

BILL MCKIBBEN: ARRESTING NATURE'S PAPARAZZI

# HARPER'S

HARPER'S MAGAZINE/NOVEMBER 1997 \$4.50



## INTRIGUES

Nine Newly Discovered Stories

*By Anton Chekhov*

---

## AT YOUR DISPOSAL

The Funeral Industry Prepares for Boom Times

*By Judith Newman*

## THE UNSPARING VISION OF DON DELILLO

In His New Novel, *Underworld*, an American Fresco

*By Vince Passaro*

## THE HOUSE GUN

*Fiction by Nadine Gordimer*

*Also: Simone de Beauvoir, Tom Frank, and poultry in motion*



08391

0 309957 5

# AT YOUR DISPOSAL

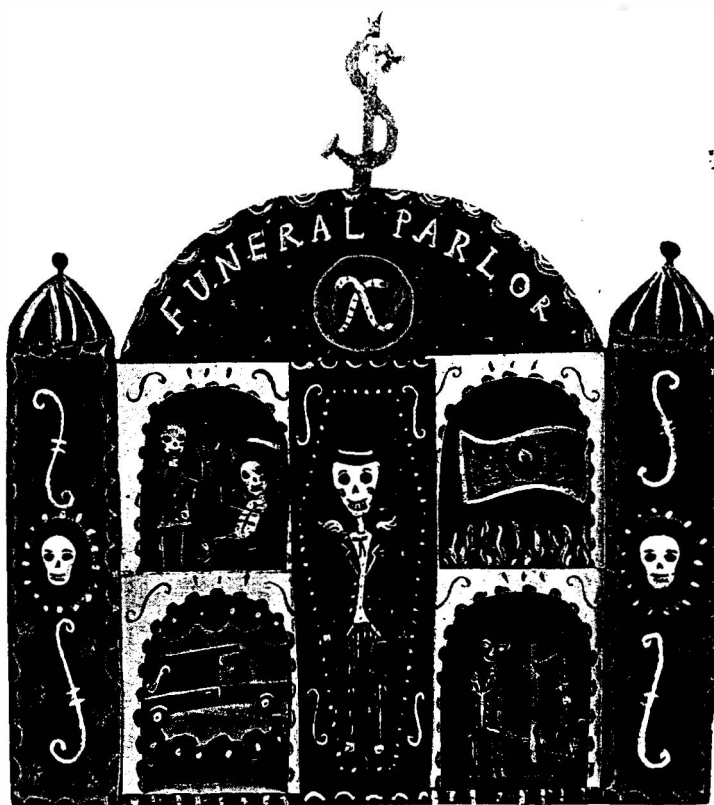
The funeral industry prepares for boom times  
By Judith Newman

Show me the manner in which a nation or a community cares for its dead and I will measure with mathematical exactness the tender sympathies of its people, their respect for the law of the land and their loyalty to high ideals.

—Motto appearing on funeral-industry paraphernalia

“Now, here’s what you do if you’ve tied their mouths too tight, or they have no lips and the family’s not happy,” says Dina Ousley, placing a stencil over the mouth of an audience volunteer. Using an airbrush, she gently sprays on a full, lush pout in vermilion. “And these lips stay on, even when people are kissing their loved ones good-bye!” Ousley, the president of Dinair Airbrush Makeup Systems of Beverly Hills, California, is a makeup artist for Hollywood stars, but occasionally she takes clients who are, well, less fussy. She is here, at the 115th annual convention of the National Funeral Directors Association (NFDA) in Cincinnati, to sell her system of airbrushed makeup

Judith Newman is a freelance writer living in New York City. This is her first article for Harper’s Magazine.



for glamorizing the deceased.

“Hmm, sort of like detailing a car,” murmurs a man behind me, as Ousley, a cheerful, birdlike blonde, demonstrates how easy it is to cover bruises and restore a “natural” glow to skin. At the end of Ousley’s demonstration comes the *pièce de résistance*: airbrushing, compared with the application of conventional cosmetics, makes it much easier to beautify the client who suffered from jaundice; apparently, when a jaundiced corpse is embalmed, the chemicals can turn it green. Grabbing another volunteer from the audience, Ousley first airbrushes him the color of

•• Herman Munster, then attempts to restore him to his natural hue by spraying him white, as a primer, and applying an alabaster foundation. When I finally fled the room, the volunteer was the shade of a but-tercup. He would have looked perfectly natural had he been not a human but a suburban kitchen circa 1950. Ousley did not look happy.

Here’s the thing about death that’s hard to grasp: It’s going to happen to you. Whether you are embalmed and entombed or your ashes are shot out of a duck blind,

your loved ones will be spending a small portion of the \$7 billion that every year is poured into the U.S. funeral industry. Since the average funeral costs about \$4,600—not including the expense of the cemetery or mausoleum, which can add thousands more—disposing of their dead is, for many families, one of the most expensive purchases they will ever make, right behind a house or a car.

No matter when you go, you’ll be in good company; approximately 2.3 million people in the United States die each year. But if you’re a baby boomer who pays attention to the actuarial ta-

bles and plans to go obediently to your final reward in twenty-five to forty-five years, you'll have to muscle others out of the way for a glimpse of that white light: by the year 2030, the annual death rate will have increased by about 30 percent. So naturally, funeral directors must be nodding somberly about this news, then retreating into a small, quiet backroom office and doing the hora.

Well, not exactly. True, the nation's 22,000 funeral homes can look forward to a deluge of death—a certain consolation, since the average home handles about two deaths a week (fewer in sparsely populated rural areas). And since families have traditionally selected funeral homes based not on cost comparisons or value but on proximity—or, as Jim St. George, president and CEO of ConsumerCasket USA, a retail-coffin outlet, puts it, on “whoever can get Mama out of the living room fastest”—it would seem that the impending good fortune would be proportionally shared by all. But funeral directors are worried, because, as they see it, the baby boomers, who are now making decisions about how to dispose of their loved ones, are “under-ritualized.” Religious observance is on a downswing, families are scattered around the country, and thus attendance at funerals has dropped significantly. “Baby boomers have developed a certain cynicism about what is traditional and what isn't,” adds St. George. “And there's nothing traditional about getting ripped off.”

On the other hand, this is also the Krups generation, a tidal wave of Americans who have had a passionate love affair with credit and a willingness to pay \$3 for a cup of designer coffee. Many of us have ostentatiously lived the good life. Are we now going to choose—for ourselves and for our parents—the good death?

The funeral industry fervently hopes so. But, as I saw at the national convention last fall, they're not taking any chances.

**M**y first seminar is entitled “Business Issues That Affect a Funeral Director's Bottom Line.” “Service” is the buzzword in the industry, and speakers talk about

the advantages—and profitability—of offering everything from catered lunches to grief therapy. Nobody could quite explain to me why I should be entrusting my mental health to guys whose favorite motto is “It ain't the dead who give you trouble, it's the living,” but that's okay. Most directors are keenly aware that today's bereaved were raised on self-help books and support groups and are willing to pay a reasonable fee to unburden themselves to strangers.

The seminar quickly focuses around an ongoing source of anxiety: cremation, the increasingly popular and ostensibly inexpensive choice for disposal. (Fun fact: the average person takes an hour and a half to burn; the heavier you are, the hotter you burn, because fat acts as combustible fuel.) In 1963, only about 4 percent of the American population opted for the pyre; now, with cemetery space increasingly scarce and expensive, 21 percent nationwide prefer cremation, and more than 40 percent prefer it in such states as California and Arizona.

Of course, some segments of the population are still relatively unaffected by this disturbing trend toward cheap disposal. It's a not very well-kept secret that poorer families spend a disproportionate amount of their income on death. Dwayne Banks, an assistant professor of public policy at the University of California, Berkeley, who studies the economics of funerals and cemeteries, recently completed a paper on how the “Nike mentality” can afflict inner-city families making funeral arrangements. “In this society we're valued by our material possessions—not only by what we have but by our ability to purchase things,” explains Banks. “So if you look at the cultural context of the inner cities, it makes sense: the way of showing you valued the deceased is by providing in death what you couldn't provide in life.” And the fascinating thing, Banks adds, is that the community will rally around you. “You might not be able to get together the money for college, but death brings about this sense of communalism. For a funeral, a family will pull resources together and the church will contribute. It's what people dream of America being.”

But even if poor and working-class

families have not changed their spending habits in recent years, there remains the threat of middle-class baby boomers, who increasingly are opting for the simplicity of cremation. The emerging problem for the funeral directors is this: how to transform cremation from an event they dub “You call, we haul, that's all” to the payload of a full-blown ritual?

For years the industry line was that cremation was sacrilege, a cruel way to treat the body. Funeral directors lobbied state legislatures to ban ash scattering, painting pictures of a world where little Johnny out playing in a park would find recognizable bits of Grandma that had not been adequately incinerated. Despite the industry's campaign of disinformation, more and more citizens were taking matters into their own hands and scattering ashes of their loved ones out at sea or over Wrigley Field. After a couple of decades, the industry realized that cremation could be every bit as profitable as traditional burial; all it took was a little ingenuity and a good deal of manipulation.

Brian Joseph, who runs a funeral home in Grosse Pointe, Michigan, advises the audience to “educate yourself to the ‘disaster family’ who comes to you and says, ‘We just want nothing.’” They may *think* they want nothing, explains Joseph, but you, the sympathetic funeral director, know better. The family just doesn't understand its options.

And what options there are! Later that day, I watch a sales tape produced by The York Group, one of the largest casket-and-urn manufacturers in the United States. Actors apparently plucked from the Infomercial School of Subtle Emoting play a family trying to decide what to do with Dad in a few years—because Dad, although crotchety, is still very much alive and is arguing with his family about the future ceremony. “Just put me in a pine box,” he says. “Better still, cremate me! Throw my ashes in my garden, and maybe I can raise better tomatoes when I'm dead than I could when I was alive.” Clearly, the funeral director (played here by an oil slick with legs) must make the family realize how important a service (\$300 to \$650) would be to his family and friends; how

embalming Dad (\$300 to \$600) would make everyone at the memorial service more "comfortable." And after his loved ones pick up his "cremains," his wife could then place a portion in a solid bronze "Eden urn" with a lovely garland design (about \$1,400), and his daughter could preserve a sprinkle of him in a lovely limited-edition keepsake urn depicting dolphins frolicking in the surf (about \$1,300). Finally, the remainder of his ashes could be sprinkled not only on his tomatoes but also in a cemetery scattering garden (\$150 to \$400), so "that way you'll always know where your husband's cremated remains are located."

By the end of the tape, the Jones family is smiling delightedly at the thought of what a splashy exit Dad is going to make. Dad is delighted, too. From a degrading \$400 direct cremation to a deeply meaningful \$5,000-or-so ritual—it's so easy!

If only this scenario were fantasy. It's not. Cremations, although still often cheaper than traditional burials, are climbing ever higher in price. And since scattering remains requires a permit that funeral directors encourage people to think is more difficult to obtain than it actually is, the demand for urns, and for final resting places to put them, is also going through the roof, as the sudden boom of high-rise mausoleums in Los Angeles attests. "Don't forget about one additional product you can sell with cremation: the vault for the urn," says Brian Joseph at the end of his presentation. "We don't have some vault to put the vault in. We may someday," he adds wistfully.

---

*A long habit of not thinking a thing wrong gives it a superficial appearance of being right.*

—Thomas Paine.

Quoted by Bob Ninker, the executive director of the Funeral Ethics Association

**N**ot until the late 1800s, when a more transient society began to require that someone other than the deceased's family or neighbors handle the body, was the funeral industry born. Undertakers originally were carpenters

who built coffins on the side; sensing a profit center, they learned how to embalm. A typical late-nineteenth-century bill, quoted by Jessica Mitford in her 1963 groundbreaking indictment of the funeral industry, *The American Way of Death*, showed that embalming ran around \$10; renting a hearse, \$8 to \$10; washing and dressing, \$5. A few dollars were invariably thrown in for the embalmer being "in attendance." Embalming, the practice of replacing the body's blood with a chemical preservative, became popular in the United States during the Civil War, when battlefield casualties had to be shipped home; before that, burials took place within a few days of death, and bodies were kept on ice. Arsenic was the embalming chemical of choice until the 1920s, when it became apparent that it was (a) carcinogenic and (b) confusing in murder cases: in several trials involving arsenic, guilt could not be proven because the chemical was already present in the embalmed body.

At any rate, embalming became perhaps the first service provided by the funeral industry that was almost always unnecessary and, because of its profitability, almost always performed. (In fact, modern embalming usually preserves the body only for a few weeks; the politico corpses that hang around for years—Marcos, Lenin, Evita—are preserved through careful climate control.) And thus began the industry's reputation for price gouging.

"People in the funeral industry have always had a bad rep," notes Mark Nonestied, a member of the Association for Gravestone Studies, who lectures on the history of the funeral industry. "First, you've got a group of people associated with death. There are some cultures where people who deal with dead bodies are shunned altogether, and in this culture there's certainly a stigma attached. Second, there's the fact that bad experiences are more memorable, because the average person connects with the funeral director at the time of his greatest vulnerability."

Such collective distaste is reinforced by stories like the one Nonestied tells next. "Did you hear about

the guy in California? He wasn't even a funeral director, but *that's* what the public thinks of the funeral industry." Allan Vieira, a fifty-two-year-old pilot from Berkeley, had been contracted by local mortuaries to scatter the cremated remains of thousands of people at sea, for \$50 to \$100 a body. (That was the price fixed with the mortuaries; the bereaved paid hundreds, perhaps thousands, more.) Instead of scattering the ashes, however, Vieira stashed them in his airplane hangar and in a self-storage warehouse stuffed so full that the walls collapsed, which is how his duplicity was discovered. Several lawsuits have been filed against the pilot and the mortuaries that contracted him. (Vieira, however, has already paid the ultimate price. A few weeks after being caught, he drove to the woods and shot himself; his station wagon contained eleven more boxes of remains.) In 1988, a \$31.1 million judgment was won against another pilot who had promised to scatter the ashes of 5,342 people but instead dumped them, in one nice big pile, on a ten-acre lot of land he owned in the foothills of the Sierra Nevadas.

What probably nettles the public more than such occasional tales of gross negligence is the velvet-pitbull tactics funeral directors routinely use to wear down traumatized consumers—not unkindly, not even with great calculation, but simply because this is the way the business has always been run.

"You see, there is usually only one thought going through the mind of a bereaved family when they walk through the doors of a funeral home, and that thought is, *Get me out of here*," says ConsumerCasket's St. George, who for ten years worked at a mortuary in Erie, Pennsylvania. "Of course, every funeral director knows this. Which is why the most expensive merchandise is always brought to their attention first—and why, for example, the less expensive caskets are always shown in the ugliest possible colors."

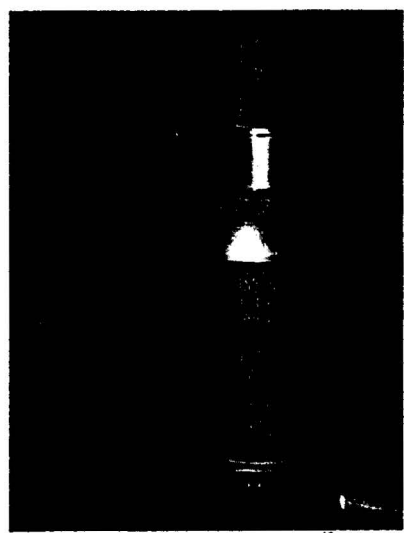
Then there are the markups. In most businesses, a 100 to 150 percent markup is common; in the funeral industry, says St. George,

markups are 300 to 600 percent. "Where I worked, we'd sit around in meetings itemizing every single thing we used in the course of a funeral, right down to the ligature we needed per body to sew up incisions. Ligature—that's string for you laypeople. We'd triple the price of everything, including cold cream we used to rub on the deceased's hands. Naturally, we had to charge for the whole jar."

In part, markups are due to the way funeral costs are structured. Before 1984, the cost of a funeral was based on the price of a casket. There was all sorts of chicanery involved in getting a customer to purchase an expensive box, but in any case the cost of the coffin included the bare bones of a traditional funeral service: transportation of the deceased, embalming, staffing at the service, announcement cards, etc. In 1984, the Federal Trade Commission ruled that a funeral director had to agree to use caskets that the bereaved could buy from retailers such as ConsumerCaskets, but he could bill customers for allowing it into his mortuary—a practice the memorial societies refer to as a "corkage fee."<sup>1</sup> In 1994, the FTC again changed the rules and banned corkage fees. Yet what seemed like a slap on the wrist of the funeral industry has turned out to be a big wet kiss. Now all costs are billed separately, and although savvy consumers can find a cheaper casket, the funeral director can charge a "non-declinable fee," which is the cost of his overhead, however he chooses to define it.

At the Riverside Memorial Chapel in Mount Vernon, New York, for example (a home owned by the conglomerate Service Corporation International), the non-declinable fee is \$1,495. The cheapest package costs \$2,598; it covers moving the remains to the funeral home and an "alternative container" (read: cardboard box). Caskets, flowers, limos, embalming, cosmetology, announcement cards,

<sup>1</sup> A number of cut-rate casket manufacturers have put up Web pages on the Internet; there's even a Web site ([www.xroads.com/~funerals](http://www.xroads.com/~funerals)) maintained by Father Henry Wasielewski, a semiretired parish priest and crusader in Tempe, Arizona, that details funeral-industry scams so that consumers can gauge their friendly neighborhood mortician's markup.



*Once a bottle of Glenmorangie Ten Years Old leaves us,  
it generally doesn't stay full for long.*

Journey to the far north of Scotland, trace the jagged coastline across to the Dornoch Firth, and you'll come to the little place where our whisky is made. This place—like the whisky itself—is called Glenmorangie. An old Gaelic name which means "Valley of Tranquility."

And tranquil it is. For here we are blessed with that curiosity of nature which experts now refer to as the microclimate. This rare combination of subtly turning seasons stirred by raw coastal breezes has been understood for centuries to be perfectly suited to the distiller's craft.

Now that you know where our whisky comes from, please allow us to tell you how it is pronounced: **GlenMORangie**, as if it were trying to rhyme with **ORANGEY**. With practice the name is easily spoken. And we believe well worth the effort.



# GLENMORANGIE

SINGLE HIGHLAND MALT SCOTCH WHISKY

To give Glenmorangie as a gift, call Liquor by Wire 1-888-SPURTED (1-888-774-7483).  
 50% Alc./Vol. (100 proof). Imported by Brown-Forman Select Brand Company, Louisville, KY 40202.  
 © 1996 Glenmorangie & Co. All rights reserved. Glenmorangie.com



flag cases, register books, shrouds, temporary grave markers, death notices in the newspapers, clergy—you name it, it's extra. (Did I mention the cost of refrigeration? If the body is in the funeral home for more than six hours, it costs an additional \$550. At those rates it would be cheaper to put up your dear departed at The Plaza.)

In pursuit of profits, the funeral industry has demonstrated an unseemly propensity for capitalizing on public ignorance. In the 1980s, thousands of funeral homes started tacking on a \$200 "handling fee" for people who had died of AIDS. When gay-rights groups complained, it was renamed a "contagious-disease fee"; then it was called a "protective-clothing fee," until, one by one, states began to enforce against the discriminatory fee.

"The thing is, the protective clothing embalmers have to wear is a throwaway 'moon suit' that costs ten bucks and surgical gloves that cost about ten cents a pair—and OSHA has declared this gear mandatory for every embalming," says Karen Leonard, the consumer representative for Funeral and Memorial Societies of America, an organization dedicated to providing dignified and affordable funeral services. "But lots of funeral directors justified the \$200 to families by citing all the extra risk they were assuming." When the required safety procedures were followed, however, there was no extra risk. "Think about it for a minute," says Leonard. "If you were in mortal fear for your life, would \$200 make a difference?"

---

*You know what I've decided? I don't want to be cremated. I used to, but now I think it sounds just a little too much like a blender speed. Now I've decided I want to be embalmed, and then I want a plastic surgeon to come put in silicone implants everywhere. Then I want to be laid out in the woods like Snow White, with a gravestone that reads Gotta Dance.*

—Lorrie Moore, "Starving Again"

**A**s expensive as funerals may seem, when adjusted for inflation the price of an average funeral has risen only a few percentage points in the last

twenty-five years. It's the creative introduction of all sorts of new services and accoutrements, says Berkeley professor Dwayne Banks, that has increased the range of prices.

I got a little taste for all those delicious extras during a tour of the exhibitor's floor at the NFDA. First I spotted the mahogany casket my grandfather had unfortunately test-driven into eternity a few years earlier. At the time, the funeral director was keen on selling my family a model with a special seal to "protect" the body from wildlife; I seem to recall a speech that featured a Hitchcockian vision of marauding gophers. The memory made me a little nauseous: I had recently discovered that, far from protecting the body, the expensive protective seal is the best way to guarantee that anaerobic bacteria will turn the body into goo in record time.

Moving on, I strolled through row upon row of caskets, burial vaults, embalming chemicals to plump up dehydrated tissues (my favorite: a disinfectant called Mort-O-Cide), and restorative waxes to fill in those pesky irregularities left by, say, feeding tubes or gunshot wounds. Burial clothing consists of loose-fitting pastel nightgowns for ladies and pinstripe suits for the gents; apparently, in the afterlife, all women are napping and all men are taking meetings. The dominatrix in me almost sprang for an "extremities positioner," a rope gadget for the proper positioning of the arms over the chest. The Cincinnati College of Mortuary Science was trolling for students, proudly exhibiting a life-size model of Uncle Sam in restorative wax ("Careful, his limbs come off easily!"), and the American Funeral Service Museum in Houston exhibited Victorian mourning jewelry made from the hair of the deceased and memorial cards of the rich and famous (some jokester had placed Bobby Kennedy's next to Marilyn Monroe's).

These days, you can buy blowup digital "memory pictures" of the deceased to leave at the graveside and solar-powered memorial lights to keep those pictures backlit into eternity. For the pious, the NFDA

exhibitors offered urns with portraits of Jesus and Mary; for the sportsman, there were urns shaped like deer, cowboy boots, and golf-club bags; and for Zsa Zsa Gabor impersonators, an Aurora, Illinois, mortician has created a line of cremation jewelry—gold-and-diamond hearts, teardrops, and cylinders (from \$1,995 to \$10,000) that can hold a few precious motes of Mom and Dad.

Batesville Casket Company, the largest manufacturer in the United States, was introducing a coffin with a special "memory drawer" for personal keepsakes. Marsellus Casket Company featured "the Rolls Royce of caskets," a hand-polished model of solid African mahogany lined with velvet (retail: about \$10,000) that had been the final resting place for such stiff luminaries as Richard Nixon, Harry Truman, and John Kennedy. "And don't forget Jackie O.," said the salesman excitedly. Marsellus may have had presidential cachet, but The York Group was drawing crowds with a new casket model it calls "Expressions": the light, ash-wood exterior is treated with a veneer that allows the casket to be scrawled on in Magic Marker. "We see this as a big seller in the inner cities, for the teenage market," a York salesman told me. "You know, a kid goes, his homies can wish him well."

Companies whose primary source of business is in more lively industries were scavenging for scraps of the death market as well. GeneLink, a Margate, New Jersey, company that deals in DNA testing and storage, was offering the bereaved an opportunity to save a bit more of a loved one than mere dust. The mouth of the dead is swabbed for a cell sample, which is sent to GeneLink's lab in Fort Worth, Texas, where the DNA is extracted and stored for twenty-five years. A kit costs about \$100, and funeral directors will be charging about \$295 for collecting a sample. I must admit, I never quite understood why anyone would want this service; after all, if you fear you are at increased risk for some genetically linked problem such as Alzheimer's, you could always test yourself.

Here's an idea that *does* make sense to me: cybergrieving. Jack Martin, pres-

ident of Simplex Knowledge, an Internet production company in White Plains, New York, has come up with an idea that's bound to appeal to boomers too busy to hop halfway across the continent to weep over Aunt Martha's grave. Mourners will be issued a Website password; a camera will be set up at the funeral, and pictures of the service will be broadcast on the Internet every thirty seconds or so. "The family and funeral director can choose what will be highlighted," says Martin. "The grieving family, the body, the minister, whatever." About half of the funeral directors who have learned about Martin's concept see it as a valuable marketing tool, a service they could offer families gratis. The other half see it strictly as profitable: fees could be collected not only from the families (about \$200) but also from the mourners. "They imagined that someone, say, in New Jersey without Internet access could drop by their funeral home and witness a service going on in California," says Martin. "And then the funeral director could charge each mourner ten or twenty bucks. But frankly, I don't think this concept will

go over too well. Making people pay to mourn isn't such great publicity for the industry."

Of course, it's possible to bypass the traditional burial altogether. You might want to be put on ice until medical science figures out a cure for what ails you (the first cryonically frozen man, James H. Bedford, just celebrated his thirtieth anniversary of "de-animation," as cryonics enthusiasts call it). Then again, you might want to have yourself mummified. On its Web page, Summum, a New Age, quasi-religious organization in Salt Lake City that practices modern mummification, offers this sales pitch: "Unlike the mummification techniques used by ancient Egyptians, which left the dead shriveled, discolored, and ugly, Summum's method is designed to keep you looking healthy and robust for millennia. The appeal may be to anyone who has labored to stay in shape. Why spend thousands of dollars in health-club fees while you're alive, then let everything go to pot just because you've died?"

Why, indeed.

*You know what's real tough about this business? No one's real happy to see you.*

—Bob Jones, Jones Funeral Home, Altoona, Pennsylvania

At the end of the day, I was slumped at the hotel bar with a gin and tonic. The convention had no shortage of activities. I could have gone to hear Marvin Hamlisch give a command performance or had my picture taken with former astronaut Buzz Aldrin, who stood around in his flight suit looking a little confused; one funeral director solemnly shook his hand and murmured, "God bless America." But I wasn't up for merriment. I was exhausted. The worst thing about being at a funeral directors' convention was having to be around people who are so nice all the time; if I happened to be going through a door, four funeral directors would materialize from nowhere to open it for me. Despite their somber workaday attire, morticians are a jolly lot, and in a game effort to show they know



After us, it's all old news. Every Friday night on PBS, *Washington Week in Review* leads the weekend news programs. Join commentator Ken Bode and Washington's most savvy reporters for up-to-the-minute insights on the most vital issues of our day. Seven days in 30 minutes.



how to have a good time, everyone wore his snappiest neckwear: I spotted a few screaming eagles, dozens of ball-team logos, and at least one portrait of Larry, Curly, and Moe.

I forgot about the entertainment and instead eavesdropped on war stories. Two guys were fretting about a recent "situation" in which someone had mistakenly cremated the wrong body. Another guy was complaining about a woman who had sued for injury and negligence after she passed out and gave herself a concussion; he had warned her that her mother was in no condition to be viewed, but she had insisted on one last look. Still others were relating a tale in which a colleague had forgotten to take out a pacemaker before cremation—a definite no-no, since batteries explode during incineration.

When the barflies ran out of conversation, they'd inevitably turn to the legend of Larry Titemore, a funeral director in Vermont. In 1995, in addition to embezzling over \$75,000 in prepaid funeral funds that were supposed to be placed in an escrow account, Titemore stopped embalming the bodies entrusted to him and left them to ripen.<sup>2</sup> He also practiced a necrological bait and switch, selling expensive caskets to families and then removing the bodies before burial and placing them in cheap models, or sometimes into no model at all: when investigators inspected his premises, they found the body of a local resident who had died earlier that winter stuffed into a broken-down

hearse. After the service, Titemore had removed him from his pricey casket and then didn't seem quite sure what to do with him. Titemore's license was revoked. After completing his jail time, he found work as a used-car salesman.

A solidly built, bright-eyed man in a black polyester Elvis shirt and ruby jacket sits next to me, sipping Long Island iced teas with his wife. He notices me staring at his ensemble. "Don't get to wear this much around the home," he says. Ben Strickland's his name. Runs Seymour Funeral Home, sweet little operation in North Carolina. Knew he was right for the work when he embalmed a friend; knew nobody could do it better. "Don't want nobody to die, but I gotta eat," he says. Ben is a natural storyteller: we talk about gypsy funerals, where mourners throw money on top of the body; we talk about the fellow who was buried with his chihuahua's ashes. "He and his wife didn't have children. That was their baby," Ben explains. Ben loves everything about his business. Everything but the children. "Touches me real bad to have a child or infant die. Seventy-five, eighty, they lived their life. But a child?" Ben's eyes fill with tears.

Embarrassed, I look away; he thinks I'm looking at his watch. "Like that?" he says, playing with the thick gold band. "Took a lotta teeth to make this'un here."

I look up; Ben's still wiping his eyes, but he's grinning. "Gotcha!" he cries.

<sup>2</sup> In his 1948 novel *The Loved One*, Evelyn Waugh satirized morticians' eagerness to lock people into prepaying for their own funeral: "Choose now, at leisure and in health, the form of final preparation you require, pay for it while you are best able to do so, shed all anxiety. Pass the buck, Mr. Barlow; Whispering Glades can take it." Recently, a number of lawsuits have been filed against companies refusing to honor preneed contracts. The money is supposed to go into a trust or escrow account, and the interest accrued will compensate for the rate of inflation. But there are two major problems: (1) although the funeral director gets to control the money, you have to pay taxes on the interest you'll never see; and (2) governmental oversight varies wildly. In some states, says Sue Simon, publisher of *Preneed Perspective*, preneed trust funds are required and carefully monitored, and in others—such as Washington, D.C., and Alabama—"the funeral director can take your \$5,000, go to Atlantic City, and put it on red."

No question about it: Death care is becoming a hot career. According to the American Board of Funeral Service Education, since 1990 there has been a 45 percent increase in the number of students enrolled in mortuary-schools. And what used to be almost an entirely male-dominated industry is now increasingly estrogen-rich: in 1996, 33 percent of mortuary school grads were women. "There are several factors at work here," says Gordon Bigelow, ABFSE's executive director. "As we've gone through corporate downsizing, a number of adults looking for second and third careers have focused on funeral service as a recession-proof industry. And then, of course, there's



the fact that the baby boom generation is beginning to, ah, terminate." According to the National Funeral Directors Association, the average funeral director makes about \$49,000 a year (twice that in large, metropolitan firms). And considering that one needs no more than two years of college to get a funeral director's license, the Grim Reaper offers a pretty promising and secure future.

"It's becoming cooler to be a funeral director than it once was," says one young buck, whose perfectly tailored sharkskin suit suggests one too many viewings of the movie *GoodFellas*. We are shouting at each other over the din of an oompah band; Wilbert Funeral Services is sponsoring an Oktoberfest, complete with knee-slapping dancers in Tyrolean hats and lederhosen. Y.B. scans the room, a trace of a sneer on his blandly handsome face. "This is still a very clip-on-tie-and-polyester crowd, though."

Maybe, but the clip-on set is what made this country great. The vast majority of funeral directors are solid citizens in their communities, overwhelmingly conservative and Republican. Rotarians and Kiwanis Club members, they believe in boosterism and practice it too.

We whine about how much money they make, how they capitalize on grief and loss. Our irrationality about death leads us to believe that no one has a right to make a living from it. But let's look at it this way: It's 2:00 A.M., and after a long and debilitating illness Nana has shuffled off this mortal coil. In your house. In the summer. Your air conditioner has broken down. By the time you find her, Nana is beginning to leak.

Do you want their job? I didn't think so.

Underneath the lingering scent of lilies and formaldehyde, however, there lurks the unmistakable stench of money. Three months after the Cincinnati convention, I'm sitting in on a seminar called "Death Care IV: An Undertaking in New York." It's for financial analysts and investors who track the rapidly consolidating funeral industry; the tacit theme of the day is "Stiffs: They're a Growth Market!"

Thinking I'm also an analyst, an impeccably groomed brunette—one of only about five women in the packed room—leans over and proffers some helpful advice. "Projections for the next quarter are looking good," she whispers. "The strain of flu that's hit this season is *really* virulent."

Thirty years ago, when she wrote *The American Way of Death*, Jessica Mitford accurately predicted just about every trend that has since come to pass in the funeral industry—most significantly, the rise of the giant funeral chain. Together, the Houston-based Service Corporation International (SCI) and The Loewen Group, headquartered in Burnaby, British Columbia, own about 2,000, or 10 percent, of America's mortuaries. (Smaller chains such as Carriage Services and Stewart Enterprises account for another 300 or so.) Traditionally, funeral homes were the ultimate mom-and-pop operations, run by legions of slightly creepy moms and pops whose business acumen was usually not the soundest. Jim St. George recalls how the funeral home where he worked tried to compete with lower-priced mortuaries: "We only had one person standing around to say hello to strangers at the visitation instead of three or four. Oh, and we didn't put candy in the candy dishes, mourners weren't allowed to use the coffee room, and we didn't fold the first paper on the toilet roll into a little triangle, like they do in hotels."

With Pecksniffian economies like these commonplace, it's no wonder someone would start taking a McDonald's-like approach to marketing and service. Quietly, relentlessly, SCI and Loewen have been coming into town and buying up homes and cemeteries, leaving the current management in place—at least for a while. One funeral director compares the takeovers to the movie *Invasion of the Body Snatchers*. "You think you're dealing with the same people you've always known and trusted. But they're not. They're pods. The business has nothing to do with community values anymore. Everything about the way they run their business now has to be decided from a headquarters that knows

nothing and cares nothing about the community."

The big chains don't see it this way. They say they're leaving the funeral directors to do what they do best—caretaking—and letting the suits make the business decisions. They wax poetic about economies of scale. SCI, for example, will go into an area, buy up five or six funeral homes, and pool their resources—with one centralized embalming site, a roving staff and a fleet of hearses that can float from one home to another, caskets bought in volume, and so forth.

But if you think consolidation means that the cost of dying is suddenly going to become more reasonable, think again. The *Seattle Times* found that in Washington State, where 49 percent of the funeral homes are owned by chains, the cost of funerals has risen by as much as 65 percent since 1992—because the real client is no longer the family of the deceased but the stockholder.

In fact, so bullish is Wall Street on death care that this year saw the introduction of the Puzé Tombstone Fund, a mutual fund diversified across the death-care industry. The fund's prospectus is filled with exciting bar charts and graphs, showing how, if Tombstone had been around since 1986, it would have soundly beaten the performances of the Dow Jones Industrial Average, Standard & Poor's, and the Russell 3000 Index: "Population demographics indicate that the death care industry will continue to experience long-term expansion due to the aging of the U.S. population and the estimated growing number of future annual deaths." In a quiet moment, you can almost hear the sound of investors hyperventilating.

Back at the seminar, the senior financial officer for Stewart Enterprises, Ronald Patron, confidently quotes predictions that his company will see a 20 percent growth. Someone raises his hand and asks Patron the question on everyone's mind. SCI's recent attempt at a hostile takeover of Loewen had failed, thus preventing what one industry critic said was "the equivalent to Pepsi and Coca-Cola merging." But the FTC made noises about regulating prices and launched antitrust inves-

tigations in eleven states. “We don’t see any problems in either of those areas,” Patron said soothingly. “The FTC recently renewed its rules about full disclosure of pricing, but there’s no *regulation* of pricing.”

Perhaps I just imagined I heard a collective sigh of relief. It was sort of appalling. Naturally, I went home and bought stock in SCI.

**T**he public backlash against funeral monopolies is in its infancy, but it will die young without some government intervention. Like health care, the funeral industry can’t be run solely as an enterprise that responds to market forces, because none of us have a choice in being part of it.

Or do we? Can we opt out of the system? In California, home of bizarre trends that eventually become mainstream, a group of community activists have started the Natural Death Care Project, which teaches the bereaved to care for and bury their loved ones. “In all but eight states in this country, you don’t need a funeral director at all,” says Lisa Carlson, author of

*Caring for Your Own Dead: The Final Act of Love*. “You have to learn how to do the paperwork, but it’s certainly not that hard.” And the body itself? “Care for people when they’re dead is the same as when they’re alive, except you don’t have to feed them,” she says. In fact, it’s not much more involved than that—especially if the body is kept cold and disposed of within a couple of days.

Before Jessica Mitford died of brain cancer last year, she made a last request to Karen Leonard, the consumer activist who was also Mitford’s researcher. “Decca [Mitford’s nickname] wanted me to send her funeral bill to SCI. ‘After all,’ she said to me, ‘look how much fame I brought them!’” Leonard sent the bill, \$475 for direct cremation, to CEO Robert Waldrip, pointing out how much more expensive it would have been if Mitford had been cremated at an SCI-affiliated funeral home. “I wanted him to know he was in Decca’s thoughts at the end,” Leonard says. “Oddly enough, we never heard from him.”

Unlike Jessica Mitford, I think we are the victims not of the funeral in-

dustry but of ourselves. A friend of mine, a former flack at the public relations firm Hill and Knowlton, described a campaign for the National Funeral Directors Association she worked on a few years ago: “The idea was, we really had to create a cachet for death. You wouldn’t cheap out on a wedding—why would you do it for a funeral?” The campaign never quite got off the ground, but it spoke eloquently to the guilt and desires of a generation that perhaps wasn’t quite as kind to its elders as it should have been, a generation that trashed its parents’ values and then tried desperately to acquire the things those values—respect, hard work, constancy, sacrifice—bought.

In some ways, we are more careful consumers than we used to be. But we are also terribly unsure of ourselves, unsure of our goodness, unsure of our souls. What a relief it is to be able to make up for our sins to the living by being generous to them after they’re dead. When it comes to their future livelihoods, I’m quite sure the funeral directors of America may rest in peace. ■