial Records (BX 4, Fldr 22).

OS BX 18 (16X20") Removed from RWGC IOSL -- Administration -- Financial Records (BX 4, Fldr 23).

OS BX 19 (14X18") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 16).

OS BX 20 (16X20") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 17).

OS BX 21 (14X18") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 18).

OS BX 22 (16X20") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 19).

OS BX 23 (16X20") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 20).

OS BX 24 (16X20") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 21).

OS BX 25 (16X20") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 22).

OS BX 26 (16X20") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 23).

OS BX 27 (16X20") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 24).

OS BX 28 (16X20") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 25).

OS BX 29 (16X20") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 26).

OS BX 30 (16X20") Removed from RWGC IOSL -- Insurance -- Ledgers (BX 7, Fldr 27).
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<tr>
<td>OS BX 32</td>
<td>(16X20&quot;)</td>
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<td>OS BX 34</td>
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<td>OS BX 35</td>
<td>(11X14&quot;)</td>
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<tr>
<td>Map Folder 01</td>
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APPENDICES

Appendix A. Overview of RWGC IOSL Registers, Ledgers and Minutes

Appendix B. Legal, Annual and Convention Reports in the RWGC IOSL Records and MLW Family Papers

Appendix C. RWGC IOSL Timeline
Appendix A. Overview of IOSL Ledgers, Registers and Minutes

Financial Ledgers

These accounting ledgers were used through about 1928 when the system was modified.

<table>
<thead>
<tr>
<th>Box</th>
<th>Dates</th>
<th>Title</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>1919-1928</td>
<td>General ledger</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>1920-1928</td>
<td>Cash Disbursements #7</td>
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<td>15</td>
<td>1928</td>
<td>Cash Disbursements #8</td>
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<tr>
<td>16</td>
<td>1920</td>
<td>Cash Receipts #13</td>
<td>No evident year, probably late 19-teens or early 1920s</td>
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<td>17</td>
<td>1927-1928</td>
<td>Cash Receipts #26</td>
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<tr>
<td>18</td>
<td>1928</td>
<td>Cash Receipts #28</td>
<td>Only 9 pages used</td>
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</tbody>
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Membership Ledgers/Certificate Registers

Categories
- Class A: $100 policy
- Class B: $300 policy
- Class C: $500 policy
- Past Chief’s: Leaders eligible for extra insurance benefits
- Legal Reserve: Policies from $100-$500 based on mortality tables featuring published rates and requiring secure reserve funding

<table>
<thead>
<tr>
<th>Box</th>
<th>Dates</th>
<th>Title</th>
<th>Membership numbers</th>
<th>Notes</th>
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<tr>
<td>19</td>
<td>1897-1911</td>
<td>Book No. 1</td>
<td>#2636-55000</td>
<td>Organized by council, not membership number</td>
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<tr>
<td>20</td>
<td>1904-1911</td>
<td>Membership Roll of the Endowment</td>
<td>#14414-55760</td>
<td>Organized by council</td>
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<tr>
<td>21</td>
<td>1905-1920</td>
<td>Past Chief’s Councils #1-78, p 1-230, c 1905-20</td>
<td>#258-3969</td>
<td>Used through p. 336 Same volume as Past Chief’s Certificate Register [#2] #4036-10144 1920-67</td>
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<td>21</td>
<td>1920-1967</td>
<td>Past Chief’s Certificate Register [#2]</td>
<td>#4036-10144</td>
<td>Used through p. 336 Same volume as Past Chief’s Councils #1-78, p 1-230</td>
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<td>#</td>
<td>Date</td>
<td>Title</td>
<td>Notes</td>
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<td>----------------------------------------------------------------------</td>
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<tr>
<td>22</td>
<td>1911-1915</td>
<td>Class A certificate register [#1]</td>
<td>#52024-80082</td>
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<tr>
<td>23</td>
<td>1916-1919</td>
<td>Past Chief Register [#1]</td>
<td>#2640-4035</td>
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<td>23</td>
<td>1916-1919</td>
<td>Class A certificate register [#2]</td>
<td>#80083-107347</td>
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<td>24</td>
<td>1919-1923</td>
<td>Class A certificate register [#3]</td>
<td>#107231-136849</td>
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<td>1920-1935</td>
<td>Juvenile certificate register [#1]</td>
<td>#59759-89299</td>
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<td>26</td>
<td>1922-1927</td>
<td>Class B + C certificate register [#1]</td>
<td>#1-5773</td>
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<td>27</td>
<td>1923-1926</td>
<td>Class A certificate register [#4]</td>
<td>#136850-166892</td>
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<td>28</td>
<td>1926-1929</td>
<td>Class A Certificate Register [#5]</td>
<td>#166893-179975</td>
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<td>28</td>
<td>1928-1930</td>
<td>Legal Reserve Certificate Register [#1]</td>
<td>#1-11683</td>
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<td>29</td>
<td>1935-1947</td>
<td>Juvenile certificate register [#2]</td>
<td>#89300-119416</td>
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<td>30</td>
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<td>Blank unused ledger (Endowment and past chiefs)</td>
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**Death Claim Register**

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<th>Notes</th>
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<tr>
<td>31</td>
<td>1928-1954</td>
<td>Legal Reserve Division Deaths Book 1</td>
<td>On exhibit</td>
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**Minutes**

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<th>Box</th>
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<th>Notes</th>
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<tbody>
<tr>
<td>33</td>
<td>1898-1912</td>
<td>Proceedings of Board of Managers, Endowment Department</td>
<td>Minutes of Managers of Endowment</td>
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</table>
Appendix B. RWGC IOSL Legal, Annual and Convention Reports in the RWGC IOSL Records and MLW Family Papers

Constitutions and Charters

<table>
<thead>
<tr>
<th>Date</th>
<th>IOSL Records</th>
<th>MLW Family Papers</th>
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<tbody>
<tr>
<td>7 Dec 1881</td>
<td>7 Dec 1881, Grand Charter establishing RWGC of NY</td>
<td>MWFP: Box 12 Folder 1</td>
</tr>
<tr>
<td>1897-1906</td>
<td>1897-1906, Charter [including related petitions]</td>
<td>MWFP: Box 12 Folder 1</td>
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<tr>
<td>1911</td>
<td>1911, Revised Constitution of the RWGC, IOSL</td>
<td>MWFP: Box 13, Folder 26</td>
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<tr>
<td>20 Jan 1914</td>
<td>20 Jan 1914, Amendment to Charter</td>
<td>MWFP: Box 12 Folder 1</td>
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<tr>
<td>1921</td>
<td>1921, Revised Constitution of the RWGC, IOSL</td>
<td>MWFP: Box 13, Folder 26</td>
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<td>1933</td>
<td>1933, Revised Constitution of the RWGC, IOSL</td>
<td>MWFP: Box 13, Folder 27</td>
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Semi-Annual Meeting Reports

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<th>IOSL Records</th>
<th>MLW Family Papers</th>
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<tbody>
<tr>
<td>12 Feb 1937</td>
<td>12 Feb 1937, Semi-Annual Meeting</td>
<td>MWFP: Box 12 Folder 14</td>
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<tr>
<td>17 Feb 1939</td>
<td>17 Feb 1939, Semi-Annual Meeting</td>
<td>MWFP: Box 12 Folder 14</td>
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<tr>
<td>16 Feb 1940</td>
<td>16 Feb 1940, Semi-Annual Meeting</td>
<td>MWFP: Box 12 Folder 14</td>
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<tr>
<td>14 Feb 1941</td>
<td>14 Feb 1941, Semi-Annual Meeting</td>
<td>MWFP: Box 12 Folder 14</td>
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<tr>
<td>13 Feb 1942</td>
<td>13 Feb 1942, Semi-Annual Meeting</td>
<td>MWFP: Box 12 Folder 14</td>
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<tr>
<td>12 Aug 1942</td>
<td>12 Aug 1942, Semi-Annual Meeting</td>
<td>MWFP: Box 12 Folder 14</td>
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<tr>
<td>13 Feb 1943</td>
<td>13 Feb 1943, Semi-Annual Meeting</td>
<td>MWFP: Box 12 Folder 14</td>
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<td>13 Feb 1943</td>
<td>13 Feb 1943, Semi-Annual Trustee Board Meeting</td>
<td>MWFP: Box 12 Folder 14</td>
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<td>19 Feb 1944</td>
<td>19 Feb 1944, Semi-Annual Trustee Board Meeting</td>
<td>MWFP: Box 12 Folder 14</td>
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<tr>
<td>15 Aug 1944</td>
<td>15 Aug 1944, 77th Annual Meeting</td>
<td>MWFP: Box 12 Folder 14</td>
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<tr>
<td>17 Feb 1945</td>
<td>17 Feb 1945, Semi-Annual Meeting</td>
<td>MWFP: Box 12 Folder 15</td>
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<tr>
<td>16 Feb 1946</td>
<td>16 Feb 1946, Semi-Annual Meeting</td>
<td>MWFP: Box 12 Folder 15</td>
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<tr>
<td>Date</td>
<td>IOSL Records</td>
<td>MLW Family Papers</td>
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<tr>
<td>20 Aug 1901</td>
<td>[Convention 34] - Address to 34th Annual Session of RWGC IOSL [Later transcription] IOSL: Box 1, Folder 6</td>
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<tr>
<td>Aug 1912</td>
<td>[Convention 50] - Financial Report of R.W.G. Secretary-Treasurer, Maggie L. Walker IOSL: Box 1, Folder 8</td>
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<tr>
<td>18-20 Aug 1919</td>
<td>[Convention 52/1] Journals of Proceedings RWGC, IOSL MWFP: Box 14, Folder 7</td>
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<tr>
<td>15-18 Aug 1921</td>
<td>[Convention 54/2] Journals of Proceedings RWGC IOSL MWFP: Box 14, Folder 8</td>
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<td>1921</td>
<td>[Convention 54/2] - Financial Report of RWG Sec.-Treas. 54th Convention IOSL IOSL: Box 1, Folder 10</td>
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<td>1927</td>
<td>[Convention 60/5] - Pageant 60th Anniversary RWGC IOSL IOSL: Box 1, Folder 11</td>
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<td>15-18 Aug 1927</td>
<td>[Convention 60/5] Jnl. of Procs. 60th Annual/5th Biennial Session</td>
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<td>Date</td>
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<td>15-18 Aug 1927</td>
<td>[Convention 60/5] Souvenir Programme 60th anniversary/5th Biennial Meeting IOSL</td>
<td>IOSL: Box 1, Folder 12</td>
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<td>15 Aug 1927</td>
<td>[Convention 60/5] RWG Matron's Address Juvenile Dept. IOSL</td>
<td>IOSL: Box 1, Folder 13</td>
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<td>15 Aug 1927</td>
<td>[Convention 60/5] Recommendations from Trustee Board RWGC IOSL 60th Annual Convention</td>
<td>IOSL: Box 1, Folder 15</td>
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<td>19 Aug 1929</td>
<td>[Convention 62/6] Address of the RWG Matron Juvenile Dept. IOSL</td>
<td>IOSL: Box 1, Folder 17</td>
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<td>17 Aug 1931</td>
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<td>[Convention 64/7] Address of the RWG Matron, Juvenile Dept. IOSL MWFP: Box 15, Folder 7</td>
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<td>15 Aug 1939</td>
<td>[Convention 72/11] Annual Report of RWG Secretary to 72nd Annual/11th Biennial Convention IOSL: Box 1, Folder 25</td>
<td>MWFP: Box 12, Folder 14</td>
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<td>18-20 Aug 1941</td>
<td>[Convention 74/12] Souvenir IOSL 75th Year of Service - Diamond Jubilee Convention IOSL: Box 2, Folder 1</td>
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<td>21 Aug 1945</td>
<td>[Convention 78/14] 78th Annual and 14th Biennial Convention MWFP: Box 15, Folder 1</td>
<td></td>
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<tr>
<td>21 Aug 1945</td>
<td>[Convention 78/14] Syllabus of RWGC IOSL Trustee Meeting held in lieu of 78th annual/14th Biennial Convention IOSL: Box 2, Folder 3</td>
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<tr>
<td>18-20 1947</td>
<td>[Convention 80/15] [Program] 80th Annual/5th Biennial Meeting RWGC IOSL IOSL: Box 2, Folder 5</td>
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<tr>
<td>17 Aug 1948</td>
<td>81st Annual Meeting [Annual Report] MWFP: Box 12, Folder 15</td>
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<tr>
<td>15-17 1949</td>
<td>[Convention 82/16] Jnl. Of Procs. 82nd Annual/16th Biennial Session RWGC IOSL IOSL: Box 2, Folder 6</td>
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<tr>
<td>15 Aug 1950</td>
<td>83rd Annual Meeting [Annual Report] MWFP: Box 12, Folder 15</td>
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<td>19 Aug 1952</td>
<td>85th Annual Meeting [Annual Report] MWFP: Box 12, Folder 15</td>
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<td>18 Aug 1953</td>
<td>[Convention 86/18] 86th Annual and 18th Biennial Convention MWFP: Box 12, Folder 15</td>
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<td>17-19 1959</td>
<td>[Convention 92/21] 92nd Annual and 21st Biennial Meeting RWGC IOSL Program MWFP: Box 14, Folder 3</td>
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<tr>
<td>Date</td>
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<tr>
<td>14-16 Aug 1967</td>
<td>[Convention 100/25]</td>
<td>Centennial Observance of IOSL 25th Biennial/72nd Annual Session Matrons and Patrons</td>
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<td>[Convention 100/25] Centennial Observance of IOSL 25th Biennial/72nd Annual Session Matrons and Patrons</td>
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<td>18-20 Aug 1969</td>
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<td>[Convention 102/26] 74th Matron and Patron Conference/26th Biennial Meeting IOSL 74/26</td>
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# Appendix C. RWGC IOSL Timeline

Timeline derived from conference proceedings, IOSL documents and other published materials.

Abbreviations
- ELF: Educational Loan Fund
- IOSL: Independent Order of St. Luke, also shortened to St. Luke at times
- MLW: Maggie Lena (Mitchell) Walker
- RWGC: Right Worthy Grand Council

Note: To rise in St Luke leadership, one filled ritual offices of a local subordinate council and then the grand council (RWGC). Offices included RWG Inside Sentinel, RWG Outside Sentinel and RW Grand Messenger, among others.

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<tr>
<th>Year</th>
<th>Events</th>
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<tbody>
<tr>
<td>1867</td>
<td>- The IOSL was founded in Baltimore by Mary Prout to provide its African American members with proper burials and assist with illness and disability.</td>
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| 1869  | - Virginia IOSL broke away from the parent organization forming the “Independent Order of the Sons and Daughters of St. Luke” (its name until 1914).  
| 1879  | - Richard Forrester served as RWG Chief; William MT Forrester served as RWG Secretary.  
- 48 subordinate councils received charters.  
- A committee was appointed to revise the IOSL constitution. |
| 1880  | - The 13th IOSL convention noted 76 councils and 2130 members.  
- During most of the 1880s, the IOSL was small and struggled with relatively few members. |
| 1881  | - The IOSL convention adopted a controversial endowment fund in which members received a certificate of endowment and were assessed 5 cents at the death of a member.  
- There were 77 councils and 2505 members.  
- Maggie Lena Mitchell (later Walker) joined the IOSL at age 16. |
| 1883  | - MLW served as an IOSL convention delegate. |
| 1885  | - IOSL founder Mary Prout died.  
- The convention rejected a junior order while adding the office of traveling deputy.  
- Few death assessments were ever paid by members.  
- There were 92 councils and 2328 members. |
| 1886  | - MLW served as RWG Outside Sentinel. |
| 1887  | - MLW served as RWG Inside Sentinel.  
- The 20th annual convention reconsidered an endowment feature and revision of the IOSL general laws.  
- William Forrester published a new IOSL ritual. |
| 1888  | - MLW served as RW Grand Messenger. |
| 1889  | - MLW was appointed RWG Vice Chief and also headed an IOSL council.  
- At the 22nd annual convention, membership increased and a new endowment plan replaced an 1887 plan.  
- There were 57 councils and 1000 members. |
| 1890  | - MLW became RWG Chief (administrative post.) |
| 1891  | - IOSL secretary William Forrester promoted an endowment plan to shift death benefit administration from the local councils to the RWGC.  
- From 1891-1898 MLW served as an organizing deputy/lecturer (or insurance company collection agent), the most lucrative paid job. |
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| 1895 | - MLW designed a juvenile branch of the IOSL offering $30 policies and served the group as grand deputy matron, enlisting female friends to launch and lead the program and write its rituals and the 28th convention approved the juvenile circles.  
- There were 90 councils and 2875 members. |
| 1896 | - The adult Endowment Department developed centralized insurance plans.  
- The juvenile program had over 1000 members. |
| 1897 | - MLW was elected as grand deputy matron of the Juvenile Department and secretary of the Endowment Department.  
- Although some members did not want insurance, the Endowment Department officially began to manage the insurance business. The charter was amended to pay weekly sickness and disability benefits and pay death benefits to a designated beneficiary.  
- The St. Luke Association, an external joint stock company consisting of 25 local councils, formed to buy land for a headquarters building. |
| 1899 | - The IOSL had 57 subordinate councils, 1080 members, $31.61 in assets and $400 debts.  
- Forrester resigned as Secretary of the RWGC as the organization was about to fail. Upon his resignation, MLW was elected Right Worthy Grand Secretary for $100/year, her initial salary 1/3 of that paid Forrester.  
- Benefitted councils dropped to 57 with 1080 financial members as well as 1600 children in 25 juvenile circles. |
| 1900 | - The Endowment became compulsory and was noted as running smoothly with a $50 adult death benefit.  
- There were 87 councils with 3830 members and $17,937 in cash and investments. A field department was added as well as a juvenile executive board. |
| 1901 | - The Stock Association made a final payment on the property and had plans drawn up for St. Luke Hall.  
- At the 34th convention, an increase in endowment taxation for each member is noted. Maggie Lena Walker delivers a powerful speech in which she outlines her vision for the Order of St. Luke including a newspaper, a bank, and a department store to serve the financial and social interests of the black community. |
| 1902 | - At the 35th convention, the IOSL was prospering and expanding throughout the mid-south. The juvenile program and endowment feature were both running smoothly. A printing office was established and the St. Luke Herald began publication as a “mouthpiece” for the IOSL.  
- The stock association erected a three-story Edwardian-style building with a yellow pressed-brick façade and rented headquarters space back to the IOSL. |
| 1903 | - MLW chartered the St. Luke Penny Savings Bank located in St. Luke Hall with initial deposits of $8000 and serves as its president until 1929. She thus became the first woman bank president in the country. The bank provided savings accounts and mortgages to black families to help them purchase homes.  
- At the 36th convention, members heard that the Endowment, Juvenile program, St. Luke Herald and the printing department were thriving. |
| 1904 | - The RWGC started a regalia and supply department to assist in local subordinate council rituals in which members could progress through a series of degrees. |
| 1905 | - An emergency fund was formed to protect the endowment or "insure the insurance."
- The Bank moved into a building with the IOSL’s department store, the Emporium, organized and chartered by 22 IOSL women. |
| 1906 | - The IOSL operated in 15 eastern states from Massachusetts to Tennessee.  
- MLW oversaw the grand opening of the Emporium, specifically requesting support from men.  
- The St. Luke bank charter was amended to allow opening branches within or outside Virginia, although none materialized. |
1907 | The Emporium experienced multiple external pressures from the white retail community that encouraged northern wholesalers to boycott it. It made no profit in 1907 and was more threatening to the local community than an insurance business.  
| State regulators kept a close watch on fraternal insurance programs.

1908 | At a surprise inspection by the insurance commissioner, the IOSL received high marks.

1910 | The St. Luke Bank also received high marks at its inspection while other small banks were closing. At the regulators’ request, the bank separated from the IOSL and moved to its own building.  
| Its main clientele continued to be IOSL members.

1911 | MLW’s title was changed to Right Worthy Grand Secretary-Treasurer.  
| After the True Reformers Bank in Richmond failed due to poor management and undercapitalization, all black businesses came under close scrutiny. The IOSL responded by revising its general laws and implementing a new bookkeeping system including monthly audits and reconciliation guided by state actuarial requirements.  
| The Emporium stockholders voted to closed the store and for its Executive Committee to assume its debts.

1912 | The 45th convention noted growth in every department with no irregularities. The Juvenile Department held its own regular biennial conventions.  
| The St. Luke Emporium closed due to pressure from white merchants and its property was sold.  
| With insurance members in 15 states, cash assets had to be posted as bonds in each state and each state’s reporting completed, increasing administrative duties.

1913 | The 46th convention noted growth (92 new charters and 9101 new members) as well as operational challenges.

1914 | The name officially changed from RWGC of Sons and Daughters of the IOSL to RWGC IOSL.

1915 | The IOSL revised its constitution to comply with insurance regulations in all states where the IOSL did business.

1917 | The 50th convention approved a new building (although a renovation was actually completed) and a shift to holding biennial conventions.

1919 | MLW learned of an internal cross-checking system used by another association that required one clerk to serve as voucher clerk and a second to serve as auditor, and the IOSL adopted the system. Incoming and outgoing reports and records were coordinated among all departments.  
| The IOSL held its first biennial conference.  
| A new juvenile plan was implemented for children to age 15, after which they could transfer to the adult plan. The RWGC helped matrons of juvenile circles with programming ideas and clarified juvenile circle finances.

1920 | MLW had to disentangle the national IOSL based in Virginia from the NY IOSL, which was plagued with management problems and insufficiently secured mortgages.

1921 | MLW planned and began to raise funds for an IOSL Educational Loan Fund (ELF).  
| The revised constitution addressed the field staff structure: "In the IOSL there may be state deputies, district and associate deputies, organizing deputies and special deputies, all of whom shall be commissioned and under the direct control, management and service of the Board of Trustees, save District and Associate Deputies who shall be elected by the various IOSL Councils in their several districts but under the supervision and guidance of the Board of Trustees."  
| States in order of numbers of members: VA, NY, PA, DC, MD, NC, NJ, WV, DE, CT, RI, IL, OH, SC, FL, TN, IN, MA

1925 | The field staff had 39 deputies and the home office had 55 clerks, most of whom were women.  
| The St. Luke Herald reached 6000 subscribers and the IOSL had over 100,000 members.

1926 | To support the ELF, MLW planned to raise $10,000 invested in 6% securities to allow the IOSL to offer revolving loans of $50-400 secured by a note for higher education.
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| 1927 | - The 60th anniversary convention featured an elaborate pageant celebrating the history of the IOSL.  
- While the IOSL created and the convention adopted the ELF program, many subcouncils resented funds being used in this way. The bonds did not pay interest for many years. Nevertheless MLW vigorously sought funding for the program from councils and circles.  
- Easter Thanksgiving services were established to support ELF with half the collection for the local church and half to support the ELF.  
- Children in the old Juvenile program transferred to Class A, B or C after 1927, resulting in many suspensions.  
- The new Legal Reserve program certificates could not be assigned to another person. Rate tables were published and a medical exam required. By law, the LR Expense Fund and its mortuary fund (for claims and reserves) had to be kept completely separate. |
| 1928 | - The IOSL rented card punch tabulating equipment from the Powers Company and restructured the existing accounting system.  
- The juvenile program had not been contributing at an adequate level, so the Department of Insurance approved a transfer from juvenile funds to the Expense Fund as a reimbursement.  
- The first Legal Reserve certificates were issued. Five policies were offered from $100 to $500 at age rates based on mortality tables. All payments went directly to the RWGC, not through the local council.  
- There were 1084 councils with 33019 members. |
| 1929 | - The St. Luke Bank merged with other black Richmond banks to form Consolidated Bank and Trust with MLW as Board chair.  
- No new Class A memberships were issued, given that the class was underfunded, to the chagrin of a number of subordinate councils.  
- Members understating their ages for better rates hampered the Legal Reserve fund.  
- ELF remained a separate fund when other funds were simplified. It grew very slowly.  
- The juvenile program offered $100 death certificates, had 871 matrons with circles and 61,596 members. Circles met monthly for dues, lessons, reports and committee work including membership, flowers, banking, program and reception. |
| 1931 | - The Depression forced large expense cuts, including salaries. The IOSL had to borrow to meet its payroll. The weekly *St. Luke Herald* became a monthly *St. Luke Fraternal Bulletin*.  
- After reorganization, administrative departments included Audit, Policy, Field, Printing, Medical, Assessment, Mortuary, Juvenile and Legal Reserve.  
- MLW had raised 8,000 of the $10,000 she needed to launch ELF.  
- There were 1200 councils with 103,000 members and 450,000 in assets. |
| 1933 | - Due to a high death rate in class A, its members were assessed a 10 cent increase by the convention.  
- Legal Reserve was doing well but could not cover deficits in Class A policies. |
| 1935 | - Maggie Walker died on December 15, 1934.  
- ELF was not immediately implemented due to uncertainty regarding investments.  
- The IOSL operated in 24 states with 50,000 members at this time. |
| 1937 | - Class A, B and C rates were adjusted as the ABC Department was underfunded. The new federal Social Security system threatened to cost employers 1% of employee salaries per month and covered some of the same expenses for which people sought fraternal insurance.  
- The ELF program was promoted and loans were made and repaid. |
| 1939 - 1956 | - Maggie Walker’s daughter in law, Hattie N.F. Walker took over as acting Right Worthy Grand Chief in the mid-1930s and served until her retirement in 1957.  
- The IOSL never again grew as it had under the leadership of MLW. |
<p>| 1958 | - The IOSL stopped printing the <em>St. Luke Fraternal Bulletin</em> and begin printing the smaller <em>St. Luke Monitor</em>. |
| 1959 | - ELF was changed to a merit-based IOSL scholarship fund. ELF funds reverted to the Expense Fund. |</p>
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<td>1967</td>
<td>The IOSL celebrated its centennial anniversary.</td>
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<td>1980</td>
<td>In the early 1980s the IOSL moved from St Luke Hall to an office in the Southern Aid building on 212 E. Clay St.</td>
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<td>1988</td>
<td>In the late 1980s the IOSL ceased to exist and went into receivership.</td>
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