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FUNERAL MANAGEMENT AND COSTS

A WORLD-SURVEY OF BURIAL AND
CREMATION

By

QUINCY L. DOWD



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'Tis worth a thousand years of strife,
'Tis worth a wise man's best of life,
To lessen, be it but by one,
The countless ills beneath the sun.

—ANONYMOUS

The dreariest spot in all the land
To death they set apart;
With scanty grace from Nature's hand,
And none from that of art.

For thus our fathers testified
That he might read who ran,
The emptiness of human pride,
The nothingness of man.

—WHITTIER

To preserve the living and make the dead to live, to keep men out of their Urnes, and discourse of humane fragments in them, is not impertinent unto our profession: whose study is life and death, who daily behold examples of mortality, and of all men least need artificial *mementos*, or coffins by our bedside, to minde us of our graves.—SIR THOMAS BROWNE, M.D. (1605-82), in the epistle dedicatory to *Hydriotaphia, Urne-Buriall*.

PREFACE

The studies and suggestions contained in this book are offered to the considerate attention of intelligent and sympathetic helpers and protectors of humanity. Therefore this world-survey of burial costs is commended to municipal boards of health, clubs for civic welfare, members of the Federation of Women's Clubs, trades unions, leaders of social settlements, economic experts, physicians, and lawyers, and to the American church and clergy, missionaries, and consuls: also to other groups of semi-public servants, be they superintendents of cemetery associations and cremation societies, sextons, the American Undertakers' Association, or members of the American Stone Trade, the International Mausoleum Company, and industrial insurance companies.

The book has for its purpose to awaken your interest especially in certain significant and heart-moving facts brought out by this investigation, which, while setting forth the efficient municipal management of burial and protective provision made by European states and cities for people bereaved, plainly show the urgent need in America for similar municipal control and public protection on behalf of all citizens alike.

FOREWORD

This unique investigation is a journey of discovery along the border-line between life and death. It traverses a no-man's-land which almost all of us in America must orient for ourselves, as one by one, or family by family, the living carry their dead across it. Then it is found by the bereaved to be indeed an unknown country, all unexplored, but known in part only to those upon whose business interests and personal consideration we must depend for the disposition of our dead.

But here is a man who steps in between—between bereaved hearts and the business of burial, which they are all too uninformed and distraught intelligently to transact; between the honor and tribute which they would pay to the dead and the costs which are likely to entail debt and dangerous deprivation to the living; between inherited customs or senseless and superimposed usage and temporarily abdicated common sense or prudence; between the solitude of sorrow and the intrusion of commercialized appeals to vulgar vanity under the guise of love's own loyalty; between the exploitations of predatory pride within or of commercial greed without and the law of the land, which might at least protect from extortion, but which almost everywhere, except in Switzerland and France, stands so silent as to give consent.

The author speaks to bereaved hearts as the pastor and family counselor he has long been. To them and

to the community also he likewise speaks as one who has experienced much and traveled far and wide to observe more of the worse and better ways of the living with the dead. Out of that experience and observation he has much to offer that is as considerate of the living as of the dead; that reckons alike with the sanctities of the past, the emotions of the present, and the welfare of the future; that discriminates firmly yet justly between customary costs of funerals and ghoulis prey upon the torn tendrils of the heart; that invokes enough of the state's authority to protect from extortion without invading personal preference, based upon definite information concerning values and prices charged.

Facts gleaned far and wide abroad and very close at hand are frankly stated, interestingly grouped and illuminatingly described, but they are always dealt with as the "heart-moving facts" which moved the author to observe, interpret, and pass them on for the personal protection and help they should give and for the public welfare and progress which they should promote.

Those of us who have dwelt and served close to the human side of this border-line where we have seen the living sacrificed to the dead, lifelong sorrows and ills added to bereavement, and burdens borne from the grave to be placed upon the cradle, appreciate the author's dedication of this appealing volume to the many groups to which one or another of us may belong. He need make no apology for going so far afield from the house of mourning and the cemetery as to address

his appeal to those involved in industrial insurance, compensation laws, as well as economic experts, for he confronts them with "the stern facts that human burial is accompanied by a dire mass of accumulated exactions and costs from which there is no escape and which the family budget must take account of." Either stupid or venal, lacking either self-interest or human and public interest, must be the reader or hearer of these facts who is not moved with the author to seek that public protection for fellow-Americans which safeguards the people of other lands.

GRAHAM TAYLOR

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INTRODUCTION

While on a travel-tour abroad in 1901-2 I sought a special object of study and survey. Owing to previous pastoral experiences it struck me that churchyards, burial grounds, cemeteries, and crematories offered unusual attractions as furnishing a field for investigation into their management and ownership. Naturally these inquiries involved a comparison of funeral and burial costs in several European countries. This led on my return home to securing data in American cities and rural sections. During the past decade, thanks to the co-operation of the United States consular service in forty lands, to aid of departments of health far and near, and to information granted by numerous undertaking firms and cemetery officials, abundant materials have been gathered to show both the excessive costs of privately managed burial and the superior workings of municipal ownership and control of the disposal of the dead as an exigent public service. Not the least convincing part of this study as a world-survey is the evidence of an increasing tendency to turn to cremation because enlightened choice sees therein a beautiful and economical, not to say Christian, practice.

To some minds it may appear that this investigation goes too far afield by dealing with industrial insurance, compensation laws, last sickness, and kindred matters, but such criticism is met by the stern facts that human burial is accompanied by a dire mass of accumulated

exactions and costs from which there is no escape and of which the family budget must take account.

This work has a professed purpose both to inform public opinion and to conform it in the direction of an American burial reform. A pregnant saying of Karl Marx can be applied to this burial survey: "A technical want felt by society is more of an impetus to science than ten universities." And one should heed the word of Sir George Grey: "The massing of a great pile of facts is almost useless unless we can get that information into such order as to use it and express it at the right time in the right way."

Recognition should be given to the numerous American consuls and to American missionaries in China, India, and Japan who have replied to the questionnaire sent out and have added their own able, painstaking reports on burial management in their respective lands. For invaluable assistance in collecting abundant material for the bibliography credit is due to Miss Annie Marie Monrad, of the Yale University library.

CHAPTER I
A GENERAL SURVEY
THE PROBLEM STATED

The latest report on vital statistics of the Census Bureau, Washington, D.C., estimates that 2,000,000 deaths occur annually in the United States. On the basis of an average expense of \$150 for individual funeral and burial, exclusive of graves, tombs, monuments, last-sickness costs, the total undertaking bill yearly for America would be \$136,000,000. Include fatal accidents, insurance dues paid to benefit societies and for industrial insurance, then the grand total might reach more than double the amount given above. Consider that this heavy levy of costs falls directly on 2,000,000 families each year, or, taking in the near-of-kin circles, that 10,000,000 American homes feel this severe strain on household budgets. The vast majority of afflicted people belong to classes whose income is on the margin of poverty. Moreover, the death-rate among the poor whose incomes do not allow sufficient food and clothes nor good housing is far in excess of that of the well-to-do classes, hence the incidence of all this national burial-costs levy comes in unequal, unfair weight upon those least fitted to carry it.

Besides, investigation shows that social pressure, i.e., the common usage in funeral customs, is strong and all but irresistible in effect on minds of the poor,

who, therefore, put a first lien on the family income to pay burial rates out of all reason owing to expensive funerals. According to the Census Bureau data for the registration area, covering in 1916 but twenty-six states and thirty-five cities in non-registration states, 477,821 deaths occurred in cities and 447,150 in the rural portion of registration states. In addition there were 76,950 deaths in cities outside the registration area. This proves that the heavier burden of death costs comes upon families living in the congested area of population where the high cost of dying is excessive in every item that enters into negotiating a funeral and burial, such as casket, flowers, grave, church and choir fees, hearse and automobile service; and the end is not yet. As a rule, near large towns cemeteries are big commercial corporations with management based on profits even when it does not turn to profiteering.

It is impossible to state the problem of burial burdens in all its horrible details. Necessarily it is a situation in which case-survey is the best and most one can do. Just as an instance of the aforementioned social pressure bearing on poverty-stricken families there is the case of a workingman's family with seven children, the whole wage income spent on food, having only the rudest clothing, the shanty practically without furniture. Diphtheria seized one child after another. Kind neighbors supplied the daily diet. The oldest son died. A funeral bill of \$400 was incurred, the mother explaining this extravagance on the ground that "it was the last thing we could do for our boy." Evidence is overwhelming that, except for the negro population in the

South who content themselves usually with a funeral and burial expense of from \$16 to \$20, the whites, native and alien alike, run to excessive display. Far from begrudging the ordinary high cost of funeral supplies in many cases, poor widows require caskets made to order to suit some individual whim of style in a coffin, causing a large increase in price. This information comes from the sales floor of one of the largest casket manufacturers. It is certain, too, that the great industrial insurance companies either foster, or provide the excuse for, such burial outlay. Here again social pressure exercises its force, for neighbors, sodalities and persons of special vocations, as the police and firemen, vie with and outrival each other in ostentatious funerals, hiring a city band, buying costly floral tributes, and boasting a long line of auto carriages.

In order to state the problem more fully cremation of the dead should be noted. Were cremation generally practiced, the location and amount of space required for burial uses would be more optional, i.e., comparatively small areas in connection with public parks would afford beautiful spaces where cinerary urns might be deposited, or the free ashes of the dead be strewn under gracious trees; also sufficient room could be allotted for memorial buildings. Thus people would be tenderly familiarized with tokens of their dead under lovely associations. This would accord with early Greek and Roman and Egyptian sentiment manifest in erecting family tombs along the Appian Way, or in the splendid necropolis across the Nile from Memphis. With cremation in vogue it would be unnecessary to

require extra-mural burial which puts families to great expense, inconvenience, and exposure owing to the distance to cemeteries.

The problem stated involves economic and civic considerations, religious and ecclesiastical ideas, social claims, legal rules, and sanitary necessities. Were the judgment of medical and sanitation authorities to be followed, earth burial of the deceased would cease. Mr. Rowland Lichfield, a venerable and respected undertaker of Cambridge, Massachusetts, said: "If the general public could know or see what I am obliged to know and see, there never would be another body put into the ground." Sir Henry Thompson, late professor of clinical surgery in the University College, London, stated: "No dead body is ever placed in the soil without polluting the earth, the air, and the water above and about it." Further, he said: "An infinity of mischief may happen by burial, but none can happen by cremation."

The reaction from the excesses and inanities of present-day funeral elaboration, fostered by coffin-makers and undertakers with the unquestioning consent of public usage, may come suddenly, and will take on extreme simplicity and plainness in ordering burials and cremation. However, there are, and long have been, influential, enlightened elements of the community, such as the Moravian church and orthodox Jews, who practice simple and inexpensive funeral and burial rites.

A BRIEF REVIEW OF BURIAL

Early in the Christian Era the church made provision for the burial of her dead. Graveyards were owned and

consecrated as "God's acre." Decent burial meant a funeral service conducted by the priest in some church. Primitive Christian burial was simple and its costs were light. Only the great and the wealthy studied to display funeral pomp and lavish outlay. But increase of ceremonial and burial paraphernalia brought burdensome charges and scandalous oppression by ecclesiastics. Secular governments would not interfere with this ancient religious monopoly. Until modern days little if any regard was paid to sanitary requirements either in selecting burial places or holding public funerals in times of epidemic. Scientific sanitation not having arrived, public health bore no relation to human salvation, dogmatic or other. Churchyards were used as graveyards, save that saints and the privileged might have burial in the church crypt or under the paved floor. The bier, pall, and other appurtenances of a funeral were church properties. The usual cost of a coffin was nominal, the main burial expenses being imposed by the church in the way of fees, masses, and candles.

The undertaking trade as now known had no widespread existence even as late as 1860-70, except that in large towns funeral directors plied their business at an earlier date. In country villages, however, coffin and box were the work of a cabinet shop or a plain carpenter. Burial was simply conducted as a neighborly service. This kind of simplicity marks parts of Europe today. No longer ago than 1901, while cycling along a country road near Berne, Switzerland, I passed a small shop perched on a high bank at the roadside. Outside the shop door was stacked a stock of wooden coffins of all

sizes, unstained and unvarnished. On being questioned, the man told me that he followed the coffin-making trade. His prices were low enough to meet the humblest purse, ranging from \$5 to \$20, according to size and finish, his price list probably fixed by cantonal law.

Methods of disposal of the dead in the United States, however, have undergone many recent changes. Modern cemeteries opened near large cities generally are chartered companies having special privileges. Cost of maintenance and prices for lots have grown amazingly. The chief changes, however, involving higher burial costs are in the undertaking trade due to new requirements of professional skill and their more expensive styles of caskets. Moreover, the American practice of arterial embalming, a comparatively recent innovation, adds a large item to funeral costs. An itemized undertaker's bill shows how so-called necessities have multiplied and prices have mounted. Social usage also tends to load down a burial with excess of costs for floral emblems and the like, fraternities, benefit clubs, and business houses setting the fashion of lavish floral gifts that poor people suppose they must imitate, for the American way is to equalize all classes.

In many European countries burial is municipalized and so regulated that published schedules and classification of funeral costs encourage the public to order burial necessities within their means and to suit their social grade.

This general survey undertaken ten years ago reveals a steady and, in some lands, radical improvement in burial management. Signs of the same kind appear in

various localities of America. Some of the well-to-do and refined people favor simplicity and moderate expense in burying, as did Colonel Theodore Roosevelt. Just as reforms abroad in burial costs came through national law and municipal ordinances bringing burial under public control, the aim being to protect the public and provide justly for all classes and do away with needless costs, so here progress will have to be made by similar measures. However, notwithstanding partial redress of evils in funeral customs, the necessity remains for a world-wide study and comparison of burial affairs and costs. For even in German, Swedish, and Swiss municipalities their local systems of funeral management are not thoroughly worked out, for the presence of ancient chartered burial grounds with vested rights hamper complete municipalization. These drawbacks are temporary, for provision is made that burials shall cease in such grounds when their space is filled, and they cannot acquire new area.

One surprising thing is that in these very countries where church rule in burial was dominant and consecrated by usage the people acquiesce in the new order of things. For sanitary and economic reasons burial has become a state concern, and undertaking must conform to strict standardization as to services and prices. The next step, though, to advance in reducing burial costs and inequalities would be intermunicipal conferences to discuss the whole subject of burial management. Now differences exist in many items of funeral costs as listed in this city or that, differences that seem too great even allowing for varying local conditions. Take the

“free cities,” Hamburg and Bremen, and compare their regulations dealing with burial with those of Berlin, Cologne, and Nürnberg; one would understand the reason for a conference between them to work out a uniform, well-digested schedule of funeral costs.

America, along with Great Britain, takes her place among the belated and backward peoples so far as burial management goes. Chronic agitation over the English Church and its parish system renders a popular solution of this question difficult. But the United States is in a good position to pursue reforms of this kind because each state can initiate its own legislation and individual cities can municipalize cemeteries of their own. National congresses, interstate commissions, and municipal conferences as well as medical associations are familiar sources of agitation. Even an international municipal congress convened at Chicago in 1911 to hold its initial meeting. Almost numberless exhibits of public-service appliances, municipal-works systems, and maps of city planning were in evidence at the Coliseum, but nothing was shown that bore on how communities dispose of their dead. Still the social and economic demands of burial extend to all humanity. Things pertaining to burial and cremation are not done in a corner. Lavish expenditure on funerals in Christianized lands, or those *civilized*, if this is the preferred term, will certainly permeate other human circles in a baneful way; whereas should simplicity in funeral rites prevail in enlightened lands, this in time would command universal approval. In due time the world's 1,600,000,000 inhabitants, all of whom after their brief term of

years will die and be buried, shall have last solemn rites performed at the grave with proper honor and only the moderate expense which should be borne by survivors.

Every finding regarding severe exactions made by modern burial or cremation is magnified tenfold in view of the late world-war, whose trail of countless deaths and unmitigated woes drags on endlessly. As never before the resources of the living should be conserved, not wasted upon useless display on account of the dead.

CHAPTER II

THE COST OF DYING

BURIAL EXPENSES

Thomas Carlyle gives his opinion about statistics. "We are to study them, not in the vain hope of acquiring knowledge, but to prevent the ignorance of others from being thrust upon us." However, knowledge through statistics enables one to be practical and purposeful, to meet exigencies and apply remedies. Take last sickness, funeral, and burial. How is it possible without statistical data to set up programs of relief and redress wrongs? Popular ignorance of probable cost items in an undertaker's bill leaves the mourner open to excessive expense because he does not know how to go about ordering a funeral. Often it is given over to friends, no better informed, to negotiate things necessary to a burial. Had people full statistics before them, the ordinary undertaker's bill here could be compared with the corresponding "fixed scale" of prices furnished by an *entrepreneur des pompes funebres* (undertaker), say at Havre or Paris. I have chosen typical instances of the current costs among us of burial in city and country. One man, a common laborer, lost his wife after a three years' sickness. He had \$880 in hand at the time this incurable malady appeared. They were living near Portland, Oregon. Two doctors were called from Portland to the camp where he worked. One charged

\$36 for a visit, the other \$20. The wife spent three months in a hospital at \$8 per week, the bill amounting to \$96. It was found necessary to return to friends in Illinois. Later a resident doctor was asked to diagnose the case anew, costing \$18. For weary months the woman stayed in homes of the family circle till taken to a city hospital where she remained several months, the expense reaching \$280. During part of this time the man could not leave the side of his wife. When at work he earned \$10.50 a week in the shops. At last the end came and the funeral took his last dollar. The undertaker's account was \$80. A grave in the village cemetery cost \$5. There is yet a monument or headstone to be bought. By hard work and thrift that couple had amassed \$880, but it was swept away by cumulative catastrophes whose finale was a funeral. To continue our case argument: in the same village a washerwoman's family on two occasions paid \$80 each for coffins, one for a girl of fourteen years, the other for a youth of eighteen. Within a few weeks the body of a second son was brought home from Santa Fe, the transportation costing \$135. His coffin cost \$100 and the grave lot \$25. Thus a village home occupied by folks of humble means showed a cost of dying (not including medical care) of \$520. In a neighboring manufacturing town a husband who had never been ill in bed for a day was stricken with pneumonia and lived but three days. His doctor's bill was but \$6. There was an \$800 fraternal insurance policy, but their small cottage had a mortgage on it that he was struggling to pay off. Death blasted these plans. A funeral meant

embalming the body and a casket at \$90. A grave and carriages added \$47.50, the total cost to the widow summing up \$137.50.

About this time a small truck farmer of this locality had a son at home who suffered an attack of acute appendicitis. Though the case was hopeless, an operation was tried that cost \$100. The undertaker's charge was \$80. The father said to me, "I couldn't afford it, but it was the last thing I could do for the boy." The foregoing are indeed modest costs for dying compared with the sums that some of the poor are paying as their death tax.

But sometimes the intelligent and well-to-do are easy spoil for undertaking gain. In rural parts the "family undertaker" is a man of consideration. One such said to a widow: "Your husband's noble figure is just fitted to a rosewood casket, and it is the only suitable kind for him." Professional advice like this brings the cost of dying into the class of luxuries that are wasteful. Once I was called to attend a funeral a dozen miles away in a very small country home. A brief service was held at the house, in one room of which was laid in state the elaborate drop-side casket, wherein was exposed the full form of the dead woman clad in her best. Then the company crossed the road to the chapel for the usual funeral with a sermon. The officious undertaker must needs come forward, even after the service had begun, to open and let down the coffin side in order to display his "goods" to an admiring congregation that filled the chapel. Not long afterward the husband died also, and the same order of events and costly outfit were repeated.

A salesman for one of the largest Chicago undertaking firms told me the following incident: A "shyster" undertaker brought a widow to this wholesale casket house to select a casket under his direction. He had told her that a "decent funeral" would cost not less than \$150. He whispered his story in the floor salesman's ear, adding, "She has insurance and is good for the price," also urging him to show nothing at a lower price. A ring at the 'phone called the undertaker away. It gave the salesman his chance, for he saw from the woman's dress that she must be poor. He soon learned that her whole store was a small industrial insurance policy of \$250. "Do you realize, he said, "that if you take a \$150 casket your other expenses will more than eat up all your money? You need only a \$65 casket in order to have a decent funeral." She decided to abide by his counsel, and so told the undertaker on his coming back. He was in a towering rage at this interference of the honest, friendly salesman.

Of the 537 undertakers licensed in Chicago, half could be spared, for many neighborhood undertakers have no stock in trade, but take their customers to the wholesale house to select a coffin there. It was told me that these private professionals demand that the sales prices be placed at five times the wholesale rate made to them. This is the minimum, while on some jobs the undertaker's retail price on a casket is tenfold the wholesale cost to him.

A young woman living at one of the social settlements in Chicago related to me an experience connected with the last sickness and burial in her own home down

in the stockyards region. The mother was a tuberculous invalid and had spent large sums on doctors. Twice she was a hospital patient, so that their benefit insurance of \$1,000 was gone. Next came death and the funeral. Full religious service by the priests cost \$50. Their family share in a burial lot of the Roman Catholic cemetery, the undertaker's charges, refreshments at the funeral, etc., brought the total costs of laying away that mother's body up to \$500. The wage-earners in this family each received not more than \$1.50 per day.

A cashier of one of the largest savings banks in the West took a strong interest in this burial investigation and called my attention to the fact that very many savings accounts of depositors who are shop workers are withdrawn to pay excessive funeral expenses. He gave me several instances of a pathetic nature to indicate how wasteful funeral fashions discourage or destroy the useful thrift habit. Does it appear unfeeling and harsh to so much as question any outlay whatever on a funeral for a mother or a wife, a son or a husband? Real tenderness and sympathy belong rather to the survivors whose daily necessities and comfort the departed and endeared one would be the first to consider, who therefore could take no pleasure in needless costs for a burial.

One poignant need of today is a socialized imagination quick to use the facts and then realize the family financial tragedies occurring in a single small hamlet—which are repeated in myriads of similar communities year by year over all our broad continent. Allowing the estimate to be fair that the average money asset in one human life in America is above \$4,000 as compared with \$3,000

in Great Britain, \$2,000 in Germany, and \$1,500 in France, does this not argue that state and national governments of the United States should seriously and wisely take up the business of conserving these enormous stores of wealth in human lives, provide for them in distress, and protect them against the poverty and ruin which death and funeral charges entail?

BURIAL AMONG THE POOR

The fact of human sentiment is as compelling and final as any scientific fact. A bit more so, since truth lies imbedded in human realities. The inveterate sentiment bound up with burial has deep significance, being a fixed ancestral, tribal habit. In the story *Old Lady Pingree* by Mary E. Wilkins, the heroine had laid by her twenty years' savings, a few cents at a time, to make sure of her "buryin'." She says:

I want to be put in that vacant place at the end of the Pingree lot, an' have a flat stone, like the others, you know. You'll see that it's done all right, won't you, Mrs. Holmes? I'm the last of the hull family, you know, and they were pretty smart folks. It's all run out now. I ain't nothin', but I'd kinder like to have my buryin' done like the others. I don't want it done by the town, and I don't want nobody to give it to me. I want to pay for it with my own money.

It must be a very elastic definition which sums up those who are the poor. The great American theologian, Jonathan Edwards, was so poor that he used small shreds of paper on which to write many of his incomparable thoughts. In a letter written to his daughter Lucy, shortly before he died in 1799, he said: "As to my funeral,

I would have it to be like Mr. Burr's; and any additional sum of money that might be expected to be laid out that way, I would have it disposed of to charitable uses."¹ The author adds: "It is to be wished and hoped that the laudable example of these two (college) presidents, in which they bear their dying testimony against a practice so un-Christian, and of such bad tendency in so many ways, may have some good effect."

As never before expert surveyists are tabulating family incomes and budgets of domestic expenses with an accuracy that enables one to say who is poor and who not. One per cent of American people own more than the remaining 99 per cent, and 70 per cent of the families do not own even one-fifth of the average family wealth. The middle family wealth is \$880, while the average wealth is \$10,300. In 1910 there were 19,200,000 families to base these computations on. The lowest family income rated was \$550, the average \$1,480. The annual production of wealth is \$300 per capita, or \$1,500 per family of five, or \$700 of those gainfully employed. Take per capita production at \$300 and savings at \$100; then per capita consumption is \$200, with the majority of the population consuming below this figure. The poor man who curtails his food consumption in order to lay by for a rainy day abstains in far greater degree than does the millionaire who goes without a steam yacht.

Statistics show that 80 per cent of the people die propertyless, which means that a large proportion of

¹ *Theodosia*, by Charles Felton Pidgeon. Boston: C. M. Clark Publishing Co.

men and women who live past seventy years of age are dependent. It is not only aged ministers who look to charity, but also dependent wage-earners and people of other vocations. A big percentage of farmers are tenants and hired men living from hand to mouth. Yet compensation laws and burial-benefit provisions leave these out of account. Dr. W. A. Evans in one of his *Chicago Tribune* articles on "How to Keep Well" states: "In the report of the New York Society for the Improvement of the Poor it is shown that sickness is the chief cause of poverty. Some writers have given first place to intemperance, others to low wages, others to lack of work, others to crime. Those in close touch with the heart of things have always known that *sickness* stands first. On the other hand, we have always known that poverty is largely responsible for sickness. For instance, it is the poor man's baby who dies. The child of the rich escapes."

Charles Dickens, planning one of his earlier novels, pledged himself, "I am bent of striking a blow for the poor." Perhaps his strongest, straightest "blow" was given in his last will:

I emphatically direct that I be buried in an inexpensive, unostentatious, and strictly private manner, that no public announcement be made of the time and place of my burial, that at the utmost not more than three plain mourning coaches be employed, and that those who attend my funeral wear no scarf, cloak, black bow, long hatband, or other such revolting absurdity. I direct that my name be inscribed in plain English letters on my tomb, without addition of "Mr." or "Esquire." I conjure my friends on no account to make me the subject of any monument, memorial, or testimonial whatever. I rest my claims

to the remembrance of my country upon my published works, and to the remembrance of my friends upon their experience of me. In addition thereto I commit my soul to the mercy of God, through our Lord and Savior Jesus Christ, and exhort my dear children to try and guide themselves by the teaching of the New Testament in its broad spirit, and to put no faith in any man's narrow construction of its letters here and there.

What is called "pauper burial" might well come under the chapter title "Burial among the Poor." In 1911 the health commissioner of Denver wrote in reply to a questionnaire: "Cemeteries are the property of private corporations. The city has no expense whatever except for burial of its paupers at one-half cent each." Imagination staggers in trying to figure out what goes into a pauper burial there. The *Undertakers' Journal* is authority for the following news item:

The supervisors of Santa Rosa, California, on July 8 awarded the contract for burying the indigent dead from the county hospital to Lafferty & Smith for one cent per body, and did it without a blush. For the indigent dead who die within Santa Rosa township but outside the hospital the contract is for seventy-five cents per body. Outside Santa Rosa township the indigents dying in the county will be cared for by Welti Brothers at \$15 per body, theirs being the lowest bid. O. G. Dixon of Bakersfield, California, secured the contract to bury the indigent of Kern County, agreeing to pay six cents per body for the privilege.

Publicity given to such statements by responsible press notices may enlist an investigation into public treatment of paupers whose cadavers are sold at a lower price than for dead horses fallen on the street. In 1918 the Cook County (Illinois) Poor House at Oak Forest had 120 burials of inmates. Undertakers' bills amounted to

\$2,246.86, or \$18.53 each. The Winnebago County Farm, at Rockford, Illinois, according to the supervisors' report in 1911, allowed an undertaking firm for coffins at the rate of \$16 each. Again in 1916 for the funeral of an old soldier of the Civil War \$50 was allowed. A year later \$4 each was paid out of county funds for grave markers. For the burial of an old woman a bill of \$25 was rendered for casket, service, and hearse.¹ At San Francisco, California, in 1919 the indigent dead were taken care of by an appropriation voted by the board of supervisors amounting to \$530 per month; this is the flat rate in bulk, whether the number buried runs to 50 or 500. The undertaker provides container, transportation, and burial plot. In Pennsylvania a statute requires counties to pay for pauper burial not exceeding \$20 per body. A pauper burial at Thomasville, Georgia, costs \$6 for a wooden box, a grave in the strangers' lot in the cemetery being supplied.

Nine years ago, when Rev. R. J. Campbell of London was in Chicago, he said at a ministers' union: "The working people of London dread above everything else dying upon the parish and being buried by the parish. Yet this fate hangs over the homes of one-third of the people." Since then Parliament has passed bills that to a great extent remove this scandal of society's mistreatment of the poor.

He gives little who gives tears,
He gives much who aids and cheers.

¹ The superintendent of the Winnebago (Illinois) County Farm stated, September 12, 1920, that the board of supervisors allows \$100 for burial of an inmate of the farm home.

In Wales paupers from the workhouse and those outside are buried by the parish, being interred by contract, the tariff at a cost from \$4.36 to \$4.87.

Returning for a moment to a consideration of the high cost of dying. The *Chicago Tribune* in February, 1919, sent out a surveyist to find out "how big funeral bills hit the city poor." The simple annals of the poor often are more pitiful and tragic than any novelist can depict. Here is the story:

It was the night of February 9, Sunday evening, that old Ed Weaver climbed the stairs of the Hudson lodging-house, 435 South Clark Street, for the last time. He had been out for a bite to eat, and the cold wind whipped through his thin clothes and chilled his thin body to the bone. "Guess old Ed won't last much longer," Mike Quinn, boss of the bunkhouse, said to his night clerk as he watched Weaver helped to a chair in the warmest corner. "Yes, he's down and out," replied the clerk. "He says he won't go to the hospital. We've been carrying him on the books a long time." "I'll see about it in the morning," the boss said. Early the next morning the 'phone at the South Clark Street police station rang. "Ambulance to 435 South Clark Street," called the desk sergeant. Policeman Hayes was detailed. They carried old man Weaver out from his tiny, boxlike room—his home for twenty-two years. "Taking you to the hospital, Ed," said the boss. Weaver mumbled a faint protest. He had fought to the last against the idea of the big institution on the West Side where the derelicts of the city lie in rows. He had also spoken bitterly of the potter's field. But they had to carry him to bed at the lodging-house the night before, so he was through. "Any money?" the hospital clerk asked. "No." "Any friends?" "Just a few old fellows here, and a man he used to work for on Cottage Grove Avenue, W. R. East, a real estate man." "Number 691,656, ward 34, bed 11," wrote the receiving station clerk. The truck moved noiselessly down the

long corridor. The ward was a palace compared to his lodging-house home; but No. 691,656 did not know. His bed was white and his ward bright, but he didn't care. The physicians examined him and found his case hopeless. He was left in peace. He hardly spoke. The nurses moving from cot to cot with food could hardly arouse him. So he lived five days. February 15 at 3:15 P.M. the 'phone rang in the hospital record room. "Number 691,656, ward 34, bed 11, dead," reported the nurse. Half an hour later W. R. East, real estate dealer, was called to the 'phone. "County hospital speaking. Edward Weaver is dead. Do you know anything about him?" "Not much. He worked for me a little as a house painter. Said he had a family in Baltimore, but didn't know how to reach them." "Any instructions as to his burial?" "No instructions."

The truck moved down the corridor again toward the hospital morgue. Here the body would lie for four days. Then men from the medical colleges would come and look at it. Unclaimed they had a right to take it if they wished. If not, the last journey would be with a dozen or twenty more of the unclaimed, rejected dead, wrapped in a white sheet, placed in a pine box, and lowered into a common grave at the big potter's field at Oak Forest. Cost to Cook County, \$22.

But something else was in store for Ed Weaver. He was destined to die not in vain. Monday afternoon, February 17, two days before the scheduled trip to Oak Forest, "Reporter from the *Tribune* office to see Mr. Zimmer," announced an attendant to the warden's hospital office. "Mr. Zimmer," said the reporter, "we would like to bury one of your unclaimed dead." "You can have one of the unclaimed dead, if you get consent from the nearest relative or friend." Custodian Nelson was called. "Bring in a few cards and see what we have in the morgue. We have about ten deaths a day and should find something for you." There was an Italian, a Mexican, and finally Edward Weaver. "I'll take 'Edward Weaver, aged fifty-nine, house-painter, no relatives,'" decided the reporter. "Get permission of W. R. East and it's all right," the warden said, glancing

at the card. That evening Mr East signed a permit for this burial. "I'm glad you're doing this," said Mr. East. "He came of a good family in the East, I think, and hated the thought of the potter's field." The county hospital was notified. "Hold the body of Edward Weaver for undertaker's permit," the reporter 'phoned. "All right."

Tuesday afternoon a young lady in black was received by Van Vechten Lain of the firm of Lain and Sons, undertakers, who advertise on train cards a \$60 funeral. "My uncle has just died in the county hospital," she said. "I would like to find out what a funeral would cost." They sat down in the handsomely appointed offices of the firm and talked prices. Mr. Lain urged the purchase of a grave at the Fairmount cemetery. He stated frankly that he was the agent of the cemetery. "It is new, therefore cheaper. Oakdale is closer, but the cheapest you could get there for a single grave is \$40. That would be close to the Illinois Central tracks. I don't want to urge you, of course. You would get the livery cheaper, but this would be more than offset in the price of the grave. At Fairmount I could get a single grave for \$15, two for \$30, or a four-grave lot for \$60." "What will a casket cost?" Mr. Lain led the way to the showroom, where coffins of all sizes and grades were on display, price marked plainly on each. "Just tell me about how much you want to spend on the funeral, and we shall be able to keep within the figure," he said. "Well, I don't know, I just want an appropriate funeral." "How old was the man?" asked the undertaker. "About 40, I think." (She had forgotten Edward Weaver's age.) "Well, I advise a gray casket. They are more used for men of that age." "Will it cost more?" "Yes, the gray costs \$10 more than the black. The cheapest one is \$30." This funeral bill itemized as follows: casket, \$30; box, \$7; embalming \$15; chapel, \$5; hearse from hospital, \$5; hearse to cemetery, \$20; limousine, \$18; church, \$5; total \$105.

Several other undertaking firms were visited by the *Tribune* reporter with substantially the same result in trying to learn the most moderate charges for a

burial among the poor. Instances of this kind are true for families or persons who are sensible enough to negotiate a funeral at lowest cost. But the general rule holds good that the poor usually aim to have a costly funeral. Family prestige is at stake among their neighbors.

LAST-SICKNESS BILLS

It is not all of dying to die, when it comes to money costs, nor to be buried; for in most cases there were accumulated bills preceding death and burial. There were the doctor's visits, the nurse's care, the druggist's bill, and in not a few cases a hospital bed or private room, all heaping up dying costs to an appalling sum. It is hardly possible to secure an estimate on the average expense of last sickness. Consumptives may linger on from one to two years while calling for medical attendance and a practical nurse. Again in pneumonia cases the period is liable to be brief if death ensues. Fatal maternity cases may involve prolonged service ere the end comes. Be the sickness brief or long ere death sets in, the cost of doctors' services and of all other necessities of the sick-room have advanced of late in the ratio of other increases in costs. Early in 1909 the recognized schedule of a doctor's charges in Chicago for services to the sick, and in accident and trial-in-court cases, was as follows: (1) office consultation, \$2 to \$5 (unusual time and measures from \$5 to \$25); (2) consultation with another doctor, \$10 to \$25; (3) doctor's visit (in city) \$3 to \$15 (each additional patient in the house, \$1 to \$5; contagious disease extra); (4) adjustment of splints, \$3 to \$25; (5) attendance at court,

\$100 to \$200 per day; (6) surgical cases: strangulated hernia, \$200 to \$1,000; hip-joint case, \$500 to \$1,000; amputation of arm, \$100 to \$300.

It should be remembered that physicians have many gratuitous cases in their practice. "Sir James Crichton-Browne, in an address on behalf of the League of Mercy, said it had been his lot to witness lately (1911) the same surgical operation performed on two girls, one the child of affluent parents in a nursing home, the other a child of working people in one of the hospitals. One operation cost about \$1,500, and the other cost not a cent. The poor girl had every advantage enjoyed by the rich one. That was as it should be, for disease and danger leveled all."

Sir Arthur Newsholme recently gave the Wesley M. Carpenter lecture before the New York Academy of Medicine (1919). He said:¹

Medicine has always been the most altruistic of learned professions. Physicians may be defined as "God's intermediary ministers." Burton gives them this proud position: "Next, therefore, to God in all our extremities (for of the Most High cometh healing—Eccles. 38:2) we must seek to and rely upon the Physician, who is the *manus Dei*, saith Hierophilus." Each medical practitioner in his own circle, and to the extent of his medical competence, is a medical officer of health, having more influence in controlling the habits, occupation, the housing, the social customs, the dietary, and general mode of life of the families to which he has access than any other person. It must be added that in most cases he has even more influence than the minister of religion in regulating the ethical conduct of his patients, espe-

¹ Sir Arthur Newsholme, *Public Health and Insurance* (American address), chap. iii. Baltimore: Johns Hopkins Press. Reported in *The Survey*, January 3, 1920.

cially as regards alcoholism and sexual vices. In America an experiment has been begun (prohibition) which if continued—and I trust nothing will prevent this—must forthwith reduce the income of practicing physicians throughout the American continent, and at the same time do more to diminish crime, accidents, and sickness and to increase the national efficiency than any other single step that could be taken, with one exception. This would consist in the universal raising of the standard of sexual conduct of men to that which they expect of their future wives, thus securing a rapid reduction and early disappearance of gonorrhoea and syphilis, diseases which rank with pneumonia, tuberculosis, and cancer as chief among the captains of death and disablement in our midst.

As a remarkable showing of the past achievements of medicine, the average expectation of life at birth for males in England 1871-80 and 1910-12 increased from 44.6 to 55.4—a gain of ten or eleven years in average duration of life. The socialization of medicine goes on apace.

The majority of the medical profession in Great Britain is engaged in either whole-time or part-time service for the state, or for local authorities. Of the 24,000 doctors in England and Wales, some 5,000 are engaged as poor-law doctors, some 4,000 or 5,000 in the public-health service, possibly 500 in the lunacy service, some 1,300 in the school medical service, and smaller numbers in various other forms of medical service for the state. This is exclusive of the general practitioners who undertake contract work under the National Insurance Act, and who cannot fall far short of three-fourths of the total membership of the profession.

Then follows a very suggestive account of measures to insure to the needy sick a high grade of public medical care.

The state has, quite apart from national insurance, given a rapidly increasing amount of medical assistance to the public. (1) Under the Poor Law, every destitute person is entitled to gratuitous medical attendance, at home or in an institution. (2) The institutional treatment of lunacy has grown to an extent which permits the treatment in an asylum of every certified lunatic. (3) The treatment at the expense of the state of the feeble-minded is rapidly increasing. (4) Public health authorities provide institutional, and to a limited extent domiciliary, treatment of infectious diseases. (5) Since passing the National Insurance Act, sanatoriums and hospitals for treatment of tuberculosis are provided, the central government contributing to the local authority undertaking this duty one-half of all approved expenditure, etc. (6) Similarly, a like aid is given by the central government where localities assist in maternity and child welfare by providing midwives, consultant doctors, lying-in homes, etc. (7) In regard to venereal diseases the government has gone still further. Arseno-benzol preparations are given gratuitously to medical practitioners, as also laboratory assistance in diagnosis. The central government pays three-fourths of the costs of the local arrangements to combat such diseases. (8) Many public health authorities provide gratuitous aid to doctors in the bacteriological diagnosis of tuberculosis, enteric fever, diphtheria, etc. Recently Wassermann tests for gonococci and spirochaetes have been added. (9) The local education boards provide for the medical inspection of each scholar in elementary day schools several times during the nine years of his compulsory attendance at school. Parents are advised as to treatment needed, in suitable cases are referred to hospitals (payment being made by the education authorities), and for an increasing number of conditions actual treatment is provided at school clinics (teeth, eyes, ring-worm).

So much of destitution is due to sickness, and sickness is the cause of such a preponderant share of the total destitution in our midst, that the continued administrative separation of the two problems of poverty and sickness is inconsistent with a full measure of success. The National Insurance Act of 1911 was

passed, giving sickness and invalidity benefits to all employed manual workers, and to others below an income limit of \$800 (recently increased to \$1,250), who could contribute a weekly sum considerably less than half the estimated cost of the benefits to be received. But there are inequalities and insufficiencies in this English insurance law, so that the act in its present form is generally condemned.

About one-third of the population of Great Britain is included within the terms of national insurance. Were wives and children of insured men included, it would mean two-thirds embraced in these benefits.

This able, authoritative writer proceeds to mark out further state measures for the public health.

It is, I think, clear that the state will year by year take an increasing hand in medical matters. It is useless, were it even desired, to attempt to oppose the inevitable trend toward vastly increased utilization by the state of medical science in the interests of humanity. Personal hygiene forms a rapidly increasing part of public health work. A complete service, adequate to the needs of the community, cannot be secured by a session's legislation. The motto in growth might well be "First things first." The most urgent need is a provision of hospital beds for every patient who can be more satisfactorily treated in hospital than at home. Next to this comes the provision for gratuitous medical services (e.g., maternity and infant consultations, eye, throat, ear, skin, and venereal disease, tuberculosis, X-ray departments), preferably linked around a hospital where patients can be sent by private practitioners for expert opinion. And as important as either of these desiderata is the provision of a complete nursing service, on which practitioners can call for assistance, payment not made compulsory. This will cost money, but sound health is our greatest personal and national asset, and disease is always more costly than health. "He who winds up days with toil, and nights with sleep" has "the forehand and vantage of the king," if the latter suffers in body or mind.

Hospital service in America is still all but in its infancy compared with the growth that is to be expected when the public is aroused to its need. As it is, the expense of hospital beds and care is all but prohibitive for most people save the indigent, for whom the county or city hospital provides.

There are eighty-two hospitals in the Chicago, or Cook County, district, not counting several large sanatoriums, the United States Marine Hospital, the great Cook County Hospital, and many dispensaries and asylums. Many of these are chiefly eleemosynary institutions, whose clientèle are mainly the poor. There is also a Visiting Nurses' Association which employs 100 (more or less) trained nurses who go from house to house, from case to case, ministering to the indigent and otherwise uncared-for patients. These worthy patients pay fifty cents for each visit if they are able. The charges at the various hospitals for pay patients vary considerably. At the Alexian Brothers' Hospital the prices for private rooms range from \$20 to \$25—beds in the wards from \$10 to \$14 per week. The German Deaconess' Hospital charge in the wards from \$12 to \$25—maternity cases, \$14 per week. At Hahnemann Hospital charges for private rooms range from \$21.50 to \$49 per week with bath. The Michael Reese Hospital for private rooms charges from \$35 to \$105 per week, and for ward beds \$14 to \$25.50. Its report for October, 1919, states that 1,098 patients were treated and 10,266 days of treatment given, of which 5,563, or 54.19 per cent, were free, 2,818, or 27.45 per cent, partly paid, and 1,885, or 18.36 per cent, paid in full. This may be taken as a

fair account of the proportional amount of free service that the different hospitals are bestowing. At the Presbyterian Hospital the charge is *per diem*, in private rooms from \$5.50 to \$11 per day, and in the wards from \$2 to \$3.50. The Wesley Memorial Hospital's prices are also *per diem*, in private rooms from \$8.50 to \$15, and in wards from \$2 to \$2.50.

The *New York Times* for March 9, 1919, had an article, "Booth Memorial Fills a New Want":

The new philanthropy provides a kind of hospital service which this city has lacked heretofore—private rooms at a moderate price, such as persons with small incomes can afford to pay. This work is being done by the Salvation Army and, though a large part of the public may not realize it, it is a work that the Salvation Army is peculiarly qualified to do. To the medical station (Red Cross) the Salvation Army's new hospital gives increased facilities. Meanwhile it has attractive, comfortable private rooms in a well-equipped hospital, at a price little more than the big city hospitals are obliged to charge for treatment in the wards. It is about twelve years since the Salvation Army began hospital work by engaging Dr. N. Gilbert Seymour as physician in attendance on its industrial home for women. She was able to fit up one story of its house as a hospital floor, with operating room, two wards, a small laboratory, and a nursery. Now it has been enlarged and transfigured into the Booth Memorial. The private rooms, most of which look out on the big trees of Stuyvesant Square, probably will be priced at about \$20 a week each. The establishment of such rooms has been a dream of many a physician—certainly of Dr. Seymour—for years. This is something altogether new and much needed in New York. The hospitals here charge anywhere from \$35 to \$150 a week for a private room. But no hospital is making money. They charge what they must, because with their great number of charity patients and their enormous expenses they must make their private rooms a source of income. Even in the wards patients who are able must pay:

one hospital, e.g., charges \$2.50 a day in the wards; another, \$2. One cannot get free treatment in a New York hospital unless one absolutely cannot pay. One cannot get a private room at a moderate price. For the down-and-outs everything is done. The people living on small salaries, professional people with small incomes, fall between the independently rich and the dependent poor.

This makes a pathetic story to be told in amazingly wealthy America; but when it comes to dying in a big city, and that, too, in the big common ward of a public hospital, it is liable to give one a fit of "nerves." In England of late they find use for the term, "the new poor," or "salarists," i.e., folks on a salary.

Of recent years the demand for private sanatoriums and sanitariums has developed at an alarming rate. The physical wreckage due to causes best known to the medical fraternity creates the supply of these health retreats, or rest-cure refuges, so expensive a luxury or necessity. For many cases the months or weeks spent in a luxuriously appointed sanatorium belong to the last-sickness account, which brings on the funeral and burial. A very modest sanatorium at L—, a suburb of Chicago, having small rooms, and where the treatment is a strict, all-but-starving diet, calls for a ten weeks' stay at \$30 per week. The patients appear to come from working-class homes. But consider a \$300 bill to be paid for the bare chance of recovery from a chronic ailment that after all may not yield to treatment. Surely some public means and measures should be invented to relieve these cases, using the experience of Great Britain in making like provisions, adapting the same to American conditions. It is needless to investi-

gate and report on the prices current at the large sanatoriums looming on the horizon of our big cities. The rich do not have to scan such price lists for getting well or taking a rest.

To their praise be it said, several of the fraternal insurance orders build and maintain hospitals, or sanitariums, suitably located where their ailing and sick members are sent and treated free of cost, much as our national and state governments have Old Soldiers' homes.

The Modern Hospital has published seven charts graphically showing the number and distribution by states of the hospitals and allied institutions in the United States. The total number of hospitals and institutions is 7,158, of allied institutions 1,761, in all, 8,919. The total number of beds in them all is 869,091, or about one to each 144 of the population. But the beds in general, surgical, and tuberculosis hospitals are but one to 364 of the population. The hospital provision for mental-nervous patients is 283,761 beds, or 13,552 more than those in general hospitals, public and private. Their distribution is very uneven. Kentucky has 100, Oklahoma 100, California 429, Illinois 333, Iowa 206, Massachusetts 382, New York 637, Pennsylvania 443, South Carolina 54, and Vermont 36. The ratio of beds to population in different states stares out in more contrast: Alabama one to 758, Mississippi one to 1,222, Minnesota one to 226, New York one to 171, Nevada one to 145, Georgia one to 673, Ohio one to 278, Montana one to 131, territorial possessions one to 788.

More than once during ordinary lifetime some doctor has restored one's health and vigor. But to everyone comes the inevitable last sickness. This counts in with each funeral and burial bill, and its amount may exceed what a funeral costs. 'Tis a pity that the expense of bringing a new human babe into this world-life should be only a tenth of what it costs to close dead eyes and bury a corpse, though lately midwives' services have advanced to \$20.

The following letters from prominent physicians serve to support the statements made above:

In 1876 I visited the Centennial Exposition, and on my way stopped at Washington, Pennsylvania, a small city south of Pittsburgh. In the evening, as I strolled down the main street, I saw a number of citizens entering the court-house. I asked what was going on, and was told that Dr. Le Moyne was to give a lecture on cremation. Out of curiosity I attended and had the pleasure of listening to what proved to be a very interesting question to me. It seemed that the doctor had been advocating this method of disposing of the dead for some time through the public press, and his friends wanted him to give his views to his neighbors. As the result of Dr. Le Moyne's work a crematory was established at Washington, Pennsylvania, being the first in the United States. My interest in cremation grew, and later, while in the medical school, I wrote a paper on cremation and read it before the students' society. I am sure that when once one begins to study this subject, it will be found fascinating.

In regard to the cost of physicians' fees in fatal illness, this is such a complicated subject that it is hard to render a very intelligent answer, conditions vary so much. In the first place, regarding fees, I think that, say, twenty years ago the usual charge for a doctor's visit was, on the average over the country, \$1. Often a half-dollar was tacked on for night calls, and for mileage in the country it ran \$0.50 a mile. Since the war and H.C.L. have

rolled over us, the fees have increased. Here we charge \$3 for day calls, and \$5 for night calls. Mileage runs to \$2 a mile in the country. Some physicians here in the oil-fields charge double these fees, but I imagine this might rule for an average throughout the country generally.

In regard to fatal illness, if you have a rapid disease, say, pneumonia, you might not make to exceed five visits, while if it was some prolonged illness, say, like typhoid, your visits would run to, say, twenty-five: so the character of the illness governs somewhat the cost of the fatal sickness. Now for a summary, I would say that the cost of a fatal illness for physician's fees would run from \$5 to \$25 in former times, and at present from \$25 to \$150.

While on the subject of burial I might give you a little insight to some distressing experiences I had in Mexico. Living, as I have all my life, in a country where food was abundant, I never saw a person starve to death: so when I saw folks die of starvation, it was a startling experience to me. For several years we were the only institution in operation where labor could get employment for a radius of fifty to seventy-five miles. When food got short the poor peons crowded down to our place. About the first thing they did was to go to the fields and eat sugar-cane and steal ears of corn from the stalls to eat. In a few days they would be taken with a dysentery and die. Many were so weak when they got to our place they were unable to work. We could not feed everyone who came along, as corn and food were almost impossible to obtain, and then only at great cost. We tried to tell the folks not to eat raw food, and could only give work to those who had strength to handle a hoe or do any real work. During the year 1917 we had a death roll on our ranch of an even 1,000, I think. That year we had two men under pay whose duty was to dig graves and bury the dead. Wood was so scarce coffins were out of the question. Two poles with a couple of bags sewed across were used, and the dead body with whatever rags it had on was laid on an improvised hearse, and two men, one at each end, trotted to the cemetery. Each morning one or more dead were found at our door, or about the mill or fields. It is queer what impression a dead body has on folks, especially the

ignorant. I remember one day that a half-dozen armed bandits were holding me up at the mill, demanding money and corn. Just then the leader turned his head, and I saw a queer, frightened look come over his face. What attracted his attention was a funeral procession going by. The dead body was slung between two poles, and trailing along were the family and friends. Not a word was uttered, but the bandit chief involuntarily made the sign of the cross. It was some time before he regained his composure: but I finally talked him out of the big sum he demanded and got off rather lightly at that time, thanks to a burial procession.¹

Years ago we used to be told that every death was on an average preceded by 660 days of illness. That of course meant the illnesses throughout the person's entire life, and not just the final sickness. General practitioners could furnish you some data as to the average length of last sickness and the expense for professional services. Even at the best the information would be only approximate, since many patients, particularly with chronic disease, do not have regular medical attendance, but simply send for the doctor from time to time when some special symptom develops. Others are too poor to employ a physician, and go to a hospital; or, if the sickness is a particularly chronic one, go to the county infirmary.

In the work of the surgeon his fatal cases usually terminate after a few days in the hospital, except the cancer cases, which may go home surgically well but only to die within a year or two, these being exclusive of the ones that are permanently cured. In communities where trained nurses are available I presume the great majority of those who die are attended during their last sickness by nurses, provided they can afford their services. But many are too poor and must depend on relatives and neighbors.

Some years ago when a crematory was established at Cincinnati and an attempt was made to have one at Columbus, some of our undertakers got somewhat worked up, fearing that people

¹ Letter of Dr. Herbert B. Tanner, Eastland, Texas, February 14, 1920.

would provide for their dead, at least those who were to be cremated, cheap coffins, since they were simply to be burnt up within a few hours. The undertakers' argument was that, although in one case the coffin was to be put in the ground, the end result was the same and there should be no difference in the anticipated expense. Personally I have always felt that an inexpensive funeral, including coffin and incidentals, is most in keeping with the death of our friends, particularly when so many demands arise for all the money that can be spared. My own observation has been that those who can least afford extravagance are the ones who go deepest into debt for funeral trappings.

When death follows a surgical operation, the operation is usually of the major type, and the charges would vary according to different sections of the country. In this region I presume that a fee of \$200 would be a pretty fair estimate of the surgeon's charge for operation and the after-treatment there would be between the operation and the death of the patient. In my own work I always make a large reduction in case of a fatality, notwithstanding the fact I have done my work thoroughly and properly. Most surgeons, however, make no difference, and I have heard of some who even make a larger charge, because, as they say, they never expect to get any more cases from that family, and they might as well get all they can out of it.¹

The information regarding minimum, maximum, and average costs of last sickness is a difficult matter to talk upon. I can only cite instances that have happened. Take the recent "flu" epidemic with the short illnesses, sudden deaths, and short time at hospital: (1) ten days' illness, ten calls of physician, five days at hospital, approximate expense from \$50 to \$100; (2) or with pneumonia following: two weeks' sickness, twenty calls of physician, ten days at hospital, approximately from \$100 to \$200.

Many aged die without medical attendance; many babies die without any; many cases die after a series of operations. So,

¹ Letter of Dr. James Fairchild Baldwin, surgeon, Columbus, Ohio, February 18, 1920.

at a guess, I should say that to add \$100 to \$200 to funeral and burial expenses would cover the *average* cost of last sickness, exclusive of surgery, which latter might add \$100 to \$1,000 more.¹

MOURNING APPAREL

Among items of funeral costs one item shows decided abatement—yes, in America and Great Britain all but total disappearance, viz., mourning dress. Before 1914, (the outbreak of the war) a death in the family meant hurried extra work and outlay to provide suitable deep black clothes, especially for women near of kin. This fashion of black included the stationery in home use. If mourners were poor, neighbors loaned the necessary garments. A widow might wear this heavy mourning during one or more years, or even never lay it aside. Mourning garb still is worn by the bereaved in many lands. During the war the Imperial German Government forbade the use of mourning apparel as a measure to maintain morale, fearing that the all but universal “going into black” due to prodigious army losses would reduce the people’s fighting spirit. The women of France bore their fearful tale of deaths, put on mourning, and never flinched.

One might expect that, since the armistice, because of scarcity of materials and high prices ruling for all necessities, there would be a change in the ancient custom of the accompaniments of a funeral and a curtailing of expense for mourning garb. But no, not so in France.

¹ Estimate of last-sickness costs given by Dr. Homer M. Carter, Madison, Wisconsin.

A report from the consul-general, Hon. A. M. Thackara, at Paris, made April 26, 1920, states:

Mourning garb is still all but universal in France, even for quite distant relations, such as cousins. In fact, it might almost be said that such garments form a staple part of the wardrobe of the average French family, being kept in readiness for future emergencies. A man in mourning wears either a black suit with a black tie, or in case of distant relatives merely a black band on his sleeve. A woman's mourning garb is more elaborate, consisting of a long crêpe veil, black gown bordered with crêpe, and, in case of very near relatives, of a large black cashmere shawl. Such an outfit costs from 500 francs (\$100) upward, the present prices being more than three times those prevailing before the war.

In England the opposite is true as to wearing funeral dress, for a report received from Hon. R. Stanley Hollis, consul-general at London, tells the prices of mourning goods at two of the large London dry-goods houses, that of Peter Robinson, Limited, and of Selfridge & Company, both given in April, 1920. The latter's report enters with utmost minutia into the various articles of a "widow's mourning outfit," comparing costs in 1913 with those of 1920. The total expense of a complete costume in 1913 was about \$150 (minimum), \$225 (medium), and \$420 (maximum). In 1920 the corresponding costs are \$290, \$365, and \$700. However, the statement is made that widows' mourning is not nearly as deep as formerly; very little crêpe, if any, is worn. The coat would be of gabardine, taffeta, or dull silk, according to the season. The Peter Robinson store adds: "Today's prices show an increase of from 100 per cent to 150 per cent over those of 1913, and vary according to the articles chosen. For instance, black

coats and skirts, coat-frocks, without any trimming, cost from $5\frac{1}{2}$ guineas and $7\frac{1}{2}$ guineas upward to almost any figure. Heavy mourning is not customary nowadays amongst the better classes—no one wears heavy crêpe, and the veil is the principal item worn with a widow's outfit. We only make widows' hats, toques, etc., to special order."

Another London store, Debenham & Freebody, give similar prices for mourning outfits, saying, moreover: "Our experience shows that since 1914 heavy mourning has distinctly gone out of fashion, which is of course entirely due to the war."

I conducted a similar inquiry among the large dry-goods houses of Chicago, both those catering to the wealthiest class and handling the highest grade of goods and those stores whose trade is with the crowds. Without exception I was told that the demand for mourning dress is about negligible. Where once a large section of a sales floor was set apart for deep black goods, now a scant corner is given up to this trade, and the grade of goods sold is not the same as formerly.

The beneficial effects of this new, sensible restriction in funeral outlay and worry are too patent to need extended comment. Not alone does it mean escape from severe strain on endurance in the earliest hours of mourning, and release from this extra cost, but also the heavy gloom of mourning dress worn in the house and out among friends is lifted. Such a steady reminder of personal loss and grief should not inflict its weight on all beholders and check all natural, healthy flow of feeling. Other tokens exist, unobtrusive yet sufficient,

by which the sanctities of sorrow may be safeguarded. It is safe to say that the tendency in Christian communities as contrasted with pagan has been to lessen the outward extravagances of mourning. Genuine grief is assuaged rather by that "full assurance of hope" which goes with faith in a glorified life beyond; hence whatever dress symbolizes dark and despairing thoughts goes counter to Christian expectation and is a psychological error.

THE FLORIST'S BILL

Flowers have a history associated with death and burial, though not a written one. Literary allusions abound touching the similarity between man's frailty and the fading flower. Job's lament has it, "Man cometh forth like a flower and is cut down." The much later Christian writer, James, drew the moral of "the withering grass, the flower thereof falleth and the grace of the fashion of it perisheth: so also shall the rich man fade away in his goings."

A human love of flowers makes instinctive the choice of them to serve both as joy tokens and grief tokens. Their language of emotion and sympathy lends itself to funeral uses. In France and Switzerland graves of the poor are decorated with emblems made of colored glass beads. However, it is less than fifty years ago that flowers at funerals became a general custom. The present American practice of elaborate floral display at burials in the home, at church, and on graves was unknown in rural parts. The florist and greenhouse business in its present magnitude is a recent creation. But now they

spring up like mushrooms overnight. A single wholesale florist of Chicago receives twenty-five funeral orders in a day. He estimates at \$50 the average floral cost of each burial. Not more than 10 per cent of this expense falls on the bereaved home. Friends send in tributes of consolation of this kind, especially men employed together in big works, or of the same trade group. Perhaps a man cannot get away from his job to attend his mate's funeral; he sends a floral piece with his card attached, and it speaks for him. Another may want to go to a ball game that afternoon when the burial occurs; a spray of flowers answers for him.

Formerly the florist cultivated the public taste to fancy various styles of made-up pieces—a rose pillow, an anchor, a cross of carnations, or a flower motto: "At Rest," "Gates Ajar." At present people of society prefer floral simplicity, choosing small artistic sprays, or a blanket of violets and lilies of the valley over the coffin, or even one made of orchids. But some foreign groups, as the Italians and Greeks, still cling to emblematic floral pieces. They love the show of it, and order bright colors for harps and wreaths, for "Gates Ajar," and "Our Darling." A Greek funeral may have but a cheap casket, but in the parade one or more limousines are filled with flowers. There may be thirty floral pieces at a single burial, each with a card of the donor attached, his name in large gilt letters on a ribbon. A composite wreath just completed was on its stand at the wholesale florist's ready to be sent out of town. The price for it was \$20. The costliness of flowers at burials, as undertakers admit, does not necessarily

indicate respect and affection for the dead. Too often it means mere show, family emulation, the wish "to save face." Nor are the floral gifts sent by friends an economy to the family in the long run, for each floral tribute received must be returned in kind to those next bereaved. Possibly this is one reason why the undertaker in preparing funeral notices so often adds: "Omit flowers." Partly it saves him trouble in caring for such mountains of flowers; partly the family is abundantly able to provide flowers such as they select and desire to see in the room.

It is hardly possible to make a true estimate of the total florist's bill at funerals in the United States during a year. But allowing 1,680,000 deaths annually and an average floral expense of \$50 per burial (which is a wholesale florist's figure), the amount spent on flowers at burials is \$84,000,000.

Again it is to be noted that a disproportionate part of this useless burden comes upon the poor and the plain wage-earner. This class is especially given to making a show at funerals—they glory in lavish expense at burials. Of late this may be partly due to wage-earners being so flush of money at present high rates for work, even trench-diggers getting as much as \$1.25 an hour on a nine-hour-day basis, or \$11 a day. They can now make a fling, and enjoy their chance.

This wastefulness is not encouraged by religious teachings, nor does it go without rebuke by the church. This misuse of flowers, this misplaced love of display at burials, vaunts itself in spite of the discountenance thrown upon it by church leaders. The rule of the

Catholic church is that no flowers are permitted in church at a burial service. Flowers distract attention, are out of tune with the meaning of the funeral ritual. Death is a solemn fact; it is saddening in view of the state of the soul in purgatory. Nothing should interfere with the sole purpose of intercessory prayers and the blessing spoken over the coffin, while flowers speak of joy and deaden the reality of death and dissipate serious thoughts. Though the Catholic church is said to spend more on flowers at its altars and shrines than do all the other churches together, yet its priests urge their people to simple funerals and economy at burials (save it be for Masses for the dead). The people are expected to obey the rule of the church by not bringing flowers inside its doors at a burial service, though no control is exercised over flowers at the house and in the parade, except that secret-society emblems are not tolerated in the graveyard. It is moreover customary for bishops and priests to insert in their last will and testament a clause specifying a desire for a simple burial and no flowers. A Lutheran minister expects also to instruct and admonish his congregation on matters of ordering funeral and burial in the regular course of his preaching, the aim being to discourage funeral trappings that are mere outward show and, in the case of flowers, so quickly perishable. He urges people rather to spend freely for the Kingdom of God and on enduring values.

There *is* a place for flowers in the symbolism of death; but the emphasis should be on *living* plants in bloom. What more beautiful and pleasing ornament

than a budded Easter lily and a potted rose to grace a coffin at head and foot. Anything more would mar the sentiment, would spoil the charm. The Japanese can teach Americans the aesthetic, because simple, arrangement of flowers to suit each occasion.

The churchyard, which in England and Scotland is also the graveyard, is the proper place in which to plant and tend perennial shrubs and make of it a veritable rose garden. Whoever has visited old St. Mary's parish church outside Canterbury, its walls so deeply draped in immortal ivy, must remember the ravishing beauty of it all while walking among the graves on that sweet hillside and seeing the rose bushes of varied hue mantling this quiet resting place of God's pilgrims.

At present, according to the word of our florist authority, there is no slackening of the popular tendency to indulge in costly floral tributes at funerals. Only wider intelligence, purer artistic taste, a finer example on the part of social leaders, and united influence on the part of ministers can bring in a better and more economic conduct of burial, eliminating the vulgar desire for display and omitting useless waste.

CHAPTER III
THE UNDERTAKING TRADE
SERVICES AND PRICES

A survey of the undertaking trade from the side of the public is largely case study, recounting family experiences when negotiating a funeral. Burial cannot be dealt with *en masse*, though for undertakers it holds true that somebody must bury everybody and everybody must bury somebody. In the main, undertaking rests on the firm basis of actuarial tables and vital-statistics reports. When it comes to "cases," however, sporadic attempts are being made at investigation; e.g., a *Chicago Tribune* reporter has given findings of funeral costs among certain poor of the city which amazed people not before cognizant of such facts. One alert to social-welfare affairs constantly hears of families on whom a funeral falls as a financial disaster. Hence case surveying makes no apology, though a social worker once said: "I do not want to die thinking I've never done anything but case work." Dr. Richard Cabot replied: "Case work seems to me as great a thing as anyone can do. One might as well say, 'I have never done anything but miracles.' "

In considering undertaking today certain facts are to be noted:

1. As a distinct vocation, or profession, skilled directorship of funerals is of recent origin in the United

States. Except for a few cities, coffins were made by the village cabinet-maker no longer ago than the late fifties. There were no paid directors to conduct burials, but funeral services at the home, church, and graveyard were in the hands of willing friends, including the minister. The laying out of a corpse was done by neighbors, some of whom became expert in this office.

2. Present necessity has fixed on families a legal demand for the licensed undertaker's service. Repugnance is still felt toward undertaking, as was true from the ancient days of Egyptian embalming; yet most undertakers are esteemed now for their work's sake and for personal qualities. Therefore, while surveying and discussing this new business, ample justice should be done to men and women whose professional duties require skill and peculiar aptitude for ministering in bereaved homes.

3. Nevertheless, present styles of caskets and extra costs of burial show egregious waste, and abuses creep in which raise a general outcry. Thoroughgoing investigations are in order. Some better way of burial management is exigent.

4. Undertakers themselves are aware of the swelling criticism pouring upon their trade. Still, no funeral director has been met with as yet who is not restive at mention of the situation, or who is willing to entertain the idea of state or municipal regulation by treating burial as a public utility, like other common necessities. Here is the confession, however, of one undertaker in a western town:

It is a well-known fact recognized by the trade that we are getting more for caskets than we ought; but it seems to be an

error hard to correct because the trade does not seem disposed to charge a reasonable amount for *services*. The result is that we are looked upon as robbers, when really we are the poorest paid class of men in the country. I have worked in four towns of 1,500 population and under, and in one town of 9,000. In these places I have found the undertakers making little more than a poor living. In most small towns (8,000 and under) undertakers carry on their business in connection with the furniture trade or some other line. At least half the profit comes from the other line. Now if the undertaking business is such a paying one, why do we not all get rich at it? [Then follows an account of the deplorable conditions some bodies are found in, the unpleasant exposure professional care entails, also the high cost of hermetically sealed caskets for shipment.] These things cost. You cannot compare foreign prices with our prices, because we give better service. Why condemn extravagance in funeral supplies? I never heard of a home being mortgaged to pay an undertaker's bill. Thousands of homes have been lost in recent years on mortgages given to automobile concerns. Physicians are given \$200 (usually more) for an operation which requires no more skill than some jobs of embalming. The surgical operation saves but one life. Who can say how many lives are saved sometimes by proper embalming and the disinfecting of a tubercular body and of the home? State laws licensing embalmers become more rigid continually to keep out unqualified men. We have to work one year, in some states two, before we can even try for an embalmer's license. The time is fast approaching when we shall be forced to attend a professional school for at least one year, and this will be gradually increased to three: for the field for research is almost unlimited.

This confession and apology are commended to a discriminating public. To sum up the case, associated undertakers, even for the sake of business interests, should set their house in order, institute fair reforms in favor of economy and simplicity in directing funerals,

and at least welcome attempts at state and municipal regulation with fixed price lists. But they declare that it is contrary to the ethics of their profession so to do. Such ethics need revising and correcting. Each profession is notoriously slow or unwilling to submit to improvement and resents public interference, as churches, clubs, lodges, and even saloons make manifest a similar sensitiveness.

5. For one thing, funeral directors should be freed from grueling competition in a certain area. Possibly the Undertakers' Association might succeed in eliminating the "shyster" undertaker and the small precarious dealer who, to do business at all, lays on heavy charges for service. Would they secure this by some plan of municipal control of burial? In truth undertaking is not excusable, as other trades may deem themselves to be, in respect to charging all that the trade will bear; for funeral and burial charges are in a class by themselves, i.e., are dire, forced necessities, are involved in "class" sentiments and ecclesiastical ceremonies which make the utmost demands on the family purse already emptied by medical, nursing, and drug bills. Not that the undertaker alone should consider house economics in last sickness and death, leaving to hospitals, doctors, and nurses a free, uninvestigated, and unregulated course.

6. Efforts have been made, and are being continued, by some undertaking firms to reduce the admittedly too-heavy load of funeral costs. The president of a western casket manufacturing and undertaking company invited the secretaries of sixteen

different fraternal orders to a luncheon. He placed before them his scheme to cut down by one-half the burial expenses for their members' families. When he had done speaking, one of his guests responded, telling the case of the widow of a Modern Woodman. She had a \$500 benefit policy and didn't wish to use it all on her husband's funeral. A friend advised her to try what she could do at the new half-price undertaking rooms. But a sister-in-law objected, saying, "Don't go to that place; neighbors will think you are poor and want to save on the burial." Multiplied instances like this simply prove that the undertaking trade calls for publicity to the end of the chapter. In due time legislation will step in to give public control and standardization of burial necessities and services.¹ On November 12, 1911, the attorney of the New York Central Railroad, Frank V. Whiting, told the Employers' and Workmen's Commission of Congress that "an allowance of \$100 is sufficient for the funeral expenses of an average railroad employee." The special representative of railroad employees on the commission, D. L. Cease, took issue with him, stating: "I do not believe a man could be decently buried for less than \$125 or \$150." Such disparity in estimates proves the con-

¹ Mr. C. R. Lupton, in an address on "Organization" at Springfield, Massachusetts, September 16, 1920, before the National Association of Undertakers, said that the association "plans advertising for the coming year to educate the public so as to lower the cost of funerals. . . . The public at present knows virtually nothing of the cost of funeral materials and what can be done at varying prices. A person goes to an undertaker and says, 'Give me the best,' when he cannot afford the best; whereas there are other materials that would be quite suitable and within reach of the person's finances if he or she knew of them."

fusion, or lack of information, current among intelligent Americans.

7. The public itself should keep forewarned and forearmed in regard to the undertaking trade. It is not only the poor who live on the margin of the morass of helpless poverty that need freeing from the obsession of false ideas when face to face with a burial claim, but the wisest and the richest also ought to be on guard against insistent demands of undertakers. As late as the 1919 meeting of the Undertakers' Association of America it was stated in the press that a strong memorial was drawn up to the United States Congress to order that the bodies of fallen American soldiers of the American Expeditionary Forces be brought back to the United States for interment. Many reasons spring to mind why it would be impracticable to do so, but this professional trade-move to obtain such an end should condemn it.

8. A system of regional licensing of undertakers, such as is in use in certain cities of France, would insure to each firm a definite area for his business and keep him in touch with his patrons, while protecting him by fixed rates for service and all burial supplies.¹

EMBALMING

In ancient Egypt the dead were embalmed as a religious necessity, being practiced under priestly

¹ There are about 30,000 undertakers in the United States, or one to each 3,500 of total population. On the basis of 1,680,000 deaths in the United States annually, there is an average of 56 funerals allotted to each undertaker; but this service is very unevenly distributed among them.

direction. Disentombed mummies form part of the curios of national museums, an unexpected comment on eternizing human cadavers. Embalming was held in honor also among rich Jews of Jesus' time. His own body received ritual care at the instance of Joseph of Arimathea, being joined by the disciple, Nicodemus, in this pious act. During later Christian centuries royalty at great cost almost monopolized the privilege of embalming at death. American undertakers have been foremost to introduce arterial injection as a cheap and rapid substitute for old-time embalming whereby to keep dead bodies from natural, quick dissolution, thus making the corpse presentable at a funeral. Embalming the dead obtains all but universally throughout the North across the continent. In the South it is little practiced as yet, not at all with colored people. Possibly something can be said for arterial injection on sanitary grounds. Public favor might undergo a change, however, and not accept this item of cost, were its presumed merits investigated, in view also of the narrow prevalence of this mode of embalming among cultured peoples. At present the United States and Canada mainly follow this embalming innovation.

A wide survey exposes the great difference in undertakers' charges for embalming in various cities and regions East and West. Commonly the casket price is made to cover the embalming item, camouflaging it, so to speak, but it adds a large variable cost to burial. Since nine years ago, when this survey was begun, embalming rates have advanced, and even in the same locality undertakers differ in prices for this

job.¹ In most states embalmers must take out a license. At Los Angeles, California, a model rule on this point is found in ordinance No. 30,619 (new series), section 11: "It shall be unlawful for any person to embalm the body of any dead person, or to inject any fluid into any such dead body, until the health commissioner shall have examined such body and have given a permit in writing for the embalming of such body or for the injection of fluid into the same." If it were a necessary precaution against infection or contagion to embalm bodies when death is due to such diseases, public-health offices might be expected to make embalming obligatory. Such is not the case. Rather it would seem to be a wise regulation to forbid embalming where peril would arise from exposing the remains.

Just to mark how lacking America is in cost regulation of embalming let a few localities be cited. At New York City the charge is \$35; at Thomasville, Georgia, \$25; at Gainesville, Florida, \$15; at Salt Lake City, Utah, \$25 and upward; at Boston, Massachusetts, \$10 (1911) to \$100. Reliable information is given that at points on the Pacific Coast undertakers charge \$100 and more for this service.

An extensive survey was made in 1911 concerning embalming prevalence and costs in several foreign

¹ Now and then a flash of fun lights up a somber subject. A recent report comes by way of the *London Christian World* from Boston, where it seems an undertaker's advertisement runs as follows:

For composing the features, \$1.

For giving the features a look of quiet resignation, \$2.

For giving the features the appearance of Christian hope and contentment, \$5.

"The worst of it is," said an American divine, "that they can do it."

countries. For Great Britain and colonies the data were as follows: In Canada at Montreal and Halifax the cost was from \$10 to \$20; at Leeds, England, \$15.32; Manchester, \$19.46; at Glasgow, Scotland, \$24 to \$100; at Belfast, Ireland, \$50; and at Dublin, \$155. At Cape Town, South Africa, rarely used, the cost is \$15 to \$25. At Johannesburg, only used when the body is to be transported, the usual price is \$200. In Australia at Sydney, New South Wales, the price was from \$25 to \$50; and at Auckland, New Zealand, from \$10 to \$15. At Mexico City, Mexico, embalming cost from \$25 to \$50; at Guayaquil, Ecuador, rarely done, but cost from \$25 to \$30. But note the difference in price at Callao, Peru, where the cost of embalming, including shaving the corpse and furnishing a death robe, was \$300. At Valparaiso, Chile, old-style embalming cost from \$500 to \$1,500 (gold). The same price held at Buenos Aires, Argentina. At Hamburg, Germany, the cost was from \$83.30 to \$95.20. At Antwerp and Ghent, Belgium, if done at all, it cost from \$100 to \$300, as a physician's charge. At Vienna the charge was \$200, and at Budapest from \$200 to \$400. In Italy, at Genoa, embalming, "complete" cost, was \$400, while the injection usually required in shipping a body abroad cost \$80. At Barcelona, Spain, the minimum charge was \$300. If a body is to be transported over fourteen miles, it must be embalmed and government permission obtained. Embalming is almost unknown in Japan, being used only in the case of foreigners. The English undertaker at Yokohama charged from \$50 to \$250.

It is manifest by this showing that embalming "complete" is a rare and costly service, whereas arterial injection, so common in America, is slowly making its way overseas. Contrary to what might be supposed, it appears that in subtropical lands embalming is scarcely at all practiced.

THE FUNERAL BILL AND PROFITEERING

Burial documents go with the economic signs of the times. No history of the people is complete without reference to these original sources. Who shall define luxuries, the tokens which cash in the present high cost of living? Luxuries involve everybody in their total effects. Future economists will portray the early twentieth century in high tones, funeral shadows filling the dark background. Comparative costs of burial prove that American charges for undertaking services and cemetery lots are at an excessive rate compared with what most foreign peoples pay. Moreover, were the ordinary undertaker's bill analyzed item by item, were the retail charge for a casket compared with the casket manufacturer's wholesale price, the disparity as related to any other line of goods would show a clear case of profiteering to a staggering amount.

Allow that the undertaker's expert service (chiefly embalming and disinfecting), his time and store rent, should have liberal compensation, still the stock in trade he carries, i.e., coffin and cement box, grave vault, and trimmings does not represent large capital, unless he carries rosewood and bronze caskets. A large proportion of the 30,000 undertakers have no stock on hand,

but order direct from the wholesaler's sales floor. From figures obtained at first hand it appears that the undertaker's profit on a casket ranges from 500 to 1,000 per cent. The undertaker often engages and pays for the grave, also secures the hearse and automobiles or carriages. Charges for such livery service at funerals are exorbitant. An extensive undertaking firm in Chicago sought to make a contract with a large livery firm to supply carriages at a flat rate of \$5 for each carriage, and promised to furnish fifty funeral orders per week. This proposal was flatly refused, that horse-leech firm preferring to maintain its own ruling charge of \$10. Some undertakers are known to receive discounts on certain burial necessities, e.g., mausoleum niches, besides being in collusion with industrial insurance agents to divide the spoils of a widow's policy benefit. Not a few funeral directors strongly object to this profiteering charge on various grounds, saying that for many of them undertaking is not a well-paying trade, or that the professional demands on them are severe. Yet, by confessions made, there are practices in the trade such as the unitemized bill, or making the casket carry the entire claim, which are not fair dealing with the public. Often extraordinarily heavy charges are excused on the score of the silly and ignorant wish of a casket buyer to pay a big price. Again, undertakers are met who boldly defend their extravagant prices and would increase costs of burial to and beyond the limit.

Doubtless undertakers are not responsible for church funerals, with their tendency to promote a

larger bill of expense. But proof comes that churches in certain districts and remote parishes lay "heavy burdens and difficult to be borne" upon their members by connivance with some undertaker. A correspondent wrote from North Dakota charging that priests of Polish parishes share in excessive profits of the undertaking trade. A woman of Brooklyn, New York, enters her protest against cruel ecclesiastical fees for Masses for the dead. A domestic in her family lost a distant relative by death who was poor. The maid asked for a day off that she might go out among friends to raise the amount wanted for Masses to be said—at least \$60. Later she reported to her mistress that the people who contributed to this sum were so poor that they had to go in debt to give what they did. Perhaps undertakers may take comfort from instances of this kind, showing that the pot should not call the kettle black. But the real trouble is that it amounts to *double* profiteering. "Why not begin with the church?" was the pertinent query of the informant mentioned above.

Another overcharge case coming within personal knowledge is that of a day laborer who in burying his wife paid \$60 for six carriages; the casket cost \$65; hearse and other items of the funeral bill brought the total to \$210. Case-studies might be multiplied, like that which the City Club of Chicago took up a few years ago through the chairman of its committee on funerals, Attorney Henry E. Smoot. Undertaker Joseph Jarzembowski conducted the funeral, and rendered a bill of \$100, against which the widow, who

had a child and earned \$6 a week by working all day long, protested. "It was a beautiful funeral," said Mr. J——. "There were candles all lit and a nice shroud—we put good clothes on him. Then there was the hearse and Mrs. Klyn and her friends, and the society people rode to the National Bohemian Cemetery in two carriages." But "Joe" declined to itemize his bill for undertaker's work, saying he was entitled to recompense for moving the body from the home to his undertaking rooms, though the patrol wagon of the West Chicago Avenue station did this service. It is such petty grafting which the poor are subjected to, and unless friends interpose they are defenseless. Miss Harriet Vittum, head resident of the Northwestern University Settlement, gathered data to be forwarded to the City Club and later to be presented to Mayor Harrison, in order to have the undertaker's license revoked.

However, a representative voice for the undertakers should be heard. It describes an undertaking business in a fair-sized western town, as reported nine years ago. "We supply a good black broadcloth casket for \$50, hearse \$5, embalming \$10, which covers our entire charge." (Chairs are supplied without charge.) He goes on to say: "Caskets can be manufactured in lots of 100 far cheaper by latest machinery than was possible by hand under old-time methods. There is not a single undertakers' association in the United States which has any combination, or understanding, in regard to prices. A great many men would think nothing of buying a \$500 diamond. Why should complaint be

made if they purchase a casket for their loved one to harmonize with their surroundings and their station in life? The mission of the undertaker is as sacred in its way as is that of the minister." The pity of it is that the foregoing argument defeats itself, for nowadays the majority of funerals do *not* "correspond to the station in life" of the families concerned, the funeral trappings being inappropriate to their ordinary belongings. A minister in conducting funerals often grieves at the extravagance of the outfitting of many of them. He knows that his people cannot afford such an outlay. He also is convinced that could "the happy dead" have their own say, they would forbid this fussing and display. Men do not "buy diamonds" to bury in the ground, nor to molder to dust.

Here and there an honest, brave protest is raised by a prominent person against the modern undertaking way. At a Chicago suburb a physician died in his prime of manhood and professional service. Just before his death he called his wife and laid upon her the dying charge to have made at home a plain wooden box, the same to be lined simply, wherein to lay his body for burial. He desired that no public funeral be held, no hearse, only a prayer at the grave. His wish was observed to the letter. No more impressive funeral ever was known in that village. One intelligent, sympathetic doctor uttered his profound conviction that matters in our disposal of the dead are badly wrong. Again, in a town of western Wisconsin there died the daughter of a Jewish merchant. She was the very light of her parents' eyes. Before her end she besought

that the cheapest, simplest funeral might be provided, and that the amount so saved should be devoted to some charitable object.

It cannot be expected that undertakers of their own initiative will move in the direction of regulating their trade or attempting to reduce the number of those engaged in this business. Probably half the number so employed, or at most 15,000 undertaking firms in the United States, would be ample to meet the necessities of burial work. Overhead charges would be correspondingly reduced, and the temptation to profiteering removed. But the remedy can come only through public demand and legislative action.

A more affecting desire to aid in burial economy could not be imagined than the plain prose of the following human document:

At the burial service of Elizabeth A. Adams in the St. James church, Rockford, Illinois, Bishop Muldoon read her prepared statement:

"In the name of the Father, and of the Son, and of the Holy Ghost, Amen.

"It is my will that my burying shall be as the burying of the poor. In this wish to be identified with them, as in my life I have failed to manifest the sympathies of my heart in that regard, in the first place through my own fault, ignorance, and perverted judgment, and lastly for want of means and health, I, in this last act, would offer a public reparation for all I have neglected to do that I might have done. Ah, my soul, before God I am thankful that I have come to see their wrongs. I will, then, to be buried with them in consecrated ground, my coffin to be like the coffin of the pauper, the vehicle in which it is taken for interment to be like the vehicle used for their interment. If any wish to follow my remains thus, let them do so, praying for my poor soul and the conversion of sinners to truth, justice, and love.

“Let a simple wooden cross mark the spot with the inscription: ‘I am a beggar and poor—the Lord is careful of me. Of your charity pray for the repose of my soul.’”

ROCKFORD

August 29, 1883

From time to time additional sentiments were added to this humble woman's last testament.

“I know of no other means of expressing my constant understanding of the absolute equality of all flesh, therefore this, my will, is neither a love of eccentricity, nor fanatical, but rather an earnest desire to give my testimony to the truth.”

January, 1884

In treating of the settlement of estates in the Cook County (Illinois) Probate Court, the *Chicago Tribune* (March 7, 1919) set forth a reporter's examination of twenty-nine recent undertakers' claims against estates for funeral bills. These bills for funerals ranged from \$64.05 to \$729.50. The average was \$281.30. Public administrators and judges gave particulars about adjusting such claims. James F. Bishop, former public administrator, said:

Ninety per cent of the funerals in Chicago are more expensive than the estates warrant. The trouble is that Chicago is filled with men who are holding out their palms for a silver crossing. Many undertakers are honest and would do well by the poor. I have known undertakers to argue with widows a long time to get them to take cheaper funerals. But other undertakers have runners out, or when hearing of a case through police or other channels, go to the house and find out how much insurance there is, then try to get all they can of the estate. The widow, bewildered, anxious to have an impressive funeral, tells him to go ahead. He may get \$400 out of a \$500 insurance.

Judge Henry Horner of the Probate Court said that he had noticed that bills were running higher, but thought it due to increased cost of materials. "The undertakers make a substantial profit on caskets, but on nothing else. I do not think the bills are exorbitant. The trouble is that relatives are overcome with grief and the undertaker sells them the best casket he can. I never allow big bills where the estate is small and there are minor children."

Former Judge of Probate Court Charles S. Cutting said:

I have had a good deal of experience with undertakers and I know that many of them are ready to take advantage of widows and orphans. On the other hand many of them are honest, upright men to be depended upon to do the square thing. In one case where the undertaker presented a claim against an estate for a fine chestnut coffin with exceptional trimmings, I did not allow it, and they grew so insistent over the money that I had the casket dug up. It was just plain pine and its trimmings were common. I allowed \$35 for the coffin. There is no business in which cheating is so easy. The undertaker sometimes takes \$600 or \$700 on an estate of \$1,100 or \$1,200. The widow is in no condition to bargain. "Do what you think is best," she says. I think \$125 ample for a funeral.

Here follows a sample undertaker's bill and claim, being that of P. J. Hursen against the estate of James Leekes, bonded at \$3,600: Casket, \$275; embalming, \$15; slippers, \$3; gloves, \$2; hearse, \$17; four autos, \$60; limousine, \$16.50; notices, \$10.80; grave opening, \$8; grave decoration, \$7; total bill, \$414.30. (Note that this does not include cost of grave.)

Mr. John E. Martin, president of the National Undertakers' Association, frankly stated at a banquet

given recently by the undertakers of Philadelphia that the general public thinks undertakers to be profiteers and do not hold their business in esteem as being "a profession." This address called out the severe animadversion of Mr. George E. Cobb, president of the Missouri Funeral Directors' Association, who speaks for a large following in the trade. But Mr. Martin stands to his guns, saying in reply: "Do you not know that day after day undertakers are being haled into court accused of exacting excessive prices for caskets?" This conflict of opinion among the trade themselves regarding business methods, advertising, open and honest dealing with the public, in fine, a high-minded *esprit de corps*, is illuminating as touching the charge of "profiteering."

Let the rejoinder of the president of the National Funeral Directors' Association speak for itself, as printed in the *American Funeral Director* (June, 1920):

The undertaking profession of the United States is on trial. The man who fears to speak the truth, who is so blind to his own and the public's interest that he will advocate silence when dealing with the professional status of the embalmer and funeral director, is not the type of man to lead an organization of funeral directors. I suspect, sir, that you have been negligent in your duty as presiding officer of the Missouri association.

No, the undertaker is not a profiteer. Far from it. Yet would you deny, can you deny, that the public is far from believing that he is entitled to professional recognition? And how do you suppose this public, the thinking people of the United States, regard our profession? Are you blind to the fact that the press of the country—a press which reflects the attitude of the public—is unfavorably disposed toward us? Have you ever seen an article or a treatise in a secular journal which was not, in the main, derogatory of us, of our system and our methods?

The trouble, my dear sir, lies in such attempts as you have made to conceal from the public our true status as professional men. An undertaker whose judgment is so recondite that he must needs rely on the credulity of his patrons in order to receive a just compensation for his service is a very poor specimen of the progressive mortician.

Caskets and all other articles of funeral ware should be estimated at their true value. We should not content ourselves with anything short of the strictest and most searching investigation. As professional men we are far from receiving that which is justly our due, and the multiplicity of misfits and incompetents increasing year after year is a warning that must be heeded if the profession of caring for the human dead is not to be dragged into the mire of commercialism.

Advertising is the only hope of the undertaking profession. Only through the medium of publicity can we counteract the baneful influences which are ever at work to draw us into a state which, unless we resort to educational advertising, and that quickly, must inevitably end in separation, perhaps ruin. If you want that, go on as you are, but if you wish, and I believe you do, to preserve the integrity of our professional standards, then segregation is the only remedy.

Profiteers, forsooth! To my mind the most important duty before the undertaking profession of the United States is to destroy the reproaches to which we are daily subjected because men like yourself fear to speak the truth. You know, or ought to know, that we, as professional men, are regarded with disfavor. You know, or ought to know, that out of a total of nearly 30,000 undertakers in this country, not more than one-half are able to make a decent living. You know, or ought to know, that the public does not take our claim to professionalism seriously.

I did not say that undertakers are profiteers. What I did say and what you know, or ought to know, is true, was that the prices charged by undertakers for articles of funeral ware, caskets, etc., are out of all proportion to the manufactured cost of these commodities, and that this erroneous system—making the casket bear the burden—is responsible for the unfavorable attitude of the

public toward us. Here are my exact words, taken from a published report:

“Advertising is the most potent force in the world today. If the undertaking profession is to rise to higher levels, if it is to attain to that standard dreamed of by the pioneers of this profession, then we must advertise. There is no question about that in my mind. Fear of public opinion is the greatest stumbling block to our progress. The funeral director who charges \$10 for ‘embalming and service’ is a coward, whether he knows it or not. And the funeral director who charges \$250 for a burial case which costs him \$50 or \$60, must submit to the odium which is associated with profiteering. It is not enough to say that we are honest simply because in the end the result is the same. The error lies not in the method, but in the fear that the public, those whom we serve, are unable to estimate our service—our professional service—at its true value; which is the same as saying that we ourselves are unable to estimate that service at its true value.”

I do not know if you, sir, are aware that at this very moment in Missouri and in all states of the Union, there is on foot a movement which, if those behind it are successful in the execution of their plans, will have a very serious effect on the future of our profession. It is your duty to know these things, and, knowing them, to arouse your brethren to action, and not, as you are doing, hide the facts regarding your profession from the only tribunal fitted to pass judgment on us. I care not which course my brethren pursue, but for my part, I intend to do everything in my power to dignify and elevate the profession to which I belong, and, where I find it, to expose hypocrisy and deception.

The foregoing simply shows that with undertakers a moral and professional cleavage exists as to what constitutes profiteering and publicity. Even on the basis of President Martin’s manly utterances, if the wholesale cost of fine caskets is from \$50 to \$60, such as are used in a \$250 funeral, then the margin allowed for a mortician’s service and profit on goods amounts to from

\$190 to \$200. An undertaker's bill then would read about as follows: autohearse, \$20; four limousines at \$15 each, \$60; profit on casket at 50 per cent, \$25 to \$30; embalming and other charges, \$90 to 95. The only comment to be made on this last item-at-large is that the mortician's charge for professional service tends to mount higher and higher.¹ Shall embalming, then, be dispensed with in most cases, or shall people take up with cremation as the more excellent way? Rarely is the casket opened at a crematory chapel service. A privately owned crematory managed by an undertaker at San Diego, California, supplies a funeral and cremation complete for \$50. The number of cremations there rapidly increases.

¹ Some undertakers desire to restrain the inordinate wishes of those who would run into unreasonable expense for casket and flowers. In one case reported to me a young woman absent from home had a short illness and died. The body was brought to the chapel of an undertaking firm for the funeral service. An order was received by a friend from a lady living in an eastern city for an orchid blanket to cover the coffin. This man and the undertaker conferred together over such an extravagant order, which meant a cost of \$1,200, and decided that a blanket of violets would serve as well, at an expense of \$350. On the woman's arrival, going in to view the corpse she observed that the casket was not covered with orchids but with violets. Thereupon she was incensed and demanded an explanation. The embarrassed undertaker made as good a reply as was possible, and referred her to the friend who was to negotiate the orchid deal. She roundly berated him over the 'phone. The upshot was that the violet blanket was removed and one of orchids took its place.

The same undertaker told me of a case where they supplied a handsome broadcloth casket at a price of \$350, but the mother when she came on to the funeral was dissatisfied and ordered the body taken out and placed in an expensive bronze casket, the prices of which range from \$800 to \$2,500.

BURIAL TRANSPORTATION CHARGES

How haunting are those lines of the pitiful poem which run:

Rattle his bones over the stones,
He's only a pauper whom nobody owns.

Amounts paid for transportation service for funerals are out of all proportion to the other necessities in burial bills. The country over, most undertakers own their autohearse. The amount asked by manufacturers of hearses for the body of a hearse (without the chassis) ranges from \$1,525 to \$4,200. Usually in towns its service at a burial is at a flat rate, but for an outside rural funeral the rate is by the mile. The Chicago Liverymen's Association prints a schedule of limousine funeral charges, prices varying for each of the more than fifty cemeteries, while extra special charges are laid on suburban service. Some livery establishments own limousines used only in funeral work. Limousine service ranges in price from \$17 to \$28 each, according to the cemetery visited. Thus burial transportation raises the funeral costs enormously.

Just to indicate what happens at an elaborate burial with street parade in Chicago, an undertaker told me of a recent Chinese funeral, the total bill amounting to \$1,100, of which sum \$700 was spent on limousines. The balance, \$400, went for grave, monument, and \$225 for a casket. In one auto of the long line a friend tore special paper into tiny bits and strewed these along the street to the cemetery. His object was to oblige the devil to pick up each stray bit dropped en route before

he could reach the grave to do possible mischief to the deceased.

A comparatively moderate funeral bill was shown me carefully itemized as follows: casket, \$85; grave, \$17; embalming, \$20; funeral director, \$5; flowers at door, \$2.50; hearse and limousine service, \$94.50. This account shows that nearly one-half of the funeral expense has to be laid at the liveryman's door.

So cruelly heavy is this burden felt to be that in many fair-sized towns and suburbs friends offer the use of their automobiles to convey the funeral party from house to church, and, it may be, then to the cemetery. A late funeral held in a Catholic church at K——, Wisconsin, was attended by ninety-six automobiles and three one-horse buggies. In a Massachusetts village twenty-six autos served the friends at a burial. Generally in the open country two or three hired autos at a modest price suffice for the family, but usually the only expense out is for the hearse. But in cities no such kindly free help is available, and it is among the poor of crowded districts that costly funeral parades are popular. Concerted social action definitely directed would go far to reduce, or even to eliminate, this needless transportation outlay.

In some foreign countries, and with certain churches, e.g., the Greek Orthodox, only *male* relatives and friends go to the cemetery for last rites. A serious incitement to excessive burial costs is the attendance *en masse* of members of fraternities and labor groups at burials of members, entailing a large bill for transportation. This with the funeral feasting after returning from the

grave makes true the old adage, "Eaten out of house and home."

Another enormous burial cost is that of railway transportation for a corpse (just increased by 20 per cent). A full first-class passenger ticket is bought for the boxed coffin. Unless a friend attends it on the train, the confined body pays double fare. This approximates the mileage allowed to United States senators en route to Washington and return. This high-priced railway charge gives stimulus to the practice of cremation on the Pacific Coast; for when a person dies at a remote place from home, the urn of ashes can be taken in a trunk or hand bag for interment in the home graveyard. To show that public management and supply of burial service may be introduced piecemeal, at the annual town meeting of Southampton, New Hampshire, funds are voted to pay for use of hearse and service of the town undertaker free to each citizen of the town. This cutting out one item of the funeral bill that bulks so large would ease the burden. Since this chapter was written, these additional facts have been published in England, which serve to bring out into the open how certain it is that any unregulated service of the public will soon or late be exploited in the interest of the class who claim and get a monopoly. So it is with the newly organized Undertakers' Association in England. It is the old mischief arising in fresh form, "When Jesurun waxed fat, he kicked." It is the public who are the victims of the "Jesurun" violent habit.

The following reports (1920) of efforts of the undertaking trade of England to control burial transportation

have been received through the kindness of Mr. Frederick L. Hoffman, vice-president of the Prudential Insurance Company of America:

The following letter from the Rev. G. Montague Hall, rector of Bushey, was published in the *West Herts and Watford Observer* on Saturday:

Sir: Some years ago Miss Somers, one of the Bushey Guardians of the poor, presented a beautiful wheel-bier for the use of the inhabitants of Bushey. She had noticed the great expense to which the poorer members of the community were put for the hire of costly horse hearses and carriages, and she wished to encourage the solemnity and simplicity which a walking funeral, especially in our country villages, betokens. This was 18 years ago.

A few days ago I received from the secretary of the local centre of the Undertakers' Association a letter, in which (speaking for the members of his association) he said, ". . . it is undesirable for wheel-biers to be used for funerals and removals, and I am directed to notify you that our members will decline to use a bier outside any church, churchyard, or cemetery after June 30."

This means the depriving the public of the use of the public biers, and the forcing them to use the very expensive hearses, with their thoroughbred black horses. No undertaker dare, I suppose, refuse to obey this arbitrary order of the association. To do so would be to find himself boycotted and unable to obtain the necessary furniture and requirements for conducting a funeral.

Surely, Sir, the public should be able at least to have the bodies of their dear ones taken to the grave without being forced by a private interested association to incur large and unnecessary expenses.

Even the Guardians of the poor are to be subjected to this decree, and not allowed to use their own bier. For, as you reported three weeks ago, a request has been made by the undertaker, who "carries out" the Poor Law funerals by contract, for an increase of the contracted price, in view of the fact that no wheel-bier may be used any longer.

It is because the public generally do not know of this arbitrary order that I feel it my duty to tell them.

The decree of the Watford and District Centre of the Undertakers' Association that wheel biers shall not be used for funerals, to which attention was called in *The Times* yesterday, has not been accepted without question locally.

The Board of Guardians have taken a firm stand on the matter. The undertaker responsible under contract for pauper funerals forwarded to the board a copy of the resolution which had been passed, and reported that in future he would use a hearse instead of the wheel bier which is provided by the guardians. He suggested that his contract price for each funeral should be increased by 5s., but the guardians have informed him that he must abide by his contract price, and any additional expense which the prohibition on the use of the wheel bier involves will therefore fall on his shoulders.

Local undertakers appear somewhat surprised that their decision should have been the subject of protest. It is one of the first acts of the newly-formed Undertakers' Association. The undertakers urge that the wheel bier is clumsy and does not add either to the solemnity or simplicity of a funeral, and that the possibility of the coffin falling to the ground is a source of anxiety to them. They deny that their decision puts an end to "walking funerals." They all express readiness to undertake such funerals. One undertaker said yesterday: "People who have been making arrangements for funerals have frequently asked me for walking funerals, as being 'more scriptural,' though I do not know their authority for the description. If they want to be scriptural they should wrap the body in cloths and put it in a cave."

It is admitted, however, that if the coffin has to be carried, the possibility of a "walking funeral" which has to cover any distance is not very great under the new conditions, and to this extent the poorer classes will be penalized. On the other hand, it is claimed that it is not the poor who economise on funerals but the well-to-do. With the poor wheel-bier funerals are not popular. The more imposing the display the more honour they

feel they are paying to the dead, and a hearse is nearly always insisted on.

To the charge that the decision of the association is arbitrary and that no trade organization has any right to dictate to the public what the form of a funeral shall be, there is no reply.

In some parts of South Wales the local custom is that friends and neighbours of the deceased should take turns in carrying the coffin on their shoulders to the churchyard, no matter how far away. To take part in this kindly act is regarded at once as a privilege to the bearer and as a mark of esteem for the dead and for the bereaved family.

So much is this the case that on one quite recent occasion when a bachelor squire died in Breconshire, and distant executors had arranged with an English firm of undertakers to send a hearse for the funeral, the hill folk who had flocked down from the hills to "bear" a highly popular and deeply-regretted neighbour felt greatly hurt at the action of the uninformed strangers. The difficulty was surmounted by keeping the hearse far from the house at one end of the journey and stopping it a long way short of the lych-gate at the other end, in order that the local custom might be complied with.

The custom itself is reasonably supposed to have arisen from the fact that until recently the roughness of most hill tracks prevented wheeled vehicles from approaching hill farms at all.

See Appendix A (p. 273).

CHAPTER IV

INDUSTRIAL INSURANCE

The field of burial-benefit insurance is a growing one, and its business never measures up to the death measure. The larger companies, e.g., the Metropolitan and Prudential, write regular life, sickness, and accident policies, besides burial benefits. This study deals solely with the latter. Early to take up this essential business was the Prudential Insurance Company of London, whose service quickly grew to large dimensions. The insured paid \$1 per week. Following it was the Prudential Insurance Company of America, located at Newark, New Jersey. The risks carried were usually for small amounts, i.e., from \$25 to \$175, or just enough to meet the necessary costs of funeral and burial. The very name chosen is a fortune, for surely a burial-fund policy is a simple "prudential" proposition for any man of family. No need to worry further about a coffin, a grave, flowers, the hearse and autos, or having a trifle over for Mass and the minister. The insurance agent makes it a point to pay the burial policy within a few hours of the holder's death.

Mr. John F. Dryden, former president of the Prudential, defined the purpose and function of industrial insurance as follows:

Industrial insurance is so called because the system is primarily designed to meet the needs of wage-earners employed in manufacturing industries, and the weekly premium payments coincide

with weekly payment of wages and salaries. The premiums are from 5 cents to 70 cents a week. Furthermore, the mass of people are confronted by the fact that death means a large expense, often a burdensome debt, to meet the cost of burial, or is a heavy draft on slender savings, the result of years of abstinence and foresight, or the alternative of state or private charity. However remote the chance of death . . . effective provision has become a necessity in civilized life.¹

Another fact Mr. Dryden alludes to is "the psychology of habit." Professor Schaeffle says, "Experience has demonstrated everywhere that the great mass of those working men who are poorly off will not voluntarily insure themselves." Much as the old "friendlies" and "mutuals" were doing to ease the load of death costs, it is evident that a genius for business organization and acumen could exploit wage-workers through industrial insurance and build up a huge success based on strictly actuarial and medical examination lines. Strong arguments are adduced in favor of this method of handling funeral risks:

1. One service given to the community is the demonstration of the immensity of this necessity of burial benefits.

2. Industrial insurance demonstrates the enormous burden deaths impose upon everybody. The aggregate expense account is enormous.

3. It likewise shows the insecure, non-economical methods of local mutual makeshift agencies to provide burial benefits. There is, however, one offset to Mr. Dryden's argument for industrial insurance, for it

¹ John F. Dryden, *Addresses and Papers on Life Insurance and Other Subjects*.

costs in industrial insurance 36 per cent of the premium receipts to run the business and pay dividends, as against 8 per cent cost-account in various voluntary mutual societies. Moreover, the Prudential looks only to healthy risks, leaving far the larger part of the industrial community out of court. Let even a country parson beyond the age limit of fifty-nine years apply for a policy, and he is politely shown out. But when the most is said for these big companies in the field of insurance, it remains true that their agents do not sweep in the millions of families living and dying in small villages and rural districts. These are still unprovided with protection from death costs. Probably the overhead expense of house-to-house weekly visits to collect premium dues precludes such relief.

4. A fourth reason offered in favor of the huge growth of industrial insurance is that the pauper burial rate of American cities has decreased from 185 per 100,000 in 1871 to 86 such burials in 1918, i.e., there is a reduction of 99 pauper burials per 100,000 population, and this bagatelle of advantage is made to offset the annual premium receipts of \$196,500,962. For multitudes of the poor it is a dear way out to avoid a possible pauper's grave.

The Prudential Insurance Company also made a special analysis of 1,000 cases, and found that the average funeral expenses for all ages is \$121.48, and the average claim payment is \$197.75, leaving a surplus fund to the family of \$76.27. No estimate is given, however, of the amounts paid in as premiums, yet so small a benefit to show for it. This query would not

arise in the case of ordinary life-policies, but the excessive cost of insurance to provide mainly for burial does set one thinking, and gives new point to the old adage, "The destruction of the poor is their poverty."

Mr. Dryden speaks with the authority of success, saying:

Previous to the introduction of industrial insurance as a method of family protection, the wage-earning element was compelled to rely more or less upon insecure co-operative societies, or look to public charity for aid in the event of death. Today the protection of the family by life insurance is recognized to be a social and civic duty, and a pauper burial is held to be a needless disgrace. . . . Only as a secondary consideration does the element of possible *investment* enter into the proposition, or the laudable attempt to provide the immediate support of surviving members of the family. The average premium of ten cents a week cannot perform a miracle. Yet even as the matter stands, we estimate that annually at least \$12,000,000 of the claim payments of industrial companies remains as a surplus, or provision for the more pressing needs of the family after the payment of burial and other incidental expenses.

But let anyone figure out what is the premium cost of a burial benefit at 10 cents per week. It comes to \$5.20 annually for each policy, and if in a family of five each carries such a policy, the total yearly cost is \$26. Thrift cannot face such continuous extravagance. Professor C. R. Henderson, in his work on *Industrial Insurance*, states: "We must conclude, therefore, that these companies are restricted to a very limited field of industrial insurance, and that they render a necessary service at enormous and burdensome cost."¹ Furthermore,

¹ Charles Richmond Henderson, *Industrial Insurance in the United States*, pp. 150-51, 162. Chicago: University of Chicago Press, 1909.

Professor Henderson asks, "Is universal insurance an economic possibility?" and adds, "The profit fund could carry a very large share of the burden shown by the fact that even now employers set apart a vast sum for helping workmen in time of disability in the form of contributions to sickness funds. The wages fund could bear a much heavier drain for insurance, if we can judge from the immense sums spent by workmen for objects which are destructive to health and morals" (p. 307). The inadequacy of all present efforts at mutual and state measures for protecting and aiding distressed people appears in a statement the same writer makes: "The poorest workmen of America count among their most necessary expenses the premiums which will provide money for a respectable funeral. Sickness and accident insurance come later, and the contingency of need in old age is to their imagination more remote. The colossal sums poured annually into the coffers of the industrial insurance companies are witness to the spirit of sacrifice which is inspired by the sentiment of repugnance to burial at public expense" (p. 322). "A system of state insurance (which would include protection against accident, sickness, old age, and burial) would be a very simple device and secure a large return." Of course this book was published before state legislation or employers' liability or workmen's compensation laws had been enacted by all but ten of the states.

Professor Schaeffle also says: "The fundamental weakness of voluntary insurance is that it fails to reach the class most in need of it. Obligatory insurance

(which is really state, not corporate, insurance), making the support of insurance an indispensable item of the family budget, will act upon wages in a way to raise its standard, which increased expenditure will be shifted upon the cost of production and prices, and thus made a general industrial condition without any appreciable extra hardship." But the facts do not bear out this contention so far as the workings of private industrial corporations go, for the tendency is to put a greater strain on family budgets to meet the increase in premiums paid. The amounts secured by policies in 1908 averaged \$136, whereas a few years before it was \$115. With the great increase in burial costs the average policy must be much larger now. The contract made by an industrial insurance company provides for a definite sum payable in event of death in return for a weekly premium (according to age), but in addition certain privileges and options are granted to the insured which provide for a paid-up policy after three years, for added benefits after five years, and for cash dividends after twenty years. The policy contains a provision that premiums must be paid in advance on Monday of each week for which they are due. In event of a policy being more than four weeks in arrears for non-payment of premiums, the agent is required to report the policy for lapse. Most lapses of policies occur in the early weeks of their duration when only few premiums have been paid. Policies can be revived without difficulty provided arrears do not exceed one year, but applicants must pass a medical examination, or give evidence of good health. If arrears exceed thirteen weeks, the policy

may be revived without payment of arrears, but in place thereof a non-interest-bearing lien will be issued, the amount of which is deducted from the face value of the policy when it becomes payable as a claim. In event of death, proof of death requires to be supplemented by documentary evidence: (a) claimant's certificate, (b) certificate of identity, (c) certificate of the superintendent of the insurance company or of the assistant superintendent, (d) certificate of the undertaker, (e) certificate of the attending physician.

A significant advertisement appeared in the *Chicago Daily News*, May 6, 1911, by an undertaking firm, with a black-letter headline, "Will Your Undertaker Get All Your Life Insurance?" followed by the statement: "Nearly every day in Chicago the entire insurance money of some bereaved family is wiped out by the exorbitant bill of a neighboring undertaker."

On the average an agent makes collections from about 500 to 600 policyholders, but his compensation is so adjusted that it is necessary for him to solicit new insurance. Three of the big industrial insurance companies of America write 95 per cent of the total business, carrying millions of petty risks. The magnitude of this line of insurance shows the hidden financial reservoir to be drawn upon from the lower economical levels of society.

If it is claimed that this promotes thrift, that looking ahead and saving to create a fund for burial expenses forms a thrift habit, then a fuller definition of thrift must be supplied; for thrift involves a fund that is conserved to supply *all* family needs, to meet old-age

and out-of-work demands, not just a fund to be spent outright on a single exigent emergency, as for a funeral whose usual management means an orgy of extravagance that is a kill-thrift. To be sure, a doctrine is abroad that thrift is not a virtue: rather a man should spend his income as he gets it, and let society pay for the extra necessities he can shrug away.

A communication from Mr. Royal Meeker, commissioner of labor statistics, states: "The so-called 'industrial insurance companies' have carefully propagated and fostered the desire for funeral display so that death benefits paid under our compensation laws are in large measure used merely to subsidize extravagant display in the burial of the dead. If we ever come to legal regulation of funeral expenses, such regulation must, of course, emanate either from the states or municipalities."

The regular life insurance and the industrial insurance companies of the United States rank among the mightiest fiduciary powers of the world. Their funds are interlocked with commanding banking and transportation systems of the country. The growth of the *industrial* insurance business alone during a little more than a decade has been phenomenal when one considers that it is the resources of the wage-earning and small-salaried people which are tapped to supply these immense funds. The industrial insurance companies of America, December 31, 1908, reported assets of \$481,545,768; liabilities, \$431,845,111; surplus, \$49,700,657. The number of policies in force was 19,759,868; the amount insured in them, \$2,668,595,294. The annual premium income

was \$953,736,91; annual payments to claimants, \$36,691,216; excess of premiums over claims paid, \$58,682,475. This last sum must meet overhead charges, agents' commissions, and create the fund from which to draw as policies fall due and emergency calls are made.

Statistics for other countries in 1906 reported that Germany had twenty-eight industrial insurance companies with 6,244,554 policyholders, and the amount of insurance written as \$281,263,306. Great Britain had eighteen companies carrying 26,858,618 risks on their books, with an insurance account of \$1,299,602,319. Mr. Dryden estimated that on January 1, 1909, there were 58,000,000 industrial insurance policies in force the world over. At that time the amount paid on claims ranged from \$15 to \$1,000, though the average was \$136.

The summary account of statistics of industrial life insurance companies of the United States for the year ending December 31, 1918, shows twenty-three companies reporting. Industrial insurance policies in force, 40,453,438; amount of same, \$5,629,956,453; industrial insurance policies issued, revived, increased, 6,909,315; amount of same, \$1,101,394,129; total, \$6,731,350,592. In 1910 the industrial premium income was \$109,510,535; payments to industrial claimants, or policyholders, \$45,128,890; excess of premiums over payments, \$64,381,645. For 1918 the industrial premium income was \$196,408,962; payments to industrial claimants, or policyholders, \$110,515,615; excess of premiums over payments, \$85,893,347. The industrial reserve

increase (over previous year) in 1911 was \$31,910,106. The industrial reserve increase (over previous year) in 1918 was \$67,153,715. The increase in the number of policies in force in 1908 to those of 1918 is if possible even more stupendous, i. e., from 19,759,868 to 40,453,438, or over double in number; while the amount of insurance carried grew during this period from \$2,668,595,294 to \$6,731,350,592. Besides this astonishing bulk of business in industrial insurance, the ordinary life insurance in force in 1918 was \$4,402,576,732, or a total of industrial and ordinary of \$10,032,533,185.

It gives one pause to think of the prevision for sickness, accident, and death that all the 44,309,096 individuals insured thus manifest; still they are but 40 per cent of the whole country's population: a full 60 per cent remain uninsured, save as many of them are the legal beneficiaries of those who carry insurance. The South at present is a new and virgin field for all sorts of mutual and corporate insurance companies—industrial, life, and health. Among them are the Atlanta Mutual Insurance Company (colored) and the Provident Life and Accident Insurance Company of Chattanooga, which compete in a lively way with the larger and older companies which carry 90 per cent of the entire business. Thomasville, Georgia, is a town of about 7,000 population, 65 per cent colored. It is the place for a typical survey of industrial insurance in that section. The agent of the Atlanta Mutual (colored) says that the average weekly premium collections amount to \$395 in the Thomasville field from dues of from 5 to 25 cents. Another agent (white) carries

2,400 names on his list, of whom 10 per cent are white and 90 per cent colored. In their eyes he is a veritable benefactor and counselor. He superintends a colored mission Sunday school. A sick benefit is included in these policies, which for a limited run of weeks is based at \$1 per week for each 5 cents of premium, and a burial benefit of \$10 at the same rate. The average agent carries 800 names and is called a "street agent."

An undertaker told me that before industrial insurance came in the negroes were often out on the street asking help to bury their dead. Now this seldom occurs. The usual funeral among the colored people is a simple affair, costing \$16. There is a pall-bearers' union at Thomasville, organized by a negro named Pall. It numbers from 150 to 200 members. It issues no policies; simply has a list of names and a secretary. They meet monthly in a church or hall to visit and pay dues. If a death occurs during the month, the secretary notifies members on his list and designates persons who shall have charge of the burial. Each member pays in 10 cents on demand. When a member is sick his union is expected to call on him and each friend leaves a 25-cent consolation gift. When an order for a colored burial comes to the undertaker from one of these pall-bearers' unions he invariably honors it, for he knows the account will be settled. It is not all gold that glitters; for a colored pastor asserts that industrial insurance has become a scandal among his people. Many of the insured having sick-benefit policies desire to see the good of their money, hence they sham sickness

and, by paying \$1 to a doctor get a certificate of disability, go to bed so as to draw the weekly sum during twenty weeks at most in any one year. Benefits will not be paid for "less than seven consecutive days' confinement to the bed after notification to the company." There are twenty-four stipulations very rigid in terms that might serve as loopholes for the company to avoid paying claims, or as meshes to catch the would-be shammers.

The arguments for ordinary life insurance are valid and incontestable: those for industrial insurance are backed by a very real need of the industrial workers and low-salaried men now called in England the "black-coated, or new poor." Still so severe is the strain put upon men in shops, so grave and frequent the danger from accident, so out of all proportion the cases of sickness and loss of wages, that special legislative commissions in several of the states have investigated this problem, and in certain states, e.g., Pennsylvania and California, have established compulsory compensation laws whereby a large industrial insurance fund is created to which employers and employees contribute due shares. The prime factors in any scheme of compensation and insurance are three: (1) cost; (2) security; (3) service, i.e., promptness of payment. It is claimed by its advocates that the state fund policy and program surpasses private or corporate methods of insuring the industrial classes.

See Appendix B (p. 276).

CHAPTER V

BURIAL REQUIREMENTS

LAWS RELATING TO BURIAL

A book was published in 1896 on legislation relating to the disposal of the dead. its author Sidney Perley, of Salem, Massachusetts. This work is suggestive both for what it contains and for what it lacks; for while common and statute law defines the rights of burial belonging to the humblest no less than to the greatest individual, still burial laws have not kept pace with the changes in social and economic conditions necessitated by people massing at municipal centers. Large use is made of Mr. Perley's book, however, in what follows.

To begin with last sickness—the law will suffer none to suffer for want of necessary care and medical treatment while in his extremity. The common law does not require record of death and burial, though most states provide by statute for registration of death within their borders, also of burial of those interred in the town. Dead bodies of human beings are not property in the common meaning of the word, i.e., in the commercial sense, and cannot be conveyed, attached, or taken on execution. Neither can they be inherited. Relatives have rights in the body incident to care bestowed and preservation of the remains in a proper and decorous manner. But after burial human remains become a part of the earth they are laid in, and only

civil action at common law may be brought for disturbance of the same, however indecently and impiously done. It is but trespass on the soil in which the body was buried, *quare clausum fregit*. The right of burial is that of proper and legal disposal of the dead. A dead man has rights, the greatest of which is called Christian burial. The word Christian is not a denominational term as here used, but means some proper recognition of the nature of man and the solemnity of his entrance into the world beyond. Christian burial in this sense is a term applicable to Hindu, Mohammedam, and Jew, as well as to Christians. That is to say, every person has the right to have his remains kept secure from ill treatment, from undue exposure, and from dishonor. A pauper has the same right in this respect as a man of influence. Probably many will be surprised at the fact that, when there are none who claim the right by relationship to bury a deceased person, it is the duty of those under whose roof he dies to provide sepulture. The dead body must not be cast out, exposed to violence, or so placed as to offend the feelings and endanger the health of others. The body must be carried to its grave, covered, and given proper burial. If any person upon whom this duty of providing is too poor and cannot procure a coffin and services, he is excused. He is not obliged to borrow money and create a debt for burial. The duty is then thrown upon the public authorities. However, some states make it a criminal offense not to perform this duty, and those who do this service can recover from those who ought to bury as much as three times the amount of the burial costs. Most

people desire to be buried in their home land. The law in some degree recognizes this natural wish and provides for the claim for transportation, sometimes involving thousands of miles to be covered in order to obtain burial in the home cemetery.

Then as to burial ground: The public takes exclusive right for purposes of cemetery *only*, and such right ceases when the place loses its identity as burial ground. Land may be dedicated to the use of only a limited portion of the public, e.g., for Catholic, Jewish, and Lutheran churches, fraternal and national orders, also to a corporation as well as to a person. A deed to the trustees of a church is the same as if made to a church in its corporate name. In order to secure for burial places indefinitely that care which is universally demanded, legislatures permit associations to exist with power to discharge in behalf of and for the benefit of the public the duty of providing, maintaining, and protecting cemeteries. The use of this land does not cease to be a public use because varying sums are charged for the privilege to bury in different localities of the cemetery, not even if the cost of the right is in practical exclusion of some. Corporations take land by right of domain primarily for the benefit of the public, incidentally for the benefit of themselves. It remains a public use as long as all persons have the same measure of right for the same measure of money.

The New York Court of Appeals held that the use of lands for purposes of rural cemetery associations is private and not public. Trustees of such associations have the right to divide the ground into lots and sell

them to individuals. There is no right of the public to buy lots or to bury the dead there. There is nothing in a cemetery as such in which the public per se have any interest. The fact that the burial of the dead is a public benefit does not make the cemetery public. Such being the law on the matter, it becomes a manifest necessity, does it not, that municipalities be empowered to obtain and manage cemetery property in their own right?

At common law a man can bury his dead in his own land, just as he can sow seed or plant trees there; and what he does he can permit others to do. But he must be reasonable in the use of his property, not infringing on the comfort and reasonable enjoyment of his neighbors.

A cemetery is not a public charity; as none such are public charities, no fund can be established *in perpetuum* to care for, repair, and maintain them. A gift may be made to a charity on condition that it keeps a tomb in repair, and thus the perpetual care of a burial plot can be obtained. Lots sold to individuals are to be cared for by owners and not by the association, even though the charter provides that the association out of the proceeds of sales of lots shall "keep the grounds in repair and good order." Generally the right in the burial lot is an easement only, viz., the right to use it for burial with no other interest in the fee. Courts term the right in burial lots a license only.

In early days those whose duty it was to bury performed these services themselves, or hired some person for the work as inexperienced as were they. Later

certain men made the conduct of funerals a vocation, those taking the entire charge of the remains and of burial being called "undertakers." Though the human body is not property in the strict sense, yet the undertaker with such bodies in his possession is in the position of bailee. He is responsible for damages if he allows mutilation or lets the body go out of his possession without legal authority. It becomes necessary, therefore, that undertakers be licensed and placed under regulation by cities and towns.

At first it seems startling to learn that coffins for burial have been in general use only about one hundred and fifty years. In Ireland till 1818 certain families in Wexford County buried their dead uncoffined. In the early part of the seventeenth century in England the scale of prices for interment shows a certain sum charged *with* coffin, and a much smaller amount *without*. The poor were placed usually in the old oak parish coffin for the funeral service, taken to the grave in it, but then the body was removed and interred in a shroud only. Some of these old coffins were in use during two hundred years, being kept in a niche of the wall.

A few words as to the legal understanding of "funeral expenses." These include the laying out of a body, undertaking services of the funeral, cost of the grave, and all expenses of burial and marking the grave. The law assumes that the decedent desires to be buried according to the usage of his neighborhood. The bill of expense may include notifying the family of the death, also expense of transportation if a person dies away from home, also the shroud, coffin, and "wake"

expense of the official clergy, and procuring music and the sexton's tolling the bell. Charges for feasts and entertainment at funerals should not be allowed; nor is the estate chargeable with the expense of articles of mourning garb for the immediate family. Other expenses allowed by law are for bearers and carriages (autos), grave-digging, and the cost of suitable headstones, gravestones, or monuments necessary to identify the deceased. Such expenses are allowed even when the estate is insolvent. However, the amount allowed for funeral and burial costs depends on the size and condition of the estate rather than on the rank, degree, and position of the deceased. In other words, the law and courts are more liberal toward creditors than in dealing with legatees and executors. If an estate is insolvent, or is a small one, only the cheapest burial appointments and service, and those most necessary, are allowed. Family feelings which would lavish honors on the dead must not be humored at the expense of the creditors. If an executor pays an extravagant sum for funeral expenses, the court will allow but a part of the amount, and he is responsible for the remainder of the burial bills. Should the funeral costs be too large, yet personal representatives of the family contract for them with the knowledge and consent of the heirs and other parties known to be adversely interested in the estate, the amount will be allowed.

In 1919 Justice Stephen Callahan in Queen's County (New York) Supreme Court refused to grant incorporation to the Long Island Coach and Owners' Association. He said: "I cannot approve this certificate.

The purpose of the proposed corporation as shown in the certificate is illegal and contrary to public policy." According to papers filed, the aims of the association were to improve the hearse, carriage, and automobile service given to the public residing on Long Island and in the city of New York: to protect the business interests of the members by establishing uniform terms for hire of hearses, carriages, and automobiles, and by providing for prompt payment of accounts between members for the hire of hearses, coaches, and automobiles.

The National Civic Federation labors to secure uniform state laws. Illinois has a commission on uniform legislation. Evidence the world over shows that laws on undertaking and cemetery management should be standardized and made uniform in the different states on the same grounds that support uniform laws on "incorporation, divorce, and child labor acts." The Illinois Revised Statutes on Cemeteries read:

SEC. 840, No. 8.—No officer or trustee of said cemetery association shall receive any compensation of any kind for any services rendered by him in behalf of said association except the secretary of said association, who may receive such salary as may be fixed by the board of trustees.

SEC. 841, No. 9.—No dividends shall be declared or paid to any officer or other person from the funds of said cemetery association, but the same shall be kept inviolate and to be used only for purposes of said association and care and preservation and ornamentation of said cemetery.

SEC. 846, No. 14.—The property both real and personal of any association organized under this act shall be forever exempt from taxation for all and any purposes.

SEC. 847, No. 15.—That said cemetery association when duly organized shall be a public corporation for purpose of burial ground and cemetery business only. Furthermore, that such cemetery association, heretofore organized, may, when necessary, acquire additional land by condemnation proceedings as hereinafter provided.

EMPLOYERS' LIABILITY FOR BURIAL

Employers' liability or workmen's compensation laws show a long step forward in socializing funeral costs. Within recent years thirty-eight states have enacted workmen's compensation laws; also Porto Rico, Alaska, and Hawaii. Ten states remain outside this circle of humane, socialized protection for widows and orphans against the industrial wreckage caused by accident, sickness, and death due to employment exposures. Eight states of the southeastern section, besides Missouri and North Dakota, are without compensation laws. As is stated, "the tendency of this legislation is to cover *all employments* except farm labor and domestic service, but some states still limit compensation to so-called hazardous employments." Doubtless there are cogent reasons for excluding farm labor from the application of compensation laws, though accident statistics show that nearly the largest per cent of accidents falling to each class of labor comes from the use of farm machinery. A few states have compulsory health insurance laws and create a state fund from which to pay the insured. One item of these employers' liability laws relates to funeral expenses. In general most laws allow, in addition to their insurance or compensation feature, about \$100 for burial.

The following table of the states shows how varied and non-standardized are the estimates on what is a fair undertaker's bill and on prices of graves.¹

Without knowing local conditions and standards it is hard to understand the disparity in these state estimates on burial costs, or what is deemed "reasonable" in each case. Why not a uniform minimum, or maximum, undertaker's bill for all the states? It should be borne in mind that only *employed* workmen, without dependents, are assured a decent burial under the law, though the compensation to the widow and other heirs is supposed to carry the burial benefit. This is a great gain to a large body of industrial citizens, but the far larger number of work people, also the non-employed, including children and dependents, also teachers and all professional folk, are left unprotected by anything corresponding to a compensation law, except that private beneficiary funds are administered for their benefit. Generally speaking, the people *en masse*

¹ Grouping by states last-sickness and burial-benefit amounts allowed by compensation laws, the result shows as follows: Porto Rico, not to exceed \$40; New Mexico and Wyoming, \$50; Colorado, Montana, Kentucky, Washington, and West Virginia, not to exceed \$75; California, Connecticut, Delaware, Hawaii, Idaho, Indiana, Iowa, Louisiana, Massachusetts, Minnesota, Nebraska, New Hampshire, New Jersey, New York, Oregon, Pennsylvania, Texas, Vermont, Virginia, Wisconsin, and the United States, \$100; Alaska, \$150 as burial benefit and \$150 for other expenses between death and burial (possibly a funeral feast); Illinois, Kansas, Ohio, South Dakota, \$150; Maine, Michigan, Rhode Island, and Utah, medical care or last-sickness and funeral expenses, \$200. Arizona's compensation law provides, in case of fatal accident and no dependent, reasonable expense of medical care and burial, but no sum is specified; while Oklahoma has a compensation law, but no allowance is specified as a burial benefit.

FUNERAL MANAGEMENT AND COSTS

Date of Law	States	Amount for Burial	Comments
1915....	Alaska	\$150	And other expenses between death and burial.
1912....	Arizona	150	In fatal cases and no dependents, reasonable expenses of medical attendance and burial.
1918....	California	.....	Reasonable expenses of burial not to exceed \$100.
1917....	Colorado	75	For funeral expenses if no dependents.
1914....	Connecticut	100	
1918....	Delaware	100	
1917....	Hawaii	100	If death occurs within six months.
1918....	Idaho	100	If no dependents, but employer must pay \$1,000 to industrial administration fund.
1917....	Illinois	.....	Not over \$150, if no dependent.
1917....	Indiana	100	If death occurs within 300 weeks from injury.
1917....	Iowa	.....	Reasonable expenses of last sickness and burial not to exceed \$100.
1917....	Kansas	.....	Reasonable expenses for burial, if no dependent, not to exceed \$150.
1916....	Kentucky	75	Reasonable burial expenses, not over \$75.
1915....	Louisiana	100	For expenses of last sickness and burial.
1917....	Maine	200	Not over \$200 for last sickness and burial, if no dependents, for funeral expenses.
1914....	Maryland	75	
1917....	Massachusetts	.....	Reasonable expenses for burial, if no dependents, not over \$200.
1917....	Michigan	.....	Reasonable expenses of last sickness and burial, not over \$200.
1917....	Minnesota	100	Funeral expenses
1915....	Montana	75	If death occurs within six months.
1917....	Nebraska	100	A reasonable sum, not over \$100, for last sickness and burial.
1917....	Nevada	125	
1912....	New Hampshire	.....	If no dependents, medical care and burial not in excess of \$100.
1914....	New Jersey	100	Also expense of last sickness.
1917....	New Mexico	50	
1918....	New York	100	For funeral expenses.
1917....	Ohio	.....	Not to exceed \$150.
.....	Oklahoma	.....	Oklahoma has a compensation law, but no allowance is made for burial expenses.
1916....	Oregon	.....	Not to exceed \$100.
1916....	Pennsylvania	100	For funeral costs.
1917....	Porto Rico	.....	Not to exceed \$40.
1917....	Rhode Island	.....	If no dependents, last sickness and burial not over \$200.
1917....	South Dakota	150	For burial, if no dependents.
1917....	Texas	100	Funeral benefit, also expenses of last sickness, if no beneficiaries or creditors.
1917....	Utah	150	For burial, also medical care up to \$200.
1917....	Vermont	100	If death within two years.
1918....	Virginia	.....	Not over \$100.
1917....	Washington	.....	Not over \$75.
1915....	West Virginia	.....	Reasonable funeral expenses, not over \$75.
1917....	Wisconsin	.....	Reasonable expenses of burial up to \$100.
1917....	Wyoming	50	For funeral expenses, unless other arrangement exists under agreement.
1916....	United States	100	Burial expenses and transportation of bodies of residents of the United States dying away from home, if relations desire it.

must seek their own devices to meet funeral needs. The foregoing table serves its purpose simply through stimulation to public study of this whole financial business of the disposal of the dead, and by pointing the contrasts, both as to the favored few in employment whom compensation laws provide for, and the many who must pay their own undertaker's bill, or look to the county to bury them.

BOARDS OF HEALTH AND BURIAL CONTROL

How is a municipal board of health expected to function? Doubtless all depends on the enabling ordinance creating one. The title itself suggests public health as its *raison d'être*. Sanitation and prevention of preventable sickness are its care. Therefore disposal of the dead falls to its provision, with rules governing undertaking rooms and service, also management of cemeteries and crematories in ways to safeguard the public. However, many boards of health supply meager information regarding details of burial. Rules such as exist show insufficient supervision of agencies providing funeral and burial necessities that touch people at their most sensitive moments. No direction is offered how or where to negotiate a funeral; no aid is rendered to locate the convenient cemetery; no effort made to relieve this poignant experience, or to guide persons stupefied by grief and at a loss about this whole sad business. "More harm is wrought by want of thought than by want of heart." People should not be left in ignorance as to fair funeral charges and cost of a grave, nor dependent on the guess or counsel of neighbors.

Is it asking too much of a board of health to draw up a schedule of fair prices for undertaking supplies of various grades and the ruling charge for service, e.g., embalming, robe, hearse, autos, grave, clergy and choir fees, and whatever extra items make up the undertaker's bill? Such a list should be printed and distributed freely to each householder or family. A copy of this schedule in the hands of friends who must arrange a burial or cremation would set them on this task intelligently. Besides, it would be a distinct service to the public were all the cemeteries adjacent to a large city listed and located by map, giving also prices for lots and single graves at each cemetery. There is great disparity in prices on burial lots and graves among the cemeteries; hence persons obliged to order a burial should have at hand an authoritative basis on which to estimate funeral expenses.

As things are, however, a preliminary necessity in working out burial management is simply to draw attention to the almost total lack in America of municipal control of burial. A broad saying has it: "All government is bad, but the worst government is better than anarchy." Anarchy is what prevails in American conduct of this funeral and burial business. Some years ago an investigation of both state and municipal boards of health carried on in all parts of the United States to learn the *status quo* of burial management revealed surprising neglect on this score. Most reports returned were too scant to merit notice. Some big towns are without a board of health, it would seem,

judged by the fact of no report returned; when existent, they indicate nothing as to burial management.

The question arises, Should, or can, boards of health conduct their office in the interest of full health service to all concerned, or shall their official ministry cover but a minimum limit? Should they interfere the least possible with the undertaking trade pursued as an individual competitive interest, and also allow cemetery corporations to exact all that their monopoly of burial sites will bear? Or ought strict regulation, and even control, of these euphoniously named "God's acres" come within board of health powers to stabilize grave prices, perpetual-care charges, and fix them at reasonable figures? These are revolutionary, not to say startling, questions; but nevertheless they squint at only a moderate reform as compared with what foreign cities and communes have adopted and find satisfactory.

It is common knowledge that poverty is a serious promoter of sickness and hastens on death. The necessity for an undertaker and a grave often acts as a push over the edge into lower depths of poverty. Thus the vicious circle, or endless spiral, of burial expenses involves public health and the common weal by sapping financial sources of vitality. Such facts come within the purview of health service because burial with all its accompaniments is legislated on and the public are obliged to dispose of their dead as being a first lien on whatever they possess. Legal demands or restrictions as to funeral and burial constrain the poor no less than the rich. Unless boards of health, or a special commission, say of the public parks, are authorized to step

in and deal with burial matters in a thoroughgoing way from start to finish, then the public lies open to exploitation at every point, profiteering runs riot unchecked, which means that the people's health at its home sources is attacked and depleted. Because extravagant sums are spent on funerals by rich and poor alike, this is not to be considered in the same light as other expense accounts necessarily left to private responsibility; for death and burial are of the nature of *forced* payments—no chance offered to say yes or no to it. The law takes a hand in requiring an undertaker's bill and assesses the charge for a grave to lay away one's dead in: hence the obligation rests on the city government to protect the public from overcharges by regulating prices of burial supplies. If a person is sick, law does not compel him to call a doctor. If he is hungry, or poorly clad, law does not oblige him to buy food or a new suit. But if a husband dies, then law demands that the widow or brother or other responsible relative, or even a neighbor, bury the body. Only the abject pauper at death is certain of a coffin and a grave provided by the city or county.

The following data sum up what I have learned of state and municipal attempts to arrange for the disposal of the dead. Connecticut statutes give quite minute attention to the location of cemeteries, embalming, death certificates, and cremation. The state provides for burial of prisoners at the penitentiary, the expense of funeral and burial of a prisoner not to exceed \$50 to be paid out of funds provided for the support of the state prison. The law provides for pauper burial, describes

the style of coffin and amount of costs, totaling \$22.50. This state also pays toward the funeral expenses of a deceased United States soldier or seaman \$35 and supplies a headstone for his grave at a cost not to exceed \$16.

Section 4451, page 19, allows towns and ecclesiastical societies to procure and hold lands for burial grounds, and to provide a hearse and pall for the burial of the dead. Care of neglected cemeteries is assigned to the town selectmen upon petition of twenty legal voters. Any public state institution may erect a crematory for incineration after death of bodies of those connected with the institution officially, or as inmates, and such others as may be deemed advisable.

Washington, D.C., being a municipality governed by a board of commissioners appointed by the Congress, may serve fairly as a model to show the stage reached in municipal regulation of burial. Their report on public health describes the ordering of a burial:

Whenever any person shall die within the District of Columbia, it shall be the duty of the physician to such person during his or her last sickness, or of the coroner of the District when the case comes under his official notice, to furnish and deliver to the undertaker, or other person superintending the burial of said deceased person, a certificate duly signed, setting forth, so far as the same may be ascertained, the name, age, sex, nativity (giving state or county), occupation, whether single or married, duration of residence in the District of Columbia, cause, date, and place of death (giving street and number), and duration of sickness of said deceased person.

And it shall be the duty of the undertaker, or other person in charge of the burial of the deceased person, to state in said certificate the date and place of burial, and having signed the same,

to forward it to the registrar aforesaid within twenty-four hours after such death: provided, that in case of death from any infectious or contagious disease said certificate shall be made and forwarded within eight hours thereafter.

A cemetery is maintained by the District government which has taken the place of a "potter's field" to a great extent. Were the District commissioners to take over all cemeteries serving the people at our national capital and treat them as part of its park system, or as the national soldiers' cemeteries are treated, a good beginning would be made toward economical burial regulation.

The sanitary code of the city of New York had no provision for licensing undertakers. A state law may cover this. But undertakers have a free hand in the conduct of their business save an ordinance relating to the care of a body where the deceased died of infectious or contagious disease. He may be professionally qualified or not, though undertakers, sextons, and caretakers (of cemeteries) must register at the department of health. There appears no municipal requirement dealing with undertaking rooms, their appointments, and for inspection of the same. The only cemetery regulation is that a permit to inter, or to cremate, must be obtained at the health office. Dead bodies must be placed in a metallic or tin-lined box, or a box so constructed as to prevent the issuance of any liquids therefrom. A permit is required for opening a new cemetery, for building a crematory, a vault, or a tomb. No food, beverage, or other article of human consumption shall be offered for sale in any cemetery within the city of New York's jurisdiction. The

department of health for the nation's metropolis in large part has failed to function. Its report stated that there is no public crematory, and but one under private management, whereas at least five crematories are in service hard by. With proper supervision of burial could this, which a visitor in New York recounts, be possible? Passing a large cemetery, his brother called his attention to a big lot sold to a group of men for burial use in common. He said, "They first dig down twenty-five feet for a level where to deposit a layer of corpses. Covering this with thinly laid cement, the next layer of bodies is interred, and so on till the whole excavation is filled within a few feet of the top." Could there be a stronger argument for cleanly and sanitary cremation, seeing that people are driven to practice and to tolerate wholesale burial like this near a city teeming with population? The state board of health of Pennsylvania issues a pamphlet for the direction and use of undertakers, sextons, and other persons having to do with the disposal of the dead. Municipalities control burials where contagious and infectious cases are involved. Baltimore, Maryland, controls burial to the extent of having the usual sanitary regulations to govern physicians, undertakers, and sextons as to their reporting deaths and their care of bodies for burial.

The introduction to the *Indiana State Board of Health Review* for 1918 sets forth admirably the object of its work: "The supervision of the health and life of the citizens in order to preserve health and life."

The greatest difficulty is with the law as it defines the health officer system. It provides a health officer in every county, in every city, and in every town, appointed by the local authorities.

The present law is sadly unscientific because it fails to apply modern disease-prevention methods. A gross defect in operating under the law is due to the fact that only a few doctors practicing medicine and yet appointees as health officers are educated or trained in disease-prevention methods, even in a slight degree. . . . A modern health law would be a profitable investment, bringing splendid results in freedom from epidemics, increased health, and larger wealth because of greater efficiency and happiness. A decrease of crime, insanity, and poverty would attend enforcement of a good health law. Social ills are a terrible burden for society to carry. Any reduction of them would constitute an economy and lead to community betterment.

At this point funeral and burial improvement in management comes in. Let boards of health with up-to-date practical ideals examine into the present custom of negotiating a costly burial by the poor—and *most* people are poor—then let them investigate methods made operative to simplify funerals in other lands; they would say, “We ail *here* and *here*”—and according to rules of progressive social welfare would try to introduce similar public management of burial and cremation in the United States. The direct relation of excessive funeral costs to increased poverty, and so to ill health with all its train of disability in family affairs and burdens to the state, comes within the sphere of board of health service and efficiency.

Indiana’s state board of health was linked up with the United States Public Health Service at Washington, D.C., in 1917. The economic, as well as humane, significance of a health commissioner’s work to the large community of citizens is evident from the fact that 39,785 deaths occurred in Indiana in 1917, or 13.7

per 1,000 of population. At a moderate rate of cost for each individual funeral, grave, and monument, the total cost of burials each year would be \$10,600,000 to be distributed among about 40,000 homes, 90 per cent of them families of the poor.

CHICAGO'S DEPARTMENT OF HEALTH

Chicago offers an instructive example of the origin and early struggles of a local board of health in its efforts to attain self-consciousness and to function amply. In 1835 a "board of health, consisting of seven members, was established in pursuance to an act of the legislature, authorizing the town trustees 'to make regulations to secure the general health of the inhabitants.' " In 1837 Chicago received its first city charter, which vested in the board of health certain specific powers manifestly connected with the peculiar exposure of this (then) frontier town as an entrepôt of trade and a migration center, laying it open to virulent epidemics of cholera, smallpox, and scarlet fever.

One item in its definitive duties was "to regulate the burial of the dead." Accordingly in 1842 an ordinance was passed relating to burial, whereby the city purchased a piece of land at \$25 per acre for cemetery purposes. The previous year the council, at the request of physicians, required attending physicians to "furnish a certificate to the city sexton (undertaker) before burials were made" (in this municipal burial ground). The appalling insanitary state of the city appears in the fact that during the cholera epidemic of 1849 the death-rate from this pestilence alone was one in each thirty-six of

the population. To show how the public wallowed in mire and ignorance during the "dark ages" of the fifties and sixties, it is stated that "the city council abolished the board of health and the offices of health officer and city physician on account of the existing financial depression, and *absence of any alarming conditions.*" It is added that the street commissioner was charged with the duties heretofore performed by the health officer. In 1861 (at a time when Camp Douglas was established and 30,000 soldiers were mustered into service here) the board of police and of public works was created by act of the legislature, each consisting of three members. Among other things, the board of police was charged with: (1) guarding the public health; (2) removing nuisances existing in public streets, roads, places, and highways; and (3) enforcing all health ordinances passed. In 1862 Policeman Charles S. Perry was appointed as acting health officer. Shades of the dead! His duty doubtless was to rid the streets of dead cats. Dr. N. S. Davis declared: "I know of no city, except Chicago, with a population of 110,000, that has neither a health officer, a board of health, nor any other official sanitary organization." Dr. G. Koehler, assistant commissioner of health, in his *Annals of Health Sanitation in Chicago*, states: "The whole city tract on the north shore was set aside for park purposes, including the site of the old cemetery, this tract being named Lincoln Park. In 1867 the board of health was re-established by act of the legislature, the mayor and six other persons appointed by judges of the Superior Court, three of whom shall be physicians,

constituting said board. A sanitary superintendent at a salary of \$2,500 was appointed by the board."

Instead of being named a board of health, the Chicago Department of Health was created by ordinance of the city council in 1876. Dr. B. L. McVickar was the first health commissioner. The dulness of the foregoing tale would be relieved were it told in lurid colors what severe outbreaks of dreadful epidemics occurred at frequent intervals. This was the time when a revived interest in cremation sprang up in Italy and in Great Britain, and doubtless this sanitary and scientific innovation drew favorable attention among medical men of America. The earliest recorded movement in favor of cremation in Chicago began in 1884, and it was a most ambitious undertaking. Before public sentiment on this subject had been tested, this local crematory project aimed to enforce cremation, and to do away with earth burial entirely. A cremation society was founded, of which Dr. W. H. Schick was president and Dr. R. D. Unger secretary. Also Dr. Oscar De Wolf, representing the department of health, was directly interested in it. The proposal was that the department of health, after a suitable crematory had been established, should prohibit all burial within the city limits. But the crematory never materialized, and for a considerable time little was heard of cremation here.

In 1893 the Graceland Cemetery Company (Chicago) built a crematory, which has been operated more or less actively ever since. The year 1909 saw 209 cremations in the Graceland retorts, while in 1917 there

were 412 incinerations there. Anyone who has officiated at these chapel cremation services can testify to the quiet, the comfort, the freedom from exposure in inclement weather, and the refined appropriateness of urn burial as contrasted with services held at an open grave amid depressing mortuary surroundings that go with earth burial. It was not till 1895 that funeral inspection was taken up. In 1903 the compulsory burial permit was eliminated from the state registration law out of regard for rural districts down in the state. The lowest annual death-rate from all causes in the history of the city was noted in this year, viz., 13.85 per 1,000 of population. A partial recognition of health demands for cremation came to pass in 1915 when a garbage incinerator was completed at the House of Correction with a capacity of fifty tons per day.

The year 1918 was marked by another forward step through the prohibiting of public funerals as an emergency measure during the influenza epidemic. Probably every large American municipality might present a similar story of the slow, struggling, toilsome process along the path of scientific sanitary control and improvements sought by boards of health in their efforts to conserve and preserve the vital interests of the unthinking public. Dr. Sweitzer in his book, *The Quest of the Historical Jesus*, has this reflection: "Who ever discovered a true principle without pressing it too far?" But at the present backward stage of public concern for and supervision of the proper disposal of the dead, this guarded word is uncalled for.

CHAPTER VI

CEMETERY MANAGEMENT

MUNICIPAL AND PRIVATE CONTROL

Why should not cemeteries (those not church owned and controlled) be treated as belonging to the park system of municipalities? Take Forest Hills Cemetery, just outside Boston. This beautiful terrain diversified by woods and vales is landscaped like a park; family lots are scattered about and so placed as to enhance the natural charms. Here and there wealthy patrons of art have erected monuments having symbolic excellence, depicting some scene, as, e.g., showing the Angel of Life sympathetic both with Mourning and Hope. But the broad spaces of lawn interspersed with copses lend themselves ideally to the wish for a Sunday afternoon retreat. One man, lingering near a lately made grave, and deep in tender thoughts remarked: "I never knew before that there is such a place as this."

Instead of leaving it to private, or corporate, initiative and regulation, the American city ought to provide with its park system convenient and sufficient cemetery allotments for all its population, where they may bury, or cremate, their dead: and this at public cost for graves and maintenance of the grounds after the best manner of landscape artistry. At Cleveland, Ohio, a large municipal cemetery has been opened a few miles away, and is accessible by trolley line. This seems to be a

well-thought-out part of that progressive city's city-planning scheme. The one dubious thing about it is that the city itself has in mind to make its public cemeteries a source of revenue, and hopes to realize millions of dollars from the sale of lots. Why not grant concessions, then, and have toll gates at its park entrances? Tacoma, Washington, is another city which has a spacious, splendidly located park cemetery owned by the municipality. Smaller towns, both north and south, are similarly supplied with places of burial under their own control, in which all the citizens take a civic pride.

In the United States there are 2,968 counties. Each county may be estimated to possess about thirty graveyards and cemeteries, a total in the United States of 89,040 places of human interment. A small village graveyard, having for its patrons, say, 500 people, after three generations have had its service, contains about 630 graves. On this basis for the 106,000,000 population of this country, God's acres must hold now about 200,000,000 bodies crumbled into dust. While the years fleet and ages roll by, the increase of the dead will accelerate rapidly. Hence the whole subject of the disposal of the dead deserves instant attention on the part of statesman-like minds and of welfare workers.

What is the present situation in regard to modern cemeteries near large American towns? They number 3,000, according to the Trade Circular Addressing Company. As a profiteering scheme the leading cemetery corporations of American cities appear to take the lead. Recently a prospectus sent out by the

American Marketing Company (Chicago) came to hand which sets forth the attractions of investing in stock of Fair Oaks Park Cemetery Association. One assumes that the statements in this prospectus are 100 per cent correct, albeit a safeguard is added: "The statements in this circular are not guaranteed by us, but are believed to be correct and are based on information furnished from reliable sources." Needless to describe the location of this newly opened Fair Oaks Park Cemetery save to say it is nine miles south of Chicago and is a beautiful tract of land. Under the head of "Profits and Population" it is stated that about 20 per cent of the acreage will be required for driveways, lagoons, and lawn development, 80 per cent remaining for burial purposes. The average price of lots in prominent cemeteries of Chicago exceeds seventy-five cents per square foot, and it is reasonable to expect that Fair Oaks Park Cemetery Association will be able to obtain that average price as a minimum. It is merely a matter of computation to show the profits that may be expected when we realize that there will be thirty-five thousand square feet for sale out of each acre for burial purpose, amounting approximately to twenty-six thousand dollars per acre. A tributary population exceeds 500,000 people. The mortality rate is estimated at about 2 per cent per annum, which would make the present annual death-rate run to about 10,000, which Fair Oaks Cemetery may expect to draw from, not considering Chicago proper.

The allied forms of earning power, which embrace maintenance of mausoleums, operation of crematories,

the extra care of graves, the excavations for monuments, the sales of flowers and nursery commodities, the supplying of structures, stones, fencing, and numerous incidentals peculiar to the nature of the undertaking, are not to be overlooked. Many cemeteries realize enough from these sources to pay their entire cost of maintenance. Enormous profits have been realized by stockholders in Graceland, Rosehill, and other Chicago cemeteries, where lots have sold as high as \$3 and even \$5 per square foot. Woodlawn Cemetery of New York pays 40 per cent per annum, and its shares are selling for \$175, par value \$20. Kensico Cemetery, located about thirty miles from the New York post-office and reached only by steam railroad from the city, pays from 25 to 35 per cent annual dividends, its shares (when offered for sale) at five times their par value.

The shares of Druid Ridge Cemetery, of Baltimore, advanced from the par value of \$25 per share to \$60 in four years, and those of Knollwood, Boston, from \$15 to \$65 in the same length of time; while the shares of Roseland and Linden Park, near New York, went from \$25 to \$75 in three years. As a further *exposé* of how these cemetery projects are managed, this circular goes on to take the public into its confidence, saying: "It is not the intention of the management of this cemetery to sit down and wait for people to die and be brought to it for interment before offering the lots for sale. They expect to go out among the great masses of the people in and around Chicago and give them an opportunity to secure a site admirably adapted

for the most beautiful burial place in the state of Illinois. With the coming spring the intention is to start an aggressive campaign for the sale of lots, and experienced salesmen will be engaged for that purpose."

The moral of this tale is in its bearings on the people. Commercial exploitation of the people stares one out of face, and investors are urged to share in these outrageous death profits. Let it be said that the Bohemian National Cemetery of Chicago offers lots 14×17 feet for \$180, but corner lots cost \$1 per square foot, or \$238 for a full lot as described above. Even at these figures the profits must be heavy, and people forced to bury must pay for what they get, and they can get only what the cemeteries supply at their own prices.

As a sample of the impositions that may be put upon people who come to a cemetery to purchase a grave, my informant told this story:

I went to perhaps the best known cemetery north of Chicago to engage a single grave for my daughter's burial. I made the selection at the price named. Next day, just before the funeral, to make sure there was no mistake about the arrangements, I went again to the cemetery and was met by the secretary. He urged me to get into his buggy and let him show me other lots, one of which he wished to sell me. But I could not afford so expensive a grave, and told him so. He said I could buy it on the instalment plan, but I did not feel warranted in assuming such a debt. Finally he refused to let me have the lot I had selected. Rather than yield to his demand I took my daughter's remains to the crematory in Graceland Cemetery for incineration.

Thus are persons' feelings lacerated and trampled on when the rage of commercialism invades even the consecrated places of our dead.

A banker and business man, in talking over this burial problem, said that he was convinced from his wide and confidential dealings with people in all walks of life that \$1,000 is a moderate estimate of the expenses of last sickness and funeral, including a gravestone. This was nine years ago. One can reckon the increase now. A severe arraignment of modern cemetery management is in the fact that an infant's grave is priced in one cemetery at \$6, and in another cemetery across the road the price is \$15. The Memorial Park Cemetery at Gross Point, Illinois, sixteen miles north of Chicago, was opened recently. Their price for lots with four graves is \$75 to \$200; for lots with eight graves, \$200 to \$400, which is about one-third the prices at Rosehill. Less than two years ago this cemetery tract was a farm. Its market value could not have exceeded \$500 per acre. Why should its use for the dead raise it to \$30,000 per acre? It is around the big commercial and industrial centers that exorbitant cemetery charges prevail. In matters of burial the masses of people are entirely helpless in regard to providing themselves with places of interment; they are obliged to depend upon capitalistic, stock-issuing corporations to obtain space where they may "lie moldering in the grave."

A report from the Cleveland, Ohio, Department of Public Service, Division of Parks, gives the following list of prices of cemetery lots and service:

Lots at 75 cents to \$1 per square foot (sold for cash or one-half cash, and note for the rest due in six months, when, if not paid, the property reverts to the city).

Opening a grave under 4 feet, \$3. Opening a grave 4 feet and over, \$5 (extra charge of 75 cents to dig small grave extra deep, and \$1 extra for deep large grave).

Second interment in a grave, if requiring the lowering of the first remains, \$1 extra for a small grave and \$2 for a large one; but no charge for placing a stillborn body on top in a grave. Placing two bodies in one grave is not allowed during the months from April to October unless the first body was laid extra deep.

Single lots, 4 feet and under, including interment, \$5.50; single lots, 4 to 6 feet, including interment, \$9; single lots, 6 feet and over, including interment, \$10.

Brick graves under 3 feet length inside, including interment, \$13; brick graves 3 feet and under 4, including interment, \$15; brick graves, 4 feet and under 5, including interment, \$20; brick graves 5 feet and under 6, including interment, \$22; brick graves 6 feet and under 8, including interment, \$25.

Handling vaulted graves, including interment, \$12.

The use of the public vault, body of person twelve years and over, \$3.50; extra per month, \$1; body under twelve years, \$2.50; extra months, 75 cents.

Placing stone foundations, 15 cubic feet and under, \$5; over 15 cubic feet and under 20, \$6; over 20 feet and under 80, at 30 cents per cubic foot; 80 cubic feet and over, at 20 cents per foot.

Sodding and filling lots, 30 cents the square yard.

Watering lots for the season, single grave section, \$2; two graves side by side having the same owner, \$3. Also 120 square feet and under, \$3; over 120 to 250 square feet, \$4; over 250 to 500 square feet, \$5; and 500 square feet and over, \$6.

Flower bed, vase, or basket on one grave, \$2; each additional one, \$1.

Happily the same is not true over large areas of the country. Usually neighborhood, or township, cemetery associations are organized under statutory

regulation, having a board of trustees elected by lot-holders. A family lot about 18×18 feet costs \$25; single grave, \$5. The town of Columbus, Wisconsin, owns its burial ground. Each citizen is entitled to a lot without charge, though Section 1443*b* of the state laws regarding cemetery associations provides:

The governing board of any cemetery association and every town, city, or village having a cemetery under its control, is hereby authorized and empowered to make a reasonable annual assessment upon lots in said cemetery, not exceeding one cent per square foot of lot, excluding streets and alleys, for the cleaning and care of said lots and the general care and improvement of the cemetery; and cause a notice thereof, with a copy of this act, to be mailed forthwith to each lot owner or person having charge of said lot . . . and therein direct that such lot owner or person having charge of said lot shall pay the said assessment to the treasurer of such association, town, city, or village within thirty days from the date of such notice, and such assessment shall be, and is hereby declared, a personal liability against such lot owner or person chargeable with the care of such lot, and the payment thereof may be enforced by action against such person or his estate.

Rev. Willard B. Thorp, D.D., lately of San Diego, California, describes the municipal cemetery of that city. Its cemetery board has general supervision of all cemeteries of the city, "which means little or nothing in the way of power," though having entire control of the municipal cemetery, Mount Hope.

Many years ago a large grant of land was obtained for this old cemetery, but it was badly managed. For a long time the superintendent was given all he could get out of it in lieu of salary. Two desirable sections had been set apart for the Masons and Odd Fellows, who managed to get an absolute grant of the same

which they operate as privately owned cemeteries in competition with the city. But the chief competitor is Greenwood Cemetery, opened as a private enterprise on land adjoining the municipal cemetery. They took advantage of the city's inability under its charter to contract for perpetual care by putting their ground in grass and selling perpetual care, thereby getting practically all the new business. Greenwood has a fine crematory, and is erecting a large mausoleum.

A year ago the city charter was amended so that now perpetual care can be sold with lots. The cemetery board secures such appropriations as it can from a willing but heavily taxed city, and are putting one section after another in grass. If the city council is generous, in the course of a few years the occupied part of the cemetery will be grass covered. The new lots now being sold are in the improved portion and the charge for them is on the basis of perpetual care. With the big load of old stuff on its hands the board is badly handicapped, but the rates for lots are a little lower than in the private cemetery. It was found that even after offering lots with perpetuity clause, lots were not selling. It came out that all the business of lot selling came through undertakers who got a commission from the privately owned cemetery; indeed, the largest undertaking firm practically owns it. The municipal cemetery, therefore, in order to do any business, was obliged to do it through the undertakers and grant them a discount on the regular rates. This begins to interest them in the city cemetery. There is no crematory in it. One undertaking firm has a crematory in its building downtown, but the city council forbids it to operate longer. They were able to cut rates far below the others and for a few months did a rushing business. It would seem that there was politics in the council's vote deciding that cremations could be performed only in cemeteries.

The foregoing indicates that American cities have a long road ahead of them to learn the intricacies of municipal management and public protection from corporate and private interests.

PRICE OF CEMETERY LOTS

Lewis Edwin Theiss, in *Pearson's Magazine*, 1910, has an article on "How Undertakers Burden the Grief-Stricken." Statements are made in this connection regarding the continuous increase in prices of single graves and lots in prominent cemeteries. At Greenwood Cemetery, New York, in 1890 graves sold at \$25; in 1895 at \$31; in 1904 at \$35; in 1907 at \$48.50; and in 1910 at \$51. The charge for opening a grave in 1900 was \$6; in 1907, \$9.50; and in 1910, \$11. Thus during two decades the rise in burying prices rose 100 per cent. If a box for the coffin is longer than 7 feet 6 inches, grave opening costs \$1 extra; and if the box is more than 30 inches wide, another dollar is added. A funeral party more than one-half hour late pays \$1 penalty.

At Maplewood Cemetery, New York, graves have risen from \$12 to \$20. Cemetery lots constantly go up in price the country over. This report deals with the incorporated cemetery companies which are managed for profit. A bill of attainder ought to go out against such monopolies battenning on people when most afflicted and least able to put up a defense.

Generally speaking, rural graveyards and burial associations organized under state laws are free from abuses, as above described. A good example of municipally owned and managed cemeteries is the one at Gainesville, Florida. Family lots are sold at from \$30 to \$40, and single graves at \$2.50. A similar instance is found at Thomasville, Georgia, where the new municipal cemetery takes the place of an old private, dilapidated,

unkempt burial place at the edge of town, adjoining which is the old graveyard for the negroes. The neglect and disorder reigning in those forsaken spots pass description. Now spacious grounds are opened outside city limits, one for the white citizens, the other for the colored. Burial necessities are thus kept down, and the upkeep of the cemetery is a matter of municipal concern and pride.

In 1909 the Rosehill Cemetery Company, Chicago, gave out figures showing that the price of lots (four graves) ranged from \$160 to \$220; six graves, \$240 to \$350; eight graves, from \$360 to \$475; and so upward, all including perpetual care. (Back in about 1893 the writer bought a two-grave portion of a lot at Rosehill, and paid \$60, but without perpetual care.) Regular single graves without perpetual care cost \$20, including burial. Select graves under perpetual care sold at \$40 to \$50 each. Interment charges for adults, \$5. Use of chapel, including organist, \$8. For use of the vault a deposit of \$25 was required, of which \$5 was for the first month's rent and receiving and discharging the remains, the other \$20 to insure burial in a single grave, but returned whenever the body was removed from the vault. After-charge for vaultage is \$3.50 per month. A statement dated June 24, 1919, shows how prices have risen at Rosehill. Four-grave lots now range from \$200 to \$300, and eight-grave lots from \$400 to \$720 with perpetual care. Regular single graves are \$26, including burial. Select graves with perpetual care are from \$40 to \$60. Interment for adults is from \$6 to \$10. The use of the chapel is \$5, not including

the organist. A deposit of \$31 is required for use of the vault, of which \$5 is for the first month's vaultage, the following months' charge being at the rate of \$3.50. In case a person is a lot owner, such deposit is not required.

In regard to "perpetual care," so much featured by cemetery corporations, the Rosehill Cemetery Company, of Chicago, had an extended advertisement on this matter in the *Chicago Evening Post*, February 4, 1920. "Its perpetual care fund totals over \$1,200,000. Each lot sold at Rosehill is under this provision." No less than 50 cents per square foot (now increased to 75 cents) has been taken from the amount paid for the lot and placed in this perpetual-care fund. It guarantees the lot owner "to forever care for and maintain the foundation of any monument or headstone, to cut and water the grass, fill the graves, and keep them in good order, and to re-soil and re-sod when necessary." Furthermore, "Rosehill is the only cemetery which agrees to do *specific* work on its lots, therefore before purchasing a cemetery lot it would be advisable to compare not only prices but the advantages and benefits derived from the commonly abused words, 'perpetual care.' Rosehill is one of the three cemeteries in or near Chicago which has a perpetual charter, granted by legislature. Any cemetery organized since 1870 does not and cannot possess a perpetual charter." Just to add piquancy to this frank and inviting advertisement it is further stated: "Rosehill is not 'nearly sold out,' as is often reported, but has about half its grounds yet for sale."

It is patent to any business mind that the income from this perpetual-care fund, even as it now stands at \$1,200,000, will more than provide the expenses of all the "care" required on the lots sold and those still in the market. The excess charges on each lot for "perpetual care" must therefore increase the stock dividends. It seems a pity indeed that so large an area should be available and remain unsold to be managed under a perpetual charter that causes a burial monopoly like this to exist and do business at such an extravagant cost to buyers of lots. It is good news to learn that other cemetery companies opening near Chicago since 1870 work under limited charters. In due time the public will awake to its duty and power to open community cemeteries, publicly owned and managed, adequate to present and future needs. The constantly rising prices of graves tend to force the use of cremation instead of earth burial.

In contrast it is interesting to note how the Moravian Brethren, at Bethlehem, Pennsylvania, conduct their burial matters.

Our Moravian congregation has reserved the central portion of Nisky Hill Cemetery for its own members. Any member of the congregation or child of a Moravian family has a burial-place free of charge, except for opening, walling out, and closing of the grave. We have here a custom of "walling out" almost every grave with brick, covering it with a broad slate slab. Usually also the sides of a grave during the burial are draped with white muslin caught with sprays of green laurel or other foliage. The preparation and closing of a grave for a child costs about \$12. The total average expense for burial of a child is \$45. Merely opening and closing a grave is \$5. Services of attendants of

the church are entirely free. No charge is made by the minister, pall-bearers, organist, and trombone choir, the latter both announcing a death and, at a funeral, leading the singing. This latter custom signalizes the triumph of the resurrection for all believers.

Back in 1845 by act of the legislature of Illinois the Roscoe Cemetery Association was incorporated, this for a rural hamlet of about three hundred people with its outlying farm country. The family lots in this burial ground are large, giving room for a dozen graves. In 1907 the lots in this graveyard sold at \$25, and the price remains stable. Single graves cost \$5 and the sexton's charge for opening a grave is \$5. When a funeral occurs neighbors turn out *en masse*, autos are requisitioned, or, rather, gladly offered, to convey the bereaved family and friends to the church and cemetery. The only expenses incurred are for the mortician and a hearse, for the grave and its care. A few individual lot owners pay a small annual bonus toward the upkeep of the grounds, or give a certain amount to the cemetery fund for perpetual care. But before Memorial Day comes, parties of friends repair to Burial Hill to place plants on graves and to tidy up the yard. At the spring town meeting \$50 is voted to each of the two rural graveyards, one located at the north end, the other at the south end, of the town.

AMERICAN NATIONAL CEMETERIES

Nations are tested by the reverence paid to citizens who have sacrificed life itself in devotion to public service. The first act establishing national cemeteries

was approved in 1862. The bodies of persons who served in the Civil War and who died in a destitute condition may be buried in a national cemetery. All honorably discharged soldiers and sailors of the United States wherever they die are entitled to burial in a national cemetery. Burial expense has grown with enlarged privileges. Originally the cost of headstones was \$3 each; later the contract price was \$1.35. These stones are to be of uniform size, of American white marble 36 inches long, 10 inches wide, 4 inches thick, inscribed with name, rank of soldier if above that of private, in all cases with the title of company and regiment. Stones are set in the ground to stand 16 inches above the surface. President McKinley proposed that the United States should assume, or at least share with the southern states, the maintenance of Confederate cemeteries and expense of their care. At Arlington there is a consecrated section where Confederate dead are buried near the Union dead, each receiving equal care.

Up to June 30, 1917, there had been a total of 374,002 interments in the national cemeteries, including 10,600 Confederates. Of these, 220,855 were bodies of known deceased, and 157,147 unknown persons. In all there are 84 national cemeteries, of which 47 are located in the South. The acreage of these plots amounts to 2,297 acres, the largest single area being that of the Custer Battlefield in Montana of 640 acres, the next in size Arlington, Virginia, 408 acres. Arlington heads the list in number of graves—25,006. Vicksburg, Mississippi, is second, with 17,099.

Under present army regulations the expenses incident to the interment of the remains of persons who die in United States service are limited to \$85, to be paid from the appropriation, "disposition of remains of officers, soldiers, civilian employees, etc.," being restricted to cost of casket and reasonable expenses of preparing the remains for interment. If the remains are to be shipped, the necessary transportation is also provided. Hire of hearse and other burial expenses incurred at the home of the deceased will be paid from the appropriation provided in the War Risk Insurance Act, as amended (approved June 25, 1918), on application by the relatives to the Bureau of War Risk Insurance. Headstones are furnished by the government free of charge and shipped, freight prepaid, to the address indicated by the applicants to mark the graves of deceased soldiers. Under the contract which recently expired these headstones cost \$3.89 each.

In a true sense each graveyard, rural and town, in America is a national cemetery, having its small or large quota of Civil War graves noted by government markers and on every Memorial Day decorated with flags and flowers. The late world-war has widely extended the burial area of United States soldiers lost in battle and by disease. In A.E.F. cemeteries in 967 places abroad there are 57,667 bodies. The American government holds land titles to 230 burial places classed as A.E.F. cemeteries and plots. It is said that our soldiers lie at rest in 967 different places in Europe, some in isolated graves in old French cemeteries, while 30,000 are at Romagne-sous-Montfaucon, the largest plot in

the American battle areas. Bodies buried in Germany and Luxemburg are to be moved, probably to the big battle-area cemetery at Thiancourt; those in Belgium are eventually to be concentrated in two cemeteries at Poperinghe and Waergehem. In Great Britain there will be no change. The report of the inspection of American soldiers' graves by Colonel Joseph Herron states further that "each grave is uniformly marked with a five-foot wooden cross with the name stenciled in black. A flagpole in the center of the cemetery is the only adornment. A commission of national cemeteries in France is to be appointed having power to pass on monuments that may be erected by local organizations, either to accept or reject designs submitted. The French people themselves in many villages are displaying deep sympathy and a keen sense of honor in the care given to the doughboys' graves near by. Two Americans had been killed in a hydroplane accident. Village women neatly cared for those graves and placed on them a great floral piece of bead flowers marked: *A nos amis Americains*. "These fishing villages are very poor," says the writer, "and this token had meant a loving sacrifice." Another mode of remembering these fallen soldiers is the planting of memorial fruit trees in France to replace those destroyed during the war.

WAR AND BURIAL

The shock and carnage of great battles, could they be visualized as the soldier sees them, would raise the cry, "Never again!" The horrors of mutilation and

death are indescribable. Only an artist and apostle of peace, as Verestchagin, could vividly depict in terrifying subjects—"Pyramid of Skulls" and "Forgotten"—the ghastly reality. Some kind of mass burial, or a quick disposal of war corpses, is imperative. The contrast with expensive and labored funerals in American civil life points a moral. Let an A.E.F. chaplain, Rev. Carl F. Crusius, of the One Hundred and Forty-third United States Infantry, Thirty-sixth Division, give the story:

The burying squad go out under shell fire to find the dead. Sometimes it is only scattered remains of what was a doughboy, a headless trunk or body without legs and arms, a mangled corpse. Each is laid reverently in torn garments and blanket, if to be had, then borne to a shell-hole or hastily dug trench. The two identification tags are taken, one fixed to the body, the other attached to a small board at the grave head: also articles found, as letters, diary, keepsakes, a New Testament, are sacredly preserved to be sent to families and friends in America, and, if possible, the brief account given of a soldier's end. But burial squads get callous as their heavy service increases. One must leave the rest to imagination—"It is not all of death to die."

Much the same round occurs at field and base hospitals, except that more care in burial can be given, with less hurried and worried feelings, not usually being under shell fire.

It is evident that under war conditions undertakers are eliminated utterly; no embalming, no casket, no autohearse nor automobiles, no flowers, no pallbearers, badges, and door ribbon or wreath, no cemetery's costly grave, also no cremation and cinerary urn. In a word, everything that enters into a modern plain or

extravagant funeral is cut out. It is a return to primitive, savage simplicity. Not even the solemn, meticulous care given to dead bodies among savage tribes can be indulged on a battle field. Doubtless in extreme cases the late fields of carnage witnessed quicker ways of removing the dead. The roll of "the missing" reported by armies suggests the truth. During the Russo-Japanese War in 1904-5, it was estimated that the Japanese armies suffered 167,400 casualties and deaths, while those of the Russians were 388,500. Marshal Oyama adopted incineration as a sanitary precaution in disposing of the Japanese dead.

In regard to the Turkish atrocities due to the Great War, Dr. G. H. T. Main, president of Grinnell College, Grinnell, Iowa, who served in the Near East as one of the Commissioners of the American Committee for Armenian and Syrian Relief, reported:

On the streets of Alexandropol, on the day of my arrival, 192 corpses were picked up. This is far below the average per day. One-seventh of the refugees are dying each month. At Ejchmiadsin I looked for a time at a refugee burial. Seven bodies were thrown indiscriminately into a square pit as carrion and covered with the earth, without any suggestion of care or pity. As I looked at the workmen, I saw a hand protruding from the loose earth. It was a woman's hand and seemed to be stretched out in mute appeal. To me this hand reaching upward from the horrible pit symbolized starving Armenia. The workmen told me that the seven in this pit were the first load of thirty-five to be brought out from the village that morning. The cart had gone back for another load.

What a mercy, to say nothing of a sanitary safeguard, if these starved bodies could have been cremated.

After the war the problem of living is a battle, too. The moral of it, for survivors, is to make civilians modest, to make men plain and simple about obsequies and burial when recollection comes into play of the myriads of soldiers' graves over there in France, in Great Britain, in Italy, and in Russia. Those hero-spots of sacred earth are kept green and blossoming by tender hands of the allied women. The war among its other lessons instructs peoples in deepest sentiments associated, it is true, with honest, frank economies. One look in Sleepy Hollow and Mount Auburn, the Concord graveyard, viewing those plainest of burial stones above the dust of an Oliver Wendell Holmes, an Amos Bronson Alcott, and like men of letters, gives a jog to the usual American folly in choosing grandiose and spectacular monuments, obelisks, and the like, which uglify modern cemeteries. These are only outdone by the "tenement-tomb" structures, called community mausoleums.

But in treating war and burial, only the fringe is touched by dealing with battle-field burials. At a recent meeting of women at Zurich, Switzerland, reported in *The Survey* of June 4, 1919, Dr. Stoecker, head of the Mütterschaft movement, Berlin, estimates that 50 per cent of the babies born in 1918-19 had died. From Vienna Frau Kulke brought figures showing that the average weight of children of six years is ten pounds under normal. Many children of five, six, and seven are too weak to walk. Babies cannot endure any light infant malady. The death-rate is so terrific that funerals are not held; parents wrap the little bodies in newspapers and take them on trains at night to ceme-

teries for burial. "Austria is in a worse plight than India has been during any famine." Human data like these are to be known and judged in all their relations. Burial is one of the universal relations. The strain of household economics, of industrial economics, and of national economics is felt most severely at the *burying* point.

See Appendix C (p. 279).

CHAPTER VII

THE MONUMENT AND MAUSOLEUM TRADE

It is a far cry from the dull-gray slate slabs seen as gravestones in many a New England graveyard and the later brownstone, weatherworn slabs, their inscriptions undecipherable, to the modern marble and granite tombstones which disfigure cemeteries. The crowded and ugly aspect of most burial places shows the necessity for a recognized standard of cemetery management ruled by artistic canons.

Gravestones mark one of the earliest interests man had, ever to perpetuate the family name and hold sacred the dust of the dead. Still, three generations suffice to remove all trace of local and kindred pride in a lot and its monument. Whole graveyards are found in total neglect, the headstones tilted and half sunken, the engraved skull and bones or angel head at top, while partly below ground are the queer epitaphs, mementoes of a past age's reaction to death and the life beyond. Their cost must have been negligible, even in days of money scarcity. What they give to perennial curiosity and amusement is worth the price. One such runic rhyme serves as a sample:

Pain was my portion,
Physic was my food,
Sighs were my devotion,
Drugs did me no good,

Christ was my Redeemer,
 He knew what was best,
 He relieved me of my pain,
 And takes me to his rest.

A visit to rural and city cemeteries today strikes one with the advance in size, cost, style, and display shown in gravestones decade by decade during the past fifty years. Each family lot vies with the next in its showy monument. One of Barre granite placed in a tiny village burial ground cost \$8,000, so I was told, and is the boast of the town. In a small nearby city a family tomb built on Greek temple lines set a new standard of expense fifteen years ago, costing \$25,000. Ten years ago the curator of Graceland Cemetery (Chicago) said to me that the gravestones in that comparatively small cemetery represented an investment of \$3,000,000—"the most perishable kind of property," he added.

The famous Campo Santo, or *Cimitero di Staglieno*, at Genoa, Italy, is perhaps the supreme word in splendid monumental ornateness. Its noble site lends itself to gravestone display. As the curator conducted me about, we noticed a lady in deep mourning kneeling beside a newly filled grave; then he remarked, "But they so soon forget."

Often the monument trade haunts the vicinity of a large cemetery. Their business places and advertisements in magazines and papers indicate how widely patronized is this nonessential production. Their prices on small, plain granite headstones range from \$60 up. A modest lot monument costs \$500, and for

more pretentious stones mounts into thousands of dollars. Probably the mass cost of gravestones and mausoleums in America reaches into the hundreds of millions of dollars. But massing these facts is less impressive than simply to fall back upon case studies, learning what this or that man has spent on his monument or a widow has taken from the modest estate for a gravestone. It is not alone the cost of monuments that is to be considered; perhaps even more is it a matter of good taste, of social culture, that is involved. The Swiss method in Canton St. Gall, which provides for plain and inexpensive, if not uniform, headstones, points to the right standard. A similar rule holds in certain Moravian churchyards of America. The most notable example is found in the national cemeteries of the United States set apart for the burial of bodies of men of the army and navy. Each grave is marked by a simple headstone, while larger monuments are raised as memorials to regimental and corps units of command.

The statement comes from England that the policy of uniformity adopted by the Imperial Graves Commission in the treatment of the last resting-places of the heroic dead was approved by almost unanimous vote of the House of Commons. Mr. Asquith said in support of this measure, "These men, be they officers or be they rank and file, who fought with the same courage and devotion, and fell in the same cause, should have their names and services perpetuated by the same memorial." In France and Flanders there are no fewer than 500,000 graves, and ten years must elapse before

the work of erecting the tombstones is completed. The government's intention is to erect "stones of remembrance" in conspicuous sites on the battle fields. These gigantic Portland stones, each weighing about ten tons, would endure for two thousand or three thousand years. On each of them would be the inscription, "Their name liveth forevermore."

Has anyone ever heard criticism or complaint directed against the national cemeteries at Arlington or Gettysburg? Those serried ranks of low stones are eloquent of the equal, last, full measure of devotion our citizen soldiers paid to preserve the Union. But how shall the ordinary cemetery attain a like mastery of simplicity and economy? Naturally one must expect that the granite quarries at Barre, Vermont, and the marble cutters will push their business of monument-making. Graveyards will go on being filled up with inartistic trash, so that, just as the trees cannot be seen for the woods, any artistic sculpture is hidden by meaningless or ugly things that cumber the ground. The worst example of this overcrowding of graves is seen in the Cemetery Pere la Chaise, at Paris, where the beautiful canopied monument of Abelard and *Èloise* is placed amid a huddle of irregular graves in an obscure spot. Municipal cemeteries and regulations are in a position to avoid such infelicities.

In this matter of memorials account should be taken of immemorial human sentiment touching interment and a lasting token of love and respect. We do not forget the "Elegy" with its plaintive appeal to what is deepest in man's heart:

Yet e'en these bones from insult to protect
Some frail memorial still erected nigh,
With uncouth rhymes and shapeless sculpture deck'd,
Implores the passing tribute of a sigh.

Their name, their years, spelt by th' unlettered Muse,
The place of fame and elegy supply:
And many a holy text around she strews
That teach the rustic moralist to die.

How little do we understand the age-long feeling of the poor and ignorant. Jane Addams in her *Long Road of Women's Memory* tells of "a tall, gaunt woman broken through her devotion, who seemed to have attained but one of her starved ambitions. When a friend tenderly placed a pair of white satin slippers upon the confined feet of her old mother, who for more than ninety years had traveled a long, hard road, the loving heart of the aged daughter overflowed: 'It is herself would know how I prayed for white satin shoes for the burial, thinking how they might make it up for mother, she who never knew where the next pair was coming from and often had to borrow to go to Mass.' We could but recognize the epitome of the hard struggle of the very poor, from the moment they scramble out of their rude cradles until they are lowered into their 'partial payment' graves."

Is there any other place on earth where the democracy of humanity ought to be so manifest as in God's acres? Why not originate a reform whereby the minimum of ornamentation and show appears in gravestones and the maximum artistic effect belongs to the parklike landscape qualities of the burial grounds? This is true

of Forest Hills Cemetery near Boston. The Cemetery Association of America could use its counsel and influence to bring about this essential improvement in the regulations of burial grounds everywhere.

That deeply religious man, Sir Thomas Browne, M.D., in his *Religio Medici*, the "Religion of a Doctor," points the moral to this monument-study, saying, "At my death I mean to take a total adieu of the world, not caring for a monument, history, or epitaph, not so much as the bare memory of my name to be found anywhere but in the universal Register of God."

MAUSOLEUM BUILDING

One of the seven wonders of the ancient world was the tomb built by Artemisia at Halicarnassus in honor of her deceased husband, Mausolus, king (377-53 B.C.) of Caria, Asia Minor. On a base 65 feet high stood a temple of white marble with Ionic columns, the whole surmounted by a pyramid bearing a *quadriga* carrying heroic figures of Mausolus and Artemisia. The height of this structure was 140 feet. Every mausoleum takes its name from that Carian king and his tomb. In 1522 the Knights of St. John pillaged it to build the citadel of Budrum. Later mausoleums are those of the emperor Hadrian at Rome, now known as the Castle of San Angelo, so often a stronghold of popes in troublous days; that of Cecilia Metella far out on the Appian Way; that of Queen Victoria and the Prince Consort at Frogmore in Windsor Park, where also Edward VII is entombed. America, too, has many impressive mausoleums, e.g., that of General

Grant on Riverside Drive, New York City, and of Abraham Lincoln at Springfield, Illinois.

It has been left to recent years to see the invention of the community mausoleum. These immense concrete-reinforced structures are faced inside and out with marble or other choice stonework. In 1909 the first sanitary mausoleum was put up in a country churchyard at Ganges, Ohio, five miles east of Shelby. The construction was based on a United States government patent issued in 1907 to W. I. Hood and J. W. Cheerown. That earliest community mausoleum contained ninety crypts and was bought by W. S. Roush and other families of Ganges. Thus started in a remote rural graveyard but a decade ago a remarkable innovation in the style of burial. True, as long ago as 1862 the city of Liverpool, England, built a large "columbarium," it might be called, in the Liverpool cemetery. This mausoleum was divided into "arches," or compartments, each containing a group of twenty crypts, or catacombs. With each crypt purchased went the right to place a memorial tablet in the mausoleum chapel. The cost of a crypt seems reasonable—only about \$30.

Compare this now with the stupendous proportions to which the community mausoleum enterprise is growing in all parts of the United States and Canada. The Eastern Mausoleum Company, located at Buffalo, New York, is but one of many incorporated concerns engaged in this profitable business of erecting huge tenements of the dead, either in connection with cemetery corporations or on land bought for this special

purpose. At first grave doubts were entertained as to the solidity and maintenance of these untried multiple tombs. Many cemeteries refused to grant the right to build them within their grounds. But now new cemeteries are opened, one feature or attraction of which is a splendid community mausoleum, e.g., at Atlanta, Georgia. A notable one is in Rosehill Cemetery (Chicago), costing \$500,000. In Greenwood, San Diego, California, both a crematory and a mausoleum are found.

A few words shall suffice to give the arguments depended on to win public approval to this burial invention. First is the sanitary objection to earth burial. This is a sound and wholesome reason to press. Strong claims are made for the scientific construction of the crypts in such a concrete building supplied with vents and septic tanks to let off effluvia and to render innocuous the gases from corpses. Second is the sentiment appealed to, which desires the permanent preservation of the remains of the beloved dead. It is claimed that bodies in time are practically mummified in such sealed and sanitary crypts. Cremation as the safe and sanitary way to dispose of dead bodies is allowed, but it is assumed that people have an innate horror of the fiery ordeal of cremation. Third is the family bond cherished by ownership of a compartment and chapel reserved for their private use, also the protection afforded at times of burial from exposure and unpleasant reminders of death which go with earth burial. Fourth is the plea that by entombment in a mausoleum crypt the body is immune from grave desecration or other

disturbance of corpses, as is liable in or near large cities. Fifth is the statement that the cost is not prohibitive, according to the estimates presented. Of this I shall say more later. Sixth is the provision made for a mausoleum fund for repairs and oversight in perpetuity. At an early stage of this enterprise it was objected that this reserve fund was inadequate: that the construction is such that the building would fall into ruin, and this fate has already befallen some of the hastily and cheaply built mausoleums. It may be counted on, however, that families rich enough to invest \$50,000 in crypt and chapel will provide funds from their estates sufficient to care for their deadhouse beautiful, or have a binding contract with the cemetery company to maintain it.

Now for a description of the workings of one of these incorporated mausoleum companies. The International Mausoleum Company has its main office at Chicago and is capitalized at \$1,500,000. American patent and copyrights protect this company in the manufacture and building of mausoleums of reinforced-concrete construction. City and county rights are sold to local mausoleum associations organized by advance agents, and then each community erects its own multiple tomb. It was said that a building to hold 500 crypts usually costs \$40,000. This estimate belongs to a few years ago. But on this basis the subscription price at which crypts are sold to individual members of the mausoleum association is based on a valuation of \$75,000. Of this sum \$2,500 was reserved as an upkeep fund. The remainder, or \$32,500, is the profit going to the promoter,

the Chicago concern. Each of the 500 crypts is valued at \$150, and for a family of five persons the cost would be \$750. The procedure in securing subscribers is for an agent to canvass the town; he asks subscribers to sign a note, say, of \$150 (price of single crypt), or for as many reservations as are desired. One-third of the subscription note is paid when the mausoleum foundations are laid, one-third when the building is ready for the roof, and the balance on completion of the structure.

That families are easily captivated by this burial scheme is evident from the rapid increase of community mausoleums widely scattered. But a few thoughts spring up inevitably. So far from being "community" affairs, these exclusive tombs are entirely undemocratic in idea and form. Were any popular outbreak or revolution to come, these privileged family tombs would be among the first things wrecked and rifled. Moreover, by no possibility could an adequate supply of such pretentious "morgues" be built to keep up with the constant procession of the dead moving toward burial. All burial plans require the long look ahead. Prudent prophets affirm that within a generation or two 200,000,000 souls will be living in the great basin of the Mississippi alone. As it is, how all but impossible it is to build dwellings for the growing population of cities; then think of the ineluctable sight of either graves or huge mausoleums to meet the demands of increasing millions. Dr. Dorsey describes the appearance of whole countrysides in overpopulous China.

Six thousand souls to the square mile and people dying for six hundred years and no grave forgotten; still many remain

unburied waiting for a lucky day or place. Little knolls, big knolls, coffins of stone, coffins of wood, exposed to the elements, and graves with fine stone gateways and guardian animals and men in stone, and tree-embowered graves within square hedges; graves with earth walls clothed in thistle and red clover; stone graves painted white, with a banner fluttering over them. There are no cemeteries in China: China is a graveyard.

Does America intend to repeat the Chinese course of events? There is one benefit that comes from going to folks with this mausoleum proposition. Like the life insurance agent, who with business assurance visits men with his actuary tables and writes policies on the strength of the fact that "it is appointed to man once to die," so the mausoleum agent approaches the forgetful and unthinking person with the equally universal fact that the dead must be buried, and it is the part of wisdom for each head of a family to secure betimes a satisfactory place and way to care for his dead. Too few men realize, or are willing to be reminded, that a Damocles sword hangs over them. Even few have the wit to admit for their life-policy and practice, "Let us eat, drink, and be merry, for tomorrow we die."

CHAPTER VIII

BENEFIT SOCIETIES

IN AMERICA

As the cost of burial mounted, voluntary attempts were made to equalize or divide funeral burdens among many. Some individual undertaker organized a burial club. Its members paid a small initiation fee, say one dollar, to create a fund. On a member's death an assessment of 10 or 15 cents was levied to defray the cost of a modest funeral, its items specified. Mr. E. A. Vaughn of Princeton, Illinois, said of this plan:

There is absolutely nothing back of the plan but the promise of the undertaker, and when it comes under the insurance laws, as it should and will in time, he cannot conform to such laws, since there is no reserve fund. They are a good thing for people who die early in the game; but a large majority will get left in the end. Our plan is to assess only when there is less than \$100 in the fund; so every cent collected goes into the beneficiary fund. In other clubs, where they assess at each death, nobody knows where the money goes to, or how much the undertaker gets for his job. Suppose a man has an association of 5,000 members and assesses 10 cents per member; he would collect \$500. If he had three or four funerals each month, his receipts would amount to a nice little sum; now if he pays \$100 on each death, what does he do with the rest of the money, or the \$400? Our association was formed to beat the one-man plan, and to do honest work and return to members their full dues. Of course it doesn't cost much, and, as I look at it, is temporary insurance.

I will say, further, in nearly every state the legislatures have put burial associations out of business, and Illinois will surely do

so. A good many of these clubs die a natural death, and it certainly is not a good thing to get mixed up in one. I do not know of any association except the one-man plan that does not desire to be legislated out of business.

So much for an undertaker's viewpoint.

Again, a local church, whose congregation and parish are composed of working-class people, forms a burial club. The (former) First Congregational Church of Chicago, during Rev. W. A. Bartlett's pastorate, in 1909 tried to solve this problem of burial among the poor. He wrote:

I agree with you heartily on the matter of expensive funerals as reported. In fact I would go farther and advocate less of the hearse, but simple funeral wagons, with friends often going out to the cemetery on the cars. I have arranged for funerals, including the grave, at less than \$40. The minister can often have large influence by attending to these things himself. . . . I have found that persons are relieved by a suggestion from me that this and that are unnecessary, although unfortunately the very poorest people are those who want to make the most splurge.

Some years ago an incorporated burial association was organized by federated labor unions in Chicago, known as the Union Co-operative and Protective Association. It issued a union "burial certificate at \$5, entitling the member on death of any adult of the family to conduct the funeral at a cost of \$55 for each burial, including broadcloth casket trimmed complete, embalming, one shroud, one door-badge, six arm-crêpes, six pairs of pall-bearers' gloves, one outside box, one hearse, and personal services at funeral at a time the surviving family may direct. Also to conduct funeral

of child or children under twelve years for \$40, the items as aforesaid.”

The most ambitious effort of this kind¹ is the Funeral Reform Association of the United States, with head offices at Cleveland, Ohio, Rev. G. A. Reeder, president; S. W. Mather, general manager. Its constitution's preamble reads:

The objects of this association are:

1. To secure in the burial of our dead the best in services and supplies.

2. To defend ourselves against the extortion and injustice of any and all combinations formed to control and monopolize the manufacturing and sale of funeral supplies.

3. To protect ourselves against the tyranny of fashion which degrades funeral occasions into vain and ostentatious art exhibitions, floral displays, costly street parades, and occasions for the display of conspicuous mourning apparel.

The terms of membership are: for the head of a family, a \$3 fee; for a single person, \$1. All indigent soldiers and wives are members without fee. The parent association's duty is to confer with coffin and casket manufacturers who are members of said association and shall publish annually a price list, a copy to be furnished to presidents of all chapters. Article VIII

¹ Hall and Donahue Coffin Company, undertakers of Knoxville, Tennessee, in 1900 organized under the Empire Burial Association of Syracuse, New York. Each adult member is entitled to a funeral benefit not to exceed \$100; each child member to a benefit not exceeding \$50. At death of a member a 15-cent assessment is made on all adult members and 7½ on children, payable twenty days from date of notice. The present membership is 550, all white. There should be 700 members to pay for a \$100 funeral, including casket, \$75; hearse, \$10; and carriages at \$5 each, \$15; total, \$100. Embalming is \$15 extra.

states: "We recommend not more than \$25 for burial case upholstered and trimmed, including box for the same, not more than \$5 for the service of an undertaker, nor more than \$5 for a hearse." Article X: "We agree, when invited, if practicable, to attend the funeral and burial of members and to render services befitting the occasion."

Likewise some fraternal orders,¹ e.g., The Oriental Consistory, A.A.S.R., Valley of Chicago, with membership of over 5,000 Sublime Princes of the Royal Secret, Thirty-second degree (Scottish Rite) Masons, has a visitation committee, organized under a constitution whose object states:

This committee shall visit each day by systematic rotation and assignment members of the Oriental Consistory who are confined at home by illness or who are in other ways distressed and in need. Members of a Visitation Committee must report all cases of distress requiring financial aid to the Director of the Consistory, it being understood that officers of the Consistory under all circumstances are to assume the responsibility of relief. In distribution of charity outside the Consistory members of the Consistory must exercise thought and discretion. Committees must discourage pauperization and apply its efforts only along such lines as will aid the distressed in helping themselves.

A Pythian cemetery is located at Elnwood near Chicago. On a Sunday five hundred Knights of

¹ "Fraternal orders of the United States are now organized into the National Fraternal Congress of America. At its recent meeting in Chicago twelve women's societies were also represented. The present membership of these various benefit orders is about 10,000,000. The beneficiaries for the year 1919-20 received over \$6,000,000. Since the war the increase in membership has been rapid, and prohibition is also largely to be credited with this result."—*Chicago Evening Post*, August 24, 1920.

Pythias held special military and naval memorial services there for knights who died in the war.

The heartfelt sentiment inspiring many fraternal orders accords with these lines:

We go our way in life too much alone,
We hold ourselves too far from all our kind:

.
Too often, where want and distress abide,
We turn and pass upon the other side.

In regard to local benefit societies, such organizations are widely distributed North and South. They operate under different forms. At Thomasville, Georgia, there is a mutual burial club connected with a small church. These local church clubs have multiplied in this region. A survey at Thomasville revealed great unanimity among colored people, who constitute three-fifths of the population, as to the desirability of securing last aid in sickness and death costs. Industrial insurance agents flourish among them amazingly, of which more elsewhere.

Testimony as to the favorable workings of benefit societies in different places varies. A report from Boston, Massachusetts, states: "Such clubs are a great benefit, especially among the poor and the middle classes." At Pittsburgh, Pennsylvania, burial fraternities supply a decent funeral, but "they are not a universal benefit, since industrial insurance encourages extravagant funerals and establishes expensive customs among a class who should practice strictest economy." At Omaha, Nebraska, "benefit clubs pay from \$20 to

\$150." It is interesting to trace the survival of these "friendlies" wherever English-speaking people spread, the world over. At Montreal, Canada, burial fraternities make an allowance of \$50 (1910). At Cape Town, South Africa, the "friendly" pays the next of kin from \$24.33 to \$243.34, according to dues paid in. At Sydney, New South Wales, the allotment is from \$100 to \$250. Auckland, New Zealand, offers "charitable aid funerals" at an expense for coffin, hearse, interment, and minister's fee of \$6.25.

Several South American cities are provided with benefit societies peculiar to their own usages. One society in Ecuador has 3,000 members. The assessment is from 5 to 50 cents, all but 5 per cent of dues being paid to the widow or heirs. Clergy fees are enormous. Low Mass with fees costs \$150. Lighted room, with body lying in state, and fees amount to \$250. High Mass comes to \$500. At Rio de Janeiro, Brazil, burial aid societies, for a cheap-grade funeral, grant \$25. A newspaper article on funerals in Brazil states that one of the first questions asked by a Brazilian housekeeper on engaging a servant is: "Do you belong to a funeral association?" One understands her anxiety when it appears that deaths are frequent. Membership-rolls run up into the thousands. Each funeral means a glad holiday for the servant girl. Her being one of a *junte* must seriously interfere with house service. On these burial gala occasions the hired help meet their friends and gossip, while whiskey and a free dinner are served to "mourners." Funeral processions are headed by a tinny band of musicians

playing everything—waltzes, marches, light opera—but never a dirge. On the night before burial a few members enjoy the privilege of representing their *junte* at the “wake.” The windows of the house are wide open where the body reposes. In one corner stands the coffin. Two flickering candles stand at either end. A bunch of hideously colored artificial flowers adorns it. In another corner six men are sitting regaling themselves around a table with whiskey and occupied at a game of baccarat. Perhaps outside, sitting on the steps, is a group of women, their thick coils of black hair streaming down over neck and shoulders. These spend the night wailing a doleful tune. The women are supplied with *dolces*—sweets. The next morning the *junte* members gather about the door to form a big procession to march the streets to the “city of the dead.” One’s surprise increases on being told that the deceased was a poor coachman. “But surely he must have been a wonderful man?” “No, indeed, but he spent all his money and savings to join this, the best funeral club, and I’m sure his soul at this minute smiles down seeing so large and brilliant a procession in his memory.”

A suitable close to the foregoing account is provided by the motto of the Church of England Burial, Funeral, and Mourning Association: “No darkened house, no durable coffin, no special mourning attire, no bricked grave, no unnecessary show, no avoidable expense, and no unusual eating and drinking.” A fine precedent for all this economy is in the ancient Roman law X, which forbids useless expense at funerals.

IN GREAT BRITAIN

Dickens in *The Tale of Two Cities* drew a ghastly picture of the parish churchyard in London, its gruesomeness not unlike the scene in *Hamlet* when the gravedigger unearths the skull of "poor Yorrick." Until recent times in England churchyards controlled by the clergy alone served the public for burial. The practices tolerated and ecclesiastical restrictions formerly in vogue seem scarcely credible now. But the modern growth of large cities necessitated extensive and extra-mural grounds for interments. Therefore chartered cemetery corporations were founded, being almost of the nature of monopolies. All the world knows that municipalization of public utilities and development of departmental efficiency and economy have made great strides, notably at Glasgow and Manchester. However, from several consular reports received and statements of undertaking firms it appears that burial management in British towns has not yet reached the high standard established by the chief European municipalities. True, not a few of the cities of Great Britain own and control cemeteries. But everywhere burial is strictly under family control assisted by the private undertaker. Nowhere does it appear that the undertaking trade is regulated as to classified and fixed tariffs. Nothing is said of printed schedules of charges or of funeral-supply prices for the guidance and protection of those ordering a burial. Whatever rules and restrictions are placed on burial tend rather, so it would strike anyone, to the exploitation of the bereaved than to their convenience and the cheapest possible service.

Still, in view of the heavy burden of pauperism and the vast popularity of "friendlies," along with the new laws for workingmen's insurance and old-age pensions, it might be expected that a complete reorganization of burial matters would soon follow. For municipal thinking and planning starting with infancy welfare cannot stop short of the grave, to which every child born of woman shall in due course be borne.

It has not been possible to obtain accurate or full data on burial management in London. The only definite, usable information received tells of the London Cremation Company, Limited, which conducts two crematories, one at Golder's Green, the other at Woking. The cremation charges vary slightly between them. It suffices to give the list of charges of the Golder's Green crematory.

For cremation, including chapel, waiting-room, and attendance, the price is \$26.20. If a body is brought for incineration after 4:00 P.M., following another on the same day, the price is \$21; the urn (handmade) to contain ashes, \$2.62; for service of chaplain, if desired, \$2.62; for use of chapel organ with blower, \$2.62; for providing choir, \$3.75 and up; for single niche in columbarium to contain one urn, \$21 and up; for deposit of subsequent urns in family niche, \$5.25; for temporary deposit of urns (per month), \$1.20. Certificate of cremation costs 62 cents; packing case for shipping urn, \$1.25.

All charges must be paid in advance. Considering the fact that according to the latest returns London has over 116,000 listed paupers, and that burial conditions affect the population of the largest world-city, and that owing to the very mass of humanity rendering burial both difficult and expensive out of measure, here

is where a municipal survey and a complete questionnaire on burial conditions would be particularly valuable.

Leeds may be taken as a typical English industrial town having its municipal cemetery. It would seem that embalming by arterial injection is being introduced there, as in Sweden and Norway.

Embalming costs \$15.32; shaving, 24 cents; robe, from 60 cents to \$3.04; hearse, \$1.94 (one horse) to \$3.89 for a two-horse outfit; coffin and box, from \$6.07 to \$17.03; gloves, 60 cents per pair; grave vault, \$29.20 and up; flowers, \$1.21, and banners, \$2.55; grave and interment, from \$9.73 to \$48.66; permit to place gravestones on lot, from \$2.43 to \$30.64; crypt in cemetery vault, \$38.93 and up; clergy fees, \$1.21 and up; singer, \$2.43 and up; hired mourners, \$2.55 and up.

In 1910 there were about thirty lodges and four burial societies in Leeds. The benefit is \$48.66 to pay for burial of the husband, \$34.06 for a first wife's and \$24.33 for a second wife's funeral. Dues are 36 cents per month. The David Lloyd George Insurance Act for Great Britain which went into effect July 15, 1912, is designed to benefit at least 13,000,000 of the industrial people. "The sick benefit amounts to \$2.50 per week for a man, and \$1.87 for a woman during twenty-six weeks, and \$1.25 a week thereafter while the sickness continues. This protection holds until the recipient reaches the age of seventy, when he or she will receive the old-age pension."

The immediate effect of this act is, as the Chancellor of the Exchequer claims, that "9,500,000 people have now joined the insurance or benefit societies, through which act he worked, and more people have joined the

friendly societies in the last three weeks than in the last twenty years." Provision for the poor in emergency cases, of which funeral and burial demands are chief, is thus popularized. The sweeping nature of this remarkable system of public insurance appears from a single item in the act as follows:

Charwomen engaged regularly at work in private houses must be insured, even if they come only once a week or once a fortnight. Charwomen who clean offices, shops, or business premises, even if they work one odd day or part of a day, must be insured. Where a charwoman has several regular employers, the first employer in the week is ordinarily liable to pay the contribution every week, but employers may make an agreement for paying a weekly contribution in turn. . . . A charwoman mainly dependent on someone else for her livelihood can claim not to be insured.

Mr. Lloyd George states that as things were before this act passed, hardly one-fourth of the laboring class were protected in case of sickness and death. Cremation at Leeds is a growing practice, the cost being for a working man \$10.21, for others \$25.54. The report adds that "the better class of Jews are now having more respectable-looking coffins and carriages, but as a general rule men of their own faith put the body into the coffin and bear it to burial."

At Manchester cemeteries are owned both by the municipality and by corporations. The expense of embalming is from \$19.46 upward; coffin and box, \$29.19. Cremation is increasingly practiced. The death-rate in 1908 was 18.10 to 1,000 population.

At Liverpool the cost of cremation is about \$26, but the minimum fee is \$10.50; fee of minister, \$2.50;

niche in columbarium, from \$21 to \$31.50. Public niches for six urns are provided, single urns placed in one of these costing \$5.20; certificate of cremation, 62 cents.

The report from Glasgow indicates that burial charges are moderate. The list of funeral items runs as follows:

Embalming varies from \$24 to \$100; shaving, not usually done, but could be ordered for \$1.50; shroud, from \$1.50 to \$5; hearse, from \$5 up, according to distance; coffin and box, from \$5.50 up; grave and interment, from \$12 up; fees of ordinary clergyman, from \$2.50 to \$5.

There is no fixed scale of burial charges governed by law. Cemeteries generally are owned by private companies, though a few in Scotland are municipally owned. The cost of cremation is placed at \$25, but it is not a growing practice.

The American consul at Cardiff, Wales, in his survey of burial conditions enters into some interesting particulars. He says:

The Welsh, in common with their close kinsfolk in Brittany, pay profound homage to death, and this is often shown by burial extravagance quite exceeding their family means. Many Irish Catholics also live at Cardiff, who are lavish in spending sums on outward regard for the dead. No sumptuary laws limit expenditure in the United Kingdom, and laws regulating burial, removal of bodies, etc., are less complex than on the Continent, but equally effective against fraud and crime. Funerals in Britain cost more relative to family income than in America. Oak or elm coffins (invariably made to measure) for a man of fair station in life cost double the price usual in the United States, while the undertaker's charges are also far heavier.

The following list of charges, however, would hardly bear out this last statement:

Embalming costs (minimum) \$15.33, though it is not usual to pay more than \$25.50; robe, from 54 cents to \$10.22; hearse, from \$5.11 to \$15.33; coffin and box, from \$11.15 to \$102 and more; grave, \$36.50; grave vault, \$122; interment, \$9.74; privilege to place monument on lot, from \$10 to \$19.47; clergy fees, from \$2.43 to \$51.10.

The Cardiff cemetery is owned by the municipality, though burial is under family control. In country parishes the vicar of the established church has great powers over burial. Many forms of benefit societies exist with small weekly dues. Burial benefits range from \$58.40 to \$68.13. Paupers from the workhouse and those outside "buried by the parish" are interred by contract, the Cardiff contract rates varying from \$4.36 to \$4.87. Jewish burial regulations require the simplest possible coffin, without "fittings," made of four common "boards of elm," which agrees with the Glasgow custom among Jews where "the coffin must not cost above \$9.73. Their noble practice is to level human distinctions in the presence of death."

As for Ireland, it is reported that the "Irish wake" is a waning institution. This reform alone would go far to lessen funeral costs among a poor people. The cost of funeral supplies at Dublin, except for certain items, does not differ greatly from the foregoing lists from other parts of Great Britain. Embalming, however, costs \$155; shaving, 60 cents; shroud, from \$1.21 to \$6.25; hearse hire depends on the number of horses used and the style of hearse—for a one-horse hearse, from \$1.21 to \$1.80; hearse with two horses, \$2.50 to \$3.75; with four horses, from \$5 to \$7.50; coffin and box, \$15 for medium-class people, \$30 for the

well-to-do; clergy fees, Low Mass, 60 cents. Other clergy receive voluntary gifts, the highest being \$5. There are several benefit societies, the help granted varying from \$20 up.

Going north to Belfast, a quite different ordering of burial is shown. Burial is under municipal control. Cemeteries are owned both by the municipality and the church. "Cremation is not the Irish way." Embalming costs \$50; shaving, \$1.25; shroud, 60 cents and up; hearse, from \$2.50 to \$7.50; coffin and box, from \$4 to \$100; gloves and ribbons at \$1.25; grave and interment, \$25.

It was told me that Parliament has appointed a commission to examine into the management of burial in Great Britain, but its report is yet awaited. There certainly is need of some drastic legislation in communities everywhere that suffer from congested populations. A London paper states that "at a recent conference of local sanitary authorities within the London area, the institution of 'chapels of rest' for the reception of bodies awaiting burial was advocated. A delegate said he had seen people in a one-roomed tenement taking their meals on a coffin." A friend who resided in East London and was a school visitor informed me that it is a common sight in that poorest part of the municipality to see showy burial parades on the streets. A band of music precedes the plumed hearse, with its long line of carriages behind. He doubted the real advantage of the "friendlies" among the poor, seeing that too often the whole amount of the benefit is expended on the funeral show.

CHAPTER IX

BURIAL IN OTHER COUNTRIES

MEXICO AND SOUTH AMERICA

National museums generally are provided with large displays of Egyptian mummies and enormous rock tombs, sarcophagi, and the like. Curious forms of burial among all ancient peoples are quite fully exploited and examples shown, that the public by these exhibits may have knowledge. Why should there not be an international modern exposition devoted to displays of funeral and burial modes and furnishings, with an exhibit of cemetery and undertakers' schedules of costs in each country? Surely modern arrangements for interment and cremation, modern methods of management in caring for the dead, are of far more intrinsic concern to living men than are the ancient remains and the primitive rites used in the Nile and the Euphrates valleys almost before the dawn of history.

The many Spanish-American republics could of themselves provide an up-to-date display showing sufficient variety to warrant such a combined exhibit on a large scale. To each people and locality its own ideas and forms of burial is a rule which holds universally. Mexico is no exception. A newspaper item told recently of an American father rushing by fast train to Mexico City in order to reach there before his son died, that he might convey him back across the

border before he died, wishing to bury the young man at home. It seems that Mexican law does not permit transferring a dead body out of the country. The American consul at Mexico City reports the appalling death-rate of 50 in 1,000—a mortality record which directly affects the sum total of burial costs and reflects seriously on Mexican ways and costs of living, too.

Embalming, \$25 to \$200 (these figures stand for Mexican money, the silver basis); hearse, \$3.75 to \$180; coffin, \$2.50 to any amount; grave vault (brick), \$25; grave, free to \$350; clergy [please note!], no charge, and none allowed by law; burial is under municipal control; schedule of charges not fixed by law. Cemeteries are owned by the municipality, also by corporations. Cremation in Mexico is a new thing, but is a growing practice.

Turn now to the new republic of Panama, and to vital conditions on the isthmus. The consular report shows some interesting features:

Burial robe, not used; hearse, \$6, \$12.50, \$25, and \$50, according to style; coffin, \$3.50 to \$100; public vault (rental). \$12.50 for eighteen months; rent of grave, \$10 per year; a burial (all expenses), \$25 to \$200; clergy, for use of cathedral, \$100; cemetery is owned by the municipality, except those for Chinese, Jewish, and some other religious denominations. The death-rate is 16.42 in 1,000.

The consul at Guayaquil, Ecuador, reports as follows:

Embalming (rarely done), \$25 to \$30; shaving, \$1 to \$2; robe \$10; hearse, \$5, \$10, and \$15 (tramway funeral car, \$12.50, and \$5 for each extra car; carriages, \$1.50 each); coffin, \$3 to \$150; public vault, rent for niche, \$14.50 for two years; grave digging, \$3; tax on each body buried or placed in vault, \$20 [a strange thing—this tax on dying]; clergy fees, Low Mass with fees, \$150;

lighted room, body lying in state, and fees, \$250; High Mass, \$500; burial is under family control. Burial fraternities assess 5 cents to 50 cents on the death of a member. All but 5 per cent of benefit is paid to the widow or heirs. One society has 3,000 members. (Does this account for the excessive costs of church fees and equipages?) Cemeteries are owned and directed by boards of public charities, save for the few Protestant cemeteries.

The following funeral price list is sent by the consul at Callao, Peru:

Embalming (including shaving and robe), \$300; hearse, \$20; coffin, \$25; grave vault, \$40; flowers, \$10; grave and interment, \$35; tax on erecting monument, \$25; clergy fees, Mass, \$5 to \$100; burial is under municipal and church control. There are (foreign) burial societies which bury their members at a lower rate, say 20 per cent off. The scale of costs for adult burial is fixed at \$37.50(?). Cremation is not practiced. The death-rate for 1908 was 42.86 in 1,000.

From the consul at Valparaiso, Chile, several special items are received, one bearing on international trade in caskets. He says, "The art of embalming is not understood there. Burial robes are not in general use. Several dealers tried to introduce them but with poor results."

A good coffin is made in the country and sells from \$25 to \$40. Imported caskets, usually metal-lined, cost from \$100 to \$500. Imports of caskets last year ran up to 9,960, more than 50 per cent of these supplied from the United States. Grave vaults are rented by the year at \$1 for the first year, diminishing 5 per cent annually till the cost reaches a minimum of 35 cents. Permanent lease, from \$45 to \$75, according to place and class of niche. Graves may be rented for about \$1 yearly, or the ground bought at from \$7 to \$10 per square meter. If the yearly rent is not paid, the body is removed and put into a common *posito* (pit);

a similar rule obtains regarding bodies in vault niches. Cemeteries, together with hospitals, orphanages, asylums, etc., are under the control of a body, called *Junta Beneficencia*, members of which are appointed by the president and the municipality. Every important city has such a *junta*. It has its own sources of income, being aided by the government only when available funds are insufficient. Its officers serve without pay. Cremation is not used in Chile.

As might be expected, the consular report from Buenos Aires, Argentina, indicates some particular tokens of a growing, progressive country. Here and there funeral charges appear to be exorbitant:

Embalming, \$500 to \$1,500 (gold); shaving, \$5; robe, \$10; hearse, first class, 4 horses, \$50; second class, 2 horses, \$20; third class, 2 horses, \$1.50 (including municipal expenses); coffin (adult), \$5 to \$500; (child), \$1.50 to \$50; grave vault, \$25 to \$250; gloves, one-fourth more than in the United States; flowers, \$2.50 to \$50; grave digging, \$5; vault rent, \$50, \$150 for six years; clergy fees, Roman Catholic, \$1.50 to \$50; Protestant, no fees. Burial is conducted under city ordinances. There are many burial fraternities, mostly national, e.g., Italian, Austrian, Spanish, etc. The help received amounts to from \$30 to \$60. Cemeteries are owned by the municipality and corporations. Cremation is practiced, but is not growing in favor or use. Municipal permission is required, two doctors must be at the autopsy, and a photograph of the body taken. The cost of incineration is \$2.50(?) on the average.

Burial and its usages (with European colonists) in Brazil antedate those of the settlers on the North Atlantic coast, for Rio de Janeiro was founded in 1567. Generally stated, it would seem that South American towns retain some of the funeral practices and ideas of Portuguese and Spanish ancestors, just as the descendants of the New England colonists maintain some of the old

English traditions as to burial. The consul at Rio de Janeiro secured there the data for an average-class funeral:

Embalming, \$3,250 (for lead-lined casket, \$800); shaving, \$1; hearse, \$25; coffin and box, \$80; grave vault, \$80; gloves, \$1 to \$10; flowers, \$5 to \$100; grave and interment, \$15; tax on erecting monument, \$200 (apparently a forced contribution to hospital funds); clergy fees, Mass. \$3 to \$10. Burials in Rio de Janeiro are controlled by a monopoly—the Misericordia Hospital—and the same method obtains in other Brazilian cities. The profits from all funeral business go to support the hospitals. (Thus the service for the dead must aid the dying to live.) Benefit societies exist, and the usual burial expenses paid provide for a cheap-grade funeral, say \$25. There are municipal cemeteries, and those owned by corporations and churches. Cremation is being experimented with at São Paulo, a largely German-settled state.

From Pará, Brazil, comes the following report on burial costs:

Embalming, \$400 and up; shaving, \$3.33; robe (a dress suit used); hearse, \$30 and up; coffin, \$20 and up; stone vault, \$100 and up; flowers, \$5 and up; tax on monument erection, \$33.33 and up; coroner's fee, \$17.33. Burial is under municipal control. Benefit societies are not known.

It will be noted that some of the price lists are quite deficient in data, having a tendency to soar upward, and leave us in the air, a habit strong in funeral expenses on the Western Continent. But they furnish information regarding many of the items deemed necessary in ordering a funeral, of whatever grade.

FRANCE AND SWITZERLAND

The free cities of Germany and Italy's great towns in Lombardy under citizen control were Europe's

training school, teaching how to provide for the public weal and to supply common necessities. There sprang up fraternities of pity to aid the poor in seasons of peculiar distress, especially when ravages of death were extreme. With the migration of millions of working people to new industrial centers came a fresh urgency of appeal by reason of increasing sickness, accident, death, and burial, hence unprecedented demands are made upon sanitary science, and municipal experts must handle this situation to safeguard public health. Among new imperative tasks has been municipal control and standardizing of burial affairs. It was done by taking over cemetery ownership and management of burial as a municipal service. Likewise funeral supplies and transportation were classified and the undertaking trade was organized and supervised by the proper municipal bureau. Some localities protect and serve the public even further by conducting burials, so that the entire service of disposal of the dead, including undertaking fixings, care and charges, transportation charges of the body, interment, and care of graves, cremation, size and placing of headstones, and, in some cities, cost of religious rites, are classified under established schedules of prices. Moreover, the expense bill is borne by the commune or municipality.

France and Switzerland have general laws covering the disposal of the dead, giving over burial management to each commune or city subject to provisions of the state statutes. Naturally in crowded Europe a settled policy of public oversight of burial, as also a liberal provision for the same, is a forced measure in order that

the least possible financial burden may fall on the family. It is found that national legislation, under existing conditions, can deal most worthily with burial concerns; for with rapidly growing commercial intercourse and increasing foreign travel the intensive overcrowding of populations and the long periods during which graveyards have been turned into pestholes, there is need of standardizing funeral regulation and costs to secure sanitary methods. Moreover, international fair play demands that foreigner and stranger be put on equal terms with the home-born in case of death. As it is, exorbitant charges are made in European countries against the "stranger" whose dead body friends may desire to bring home for burial.

Victor von Borosini states: "Public opinion all over Europe holds that burial municipalization has had beneficial results for the public. The income of a family decides the minimum rate of funeral costs. Funerals have become more uniform, and less external pomp is shown."¹ France affords perhaps the unique example of legislative evolution in reaching national laws and ordinances to govern the whole business of disposal of the dead. Formerly, under the Napoleonic régime, burial was an ecclesiastical monopoly. Under the Empire, dating from May 17, 1803, the undertaking of funerals and burial of the dead in France were placed exclusively in the hands of the Catholic church. The privilege was sublet by the church to undertakers offering the highest bids in each city or commune, e.g., in Havre

¹ "Public Regulation of the Undertaking Service in Europe," *The Survey*, September 2, 1911.

the amount received into church coffers varied from year to year, but averaged about \$8,300 per annum. On December 28, 1904, after a century's hold on the monopoly, a law was passed withdrawing the privilege and conceding to each and every commune and city the control of disposal of its dead. Under the present law a few burial doles are waived in favor of the church, consisting of small sums collected for mourning drapery hung over the doors of the deceased person's dwelling or at the portals of ecclesiastical edifices. The church also receives payment for religious services at burials. Everything, however, connected with furnishing coffin, hearse, and transportation of the remains is the exclusive right of the company or individual to whom the written contract for undertaking services is granted by city or commune.

The municipal council of Havre fixed its burial or undertaking contracts for a period of fifteen years beginning January 1, 1906, to be granted to the highest responsible bidder, but \$4,825 was the minimum sum to be paid into the municipal treasury. The highest bid received was \$6,389.30. The party obtaining this franchise must deposit \$3,860 as a guaranty. In the event of the service proving unsatisfactory, the city reserves the right to cancel the contract on six months' notice, with the stipulation that it will buy all movable property, horses, hearses, and coffins in stock at a figure deemed fair and equitable by competent experts. The burial contractor on his part accepts a list of prices for undertaking materials and service specified in detail. A printed tariff of charges must be submitted by him

in advance to everyone making arrangements for a funeral, who in turn fills in a form indicating exactly what is required for the burial ordered.¹ The working of the contract system at Havre is highly satisfactory, since it

enables a city to adopt certain regulations in the interests of its citizens and to see that these are strictly carried out. It brings undertakers' assistants, their conduct, actions, and deportment under control, if not supervision, of the municipality; and, in the event of an epidemic, offers a guaranty that the requirements of the law regulating the disposal of remains will be promptly and rigidly adhered to. At Havre, and with almost all French cities, funerals and costs are divided into eight classes for adults and six for children, so that arrangements are made in accordance with the financial status or position of the deceased's relatives. The municipal contract further stipulates that persons entirely destitute must be buried free of charge, provided their destitution is certified by the bureau of public charities, or by a commissary of police.

A British observer has remarked that "in France one is administered from the cradle to the grave, and sometimes afterward. Their constant regard for form and clearness has fostered a genuine passion for arranging, modifying, and combining all things symmetrically." Marseilles, as her option under the national law, adopted her own system of control of burial, that is to say, "the exterior services," so called, connected with interment and cremation are assumed by the municipality *in toto*. The city conducts its own undertaking trade. These "exterior services" comprise transportation of bodies, supply of carriages, coffins, and helpers

¹ From a United States consular report, 1910.

required for burial or cremation. Two undertakers are employed through whom necessary arrangements for funerals are made. The "interior services," i.e., religious services, including appropriate paraphernalia, are left to the various churches. Funerals at Marseilles are divided into twelve classes. The twelfth class is for the very indigent buried at public expense. The eleventh class provides burial for the poor whose friends defray the cost of the decorated covering on the coffin, the fee fixed at \$2.12 for an adult, \$1.54 for a child from six to twelve years old, and \$1.15 for infants. Fixed charges in the remaining ten classes of burial for exterior services ranges from the lowest sum, \$3.09, to the highest, \$163.47, for adults; and from \$1.93 to \$161.73 for children under six years of age. Two special categories of funerals are reserved for members of benefit societies, the fixed charges for the first being \$4.24, and the second \$6.17. Draperies with a shield bearing the name and emblem of the society, if used, are furnished for 19 cents.

As to "interior services," since the separation of church and state in France, parishes have fixed their own rates, or scale of fees, for religious rites. Consequently there is not the uniformity in funeral costs there once was, though the ancient tariff is generally maintained. The parish system of fixed prices for burial ceremonies applies to the ten classes aforementioned, the charge in the tenth class being \$1.15, and in the first class \$285.56. Masses, *baldachino* on the catafalque, and various ornaments and decorations are listed separately in each class.

At Bordeaux, as at Havre, undertaking services are conceded by the municipality to a company which pays an annual franchise tax to the city, rendering its service according to ordinances and tariffs promulgated by the city council. The municipality (since 1905) also regulates all fees belonging to religious services conducted by the Catholic church. Protestant burial rites are so far fixed that the municipality fixes the class of burial (the seventh) from which the Protestant burial agent may not depart either as to character of the services or the rates. The consular report describes certain fraternal organizations at Bordeaux whose workings are of particular interest:

1. *Association fraternelle des Membres de la Legion d'Honneur de la Gironde*.—Its members number (in 1910) 138, and the annual dues range from \$2 to \$6, according to one's rank in the Legion. An escort of honor is furnished the deceased brother at his funeral.

2. *Union des Defenseurs de la Patrie des Armes de Terre et de Mer*.—The monthly dues in this society are 8 cents. The benefit paid at death includes funeral expenses (seventh class), doctor's bill and medicines, and in special cases a family fund contribution of about \$36.

3. *Société fraternelle anciens Militaires libres, or retraites*.—The entrance fee is \$1, the monthly dues 8 cents. It allows burial expenses (seventh class) and \$20 to the family, also the doctor's account and medicines. With this goes an allowance of 6 cents per diem during sickness.

4. *Caisse de Secours Mutuels de Bordeaux*.—This is a flourishing organization governed by a council of administration headed by the archbishop of Bordeaux, the prefect of the department of the Gironde, the mayor of Bordeaux, and a number of prominent officials and business men. Its membership numbers 3,120; their names are not published and no meetings of members are held. Dues are 8 cents monthly. The society provides a sick benefit of

7 cents daily, doctor, medicines, and baths, as well as nurse, furnished when necessary. Funeral expenses are in the sixth class. In 1909 funerals of 28 members were provided.

5. *Union Philanthropique*.—There are 103 members; dues 8 cents monthly. Benefits paid include doctor and medicines, 6 cents a day sick benefit, cost of funeral (seventh class), and an additional assessment of 10 cents per member is levied for the family fund at a member's death.

These societies are typical of others founded in many cities and communes. Their very existence is significant as showing how exigent are burial conditions, pressing people to meet the cruel, unavoidable burdens of modern funeral expenses and medical attendance.

Whenever price schedules are given for European and other foreign lands, they are for 1910. Therefore, unless the quality and amount of medical and funeral service have been greatly reduced during and since the war, the figures given must be doubled or more.

Turning now to Switzerland, a commonwealth is found which by its communal management of burial and cremation bears witness that public necessities and welfare service are of first concern to the state. Except for certain religious rites at funerals left to family option, burial is almost wholly taken from private control, the expense becoming a municipal or communal charge. Even the coffin and grave, care of the corpse, and burial work are a municipal service. By their burial laws and public ownership of cemeteries the Swiss proceed on the enlightened theory that a citizen's death is first of all an affair of society, not just a private loss and family bereavement; hence to dispose of the dead becomes an immediate public necessity and obligation.

The fundamental ordinance governing burial service was adopted at Zurich, June 29, 1890; but September 4, 1900, a supplementary ordinance included cremation. The Swiss system is superior because burial of the dead has been developed as a community concern. An explanatory note of the law of 1890 says, "Burial of the dead is first of all a public problem; therefore the health authorities are primarily responsible for both the methods and the results. On grounds of public hygiene it is urged that caskets and coffins be used that facilitate rather than hinder rapid dissolution of the body. No attempt should be made at offensive similarity or uniformity in burials, but as far as practicable to conform to family wishes. Every reasonable liberty is granted to give funerals a strictly personal rather than a regulated, governmental aspect." Burial expenses at Zurich, as in other cantons, are low. Coffin for an adult is \$2.32; for a child under three, \$1.16; and for an older child, \$1.94. Graves cost 97 cents, and opening same, 48 cents. Other charges correspond.

This burial method was adopted by referendum vote. Votes cast, 60,480; in favor of the proposal, 24,833, 41.1 per cent of the total. On the basis of this vote the ordinance was adopted and became the law of the community.¹

Diversity appears among the several cantons in working out their schemes of burial management. In Baselstadt, with its chief city Basel, the state assumes entire charge of each burial required and pays all costs of the same. This holds true when cremation is used. The coffin, burial robe, hearse or bier, all are gratuitous. Grave and interment are also free, and no charge is levied for use of public cemetery-vault and chapel. Likewise services rendered by the clergy, be it Mass or other funeral rites, including singers, are provided free, though such ceremonies may be privately acknowledged

¹ Frederick L. Hoffman, *Pauper Burials*, Prudential Press, Newark, New Jersey.

according to the generosity of the family. Cemeteries are owned by the canton. Any citizen leaving his written request to this effect is cremated free of cost. A cremation charge of \$30 is made for incinerating a body brought from outside the canton.

Burial regulations at Berne are differently ordered. Instead of municipal cemeteries and crematory, there are cemetery associations and a cremation society at Berne, but under control of the council of state and subject to police direction. Burial schedules by classes, tariffs in each class, and prices of burial plots are published. An official at the city hall told me that the general sentiment and practice of citizens promote simple funerals with moderate burial costs. I saw a small funeral cortege leaving a well-appointed home which took its way, followed by many friends afoot, toward the hilltop cemetery a good distance away. Visiting that God's Acre, I found it a place of roses and luxuriant shrubs, its memorial stones and tablets usually small but truly artistic. The council of state has an agreement with the Cremation Society by which its services are at a fixed rate according to published tariff.

In the canton of St. Gall as a rule cemeteries are owned by the communes, but the crematory belongs to an association. Like Basel, St. Gall furnishes free burial, though there is a printed tariff of certain fees paid by the family, but at very moderate rates. In one respect a pure democracy of the people as to burial privileges is observed, for lots and graves are not sold to anybody. Interments are made in the order of

deaths as they occur, the bodies placed in turn in the row of graves where openings are being made. On one day it may be some rich man, a councilor of state, who is laid in his numbered grave; the next in turn laid at his side may be the body of the poorest citizen. Another cantonal regulation limits the height and size of grave-stones to a modest scale. Embalming is seldom called for in Switzerland. At Basel the expense of embalming, old style, varies from \$100 to \$2,000.

Concerning burial matters at St. Gall, the consular report of Mr. D. T. Murphy describes them as follows:

At St. Gall there are the official coffin-maker, official hearse driver, official grave digger, and official layer-out, whose modest fees are paid out of the city treasury. The police department employs two women, one a Catholic, the other a Protestant, to assist at funerals, according to the faith of the deceased. Theirs the duty to prepare bodies for burial, furnish the civil magistrate the necessary information upon which to base the official record, and notify the clergy of the particular church of which the deceased was a member. Only one body may be buried in any particular grave, and at the end of twenty years (the term of allotment) the remains may be removed, together with the gravestone, in case one was erected. Catholics may be buried in the Catholic cemetery, and Jews in the Jewish, at St. Fiden, an adjoining commune; but when these burying grounds are filled, Catholics and Jews dying within St. Gall's city limits must be buried in the municipal cemetery.

Coffins for all classes are made of fir wood of a certain thickness, of prescribed shape, painted black, and made waterproof. In case a family insists on a more expensive coffin than is freely furnished, they must pay whatever the difference in cost may be. The coffin-maker is required to keep in stock six coffins of each three sizes, i.e., for infants, children, and adults. A city official remarked, "St. Gall is the most democratic of communities,

there being no class distinction even in the graveyard; rich and poor are treated alike." He added, "If the cost of living in St. Gall is rather high, it is the cheapest place in the world to die in." A crematory built by a society called St. Gall Feuerbestattungs-Verein is under police direction. This society has 2,250 members, the dues about 39 cents per annum. Many members are wealthy and contribute liberal sums besides their dues. The prevalent opinion is that cremation is the only proper way to dispose of the dead.

The entire cost of cremation at St. Gall is \$21.23, including coffin, flowers, urn for the ashes, and keeping the same twenty years. An extra charge is made for incinerating a body brought from outside. In 1904, the first year of its use, 56 bodies were cremated, while in 1909 the number grew to 139.

To show the modest fees allowed to women who prepare bodies for burial, it is 40 cents for a child under three years of age, 60 cents for one under twelve, and \$1 for an adult body. The coffin-maker gets \$1 for an infant's size, \$1.70 for the twelve-year size, and \$2.20 for an adult size. The hearse driver receives 60 cents for taking an infant's body to the cemetery, \$1.10 for a child's, and \$2.20 for an adult's. The grave digger gets 60 cents for opening an infant's grave, 80 cents for a child's, and \$1 for an adult's grave. The superintendent of the municipal cemetery, whose duty it is to keep a record of all interments, receives a small salary. All these officials give bond for the faithful performance of duty.

It is perfectly evident that modes and management of burial, and cremation as well, are indicative of an attitude of mind both individual and national. Were

an American to dwell long in France or Switzerland, his state of mind and point of view would become adjusted to the mental attitude of his neighbors.

SCANDINAVIAN COUNTRIES

The old story of variant burial management and costs for different communities reappears in Denmark, Norway, and Sweden. Municipal ownership of cemeteries is quite common, but not universal. The state church still has a large controlling interest in matters of disposal of the dead. A friend at Copenhagen secured detailed information for me at the Rathaus (city hall), and from a licensed undertaker. The costs for a burial among the common people is summarized as follows, and shows the simplicity of the appointments for a funeral as ordinarily ordered:

Grave (which includes digging for interment), \$4; coffin, \$5.50; shroud, \$1.75; use of church and minister's fee, \$3; total, \$14.25. Protestant cemeteries are the property of the municipality. Roman Catholics and Jews own their burial grounds.

The municipal cemeteries are managed by a committee consisting of two provosts, i.e., members of the city council, belonging to the Department of Cultus (or worship). The fixed schedule of prices is as follows:

Family lot, first-class, for two graves, 64 Kr. (\$17.28); for four graves, 128 Kr. (\$34.56); second-class, for two graves, 30 Kr. (\$7.10); for four graves, 60 Kr. (\$14.20). Single graves in a row, adult, 15 Kr. (\$3.55); child, 8 Kr. (\$2.16) (payment for lot includes digging the first grave). Digging grave, first-class, 10 Kr. (\$2.70) for an adult, 5 Kr. (\$1.35) for a child; digging grave, second-class, 5 Kr. (\$1.35) for an adult, 3 Kr. (81 cents) for a child.

Grave trimmed with greens, 8 Kr. (\$2.16) for an adult, 4 Kr. (\$1.08) for a child. Smoothing the grave after burial, 4 Kr. (\$1.08) for an adult, 2 Kr. (54 cents) for a child. Use of chapel, large, 12 Kr. (\$3.24); small 4, Kr. (\$1.08); for a child, half-price. Use of organ, 6 Kr. (\$1.62); choir, 12.16, or 20 Kr. (\$3.24, \$4.32, or \$5.40) for four, six, or eight voices. Chandeliers (lighted), 2 Kr. (54 cents). Plants, 1 and 2 Kr. apiece (27 or 54 cents); pallbearers, 3.50 Kr. each (95 cents), if attending both at church and cemetery; at cemetery alone: first-class, 2.50 Kr. (68 cents); second-class, 1.50 Kr. (41 cents), for adult not less than six bearers; grave in a row, 0.50 Kr. (14 cents). Hearses, at 8, 12, and 30 Kr. (\$2.16, \$3.24, and \$7.10). Sexton, 0.50 Kr. (14 cents). With well-to-do people the minister's fee may amount to \$15.

People in poor circumstances, on approval of the municipal committee, may get buried free of all costs. Cremation is growing into use slowly, but is somewhat more expensive than burial. Benefit societies exist which provide for their members in sickness and bear the funeral burdens.

The consular reports from Bergen and Christiania, Norway, tell of varying costs according to the locality. At Bergen cemeteries are owned by either municipality or church; at Christiania the church owns the graveyards. Likewise as to control of burial, in the former city both municipality and church have a part in it, while in the latter the church alone is in control. In neither town is there a scale of burial prices fixed by law. At Bergen they have a municipal crematory, the use of it free to citizens. Non-residents are charged \$4.29 for incinerating a body. The charge for cremation at Christiania varies from \$10.72 to \$18.76.

The moral of this investigation may be better brought out by a visible comparison between two cities of the same country than in any other way:

Embalming: not practiced at Bergen; \$25 at Christiania.

Shaving: 30 cents at Bergen; 53 cents at Christiania.

Shroud: \$1 and up at Bergen; \$2 to \$16 at Christiania.

Hearse: \$2.60 at Bergen; \$1.10 to \$3.50 at Christiania.

Coffin: \$26 and up at Bergen; \$4.28 to \$40 at Christiania.

Gloves and ribbons: not used at Bergen; 27 cents to \$5 at Christiania.

Flowers: \$1.50 at Bergen; 27 cents to \$20 at Christiania.

Grave vault: \$15 and up at Bergen; \$5.90 to \$11.79 for twenty years at Christiania.

Use of vault: \$2.14 per square yard for twenty years at Bergen.

Grave: \$26.

Permit to place monument: \$6.70 at Bergen; no charge at Christiania.

Coroner's fee: \$6 and up at Bergen.

Clergy fee: \$2.60 and up at Bergen.

Choir: \$6 and up at Bergen; 30 to 35 cents each singer at Christiania.

Much of this disparity in prices appears to be without rhyme or reason to support it.

At Gothenburg, Sweden, the city famous for its advanced legislation to regulate the sale of strong drink, cemeteries are owned by the municipality, but burial is controlled by the state church. The American way of embalming, or injection, seems to be in vogue in Sweden, for the charge is but \$5 to \$10. Shaving is \$1.50; coffin and shroud, complete, \$10 to \$300; hearse, \$3 to \$10; charge for use of chapel in cemetery, \$3; if organ is played, \$5; clergy fees from \$2 to \$25;

singers, \$3 each, but cheaper by contract. Many burial societies exist, which help by amounts of from \$10 to \$250, according to dues paid. Cremation is practiced and grows in favor. Should a foreigner die and be buried at Gothenburg, the price for a private grave is 20 per cent more than for a citizen.

CERTAIN CONTINENTAL MUNICIPALITIES

Germany furnishes a marked example of municipalities working out their own independent systems of funeral control and service. Certain specific conditions exist in parts of the empire which put limits to municipal control, there being state regulations that decide what may and what may not be in regard to methods of disposing of the dead. Municipalities of the Catholic states do not permit cremation, and until of late Protestant Prussia forbade the incineration of bodies. In March, 1911, the Prussian government laid before the Diet a bill legalizing cremation. After an embittered struggle, there being determined opposition from ecclesiastical circles, this bill was passed by a majority of two, thus bringing to a favorable issue a measure which had been urged repeatedly during twenty years. At last accounts there were eighteen crematories in operation in Germany, though doubtless the number will grow rapidly under the new law.

Several of the German cities show distinctive merits in their methods of managing burial. At Hamburg cemeteries are owned by the city, except that the Jewish community own their own, held in fee by Jewish organizations. Burial is under municipal control and

its costs are regulated so as to prevent exorbitant charges. Funerals are conducted by seven undertaking establishments possessing a common organization with uniform list of prices. This undertaking association is known as the Beerdingungs-Verein St. Ansgar, 1886. Burials are provided under a fivefold classification, the costs ranging from \$22.61 to \$70.21. In the Ohldorf cemetery a lot for one body may be leased for twenty-five years at a term rental of \$2.38, or is granted in perpetuity for \$9.52.

The consular report from Hamburg attempts to give an ordinary undertaking bill much as follows:

Embalming costs from \$83.30 to \$95.20 (making it evident that arterial injection is not in vogue); shaving, from \$1.42 to \$2.38; burial robe, including sheets and cushion, from \$7.84 to \$9.52; cost of funeral, including coffin, box, and hearse (entire), is estimated at from \$22.61 to \$70.21; fee for excavating foundation for a monument is \$1.19 per cubic meter of earth removed, or, if only an iron post is used, the fee is 35 cents.

Indigent persons are buried at a cost of \$14.28, paid by the charity department of the city, though effort is made to secure reimbursement from the family. "The tendency in Hamburg, and indeed in most European cities, is toward simplicity in the matter of funeral direction. It is quite usual for the family of the deceased to prevent the sending of flowers and to discourage street processions, music, and external trappings generally. Among the poorer classes who can least afford such displays many societies exist with various objects in view. These direct the funerals of their members, follow the body to the cemetery, and furnish decorations

of many kinds." The crematory at Hamburg was erected by a society organized for this purpose. Members pay \$19.04 for a cremation service; non-members are charged \$23.80 for an incineration. To these sums must be added \$2.38 as service fees and the warder's fee of 35 cents. Cremation is stated to be a growing practice.

The American consul at Nuremberg has prepared a very careful report on burial management in that city, where "burial of the dead is a matter of rigid municipal control." The city is divided into twenty-one districts, in each of which there is an official coroner, undertaker, and master of ceremonies. The coroner (*Leichenschauer*), who is always a physician, must view all bodies and issue death certificates and burial permits. The undertaker (*Leichenfrau*) is always a woman, and her duties are the preparation of the body for burial. The master of ceremonies (*Ceremonienmeister* or *Lohndiener*) has charge of the funeral arrangements, direction of pallbearers, position of carriages, distribution of flowers, etc. These officials must be paid the fees prescribed by law within their district. If, however, the undertaker or master of ceremonies should be *persona non grata* to the family for any reason, another undertaker may be employed; but payment must also be made to the duly accredited official of that district. The same rule applies to the pastor of the parish in which a death occurs. He must receive the legal fee, whether employed for the funeral or not.

Replies to the questionnaire sent out on burial costs run as follows:

Embalming is not known at Nuremberg. Shaving is part of the duties of the undertaker (the woman who prepares the body for burial). A small gratuity in addition to the official fee is expected. Burial robes cost, for adults, from \$3.35 to \$7.50; for children, from \$1.35 to \$4.70. Hearse, for the very poor, adults, \$1; children, 50 cents. The ordinary charge is \$1.50. These are of course minimum figures fixed by law. Wooden coffins cost from \$2 to \$35; metal coffins for adults, \$9.50 to \$385; for children, from 75 cents to \$12. Cement or stone grave vaults cost on the average from \$50 to \$100. Graves are listed at rental figures; for one person for ten years, \$4.75; for two bodies ten years, \$14.30; for a family for fifty years, \$47.60. The clergy fees and use of the church add the following items of expense: Catholic clergyman and assistant, in first class, \$3.10; second class, \$2.15; third class, \$1.07; children, 55 cents per Mass; additional Masses, about 20 cents. Protestant clergyman and assistant receive \$1.85 in first- and second-class funerals, while the third class is gratis.

The church fees range from \$1.10 to \$8.50, according to the class of burial. Burials at Nuremberg are in three classes. Singers receive from \$1 to \$8.50. Hired mourners get 70 cents in the first class and 60 cents in the second. The coroner's fee is 48 cents.

As stated at the outset, burial is under municipal control, all regulations being fixed by municipal enactment under laws of the state. The next of kin is responsible for funeral expenses. For adults a third-class funeral costs on the average \$12.50; a second-class funeral, \$52, and a first-class burial bill runs from \$75 to any amount the family cares to pay. Funeral expenses for children average from \$3.50 to \$15, according to the class. The newer cemeteries are owned by the municipality.

As to cremation, under the former régime when cremation was prohibited in both Bavaria and Prussia,

(three-fourths of the area of the empire), Nuremberg could have no crematory of its own. Coburg was the nearest point where a crematory was located. The minimum charge for cremation there is \$7.50, and the total cost for a cremation ceremony, including coffin, transportation, and incineration, for a Nuremberger amounted to \$75. In the first six months of 1909 at the seventeen German crematories there were 2,451 incinerations, an increase of 17 per cent compared with the same period the year before. It appears from the different reports received that an almost uniform cost of cremation is \$7.50. This is the charge at Bremen, where there is a finely equipped crematory. At Leipzig the cost of incineration, including a very light coffin of wood, or of thin metal, ranges from \$22.37 to \$95.20.

At Aix-la-Chapelle burial management and expenses are fixed under five classes. The report states that

embalming is rarely done in this district, its cost varying from \$30 to \$150, according to the method employed. The bodies of the richer classes are buried in zinc, lead, or tin coffin and soldered air tight. Zinc coffins cost from \$23 to \$30, and lead from \$35 to \$40. Coffins for the wealthy are sometimes ordered from Paris or Brussels at a cost of from \$70 to \$250.

The prices for shaving a corpse vary from 25 cents for the poor to \$5 for the wealthy. Burial robes for workmen cost from 50 cents to \$1, for the middle class from \$4 to \$8, and lace-embroidered silk garments for the rich cost from \$25 to \$30. Coffins of the poor, interred at the city's expense, cost \$1.25; workingmen pay from \$10 to \$25; the middle class from \$10 to 35 for a wooden coffin, and from \$20 to \$30 for a metallic one.

The municipality sells ready-made vaults at prices depending on their situation; the average prices for graves for three people for

thirty years is \$75; for six, \$125; for nine bodies, \$200. These vaults are constructed between steel girders with brick laid in cement. They are all drained and dry.

To the uninitiated it may be of interest to learn what refinements may be put upon so-called Christian burial in an honored and ancient town such as Aix-la-Chapelle, in whose cathedral Charlemagne lies buried. To begin with that for Catholics:

Clergy charges in the fifth class (the service early in the morning) for chaplain and cross-bearer to the outskirts of the parish or city and Mass, \$1.50. The city charges are, for grave, 75 cents; for hearse, 75 cents.

In the fourth class, early in the morning, the clergy charge is \$3. This includes benediction of the corpse, conducting of chaplain in company with sexton and cross-bearer to outskirts of the parish, and Mass. The city charges are the same as for the fifth class.

In the third class the clergy fees are \$12, their services being the ringing of bells, benediction of corpse before starting, conducting given by the pastor himself in company with a cross-bearer and sexton to the outskirts of the parish, and Mass. For conducting to the grave an extra fee of from \$1 to \$3 is charged. City charges are the same as in the two previous classes, but if the corpse is interred in a private vault \$2.50 is charged extra for a carriage.

In the second class the clergy charge is \$35, including bell-ringing, benediction, High Mass with singers in the church, conducting of the corpse, blessing over the grave by the pastor, with the assistance of two chaplains, sexton, cross-bearer, and four choral singers. The

city charges are for hearse, \$5; for ringing of churchyard bell, 18 cents. The undertaker charges for decorating, lying in state, distributing the mortality papers, and arranging everything necessary, from \$25 to \$30. In the first class the clergy charges amount to \$65, their services including benediction of the body through the pastor and sexton, High Mass, with five singers and many wax candles at the altar; also comitat of pastor, three chaplains, sexton, two choir singers, and four assisting boy singers, and blessing of coffin in the grave. Sums from \$15 to \$75 may be paid for extra decoration of the church. The city charges are the same as for the second class. The undertaker charges for everything included in his service from \$60 to \$300.

The following account is for all other Christian confessions in Aix-la-Chapelle:

A fourth-class funeral costs \$1, conducted by the pastor and two Alexian brothers. One in the third class, including conducting to the grave by the pastor, sexton, and two Alexian brothers, hearse, and carriage, costs \$5.50. In the second-class funerals the charge is \$12, including conducting to the grave by the pastor, sexton, four Alexian brothers, hearse, and carriage of pastor. Ringing of four bells is \$4 extra. For first-class burial rites the charge is \$19, including conducting of the body to the grave by the pastor, six Alexian brothers, hearse, and carriage for pastor. The ringing of the church bells costs \$5.

For a permit to erect monuments on graves not private property a charge of \$4 is made. "The cemeteries in this district are the property of the cities or

communes. Burial in the churchyard of each district is obligatory; any exception must have the consent of the authorities." Cremation is practiced to a very limited extent, both Catholic and Protestant clergy being strongly opposed to it. Those desiring cremation must send the body to Frankfort or elsewhere. It is worth noting that at Mannheim, not far from Aix-la-Chapelle, cremation is in use and that this service is divided into three classes, first at a charge of \$28.55, second at \$19, and third at \$3.55.

The report from one other municipality in Germany will suffice to give a fair survey of burial municipalization. At Munich burial is under municipal control. There are two classes of funerals for children and five for adults. The average cost of burial, so it is stated, ranges from \$25 to \$150, according to the class. Clerical and other services are arranged by a very minute system of burial rites, with expenses to suit. Cremation is forbidden at Munich. An American tourist visiting Munich observed a curious regulation in connection with the municipal cemetery there. A room is reserved where bodies are kept for observation during several days before interment, the cemetery caretaker being in attendance. In England, as well as in parts of Germany, these "deadhouses," so called, serve a double purpose, both providing for early removal from close dwellings and avoiding premature burial. These rooms are kept ventilated and at an even temperature. A ring placed on one finger of the corpse is connected with a bell outside in the warder's room. Use of the deadhouse is voluntary, however.

Burial regulation in the cities of Belgium and Holland shows some variation from what obtains in Germany. In Belgium burial control has been largely freed from church supervision, cemeteries, as at Antwerp and Ghent, being municipally owned. Embalming, if done at all, is by a physician at a cost of from \$100 to \$300. Instead of using a burial robe it is the usual custom in the Low Countries to provide simply a winding sheet for the body such as is taken from the deathbed. Only when the body is exposed is a robe supplied. From this one might infer that exposure of the corpse is not the Belgian usage. Catholics, so it is reported, have a special burial cloth, as do the Jews, in which to wrap the body.

The fullest Belgian report received on burial management is that from Ghent, where the municipal ordering of funerals has reached a commendably advanced stage. Cemeteries and hearses are the property of the city, undertakers furnishing only coffins. The public service of municipal hearses follows a peculiar classification into five styles. All this variety of local regulation has its bearing on a general survey of burial costs. None of these things is indifferent or merely curious, but signifies something in the field of economics. So at Ghent class one in burial transportation has styles A, B, and C with six, four, and two horses respectively, the expense ranging from \$19.30 to \$57.90. The next three styles of hearse vary in cost from 97 cents to \$7.72. Carriage by the fifth style is free.

Graves in the municipal cemetery are free for the first five years, after which term a fee of \$4.83 is charged

for each additional period of five years. Grave vaults are sold at schedule prices. A vault to contain three bodies costs \$96.50; one for six bodies, \$164.05; and one for nine bodies, \$260.55. At Ghent the Catholic clergy do not celebrate Low Mass at burial services. The charge for High Mass coming before noon for each of the five "styles" enumerated above ranges from \$8.69 to \$176.70. Afternoon service including vespers costs from 68 cents to \$4. These rates are considerably increased according to the number of candles used, which are sold by weight. In some cases funeral expenses in the first and second styles amount to as much as \$500, or even \$600. A first-class service is often "improved" by the addition of straw spread on the entire church floor, which adds from \$40 to \$60 to the expense. The principal costs above the regular service charges lie in the extra weight and supply of candles burned.

Ghent, with its population of 180,000, is divided into small parishes, each having its burial fraternity controlled and supervised by the church authorities. Their membership is increasing, composed mostly of the poorer element. Each benefit society, in case a member dies, provides a religious service, the coffin, and three carriages. The average weekly dues are about one-half a cent for members over eleven years of age, or an annual sum of 39 cents; for any under eleven years old the charge is at half-rates. The average cost of a workingman's funeral varies from \$9.65 to \$11.58.

The report from Antwerp states that it is difficult to reply definitely to the questionnaire on burial costs

inasmuch as the matter of funeral expenses depends wholly on the financial condition of the family. Some items, however, are furnished as to minimum prices. Shaving is listed at \$1. Minimum charge for hearse is \$3. A coffin can be had for \$20 and upward. The cost of grave and interment depends on location in the cemetery. A permanent lot concession is obtainable at a minimum of \$125. The expense of religious service ranges from \$5 upward. Burial is under municipal control. Among orthodox Jewish undertakers there is a scale of prices covering all details of a burial, with charges according to the financial ability of the family. There are tips to be paid to watchers and those who perform washing of the body, etc.

Regarding burial affairs in Holland it appears that, while municipalization has gone some lengths, still diversity in ecclesiastical organization and methods modifies funeral management and costs in large degree. All religious bodies have their own corporations who look after requirements for burial. Cemeteries are owned at Amsterdam by the municipality, save those held by the Jewish and Catholic communities, and it must provide burial ground for the poor and destitute. At the time the consular report was made there was no crematory in Holland; but at Amsterdam a cremation society exists whose membership was increasing and a movement was on foot to build a crematory. In 1908 the bodies of five Dutch people were sent to Germany for cremation.

At Amsterdam embalming is reserved for the royal family. In the municipal cemetery only dug graves

are used for interment ordinarily and are for three bodies; only the rich use vaults to bury in. The Jews bury only one body in a grave. The cost of a grave in the municipal cemetery ranges from \$1.20 to \$20, according to the amount of taxes paid by the deceased. Burials occur as a rule in the forenoon, a special permit being necessary for interment in the afternoon. The body is not taken to the church, but is removed from the house directly to the cemetery. Protestants hold no religious service at burial.

At Rotterdam a somewhat different order of things in burial management rules. Take the matter of embalming. Embalming costs for injection, \$10; embalming, \$120; shaving, \$2; burial robe, \$5; hearse, from \$8 to \$20; coffin and box, from \$5 to \$120; grave vaults holding three bodies, \$150; gloves and ribbons, \$1; flowers and banners, \$2 and upward; grave and interment, \$20; privilege to erect monument on grave, if over 3 feet high, \$20; under 3 feet it is free. The cost of Mass, or Catholic service, is placed at \$28. No burial or benefit societies are in operation at Rotterdam. The poor depend on industrial insurance for funeral aid. While burial societies do not exist in the large towns of Holland, there are funeral guilds of ancient date to be found in some of the small villages.

Burial control in the leading cities of Austria-Hungary, as Vienna and Budapest, is at a most progressive stage in some respects, each municipality doing its utmost to serve its own people in the conduct of funerals. Cemeteries are municipally owned, except those held under ancient charters. Cremation, however,

is not allowed, as Catholicism is the prevailing faith and order. Any survey of burial expenses in European countries makes it evident how large an outlay at funerals is imposed or encouraged by the rites enforced by certain church communions. In the aggregate far the largest amount spent upon burial may be consumed in burning wax candles and tallow tapers, whether in family chapels or at the graves in cemeteries. And these death costs are not confined to the immediate laying away of the body, but such burdensome consumption of family resources often continues through the years, the memory of the departed being associated with ceremonies of church anniversaries or feast days. At Prague, for instance, a popular demonstration occurs on All Saints' Day, crowds streaming by thousands out to Olshan, the chief cemetery. Wreaths, crosses, pennons, lighted candles, and lanterns decorate every grave. At one spot a large cross is erected which draws throngs of grown-ups and children to watch the numerous lighted candles oozing down in melted tallow. A candle vendor said in answer to a question what this special object could mean, "It is for the Lord Jesus. He who has no grave belonging to his own people to decorate can light a candle here." Such an account of popular lavishness and unceasing costs connected with burial shows the necessity of public education and church leadership to save people from unthinking improvidence; for the great evil bound up in modern burial ways is that the improvident are the very ones who are led into more improvidence. Their strong sentiments of what is proper and their tender sym-

pathies are practiced upon and preyed upon to induce injurious costs and heavy waste.

The legitimate expenses of burial at Vienna are listed as follows: embalming, \$200; shaving, \$2; burial robe, \$5 to \$15; hearse, \$4 to \$80; coffin and box, \$23 to \$580; stone vault for six bodies, \$280; gloves and ribbons, 60 cents and upward; grave and interment, \$20 for twenty-year term, or \$40 for permanent use. What is of particular note, conforming to the practice at Marseilles, France, is the fact that "the undertaking business is carried on entirely by the municipality."

At Budapest the list of burial expenses shows that embalming costs from \$200 to \$400. A burial robe can be had for from \$1 to \$4; shaving, \$2; coffin and box, \$2 to \$28; grave vaults, from \$160 to \$740; gloves are not used; flowers and banners, \$1 to \$40; grave and interment, from 80 cents to \$160. Clergy charges are as follows: Masses, from 40 cents to \$20; clergy fees, from 40 cents to \$4; singers, \$1 each; requiem, \$10 to \$60.

The amount of help received from burial fraternities varies from \$14 to \$40. Orthodox Jewish burials are regulated by the "Chewra Kadisha" Society, which buries its members free of charge. Bohemian burial matters, as at Prague, differ not a little from what obtains in the two Austrian towns just reported. Embalming costs from \$121.80 to \$400. It is plain enough that arterial injection is not the undertaker's practice here. Shaving is done at the modest charge of 8 cents; burial robes from 4 cents to \$5 and up;

hearse, \$2.44 or more; grave and interment, from 41 cents for digging to \$10.15; vaults leased for fifty years, at from \$23.95 to \$60.90. Masses at burial range from 81 cents to \$2.03. The priest's charge is from \$2.44 to \$14.62. Dues paid to burial societies are on the basis of 3 cents per month. The family receives \$20 to defray funeral costs.

The splendidly established and equipped municipal cemeteries at Milan, Genoa, Florence, Rome, and Naples reveal the Italian inheritance of a predilection for what is magnificent, ornate, and even ostentatious in providing places of interment and mortuary chapels to honor family prestige. The medieval Campo Santo at Pisa in all its dilapidated, dreary-looking aspect of fallen fortunes is one of the show places sought of tourists, but such modern campos as that on San Miniato outside Florence, the Staglieno at Genoa, Campo Verano at Rome, or Campo Nuova at Naples are indeed worthy to be counted among the world-sights. In any one of these the survey of burial costs would show ample room to investigate. Here are enormous civic structures raised in classic white marble provoking inquiry into all the minutiae of municipal management of burial affairs where public sentiment favors this stupendous outlay on the disposal of the dead. Upon thorough investigation, however, it appears that the regulation of burial in the chief cities of Italy is organized in the interest of economy, convenience, and recognized social and religious conditions. Would that there were space to tell the whole story of how burial for each and every class of people at Rome is municipally conducted

under a chief officer of the city who has supervision of all Roman burial places. Campo Verano, the extensive municipal cemetery located two miles outside the city walls and inclosed by its own circuit of walls, might serve as a model for what a complete system of burial control should provide, both in the interest of public hygiene and of social service and economy. Some of the provisions in this regulation, to be sure, are adapted to Italian usage and necessities. One of these is the burial of bodies of the poor in their turn in long trenches to be undisturbed for a period of ten years, but at the end of this term the bones to be exhumed, thoroughly cleaned, packed closely and tagged, then placed in a large underground vault or "ossarium," where they are sacredly preserved and can be claimed by friends whenever desired. Or if relatives wish a separate receptacle for the exhumed bones of the deceased, there are the municipal *columbaria* built against one side of the exterior walls of the cemetery where *cubicula*, something after the safety-deposit-vault style, can be rented or purchased. A large portion of Campo Verano is reserved for the use of the household of the Vatican palace. This system of grave rental, or interment for a brief term of years, it should be said, is quite prevalent throughout Europe, however offensive and impossible it may appear to American ideas and sense of propriety.

In Italy, as elsewhere, burial costs do not yield to standardization, but each locality fixes its own schedules and tariff. The report from Venice, where the municipal cemetery is a small island reserved for this purpose walled around and a great gateway and chapel at its

entrance, gives the following bill of burial expenses: embalming, \$40 to \$100; shaving, 20 cents to \$1. A burial barge is used instead of a hearse; coffin and box, \$16 to \$90 (zinc-lined); gloves and ribbons, 30 cents; grave rented for a term of years, \$10 to \$32; clergy fees and Mass, \$5 to \$500. Burial is under municipal control. There are no burial societies, but *Confraternita della Misericordia e Pieta* exist to provide yearly or monthly Masses, though the funeral Mass must be paid as part of the burial order. The minimum cost of a burial at Venice is \$12, the maximum \$800.

Funeral-expense accounts at Genoa figure out as follows: embalming (complete), \$400; for injections as ordinarily required for shipment of a body abroad, \$80; shaving, from \$2 to \$4; burial robe, the ordinary kind supplied by the municipality, 40 cents; hearse, \$1.60 to \$15; coffin and box such as municipality furnishes, from 80 cents to \$10 (may be any price when privately ordered); gloves, 25 cents and upward; grave for thirty-year term, \$65; in perpetuity, \$200 to \$600; Mass, \$1 and up. Cemeteries are the property of the city. Cremation is practiced, the cost of incineration being \$20. A permanent niche for the deposit of the cinerary urn costs \$30.

At Rome a funeral bill may include these items: embalming at a price from \$100 to \$500, according to the physician who serves (none but physicians are qualified to embalm); shaving is \$2; robe, from \$6 to \$100; hearse, \$3 to \$100, according to the equipage furnished by the city; coffin and box, from \$4 to \$300, the latter a leaden and silk-lined rosewood casket; gloves, \$2 per

pair; grave vault, \$26; flowers or wreaths in family chapel, from \$20 to \$100; grave and interment, from \$16 to \$32; permit to erect a memorial on a grave, from \$2.50 to \$27; clergy fees, from \$12 to \$200. The municipally owned cemeteries, as well as special burial concessions, are managed by an official paid \$4 per day. There are many burial societies which pay funeral expenses of their members and also assume the burial of others at a charge of from \$8 to \$20. A crematory is owned by an association which cremates bodies of its members without fees, while non-members pay \$20. About one hundred bodies are incinerated annually.

Municipally managed burial at Naples allows for a scale of costs adapted to its own public. Embalming, for temporary preservation of the remains, costs \$100; complete embalming is \$600; shaving, \$1 (maximum); hearse, from \$1.20 to \$200, according to the class of funeral car, procession, gloves, etc., used; coffin and box, \$50 to \$200. A recent picture taken of an early morning interment made in the region near Naples shows four men bearing on a board stretcher on their shoulders the uncoffined body of a person simply covered with a pall or cloth. The law at Naples requires that interment be done by employees of the municipality, which exacts \$2.40 for the right of interment, or \$10 if it must apportion separate land for a grave. Cremation is not practiced at Naples. Strangers living there in the late days of the Bourbon régime depict burial, as conducted in the old cemetery, as being shocking to every humane and Christian sentiment, really too horrible and indecent to bear description. But within

recent years the new Campo Santo has been opened at a considerable distance from the city, though made accessible by tram lines. It is situated on a noble elevation and is inclosed by high stone walls pierced by a gateway of splendid design. An avenue overarched by trees and with rows of family or guild chapels to serve as mausoleums for their owners lining both sides leads up a gentle incline till a roomy square is reached. Here a central statue of heroic size is erected symbolizing Hope, supporting the uplifted cross. The whole aspect of Campo Nuova is indicative of much display and lavish expense laid out on burial. In Italy in times of pestilence the authorities have been forced to resort to the use of quicklime in destroying the bodies of the victims of cholera; hence they wish to be prepared for any future visitation of plague by building crematories able to incinerate its victims. A survey of ancient tombs and of modern places of burial throughout Italy impresses one with the mighty influence of the cult of the dead and their graves, attested by the extravagance of an impoverished country ever striving to prove "how near is grandeur to our dust."

There are other countries of Europe where the old order, or disorder, in burial management still rules, notably in Russia, Spain, and Greece. In Russia the orthodox church dominates in funeral concerns. Reports are at hand from Petrograd, Moscow, and Warsaw. Let it suffice to use the figures from Moscow. Burial expenses, it would seem, range from \$5 for the poor to several thousands of dollars for the rich. A large degree of uniformity as to funeral charges prevails

throughout the empire, the rule holding that peasants are laid away with simple rites and furnishings, but the citizen of wealth is buried with special and lengthy services attended with gorgeous trappings and dress parade. The average cost of a funeral is placed at \$100. However, the description given of arrangements made for a \$250 burial affords a fair idea of Russian methods in burial management.

The coffin is covered with glazed brocade or cashmere, and has a pillow and lining of white satin. There is a lace-lined cover for the coffin, also crêpe scarfs and candlesticks. A baldachin or canopy covered with brocade is furnished having white or gilded wooden parts. This is drawn by six caparisoned horses. A hearse is used at the house and church. The burial procession includes sixteen uniformed servants, six of them leading horses, three walking on each side of the coffin, and others bearing candlesticks. Juniper branches are spread from the church to the cemetery. A choir of twenty-five men chant during the taking of the body from the home to the church, also during Mass and the burial service. There is also a choir of eight ministers at the four Masses for the dead, and one of them accompanies the funeral party to the grave. Twelve two-horse carriages are supplied; four policemen attend the parade from church to cemetery. The church is draped in black and one metallic wreath decorates the coffin. Funeral notices are sent to two papers, and a burial permit has to be filed at the office of the cemetery. All of the foregoing items appear in the bill rendered by the undertaker at a charge of

\$250. This is only "the beginning of sorrows," for there remain the charges for a grave and interment. There are no coroners in Russia. Burial is under control of the church and police. Cemeteries are owned by church and community in common. Cremation is not practiced, being contrary to law, though a suggestion for its allowance has come from official sources. Clergy fees at Petrograd range from 50 cents to \$150.

It appears that burial is much of a social function for which provision is made. The use of the cemetery chapel costs \$2.50; for service in a hall seating ten persons, \$1.50; for a hall seating fifty people the charge is \$5; use of kitchen, samovar, etc. (exclusive of wood and water), \$2.50. The gatekeeper's fee is \$1; ringing small bell, \$1; for a large bell, \$1.50; use of invalid chair, 25 cents; digging grave and wooden nameplate, \$1; sodding large grave, \$1.50; sand covering, \$1; watering sod by the season, 50 cents each grave; care of flowers, \$1; cross of pine placed on grave with name oil-painted, \$2; of oak, oil-painted, \$5; decorating a vault, \$5; lining a vault with brick, \$87.50; green boughs laid at gate, \$1.50; also strewn on path to the grave, from \$2.50 up; perpetual care of a grave, \$200.¹

Turning now to Spain, the consular report states that funerals are solemn and costly affairs; emblems of mourning are everywhere in evidence and elaborate tombstones are covered with wreaths and crosses. It

¹ This reads like ancient history; for, since the Revolution, 1918, and the rise of the Soviet government, Russian rules and practices suffer change.

is usual to celebrate funeral services about twenty days after burial. The service consists of High or Low Masses in suffrage of the soul of the deceased. Death anniversaries are also customarily celebrated in a similar way. Newspapers do not publish death notices free of charge. It is usual to announce a death by means of large, black-bordered notices on the first page of newspapers. The undertaker attends to all this at a cost of from \$5 to \$160, depending on the space occupied by the notice, the average charge being from \$10 to \$25. Undertakers are numerous in Barcelona, where the profession has reached a high degree of proficiency.

The hearse and its accessories must be rented from La Casa Provincial Caridad (a charitable institution for abandoned children), which has a monopoly of this hearse service. The hearse charge is from \$2 to \$220. Cemeteries belong to the city and are cared for by La Junta de Cementos, composed of members of the municipal council. Cremation is regarded in Spain as a profanation. One of the party factions in the city council of Barcelona proposed to provide means of cremation, but a storm of criticism caused the matter to be dropped. Embalming costs according to the doctor's category, or professional repute, the minimum cost being \$300. If the corpse is to be transported a distance over fourteen miles, embalming is obligatory and governmental permission must be obtained for such removal. As a rule the body is dressed for burial in its own black clothes, and the charge for preparing the corpse is \$1. Religious habits to be worn at funerals, or to drape the coffin, are often procured from societies

called "communities," the charge varying from \$4 to \$16, according to the order furnishing the same. Coffin and box for adults cost from \$6 to \$600; for children, from \$2 to \$220. Tombs, called minor, are priced from \$100 to \$600; Egyptian tombs, so called, are erected for from \$800 to \$1,400, being in style similar to pantheons. The rent of niches in the Catholic precinct of a cemetery is \$6 for a term of five years, or \$12 for ten years. Vaultless crypts for Protestants cost at the same rate as the niches. Parish dues are, for adult burial, 60 cents; and for a child, 50 cents.

At Barcelona burials are conducted according to different classes, there being from one to twenty-five priests to attend the hearse. Candles, acolytes, etc., make an extra charge, so that the expense of these rites varies from \$10 to \$200. The death-rate is 25 in 1,000 as compared with 30 in 1,000, as reported from Russia. It would appear that, where poverty and illiteracy are at their worst, there are burial extravagances at their highest.

As late as August, 1911, the American consul at Lisbon reported on burial expenses in Portugal. Even in this little and supposedly non-progressive country cemeteries are owned by municipalities. Recently the new liberal government has permitted cremation, though the practice of it had not yet begun. Its selection (as the chosen mode of disposal of one's body) will be, as elsewhere established, facultative, viz., granting the right to exercise the legal power to dispose thus of a body by incineration at request of the deceased. The cost of embalming a body at Lisbon is from \$800 to

\$1,000; shaving, 50 cents; hearse, or cart drawn by friends in case of the poor, from \$50 to 50 cents; coffin and box, from \$2 to \$20; grave and interment, \$1.70; charge for Mass, from \$1.20 to \$20; burial fee fixed by law for both adults and children, 50 cents. Many benefit associations help in paying funeral expenses of deceased members.

From this partial European survey of burial matters, by collating the results, a few significant things stand out in pretty bold relief:

1. Through the handling of the undertaking business and having charge of cemetery service, both by broad national legislation and standardized municipal regulation, the public interest is conserved through rigid sanitary precautions, and social economy is gained by fixed undertaking charges and efficient police supervision.

2. Public opinion has come to regard burial as a public concern and service, at the same time recognizing existing facts as to economic differences among the people, therefore providing as many classes or styles of funerals as are adapted and acceptable to people in all circumstances.

3. By this municipal management of burial there is avoidance of exploitation of any class of people, whether rich or poor, the fixed schedule of prices and charges and fees offering a classified service from which there is no deviation.

4. All this fosters the tendency to simplify funeral orders and to moderate burial expenses, first of all among the more intelligent and well-to-do, while Jewish

communities support this better way on principle and by tradition.

5. Another notable thing is the vast proportions to which benefit or burial societies and workingmen's insurance laws have grown to meet the exigencies of sickness and death costs. Such public and voluntary systems of last aid to the afflicted spare the poor the extreme exactions of industrial insurance, with all its thriftless and wasteful influences.

6. The testimony is quite general, however, that fraternal orders and benefit associations tend to a lavish outlay in funeral trappings, leaving little or nothing to aid the family of a deceased member.

7. What must strike Americans as particularly unsatisfactory is the ample provision for interment of bodies for a long or shorter term of years, the grave being thus assigned at a low rental, which term may be renewed at the option of the friends. Otherwise the bones are exhumed to be disposed of according to local usage. This, however, is scientific, public, and economical burial management stripped of sentiment. As one municipal cemetery caretaker said to me, "They [the relatives] so soon forget."

8. The increasing prevalence of cremation is to be noted in most countries.

9. From the diversity of data obtained and inequalities in charges observed in contiguous municipalities it would seem that an effort at intermunicipal standardization of burial management is desirable. To use Judge Grosscup's expression, "The peopleizing of an urgent service such as burial ought to be numbered

among the prominent necessities brought under protective, helpful direction as the care of the whole community. In Moscow the pawnshop is a municipal affair, a half-million articles valued at \$3,000,000 being in pawn during the season. In March and April the poor keep the pawnshops busy, parting then with their warm overclothing." This illustrates how poverty is the close kin of invention, and the public authorities everywhere have yet a great deal to learn about making funeral necessities a light burden for the people.

CANADA, SOUTH AFRICA, AND AUSTRALIA

British occupation of large world-areas carries not only the English tongue with it but also other mother-country usages, not to say prejudices. When it comes, however, to funeral and burial control British colonists show a deep-seated consciousness of social, economic, and legislative builders, being unobstructed in their own field of operations, able therefore to municipalize cemeteries, to establish public crematories, and to manage the undertaking service. Still, the main difficulty in new imperial sections is that colonists revere the old, sacred, mental soil of Great Britain, full of traditional soil germs. Among these, funeral and burial rites were transported with them in the ship bottoms which carried them abroad. The law of export for the exile mind is that antique sentiments and outworn foibles are worthy of peculiar fondness, being indicative of their purity of breeding and of loyalty to the parish graveyard. Ere long this stage of dependence passes. Some colonies like New Zealand and New South Wales

show startling initiative and produce innovations in socio-economic spheres which place them in the van. So it is that America may look to Australia for examples of social regeneration, for public measures to give adequate opportunities to get a home and livelihood, also for a chance to die and be put under the ground or cremated at moderate expense and trouble, offering fixed scales of funeral prices for specified classes of service by undertakers and municipalities.

It so happens that burial costs and control become of universal interest because today the world is jostled together. Multitudes come and go to and fro in the earth and thousands of deaths occur to the traveling public while in foreign parts. Hence were an inter-continental regulation of burial and of transportation of dead bodies devised, it would serve a human need and be of aid to consulates of all nations. Great Britain with her far-flung flag would be the greatest gainer by such an expedient.

Starting with Canada, the United States consul-general at Montreal reported that cemeteries for Protestants are owned by corporations; those for Catholics by the church. The city allows \$5 in costs for burial of a pauper. The following cost items are for 1911:

Embalming, \$10 and up; shaving corpse, up to \$3; robe, \$2.50 and up; hearse, \$8 to \$15; coffin (plain wood), \$10; casket, \$50 and up; cement vault, \$45; grave and interment, in Mount Royal cemetery, single grave, \$12.50 to \$17.50; in Cote des Neiges cemetery, single grave, \$20 to \$75; digging grave, \$5; clergy fee, Mass (high or low), \$8 to \$25. Protestant ministers have no fixed charge; singers receive \$2.50 each. Burial fraternities allow an average bill of \$50 for funeral expenses.

The consular report for Halifax serves to show the differing local ideas and regulations as to burial costs:

Embalming, \$10 to \$20; shaving, \$3 to \$5; robe, \$3 to \$15 and up; hearse or bier, \$6 to \$10; coffin and box, \$15 to \$25 and up; cement vault, \$40; grave and interment, \$11 to \$15; clergy fees, low Mass, \$1 (or no charge); high Mass, \$3 and up; Protestant minister, no fee; singers free; coroner, \$4 for permit to bury a citizen; for a non-citizen, \$4 to \$10. Benefit societies pay from \$30 to \$50.

It is a far cry to South Africa, where the United States consul-general stated that at Cape Town cemeteries are owned both by the government and by churches. Burial is under municipal and family control, but funeral costs are not under legal regulation as to undertaking goods and services.

At Johannesburg, Transvaal, a complete funeral is figured out, including "robe, hearse, coffin and box, carriage for minister," all at a cost of from \$50 to \$500. Embalming is only used when a body is to be transported overseas, the usual price for same being \$200. At the government morgue a refrigerator may be used to keep a body any length of time at \$5.10 per day. In the municipal cemetery grave fees for a child are \$4.86; for an adult, \$7.29. The payment of \$12.16 additional gives private ownership in perpetuity. Plots of 8×12 feet may be bought for \$36.49, or of 12×16 feet for \$72.99, this in addition to grave fees. Burial societies grant aid to families varying from \$58.39 to \$72.99. European paupers are buried by a contractor undertaker. Considerable antipathy is felt here against cremation, but the consul suggested that, as

many natives die in the mining area, cremation would be the best way to dispose of their bodies. Here is a hint of the merciless mortality suffered by natives caused by hard labor, exposure, and bad conditions in the camps or stockades.

The consular report from Sydney, New South Wales, showed that cemeteries are owned by the church, the municipality, and by trustees appointed under the government to carry out their working. Burials are under family control, the scale of costs left entirely to friends who order a funeral at will. An undertaking bill runs as follows:

Embalming, \$25 to \$50; shaving, \$1.20 (but most undertakers object to shaving a corpse); hearse, \$12 and up, according to distance; robe, \$1.30 to \$15; coffin, pine covered with black cloth, \$20; polished cedar, \$30 and up; polished oak, \$50 and up, according to mountings and lining ordered; graves, in "ordinary" and "selected" portions, \$7.40 to \$10, including interment; vault sections at prices according to size of allotments, \$30 to \$250; clergy fee in ordinary course, \$2 to \$3. Friendly societies grant to the family a donation of from \$100 to \$250.

Auckland, New Zealand, has a more advanced order in burial matters. The consular report says two cemeteries are owned by the municipality and one by the Church of England. In the latter, when other denominations are permitted to bury their dead therein, the Anglican burial service must be used. A funeral bill is made up as follows:

Embalming, \$10 to \$15; shaving, no charge; robe, \$1.25 to \$5; hearse or bier, \$7.50; coffin, \$22 to \$125 (no box is used); grave and interment, \$10. Purchase is optional, but if a grave is not bought, the cemetery control may permit another burial in

the same grave; this is in Purewa cemetery owned by the Church of England. In Wai-ka-ra-ka cemetery lot purchase is compulsory. Expense of interment is \$15 to \$25. At Wai-ku-me-te cemetery lot buying is optional. Price of a grave is \$5; other costs, \$5. There are "charitable aid funerals" for the poor, the expense for hearse, coffin, interment, and minister's fee being \$6.25. The Catholic priest receives \$1.25, but sometimes a sum more suitable to the means of the family bereaved is offered.

The foregoing prices are given simply to show what a needless variable quantity lies hid in burial costs the world over. These figures, too, obtained in 1911, serve as a measuring-rod to indicate the increase of the funeral burden since then.

INDIA, THE LAND OF FUNERAL PYRES

India might well be styled the "land of everlasting burnings." The editorial traveler, Dr. H. M. Field, has described "The Burning-Ghaut of Benares," the place where dead bodies of Hindus are placed on large piles of wood to be consumed in the flames and smoke. He saw many such pyres waiting for the firing.

When all is ready, a male relative walks around the pyre and applies to it a burning withe of straw. The body, dressed for these last rites, is wrapped in coarse garments. The ceremony in its every part is a sacred Hindu ritual. Near by stands a woman on guard to protect the corpse from any strange touch which by any accident might defile the funeral. The pile burns fiercely, the wind driving the flame and smoke aside so as to expose part of the body. It is a ghastly sight. The stench of burning flesh fills the air.

Such is the ancient, crude manner still in use among the high-caste people of one of the oldest civilizations known. Theirs is a religious sentiment which has a

great deal to say for itself, the dead being thus "purified as by fire."

But Dr. Field animadvertes on this religious custom to its dispraise, saying, "In this way of disposal of the dead there is nothing to soothe the mourner like a Christian burial, when the body is committed to the earth, 'ashes to ashes, dust to dust,' when a beloved form is laid down under the green turf as on a mother's breast." But there is another view of this matter to be presented even from the Christian-sentiment standpoint. In a recent conversation I had with Rev. Robert A. Hume, D.D., of Ahmednagar, India, he told me of the great need in their mission field of a modern-built crematory. The missionaries favor incineration for many cogent sanitary and economic reasons obtaining in that warm country. As the natives now practice body-burning it is necessarily an imperfectly performed rite owing to the want of any retort or oven of any kind, and to the lack of fuel to effect complete incineration on their open-air funeral pyres. Dr. Hume was hoping while in America to procure sufficient money from some benevolent friend or a cremation society to erect a model crematory at Ahmednagar.

Formerly in India the practice of *suttee*, or Hindu wife-immolation on the husband's burning funeral pyre, was perhaps the most flagrant of all funeral customs ever tolerated and even encouraged by human (pecuniary) interests. Sir Henry Maine in his work, *The Early History of Institutions*, after premising that a Hindu woman's dowry remained her property, and, if childless, she acquired the deceased husband's property, says:

“The ancient rule of civil law which made her tenant for life could not be gotten rid of, but it was combated by a modern institution (i.e., *suttee*) which made it her duty to devote herself to a frightful death.” It is stated that *suttee*, or *sati*, by which Brahman and other high-caste women immolated themselves at the cremation of their deceased husbands, was a revered practice during two thousand years. In theory this act was voluntary. However, a widow having proclaimed herself *sati*, if she failed to complete the act, she was defiled, her head shaved, she had but a single meal a day, no bed to sleep on, and she was obliged to perform constant devotional exercises. But the faithful *sati* widow, decked with jewels, walked around the flaming pyre, then distributed her ornaments among the assembled Brahmans, after which she flung herself into the fire, embracing the corpse, and so perished, exclaiming, *Satya, satya, satya!* (Truth, truth, truth!) Her (supposed) reward of self-destruction was great in the way of receiving Hindu veneration. Pregnant women and mothers of children still of minor age could not become *sati*. Not till 1829 was *suttee* or *sati* pronounced illegal during the rule of Lord William Bentinck, viceroy. Long before this time the Mogul Emperor Akbar strove in vain to abolish this cruel and viciously costly style of religious burning of the dead.

As to modern disposal of the dead in India, it should be stated that most of the data gathered for this survey relate to the Hindu portion of the empire's 300,000,000 of people. Of these, 60,000,000 are Moslems, who practice burial after their own religious mode. Then

mention in passing should be made of the few thousands of Parsees at Bombay, who have their strange "towers of silence," on the flat, open roofs of which are exposed the bodies of their dead till all the flesh has been removed by the fowls of the air. Later the whitened bones are removed to their place of rest. No figures as to the costs of this ritual and of mortuary structures have been obtained.

It is my impression that the American consul at Bombay includes the costs of funeral and burial for the *English* residents, as well as those of the natives:

Embalming, \$400; preserving the body, \$250; shaving, \$5 (very exceptional thing); robe, \$1.50 to \$8; hearse, \$8.30, \$13.30, and \$20; coffin and box, \$11.60 to \$166.60; grave vault, \$84; gloves, \$5 (very exceptional); flowers, 50 cents to \$12; grave and interment, \$10.50; vault-building fee, \$26.

Burial is under the control of a burial board, with the municipal commissioner as chairman. Cemeteries in the town are owned by the municipality and by the Roman Catholic church. Cremation is not used by Europeans, but is general among Hindus. It appears that Indian law prohibits the shipment of dead bodies from the country. A Mrs. Hawkins, formerly a resident of Corunna, Michigan, died thirteen years ago in India. Her relatives wished to ship the body home for burial, but the British consul at Chicago told them that it would be necessary to get a special order from the English king to allow the transportation of the remains out of the country.

Rev. John S. Chandler, D.D., of Madura, South India, reports:

Christian funerals with us do not cost much, though some do foolish things in imitation of their Roman Catholic neighbors, like rubbing milk over the soil of a fresh grave. We charge about \$1 for a grave. In Madras and other places they have large expenses for carriages, but we do not suffer this added cost here. Hindu funerals are mostly burnings and their ceremonies are somewhat expensive; but it is my impression that they are not so costly as burial practiced in other lands.

Undoubtedly, next to ancient Egypt, with its immense pyramids of fabulous cost in wealth and human life, India shows today the most elaborate tombs built at enormous cost, as instanced by the tomb of the wife of Shah Jehan at Agra, the Taj-Mahal, which employed 20,000 men during seventeen years. It might also be said that the cathedral mosque at Fatehpur-Sikri is in reality a tomb shrine, having been constructed in honor of the Moslem saint, Sheikh Salim Chisti. "This saint's tomb," reports Professor George A. Dorsey, of the University of Chicago, "is out in the open air where God's sunshine can get at it; and doors and inner cell are so arranged that poor women may approach without feeing the gatekeeper and tie their bits of rags to the marble trellis, thus promising, Hindus and Mohammedans alike, that, if they are blessed by the saint, they will present an offering to his shrine."

When one considers the huge masses of peoples the world over engaged in burying till their own time comes to be buried, or burning till they, too, will be burned, when one bethinks him of the modern, quick inter-communication between lands where starvation and plague are indigenious, hence by their unsanitary customs

constantly imperial all Western peoples, the conviction is borne in upon him that "it is now high time to awake out of sleep" in regard to burial reform and adopt an improved public management of this whole business of the disposal of the dead.

TURKEY, JAPAN, AND CHINA

In Turkey, the Moslem cult being dominant, simplicity and a modicum of outlay attend all religious things, including funerals and burial. Here and there in cases of the rich and the great an excess of rites and extravagant costs may occur; but the general rule is to practice what would be thought in Western lands extreme economy and plainness in disposing of the dead. Reports are at hand from the two chief cities of what was European Turkey—Constantinople and Salonica. It may prove useful to place their burial accounts in juxtaposition.

Embalming: in Constantinople, \$22 to \$880; in Salonica, \$100 to \$500.

Shaving: in Constantinople, 39 cents; in Salonica, 80 cents.

Burial robe: in Constantinople, 39 cents; in Salonica, \$8 to \$40.

Bier: in Constantinople, \$1.62; in Salonica, not used.

Coffin and box: in Constantinople, \$2.81 to \$44; in Salonica, \$4 to \$100.

Grave vault: in Constantinople, \$11.57 and up; in Salonica, \$5.

Gloves and ribbons: in Constantinople, \$4.40 to \$13.20; in Salonica, \$5.

Grave and interment: in Constantinople, \$1.62 and up; in Salonica, \$1.50 to \$7.

Permit to place monument: in Constantinople, \$13.20 to \$88.

Clergy fees: in Constantinople, \$4.40 to \$44; in Salonica, each priest at least 80 cents.

Coroner: in Constantinople, \$2.20 to \$22; in Salonica, none.

Burial is under joint municipal and family control.

The scale of costs (fixed by law): first class, \$3.82 to \$237.60; second class, \$8.80 to \$662.85.

There are no benefit societies in Turkey.

Cremation is not practiced.

The death-rate is unknown, as vital statistics are not gathered.

The foregoing data seem to contradict the statement that burial costs in Turkey are low, and that funeral management is simple. But the higher figures are of very exceptional use; the average costs do not range much above the lower figures.

A letter from Rev. George F. Herrick, D.D., of the Bible House, Constantinople, states in brief the real situation throughout Turkey.

The expenses attendant upon the burial of the dead in this country, are, in the interior, even in the smaller cities, very small. Even now in Protestant communities the burial expenses of an ordinary adult will hardly exceed two dollars, all told. There is no hearse. The coffin is cheaply made. In the villages, among all nationalities, there is a bier, but no coffin.

Among the rich, in coast cities, the cost is often large, especially for the monument. Even so, the cost of the funeral itself would be less than that of a wedding in the same family.

The American consul at Harput, Turkey, writes of "the primitive conditions prevailing in this district in regard not only to living but to burial as well." His report is so interesting for its many details that I incorporate considerable portions of it in my survey.

Among the Moslems the disposal of the dead is done quickly, simply, and cheaply. There are no items for embalming, shaving,

burial robe, hearse, coffin or bier, grave vault, gloves and ribbons, or any other extra expenses.

The koranic law requires that the dead be buried immediately following the next call to prayers after death has taken place. There are five calls to prayers during the day, hence but a few hours at most can intervene between death and burial.

The body is first thoroughly washed under supervision of a priest, then wrapped in a white cotton cloth from head to foot. Sometimes a rough board coffin is used to carry bodies upon the rough bier to the mosque and graveyard, the same coffin being used for years; or, if the coffin is not used, the body is placed on the bier covered with a cloth and carried on the shoulders of attendants at the funeral. A grave having been hurriedly dug for about 50 cents, the body is deposited with but little ceremony, first being covered in the grave with a little loose straw, upon which the earth is thrown.

At the funeral of the more well-to-do a priest usually accompanies the procession to the grave, and after the burial prays for the repose of the soul of the deceased. For this service a small fee is given; also at one of these funerals some money is distributed among the poor of the community, but such fees and gifts are purely voluntary. Generally a small gravestone is erected a few days after the burial, but, being a rude and crude affair, it costs but a few dollars.

Until recently Christian burials were as simple and inexpensive as those of Moslems, no coffins being used nor extra burial expenses incurred, the burial invariably taking place on the day of death. With the advent of the missionaries and the education of the people there has been of late some difference in Christian burials. Now in the cities and larger towns one often sees a coffin used, covered with cloth, frequently velvet, with some few ornaments—a cross and silver trimmings. This means but a little extra expense, including the sum now usually paid to the officiating priest.

The burial stone, too, for the native Christian costs more than for Moslems, for there is an unwritten law that only Moslem gravestones shall stand upright, while the gravestones of Chris-

tian dead must lie flat on the ground and covering the entire grave. Moslems and each separate Christian denomination have their own graveyards. These are located under no system of regulation. Many are placed on slopes above the towns, or near the main spring supplying the town with water, so that much sickness is attributed to this carelessness.

Recently a messenger connected with this consular office died. The expenses borne by the consulate will give an idea of what it costs to bury a Moslem. The sum of one dollar was paid for a cotton cloth to wrap the body in; one dollar was paid the priest; five dollars was distributed among the poor; fifty cents went for grave-digging; and the sum of two dollars and a half secured the erection of two gravestones. The total costs were ten dollars, and be it understood that this messenger's funeral was far more expensive than the generality.

It may be just as well for an American citizen who contemplates applying for the post of consul at Aleppo to know in advance that, whereas "the Armenian bishop charges \$44 as his clergy fees at a burial, and Protestants make no charge, yet consuls are charged \$400." Why? Probably for embalming to ship the body to America.

From Beirut, Syria, comes a complete report as follows:

Embalming appears to be used only in cases where the body is to be transported to a foreign land. It is done by an apothecary at a charge of \$19.30. The embalming must be done in the presence of the sanitary inspector, whose fee is \$8.79. He gives a certificate costing 77 cents, and uses a stamp costing 13 cents. The body must be placed in a tin box with a walnut-wood bier, the two at a cost of \$59.90. Burial robe is \$2 to \$20; hearse, \$1.50 to \$300 (according to "common," or "de luxe"); coffin, \$1.62 to \$4 (bleached calico); stone vault, about \$20; flowers (artificial), \$3 to \$7; grave and interment, \$28.25 to \$3,500; cost of permit

to erect monument, \$20 to \$500, according to size and location of lot; clergy fees, Mass, if said by a Bishop, from \$10 to \$25. The other clergy receive 77 cents each, and singers the same.

More than two-thirds of the earth's population belong to the Orient, therefore modern Japan may be taken as the representative prospective leader of Orientals in burial costs and management. The American consul at Yokohama has made an extended report as to funeral regulation; his data were gathered (in 1911) from two funeral-articles supply houses and from three families. Besides, I have received information on funeral costs from the late Rev. John H. DeForest, D.D., of Sendai, and Rev. Otis Cary, D.D., of Kyoto. Their combined statements show that in Japan the cost of dying and of disposal of the dead has increased by equal strides with the high cost of living during the past twenty-five years. The following are the customary burial charges prevailing at Yokohama:

Shaving the corpse is seldom practiced; bathing the body is done by the immediate relatives. Shroud, a white *Kyokatabira* (cloth of cotton and hemp mixed), 50 cents and up. Bier, rented from a supply house at a charge of 50 cents or more; coolie hire is extra, their fees ranging from 4 to 25 cents each. Coffin, from \$1.50 up for adults; for a child, 75 cents and up. (Cremation is the usual mode of disposal of the remains. Box for the ashes costs from 25 cents up, but an earthen jar costs only 3 cents.) Flowers: In Shinto rites no flowers are used; instead, bundles of the "divine tree" (*Eurea Ochnacea*) take their place; in Buddhist rites the lotus flower is specially popular. Artificial lotus plants are rented from supply houses at from 50 cents up. Banners are carried in funeral processions, those of cotton being supplied at from 55 cents up, those of silk crêpe at \$5.50 and up. Grave and interment: A fee is charged for the use of a municipal cemetery

lot (practically a perpetual lease, and no tax added). The unit of measurement is a *tsubo* (= 36 square feet). A cemetery lot is one *tsubo* or less, and the charges are fixed by classes, viz., one *tsubo*: first class, \$3; second class, \$2.25; third class, \$1.75, fourth class, \$1; fifth class, 20 cents; two *tsubos*: first class, \$4.50; second class, \$3.38; third class, \$2.62; fourth class, \$1.50; fifth class, 30 cents; and so on in proportion, up to ten *tsubos*. Digging a grave (6 feet deep), \$1, but for a cremation-urn, only 25 cents. Clergy fees: Buddhistic rites are rated for one priest from 50 cents to \$2.50; for three priests, from \$2.50 to \$7.50. Shinto rites are dearer, costing for three priests from \$3 to \$7.50, and for five priests from \$6 to \$15.

In Japan burial is under family control, though a burial permit must be obtained from local or police authorities. Fraternities (secret orders), excepting industrial guilds, are forbidden to Japanese subjects. Masons, Odd Fellows, and similar orders are permitted to foreigners, but the Japanese may not join them. The law does not fix any schedule of funeral prices. Cemeteries are owned both by Buddhist temples and by municipalities. At Yokohama a special cemetery is leased to the foreign colony by treaty. Its municipally owned crematory is operated according to a city tariff of charges as follows: for a child under five years, first class, \$2.50; second class, \$1.25; third class, 50 cents; for a child under ten years: first class, \$3.50; second class, \$1.75; third class, \$1; for a child over ten: first class, \$5; second class, \$2.50; third class, \$1.25. Indigent residents may apply for cremation service at no charge, or a half-rate is allowed.

As to burial costs for foreigners, these are usually arranged with the undertaker. Charity cases, as

handled at the consular office, have cost as little as \$37.50, including a grave in the new cemetery at Nogishi outside the city. Burial in the general cemetery situated near the center of the foreign settlement, with funeral expenses included, costs, on the average, \$200.

Dr. DeForest, writing from Sendai in the north of Japan, reported burial prices as "elastic," though prevailing costs range, as will be seen, within very moderate charges. Bier, with coolie bearers, is charged for at from 75 cents to \$1.50; coffin, \$1.25 to \$1.75; box for ashes after incineration, 75 cents to \$1; grave, digging (6 feet deep), 35 cents, and $7\frac{1}{2}$ cents for each additional foot. Graveyards are mainly in Buddhist temple grounds. A burial plot costs but \$1.50, and priests give it perpetual care. The total expenses for a funeral in the Sendai district amount, for a first-class burial, to \$12.50; for the second class, \$9; and for the third class, \$6.50. These classes and various funeral costs depend on the number of priests officiating, the rating being at 50 cents each, though relatives may give as much more as they please. Again it comes out, but now from oriental sources, that burial expenses are to a very large extent due either to religious impulse, or are an extra incubus imposed by ecclesiastical rites for the dead.

Cremation has always been practiced at Sendai, about one-third of all dead bodies being incinerated. Cremation for adults costs \$1, for a child 75 cents. Says Dr. DeForest:

The after-feasts are what cost in the conduct of funerals. Generally a package of cake is given to everybody attending the

burial, each costing from $2\frac{1}{2}$ to 5 cents. If a real feast is served, it costs 25 cents for each guest. Instead of holding a feast, some announce that rather than bother people to come to a funeral feast, which would cost \$25, the family will give this amount to some public charity. Innumerable memorial feasts for the dead used to be held; for instance, on the forty-ninth day following burial, and on the one-hundredth, besides the death anniversary each year. But the modern tendency is to omit them. The foregoing list of costs for burial should be doubled for Tokyo, the Japanese capital. Of course at Sendai, as elsewhere, there is no limit to the sum a rich man may spend on burial, or to the outlay on funeral display when a "great one" dies.

Dr. Cary of Kyoto states that burial is chiefly in the hands of Buddhist priests. The official priest goes to the home of the deceased to conduct a service, then conducts other rites at the temple with its adjoining graveyard. The body is crowded into a small cubical box for interment. Many flowers are sent to the house; also friends usually send small presents of money, say, 50 cents or a dollar. But these gifts are more in the way of a timely loan; for soon the mourners return these gifts, at least to half the amount of the sums sent. The charge for jinricksha (Japanese cab) service to and from the cemetery is 15 cents. Christian Japanese now have their own cemetery where modes of burial and rites more accordant with their new religious faith are observed. The Christian style of coffin is long enough to lay out the body in, and is made by a carpenter. The wife of the missionary covers this plain box with thin, coarse woolen cloth. Some of the Japanese converts are so fond of the thought of enjoying Christian burial that they have their coffins prepared in advance, storing them in their homes.

It appears that in Japan funeral management by the undertaking trade has advanced so far as to furnish printed schedules of funeral articles and their prices. Here is one published by J. B. Mitchell, builder, surveyor, and funeral furnisher, Kobe.

A hardwood polished coffin, including hire of hearse and ordinary expenses, is supplied at a cost of \$137.50. Then follow second- and third-class burials at corresponding prices. The fourth class, black varnished coffin, with use of bier, etc., \$30. A youth's coffin and funeral is supplied at half rates. Infant's coffin and other charges come to \$17.50. The grave (to be paid for at municipal office) for half a lot, 5×4 feet, is \$3.25; a family lot for five graves, 27×8 feet, \$71.50.

That burial reform is a hard, slow task even for an empire is proved by Japan's efforts in Korea.

Millions of graves are scattered promiscuously throughout the country. If the Koreans took as good care of the living as they do of the dead, there would be fewer dead. It is the Korean custom to select the burial spot with utmost care. It may be that the grave-finder decides that the resting place of the dear departed's bones shall be in the front yard of some rich neighbor. In such cases burial takes place, and the landowner would protest in vain. Great areas of the hillsides are given over in wasteful allotments to graves of ancestors, but the faithful Koreans cultivate all around these graves but never desecrate them. In trying to correct this land waste the Japanese government undertook to set apart specified localities as burial grounds, but this aroused bitter antagonism of the people in each vicinity.¹

In connection with this should be added a brief statement of a reform in burial management being undertaken under Salvation Army auspices in Seoul, Korea. Colonel Hoggard tells the story:

In Seoul, as you know, the poor are very poor, and when they die they are buried with scant courtesy by the officials. We have

¹ Clarence E. Bosworth, *The Sun and New York Herald*, 1920.

a good (Salvationist) corps in Seoul. The men who have become Salvationists in visiting among their neighbors found many dying or dead and were touched by the sorrow of their relatives at the rough-and-ready methods of officialdom. So they clubbed together and got a Chinaman to make them a bier. This they use to carry out the bodies to give them religious burial. Whenever a visitor finds some dead Korean and a weeping widow, the Army soldiers act the friend, serving as bearers. Only those who have witnessed the devotion of Orientals to their dead can understand what an influence this simple act has upon people in the streets of Seoul.

There can be no question that the extension of Christianity, and with it what is named Christian or "decent" burial, means a large increase in the aggregate cost for burial the world over. The mischief of it is that America is setting the pace in exaggerated and unregulated funeral costs and styles.

A much later report from Kyoto, May 26, 1920, received from Professor D. W. Learned, D.D., goes to show the mounting prices for funerals, even in that far land noted for cheapness of living and of dying expenses in former days. He states:

The following figures are to be understood as including *all* the expenses connected with a funeral, and do *not* refer to Christians. The very cheapest funeral expenses come to something under \$50 (American money). For one of the middle class the cost would vary between \$1,000 and \$1,500. For a funeral in a rich man's family it probably would run up to \$5,000. I am told there is a tendency now to reduce somewhat the expenses connected with a funeral in the cities, but in the country funerals tend to be made even more elaborate and expensive.

A Chinese proverb runs, "The most important thing in life is to be well buried." The rest of humanity must take account of social and economic conditions affecting one-third of the human family living and dying in Far

Cathay, with her eighteen provinces and 400,000,000 people. Undoubtedly the Chinese death-rate is far higher than that of Western lands, possibly involving double the number of funerals in proportion to population. How huge the bill of expense and waste of resources is hard to estimate where exclusive family control of burial obtains. Doubtless the Chinese delight to have it so—their funeral feasts, untold centuries of paying ancestral honors to the dead, and making an ostentatious show for the sake of “face.” No more than Americans, would they thank anyone to move a change in hoary ceremonies or readily submit to legislative mitigation of abuses handed down by tradition.

For one thing, China’s burial usages are subject to the dark powers of necromancy and geomancy, i.e., spirit interference from the dead and beliefs demanding “lucky” spots for burials; for the dead must lie at ease and not disturb the living by unwelcome visits. Sir Oliver Lodge and all mediums-at-large would get but small support from the Chinese in efforts to communicate with absent spirits. Naturally priests are called on to find by magic the proper lucky hill where to inter the family dead. Sometimes years go by in this costly search; hence huge coffins exposed above ground under temporary shelters await burial. Rarely is a tract of land in China reserved for common burial. Families secure private, hit-and-miss lucky spots subject to extortionate exactions. This is not the worst of it from the public viewpoint, for these scattered, sacred grave plots are an all but insurmountable obstacle to

needed improvements, such as railway-engineering works. A recent letter from Rev. Arthur H. Smith, D.D., T'ung-Hsien, Chihli, China, says:

The cost of burial here compared with ten or twenty years ago can only be roughly guessed at. The increased cost of living is felt in North China *much less* than in most parts of the world, and is due in considerable degree to exporting small coins (cash) and the general use of "coppers" of the theoretical value of ten former "cash." I am told that the price of coffins is about double what it used to be. The payments to numerous bearers is probably two-thirds more than formerly, and while only a few cents each (20 to 30), the number is large in the case of showy funerals of officials and the rich. As in other lands, the amount spent is not for the dead but for the living, to cause neighbors to stare and spectators to applaud, regardless of consequences. The necessary feasts given by more important persons at funerals are among the most serious items. There is no "standard" whatever; each one goes his own pace.

Dr. Arthur H. Smith in his book, *Village Life in China*, says:

It is characteristic of Chinese conduct of affairs to make heavy drafts on the future in order to satisfy a present need. Many a family will sell all their land and even pull down their house to provide the funeral of a parent, because to bury the deceased without a suitable display would be to lose "face," i.e.; to feel in disgrace. And this irrational procedure is executed with an air of cheerfulness and of conscious virtue which seems to say, "Behold me! I will do what is becoming, no matter what the personal inconvenience." Furthermore, the great mass of the Chinese spend their days in a condition very remote from affluence, but the expenses of weddings and funerals, in the mere matter of *eating*, are such as must, from the amount of these expenses and the frequency of the occasions requiring them, reduce any but a very affluent family to utter poverty.

Whoever is interested in curious and elaborate burial ways would do well to look into *Village Life in China*, especially the chapter where Dr. Smith descants on "Weddings and Funerals."

Under no other mundane circumstances is so much to be had to eat on such easy terms as at a Chinese burial. The adage truly says, "When old folks die, the rest feed high." In China there is no other way to bury the dead, and never has been. Ceremony is the very life of the Chinese race, and on no other occasion is ceremony so triumphantly tyrannical as at funerals. Yet in the most showy pageantry there is likely to be an element of unutterable shabbiness. In rural districts confusion and disorderliness are rampant. In the Chinese language occurs no word meaning "solemn," for no such thing as solemnity is known in the Chinese republic. White is the mourning color, and the family in mourning furnishes materials for all the cloud of mourners, running even to the fifth generation. At a funeral swarms of distant relatives appear, some with a mere fillet of white about their heads, others with square caps, others with more abundant display, even to being covered entirely in coarse cloth which denotes the deepest depth of mourning, their feeble steps supported by short, thick sticks of willow ostentatiously leaned upon, particularly at the numerous stops made when wailing occurs. It is when the almost interminable funeral feasts are at last over and a loud cry made, "Take up the coffin!" that the burial's climax comes. Sixteen bearers, or multiples of sixteen, wrestle with their huge, unwieldy burden—the ponderous coffin and catafalque. The funeral director shrieks his orders for forward movement, while the bearers join in a chorus of like shrieks. These cries, mingled with ostentatious wails of mourners who are piled into a caravan of farm carts, combine to produce an incongruous effect totally contrary to Western ideas of burial solemnity. Thus amid explosion of fire crackers and noise bombs, the fiercer wails, the shouts of bearers and grave diggers, and the buzz of curious spectators, the deceased Chinaman is laid away to his last long rest.

The conduct of Chinese funerals is so elaborate that an extensive system of "sharing," i.e., contributing "cash," toward the prolonged feasts is much in vogue. However, it is taken for granted that any family rich enough to spend a large amount of money on the funeral of a parent in order to gain "merit," or to get a good supply of "face" out of it will be mercilessly pillaged. Thus advantage is taken of him at every turn, even to thievery of his stores laid in for funeral feasts, while he (theoretically) is paying exclusive attention to mourning rites which propriety requires.

This Chinese "face" worship is only another term for American subserviency to the demands of a "decent funeral" as established by undertakers' canons and some of the customs held in reverence by the public.

The catafalque, as employed in China, was used before the Christian Era, and with the exception of the T'ang dynasty, which held the throne of the Chinese Empire from 618 to 907 A.D., it has been used ever since, reports a vice-consul at Mukden. In most cases the situation of the burial grounds and the conditions of the roads preclude the use of a four-wheeled vehicle.

Consular reports from Nanking, Amoy, Nanchow, supplemented by a letter recently received from Rev. Arthur H. Smith, D.D., missionary of the American Board at Tientsin, afford the data on burial costs herein given. The consul at Nanking states in brief: "The Chinese after death are put into a plain wooden box and deposited on the roadside *sans* ceremony, dress, religious services, or any other formality."

At Amoy a different order of things prevails:

Embalming is not done here; shaving, 20 cents to \$1 (Mexican money); robe, \$1 to \$400; bier or catafalque, 30 cents to several

hundred dollars, if specially made; coffin, \$5 up to \$1,000; cement grave, \$1 to \$100; banners, according to wealth, may run into the thousands; grave, some free, some \$5, but "lucky" spots several thousands of dollars; honorary arch, \$1,000 or more; priest fees, singers, hired mourners, \$1 to thousands of dollars. Burial is under family control. Benefit societies are not known. Schedules of burial costs for adults are not fixed by law, but law decides scale of prices for burying children. Cemeteries are not usually found, bodies being buried everywhere. As to cremation, only Buddhist priests are cremated, the cost unknown.

The consul at Hankow states that burial expenses there for a foreigner are about the same as in the United States. Let his facts tell the story:

Grave, \$8.70; hearse (the only one in the city), \$2.90; coffin, first, second, and third class, \$16.30, \$24.40, and \$32.65 respectively. Coffins are furnished by a Chinese undertaker, but other expenses are charged by the municipal authorities. His report states further: "Chinese funerals differ so radically from those in Western nations that it is difficult to compare their respective costs. At stated seasons of the year each family repairs to their plot of graves to offer sacrifices to the departed spirits."

The average range of costs for a Chinese burial is as follows:

Robe, \$4 to \$90; bier, \$6 to \$10; coffin, \$4 to \$580. Other costs depend on the number of men hired to carry banners, the presents made to spirits of the deceased, etc. The charge for each bearer is about 30 cents. Clergy fees (Buddhist): Masses cost about 20 cents and up, according to the number of priests officiating and the number of days of their service. Honorary arches are sometimes erected, the poorest of them costing \$200.

Dr. A. H. Smith, writing from his missionary field, says:

Whenever a family is to get "face" by permission to put up one of these great portals, the workmen see to it that the family

pays a good round sum for its "glory." Between here and Peking along the railway His Excellency, Na T'ung, a leading Manchu official, has lately built one of these *p'ai-lou*, or an arch, with six or more passages underneath, which with the other buildings is said to have cost 20,000 taels (ounces) of silver. A good *p'ai-lou* of substantial stonework would be one of the best architectural reproductions of Chinese art to adorn Central Park and like places in America. I wonder that no one has thought of it.

To the economic surveyist the significance of Chinese funeral ways and costs lies in the excessive outlay and ostentation and ceremony practiced among people of the oldest civilization extant. How high to them the price of their pride of "face," their superstitious rites, and utter want of public regulation and protection, with no regard paid to sanitation in burial! Here is a sphere for social missionary propaganda among 400,000,000 of our race so soon as America has set her own house right in these matters of municipal oversight and ownership.

Though many Chinese coffins are but half buried, yet Canton in its city of the dead has a storage-place with capacity for five hundred caskets. There are a great number of small one-story stone buildings, each with its two rooms 8×16 feet in which are cumbrous coffins bearing names of the deceased in Chinese characters. A small shrine stands at the entrance, on which light refreshments are placed. Here the spirits of the departed may regale themselves daily on cups of tea and small cakes amid the smoke of incense, provided surviving friends will bear the expense. The object of leaving human remains in such storage receptacles is to insure the happiness of *one* of the three spirits of a

deceased person supposed to still reside in the bones, or skeleton, by providing this spirit with food, drink, and shelter. It is a Chinese belief that if the dead are uncomfortable, the living will be made unhappy to match. This kind of storage and attendance become extremely burdensome as time passes. In one case a woman used up all her husband's property on these post-mortem costs. Then former servants of the family volunteered to go on defraying the entire charge of the daily shrine-offerings.

Undoubtedly sentiments touching burial lie very deep in the realm of the subconscious among enlightened peoples of Christian lands, quite as is the case with the Chinese, who boast of their hoary traditions and ancestral duties of reverence. Dr. George A. Dorsey, the foreign-travel correspondent to the *Chicago Tribune*, tells of the "weird rites of a Chinese funeral and their basis in filial piety."

Nominally a Chinese is of age at twenty; in reality he comes into his own only on the death of his father. Filial piety in family affairs has been carried over into affairs of the state, so that the relationship of subject to sovereign is that of son to father. Since filial piety is the basis of life, ancestor worship is the foundation of religion.

To understand the modern cult of ancestors we must begin at death, the ceremonies accompanying which are both instructive and complex. Usually a Taoist or Buddhist priest is called in. The dying man's head is shaved, his face washed and his queue braided, and the mortuary garment put on. The latter is a long dark blue silk robe presented to the father by his children on his fifty-ninth birthday. Thereafter it is worn on all ceremonial occasions. Fifty-ninth, because an odd number; fifty-eight or sixty might cause father to be reborn a woman.

But before the robe is put on, a curious ceremony takes place in the courtyard. In the center of the hard thrashing floor the son sits on a stool while he tries on the death garments, for it is his duty to "taste the medicine" intended for his father, to prove that it is harmless. His sandals and a broad rimmed hat of woven bamboo protects from the bad influences of death or anything pertaining to it.

The front of the tablet bears the posthumous name of the dead and that of his eldest son. The name by which he was known while he lived is never again used, though it is preserved on the inner surface of the tablet, which consists of two thin boards placed back to back. Likewise hidden here is the date of birth and death of the deceased, any offices he may have held, and the location of his grave. In short, it is a family chronicle. As the eldest son only can erect a tablet it remains in his possession; the remaining members of the family must go to his house whenever they wish to sacrifice to it.

Many rites, in a way prayers or supplications, take place in the ancestral halls or at the grave. The graves are generally visited in the spring and autumn; sacrifices are offered and incense is burned. A common form of prayer on such an occasion is:

"I presume to come before the grave of my ancestors. . . . Revolving years have brought again the season of spring. Cherishing sentiments of veneration, I look up and sweep your tomb. Prostrate, I pray that you will come and be present, and that you will grant to your posterity that they may be prosperous and illustrious. At this season of genial showers and genial breezes I desire to recompense the root of my existence, and exert myself sincerely. Always grant your safe protection. My trust is in your divine spirit. Reverently I present the fivefold sacrifice of a pig, a fowl, a duck, a goose, and a fish; also an offering of five plates of fruit with libations of spirituous liquors, earnestly entreating that you will come and view them. With the most attentive respect this annunciation is presented on high."

But a new order of things appears in China of late, due to Christian missionary teaching and influence.

Speaking of the Old Ladies' Home in Peking (founded by Mrs. Denby, wife of the former American minister), a report says: "Since the first funeral at the Home none of the aged women express fear of death. This may be due to the Christian hope which the native preacher faithfully sets forth, or it may be due to the fact that the Home provides a fairly good coffin. There are few things dearer to the heart of a Chinaman than a good coffin."

CHAPTER X

CREMATION

HISTORY OF CREMATION

Cremation is the quick, sanitary, beautiful way of returning the dead body to its borrowed elements; hence its strong appeal to enlightened, refined persons. The modern movement to restore cremation to its former prevalence in the time of the Caesars, and to adopt this time-honored practice of oriental peoples is making rapid headway in Europe and America. Even Prussia, where but a few years ago a petition to the government to allow crematories to be built in the kingdom could get but 10 per cent of the state clergy to sign it, later secured the enactment of a cremation bill by the Reichstag. The *British Medical Journal* states that in Germany cremation is a growing practice. In 1908 there were 4,050 bodies cremated, as against 2,977 in 1907, an increase of 36 per cent. Among these, 1,474 were females.

The classification according to religious creeds gives interesting results. While the majority were Lutherans, a considerable number were Roman Catholics, notwithstanding the prohibition of the Pope. For some reason in Germany as in France cremation does not seem to appeal to Freethinkers. In 2,517 cases, all coming under the head of Lutherans, the cremation was accompanied by religious rites.¹

¹ Lord Ronald Sutherland-Gower, *Cleanliness versus Corruption*, p. 43. (London: Longmans, Green & Co.)

A congress of Bohemian (Roman Catholic) priests was held at Prague in January, 1919, to take advantage of the political independence of the nation and to assert the rights of the national church. There was an attendance of 2,209 priests, who by a great majority agreed to propositions which would radically reform the Bohemian church. Among the fourteen proposals carried to Rome by the deputation of priests was "recognition of cremation as an allowed form of disposal of the dead in sacraments for the dead." The approval by the people of this series of reform measures appears in the fact that this priestly deputation to Rome carried with it a memorandum signed by more than 30,000 Czecho-Slovak women in favor of the marriage of priests.

Recently in England the cremation service of a greatly beloved and admired clergyman took place—Rev. Joseph Halsey. Ten years before he had selected a committal form used at the chapel where the funeral occurred:

As I do not believe in a physical resurrection, I desire that the subjoined be the only committal pronounced over my remains:

"To the God from whom he came we commend this our friend and brother in humanity, trusting that what in life he has done amiss may in death be forgiven and forgotten: that what in life he has done well may in death be borne in remembrance. And so from our human love into the peace of the Divine love we commend him, leaving him with the God from whom, in our turn when we come to depart whither he has gone, we hope to receive like pardon, forgiveness, and peace. In God's hands, to God's mercy and love we leave him. Amen."

Again, under date of May 28, 1919, the *New York World* states that it has become known that the body of Bishop Henry C. Potter (Protestant Episcopal church,

diocese of New York) was cremated. In Potter Memorial Chapel of the cathedral of St. John the Divine, within the cenotaph, in a sarcophagus, is a small sealed urn that contains the ashes of Bishop Potter. So far as known, this is the only case of the body of an (American) Episcopal bishop having been cremated. How can one account for the aversion and horror conceived against incineration among Catholics and other religionists, remembering that many of the sincerest, bravest believers of olden time showed a special passion for enduring burning at the stake? To St. Paul it seemed the acme of devotion in outward things, saying, "Though I give my body to be burned, and have not love, it profits me nothing." Then there was Joan d'Arc, lately declared a saint by Pope Benedict XV, who, living, was committed to the flames at Rouen, France, on May 30, 1431. It is putting a great strain on the doctrine of a bodily resurrection to pronounce against cremation. Where, then, are these saints of glory?

The history of cremation has a fascinating interest. Mr. George A. Noble, of London, in his lecture, *Cremation, Its History and Modern Practice*, relates that "according to early Norse records, the 'fire-burial age' was preceded by a 'mound age.' Odin, the god of war is said to have introduced 'fire burial,' as it was appropriately termed, amongst the Norse and Teutonic races of Northern Europe: and the custom eventually spread to the neighboring Gauls."

In Matthew Arnold's "Balder Dead" the spirit of that legendary hero, returning to his wife Nanna, speaks thus:

Alive I kept not far from thee, dear soul,
Neither do I neglect thee now, though dead.
For with tomorrow's dawn the Gods prepare
To gather wood, and build a funeral pile
Upon my ship, and burn my corpse with fire,
That sad, sole honour of the dead.

In a rather casual way the modern revival of cremation came in. The English poet, Percy Bysshe Shelley, had made his home near Lerici, Italy, on the gulf of Spezia. Out on a sailing boat, July 8, 1822, the boat somehow upset, and the body of Shelley came ashore near Viareggio. His remains were burned, the ashes being interred in the Protestant cemetery at Rome near the grave of Keats, a brother-poet. There followed practical experiments by Professors Gorini and Polli, so that in 1873 Professor Brunetti of Padua exhibited at the exposition at Vienna a model of his crematory apparatus. Sir Henry Thompson of London saw Brunetti's models there, and was deeply impressed. Later he said: "Being thoroughly convinced of the value of the method as a sanitary reform, at once pressing and important, I ventured to bring the matter before the English public for the first time by writing an article which appeared in the *Contemporary Review*, in January, 1874." Following this, many well-known men met that same year and founded the Cremation Society of England. Not till 1878 was a freehold site bought at Woking, where a simple furnace and apparatus were installed under the superintendence of Professor Gorini of Italy. At this juncture the society met strong opposition from the government, and matters

had to rest for a few years, except that cremation propaganda was pushed unremittingly. Meanwhile, the first reduction of a human body by the agency of fire in a specially constructed retort took place at Milan in 1876. The democratic spirits of Italy, who, under the leadership of Mazzini and Garibaldi, strove for national independence, were almost forced into an anti-clerical attitude, for burial grounds were in most instances in the hands of religious orders, and the Liberal party was forbidden the use of them, hence they naturally welcomed cremation, possibly because cremation was banned by the clericals. Once cremation was practically adopted in Italy, other countries gave it entrance. At Gotha, Germany, a crematorium was built in 1879. Sweden followed with a crematorium at Stockholm in 1887, while others were constructed in later years at Heidelberg and at Hamburg, Germany.

In England the burial question had become acute due to overcrowding and expansion of city areas. In England and Wales about 600,000 deaths occur annually. Within the London metropolitan district an average of more than 200 deaths occur each day. Over 2,000 acres of this area are devoted to burying decaying human bodies. Such was the case in 1914. The question is urgent—"Where are the dead to be buried?" America knows little of the scandalous ways of burying several corpses in one and the same grave, a rank custom that has prevailed for centuries in England and on the Continent. In her history of London burial grounds, Mrs. Basil Holmes mentions that in St. Anne's churchyard, Soho, measuring half an acre, it is estimated

that 110,240 bodies were interred during 160 years that it was open, and this number was far exceeded in the case of the notorious Russell Court burial ground, the original of "Tom-all-alone's" of *Bleak House*, now swept away and overbuilt with offices. The imminent peril to health and life by the proximity of crowded graves is shown in the fact that

the late Lord Lister traced a virulent outbreak of septic fever in the Glasgow Surgical Hospital to that hospital's having been built over a long-forgotten burial ground. Upon excavation a multitude of coffins were disclosed, the upper tier being only a few inches below the surface, buried there during the cholera epidemic in 1849, the corpses having undergone so little change in the interval that clothes they had on when buried were plainly distinguishable. The wonder was, not that the wards upon the ground floor had been unhealthy, but that they were not absolutely pestilential.

This account reveals what "pit burials" for paupers came to in Great Britain. Conditions in general may never become so vile and unsanitary in America, yet facts are made known that in some private and church-controlled cemeteries here several corpses are interred in the same grave. Crematories erected and managed at public expense, when once a large part of the intelligent public is converted to the principles of cremation, would avoid this scandal of ground burial and its peril to the community. In 1919 the number of bodies cremated in Great Britain exceeded 2,000, an increase of 13 per cent on the figures for 1918.

The first crematorium in America was erected at Washington, Pennsylvania, by Dr. F. Julius Le Moyne in 1876. It has ceased operation. However, the cause soon had powerful friends, and the Massachusetts

Cremation Society was organized. Rev. Paul Revere Frothingham of Boston became its president. Other local societies were formed, and now there is the Cremation Association of America, whose offices are at Buffalo, New York (Mr. G. S. Metcalfe, secretary). Up to January 1, 1909, there had been 48,399 incinerations in the United States, but in the period 1914-18 the cremations totaled 50,180, or about 12,537 annually, whereas in the earlier period the annual cremations were about 1,467; thus nearly a tenfold increase is shown. The distribution of crematories in the United States will be shown in a later chapter. The truth is that the progress of cremation shows the results of benevolent and ardent propaganda, as does any other wise and humane reform.

The advocates of body-burning with accompanying urn burial make out a strong case. Individual weight, the weight of character, goes farther in promoting any good innovation than mere numbers. Perhaps no other's point of view, informed by sane sympathies and social spirit, serves better than that of Frances E. Willard. In her *Glimpses of Fifty Years* she declares her mind touching cremation:

I have the purpose to help forward progressive movements, even in my latest hours, and hence hereby decree that the earthly mantle which I shall drop ere long, when my real self passes onward to the world unseen, shall be swiftly enfolded in the flames and rendered powerless to affect harmfully the health of the living. Let no friend of mine say aught to prevent the cremation of my cast-off body. The fact that the popular mind has not come to this decision renders it all the more my duty, who have seen the light, to stand for it in death, as I have sincerely meant in life to stand by the cause of poor, oppressed humanity.

The call for brave personal testimony in this matter is emphasized by a lady who tells of a friend whose expressed wish was that her body be cremated. To this end she wore pinned to a garment a written request to this effect, for she was liable to be stricken by sudden death. However, at the last, when in a hospital, her friends protested, insisting against carrying out her earnest request for cremation, so that finally she yielded to their desire that they might bury her.

The disposal of the body after death is a question that sounds the depths of feeling in not a few persons. Kate Field instinctively saw the poetic side of cremation. "I am a cremationist," she said, "because I believe cremation is not only the healthiest and cleanest, but also the most poetical, way of disposing of the dead. Whoever prefers loathsome worms to ashes possesses a strange imagination." Her own cremation took place at the Odd Fellows' crematory, San Francisco, in 1896, the cinerary urn being sent to Mount Auburn Cemetery, Cambridge, Massachusetts, for interment. Charles Elliot Norton maintained that "the argument in support of it is so strong and those against the present fashion of burial are so conclusive that I have little question that the development of a sentiment favorable to cremation will be rapid." True, certain large religious communions have stamped this modern revival of urn burial with their potent disapproval; nevertheless Dr. A. Buccellatti, a Roman Catholic priest and professor of theology in the University of Pavia, being asked about cremation, said, "Cremation is not inconsistent with the teachings of religion." Moreover,

prominent clergymen of the leading Protestant communions have volunteered strong recommendations of "urn burial," declaring that no Christian objections stand in the way of incinerating bodies of the dead. Dr. Gore, Bishop of Birmingham, England, wrote: "What I would desire when I myself die is that my body should be reduced to ashes so that it may do no harm to the living. Then in accordance with the Christian faith it should be laid in the earth, ashes to ashes, dust to dust, with the rites of the church."

The Right Hon. Dr. Robert Farquharson gave an address on cremation at Aberdeen in 1899. He stated: "In England and Wales alone about 550,000 people die each year, and the problem is one of increasing difficulty how to dispose of the dead without injury to the living. London doubles its population every fifty years. Two thousand acres are there devoted to the reception of dead bodies, an alarming increase that will soon fill our little island." Sir Henry Thompson, in advocating cremation, said: "Given a dead body, the aim is to resolve it into carbonic acid, water, and ammonia, and the mineral elements generally, safely and not unpleasantly. . . . From the earliest times burning was practiced in Asia and the Western world, and in Rome cremation was the rule from the time of the Republic down to the fourth century; and the Greeks, whose claim to be a highly cultured people none can dispute, have handed down to us beautiful sculptured urns which served as the mausoleums of their dead."

Have a thought now for the innumerable company of the dead. Were they to speak, would they not

“pour contempt on all our pride” that has to do with costly burial? As the prophet Isaiah said about the king of Babylon’s death:

Sheol from beneath is moved for thee to meet thee at thy coming: it stirreth up the shades for thee, even all the chief ones of the earth; it hath raised up from their thrones all the kings of the nations. All they shall answer and say unto thee, Art thou also become as weak as we? art thou become like unto us? All the kings of the nations, all of them sleep in glory, every one in his own house.

In a dirgelike strain does the poet of but yesterday take up the moral:

Christian and Pagan, king and slave,
 Soldier and anchorite,
 Distinctions we esteem so grave,
 Are nothing in their sight.

—MATTHEW ARNOLD

COST OF CREMATION

On many grounds cremation is growing in favor with thoughtful people. But the matter of *economy* by this mode of disposal of the dead has not been fully stated. The Right Rev. Henry Codman Potter, once bishop of the diocese of New York, made the statement: “I have long been in hearty sympathy with the effort to promote the practice of cremation, which the growth of population and the growth of cities of the dead in the neighborhood of large communities make, in my judgment, a sanitary precaution of great value: and I heartily agree with the Bishop of Manchester (England) in his view of the utter irrelevancy of any so-called Christian objections to it.”

In view of the facts as to excessive costs of burial, whatever promises to lighten this load deserves public heed. The following figures are taken from published pamphlets of these scattered crematories and from reports of United States consulates made to the writer. In some cases doubtless higher rates obtain now, since the war has increased all sorts of costs.

CHARGES FOR INCINERATION

	Adult	Child	Urn	Crypt	Lot	Hearse	Carriage-Auto
Boston.....	\$30	\$10	.....	.....	.....	.....	.....
Salem, Mass.....	\$30	\$20	.....	.....	.....	.....	.....
New Haven.....	\$25	.....	.....	.....	.....	.....	.....
Washington, D. C..	\$35	.....	.....	.....	.....	.....	.....
Pittsburgh.....	\$40	\$25	\$2.50-\$75	\$100	\$25-\$45	.....	.....
Troy, N. Y.....	\$25	.....	\$2 and up	.....	.....	\$3-\$6	\$4
Detroit, Mich.....	\$35	\$15-\$28	\$35 and up	.....	.....	.....	.....
Graceland, Chicago	\$30	.....	\$20 and up	Rent \$5 yearly \$25-\$150 for 3 urns	\$10 for urn	.....	.....
St. Paul, Minn.....	\$40	\$25	\$18-\$250	.....	.....	.....	.....
Denver.....	\$50	\$25	\$10 and up	.....	\$12	\$5	\$5
San Francisco.....	\$25	\$15	Receptacle free	.....	.....	.....	.....
Portland, Ore.....	\$45	\$25	.....	.....	.....	.....	.....
Honolulu.....	\$30	\$10-\$20	\$18-\$27	\$90-\$175	\$60; for babe \$28	.....	.....
Japanese in Hono- lulu.....	\$10-\$15	\$4-\$5	.....	.....	.....	.....	.....

Of special interest is the official report from the Panama Canal Zone as follows:¹

The scale of prices for cremation:

a) Of bodies buried in Ancon Hospital Cemetery prior to February 1, 1914, no charge.

b) Other bodies: employees, no charge; families of employees whose pay is above \$50 per month, \$10; families whose pay is \$50 or less per month, \$2; non-employees, \$30; servants of employees, \$2.

¹ Circular No. 624, paragraph 9, April 1, 1914.

c) Receptacle for ashes of adults other than employees, \$1; for children, 75 cents; for ashes of employees, no charge.

d) There is no burial fee for bodies cremated. Coffins charged for at present according to United States Army and Navy regulations.

The booklet *Cremation at the Denver Crematory* describes the usual process of cremation according to improved methods. The retorts are of fire clay and asbestos to endure the intense heat. Crude oil as it comes from the well is used, being forced into the retort through improved air and oil atomizers under 3 pounds' pressure, and air at 100 degrees under 2 pounds' pressure. This produces a fine spray which attains from 2,000 to 2,500 degrees Fahrenheit. There is no flame, no smoke, no odor, nor noxious gases—all are consumed and carried off by heat. Only white mineral residues of the body remain—an ordinary urnful, weight from 4 to 6 pounds, according to the size of the body of the deceased. The time required for incineration is from 50 to 80 minutes; heating the retort takes 30 minutes. Electric power is used to operate the air and oil supply. In the porcelain-lined retort the body rests in a rosy glow of light, not in a flame, as many are led to think. What mother earth takes a half-century to perform, cremation does in about an hour. Approximately 90 per cent of the body during the incinerating process passes into the air by evaporation or in gaseous forms. The remaining 10 per cent is bone structure, which undergoes slight change by heat and forms the ashes. This purified, pearly residue is placed in a receptacle

for disposition by friends. In order to lighten burdensome expense at time of death cremation certificates are issued at a price of \$50; thus the carrying out of one's wish for cremation is assured.

An analysis of the foregoing comparative prices for cremation, urns, crypts, etc., shows marked inequalities: (1) There is disparity in charges for incineration between different localities. Can it be due to differences in cost of crude oil, or in overhead expenses? It may be on account of larger initial investment in the cremation plant, the chapel, and retorts. Also the number of annual incinerations must affect the cost. Manifestly with a large increase in cremations the cost of each is diminished. (2) The disparity in price between incinerating bodies of adults and of children is variable among crematories reported and generally is too great, for the actual cost of the one is the same as of the other. The cost of cremation of an infant or child is the same as for an adult, states Lewis B. Bates, M.D., chief of laboratory, Ancon, Panama Canal Zone. The high price for adult cremation looks like profiteering, unless the incinerating of bodies of infants and children is done at a dead loss. (3) Private and corporate crematories are managed for profit as a rule. Were municipalities and state institutions to establish crematories as a public utility, the expense to families would be much reduced. In Switzerland the working of publicly owned crematories proves every way economical. In certain cantons no charge is made to the bereaved family, the commune bearing the whole cost.

CREMATION IN EUROPE

At London, England, the charge for cremation at Golder's Green crematory¹ is \$26.20, including use of chapel, waiting-room, and attendance. If a body is brought on the same day as another and follows its incineration after 4:00 P.M., the charge is \$21. Hand-made urn for ashes costs \$2.62. Service of a chaplain, if desired, may be had for \$2.62; use of chapel organ and blower, \$2.62; and choir provided for from \$3.75 up. A single niche in the columbarium costs from \$21 up; deposit of subsequent urns in the family niche, \$5.25. Fee for certificate of cremation costs 62 cents; packing case to ship urn, \$1.25. All charges must be paid in advance.

At Leeds cremation is a growing practice. The cost of incineration for a workingman is \$10.50. Others pay \$25.54. The cost of cremation at Liverpool is about \$26, the minimum charge being \$10.50. The minister's fee is \$2.50. A niche in the columbarium costs from \$21 to \$31.50. The price of cremation at Glasgow, Scotland, is \$25, but the practice is not growing.

Turning to the Continent, at Amsterdam a cremation society with increasing membership started nine years ago to build a crematory. In 1908 bodies of five Dutch people were sent into Germany for incineration. At last accounts (1911) eighteen crematories were operating in Germany. Others have been built under

¹ The London Necropolis Company has crematories at Golder's Green and Woking; it also controls Midst-the-Pines, Brookwood Cemetery, in Surrey, England. Here a private grave can be bought for \$12.50, or selected sites for \$25. Niches for the deposit of urns within the columbarium cost in perpetuity from \$25 up.

the new law. A society was formed at Hamburg to erect a crematory. Cost to members for incineration is \$19.04; service fees, \$2.38; warder's fee, 35 cents; total cost, \$21.77. Non-members pay a total of \$26.53. No wonder that cremation is on the increase there. In the first six months of 1909 there were 2,451 incinerations at seventeen crematories, an increase of 17 per cent over the year previous, and this against the united protests of the Roman Catholic and Lutheran clergy. Other reports show that a uniform charge for incineration is \$7.50. At Leipzig incineration, including a light coffin of wood or of thin metal, ranges from \$22.37 to \$95.20. At Mannheim cremation service in the first class costs \$28.55; in the second class, \$19; and in the third class, \$3.55.

Cremation was not allowed in Austria-Hungary previous to the Great War under Roman Catholic law. However, in Catholic Italy at Venice cremation costs but \$30. At Rome the crematory is owned by an association to whose members incineration is free. Non-members pay \$20. Over 100 bodies are cremated annually.

The law of the Russian state and church did not permit cremation. Doubtless under the Soviet régime cremation has been or will be introduced. Cremation at Copenhagen costs more than burial (probably due to having to ship bodies to Holland or to Germany for incineration). At Bergen, Norway, there is a municipal crematory, its use free to citizens. A charge of \$4.29 is made to non-residents. The cost of cremation at Christiania varies from \$10.72 to \$18.76. This practice

is growing in favor. A crematory was recently built at Wellington, the capital city of the New Zealand government, having about 50,000 inhabitants. The fixed charges for incineration are, to residents of Wellington, on week days \$12.28, on Sundays, \$15.22. Non-residents pay \$20.43. These charges are inclusive of use of the chapel and attendance after a body is placed on the bier within the chapel. The liberal government of Portugal permits cremation, i.e., it is facultative, viz., a legal right and power to dispose of a body by incineration, if requested by the deceased.

Just as a side light on cremation, John B. Huber in a letter to the *New York Evening Post* of January 17, 1914, for the prevention of exorbitant costs in funerals, suggested forming a society to practice cremation, referring to the Cremation Society of England, whose fee is less than \$25; but adds, "It doesn't take with the *poor*, only among the professional, intellectual, and well-to-do people." Examining the whole field, it seems that the distribution of crematories is not merely a matter of geographical convenience, but even more it follows the law of *mental* demand and supply. Where cremation costs are reduced to a minimum, as at Montreal, Canada, at a splendid endowed crematory, the charge being \$10 simply to cover expenses, the public do not patronize it much. Popular sentiment in favor of cremation has to be educated: old usage and prejudice are indifferent or else resist this innovation in disposal of the dead.

The 1920 report of the Cremation Society of England states that the total number of cremations for Great

Britain during 1919 was 2,031, as against 1,795 for 1918 and 1,515 in 1917. The cost of cremation at Woking and Golder's Green has been increased but 20 per cent in spite of the great increase in labor, materials, and fuel. In only four of the other twelve British crematoria have the charges exceeded those current in 1914. The disproportionately large number of personages eminent in the higher walks of life included in our list of 22,000 cremations proves that among the more intelligent classes our propaganda work has not been in vain. Unfortunately hardly appreciable headway has been made among the poorer mass of our population. A widespread impression prevails that cremation is a costly procedure. As a matter of fact, any person by a single payment of five guineas (\$25) can become a life member of the Cremation Society of England, whereupon the society undertakes to pay the fee for the cremation of his body at any crematorium in the United Kingdom which his executors may select.

Would the poor but consider the actual cost to them of *burial* for which they make provision by dues to industrial insurance companies or "friendlies," it would appear how much might be saved to them by cremation. According to the recent report of Lord Parmour's committee some thirty millions of the British people are insured. For a weekly contribution of 4 to 6 cents the industrial insurance company contracts on their death to pay a lump sum of \$55 or \$60 to cover the cost of burial. A huge portion of the weekly premiums is swallowed up in the cost of collection and management. Even those members who keep up their payments till

the benefit is reached receive less than 14 cents for each 24 cents paid in.

Very recently the new republic of Czecho-Slovakia has escaped the Austrian law by which cremation was forbidden. A Bohemian cremation society has been created under the inspiration of a poet lately returned from America. In return for an annual fee of 12 kroner for persons under thirty-five years of age and 50 kroner for those over sixty, this society undertakes to have bodies cremated at Zitava, in Saxony, and holds itself responsible for all arrangements and funeral expenses. (A kroner rates in value at 20 cents.)

Meanwhile a German society had erected a crematorium at Liberic in Bohemia, but the Austrian government forbade its use and sealed its doors. Then in October, 1918, the revolution occurred, and between that date and August 20, 1919, there were 753 cremations at this Bohemian crematory, while active membership of this society (now well over 3,000) is rapidly increasing. The annual premium of 12 kroner (or \$2.40) for persons under thirty-five amounts to less than the 5 cents per week paid to industrial insurance companies, and 18 kroner a year for those between thirty-five and forty-five comes to only \$3.60, or about 6 cents a week. These rates and crematory management are better than America affords in most cases.

DISTRIBUTION OF CREMATORIES IN THE UNITED STATES

In 1919 the Crematory Association of America (Buffalo) reported seventy¹ crematories in the United

¹ The correct number is seventy-four.

States, besides two in Canada, three in Hawaii, one at Panama, and six others in process of building or contemplated, these being widely distributed east and west. None are reported in the South. During the period 1914-18 there were 50,180 incinerations at seventy crematories, despite the fact that these are few and scattered to cover an area of 3,000,000 square miles and to provide facilities of cremation for a population of over 100,000,000. Their paucity in contrast to the wide areas destitute of such plants is evident, since Wisconsin has but one, located at Milwaukee; Minnesota three, one at St. Paul; Illinois four, three of them at or near Chicago; Indiana two, one at Fort Wayne, the other at Indianapolis. Six are found in New York state, fairly well distributed from Buffalo to New York City. The Gardner-Earl Memorial Chapel and Crematorium at Troy, New York, is a splendid institution managed in a generous spirit to give public service with rates for incineration that are merely nominal. Massachusetts has four crematories, one of them at Salem, a city of moderate size, which shows that it is within the possibilities of small towns to build such a convenience. Only one crematory is reported in Connecticut; while Maine, New Hampshire, Vermont, and Rhode Island have none. Maryland has one. Two are in the District of Columbia, one of them a municipal crematory at Washington. In Ohio there are three, widely separated, at Cincinnati, Columbus, and Cleveland. There are four in Pennsylvania, and two in Michigan, both at Detroit. New Jersey provides three, the Rose Hill crematory at Linden, one at Union Hill, and the

New York and New Jersey crematory at North Bergen. Davenport, Iowa, was among the first ten places to construct a crematory. Another is located at Des Moines. The Missouri Crematory Association has four, part at St. Louis, while another is at Kansas City. At Omaha, Nebraska, is the only one for that great state; but Kansas reports none, as does Oklahoma. There is one at Denver, Colorado. But in the vast area of Texas, New Mexico, Utah, and Arizona not a crematorium is found. In California the new era of cremation as the ideal mode of disposal of the dead has evidently dawned. In this state there are eighteen crematories, regionally placed from San Diego to Fresno, two of them at Los Angeles and two at San Francisco. In Oregon are four, two at Portland, one at Pendleton, and one at Salem. There are eight in the state of Washington, two being at Seattle, one at Tacoma, and one at Spokane. Several of these institutions are state and municipal, usually connected with a hospital.

It is patent that the practice of cremation is on the steady increase in the United States. The present weak point is a lack of proper or sufficient distribution of crematories over the country. A fair area unit would be a region of fifty miles radius having a quarter of a million people within this circuit. On this basis it would require 500 crematories to adequately supply the United States alone. But several of the largest cities need three or more incinerating plants located at widely separated cemeteries to meet the demand. As it is, great sections of the country are left unprovided

with any nearby place to cremate their dead.¹ There ought to be a nation-wide crematory league having sufficient funds to engage several capable field organizers, whose object would be to disseminate information regarding the basic principles in favor of cremation and to establish local chapters or branches of this league in each state at points where crematory-building would be practical.

Already a few crematory associations and societies exist and do a good service in the cause, notably the Cremation Association of America, at Buffalo, New York, the Massachusetts Cremation Society, the Missouri Crematory Association, and the Cremation Society of Washington. Various nationalities represented in the United States, e.g., the Bohemian and Japanese, conduct crematories of their own. The Odd Fellows also manage a crematorium near San Francisco. Some state institutions, as in Connecticut and Oregon, are provided with a crematory.

When wisely managed, economies in money, health, sanitary protection, in land now required for burials, and in overhead expenses eventually would amount to millions annually. Let an urgent propaganda for crematory-building be set on foot equal to that of the Eastern Mausoleum Company (at Buffalo, New York) and similar commercial agencies in the whole American field, erecting community mausoleums (facetiously or

¹ A Chicago undertaker told me of receiving several bodies from Peoria, Illinois, to be cremated. In that section of the state are several large towns which should combine in the erection of a crematory for their service.

profanely called "tenement-house burial"); let the agitation of cremation be pressed with equal ability and conviction; then, instead of a half-million-dollar Rosehill Mausoleum capable of containing 1,200 bodies at an average expense of \$416,660, its use thereafter a dead asset, crematories would rise to meet all necessities for disposal of the dead for generations to come.

CHAPTER XI

RELIGIOUS CONTROL OF BURIAL

CATHOLIC AND PROTESTANT BURIAL

The Christian church inherits from the Jewish its deep, ineluctable reverence toward burial and its rites. Ever since Abraham secured that inviolable grotto-grave at a price wherein to entomb the body of Sarah, his princess wife, thus establishing a family place of burial, the sense of something hallowed about ancestral graves has clung to both the Jewish and the Christian mind. "To be laid with one's fathers" was the typical desire of the devout. Yet the actual care of the corpse itself, uncoffined and clad in simple grave clothes, spoke of simplicity. When the eloquent preacher of the Exile described the servant of Jehovah, and how he should suffer a victim's death, one access to his deplorable fate was that "they made his grave with the wicked, and with a rich man in his death." An ornate burial was a moral disgrace. True, at a later time it seemed to the poor disciples of Jesus something of worth that their divine Master, after all the indignities visited upon him during his Passion, should have his body tenderly cared for by devout women and laid in a newly hewn tomb in Joseph's garden near the city. But the early church practiced simple, inexpensive burial. When Ananias and his wife Sapphira were death stricken, "the young men arose and wrapped each in turn round [in their

ordinary garb] and they carried them out and buried them." Likewise in the case of the proto-martyr, Stephen, when stoned to death, "devout men buried him, and made great lamentation over him." At Rome the Christians at times of persecution worshiped in certain catacombs, and there deposited in niches their dead. The very situation precluded all use of coffins and elaborate care of corpses.

In the early days of the church no hint occurs of Masses for the dead or of Masses for the repose of their souls. It might be of interest to note when the Catholic church took over all that pertains to funeral rites and burial, even to consecrating the ground where bodies of Christians might be laid and refusing it to all others. The consecration of wax tapers and other paraphernalia in use at funerals came in by gradual steps and added both to the priestly influence and to the church revenues. Just half a century ago and before, when the papal states still existed and the pope ruled at Rome through the Curia, the scandals connected with ecclesiastical burial exactions were of common repute. There was no escape for the poor, to say nothing about the rich.

Nor has church control of burial in Protestant lands been free from abuses and exploitation. It belongs to economic history that no one power, either religious or civic, can be trusted to hold a monopoly in ministering to a universal necessity. Monopolies breed inhumanities and injustices and, in a word, tyranny. Burial happens to be about the sorest, saddest, and most sordid example of what the church can fall to in the matter of commercializing a religious function and service.

Naturally the statistics regarding church control of burial are most available in European lands where the Catholic church is supreme or where the church is a state institution established by law and under state regulation. The outstanding fact is that clergy fees are provided for by a scale of prices, and these are exacted as an essential part of funeral costs. The data given below were gathered in 1909-10 through United States consulates located in the respective countries. The places indicated are taken as merely typical, being scattered widely.

At Nuremberg (Germany) the church fees range from \$1.10 to \$8.50, according to classes 1, 2, or 3 of burial schedules. The charges for singers are from \$1 to \$8.50. Hired mourners receive from 60 to 70 cents. The clergy at Antwerp receive for church ceremonies \$5 and upward. At Rotterdam the Roman Catholic price for Mass is put at \$28. At Budapest the clergy fees for Masses range from 40 cents to \$20. Requiem is from \$10 to \$60. Singers receive \$1 each. At Prague the charge for Masses varies from 81 cents to \$2. The priest's fee runs from \$2.44 to \$14.62. At Genoa a Mass costs from \$1 up, while at Rome the fees of clergy mount from \$12 to \$200. At Barcelona (Spain) excessive attention is paid to funeral ceremonies. From one to twenty-five priests follow the hearse; with acolytes and torches borne there is an extra cost, ranging from \$10 to \$200.

In the aggregate by far the largest outlay at such funerals goes into wax tapers or tallow candles, whether lighted at family chapels in the parish church or burned

at graves in cemeteries. Death costs of this order are not confined to the day of the immediate laying away of a body, but such consumption of family resources continues year by year in memory of the departed, being encouraged by graveyard rites on All Saints' or All Souls' days. In Russia the Orthodox church dominates in funeral concerns. At Petrograd clergy fees rate from 50 cents to \$150.

Church burial control in South American countries (under Roman Catholic auspices) accentuates the charge of excessive tolls placed on ecclesiastical funerals. At Guayaquil, Ecuador, Low Mass with fees costs \$150; a lighted room, body lying in state, and fees, \$250; while High Mass, etc., rates at \$500. At Callao, Peru, burial is under municipal and church control. Mass and clergy fees range from \$5 to \$100. The report from Valparaiso, Chile, states that cemeteries, hospitals, orphanages, and asylums are controlled by a body called *Junta Beneficencia*, members of which are appointed by the Chilean president and municipality. Each important town has its *Junta*, its own sources of income, being aided by the government when its funds are insufficient. At Buenos Aires, Argentina, the clergy fees run from \$1.50 to \$50; and at Rio de Janeiro, Brazil, Masses cost from \$3 to \$10. The necessity for standardizing and stabilizing ecclesiastical funeral rates is apparently of world-wide extent; for at Panama on the Isthmus the clergy charge \$100 for the use of the cathedral in a funeral service.

In America, where state and church are separate by law, the original colonial parish system is obsolete.

Certain religious denominations, e.g., the Roman Catholic and Lutheran, whose ecclesiastical order is based on parish bounds, hold to these priestly delimitations which rule in burial matters. These communions, as well as Jewish bodies and a few fraternal orders and national groups, own their own cemeteries and maintain burial lands for their members exclusively. As typical of the Roman Catholic church management one may cite the manual published by Bishop Muldoon, of the Rockford, Illinois, diocese, for the benefit of lot owners in St. James' and St. Mary's cemeteries. "On January 24, 1910, the Catholic bishop of Rockford, after satisfactory arrangements had been made with the parishes of St. James and St. Mary, took direct control of these cemeteries. He appointed five Catholic gentlemen to assist him in the management of the same." Then follow the rules of cemetery control.

Rule 7.—Persons not entitled to the right of Christian burial according to the rules and discipline of the Roman Catholic Church shall not be interred in any family lot.

Rule 8.—No interment in said lot shall be permitted or conducted contrary to the rules of said Church, or contrary to the regulations of the Catholic Diocese of Rockford, as the same from time to time may be established. No funeral will be admitted if accompanied by the members of any secret society wearing their regalia or carrying banners.

Rule 9.—To avoid unsightliness, we forbid the use of small boxes, glass cases, shells, and miniature ornaments on the graves.

Cemetery prices: digging grave and presence of the sexton on a week day, \$5; on Sunday, \$7; lining grave with evergreen, \$5; lining grave with sheet-wadding, \$2; perpetual care of the lot, \$100; perpetual care of one-half lot, \$50.

Rule 10.—In determining what societies are "secret societies," the decision of the Bishop of said Diocese shall be final and conclusive.

Protestant ministers of many leading denominations in America perform funeral services free of charge. Not a few ministers consistently refuse any fee in connection with burial, being convinced that their pastoral ministry is of a spiritual order, be it at baptism or burial. Still, if outside parties request such ministrations, and freely offer an honorarium for such service rendered, a minister usually accepts it.

Well does John W. Shackford say in his *Program of the Christian Religion*: "The fact that a social wrong cannot be righted by the simple, direct efforts of an individual does not relieve that individual of responsibility in the premises—a responsibility which can be discharged only by putting forth efforts through organized and social co-operation to redeem the situation." And again: "To the Christian the most humiliating aspect of corruption in community affairs is that it has existed side by side with a vast array of church organizations and with a church membership so large as to be able to control the affairs of local government whenever its entire strength should be united. To this end two things are necessary: (1) there must be an awaking of civic conscience on the part of a church community; (2) there is need of leadership in civic affairs of the best men in the community."¹

Applying these dicta to funeral and burial necessities, how shall civic, or even church, attention be won to give heed to the wrong associated with burial mismanagement? It is too like that case of the olden-time soldier put in charge of a war prisoner, on peril of his

¹ *Op. cit.*, pp. 98, 146-47.

life to keep an eye on that charge. But his prisoner escaped. The guardsman excused himself on the plea, "While thy servant was busy here and there, my prisoner got away." All the same that neglectful servant had to suffer the death penalty. The church of today through its ministry is put in charge of funeral and burial obligations; but undertakers, many of them, and cemetery associations get away with the spoils of heavy, cruel overcharges in burying the dead.

This survey of ecclesiastical burial control indicates in general that peoples having little prosperity and high illiteracy allow or foster funeral extravagance along with excessive costs to meet *religious* funeral exigencies. Concerted action among the various religious denominations and fraternal orders and industrial unions alone can deal adequately with the universal burden of excessive burial costs.

JEWISH BURIAL CUSTOMS¹

The Hebrew race holds an honored place of leadership in moralized, hygienic burial usages. "Funeral and burial," said a Jewish rabbi, "are not of religion; they are a necessity of nature, the body from which the soul has fled being so much lifeless flesh. Due respect is paid to its former outworn use when it is decently interred, but with utmost simplicity." However, burial is almost inevitably associated with some doctrine of a resurrection of the same or another body. An ancient notion had it that the seed of the resurrection body is a

¹ Much of the historical material in this chapter is taken from articles in the *Jewish Encyclopedia* on "Resurrection" and on "Burial."

small bone near the base of the spine. Among the Jews resurrection at one time was deemed to be the lot only of those dying in Palestine. Later the belief in a universal resurrection obtained. Whether or not the body at its resurrection undergoes the same process of growth as in the womb at birth was in dispute between the schools of Hillel and of Shammai. In regard to the state of the soul separated from the body at death, whether taken to dwell in Heaven, or in some sort of dovecote, or a columbarium (*guf*) in Hades, was in question. "Blessed be Thou who revivest the dead!"—recited upon awaking from sleep in the morning—throws light upon the whole conception of resurrection. Just as the soul was believed to leave the body in sleep and return on reawaking, so was the soul after death to return to "those who sleep in the dust" at the time of the great reawaking.

In the olden time, say 100 B.C., a coffin of wood was used, the body dressed in the deceased's finest clothes, or in very expensive linen. There was the home funeral, attended by hired mourners using dirgelike music; but embalming the body was rare. The case of Jesus who "made his grave with the rich" was the exception. When the beggar Lazarus died, not a word is said of a burial, but "the rich man died and was *buried*"—no doubt in great state. Simplicity and promptness of burial after death appear in the cases of Ananias and his wife Sapphira (Acts 5:6-10). The bodies of those crucified ordinarily were cast upon the city refuse heap. But always the poor in Judea found it all but impossible to bear the cost of burial and left it to the community

to discharge their duty to the dead. This shamed the dead in the eyes of the public. Then rose a learned, humane man, the rabbi Gamaliel (the same who was St. Paul's teacher at Jerusalem in his student days), who said: "Bury me as plainly as possible, for the expensive funeral is not religious, seeing the body is just the soul's temporary house." This he did for the sake of the poor. In recognition of this noble example a cup is emptied to his memory at funeral meals to this day. The burial dress is made of inexpensive linen and bears the name, *tachrichin* ("wrapping" or "traveling dress"). Even at present for some burials there is just a cloth covering for the body in a coffin, but in some places a coffin is dispensed with.

Jacob Canter, an orthodox Russian Jewish rabbi at Thomasville, Georgia, states:

The Jewish belief is that the body returns to dust and should be returned to the earth in a natural way, but it is simply sentiment, not religion, the way in which burial is done. Some carry the body on a bier on the shoulders of men and lay it in a grave, with loose boards placed around and above it as so much respect to the body. Jews do not favor the use of flowers at funerals, not, however, on religious grounds, for many follow the gentile way of floral tributes. In large cities Jewish lodges own cemeteries and funds for burial and for insurance of families. If a man is too poor to belong to a lodge, the synagogue provides for his burial the same as for a rich man. The rabbi consecrates the burial ground by prayers. On the Sabbath days following the funeral of a member of the synagogue the Jewish ritual contains a beautiful special service intended for the consolation of the bereaved family.

Hardly a Jewish congregation in the world but has its burial society organized to conduct burial services without charge and to be present at the death of a member, to watch over the corpse, to cleanse and shroud it, to accompany it with the funeral procession,

and to bury the body with religious ceremonies. The members are called *mit' askim* ("attendants," "undertakers"). Such a burial society is known as a "holy association," also a "society for mutual benevolence," the title derived from the last words of Jacob to Joseph (Gen. 47:29, 30). The members are called "interchangers of kindness." The existence of a burial society is mentioned in the Talmud. Rabbi Judah commanded all citizens to suspend work in order to honor and bury the dead. Burial is the greatest act of Jewish benevolence. "Walk after the Lord your God" (Deut. 12:5) means, "Follow the path of God and bury the dead, even as He did bury Moses in a valley of Moab."

From this account one can estimate the break Jesus made with rabbinical authority when he said under pressure of the urgency of his supreme work, "Leave the dead to bury their own dead: but go thou and publish abroad the Kingdom of God" (Luke 9:60). The first Jewish burial society of modern times was founded at Prague (Czecho-Slavia) in 1564, which was sanctioned by the Austrian government in 1742. As time went on certain societies exercised arbitrary powers in their communities. They virtually owned the cemeteries and usurped the right to dispose of burial plots (an abuse that is left to cemetery corporations near large English and American towns to perpetuate and carry on with even greater extortion). Later the religious principle of benevolence governing burial again prevailed. When ground was expensive and government taxes burdensome, the rich would pay for their burial plots, and this income was used for burial expenses of the poor. But often these societies exacted exorbitant prices from the rich and the middle class.

A conference of the Council of Four Lands met at Gramnitz in 1683, which passed a decree of excommunication and imposed a heavy fine of 30 ducats upon leaders of congregations that permitted members of burial societies to extort more than 150 gulden for the burial of the rich, and required the approbation of leaders and chief rabbis before payment was made of a minimum sum of 30 gulden and upward. In order to prevent abuses the society appointed an annual fast day (seventh of Adar). A proviso was inserted to the effect that the feast following the fast must not be too costly. The Budapest society had a yearly budget of a half-million crowns. At Kiev, Russia, a burial society in 1793 charged for members and dependent persons alike 10 gulden for burial. Members also were granted certain privileges in the synagogue, e.g., leading in prayer and reading the Torah (Law) on Hosshanah Rabbah and Shemini 'Azeret in the Tabernacle festival. The oldest burial society in New York was established by Portuguese Jews in 1802. The German Jewish communities in America were organized as free burial societies like their brethren in Europe, but have been merged into the united Jewish relief societies of each town.

The Jewish theory and practice of burial are according to scriptural analogies and rabbinical interpretation. To be denied burial is deemed a shameless indignity, even toward a criminal, for it meant "to become food for beasts of prey." Rabbis called burial "an obligation to the dead claiming service of the finder." The law on burial (Deut. 21:26) was construed as affecting all men. Atoning power of the ground per se was

attributed to Palestine exclusively. Hence some in burying brought the decaying body into close contact with the earth, dispensing with a coffin, or perforating it (Deut. 32:43). Such was the efficacy of the Holy Land that earth from it was placed under the body in a coffin to accelerate dissolution and the ceasing of pain. Can it be that this sentiment influenced the pious Christian Pisans who had fifty-three shiploads of sacred soil brought from Mount Calvary, Palestine, and deposited in the Campo Santo adjoining the cathedral grounds?

Tradition says that Adam and Eve learned the art of burial from a raven seen burying one of its kin in the sand—"Clean birds and beasts buried the slain Abel." To keep the dead overnight was not allowed at Jerusalem. The tomb, however, was not immediately closed. During the first three days relatives could visit the grave to see whether the dead had come to life. Abuses grew out of this custom elsewhere, so that in 1772 the Mecklenburg government insisted that but three days should intervene between death and interment. Embalming was rarely used in Judea, but to remove odors of corruption spices were put on the coffin, or otherwise used at funerals, myrtles and aloes being carried in the procession. Later practice added an infusion of spices to water for washing the corpse. To be buried without garments was considered a disgrace, as the body was usually uncoffined, though occasionally a cedar-wood or stone box was used. In France the coffin boards were taken from the table upon which food for the poor had been served. At first the bier used in burial of the rich was quite elaborate, but simplicity and equality became

the rule. Bearers bore the bier on their shoulders, walked barefooted, one set of bearers giving place to another, that as many as possible might share this honor to the dead. The women went in front of the bier, not because "woman brought death into the world," but because they sang the dirge and beat the drum, hence led the way, as is still done in the East. Strangers were expected to follow the funeral lest it be said, "The one who mocketh the poor reproacheth his Maker." To disturb the rest of the dead was a great wrong, with the exception that a body might be transferred to the family plot or removed because of necessity due to desecration.

Coming down to modern usages and costs of burial among orthodox Jews, reports from various countries agree as to the simplicity and economy encouraged by them. At Leeds, England, the better class of Jews buy more respectable-looking coffins than formerly and employ carriages for the funeral; but as a rule men of their own faith put the body into the coffin and bear it to burial. At Cardiff, Wales, Jewish regulations require the simplest coffin without fittings, made of four common boards of elm, which is also their custom at Glasgow, where a coffin must not cost above \$9.75. The Jewish rule at Christiania, Norway, is that the coffin must be without iron nails in the lid—only wooden plugs are to be used. As one American consul wrote, "Their noble practice is to level human distinctions in the presence of death."

In the old Ghetto, Prague, is the flood-marked synagogue adjoining which, behind high walls, lies the

medieval Jewish cemetery. This graveyard is crowded with memorial stones in utter disarray. Many bear peculiar religious emblems. A dense growth of scraggly bushes gives the place a lugubrious and pathetic aspect, as if a testimony to the opprobrium against this people among Catholic neighbors visited even upon their dead. Jewish burial in the Transvaal is conducted by the Chevra Kadisha (Helping Hand Society). The coffin is of plain deal wood, has six iron handles, and everything is of the simplest style for poor and rich alike. No variation is made under any circumstances. It rests entirely with relatives of the deceased whether a contribution is made to the Chevra Kadisha funds. The brethren who carry out its burial work give their services. It is true that in America liberal Jews of the modern school tend to conform to ordinary social usages in burial, and so conform to the lavish funeral appointments in vogue.

The following list of costs of an average orthodox Jewish burial was obtained by Rev. J. F. W. Davies:

Hearse, \$10; shroud, \$5; guarding body, \$1; undertaker's service (washing body, etc.), \$1; coffin, \$5; expense at grave, \$1; total, \$23. For a child: coffin, \$1; shroud, 50 cents; automobile, \$3.50; undertaker's service, \$1; guarding the body, \$1; expense at grave, 50 cents; total, \$7.50.

Order and decency, simplicity and humanity—these persist in influence and have potency out of all proportion to the number loyal to the same. One may safely predict that the present cycle of extravagance and ostentation will ere long end its course and the age of Christian good sense and regard for humane, democratic

motives in burial become predominant. Arthur C. Benson declares: "For a thought to appeal to others a certain sympathy must be abroad. The only kind of thing that is worth saying is the thing that is conceived in perfect sincerity."

CHAPTER XII

REFORMS IN BURIAL

OBSTACLES AND HELPS

“A rut differs from a grave only by its length and depth.” So with ruts of convention in funeral and burial rites: these are the long trench graves where lie dead customs, dead dogmas, dead sentiments even. Why bury and cover public weal and rational progress any more in ugly, deep-worn grave ruts?

1. Among obstacles to lessening funeral costs and simplifying burial in America are many important business interests. Casket manufacturers, undertaking firms, and industrial insurance companies have big properties and enterprises at stake. Cemetery associations, florists, and livery stables are run for profit, while burials more and more costly make their investments gilt-edged. Late to enter the field is the International Mausoleum Company, which controls a patented construction that provides a still more pretentious and expensive tenement for “dead men’s bones,” being a splendid above-ground charnel-house for the rich. Every movement toward greater display in death, toward making a show of wealth and of setting up social distinctions around burial, acts as a fixed obstacle to popular, democratic deliverance from age-long deference to an anti-Christian practice of ostentation in the presence of the death angel.

2. The chief obstacle, however, is the traditional sentiment among religious and fraternal bodies touching public funerals and strictly private control of burial. City fathers and state legislators, even if they were of the *illuminati*, or had knowledge of what legislation and regulation have done in foreign lands to remove the oppression and scandal of excessive costs for funeral and burial, are not in a position to initiate remedial measures. These will have to come by popular initiative and referendum, or through group efforts by means of surveys, commissions, and social pressure on legislative action. It may be necessary to study the progressive steps whereby European communities gained a consensus of approval for their radical improvements in burial management. It is needful to bring home to each conscience Lowell's lines:

The beggar is taxed for a corner to die in;
The priest hath his fee who comes and shrives us;
We bargain for the graves we lie in.

Nevertheless there is fair progress to be noted and reckoned with. Helps to a truer civic mind and to more detailed cognizance of "where the shoe pinches" in domestic budgets offer hope.

1. Fuller municipal control over a widening range of public interests and utilities will prepare the way for adequate burial regulation. The commission form of city government also may promise much.

2. Education, aided by current literature and the daily press, is a subsoil way of breaking fallow ground so that seeds of sanitary, scientific, and Christian

intelligence may germinate and produce fruit a hundred fold.

3. But example has an even higher potency to instruct and influence the popular mind. Already many prominent persons among church and society leaders lend the force of enlightened conviction by ordering plain, inexpensive funerals. This is simply carrying out Dr. Charles Wagner's principle of the "simple life," which so captivated President Roosevelt's mind and characterized his own living—yes, and his burial in the small country graveyard near Sagamore Hill. Examples of this kind are no new thing; Jonathan Edwards expressly urged that his funeral be conducted after the plainest, most economical manner.

4. Far and near groups of earnest innovators, who seek to stem the strong current of extravagant burials, unite and so crystallize public opinion on the right side. In the Church of England is such a group of people banded together to practice rigid economy in reducing funeral flummery and costs.

5. Steadily, though with slow advance and too slight publicity, the notable increase of cremation in America draws the favorable attention of thoughtful persons to this whole subject of the disposal of the dead. A letter received from George A. Noble, secretary of the Cremation Society of England, states: "I may mention that cremation is rapidly growing in popular favour amongst the more educated classes, including church people, both of the Established and Nonconformist churches, and we have already cremated the bodies of four well-known bishops. Roman Catholics are forbidden crema-

tion by the revised Codex of the Canon Law issued by the Pope in 1917, and strangely enough the orthodox Jewish synagogues are hostile, too, but these are the only exceptions of any importance." Mr. Noble adds: "In this country where old customs and traditions are hard to uproot, we have to depend largely upon force of example rather than on active publicity or propaganda, and fortunately we have no lack of world-famous names to quote as examples in this respect."

6. When a civic organization like the City Club of Chicago seriously enters the field of investigation by appointing a survey committee to canvass a ward of Chicago to get at the facts of actual burial costs, this promotes the cause of reform. Likewise the School of Civics and Philanthropy at Chicago through its head, Professor Graham Taylor, D.D., has paid particular heed to the hard facts connected with funeral abuses. It may not be amiss to present a human document that aimed to be a testimony:

Judge Frederick Stump, as reported in the Elkton (Maryland) correspondence of the *Philadelphia Ledger*, made the following last will and testament: "Disgusted with the foolish display almost universally made at funerals to the great gain of undertakers and to the deprivation in many families of even necessities of life, I hereby direct that I be buried in a white pine coffin (because this wood decays under ground more rapidly than any other I know of), without any stain, paint, cover, or other emblems of woe on it, and, if my friend Ned Gher has not already gone to Heaven before I die, I want him to make it. I direct that no embalming fluid or other stuff be injected into my body, and that no funeral service shall be preached over it, and that I be buried in a suit of clothes that I have worn, as I do not see the sense

of wearing old clothes when alive and being buried in a new suit when it is of no use to you. I desire that my executor see that all my wishes are fully carried out."¹

The comment of William T. Cross, secretary of the National Conference of Social Work, hits off the case of obstacles and helps in this wise: "The establishment of a reform in respect to burial reform is a problem of social psychology and attitude, and of uncanny superstition, that merits a good deal of study before starting." Truly, one must reckon with many adversaries, and face the truth that "one's foes are they of his own household."

A TRIPLE ALLIANCE

"Statistics are information, and information dispels distrust," said Sir Eric Geddes at the London School of Economics. If statistical information dispels distrust, then the American public should be ready to form a triple alliance to obtain proper burial provision and protection. The alliance is one of methods: (1) agitation, (2) legislation, (3) administration. Agitation on projects deserving public support must spring from many minds and groups. First, the Christian ministry, enlisted under God for society's programs of compassion, perforce are enrolled among social-reform agitators. Church leaders receive fair recognition in the history of American movements to protect the weak and to remedy abuse. Now a thorough overhauling of the burial business and of funeral outlays is demanded

¹ Frederick L. Hoffmann in *Pauper Burials and the Interment of the Dead in Large Cities*.

by exigencies of high costs of living and dying; hence religious bodies are called upon to be foremost in agitating the cause of the widow and orphans. The church's irresistible appeal is to men's conscience and to men's compassion in taking up this reform for financial relief of stricken households. If not found practicable to return to primitive Christian funeral simplicity, a more excellent way than that in vogue may be made ministrant to all through public burial management. Moreover, the initiative in this matter ought to start from the House of God.

Funeral and burial reform has been initiated in more than one city church and village congregation. Were their full number known, it might surprise people to learn how strong and widespread is this compassionate and sensible effort. Years ago All Souls' Church, Chicago, when Rev. Jenkin Lloyd Jones, LL.D., was its pastor, exhibited among its members a desire to adopt cremation as the satisfactory mode of disposal of the dead. Dr. Jones set forth in published addresses his judicious and fervent teachings in *Death as a Friend* and *The Selfishness of Grief*. Also the First Congregational Church of Chicago, during Rev. William A. Bartlett's pastorate, had its burial society, thereby providing economical, unostentatious funeral service to people of the parish, composed largely of the poor. Further publicity and organized action by churches and ministers with a definite, constructive program of legislative relief would go far to secure results.

In order to reduce burial costs concerted agitation led by the Federal Council of Churches is needed; or

each great denomination might adopt this movement actively to win the American public over to this cause which is everybody's affair; for financial interests of casket manufacturers and of undertaking associations are not to be expected to initiate, but will wait on legislative action to give the people ownership and control of all cemeteries and to establish funeral control after the manner of food control ere these interests may be expected to participate in the reduction of burial expenses. Let an isolated minister endeavor this merciful service, and he is liable to be assailed by local undertakers and threatened with trouble in his church. It devolves upon the ministry at large to seek out and to unite with various organizations, be they women's clubs, trade unions, fraternal orders, social settlements, or commercial clubs and boards of trade, so the forces of agitation may be multiplied to reinforce the second party to this alliance—legislation.

George Washington remarked that "influence is not government." Likewise agitation is not legislation; and without adequate legislation, both state and municipal, to secure public control of and provision for disposal of the dead, said control and provision being modeled on advanced lines already tried out and approved in certain foreign states, this burial-reform movement must languish and be ineffective. Therefore skilled legal co-operation in drawing up statutes to be proposed to state legislatures is required. To this end commissions on burial affairs by officially attending to their charge would exercise persistent and influential pressure on legislatures to take up this business of the people.

Laws empowering municipalities to open and own cemeteries, to control burial, to build crematories, and to bring the undertaking trade under strict management as to fixed schedules and regulated prices, to provide a central municipal funeral bureau with branches distributed at convenient places—such is the outline of remedial measures suggested.

The administrative function is the essential one in this triple alliance. A league of nations will work only as the *spirit* in the national elements is honorable and harmonious. So the municipal or county control of funeral necessities must be administered considerately, sympathetically, on all hands. Once a thorough-going municipal or regional program of burial and cremation is got to working, agitation and legislation will have done their perfect work, like patience herself. However, there remains an exceedingly delicate pastoral ministry for the whole community that comes under the head of administration, viz., the conduct of funerals in so far as the service of the church goes. It is a slow, tedious process—this teaching people a better, because simpler, less costly, way of funeral necessities and rites. Funerals on Sundays should be discouraged, the funeral sermon abolished, and the promiscuous showing of the corpse in public forbidden. It would be wise were other churches besides the Catholic to refuse the bringing of cut flowers and floral emblems into the church to be displayed on and around the coffin. The temptation to extravagance and rivalry is too great to subject people to. Even the defense of the present excessive charges by undertakers points the way to proper administration

of the burial business. Large undertaking firms in Chicago and Boston have advertised that funeral costs are too high, hence they advertised to cut the prevailing prices in half. Probably a full third of the 30,000 undertakers in the United States could be spared and the public still be amply served.

In a small village of Illinois an aged and much-respected citizen who had just buried his wife, asked the question, "Can't something be done in our village whereby we can dispense with the undertaker and provide for our own funerals?" He proposed the formation of a local society which should keep on hand two or three coffins of the various sizes required, buying the supply direct from the factory. The fact is that a private order would be accepted at a wholesale casket salesroom, and filled. Any local grange might add this essential service to its program.

Universally it is the American custom that ministers conduct funeral services and officiate at burial. Burial management, therefore, ought to be brought before divinity-student bodies in order that young men and women in training for community religious service may be qualified for the new leadership in burial reform. The pastor owes it to people who attend open-air burials to induce pallbearers and friends to avoid needless exposure in inclement weather and not bare the head. Dr. H. W. Thomas, of Chicago, once said to Dr. Jenkin Lloyd Jones, "Brother Jones, I've observed during my long ministry that every funeral costs a funeral."

At the National Council of Congregational Churches which was held at Boston in the year 1910 the

following memorial was presented from the Rockford (Illinois) association:

In view of the immemorial connection of the church with funeral obsequies and burial of the dead by its control and conduct of the same: in view of the present-day unnecessary costs and extravagant customs connected with burial which have grown into unbearable abuses: in view of the increasing burdensomeness and display connected with modern funeral usages, and this too in face of increased cost of living which bears crushingly upon the great body of wage-earners and the salaried class alike: in view also of ascertained facts as to the living wage and the inadequate scale of family incomes to meet the rising schedules of prices for bare necessities:

Resolved, That the duty devolves upon the church to lead in a reform to secure simplified funeral ceremonies and to encourage economical management in ordering Christian burial; that a thorough investigation be undertaken through the Industrial (now Social Service) Commission of the National Council to discover what efforts may wisely be made to secure improved burial laws, and that a movement be started in favor of such municipal control of the undertaking business as shall protect people from unjust claims and charges, and for municipal ownership of cemeteries.

It is hereby recommended that the National Council through its Industrial Commission take up the matter of burial costs with corresponding committees of other denominational bodies in order that there may be concerted effort to obtain relief for the people from the excessive burdens imposed by unregulated and uncontrolled burial usages in vogue.

A similar memorial from the Congregational Ministers' Union of Chicago and one from the Rockford Association were presented at Grand Rapids, Michigan, to the above-named council at its meeting in 1919. "Sentiment," says Sir George Grey, "must probably

remain the greatest of human forces governing the world." Next to the ubiquitous public press the country minister and the city preacher are nearest to the sources of men's sentiments, hence can try to "heal these springs." Let all educational and administrative agencies be enlisted in this triple alliance; then the consummation devoutly wished need not be remote, since men

Shall now in mutual, well-beseeming ranks
March all one way.

APPENDIX

A. THE UNDERTAKING TRADE

Mr. Harry G. Samson, of Pittsburgh, Pa., a prominent member of the National Selected Morticians, furnishes valuable data that both support and modify in certain particulars what is contained in chapter iii. He states:

I am not unwilling to entertain the idea of State or municipal regulation. I do claim that it was another step in the direction of Socialism. . . . From the reports I have heard from France, state and municipal control do not remedy the matter, but in many cases aggravate it. Numbers of my clients have had occasion to call in the services of the state undertakers on the continent of Europe, and claim it was like going through another death: that the amount of "red-tape" and fees to officials and semi-officials was more burdensome and expensive than anything that could be imagined on this side.

In reply to this criticism it should be understood by the traveler abroad that in any emergency and trouble he can have recourse to the United States consul, and especially is this important in a case of death. Unavoidably it means extra cost for a foreigner to remove a dead body to its homeland, both for special preparation of the remains and for the hermetically sealed boxes and casket for transportation. But these objections do not apply to state and municipal control as it affects the local population.

In regard to publicity by funeral directors and advertised prices, Mr. Samson states:

My father prepared the original code of ethics of the National Funeral Directors Association, and at the time it was very opportune, for a number of cut-rate undertakers were advertising, and

not living up to their advertisements. It was found that they were the most expensive men to patronize, for their advertised prices were simply a bait to get people into their establishments, then induce them to buy something different and more expensive.

Further as to embalming:

My father was the first funeral director in the United States to adopt embalming in our profession. He went to the medical schools, observed their practices, secured the advice of chemists and others, and introduced the practice in his own business. Many came from afar to learn his methods. It displaced the ice-box, which up to that time had been in general use. In embalming we strive for two objectives, and a perfect balance between the two. One is preservation, including disinfection; the other is the cosmetic effect, or lifelike appearance of the remains. The latter is an art. We are constantly studying, making improvements, and spending money liberally in this art for the satisfaction of our customers.

This fair statement is worthy of full appreciation. However, the contention of the author in dealing with the subject is based on the desirability of not opening the coffin to expose the corpse indiscriminately; that, barring cases when sanitation demands disinfection of the remains, embalming is a needless expense, and that cremation would render innocuous the corpse without its being embalmed. Furthermore, Mr. Samson defends the charges made for embalming, as follows:

When we keep remains of Chinamen in our establishment for weeks or months, and prepare them for shipment to China, we charge \$50 and think the charge reasonable. Our average charges are from \$15 to \$25, according to time and skill required. In the West, where embalming is done in preparation for a long trip and considerable delay, charges of \$50 to \$100 are not out of place. As to unitemized funeral-bills, I am willing to acknowledge that the casket does bear a large share of our charges for

overhead and services, which we would be glad to change if a good way could be found. . . . We are perfectly sincere in wanting to work out any solution that will be of advantage to the public.

Another good point made in the book, *Funeral Management and Costs*, is the gain to the public, were the number of funeral directors decreased. An investigation showed that in 1919 the funeral directors in Pittsburgh average less than one and one-half funerals a week. There are 72 undertakers in Pittsburgh, when 25 could do the work just as well, and much more economically; for no one can live and maintain any equipment on one and one-half funerals a week without making excessive charges. Besides, many directors do a much larger business, which means that some of them do not have even one funeral a month. It is worth knowing that "the family of the bereaved are frequently very exacting and expect the funeral director to move furniture, take down beds, clean clothes, and render other aid in the house deranged by long sickness. We are called on to get the doctor's certificate, the Board of Health permit (which often takes hours of time), to notify pallbearers, sometimes taking a man's half-day. We insert death notices and obituaries." In fact there are 91 distinct forms of service listed by Mr. Samson which are checked up, though few of these items appear in the funeral bill rendered.

In regard to fewer undertakers, Mr. Samson says:

Allow me to say that I do not think that present conditions are perfect; but the only way out that I see is, as you very wisely suggest, that the number of funeral directors should be decreased. The very large volume (of service) would more evenly divide the overhead (costs), and the public would profit thereby. . . . The great difficulty is in accomplishing the reduction by legal methods; for you will realize that our Supreme Court would not approve of class-legislation, nor of any law that would restrict the number of

funeral directors that did not at the same time restrict the number of ministers, physicians, lawyers, plumbers, etc. . . . Funeral Directors' Associations can do little to help. Casket manufacturers can aid somewhat; but, especially in the East, they encourage the *increase* in the number of funeral directors. In New York many start out in the profession who have only a small memorandum book for their accounts, as the manufacturers furnish a professional embalmer, maintain a show-room, supply a wagon and all paraphernalia and equipment necessary. These irresponsible men cause most of the trouble. . . . It is perfectly true that our services are a necessity. There is very little "shopping," hence it is possible for the unscrupulous to profit by this condition. I think that every casket and every service should have a fixed charge, and the price of goods and service plainly displayed, but I can hardly see how this matter can be fixed by law, or how it would be a real benefit, if possible.

B. INDUSTRIAL INSURANCE¹

In a letter dated December 20, 1920, Mr. Lee K. Frankel, third vice-president of the Metropolitan Life Insurance Company, New York, wrote as follows: "Quite a number of years ago we took up with the Undertakers' Association in New York City the question of furnishing funerals at standardized cost. Unfortunately, the Association took the position that the publication of prices was contrary to its code of ethics. We have never been able to get associations either in this or other cities to meet us on our views."

In 1905 a letter was sent to superintendents and assistant superintendents of the Metropolitan Life Insurance Company to this effect:

GENTLEMEN:

It has been claimed by charity-workers that our policy-holders are subject to gross overcharging by undertakers; that in case of death the undertakers got either possession of the policy or

¹ See chapter iv.

knowledge of its amount, and make their bills accordingly, so that they get all or nearly all the proceeds; that it has gone so far in some districts that the undertakers have got the people convinced that their employment is necessary to protect them against the company. . . . It is for us to look how far we can prevent extortion or unfaithfulness practiced upon our policy-holders. Our rules now prevent any assignment of policies to undertakers or any payment of claims to them. *You can well go further. You can refuse information to undertakers. You can make it easy for claimants to get their papers and money. . . .* You can often drop a word of advice against extravagance in funerals. Above all make it plain that a claimant needs no help or influence in order to collect insurance: that he or she is welcome to come along and will receive all the more attention for so doing. In short we ought to do everything possible to protect our policy-holders and to help them make the money go as far as it will. The honest undertaker will not object.

(Signed) HALEY FISKE, *Vice-President*

It should be recognized that the large industrial insurance companies, as now mutualized, conduct much more than just a business in the ordinary sense. As Mr. Frankel states:

Industrial insurance has become a very decided beneficent and social institution. There is nothing which a "mutualized" company may do with its funds except to use them for the benefit of its policyholders. This is done wherever possible by the return of excess premiums in the shape of dividends, thus reducing materially the cost of insurance. The collection of (weekly) premiums is the least of the agent's tasks. In time he becomes the friend of the family. He is its guide, counselor, and helper in emergencies that arise. In addition, under the plan of our company, he is today an educator, bringing welfare literature into the homes periodically and educating policyholders in the fundamentals of health. He acquaints them with the fact that they are entitled to a nursing service for which there is no extra charge. Our agents are instructed everywhere to ascertain whether

policyholders are ill, so that they may obtain nursing service at the earliest moment. He carries into homes, as the school-teacher does, lessons of thrift, providence, and proper living, for the good of the working people of the United States. Part of the policyholders' premiums pay for this essential education.

One more word to indicate a service agents are rendering to policyholders. Last summer three amendments were introduced into the legislatures of California and Oregon, which aimed to render ineffective or inoperative the health laws of these states. The Metropolitan Life Insurance Company felt it desirable to organize a campaign against such legislation. Agents were instructed to visit policyholders and to explain the dangers which might result from such amendments affecting the health and possibly lives of their children. These amendments were defeated by an overwhelmingly large vote.

The health literature published and sent forth by the Metropolitan Life Insurance Company is extensive and exceedingly valuable, including such pamphlets as *Welfare Work*, *Child Health Alphabet*, *The Visiting Nurse Service*, *The Health of the Workers*, *The Child*, *All About Milk*, and many others treating of specific diseases. These are distributed free in very attractive and readable forms.

As showing the phenomenal values represented in life insurance in America, it is stated that

the volume of life insurance now carried by the companies of America alone exceeds \$40,000,000,000, not including the Government War-Risk Insurance. The total resources of the National Banks of the United States amount to about \$22,000,000,000, and the capital value of the railroads is set at approximately the same amount. Today the volume of outstanding life insurance written by American companies is greater than that of all other companies in the world combined, although life insurance is a much older institution in foreign countries than it is in America.—(Report of the executive committee of The Northwestern Mutual Life Insurance Company in its annual statement for the year 1920.)

C. CEMETERY MANAGEMENT¹

Tens of thousands of American "Gold Cross" mothers are poignantly interested in what final disposition is to be made of corpses of members of the A.E.F. who died abroad in the late world-war. American law provides that a soldier's dead body may have transportation, burial, and a grave-stone in his home-land. The following account tells of the devoted attention paid to the graves of the million and more British and Imperial soldiers buried in the war zones.

In the war zones and where burials of soldiers took place over 2,000 cemeteries out of a total of 3,300 have already been taken over in Belgium and France by the Imperial War Graves Commission. More than 700 gardeners are employed by the Commission on these grounds, and the number increases. Seeds, bulbs, plants, and shrub-cuttings have been sent from Kew, and English lawn grass covers all the cemeteries. Cut flowers are not encouraged. The Commission considers its work to lie in the faithful, reverent tending of the graves (*The Christian World*, November 25, 1920).

According to Mr. Samson:

The question of bringing back the bodies of fallen American soldiers is a very large one. Early in the war a manufacturer of embalming fluid and instruments in Philadelphia conceived the idea of organizing what he called the "Purple Cross," which he hoped to have approved by the War Department and by Congress, so that it would be recognized as caring for the dead body as the Red Cross cares for living soldiers. It was criticized severely as being a veiled commercial project. General Pershing disapproved, and the measure never passed Congress. This movement to bring back bodies of buried Americans has not been officially sanctioned by the larger associations of funeral directors, though such a resolution was presented at the annual convention of the National Funeral Directors Association, held at Atlantic City in 1919, and referred to the resolution committee, where it failed to be adopted.

¹ See chapter vi, under "War and Burial."

D. STATE REGULATION OF BURIAL IN FRANCE

A Daily Consular and Trade Report for August 14, 1907, gives a valuable account of French burial systems. It came out in reply to an inquiry by the Massachusetts Cremation Society, and was submitted by Consul-General Frank H. Mason.

Since January 1, 1907, burial management "has been assumed by the municipality of Paris, which now deals directly with the undertakers, of whom there are about forty in the city compared with four hundred in Chicago." They obtain from the Municipal Bureau coffins of various classes, bearers, transport wagons, and carriages for funerals, as well as pallbearers and all the materials for draping a house of mourning.

The prices which undertakers pay for all these things are fixed by ordinance, and are therefore uniform, but their charges to the family or estate of the deceased include a great many additional items often based on the supposed ability or willingness of surviving relatives to pay. It is here that the opportunity for extortion occurs and leads to abuses, of which Americans, in common with other foreigners, have frequent cause to complain. When a death occurs in Paris, whether in a hotel, a hospital, a boarding-house, or a private dwelling, it is required that it be reported to the authorities of the precinct. Through this report, or by some private channel, an undertaker who learns of the death usually appears on the scene representing himself as the municipal official taking charge of all necessary arrangements for the disposal of the remains. Foreigners under such circumstances are apt to place the whole business unreservedly in the hands of the undertaker, leaving him free as to the means employed and the expense incurred. Ignorance in such cases is likely to be costly.

The recommendation made by Consul Mason to persons traveling abroad is well worth heeding:

A person traveling alone should, as a matter of precaution, carry with his passport and other personal papers a written request specifying, in event of death, what disposition shall be made of his remains. In the absence of some controlling reason to the contrary this wish is uniformly respected, provided sufficient funds or credit are available to meet the expenses.

It is important that Americans traveling abroad, especially if they are without personal acquaintance having full knowledge of local conditions, should in the event of serious illness notify the nearest American Consulate in order that in the event of death the survivors may be advised and assisted in providing for the dignified and proper disposal of their dead.

The recognition accorded to a consular officer in foreign countries renders his judgment and assistance under such circumstances effective and valuable, and the fulfilment of such services is among his recognized duties to his fellow-countrymen.

In regard to cremation at Paris the following report gives the main particulars as to methods and cost:

The necessary expenses of cremation at Père Lachaise vary, according to class, from \$10 to \$40. This covers simply the process of incineration, the placing of the ashes in an urn, and, if desired, its deposit for a period of five years in a niche of the Columbarium.

Besides this charge, there is payable a fee of \$3 to the official in charge of the cremation, also \$3 to the six bearers of the coffin from the hearse to the crematory. The coffin is of wood and costs from \$2 for a plain box, to \$10 for a casket grained and varnished to resemble oak. The urn for the ashes costs from \$2.50 for one of plain earthenware to \$24 for a marble vase.

These charges are fixed by ordinance. Cremation is the most convenient and inexpensive method of disposing of the bodies of strangers who die at Paris.

Interment in a Paris cemetery involves the purchase of a grave which costs for a rental term of five years, according to the

cemetery and location, about \$10; the same grave for a thirty years' term costs \$63; while for ownership in perpetuity a grave costs a little more than \$100. This means an ordinary plot $6\frac{1}{2} \times 3\frac{1}{2}$ feet in a cemetery located outside the fortifications of Paris. Cemeteries within the walls are reserved for permanent inhabitants who require concessions in perpetuity.

There are two American churches in Paris, viz., the Church of the Holy Trinity, and the American Church, both of which have mortuary chapels in which the bodies of American citizens may be deposited for a nominal sum to await burial or shipment to the United States.

E. A CREMATION AT OAKWOODS CEMETERY¹

On a December afternoon, 1920, permission was granted me to watch the whole process of an incineration. The body left in the reception-room in front of the retort was of a well-favored adult. The coffin was opened and all flowers that has been laid on the corpse were removed. Quickly the incinerator stripped the casket of its ornate metal handle-bars which were thrown, a crumpled heap, onto the floor as so much waste babbitt. The double outer steel door of the retort was opened, then the inner one lifted to admit entrance of the coffin's head to the rollers in the long retort already partly heated. When both these doors are closed, the illuminating gas under high pressure with air-current connection is turned on so as to produce at the start about 800° F., which heat continues for about fifteen minutes, or until the coffin falls down and its red cinders and ash are blown into the combustion chamber beneath and there completely consumed. The gases are consumed as well, so that nothing escapes from the retort to the open air. The heat increases. Already the clothing and body have been partly dissolved by the glowing flame.

¹ See chapter x, under "Cremation."

In this instance it required a full one and one-half hours to complete the cremation. There are three small port-holes at the rear of the retort which serve as eye-pieces for the incinerator and guest, enabling one to observe everything within the retort. As the heat increased to 1,300° F., not a motion of the body occurred. Opposers of cremation have charged that contortions and writhings of the corpse take place. The incinerator told me that nothing of the kind had happened during the nine years he has served at Oakwoods. The watcher sees simply a slow wasting of the inert body, certain organs, e.g., the brain, lungs, and kidneys being longest resistant to the intense heat and showing a rosy hue to the last. The skeleton retains its form in large part till the incineration is complete, when, at a touch, it falls to bone-ash.

Whoever has observed a cremation, so decently done, so entirely free from repulsive and fearsome suggestion, so reverent to mortal flesh itself, can but be glad that modern science, modern sanitation, and modern religion together provide this escape from the grave.

F. RELIGIOUS CONTROL OF BURIAL¹

Rev. Dr. M. Schlesinger, Rabbi of the Beth Emeth Congregation, Albany, New York, has brought out a statement on *Cremation from a Jewish Standpoint*. His views are as follows:

There can be no doubt that the primitive custom among the Hebrews, as among most of the ancient nations, was to burn the dead. Nor can there be any doubt that among the Hebrews this custom had to give way to that of burial at a very early period. The principal reason can still be traced in the Scriptures. The Targumin and old commentators took extreme pains to explain

¹ See chapter xi, closing section, on "Jewish Burial Customs."

away every allusion to the ancient custom of burning the dead. Hence, in time, burial was considered the only fit and decent mode of disposing of the dead among Jews. Burial commended itself as being the simplest, least expensive, and least offensive way, for the ancient mode of combustion was slow, incomplete, costly, and very repulsive to surviving friends who stood by at the open-air fuel-heaps of the funeral pyres. It was something wholly different from cremation now practiced by scientific methods in a closed retort.

The foregoing paper was read before the third annual convention of the Conference of American Rabbis in New York City. The following resolution was adopted:

Resolved, That in case we should be invited to officiate as ministers of religion at the cremation of a departed co-religionist, we ought not to refuse on the plea that cremation is anti-Jewish or irreligious.

G. OBSTACLES AND HELPS¹

Mr. Samson gives the following summing up:

The trouble you bemoan is caused by three things: first, the number of irresponsible men who enter the business because of the ease with which it can be done; second, the failure on the part of the bereaved to exercise ordinary business sense and caution; third, the wrong practices which have grown up through the past and the difficulty in changing this without a publicity to which the public are very averse.

Touching transportation charges:

Most undertakers do not have their own livery, but hire, and have nothing to do with setting the prices. In and near Pittsburgh the minimum charge is \$10.50 for auto-carriage taking six persons. This matter has been studied with efforts to put charges on basis of mileage and hours of service, but no method has been devised equitable all around. . . . The average funeral car

¹ See chapter xii.

costs \$5,000 and it lasts for service only about five years. One must charge off \$1,000 a year for depreciation, or approximately \$3 a day. The driver gets from \$3 to \$4 a day. This with insurance, tire-replacement, gasoline, repairs, storage, etc., make the car-cost to maintain \$10 a day. Some one tried in Pittsburgh to use a large "bus" which would take casket and funeral party of 30 or 40, but it was found too expensive, and not satisfactory.

QUINCY L. DOWD

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