

THE HIGH COST OF DYING

ARTHUR B. REEVE IN HARPER'S WEEKLY.

It is time to lay aside prejudice and deal frankly and sympathetically with this great and ever more pressing problem of what it costs the poor to die. Distressing? Yes, but that is the very reason why it should be aired. Here is a subject that has too long been kept in darkness. And darkness makes it only the more burdensome and iniquitous.

To all, rich and poor alike, comes the tragedy of bereavement. But to the poor the loss of the wage-earner gives an added sting to death itself. Nor is that all. Death not only bequeaths the living and thrusts them downward in the struggle for existence by cutting off one who contributed to the family support; it mortgages the living, already struggling under too heavy burdens.

Cost of Dying—What It Means.

Much has been written about the increased cost of living, but no one has known or, if he has known, has dared to speak of the increased cost of dying and what it means. The undertaker—he now wants to call himself a "mortician"—finds that he must raise his prices to live. The unscrupulous do not wait even for that excuse. And the worst of it is that there is going on a change of standards by which even the very poor now habitually demand and have quite as elaborate funerals as the well-to-do, often more so. The tragedy of it all is a story that has long been crying to be told.

What the changes wrought by death entail on the living who remain has often been guessed at, but has never been really known until very recently. Some time ago the New York School of Philanthropy caused an investigation to be made through its Bureau of Social Research, and this unpublished report on the cost of burial among the poor of New York City has since been supplemented and partially revised. In Illinois the Rev. Quincy L. Dowd has for years been engaged in studying this question and has prepared a monograph which will shortly be published by the Chicago University Press.

Magazine Prints Facts.

Both of these studies have been utilized and some idea of what they contain has been given by Professor Graham Taylor in The Survey, a magazine of social, civic, and philanthropic advance, published in New York. The large industrial insurance companies are also stirring themselves to action. Settlement workers, charity organization societies, ministers, workers of all kinds among the poor today are beginning to grapple with the problem quietly. Here is a brand-new and highly important issue. It must be met. If the new social science and the new profession of social work are worth anything at all, they must solve this question of the high cost of dying sooner or later.

One cannot go among the poor very much without hearing more or less circumstantial stories of how the unscrupulous undertaker fleeces them. In fact, nothing less than ghoulism are some of the stories that are related to show how pressure is brought to bear on distracted people to cause them excessive expense in burying their dead.

Business Not Expanding.

One trouble is that the undertaker cannot extend his business like other business men. People are not going to die simply because he offers exceptional opportunities for funerals. There are only a fixed number of deaths, anyhow. In fact, all he can do is to advertise and attract business from other undertakers. But advertising is forbidden by the code of ethics of the leading undertakers' association.

Thus it comes about that the competition among undertakers is keen. The first act after a death occurs is to call in the undertaker unless, as often happens, he appears before he is called in. These mysterious appearances of the undertaker within a few minutes after a death—like that of a vulture scenting a corpse—have often been a cause for comment. Of course such highly unprofessional acts are frowned on by the better class of undertakers, just as the practices of the "shyster" lawyer are frowned on by the honest practitioners.

"Shyster" undertakers arrange with the policeman on the beat, or with people living in a tenement, or sometimes with an insurance agent, or even with a doctor, to pay a commission for such information as leads to a "case." At the first hint that the victim is dead at last, the undertaker races to the stricken home, trusting to luck and the adage "first come, first served."

Simple Funerals Not Desired.

The fact is that it is a very difficult and delicate matter to urge simple funerals on the poor, and the family always ranges itself on the side of the highest prices. Insurance, strangely enough, is often an incentive to expense. It seems like easy money and, indeed, is often kept up solely for the purpose of providing an elaborate burial. In many cases the funeral is a great social occasion, the only excuse for a day off with the family, an entertainment carried out with lavishness and ostentation, a mark of the prosperity and popularity of the family of the deceased. If the funeral were cheap they would lose caste. Some people will go to any extent for a good funeral with a long file of carriages, banners, flowers, and often a band. The

family will work for years without a murmur to pay the bills.

Religion Called into Play.

Another thing which adds terribly to the cost of dying is the large number of burial customs of the various races and religions. There is a wide difference among Catholics, Protestants, and Jews, and again among many nationalities composing these three great religious divisions. These customs are most marked in the newly arrived immigrants, though the differences fade later and the tendency is more and more to standardize funerals.

Jewish funerals show a wide difference worthy of serious study. As the body is only an earthly remainder, it is not regarded as a sacred thing. The belief is that corruption atones for the sins in life, and as, under the old Mosaic law, the body must be removed within one day, there is, therefore, in the strict orthodox classes no cost for embalming. The body is not viewed, and hence there is no cost for clothing except for a winding-sheet. Moreover, the plainest wooden coffins are often used without any outside box; indeed, in some cases the bottom of the box is broken in to hasten the work of the forces of nature after burial.

Impressive Ceremonies.

Yet the funerals are conducted with marked dignity and a sincerity which is very impressive. The real services come about a week after burial and are rather of the nature of a memorial. Thus, among the orthodox, excessive costs are almost unknown. However, there is a growing tendency to conform to the so-called "standard" Protestant funeral, as many of the Jews lose their faith, and among thoroughly Americanized Hebrews there is considerable ostentation. There are, on the other hand, no pauper burials, for the synagogue always provides the funeral, and extra charges, if any, are borne by the relatives.

Trust Involved in Funerals.

As usual, when one considers such a question as this, the trail leads back, sooner or later, to a "trust," or at least what is commonly known as the "coffin trust"—a company that makes caskets. What effect has this combination in restraint of funerals on the high cost of dying? Most authorities will tell you that there is no such thing as a "coffin trust," and its very existence is denied strongly by the undertakers' trade journals, one of which bears the euphemistic name of "The Sunnyside."

In the last census report there were found 239 manufacturers of caskets in the United States. This does not look as if the sources of supply were restricted. But the greater part of them were small, experimental companies. Of the leading makers east of the Mississippi the great majority are consolidated into one dominating concern, which exerts a wide influence in caskets and in the general regulation and selection of supplies.

Investigations Carried On.

Is it a trust? It would be pretty hard to say so legally, it would seem. Five years ago a Western funeral association asked Congress to investigate, and in 1908 the Interstate Commerce Commission considered the question, but no action was taken. A bitter war over the question has raged in the trade journals. Many undertakers declare that there is a trust; others as strongly deny this. H. A. Butler, editor of "The Sunnyside," asserts that the facts and figures show that the company indicated is not a combination in restraint of trade.

Price of Caskets Increasing.

Caskets are costing more every year. Some one said recently that it was rapidly becoming costlier to die than to live. The combination referred to takes care to enforce that part of the undertakers' code of ethics which prevents competition and the lowering of the price of caskets, and advocates increased cost of funerals. This is generally admitted. More than that, it refuses to deal at all with those who cut rates or advertise. It has organized state and local associations, and these have a subtle and specious influence in favor of the "trust."

The extent of the exploitation in coffins and caskets was disclosed in the "undertakers' war" in Chicago some time ago, when a Western casket company advertised its sale for \$15 of a casket for which from \$35 to \$50 was charged elsewhere; \$20 for what others sold for \$50 to \$60; \$25 for the same article offered at \$75 to \$100; \$200 for what others asked from \$300 to \$700. These figures were followed by the claim, "We will save the people of Chicago \$3,000,000 a year which will be invested in necessary articles for the living." It is also worth noting that the six leading "\$75 funeral companies" on the Atlantic Coast are all refused the advantages of the alleged "trust," and are thus compelled to deal with the other outside companies.

Tremendous Profits in Undertaking.

The tremendous profit in the business can be judged when it is known that the manufacturer often makes 20 per cent, always from 12 to 15. The undertaker, in addition to the huge profit, makes from 200 to 300 per cent on the accessories. For candles and drapery he gets \$2 or \$3 for a few days; the original cost is from \$10 to \$20, and they are used many times over. In defense the undertakers say that the charges really cover services which

are not itemized. If that were the case, then the remedy ought to be applied of charging for items separately and not concealing the real charges. As it is, one cannot escape the conclusion that what is actually charged is, as has been said, "all the traffic will bear."

What are the remedies? They range all the way from public funerals provided by the state, as advocated by many who have studied the subject, to reform in the whole business of privately conducted funerals. For the present at least the idea of state funerals may be set down as an issue for the future. Today the question is of controlling the abuses under private management.

LOSING TEMPER IS BAD HABIT.

Writer in Magazine Shows Fault to Be Dangerous.

The proper and happy medium between keeping your temper and losing it is a very rare gift, says Thomas L. Masson, in Lippincott's. Many people succeed, after considerable persistence and effort, in suppressing their temper. Most of them are likely to overtrain. They succeed after a while in forming a crust over themselves, highly polished, seamless, and pleasant to look upon. Underneath, however, the furnace is going, and some time later on, when the gases have accumulated too much, there is a loud explosion, and that which was once a human being has been scattered to the four winds of heaven. People then wonder why it is that a person of such an angelic disposition should so suddenly have gone to pieces. They don't understand that energy must have its outlet.

On the other hand, the habit of losing one's temper is not only easy to acquire, but seems to grow with what it feeds upon. And the harrowing part of this is that a person who possesses this habit becomes, after a while, a creature who is, in a sense, immune from criticism. People give in to him in order to avoid trouble, and others discreetly keep away from him, or, knowing his disposition, seek to mollify him. Thus he creates what might be called a favored zone, and comes to believe that the losing of his temper is a normal condition, and that by some curious dispensation of Providence he has a perfect right to go on doing it.

The joy of losing one's temper at propitious moments is by no means the least of life's comforts, but in order to do it properly one should prepare for it beforehand; perhaps by fasting and prayer, or by a proper arrangement of emotions—what we might term a scale of outbursts.

There can be no doubt that losing one's temper, if it be done discreetly and with proper forethought, is a great clearing of the air and the disposition. It usually leads to repentance, and almost invariably to a feeling of remorse, and remorse is something that we all of us ought to indulge in at times. A person who never has any remorse over anything is pretty hopeless.

The wise course seems to be to learn first how to hold yourself in, to smile upon the enemy when the enemy wishes you to do almost anything else but that; to be patient and bide your time; to pass off the affair as inconsequential; or else to be silent and dignified; but along with this receipt should also come the consciousness that at proper intervals the losing of one's temper is something that ought to be done in order to fulfill the moral law, for it acts as a kind of health stimulus both to the conscience and to the imagination. If, in addition to this, you happen to be wrong, so much the better. Your true friends will sympathize with you. The consciousness that your enemies are laughing at you will breed humility, and altogether you will be a more human person for doing it.

SWISS HEAVY USERS OF GAS.

Cooking and Heating Largely Done With Clean Fuel.

The use of gas for cooking in Switzerland is very extensive and is on the increase. In 1893 there were 3714 gas meters in the city of Zurich, 87 per cent of which measured gas used for lighting and 13 per cent for technical, cooking and heating purposes. In 1910 the number of consumers had increased to 47,376, and only 26 per cent used gas for lighting, while 73 per cent of the total number were consumers of gas as fuel for cooking and heating, and the remaining 332 meters registered the amount of gas consumed for technical uses and gas motors.

Keeping It Secret.

"Why is it," asked the curious guest, "that poor men usually give larger tips than rich men?" "Well, suh," said the waiter, who was something of a philosopher as well, "looks to me like de po' man don't want nobody to find out he's po', and de rich man don't want nobody to find out he's rich."—Youths' Companion.

Maxims for the Married.

- Never both be angry at once.
- Never taunt with the past mistake.
- Never allow a request to be repeated.
- Never forget the happy hours of early love.
- Neglect the whole world rather than one another.
- Never let the sun go down upon anger or grievance.
- Never speak loudly to one another unless the house is on fire.
- Never sigh over what might have been, but make the most of what is.

DEFECTS OF ROADWAY IS CAUSE OF WRECKS

The Interstate Commerce Commission Places the Blame for Loss of Life on Railroads to the System of False Economy; Speculation Is Blamed.

During the year ending June 30, 1912, according to the report recently issued by the Interstate Commerce Commission, there were 10,585 persons killed and 169,538 injured on our steam railroads, an increase of 189 deaths and 19,379 injuries over the previous year.

These appalling figures prompted the commission to make railroad safety a special feature of its report. The remedy suggested is the adoption of the block system and standard rules in the operation of trains. The commission's report shows that of a total of 8215 derailments during the year, 1877 were caused by defects of roadway, such as rotten ties and defective rails, and 3847 by defective equipment. By the latter is meant defective motive power and rolling stock.

Bad Roadbed Responsible.

"In one of the serious derailments," the report says, "an examination of the track in the vicinity of the accident disclosed 906 rotten ties within a distance of 147 rail lengths. Under many rails there were as many as 11 bad ties, and in many of the ties the spikes were so loose that they were easily removed by hand, the wood having no longer any holding power." It was also found that the track was poorly ballasted.

The Interstate Commerce Commission very correctly refuses to place the blame for the great number of railroad accidents upon the engineers and trainmen. "There is a disposition," the commission asserts, "in some quarters to charge these lamentable errors to failure of discipline, and to hold employes wholly responsible for such failure. This is a superficial view. The increase in the speed and weight of trains within recent years, and the crowding of tracks and terminals caused by the movement of an enormously enlarged volume of traffic, have greatly increased the duties and responsibilities of train service employes and multiplied the chances of error on their part."

Real Cause of Accidents.

Undoubtedly the conclusions reached by the Interstate Commerce Commission as to some of the contributing causes for the increasing number of railroad accidents are based upon sound premises, but the commission fails, utterly, to point out the fundamental cause which makes defects in the roadway and defective engines and rolling stock on railroads possible.

First of all, the railroads are passing through what may be termed their second stage of development. The lavish support of railroads in the early history of railroad building in this country by National and state governments, the application of the principle of "high finance" in construction, the watering of stock until the railroads are capitalized for more than double their actual cost, and the speculation in railroad securities by the stock jobbers in Wall Street—these are the fundamental causes of so many wrecks on railroads and the sacrifice of thousands of human lives annually.

Reducing Operating Expenses.

In order to pay interest and dividends on fictitious values in railroad properties, railroad managers are constantly striving to reduce operating expenses to a minimum.

Motive power and rolling stock are neglected and the roadway permitted to fall into almost decay merely to make a good showing on the boards of trade. It is the false and dangerous economy practiced by railroad managers which is causing so many railroad wrecks. In their eagerness to reduce operating cost the men as well as the machines are speeded up to their fullest capacity. Not how well, but how much work can be turned out is the only standard of efficiency set before railway employes by officials.

It has been the practice in recent years on many roads, if not a general practice on all roads, to make appropriations for each department and when the appropriation has been used up to cut down the force or shut down completely, regardless of the condition of motive power, rolling stock or roadway. This uncertainty of employment causes a constant shifting of employes. No matter how skillful a mechanic may be his efficiency and service to the company is measured largely by the length of his continuous employment.

Locking Out Old Employes.

When a year ago most of the roads west and south of Chicago cut their force of employes to the very quick in order to assist the Illinois Central and Harriman lines or railroads in their war upon the federated movement, they invited the shocking disasters which have since followed.

The slogan of the railroads, "safety first," is a tragic joke upon the public. The only safety lies in the employment of the right kind of labor, decent conditions for the workers and a recognition of their just rights.

Fig Leaves.

The story is told of a young lady from the East, who, seeing a fig tree for the first time, exclaimed: "Why, I always thought fig leaves were larger than that!"—San Francisco Argonaut.

GIVE CHILDREN A CHANCE

The surest way to ruin children is to deny and deprive them of the rights and privileges of childhood, by compelling them to refrain from those childish sports and diversions which are their rightful prerogative. Boys and girls have a right to play, even if they do make a noise and at times become a bit boisterous.

The world was not made for adults alone, and every adult should remember that at one time or another he or she was once a child.

In the absence of convenient and properly equipped playgrounds every vacant space in the big cities should be turned over to the children.

The Telephone Girl.

The telephone girl sits still in her chair and listens to the voices from everywhere. She hears all the gossip, she hears all the news; she knows who is happy and who has the blues; she knows all our sorrows, and all of our joys, she knows all the girls who are chasing the boys; she knows of our troubles, she knows of our strife, she knows every man who is mean to his wife; she knows every time we are out with the boys, she hears the excuses each fellow employs; she knows every woman who has a dark past, she knows every man who's inclined to be fast; in fact there's a secret 'neat each saucy cur' of the quiet, demure telephone girl. If the telephone girl would tell all she knows it would turn all her friends into bitterest foes. She could sow a small wind that would turn to a gale, engulf us in trouble and land us in jail; she could let go a story (which gaining in force would cause half our wives to sue for divorce); she could get all the churches mixed up in big fights and turn all our days into sorrowing nights; in fact she could keep the whole town in a stew if she told the tenth part of the things that she knew. Now, doesn't it make your aching head whirl when you think of the trials of the telephone girl?—Trades Unionist, Washington, D. C.

TO THE NON-UNION WORKER

As an individual you are as helpless as a sapling in a tempest. You know that saying, that you intend to work for whom you please, for as many hours as you please, and as much as you please, is a joke.

You know that no non-union man can do that, for he has to ask the employer for the chance to work for what he chooses to pay, and as many hours as he desires.

Organized labor has been able, by united action and collective bargaining, to shorten the work day, raise wages, and in many ways improve the conditions of the worker.

All will agree that the worker does not get a fair share of the wealth produced; that the hours of work per day are too many.

Organized labor has by united action been able to secure fewer hours, better wages; to resist successfully, reductions in pay; to make better homes, better clothes, better food, more comforts; to make the shop a better place to work in.

Your own common sense tells you that you should be a member of your union.

Your duty to your family, your fellow worker and yourself demands it. You have, no doubt, made up your mind that as an individual you are powerless to improve your working conditions and that you will at some time become a member.

You cannot afford to neglect this any longer.

Every day's delay places you and your fellow worker in a more dangerous position, and unless you assist in the struggle for better conditions you are responsible for your own and your fellow workers' degradation.

Remember the union is the only organization that has up to this time done anything for the workers. Its aims are to improve the conditions under which men and women are compelled to work and live.

By becoming a member of the union you can do something. You may not be able to revolutionize the world, you may not be able to change the whole system immediately, but you will be doing something to make the world better, not only for yourself, but those who come after you.—Exchange.

MIGRATORY WORKERS TO MEET

Will Convene in New Orleans From January 28 to February 2.

The Southern rally and national convention of casual, unskilled and migratory workers will be held in New Orleans January 28 to February 2, under the auspices of the National Committee for the Unemployed and the Brotherhood Welfare Association, of which J. Eads How, the St. Louis "millionaire hobo," is the moving spirit. The convention will discuss the following questions: "The Need of Free Employment Bureaus"; "The Need of Free Transportation to Out-of-Town Work"; "The Shortening of the Hours of Labor"; "A Minimum Wage for Men and Women"; "Insurance Against Unemployment and the Use of the Panama Canal Equipment for Land and Railway Development."

The total number of seamen employed on vessels registered in the British islands (with the exception of seagoing yachts and fishing boats) is 20,214.

The Other Fellow's Job.

There's a craze among us mortals that is cruel hard to name, Wheresoe'er you find a human you will find the case the same; You may seek among the worst of men or seek among the best, And you will find that every person is precisely like the rest; Each believes that his real calling is along some other line, Than the one at which he's working—take, for instance, yours and mine; From the meanest "me too" creature to the leader of the mob, There's a universal craving for "the other fellow's job." There are millions of positions in the busy world today, Each a drudge to him who holds it, but to him who doesn't play; Every farmer is broken-hearted that in youth he missed his call. While that same unhappy farmer is the envy of us all.

Any task you care to mention seems a vastly better lot Than the one especial something which you happen to have got; There's but one sure way to smother envy's heartache and her sob, Keep too-busy at your own to want "the other fellow's job."

—Success.

Banana peels make fine slippers.

UNFAIR PUBLICATIONS

List of publications "unfair" to the typographical union. Readers would do well to cut it out and paste it in a conspicuous place:

- American Baptist, St. Louis.
- American Blacksmith, Buffalo.
- American Farm Review, Rochester.
- American Printer, New York City.
- Animal Friends, New York City.
- Biblical World, Chicago.
- Black Cat, Boston.
- Blue Book, Chicago.
- Boston Cooking School Magazine, Boston.
- Catholic Standard and Times, Philadelphia.
- Catholic World, New York City.
- Christian, Boston.
- Christian Advocate, Boston.
- Christian Advocate, Cincinnati.
- Christian Advocate, St. Louis.
- Christian Advocate, Pittsburg.
- Christian Endeavor World, Boston.
- Christian Observer, Louisville.
- Commercial Poultry, Boston.
- Congregationalist, Boston.
- Critic and Literary World, New York.
- Epworth Herald, Chicago.
- Evangelical Messenger, Cleveland.
- Every Woman's Magazine, New York.
- Farm Journal, Philadelphia.
- Farm Poultry, Boston.
- Farmers' Home Journal, Louisville.
- Farmer's Wife, St. Paul.
- Fashion World, Boston.
- Ferry's Seed Publications, Detroit.
- General Electric Review, Schenectady.
- Green Book, Chicago.
- Household Companion, Boston.
- Industrious Hen, Knoxville.
- Iowa Homestead, Des Moines.
- Junior Christian Endeavor World, Boston.
- Ladies' Home Journal, Philadelphia.
- Larkin Idea Magazine, Buffalo.
- Lippincott's Magazine, Philadelphia.
- Literary Digest, New York.
- Little Folks, New York.
- Metropolitan Magazine, New York.
- Modern Priscilla, Boston.
- National Printer Journalist, Chicago.
- Our Dumb Animals, Boston.
- Pacific Reporter, St. Paul.
- Pentecostal Herald, Louisville.
- Popular Mechanics, Chicago.
- Poultry, Peotone, Ill.
- Poultry Herald, St. Paul.
- Presbyterian, Philadelphia.
- Printing Art, Cambridge, Mass.
- Reliable Poultry Journal, Quincy, Ill.
- Saturday Evening Post.
- Short Stories, New York.
- Sporting Life, Philadelphia.
- Sportsman's Magazine.
- Sunday School Times, Philadelphia.
- System, Chicago.
- Wasp, San Francisco.
- West Coast Magazine, Los Angeles.
- Wine and Spirit Bulletin, Boston.
- Word and Works, St. Louis.
- World's Work, New York.
- Young Catholic Messenger, Dayton, Ohio.
- Young People's Weekly.
- Youth's Companion, Boston.

Today and Tomorrow calls for DURABILITY and ECONOMY in Street Paving. Secure the BEST. Boost for BITULITHIC

Union Made Clothes For Union Men Suit or Overcoat \$15 Made to Order DUNDEE WOOLEN MILLS 132 1/2 Third Street