



Prairie Lily Funeral Co-operative

As part of Saskatchewan Co-operative Association's ongoing series of co-operative profiles, we interviewed Jeannette Miller, founding president of Prairie Lily Funeral Co-operative, to discuss the benefits of funeral co-operatives, the ups and downs of starting a new co-operative, and how the co-operative model can help people during times of great difficulty.

Prairie Lily Funeral Co-operative
Box 33058
Regina, SK S4T 7X2
Phone: (306) 779-4007
Fax: (306) 525-3108
Email: plfc@accesscomm.ca
www.plfc.ca

Tell us about yourself.

I am president of the PLFC and have been in that role since the beginning. I am a retired baby boomer, worked 30 years in health care, and became interested in the cost of funerals and the selling practices of the funeral industry when my husband and I investigated pre-planning. We felt very pressured. It was hard work getting out of the office without buying. I now know the sales pressures grieving families face.

When was your Co-operative established?

The public interest meeting was held in February 2005. By March 2006, PLFC became incorporated as a not-for-profit community co-operative with 30 members. By March 2008 the newly formed board of directors had completed a feasibility study, developed a strategy for marketing memberships, and was developing a business plan.

What is the Prairie Lily Funeral Co-operative?

It is a not-for-profit community service co-operative that intends to provide funeral services at a much lower price than privately owned and corporate funeral homes. Our price model demonstrates the possibility of anywhere from 15-60% lower!!

What community need does PLFC address?

We came together as a group of citizens concerned that families, even those who plan ahead, often face huge funeral expenses. We had noted a growing trend of "no funeral by request" as a way to avoid bringing financial burden to loved ones, and we recognized the social impact this may have on families and grieving. We believe that people should feel confident that loved ones can pass without the burden of expensive services, and felt that the co-operative business model was a perfect answer. Our current board of directors, many of whom have been with this project since its inception, believe the people in Saskatchewan will appreciate the ability to help others through co-operative self-reliance.

Who are the members of the Co-operative? How do they participate in PLFC?

Members are anyone and everyone, though currently the majority are seniors and soon-to-be seniors; these are the people who are becoming concerned about end-of-life issues. The co-operative membership drive is our current project and is managed by our board of directors. Members have the opportunity to be elected to join our board each year, and they can also participate by voicing their opinion at the monthly Board Meetings and Annual General Meeting. We are currently trying to achieve our goal of a founding member-base of 1,000 people, so our current members are active in our recruitment campaign.

What makes PLFC different from non-co-operative funeral services?

That is a no brainer! We are not focused on our shareholders and their profits and dividend checks. We want to assist people dealing with a major life event and charge a fair price to provide that service. PLFC is not trying to convince people that a \$10,000 funeral somehow gives greater meaning to the life of an individual. Something has gone astray that funerals are amongst the top five of life's major expenses: house, car, education, wedding and funeral. PLFC is trying to educate people about the choices they can make for much less and still honor their loved one with dignity.

What do you enjoy most about your role at PLFC?

Knowing that I am working towards helping people to keep their hard-earned savings for their children and grandchildren to make their lives better! In addition, I love knowing our co-op will provide wonderful, family-oriented, dignified funeral services without a high-pressure sales pitch.

What have the greatest successes of the co-operative been?

It is wonderful to see that our co-operative can provide services in a manner that the corporate funeral industry cannot. We promulgate a one-time membership fee of \$200, and there is one person who sends \$10-20 when possible in order to become an eventual full-fledged member and show support for us. That really pulls at my heartstrings.



“ PLFC is trying to educate people about the choices they can make for much less and still honor their loved one with dignity. ”

As a member, I am proud to know that our actions follow our words. I am proud of the membership drive we have carried out, it has been varied and energetic and we have stretched our grant money as much as possible. We have done presentations, had media exposure through community TV and radio, been a part of broadcast TV news, and done radio interviews. We have purchased print advertising in both newspapers and special interest publications, and we have used Canada Post to direct mail our brochures. We also have a booth display and have attended several trade shows. In September 2009, we hosted a two-day membership

blitz called Prairie Lily Days with a variety of public events and guest speakers from the Quebec Federation of Funeral Co-ops. We have partnered with the French Co-operative Association of Saskatchewan (CCS) and have had our brochures printed in both official languages. I know we are on the right track because the local funeral industry has doubled up on it's advertising since we began our membership campaign. Currently they operate almost as a monopoly knowing that people cannot walk out the door when making immediate arrangements. They are watching us very carefully.

What challenges did the PLFC face during its development, or does it continue to experience now?

We are still struggling to get off the ground and have not yet met our goal of 1,000 members. We have people telling us how important this is for the province and how wonderful it is as an idea, but still we find that we have hit a brick wall. To start our business, we need either adequate membership or to find a benefactor or financial institution to loan money for the initial operating costs. Despite the fact that individuals tell us they would like to see a co-op funeral home in the province, and that co-operative businesses believe in expanding the spectrum of co-operatively organized services, these are hard times for co-op building.

The funeral industry is highly regulated and all aspects of a funeral business must be inspected and licensed. Ironically it is representatives of the funeral industry itself who will inspect and license us. One credit union alluded to us that open financial support of our project was not possible because competitors in the funeral industry may be amongst their clients.

How has SCA and/or other co-operatives/ organizations supported the development and work of your co-operative?

The initial impetus to explore the possibility of a funeral co-operative came from a joint effort of SCA and Regina Community Clinic. We benefited from the generosity of the Co-operators, who contributed grant money to help us organize and develop a strategy. Through the Co-op Development Assistance Plan (CDAP), the provincial government provided a grant that allowed the commissioning of a feasibility study. The feasibility study was an important component of our successful application to the Federal Government's Co-op Development Initiative (CDI) grant for 2008 and 2009. Our funding has allowed us to become an associate member of the Funeral Co-op Association of Quebec (FCFQ) and our president was fortunate to participate at the founding meeting of the National Funeral Co-op Association.

Through SCA we received assistance with preparing the first CDI grant application, and through the FCFQ we obtained a critical review of our business plan. A funeral co-operative in Steinbach, MB, the Birchwood Funeral Home, provided critical business advice in the preparation of our business plan. Regina Community Clinic has contributed immensely by allowing us use of their boardrooms. During our public information sessions, we use educational pamphlets prepared by the Public Legal Education Association of Saskatchewan (PLEA); they produce four excellent pamphlets that relate to end-of life matters.



PLFC display at Retirement Showcase

What do you envision for the co-operative in the next five years?

I have a dream, and a nightmare. The nightmare has myself reading through the bylaws on how to dispose of our meager assets whilst writing refund checks to our few hundred members. This nightmare may become real if we cannot resolve the issue

of funding support. In my dream I envision a modest, attractive funeral facility providing all the services one can possibly need for any religion or belief. I see the tribute wall of founders honoring those individuals and organizations that donated to our cause when the drive for founding memberships failed. I see politicians asking to speak at our Annual General Meetings because they know they will be speaking to people who follow a vision. I see for-profit funeral homes dropping their prices due to our popularity and gain in market share. I see Board Members being invited to schools, places of worship, and the AGM's of other organizations to provide trusted advice on funeral issues. I see our Funeral Home as a place that members can come to and feel comfortable, secure that they will be served fairly when grief makes them vulnerable.

How can people find out more about your co-operative?

They can go to our website, <http://www.plfc.ca>, call us at 306-779-4007, or contact Board Members. We also advertise when having public meetings.