

## A VENTURE IN COOPERATIVE SERVICE

In the decade following the great depression of 1929 many sought ways and means to stretch their meager incomes and keep up their standard of living by organizing consumer cooperatives. Although cooperatives in this country were known and existed long before this time the depression re-stimulated their activity and growth particularly among city dwellers.

In Minnesota and upper Michigan an active cooperative movement existed in the northern part of the state as early as the 1910's among the Finnish miners and farmers of that region who inherited their knowledge and experience about cooperatives from their homeland where many of them were born. These cooperatives extended throughout northern Minnesota, upper Michigan and the northern counties of Wisconsin.

Because of the farm depression following the First World War, many rural cooperatives sprung up in the Middle Western states particularly in the Dakotas, Minnesota, and Wisconsin. In Minnesota a group of farmers united their efforts to purchase gasoline at wholesale prices and sell it to themselves through their cooperative in the village of Cottonwood. This activity led to other similar organization and finally led to the founding of their wholesale, the present Midland Cooperatives in 1926. This organization has grown and prospered until today (1979). Its annual sales to member cooperatives exceed \$400,000,000 and savings of \$70,000,000 was paid back to their members.

In the thirties many new cooperatives were established in both Minnesota and Wisconsin through the efforts of the field agency of Midland organization. Among those in our local area which existed in the 1930's were the Center Valley Cooperative, the Greenville Cooperative, the Larsen Cooperative, the Appleton Cooperative Association, the Outagamie Equity Cooperative Exchange and many others. The Larsen, Center Valley, and the Appleton Cooperatives were affiliated with the Midland Cooperative Wholesale. The Outagamie Equity Cooperative was much older than the rest having been established by farmers as the result of the farmers' equity movements in 1919. Today the cooperatives at Greenville, Center Valley, and Larsen are still operating and growing in their activities. The Outagamie Equity Coop and the Appleton Cooperative merged in 1970 and after some re-organization changes now operates under the name of the Outagamie Coop Services.

Because of the success of these local cooperatives in meeting the needs of their members for such commodities as gasoline, fuel, fertilizer, feed and many other products, attention of some of the leaders was brought to explore the possibility of organizing service cooperatives among the members. Among such service cooperatives that existed then were a very successful health cooperative at Elk City, Oklahoma founded under the leadership of Dr. Michael Shadid as well as a few funeral homes operated cooperatively in Minnesota.

These organizations learned that in order to operate a successful service cooperative like a funeral home, the organization needed to draw from a larger membership than could be offered by just one local cooperative. It was the practice to form another separate organization sponsored by several local cooperatives in the same regional district. From the much larger cooperative membership they could draw enough business in a year to support a modern funeral service and succeed in making savings for the members. These fundamentals of wider cooperative activity were known by the leaders of the cooperatives in this vicinity so they were alert to any opportunity to venture forth in greater cooperative efforts if the occasion presented itself.

This occasion presented itself about 1948 when it was learned that the Schommer Funeral Home of Appleton which had a long history of successful service to the residents of Appleton was for sale. The former owner, Nick Schommer, had passed away and the business was now operated by a son who had financial difficulties and wanted to dispose of his business. This knowledge lead the cooperative leaders to call a general meeting of all cooperative leaders of the county to explore the possibility of organizing a separate service cooperative that could raise money, buy the Schommer Funeral Home and commence burial services. To the core leaders of the cooperatives this seemed a more logical way to start the funeral business rather than start another burial business in competition with all those in existence.

For this reason a general meeting was called in June 1942 of all cooperative leaders in this county and beyond to discuss the proposed project and to take action. At this meeting were the directors and managers of the Larsen Cooperative, the Greenville Cooperative, the Center Valley Cooperative, the Outagamie Equity Coop, the Nichols Cooperative, and the Reedsville Cooperative, the Appleton Cooperative Association, as well as the manager of the Fox Valley Cooperative Wholesale. Seymour was invited but did not send a representative. Some of those who attended this meeting were Louis Sorenson of Larsen, Henry Lillge and Albert Seivert of Center Valley, Charles Rolf of Greenville, George Weihing of the Equity Coop as well as S.F. Darling and Andrew Marske of Appleton and Arthur Stapul of the Fox River Valley Wholesale plus many others.

At this first meeting the delegates from Nichols decide after some discussion not to participate because they felt they were too far away to take advantage of the federation. However, they were in sympathy with the move and agreed to lend their moral support. The delegates from Reedsville headed by John Mahnke were present to give their experience with their funeral home activities rather than join the new federation because they were also too distant from Appleton. They were in sympathy with the proposals and volunteered their support where they might be of assistance. As a matter of fact as will be related later they were a great asset in helping us with a hearse in our early months. Also present was B.F. Ihlenfeldt of the Cooperative Insurance Services with headquarters in Milwaukee.

After considerable discussion it was decided to form an organizing committee. Each of the cooperative boards present held a caucus and appointed each one of their members to serve on the organizing committee. Those selected were as follows:

- Center Valley Albert Sievert
- Larsen Louis Sorvenson
- Greenville Charles Rolf
- Outagamie Equity George Weihing
- Appleton S.F. Darling

These committee members were instructed to prepare a set of articles of incorporation and set of by-laws for the proposed federation modeled after those now in existence in Minnesota and Wisconsin. Mr. Stapel, Mr. Ihlenfeldt, and Mr. Darling were named to a subcommittee to formulate the articles and by-laws.

It was also voted at this meeting that we go ahead with the plans for the proposed organization and call a meeting in July at which time the proposed articles and by-laws were presented. Following the sub-committee of Stapel, Ihlenfeldt, and Darling drew up a set of articles and by-laws as instructed. These were submitted to Mr. Runge of the department of markets at Madison for his

comments. In a letter dated July 9, 1942 Mr. Runge suggested several changes to make the articles and by-laws conform to the cooperative law in Wisconsin for the type of federation that was being proposed.

These changes were made and the July meeting they were approved by the assembled boards of directors of the five participating cooperatives. The name of the new organization was to be Valley Cooperative Services. The word funeral or burial was purposely left out of the name because the committee envisioned other types of confederate services that might be contemplated in the future than burial services.

Following the July meeting the organizing committee met again and elected Charles Rolf of Greenville chairman and S.F. Darling of Appleton secretary. Regular minutes were then kept at the meetings of the committee and are now in Book 1 of the minutes of the present organization.

At a meeting of the committee held on August 5, 1942 the secretary was empowered to have stock subscription blanks for the proposed Valley Cooperative Services printed and distributed to members of the local cooperatives. Mimeographed copies of the articles of incorporation and by-laws were to be sent to all directors and stock solicitors of the local cooperatives. The proposed organization and its operation were discussed at the annual membership meetings of the Center Valley, the Greenville and the Appleton Cooperatives. The general feeling at these meetings among the local members was quite favorable and encouraging.

The next meeting of the boards of directors was held in the Blue Room of Conway Hotel in Appleton February 4, 1943. At this meeting it was voted to print six thousand pamphlets containing information about the proposed Valley Cooperative Services. These were to be distributed among the members of the five local cooperatives. It was voted at this meeting to set the final date in incorporation on June 1, 1943. It was also voted to hold another general meeting on March 4, 1943 to report progress to the combined boards.

At the March 4th meeting it was voted to have the organizing committee negotiate an option to buy a funeral home. The funeral director from Reedsville was to be an advisory member of the committee. It was agreed to hold another meeting April 1st to hear reports from the committee on their negotiations as well as the progress in raising capital.

At the April 1st meeting a report was made on the negotiations with the Schommer Funeral home officers. A sub-committee of Weihing, Stapel, and Darling were also to look into the Brown property.

Matters seemed to be progressing satisfactorily, so another general meeting of the board members was held on May 6th to make further progress. At this meeting Mr. Stapel gave a report on a meeting he had on April 27th with Ernie Madsen of the Federated Coops, inc. of Minnesota. This prompted a motion by George Schaefer of Greensville and seconded by Henry Lillge of Center Valley that we were entered into a funeral business. Arthur Stapel was elected treasurer of the organization committee and Sroenson, Rolf, Sievert, Wehing and Darling were given power to buy a funeral property and complete the plans for incorporation.

Since the sale of capital stock was progressing but not fast enough to meet the deadline of June 1st, the local cooperatives agreed to advance 40% capital of which was to be paid to the treasurer at once. The amounts subscribed were as follows:

- Larsen \$4,000
- Appleton \$4,000
- Center Valley \$3,000
- Greenville \$3,000
- Equity \$1,000

As individual stock was brought to the cooperative and shares were given to the purchasers by the newly incorporated organization, these amounts would be subtracted from the investments as outlined above. The Laresen Cooperative succeeded in selling their entire subscription at their annual meeting by the members voting to take subscription and take a ten dollar share of stock in the Valley Cooperative Services in lieu of ten dollars of their annual dividend from the Larsen Coop. The other cooperatives sold stock in the new organization to their members mostly through the managers.

The Appleton Coop whittled their investment down to \$660 dollars but the other investors still have a sizeable amount of their original investment in the present organization. Due to the merger of the Appleton Coop and the Outagamie Equity their combined investment now (1979) stands at \$1,190.00. This \$15,000 fund was the original working capital of the Valley Cooperative Services. It has been augmented since the beginning through more purchases by individuals and by earnings of members served so that today (1979) the capital of the organization is close to \$60,000. In addition the organization has accumulated about \$30,000 of undivided reserve so over the years the organization has become financially very sound.

However, to get back to the completion of the organization in 1943 another meeting was held on May 6, 1943 to direct Stapel, Rolf, and Darling in negotiating a buying price with the attorney for the N.C. Schommer and Sons, Inc., Mr. Hugo Keller. They also made the Appleton State Bank, now the Valley Bank, our official depository and instructed the treasurer to secure a bond on himself for \$2,000. At the next meeting on May 18th which was held in the offices of the Fox River Valley Coop Wholesale, the treasurer showed evidence of being covered by his bond. In addition the sub-committee was authorized to secure an option to by the Schommer property for \$27,000. The option was to run for ninety days and payment for the option of \$1,000 was to be credited to the purchase price if the deal was consummated.

At the meeting of June 17, 1943 it was agreed to hold the organizational meeting on July 1, 1943 at 8:00 P.M. in the Outagamie County Court House. The order of business would be:

- Adoption of Articles of Incorporation
- Adoption of by-laws
- Election of Board Members

Accordingly, the organization meeting was held on July 1, 1943 in the Public Meeting Room of the courthouse. The articles of incorporation were adopted and each article of the by-laws was adopted in numerical order from 1 to 18. The following men were elected to the first board of directors: Louis Sorenson, Larsen, Charles Rolf, Greenville, George Weihing, Equity, Alvin Tiedt, Center Valley and S.F. Darling, Appleton.

Albert Sievert of the original organizing committee declined to run as a member of the board so Alvin Tiedt was elected in his place. As a member representing Center Valley. Sorenson, Rolf, and Darling were elected for three terms and Weihing and Tiedt were elected to two-year terms. Arthur Stapel continued as treasurer. At the board meeting following the organizational meeting, Rolf was

elected first chairman of the board, Louis Sorenson was elected vice-president and S.F. Darling was the first secretary. Arthur Stapel was the first treasurer although not a member of the board.

The first official board meeting was held at the offices of the Fox River Valley Coop Wholesale on July 8, 1943 at 9:00 P.M. This first meeting was concerned mainly with routine business matters. They officially set the Appleton State Bank as the official depository by a legal resolution and authorized treasurer Stapel to sign checks, drafts and loans. They authorized the board to take up the option we had on the Schommer funeral home and to consummate the purchase of the home, its furnishings and equipment. They authorized the president and secretary to negotiate a loan of \$11,000 in order to complete the purchase of the funeral home. The interest on this loan was 4% (1943). The board also authorized the secretary and treasurer to set up a sinking fund to retire the loan in regular payments. Mr. Stanley Staidl was retained as our attorney. His first duty was to send a notice to all creditors of N.C. Schommer and Sons Inc. A small safety deposit box was rented at the First National Bank for our valuable papers. In addition a motion was passed limiting the share holdings of any individual stockholder to ten shares. This provision was made so that we would never have to be embarrassed in cashing shares of deceased members. The director fees were also set at \$2.00 per meeting plus mileage for those who lived outside Appleton. The secretary and treasurer were also directed to procure 2500 stock certificates.

The next meeting of the board was held on July 28th. At this meeting the treasurer and our attorney were empowered to settle all the accounts of the N.C. Schommer and Sons Inc. in the amount of \$9,613.83 and apply this to the purchase price of the funeral home. They also agreed to pay the expenses of Mr. Paul Schumann and his wife of Princeton, Minnesota for their trip to Appleton and to pay him a salary of \$250 a month as our funeral director. At this point it ought to be brought out that the board had contacted Mr. Schumann as a potential director of our services. He had been a funeral director for twelve years in Minnesota and at the time was director at the funeral home operated by the Princeton, Minnesota Cooperative so he was familiar with our purposes. A visit to Appleton by him and his wife convinced them that Appleton would be a good place to live and in addition they like the prospects and potential of our organization, to serve those in this community and the adjacent farm territory.

Before he could accept our offer he had one hurdle to clear. His embalming and funeral directors licenses were for operation in Minnesota only and since no reciprocity agreement existed between Minnesota and Wisconsin regarding licensing directors who worked in one state and wanted to work in the other he was forced to take examinations in Madison in these two fields given by the board of funeral directors and embalmers of Wisconsin. For this purpose Mr. Schumann traveled to Madison and took the examinations. The results of these examinations showed a pass in the embalming examination but the board failed him in the funeral directors test. This was a sad blow to a man who had been conducting funerals in Minnesota for twelve years and a sad blow to us. This meant that he would have to wait some time before he could take the test again and in the meantime we had to have a funeral director since we had gone too far with our plans to stop now. Mr. Schumann therefore had to decline our offer and stay in Minnesota and we had to find a funeral director in Wisconsin who would work for us who was licensed in our state. Apparently the state board would not license a director from out of state whose object was to operate a cooperative owned funeral home.

Some premonition that such a state of affairs might take place happened several weeks before we made the commitment to go into the funeral business. In all the preliminary meetings, we made no attempt to keep the meetings or what was being considered secret so most of the private funeral directors of the state especially in our area knew what was being contemplated. One of these

directors, Mr. George Johnson, general manager of the largest funeral home in Appleton operated by the Wichmann Furniture Company and known then and now as the Wichmann Funeral Home paid a personal visit to your present secretary. The purpose of the visit was to convey to me that he and others would not approve of what we were contemplating. Since this meeting failed to deter us about all that was left to do was to try and put road-blocks in our way. It was assumed by the board that the action of the State Board of Funeral Directors in not giving a license to the man we were trying to hire was the first road-block. Other incidents tend to confirm this assumption. For example, it was the practice of the home in Appleton to rent hearses from a hearse delivery man. When we needed a hearse to conduct a funeral we approached this man to rent us a hearse since the only vehicle that we purchased with the home was an ambulance. This man told us that he could not rent us a hearse because if he did the Wichmann home would deny him their business which at that time was quite extensive. The irony of these treatments was that later on we were able to hire as our permanent director, one of the best funeral directors who was formerly employed at Wichmann's because he was more in sympathy with what we were trying to do than the private home he was then working for.

To recover from our first blow, the board at its next meeting on August 5th, offered to employ Mr. Edgar Schommer for a period of three months beginning August 2nd. Mr. Schommer of course was entirely familiar with the home since he had been director there for a number of years so he accepted our offer. To solve the problem of a hearse we fell back on the Reedsville cooperative who owned a hearse. We were not yet in a position to buy an expensive hearse so the board made plans to meet with the Reedsville co-op board to see if they could not rent us their hearse when we needed it. It was announced at the September 9th board meeting that results of a meeting with the Reedsville board resulted in an offer by them to rent us a hearse for our funerals for \$8.00. We would be permitted to keep the hearse in our garage in back of our funeral home. This agreement seemed reasonable since our potential for use of the hearse was much greater than that of a single local cooperative like Reedsville. Our major worry was that Reedsville might need the hearse when we also needed it. However, this problem did not arise during the time we used the Reedsville hearse.

In any case we were ready to go by the first week in August 1943. We had a licensed funeral director, a hearse, and a funeral home with equipment for embalming and conducting funerals. We had one other employee besides the director, Mr. Schommer, a caretaker, Mr. A.G. Main who had worked for Mr. Schommer for a number of years. He lived at the home so there was always somebody in the home day and night. Mr. Main had been a street car motorman in Appleton and retired from that work when the street cars were abandoned in Appleton in the fall of 1929. The employees of the Appleton Co-op were available to drive the ambulance and to help Mr. Schommer pick up bodies at an hourly wage. In a pinch, some of the local board members could help out as it is described by the following incident.

A call came in late one day from the farm of Harvey Schaeffer west of Appleton where the hired man on the farm had died while feeding the pigs. At that time of day no coop employee could help out so your secretary was enlisted to accompany Mr. Schommer out to the farm as soon as the coroner had been there. This was the first help our secretary gave in picking up bodies but there were many more in the early years before we had more help. Sometimes it would be at the hospital morgue, sometimes at the home of the deceased and sometimes this could be in the middle of the night or early in the morning. On occasion the secretary also was driver of the hearse in the funeral procession. Fortunately times have improved with the growth of the business and the easing of the problem with our first hearse so it has been quite a few years now since any director has had to give a helping hand.

At the end of two months operation a board meeting was held on October 14, 1943. The results of the first two months operations were presented to the board. The gross receipts were \$2,218.00. The net margins after setting aside adequate reserves were \$194.73. This was not a great amount of business but it was encouraging. Final arrangements were made for the use of the Reedsville hearse at this meeting and a small ad in the Post-Crescent to announce our services to the public was authorized.

The November 11th meeting was concerned with routine matters but a special board meeting called on November 22nd concerned itself with the grand opening to show our facilities to all interested members and their wives as well as interested non-coop families.

The regular December meeting was omitted because of the Grand opening which was held on December 11, 12, and 13th. The opening proved to be a success and about a thousand people visited our home. Roses were given to the ladies and cigars were passed out to the men. Most of the local florists sent floral gifts as well as one funeral home, a casket house, the coop wholesale and all the local cooperatives contributed floral gifts. We were now well launched on a program of burial services on a cooperative basis.

At the next board meeting it was decided to buy our own hearse. Although the arrangement with Reedsville Coop had been satisfactory, we were always under the possibility of a conflict in the use of the hearse. By owning a hearse we could still rent theirs if we needed two or we could also rent one to them.

At the January 13th board meeting, the hearse was covered with adequate insurance by board action after which the board adjourned to the funeral home where the new hearse was inspected as well as a new shipment of caskets that had just arrived. Speaking of caskets there were not too many companies that would sell us their wares. One in particular, the Buckstaff Casket Company of Oshkosh flatly refused our order. Fortunately there were a few companies far away who found our money was as good as anybody else's. This was a lucky stroke because there were no cooperative wholesale casket companies in existence at the time nor are there any today.

Other matters taken up at the January board meeting were a move to pay 4% interest on the money invested by local co-ops as well as stock owned by individual members. After a few years this practice was abolished for two reasons. First of all it meant writing hundreds of small checks, paying postage on these to the members, and what is more because of the laws we had to pay the government a large share because these were considered dividends and taxable. This would conserve our net margins so we could give more back to our patrons.

During the first year of operations the activities went along smoothly with a gradual increase in services. At the end of eight months the sales were \$16,982.19 while the net margins had increased to \$4,087.74. In April a committee of three was appointed to contact Mr. Gerhard Uetzmann, a local funeral director whom several people had said might consider being the manager of our funeral home when Mr. Schommer decided to leave. During May that year the roofs of the funeral home were refinished, the eaves repaired, the rugs and drapes in the home were cleaned. The report of the committee to interview Mr. Uetzmann indicated he looked favorably on such a move to be our manager and director. S.F. Darling was chosen to attend a meeting of Cooperative Funeral Homes to be held in Minneapolis on June 12, 1944.

Since we were approaching the end of our fiscal year it was voted to employ the Co-op Auditing Service to audit our books as of July 31, 1944. Prior to the audit a final board meeting was held on July 13th to pass several resolutions for the end of the year. In addition to paying interest of 4% on all investments of the local cooperatives and individual stock holders, 10% of our net margins was ordered set aside as a beginning of a permanent reserve and some set aside for education. The balance of our net margins was to be paid back to our patrons in proportion to their patronage in stock as far as possible to increase our capital. Because of a new law passed by Congress 20% of our net margins must be paid back to our patrons in cash. This law was put through by the enemies of cooperatives who hoped to dry up the gain of capital in cooperatives by this act. However, it has not resulted in this but may have slowed up the growth of capital a little. The original proposal to congress was to force the co-ops to pay out all their earnings in dividends but fortunately the cooperatives had enough friends in the Congress to defeat this proposal and 20% cash dividend was adopted as a compromise.

On August 24th the board met with the auditors who gave a detailed report on the first year's business. The highlights were that total sales the first year were \$23,180.68 and net earnings or margins were \$3,638.45. After setting aside 10% of this for reserves the balance of \$3,264.60 was to be distributed to our patrons.

At the next board meeting on September 22nd the major business after hearing the monthly report was to set a date and make plans for our first annual meeting. The date was set October 19, 1944. One other task fell to the special committee and that was to inform Mr. Schommer that we had engaged a permanent manager who would take over on February 1, 1945. Because of the increased business that could scarcely be handled by one director Mr. Uetzmann had contacted a funeral director friend of his then working for Pfeffer Funeral Home in Manitowoc, a Mr. G.P. Reinders who consented to leave his employ there and start work for us on January 15, 1945. Mr. Uetzmann would take Mr. Schommers place as manager as well as funeral director. The first annual meeting was held on October 19, 1944 in the Public Meeting Room of the Outagamie County Court House. The majority of the members present at this meeting were delegates from our member cooperatives. Larsen sent eleven delegates because at this time they had the largest number of stockholders, Center Valley sent two, the Equity had one, while Greenville had two and Appleton had three. There were enough other individual stockholders present to make a gathering of sixty people. At this meeting the audit report was given and discussed, the year's activities were reviewed and Alvin Tiedt and George Wehing were re-elected to full three-year terms on the board. At the board meeting following the annual meeting the same officers were re-elected namely: Charles Rolf, Chairman, Louis Sorenson, vice-chairman, and S.F. Darling, secretary. Arthur Stapel was re-elected by the board as treasurer. Mr. Schommer who was to leave our employ February 1st was voted a two week salary in lieu of a vacation as well as a letter or recommendation.

At this point the board also decided to dispose of our ambulance because there was a feeling that an ambulance service should be separate from a funeral service. In addition the ambulance service calls put a strain on our personal that interfered with the funeral services. Your secretary remembers at least two times when he had to make ambulance calls with an employee of the Appleton co-op because the funeral directors were busy. Actually the ambulance was driven to California by Mr. Schommer and Andrew Marske then manager of Appleton Co-op and sold it there where it brought a very good price. This worked out quite well because that is where Mr. Schommer decided to move.

At the February 1945 board meeting Mr. Uetzmann, our new manager and funeral director was

present for the first time. Mr. Uetzmann was given the task of disposing of a very expensive solid copper casket that had been bought with the funeral home for which we had decided we could not use for any of our members. For the rest of the second year of operations the board meetings were concerned with routine business matters and the monthly financial statements. The board now met more frequently in the offices of our funeral home at 210 W. Washington Street, Appleton, Wisconsin.

Again in July 1945 at the last board meeting of the fiscal year the matter of audit, inventory committee, distribution of earnings, and other matters brought up at the second annual meeting were settled. The second annual meeting took place on October 18, 1945 in the basement rooms of the State Bank Building. One change in board members took place at this meeting. Louis Sorenson of Larsen, one of the five original incorporators was replaced by Mr. A.H. Moeser of the same cooperative. Otherwise the board still consisted of Charles Rolf, chairman, A.H. Moeser, vice-chairman, S.F. Darling, secretary and Arthur Stapel, treasurer.

According to the minute book of the meetings of the board in 1946 and the annual meeting that year no great changes took place but the business continued to increase. Our funeral director had engaged an apprentice embalmer and funeral director named John Marx, who was to work out his apprentice at our home. The salaries of our directors were raised and there were no changes in the personnel of the board. Mr. Uetzmann did part time work as a field man for the Fox River Valley Coop Wholesale when there was a lull in funeral work. In January 1947 we paid an additional \$1,000 back on our bank loan in addition to the regular payments and interest. This was followed in March by another payment of \$2,000. One interesting item appears in the minutes of the August 18, 1947 board meeting. The board voted to give John Marx, our apprentice \$100, Mr. Reinders and Mr. Uetzmann \$200 each and Mr. Main our caretaker \$10 out of earnings as a bonus.

The fourth annual meeting was held on October 10th 1947 again in the basement of the Appleton State Bank building. The business at this meeting was again routine and there were no changes in the board of directors. However, at this meeting the manager of our home became the treasurer instead of Mr. Stapel who had volunteered in the beginning but had plenty to do as manager of the Fox River Valley Cooperative Wholesale so was glad to pass the burden to another.

At the January 1948 board meeting it was announced that a new embalming table had arrived and had been installed. The fifth annual meeting brought no great changes in our operations and the board remained the same. At the sixth annual meeting a new apprentice, Kenneth Brockman, was introduced. The board members remained the same.

At the succeeding board meetings in the 1949 and 1950 from time to time stock was retired of deceased members. Also in 1950 Mr. Rolf began to be absent from board meetings quite frequently due to illness. At the meeting of March 10, 1950 the report of the death of our first board chairman was made. Mr. Rolf had passed away on March 7, 1950 and his remains were lying in state at our funeral home during the meeting of March 10th.

On the April 15th meeting George Schaefer of the town of Greenville was appointed by the remaining members of the board to replace the vacancy made by the demise of Charles Rolf. Later at the May 12th meeting Mr. Schaefer was elected the chairman of the board.

At the August 11, 1950 board meeting Mr. Reinders was made treasurer instead of Mr. Uetzmann due to the latter's frequent absence on field work. The seventh annual meeting was again held in the basement of the Appleton State Bank building on October 12, 1950. Mr. Moeser, our vice-chairman, had to preside at the meeting because of the illness of Mr. Schaefer. However, Mr.

Moeser declined to run again as a board member and Mr. Carl Borchert of Larsen was elected to take his place. At this meeting Stanley Jamison was elected to replace Schaefer also. At the board meeting following the annual meeting Alvin Tiedt was made chairman, Stanley Jamison became vice chairman, S.F. Darling continued as secretary and Borchert and Weihing continued as board members. Mr. Reinders was given a raise in salary and a gift was voted to our caretaker, Aura Main, on his 50th anniversary.

At the meeting of February 6, 1951 it was voted to take out insurance on any car in a funeral procession. This was occasioned by a minor accident that took place to a car in a funeral procession on February 6th for which we had to pay the damages. The insurance was on bodily injury, property damage, and \$50 deductible on all cars in any funeral procession. At that meeting the board must have become insurance conscious because it also voted to have liability insurance on premises where funerals were conducted. It is thought that this last step was taken as the result of a report that as the pall bearers were carrying out a casket from a service being held in a church in Appleton, the bottom fell out of the casket spilling the body on the church steps. As a result of this mishap the family of the deceased were suing the funeral home that conducted the service.

At the June 22, 1951 meeting action was taken to replace George Weihing on the board by Ernest Springstroh of the Equity Coop. Mr. Weihing had been absent from the May meeting because of illness and had passed away. The funeral was held at our home. The eight annual meeting was held on October 24, 1951. The board now consisted of Alvin Tiedt, chairman, Stanley Jamison, Vice-chairman, S.F. Darling, Secretary Ernest Springstroh and Carl Borchert board members with G.P. Reinders, treasurer.

Matters progressed well through 1951 and 1952 with no major changes. However, at the March 13, 1953 board meeting the chairman and the secretary were empowered to sign an agreement with the Lindy Ambulance Service for the rental of their hearse for our funerals. This move was made to free up the large investment needed for a new hearse as well as the expense of insurance, licenses and depreciation. In addition it would also supply us with a driver to help pick up remains and drive the hearse in the funerals. It meant also that we would only have to pay rent when we actually used the hearse instead of letting our own hearse sit idle and depreciate. This move also solved our problem of the need to buy a new hearse. Since that time we have always rented hearses for our funerals as is done by most funeral homes. The only change made was that later on we engaged Larry's Service for our hearse service. Another gain we made by disposing of our hearse and the ambulance was that our rear garage was now free of vehicles. We were able to rent two of these stalls to Lindy Ambulance Service for \$15 a month or \$20 per month with heat.

At the tenth annual meeting on October 16, 1953 the first suggestion was made that we look for a more suitable site on which to build a new modern funeral home. The downtown area in Appleton was becoming congested, Washington Street was soon to be a one way street which would limit street parking and parking meters would soon be installed. These factors as well as knowledge that we could sell our property at a handsome profit make us consider the suggestion seriously. It was brought up soon at the next board meeting on December 11, 1953.

The matter of finding a new site was again brought up at the board meeting on April 3rd. The board adjourned the meeting and in company with Mr. Reinders visited two possible sites on North Richmond Street, one just inside and one just outside the city limits of Appleton. The question of a new site was brought to a head at a special meeting of the delegates of the Valley Cooperative Services held on June 16, 1954. The question posed to the assembled members was: Shall we sell our present property and buy another more spacious property on which to build a new, modern funeral home so we can better serve our members. The consensus of the delegates was that the

question should be brought back to the boards of the five individual cooperatives concerned for their final decision and that another delegate meeting held in August to perfect a resolution for the coming annual meeting.

This special delegate meeting was held on August 23rd. Here our outline of the procedure was made to the delegates. It was proposed to sell our property to the Aid Association for Lutherans who were definitely interested in the property to expand their company parking lot for their new office building one block south of the corner of College Avenue and Superior Streets. Although the figure for the sale was not public at the time the board understood we could get \$50,000 for our property which by this time was free of debt. This would be enough to buy a substantial piece of property and make a good down payment on a modern funeral home. (Remember this was in the early 1950's not today, 1979) This plan was to be the main order of business at the eleventh annual meeting.

At the eleventh annual meeting held on October 8, 1954 besides the routine business that was passed, the board was empowered to sell the property at 210 W. Washington Street. The vote on this resolution was 198 yeas and 38 nays. It was further voted to negotiate for the purchase of a new property and to erect a new home provided suitable finances could be raised. The vote on this last proposition was 143 yeas and 71 nays. Apparently there were some of the delegates and members who were a little hesitant to take this radical step.

The sale of our property became the main business in succeeding board meetings. At the January 7th, 1955 meeting it was voted to sign a contract with the Aid Association for Lutherans to sell our property. At this meeting directors Tiedt and Springstroh were empowered to negotiate and sign an option to buy the property on North Richmond Street from Mrs. Minnie Pingel between Marquette and Lindbergh Streets as far back as Locust Street, an entire city block except for one lot on the corner of Richmond and Marquette Streets which at the time was occupied by a filling station. There were two wooden buildings on the property, one chicken coop which came with the property and the other a garage owned by Clarence Schuh. This transaction was further advanced at the board meeting of February 26th by a resolution to purchase the Pingle property for \$29,000 or less. It was also moved to have the property surveyed and to hire George Narovac, an architect, to perfect plans and specifications for a funeral home to be built on this site.

At the March 11th board meeting it was reported that the property had been bought for \$28,000 and that \$500 had been paid down and the balance was to be paid as soon as the deed was made out and the abstracts brought up to date. The 24 x 35 chicken house on the property was sold for us by director Springstroh for \$425 and Mr. Schuh was given until April 1st to remove his garage. The transfer on the property took place on April 1, 1955. In the meantime Mr. Narovac was instructed to perfect the plans for the new home and start to get bids from various contractors on the building, the wiring, the plumbing, and painting.

It was reported at the July 18th meeting that the total bids came to \$58,318.66 which included the architect's fee. At the August 11th meeting the low bid of \$4,950 for the electrical work was accepted and several samples of brick were shown to the directors. The Smith Construction Company was awarded the contract to build our new funeral home.

Since the proposed cost of the building was more than the available funds, plans were made to make a loan of \$45,000 from our bank. We were forced to borrow \$10,000 more than we expected

because the tax we had to pay internal revenue from the sale of our old building was more than \$9,000. The contract was let and work commenced on the construction in August 1955.

In the meantime in our sale of the old property we had an agreement with the Aid Association that we could continue to operate in the old home even though it had been sold until the new building was ready for occupancy. If this took longer than six months we would have to pay rent for the use of the old property until we moved.

At the twelfth annual meeting on October 26th the major business other than routine affairs was to acquaint the members and delegates with all the transactions that had taken place as well as a report on the progress of the construction. It ought to be brought out at this stage that the original property we bought was an entire city block except for one lot on the northeast corner and this land was for more than we actually needed. By buying the entire block we therefore were enabled to divide up the land so we would have adequate space for our funeral home as well as plenty of off street parking to the west behind the funeral home. This was accomplished by having the city abandon the twenty foot alley running north and south between the rows of platted lots and taking thirty feet from the length of the western lots making them 65 by 135, still adequate for a modest home. This gave us a piece of land some 215 feet wide facing Richmond Street on which to build the home back of which we could have a large parking lot. The plan was to sell all the rest of the land in the block we did not need to individuals or organizations that would not detract from our funeral home operation.

These changes in the layout were made with the approval of the city and five lots on the western part of the block facing Locust Street were bought, each one by a director to keep our cash outlay down. All the other property had been sold to date, one large lot to the north of the funeral home property to the PCA organization and a lot facing Marquette Street is now occupied by a dental clinic. There is still a small parcel of land behind the PCA property which we still own which had been reserved for snow removal storage in the winters like we have here in Wisconsin. All the sales of land were applied to the loan from the bank so that when we began our operations our loan had been cut to \$30,000. Today that loan is now down to about \$8,000 and it should be entirely retired in a few years. All the directors sold their lots to private parties who have since built nice homes on them. Stanley Jamison kept his lot until he passed away and it became part of his estate.

Among other matters of business that came up at the last board meeting in our old place on Washington Street was a motion to give our old organ to the 7th Day Adventist congregation in Appleton. The first board meeting in the offices of our new home was held on February 22, 1956. Most of the business of the meeting concerned the final payments to the various contractors and to the architect for our new building. In addition we made plans for the formal opening of the new facility to be held on March 10, 1956.

An interesting incident in our business was brought up at this meeting. It seems that an elderly man who was in sympathy with our goals in our funeral home had made a pre-arrangement with Mr. Reinders to be buried from our home. He eventually went as far as leaving explicit directions about how the funeral was to be conducted and to seal the bargain took out a modest life insurance policy making us the beneficiary. The amount of the policy was sufficient at that time to pay for the entire funeral. This policy had been in force for a number of years when the old man up and passed away. However, either because his family was unaware of his plans or wanted him buried in a larger home they had him buried from another funeral home. In the course of time after his funeral, the family learned of the insurance policy of which we were the beneficiaries and asked

us for the money the father had left us. At this board meeting of March 10th the board made this decision. Since we had kept our part of the bargain with the old man and had saved the casket he had chosen for his funeral, it was decided to keep the money from the insurance company but to offer to apply the amount involved to any other funeral in the same family. Later the family took advantage of this offer when we buried this man's wife from our home.

At the April 13, 1952 meeting it was proposed to negotiate with Floyd Atcheson to have our entire property leveled and graded. In addition, the sidewalk was to be brought up to our property on Richmond Street as well as along Marquette Street as far as the parking lot. Another matter which took place at this board meeting which were now being held in the offices of our new funeral home of late were changes that had to be made in our articles bylaws to conform them to new cooperative law. This was taken up and resolved at the stockholders meeting on July 11, 1956.

The thirteenth annual meeting was held for the first time in the parlor in the basement of our new funeral home. At the board meeting following the annual meeting Jamison became chairman, Sprignstroh became vice-chairman, Darling was again secretary and Reinders was still treasurer. Brochert and Tiedt constituted the rest of the board members.

It was the November 11th meeting that the west five lots were sold to the directors. Two went to Springstroh and one each to Jamison, Tiedt and Darling. By means of drawing straws Springstroh got lots 9 and 10, Jamison got lot 7 and Darling took the end 1 to 6. It was at the November 23rd meeting that it was learned that the city would not release the alley. We therefore decided to re-petition after the owner of the one lot in our block signed a statement that we owned the entire block with the exception of his lot.

At the February 22, 1957 meeting of the board Tiedt was absent, and from Center Valley, Lester Schmidy was sent in his place. He was voted full membership in the board by the remaining members to fill out the term of Alvin Tiedt who had resigned. At the April 24th meeting it was announced that the Huges property just north of us had been sold and that the city would extend Lindbergh Street past the north of our property. This move would open up a small lot 50 x 95 feet on the north side of our block which we decided to sell to offset our assessments when the street was put through.

At a special board meeting held on October 4, 1957 a formal request was made to the board by Father Keller of the newly established St. Pius X Parish in Appleton. They had no building yet and were anxious to meet as a congregation so they asked us if we would rent our funeral home to them on Sunday morning for their weekly services. They thought that it would be about a year before they could build a suitable edifice on their property on West Marquette Street not too far from our funeral home. The board agreed to rent them the home provided they would cover our rug with a canvas and assume any other expenses. This matter was actually approved at the fourteenth annual meeting on October 16th. At this meeting Springstroh declined to run again and his place was taken by Carl Schroeder who owned a farm just north of Greenville. The board now consisted of Stanley Jamison, chairman, Leater Schmidt, vice-chairman, S.F. Darling, secretary and G.P. Reinders, treasurer. Schroeder and Borchert made the other two members of the board.

At a board meeting on October 18, 1957 the final agreement with the Pius X parish was made with Father Keller and Dan Steinberg of the parish. We agreed to accept \$50 per Sunday for rent and the church was to furnish rugs to absorb soil at our two entrances, to carpet the isles between the

seating to protect our rug, and otherwise to keep the premises in good order. This ends the business and activities our organization recorded in Book 2 of the minutes.

Book 3 of our minutes contains all the business and activities of our organization from November 22, 1957 to present 1979. At the first meeting in November 22, 1957 the lease with St. Pius X congregation was extended two months beyond the original expiration date of April 1958. In addition to this, floodlights were ordered to illuminate the front of our building at night. At the May 22, 1958 meeting it was voted to build a catch basin in front of our property in connection with the connection with the improvements that were to be made by the city and the state on North Richmond Street. The city was to charge us \$9.06 per foot for the improvements while the property owners south of Wisconsin Avenue were to be charged \$1.56 per foot. We, along with the other property owners on the street north of Wisconsin Avenue made a protest. However, at the next board meeting it was announced we would have to pay the \$9.06 as well as sewer and water stubs into our vacant lots on the north side of the property.

At the fifteenth annual meeting held on October 10, 1958 a change in board members took place. Emory Meltz became chairman, Lester Schmidt remained as vice-chairman, S.F. Darling was still secretary, G.P. Reinders was still treasurer and the other board members were Carl Schroeder and Carl Borchert.

At the July 24, 1959 meeting it was announced that the city had finally vacated our alley on July 15th so we now could make plans to extend our parking lot and determine the exact depth of the west five lots. In addition this change made the small lot on the north of our property we wanted to sell larger to 60 x 150 ft. This lot was sold first to Wayne Glasnap but it is now occupied by the Dental Clinic.

At the February 17, 1961 meeting our vacant lot north of the funeral property was sold to the Production Credit Association. This piece of property consisted of lots 2 and 4 of the original plat less the north 30 feet plus the east ten feet of the vacated alley. This organization built a modern brick office building on this lot for their activities and black topped the rear as well as the south side for their driveway. This organization has been our neighbor ever since. In April 1961 we agreed to buy one hundred Brentwood folding chairs for our home to eliminate the necessity of renting chairs when we had large funerals. It was announced that the PCA property brought \$15,000 of which \$10,000 was applied to our mortgage and the other \$5,000 was used to reduce our accounts payable.

At the April 27th board meeting it was announced that our former board chairman, Stanley Jamison, had passed away so the board voted to provide a nice floral display for his funeral at our home. For the first time since our founding Darling had to miss a board meeting on July 30, 1962 and Mr. Reinders was appointed acting secretary.

At the nineteenth annual meeting on October 10, 1962 a small deficit in our operations was reported even though the sales were up over a thousand dollars. The most important change in the board came when Schmidt and Borchert retired from the board after many years of service. The new directors and officers were Emory Meltz, chairman, Harry Spiegelberg, vice-chairman, Darling secretary and Reinders treasurer. The other new board member elected was Dewey Huse of Center Valley. Of these members Huse, Schroeder, and Darling are still serving (1979).

At the board meeting of May 15, 1963 a new glass-lined, gas-fired water heater was ordered and

installed to replace the original one that was worn out. Because of hospitalization from a bout with hepatitis which he caught out east, Darling could not attend the 20th annual meeting and again G.P. Reinders was made acting secretary. The past fiscal year showed a gain of \$6,500 in sales and a net margin of \$1,100. No change in the directors or their offices was made at the directors meeting following the annual meeting.

By the January 1964 meeting Darling was back as secretary. The biggest step taken in 1964 was to order and install air conditioning unit for our home to keep it cool during funerals in the hot summer months. This entailed a loan of \$3,600 from our bank but this was paid off in just a few years. We also voted a \$25 a month bonus to our manager.

At the September 2, 1966 meeting sales had reached \$38,404 and net earnings after paying a bonus of \$400 to the manager and writing off a \$400 bad account we still made \$1,250. No changes were made in the board membership at the 23rd annual meeting held on October 19th. The sales for the next reported at the 24th annual meeting were \$46,915 and the net operating revenue had reached \$2,847.

The 25th or silver anniversary annual meeting was held on October 30, 1968. About a hundred members were present at this meeting. Glenn Anderson, secretary of the Wisconsin Association of Cooperatives was the main speaker at our meeting. Arthur Stapel was elected to the board in place of Harry Spiegelberg. He had been treasurer of the original organizing committee in 1942 and was newly retired from the position as manager of the Fox River Valley Cooperative Wholesale. By this time our mortgage had been whittled down to \$30,000 so it was renewed, this time at a rate of 7% interest.

At the 26th annual meeting Emory Melts declined to run for office again because of age in infirmity. Milton Luebke was elected in his place. At the board meeting following the meeting Arthur Stapel was elected chairman, Dewey Huse was elected vice-chairman, Darling was again elected secretary and Reinders was made treasurer again. The other board members were Carl Schroeder and Milton Luebke.

At the 27th annual meeting the sales for the fiscal year were reported to be \$56,970 and the net savings to be returned to the patrons was \$6,561 after interest and bonus to the manager had been set aside. At this point in the meeting a memorial plaque was presented to our manager, Mr. Reinderg, in appreciation of his twenty-five years of faithful service to our organization. At the board meeting following the annual meeting there was no change in the board of directors. It was also decided at this meeting to get a commitment from our auditors to do the bookkeeping and present monthly financial statements to the board as well as perform our audit annually. At the March 18, 1971 board meeting this procedure was approved by the board on a trial basis until the end of the year. At the October 4, 1971 meeting steps were taken to raise our capitalization from \$30,000 to \$50,000 since we were approaching our stock limit. A resolution bringing this change in our articles of incorporation was passed at the 28th annual meeting held on October 21, 1971.

At the July 24, 1973 board meeting besides the routine business and motions for the close of the year, the practice of awarding a 25% bonus based on our earnings to the manager was continued. It was felt that this practice would be fair to the manager when we had a good year and would be fair to the organization if we should experience a poor year. By April 23, 1974 the members of the board learned that our mortgage had been reduced to \$24,300. The new earnings by July

29th were \$6,725. At this meeting it was voted to replace the carpeting in the funeral home at the cost of \$5,337.

The financial report to a board meeting of September 21, 1976 presented by the auditors showed these interesting statistics. Our working capital had been increased \$4,800, our accounts payable had been reduced to \$300, our mortgage had been reduced to \$16,800 and our net margins for the period were \$5,000.

Good services continued to be made in 1976 and 1977. At the end of our fiscal year in 1977 the sales of services had reached \$102,032 and our net savings had reached \$14,073 the largest in our history. In addition our mortgage was now down to \$13,200.

These increased activities made it necessary to hold our annual meetings in a more spacious place than the basement parlors of our new funeral home so they were now held at the Columbus Club just a few blocks north of our funeral home. This practice started with the 32nd annual meeting on October 22, 1975 and has been continued to date. For several annual meetings prior to the 32nd, a buffet lunch had been served to members attending the annual meetings after the business was concluded by Mrs. Peinders and her helpers, which was much appreciated by all present. With our move to the Columbus club, this organization provided the lunch after the annual meetings beginning in 1975 through the meeting of 1978.

The changes in our facilities in 1977 were the completion of the black topping on all of our rear parking lot to the edge of the lots on the western border. The increased activities also caused us to increase our capitalization again from \$50,000 to \$80,000. This was accomplished at the 34th annual meeting held at the Columbus Club on October 8th, 1977. At this meeting about two hundred people were present including over a hundred stockholders. At this meeting the manager explained the latest practice of trust accounts for pre-arranged funerals and the rules the government had decreed in the management of these accounts. The practice is becoming widespread because it enables a person to set aside a maximum of \$1,500 in a trust account at a bank made available to a funeral home of his choice at time of his demise. At present it was reported that we had made over a hundred such trust accounts.

On February 25, 1977, a meeting of the board at which your secretary could not attend because of hospitalization that day, the remaining board members interviewed Mr. Glenn Fleisner of Madison as a prospective manager and director of our operations when Mr. Reinders retires from active duty in about a year. This interview was quite satisfactory because on April 7, 1978 Mr. Reinders was instructed to negotiate with Mr. Fleisner about his salary, duties, and other matters and if these were satisfactory Mr. Fleisner was to be engaged. At the July 25, 1978 board meeting it was announced that Mr. Fleisner had agreed to work for us and in fact had already bought a house in Appleton and moved here ready to begin work on the last day of our fiscal year, July 31, 1978. His first duty would be to help the board members take inventory of our home for purposes of having the annual audit.

The 35th annual meeting was held on October 4, 1978 at the Columbus Club again. Mr. Reinders introduced Mr. Fleisner and his wife to the group as well as Mr. Boyle who had been helping Mr. Reinders the last few years with our funeral work. These three directors are now our professional staff for the year until Mr. Reinders decides to retire from real active work. At this meeting our sales of services for the year were reported to be \$86,459 and our net earnings were \$6,303 after all interest and bonus had been deducted. In addition our mortgage had been reduced to below

\$10,000 and the stockholders equity had reached \$88,000 out of total assets of \$114,000, a very sound financial situation.

In retrospect this should be mentioned. For over ten years now inflation has plagued our economy. The effects on funeral operations has been to raise prices of funerals today far over what they cost thirty five years ago when we started serving people. This has been brought about by a tremendous increase in property values which had increased the hidden assets of our land, building and equipment but it has the adverse effect of increasing our expense like taxes, insurance, and maintenance as well as salaries, fuel, light, water and all other expenses of a funeral home. For example it cost \$35 to open a grave in any of the Appleton cemeteries when we began but today that has risen to \$125. Fuel oil used to cost about fifteen cents a gallon when we opened our new funeral home. Today we are paying fifty-six cents a gallon and it will go much higher. However, we still feel we are able to give good service to all people we serve by providing them with the kind of a funeral service they desire from the simplest memorial service to any type they wish. In doing so we do it for the least cost to the families by returning any profit we make back to them as every cooperative does. Our only aim is service and we hope we can continue to serve more and more families in this area as we have thousands in the past thirty-six years in the Fox River Valley.

- S.F. Darling  
- April 13, 1979