

NORTH TEXAS STATE UNIVERSITY
ORAL HISTORY COLLECTION
(BUSINESS ARCHIVES PROJECT)
NUMBER

67

Interview with
MARGARET CLAYTON
April 29, 1982

Place of Interview: Terrill, Texas

Interviewer: Floyd Jenkins

Terms of Use: open

Approved: Margaret Clayton

Date: April 29, 1982

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UNIVERSITY IN THE CITY OF DENTON

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Business Oral History Collection

Margaret Clayton

Interviewer: Dr. Floyd Jenkins

Place of Interview: Terrell, Texas

Date: April 29, 1982

Dr. Jenkins: This is Floyd Jenkins recording for the Business Archives Project, North Texas State University. Today is April 29, 1982. I am talking with Margaret Clayton, secretary-treasurer of the Anderson Clayton Funeral Homes, Inc., in Terrell, Texas. And we are doing the interview at 301 West Nash in Terrell.

Dr. Jenkins: Let's start by getting you to go back and give us some family background. Give us an idea of the background of your family and your husband's family, the kind of life your parents and even grandparents if you know anything about them, where they came from and how you and your husband eventually wound up getting involved in this business.

Mrs. Clayton: Let's start with John's family. That was my husband, John Clayton. He was one of the founders of this company. So I think he should be the first on the list. His family came to Terrell from Rusk County in east Texas in 1909. His sister married a Weatherford, who by the way is still living

at 99 years passed.

Jenkins: Where is she living?

Clayton: She lives here in Terrell. She had come up here to work at the Terrell State Hospital. Her husband had died. She was a young widow with a young son, and she had relatives that lived here. She came to work at the Terrell State Hospital. At that time my husband's prime object in life was to play baseball. He just loved baseball, and the Terrell State Hospital had a good baseball team. The superintendent out there found out that Mary had a couple of brothers that were good baseball players and that they were in east Texas trying to make a living on a little farm down there and not doing a very good job at it. So he offered them a job at the Terrell State Hospital, and they came to Terrell in 1910. Mary came in 1909 and they came in 1910.

Jenkins: Now let's go back a little bit. What is your knowledge of your husband's parents?

Clayton: His father died when he was a small child. His mother was left with 8 children, John being the youngest. He was 18 months old. They were farmers in Rusk County. They all came to Terrell except one son. There were five boys and three girls. Two of the boys died as young men in east Texas before they left down there. One of the brothers went on to Fort Worth instead of stopping in Terrell. He was a carpenter and a painter, and he went on to Fort Worth. The other two brothers, John and Thurman, came to Terrell and went to

work at the State hospital, to play baseball. Mary, the sister, had gone to work out there. There was another sister who was a school teacher. She completed her work at East Texas and North Texas and was principal of the junior high here for 40 years, before she retired. Then the third sister also worked at the State Hospital. They are all gone except, as I said, Mary, and she was next to the oldest child. Their mother lived to be 100. In fact she died about 4 hours before her 100th birthday. So we are shooting for that goal with Mary. She is very alert. She is not physically able to get up and do much, but her mind is very clear, and she has vivid recollection of early days. She could probably tell you more about the early life than I could.

Jenkins: Okay, let's get back to trying to follow your husband's early life. Did you tell when and where he was born?

Clayton: He was born in Rusk County on February 11, 1893.

Jenkins: Let's kind of follow that knowledge you have of his youth, where he went to school and bring him up until we kind of get him into this business. Then we will go back and pick up your early life and get you together eventually.

Clayton: He was born in Rusk County and grew up there. They were farm people.

Jenkins: Did he grow up old enough to be a farmer?

Clayton: Yes. He was probably 17. They came to Terrell in 1910..

So he was a young man when he came.

Jenkins: He did farm work.

Clayton: He did farm work, yes, and had just a public school education. When he came to Terrell he went to work at the State Hospital.

Jenkins: Doing what?

Clayton: As a ward attendant, I am sure. A baseball player primarily. Then he also worked at a drugstore here behind the fountain.

Jenkins: A soda jerk.

Clayton: Soda jerk, right, for Buford's Drugstore. It is still in existence here but under a different ownership. Mr. Buford was an oldtime settler here. Then he also worked for Martin Jarvis, a drygoods company here.

Jenkins: What did he do?

Clayton: He was a clerk there. Then he was what they called a train auditor on the railroad for a time until they took them off.

Jenkins: What is a train auditor?

Clayton: A train auditor, as I understood it, was sort of like a ticket taker. He sold the tickets and took up the tickets. Only he wasn't called a conductor, he was called an auditor. Then they did away with that job, and after that was when he and Mr. Bill Weatherford went to Curry, Texas to run the little hotel. That is where he was when Mr. McGinty called him to come back and get into the funeral

business.

Jenkins: Did he tell tales of running the hotel at all?

Clayton: Oh, yes.

Jenkins: Well, tell us something about his career in the hotel business.

Clayton: A booming oil town.

Jenkins: He was down there how long?

Clayton: A short time, probably less than a year.

Jenkins: He went down there when?

Clayton: That would have been in 1920, I expect.

Jenkins: Give us at least some sketch of your knowledge of his hotel business.

Clayton: All of my knowledge is just from hearing him tell the stories. But an oil town back in those days was a pretty wild operation. They kept the baseball bat under the counter and on occasion had to use it to quell the thirsty crowd. But he was not down there long. He was a mild man, he didn't go for that sort of life. He came back then, and came into the funeral business in September of 1921.

Jenkins: I am not sure we were recording when you told us about who called him and asked him to come back and all the details of that.

Clayton: There was a gentleman by the name of J. B. McGinty in the cotton business here and was a friend of the family. Mr. McGinty had the opportunity to buy in with Bill Muckleroy

who was the owner and operator of the Muckleroy Funeral Home in Terrell. He was not a funeral man himself and neither were John and Thurman Clayton, but they were young men that Mr. McGinty had confidence in. He had the money to help them to get started.

Jenkins: Do you have any knowledge of the history of that company?

Clayton: Mr. McGinty came from west Texas. He has family that still lives here. He has two daughters that still live here. There is a McGinty Hardware operated by his grandson, and the cotton company is operated by his son-in-law, R. C. Holmes, who is a member of our board and has been associated with us in the funeral business through the McGinty family all of these years.

Jenkins: Was it an old company at that time or do you know?

Clayton: The McGinty? He was not that old a man at that time.

Jenkins: I mean the company, the funeral business.

Clayton: The funeral business. Bill Muckleroy, I am not sure how long he had been in business. There was a Sage Undertaking Company that he either bought out or took over prior to his time, and I have no knowledge of that. I have met one of the heirs of the Sage family. She has since died. She was a niece of the Sage's. But my knowledge of that company is nil.

Jenkins: Apparently that funeral home had been out there a while.

Clayton: There had been an undertaking company, they were called then.

They were undertakers, not as we know funeral homes today.

Jenkins: You were saying something a while ago, let's not forget that we weren't on tape, something about the hardware and how things developed out of the hardware business into the funeral home business.

Clayton: That's right. In fact there was a little country store out in a community called Abner out here in the country. The man that ran the general store out there sold coffins. They didn't call them caskets, they called them coffins.

That is the way the firm was established in Forney, we bought the hardware store that sold the coffins over there.

Jenkins: We will get into that as you develop the expansion.

Clayton: The Muckleroy-Clayton firm was established in September of 1921.

Jenkins: And that is when your husband . . .

Clayton: Came into the business.

Jenkins: Let's go back then and pick up your background and bring you up to whatever point brought you into the business.

Clayton: I will say this, I was John's second wife. His first wife died in 1938, I believe. We were married in 1943. He had one son, and I had one son. We each adopted the other's son, so we have two sons. We have Bob and we have David. I was born at Forney over here. My family were farmers, and my grandparents came to Forney from Smith County. I have always wondered why they came to Forney. I have

never been able to establish why they came to Forney unless it was due to the fact that they had some relatives that had already come there. That was usually the way. They came to Smith County from Alabama after the Civil War when my great-grandmother was left a widow with two children and expecting a child after her husband was killed. His parents, Robert and Anne Crittenden, were the parents of John. John was my great-grandfather. They came with their daughter-in-law and her children to Smith County.

Jenkins: Now Smith County is . . .

Clayton: Is Tyler, Winona, in that area. Then from there they came on to Kaufman County into Forney.

Jenkins: Now you were born where?

Clayton: In Forney in 1917, September 14th. I have to file for my medicare this year. That is a traumatic experience. I grew up in Forney and graduated from high school there. I went to business school in Dallas.

Jenkins: Let's go back to high school. Did you get involved in anything in high school besides classwork?

Clayton: Back then the football team was the thing. Forney had a good football team. Of course we were always in the pep squad, they called it then. They didn't have Tigerettes and all like we do now, but we were in the pep squad. And we didn't even have seats to sit on at the football field. I was always interested in declamation and one act plays

and things like that. We mostly just grew up having fun riding horseback and doing things that didn't cost money, because we didn't have any money. We didn't have a lot of the cars to run around in that the young people do now, but we had a lot of fun.

Jenkins: Do you have any knowledge of your husband's high school activities?

Clayton: No, other than that he did not graduate from high school. He went through the 10th grade, I believe he always said. Then after he went into the funeral business he went to mortuary school and got his license.

Jenkins: Oh, we must surely have gotten that in here.

Clayton: No, we haven't gotten that far yet on his.

Jenkins: He did that after he went to work for the company, I suppose.

Clayton: Yes, after he went into the funeral business he went to mortuary school and got his license and was a licensed embalmer and funeral director.

Jenkins: Okay, let's get back to you.

Clayton: As I said, I grew up in Forney. I came to Terrell and worked at the American National Bank.

Jenkins: Doing what?

Clayton: I was a bookkeeper operating a posting machine. I worked with a girl that lived next door to John. His wife had died. My youngest brother was going to Texas Military College, a college here in Terrell, and was working in the

funeral home at night.

Jenkins: Is that college still here?

Clayton: It is now Southwestern Christian College. Harvey was going to school there and working at the funeral home at night. Well, I had been by to see Harvey two or three times and had, of course, met John. We passed the time of day and went on. He made the remark to his nextdoor neighbor, Hazel Rankine, one day that he wondered if I would give him a date. I was a widow with a young son working at the bank. And she said, "No, she wouldn't fool with you." Of course she came straight to work, and she said, "John Clayton wanted to know if you would go out with him." And I said, "Oh, boy, would I ever." And she ran back and told him. So he called me and asked me for a date. After about four months we decided that we liked each other pretty well, and we were married in January of 1943. I was still working at the bank. Then there was a company here called Wheatley Food Company, and I was offered a job as bookkeeper in the office there and had gone to work there. In 1949 John said, "I need you to work parttime at the funeral home, just help out when we are busiest." I started to work here on a parttime basis, and that parttime job has evolved into a seven-day-a-week job.

Jenkins: When did you start to work?

Clayton: November, 1949.

Jenkins: '49.

Clayton: Yes. And I have been here ever since.

Jenkins: Well, now we can go back and start digging into your knowledge of the birth and growth and development of the company through your recollection of what your husband told you and through your recollection of having been here all the time.

Clayton: That's right. In 1926 the two firms merged, the Anderson Undertaking Company and Muckleroy-Clayton Company, and this present company was formed. I will just go get my notes to refresh my memory.

Jenkins: Now you have found an old record and you are going to be reading directly from it.

Clayton: Yes. This is a copy of the minutes of the first meeting of directors of Anderson-Clayton Bros., which would have been in April of 1926, I am assuming, because that is when the two companies merged. The following officers were elected. J. E. Anderson, president; T. M. Clayton, vice president; John Clayton, secretary; M. D. Anderson, treasurer. That was the first officers. Their salaries were \$175 a month. Their directors meetings would be on the second Tuesday night of each month. There was an establishment in Terrell and one in Forney. I am reading from the early

minutes of the directors' meetings of May 14, 1926.

Jenkins: And did you have any indication of investment or what they paid to get into it or anything about the financial transactions?

Clayton: No, not as far as that is concerned. This shows cash on hand, bills receivable, accounts receivable, accounts payable, cash in Forney, bills receivable and accounts receivable.

Jenkins: Would you mind reading those?

Clayton: No. This is from the minutes of the directors' meeting of May 14, 1926. The financial statement was given as follows: Cash in bank--\$3,063.10; bills receivable--\$729.85; accounts receivable--\$5,426.29; accounts payable--\$2,063.61; the Forney business cash in the bank--\$255.30; bills receivable--\$225; accounts receivable--\$3,459.73. The report was adopted.

Jenkins: Now your husband went into this business in what year?

Clayton: 1921.

Jenkins: And you went into it in . . .

Clayton: 1949.

Jenkins: Okay. To whatever extent you have knowledge, develop the growth of that business from his first entrance into it up until the time you got into it when you would have personal knowledge.

Jenkins: I have heard him make this statement. When he came into the funeral business he was absolutely unknowledgeable as far

as the funeral business was concerned, but he had determined that he was going to learn all that he could. He was a man of compassion. He was well suited for this type work. He loved people, and he loved to help people. He spent 50 years doing just that. He was a perfectionist, demanding of himself perfection and expecting it of the people he worked with. He was an excellent teacher and has trained numerous young men that have gone on to other places, have their own businesses and have gone on. I am just sorry that my young people that are coming along today don't have his guidance to teach them as they come along.

Jenkins: They didn't know him well?

Clayton: They have memory of him, yes, but of course John, my grandson, was small and Debbie remembers him. I think John has some memory of him. I am sure he does.

Jenkins: But not as a working model.

Clayton: No, not working with him, because John was probably about 9 when his grandfather died, somewhere along there. There were the two brothers that operated the business. John Anderson died in 1938, and following his death John T. Clayton was elected president, M. D. Anderson vice president, Thurman Clayton secretary-treasurer. Mike Anderson died in 1944 and Ray Morehart served as vice president until 1948. J. B. McGinty was vice president from 1948 until 1965. T. M. Clayton died in 1951 and Morris Battle joined

the firm as secretary-treasurer. In 1960 Billy Clayton, who is a nephew of John and Thurman, was elected secretary-treasurer. John Clayton remained as president and general manager until his death in 1973, at which time Bill Clayton was elected to the office as president and general manager. In 1979 David Clayton was elected to the office of president. Bill Clayton still serves as senior vice president. Other officers of the company today are R. C. Holmes--vice president; Margaret Clayton--secretary-treasurer; directors--G. M. Crittenden and John R. Clayton.

Jenkins: Okay, let's go back then and just grow the company, your recollection of what you heard before you became active. You started off, everything was right here in Terrell?

Clayton: Terrell and Forney, that is correct.

Jenkins: Of course we are still depending upon your recollection of what you heard at this point; but your knowledge of it, was the funeral business much different then than it is now?

Clayton: Yes.

Jenkins: What is some of your knowledge of that?

Clayton: In many respects most of the time, or a good portion of the time, following the death the body would be brought to the funeral home and then returned to the home to repose until the funeral time. And especially that was true in the area that we served down in the Kemp area, the south part of the county. Those people were good friends of ours,

and we appreciated their loyalty and friendship. Most of the time you would make the call and bring the body to the funeral home for the preparation and casketing and dressing, and then it would be returned to the home. The service would be at a church or a place there. Our first expansion after the Forney and Terrell operation was to Mesquite in 1935. That was first up on the square, the northwest corner.

Jenkins: Did you open something there or did you buy something out?

Clayton: We bought an insurance company, the Paschal and Jones Insurance Company. I am reading from a called meeting of the board of directors of July 12, 1935. "The purpose of this meeting as stated by chairman J. E. Anderson who called the meeting to order was to discuss the possibility of purchasing the business of Paschal and Jones of Mesquite. Mr. Mikel, with whom the matter had been taken up, was asked to state just what negotiations had been carried on. He stated that Mr. Jones of the firm of Paschal and Jones had come to Forney to inform him that they were going to sell their business at once, and that he and Mr. Paschal had agreed between themselves that Anderson-Clayton Bros. at Terrell and Forney be given first choice. After getting these facts Mr. Hugh Cowan made a motion that T. M. Clayton and N. E. Mikel be given the power to act for and in the behalf of the said company of

Anderson-Clayton Bros. They were to make purchase of said business of Paschal and Jones if they deemed it advisable. The above motion which prevailed was seconded by J. T. Clayton. So that was our first expansion into Mesquite. The acquiring of the Paschal and Jones interest in Mesquite also was the beginning of our entrance into the insurance business with the formation of the Anderson-Clayton Bros. Mutual Benefit Association, which is an insurance company still being operated by the company.

Jenkins: Was there a funeral business connected with the Mesquite operation you bought?

Clayton: I am not sure about that. I would assume that there was some fashion or some form of funeral business. But the funeral home was a part of it. We were in the funeral business in Mesquite from that date forward. At that time the authorization to write insurance was for \$150, the maximum policy. We now write up to \$5,000. We are still in the insurance business. When we built our building in Mesquite in 1958 we moved from the northwest corner of the square. The building is now occupied by the Corner Restaurant, I believe.

Jenkins: That is in Mesquite.

Clayton: In Mesquite. I am talking about down on the square. The changes in funeral service as far as the time between 1935 and 1949. The primary changes, of course, would have been

in the establishment of funeral homes where the body was left there instead of being carried back to the home and having the facilities to accommodate visitation hours and things of that sort. The present location in Terrell is five years old. We were over in the Masonic building, which is just one block behind us here. From the time it was built we were the only tenants in that building until we moved out and moved into this building. The inside of that building was remodeled numerous times from the four outside walls to make room for a chapel. Of course all services used to be in the church. Then when they began to have the funeral chapels, the building was remodeled to accommodate that.

Jenkins: Today, are most of the funerals held in the funeral home?

Clayton: Most of them. We still have some that go to churches, and that is the family's choice. They have a choice of using our facilities or if they prefer the church service.

Jenkins: But by far most of them are . . .

Clayton: Most of them are. I won't say it is more convenient for them, it is perhaps easier for them to come back into an impartial surrounding than it is to go back to church because you are closer to your church relationship through the years, and it has just seemed to be easier for people to use our facilities rather than to go back to the churches. A lot of them still do. Now we have graveside services.

Some people want just graveside services. That is the people's choice. That is our prime purpose, to do what they want in the manner that they want it done to the best of our ability.

Jenkins: We will get involved toward the end about the alternatives that people have today. But right now let's go on back and get whatever recollections you have of the growth and the geographic expansions of the company.

Clayton: We have moved to Mesquite. We are in Terrell, Forney and Mesquite now.

Jenkins: What was the significance of '58?

Clayton: That was when we moved into the new building, into the present building in Mesquite. The Mesquite building was begun in 1958 and completed in 1959. Okay, we are in Mesquite in a new building, and the manager was Benny Pettus, a young man that had begun work for us here in Terrell and trained under the men here. He continued as manager there until his retirement in '77. At that time Frank Brooks became the manager in Mesquite, and he continued until his death in January of '78.

Jenkins: And you were saying that you lost a lot of longterm employees.

Clayton: Yes, in December 1977 and January and February 1978 we lost three employees, Guy Parkerson, Morris Battle and Frank Brooks. They had a combined years of service well over 50.

Benny Pettus continued to serve as director of the company after his retirement until 1979, when the family of John Clayton bought the majority of the stockholders out, and the company was reorganized under its present officers.

Jenkins: At this time let's go back and pick up the World War II years and see what was going on then.

Clayton: There were many young men that were called into service, including Bill Clayton who is our present senior vice president and has been with the company since 1940. He served as president after the death of John until David was elected president in '79. The war was a period of great trial for everybody. If you remember the ration stamps or gasoline or tires. We were in the ambulance business at that time, and operating an ambulance was quite a task, especially with help like it was. We used everything from high school boys to old men too old to go to the war to man our ambulances. During that time the company did not charge for ambulance services. If you were a member of our insurance company, then you were entitled to free ambulance service.' Very often when you received the call for an ambulance when you got there, three or four members of the family would decide that they would just ride to town with you and do their grocery shopping and save their gasoline stamps and their tires. It was certainly not unusual to have more

than one patient in the ambulance either going into Dallas or to a local hospital. There were times during the ambulance days that boys served as midwives delivering babies before they got to the hospital. That happened to several of them on occasion, and they could tell some good stories about that. We were in the ambulance business until 1975, I guess.

Jenkins: Was that in each town?

Clayton: In each town, yes. Along about that time was when the government began to put such restrictions on ambulance drivers, operators, and the equipment that you had to carry in an emergency ambulance. We had always used what they called combination cars for ambulance service. You could use it for an ambulance, or you could use it for a funeral car, remove the cot and use it for a funeral car. But that was about the time that they began to require that you carry the splints, and the oxygen, and all of the first aid equipment that had to be permanently mounted in the ambulance. The cost of that, and since our men were dual men, they were funeral directors and they were ambulance drivers, too, but their primary purpose was as a funeral director. It was certainly not unusual for just about the time you had everything lined up to begin a funeral service to get two or three ambulance calls, and that disrupted your schedule immediately. But during

the war that service was provided to all of the communities that we served.

Jenkins: Were there training requirements for the drivers?

Clayton: They had to have Red Cross first aid training at that time only, during the war, that's true. Every so often all of the employees were given first aid training courses by the Red Cross instructors. That was the only requirement. Our thought then was if you picked up a patient that was sick or picked up a patient that was in an accident, your prime purpose was to get that patient to a doctor into a hospital rather than to administer treatment. The accident rate on old highway 80 was much greater then before it was a 4 lane highway, and before the shoulders were widened it used to be a pretty hairy place to drive.

Jenkins: With the coming of the requirements of equipping the ambulance, did they also increase the requirements of training drivers?

Clayton: Right. That was when they began to require the paramedic training. I think they first were called medical technicians. Our men were not equipped to do that, and neither were the men in funeral homes all over the state of Texas. That is about the time that all of the people in the funeral business began to go out of the ambulance service, and it was taken over then by the professional ambulance

companies. I might say they have done a good job.

Jenkins: It would be a rarity then today for a funeral home to . . .

Clayton: Still be in the ambulance service.

Jenkins: As far as you know, are there any?

Clayton: There are a few, yes, but there are not very many.

Jenkins: They probably have to have dual equipment.

Clayton: That's right.

Jenkins: Couldn't use the same vehicles for both.

Clayton: That would be it, because just the funeral cars themselves have gotten to be an expensive item. You used to could buy a Cadillac funeral car for \$10,000. And now if you get one for \$40,000 you are doing good. They are quite expensive.

Jenkins: Do you have any idea what those equipped ambulances cost?

Clayton: I do not, because we never did go into that. We got out of the ambulance service when that came in. But I could hazard a guess that you would be talking between \$40,000 and \$50,000 for one fully equipped with all of the material that they have to carry. They are expensive. Of course they don't use Cadillacs anymore for ambulances. No, we used a combination car and most of them were Cadillacs. Cadillacs or Buicks or Oldsmobiles, the larger cars that they built the combinations on. They put a stop to that.

Jenkins: Okay, let's just continue to grow, then.

Clayton: As I said we had done quite a lot of business in the south part of Kaufman County in the Kemp area, Tolosa, Stykes, all of the communities down there. Those people were very faithful to us, and we tried to provide the best service possible for them. That is when we built the building at the corner of Highway 175 and Farm Road going to the lake down there now. We are right on the corner there. In the early '60s.

Jenkins: What community or town is that in?

Clayton: It is in Kemp, in the city of Kemp. Guy Parkerson, who had been with us here in Terrell, was our first resident manager there. He stayed there until his health became such that he had to curtail his activities. Ray Bailey is the present manager there now and has been since Guy came back to Terrell before his death. Then in 1975 we bought out the Dees Funeral Home in Kaufman. Alan W. Dees had been an old firm there for years. There were two sons, Bill and Alan, Jr. Bill was the operator of the funeral home primarily. Alan had a part in it, but they decided that they wanted to sell after their father's death. We bought that operation, and Jack Stokes is our manager there, has been since we opened that business. Then in 1979, following some negotiations of several months, Margaret Clayton and David Clayton and Bob Clayton, the widow and sons of John Clayton, bought out the majority of the

stockholders of the Anderson-Clayton Bros. Corporation, and the name was changed to Anderson-Clayton Bros.

Funeral Homes, Inc. with David Clayton as president, Bill Clayton as senior vice president, R. C. Holmes vice president, Margaret Clayton secretary-treasurer, and directors, G. M. Crittenden and (Bob) J. R. Clayton.

Jenkins: That is the present title.

Clayton: That's right. Anderson-Clayton Bros. Funeral Homes, Inc. Then January 1st of 1982 we acquired the David Clayton & Sons Funeral Home in Duncanville. We incorporated it into our present company.

Jenkins: I am not sure whether we were on tape when you were telling us about how that one came about. So maybe you ought to throw it in here again.

Clayton: In either late '71 or early '72, I am not positive about that time, David Clayton, my youngest son, bought the funeral home in Duncanville from Russell Gill, and it became the David Clayton & Sons Funeral Home. He has since built a new building over there in its present location on West Center Street. He was very favorably accepted in the community. He has been very active in community affairs over there. He is a fine young man, his mother thinks. That rounded out our six places to where we are today in 1982. Home office still being Terrell, Texas.

Jenkins: We said that we were going to talk about the Depression of the '30s as you remember it. You were in Terrell?

Clayton: No, I was in Forney.

Jenkins: Let's go back before I do this other and get you to recall your experiences and your recollections about the Depression of the '30s.

Clayton: We were poor, and I didn't know that we were poor. I thought we had everything that we needed. I had all of the food I wanted. I was in school in Forney. We lived on a farm. There were six of we children, three boys and three girls. As I said we would have been considered poor farmers, but we didn't know we were poor, because we never were hungry. We had clothes. We might not have had the fanciest clothes. We made our own entertainment. We were a very fortunate family. We were always very close and still are.

Jenkins: So as your recollection of living at home on the farm, you really weren't conscious of a depression.

Clayton: No.

Jenkins: Were you conscious of it when you went to town?

Clayton: Well, maybe I didn't have all of the money that some of the other children had to spend, but nobody had a lot of money to spend.

Jenkins: That is kind of what I am getting at. As you looked around, were you conscious of a depression?

Clayton: No, I don't think I was.

Jenkins: So your recollection of the Depression was simply . . .

Clayton: We just didn't have a lot of money to spend. We were not aware that you were supposed to have money to spend. I had never been accustomed to it. We were just average farm people.

Clayton: One of the reasons I get into this, one is to record how people saw it, but two is to try to find out whether they think that that period of their life had much to do with the way they ran the rest of their life and/or their business.

Clayton: I see what you are saying. I am by nature an optimistic person at times, and other times I feel that I am pessimistic. But I don't dwell on things that I don't like or things that disturb me. I am not sure that I am putting that just like I should. I am not a worrier. I worry about things that I think I can change, but if there is a situation that I have no control over I don't worry about that. Now John was a very optimistic person, because as I said he was a perfectionist and he demanded perfection of himself. If there was anything that worried him it was the fact that he felt like he could do better than he was doing, he could improve his service in some manner. He worried about that. But he did not worry about it, or if he did he didn't let on that things were not going just

like they should because he was doing the best he could.

I sort of inherited, I guess, that tendency from him. If I feel like I am doing the best I can, I am just going to leave the results up to the Lord, because I think He is going to help me. I have a strong faith, and I have always leaned on that, and I do. But as far as the Depression I am sure at that point in life there were a lot of things that I said, "Oh, I wish I had." Every child had that regardless of how much they have. But as far as it having any effect on my future life, it certainly made me cautious, and it made me appreciate the fact that when I got to the point that I could, begin to accumulate a little bit to save for a rainy day, it made me appreciate the fact that I needed to have that.' I don't think that is confined necessarily to Depression days. I think that is young people's training. If you teach them they must not live just for today, but think about tomorrow a little bit, too. I think regardless of their status in life that would have a bearing on their life. In fact we have often laughed and said that there were two kinds of children in our family: those that spent everything that they could get hold of, and those of us that saved every nickel. And I expect that is true in every family.

Jenkins: But the Depression itself, apparently you weren't conscious of it enough for it to have any lasting effect.

Clayton: No. Now my brothers may have seen it differently because of course they worked. After they got out of school they were able to go on to college. I was not fortunate enough to be allowed to go to college. I went to business school, and went to work at my first job at the Farmers National Bank in Forney when I was 18. But they went to school on football scholarships. My oldest brother went to TCU. My middle brother went to SMU. My youngest brother was in the service, and after he came back he went to East Texas and got his masters degree and was principal. . . He followed my sister-in-law as principal, of the junior high here in Terrell and is still connected with the school system in the administrative department. He is now in charge of the adult education department.

Jenkins: Something that I was reading in a paper that you didn't mention about your high school career. You said that you were in the pep club, but you didn't indicate that you played tennis and basketball.

Clayton: I played tennis and basketball, and that has been so long ago that I have almost forgotten about it.

Jenkins: Do you ever play tennis anymore?

Clayton: No, I don't. It has been years and years. I loved to play tennis.

Jenkins: Okay, so that does the Depression.

Clayton: Yes. The Depression, I don't feel like had any lasting

effects on my life.

Jenkins: Okay, let's go back then and let me start trying to do some kind of summarizing. We have done this, but in terms of geographical expansion you said you are now in six locations. Those are what, again, briefly?

Clayton: Terrell, Forney, Mesquite, Duncanville, Kaufman and Kemp, Texas.

Jenkins: Okay, in whatever way you can if you can give us even the vaguest idea of how sales volume has developed over the years.

Clayton: Dollarwise or numberwise? Of course as we have added branches we have added numbers.

Jenkins: Numbers of what?

Clayton: Of services per year.

Jenkins: Let's do both of those.

Clayton: Okay. Of course as our territory you might say has increased, our numbers have increased. We do pretty close to 1,000 funerals a year.

Jenkins: Total, all six locations.

Clayton: Total. That's give or take. It will vary from time to time, but that would be a pretty good average. And dollarwise from 1921 to 1926 we will say until the present time it could vary anywhere from \$30,000 to close to \$2,000,000.

Jenkins: This is the latest figure?

Clayton: Right.

Jenkins: \$30,000 is a guess.

Clayton: Yes, that would be strictly a guess, because in looking back over old records that we will go into later we will find that you used to be able to get a grave opened for \$5. Now it costs \$260.

Jenkins: Those are some of the things that I would like you to kind of graze over, some of the changes.

Clayton: Yes.

Jenkins: I have got a note on that. Now do you keep a separate tally? Your insurance business is entirely different.

Clayton: That is entirely different. There are three separate entities.

Jenkins: Tell us about them.

Clayton: Your funeral home corporation is the Anderson-Clayton Bros. Funeral Home, Inc. Then there is the Anderson-Clayton Bros. Mutual Benefit Association which is an insurance company, ordinary life. Then there is the Anderson-Clayton Bros. Burial Association, which is another little insurance company that can only write \$150 worth of insurance. That was established in 1952. Under state charter you are only allowed to write \$150. So in the near future we hope to combine the two insurance companies into one stronger company which be to the advantage of the policy holders.

Jenkins: You probably told me, but about when were those two

insurance companies founded?

Clayton: In 1935 when we bought the Paschal and Jones property in Mesquite we acquired the first insurance company and the name was changed to the Anderson-Clayton Bros. Mutual Benefit Association. At that time the charter allowed us to write \$150. In 1948 we petitioned the State Department of Insurance to double that and we could write \$300 worth of insurance, family groups, up to five members for the same yearly rate. In 1952 we attained a charter for the Burial Association and obtained permission to increase to \$500 what we could write under the Mutual Benefit Association. Then somewhere in the '60s, and I have forgotten the exact date on that, we increased it to \$1,500 and then in 1971 to the present \$3,000. So we are now allowed to write up to \$3,000 on insurable people.

Jenkins: Are all of those companies operated out of . . .

Clayton: Out of this Terrell office, yes.

Jenkins: They are three separate corporations?

Clayton: Right. Separate directors. Some of the same people are on all of them.

Jenkins: Are you involved in the other two companies?

Clayton: Right. I am involved in the burial association.

Jenkins: As what?

Clayton: As secretary and treasurer. David Clayton is president of the Mutual Benefit Association and Jo Clayton is secretary

and treasurer. Bill Clayton is president of the Burial Association and I am the secretary and treasurer of the Burial Association.

Jenkins: So you are the secretary and treasurer of all . . .

Clayton: Of two of them.

Jenkins: And you are not involved in which one?

Clayton: The Mutual Benefit Association, except as an investment adviser.

Jenkins: But you are not holding office in it?

Clayton: No.

Jenkins: How about the growth of them?

Clayton: They have grown. They have done well. The small insurance company under today's society is having a hard time, and that is why we feel that it is to the advantage of our policy holders to make some changes in the future. \$150 on today's market funeral service is pretty ridiculous. As I said, it costs \$260 to get a grave opened, and more than that in the city cemeteries after 3 o'clock in the afternoon. They charge an extra \$50, you know, if you schedule your funeral after 3 o'clock going into the city cemeteries in the city.

Jenkins: Why is that?

Clayton: Overtime. Wage and Hour came into the funeral business and . . .

Jenkins: They start off early then.

Clayton: Well, say they have an employee that works from 7 until 4, and if you schedule your funeral at 4 o'clock you are not going to get to the cemetery until 4:30 or 4:45, and they charge extra. And of course they don't do any funerals on Sunday in the city. That is the reason you don't have Sunday funerals in the city. It is the cemeteries, not the funeral directors. We still have Sunday funerals in all of our places if the burial is outside of the city, or if it is in a cemetery where we are allowed to send the professional service company in to open it. We have had to go to the professional service companies for cemetery service. There was a time when you could hire a man that would dig graves. You could have them on your payroll. Hand dug graves are few and far between now. They use the machines.

Jenkins: Your recollection of when graves were hand dug . . .

Clayton: Oh, yes.

Jenkins: Was that the day when you could have one dug for \$5?

Clayton: When I first came into the funeral home to work actively in the funeral business, it was more than that. Our old records that I said that I would show you, on the charges where a grave opening and closing was \$5 or \$8, and that was hand-dug graves by people that worked for us. We are talking about the '30s and even up into the 40's. You know, before the war. I am sure prices began to increase

more drastically after the war than they had up to that point.

Jenkins: And today opening one is what fee?

Clayton: \$260.

Jenkins: Done with a backhoe, I suppose?

Clayton: Yes.

Jenkins: You indicated growth of the two insurance companies.

Clayton: The potential for growth is still there. We look forward to future growth.

Jenkins: This type of policy, are there many companies that make it available, or is it primarily this kind of company?

Clayton: The burial associations started out of course with the funeral homes, and they met a need at that period in time. But as I said, \$150 today is just ridiculous. A lot of them have combined with another company. There are not many of them left. I don't think the Insurance Department issues charters for them anymore. It is ordinary life, straight life, just like the automobile insurance, and that way your rates are not as high as where you pay up a policy in 20 years.

Jenkins: You were saying the earliest sales volume was possibly \$30,000.

Clayton: Yes, that would just be a guess.

Jenkins: And then your latest was something like \$2,000,000.

Clayton: Close to \$2,000,000.

Jenkins: But this did not include the insurance.

Clayton: No, no.

Jenkins: Give us some idea of the size of those insurance companies.

Clayton: The total premium income probably is in the neighborhood of \$100,000 on the mutual and \$50,000 on the burial. But there again the potential for growth is there.

Jenkins: Now let's get some kind of fix also on the growth of the number of employees over the years.

Clayton: When I first came to be actively involved, we probably had 15.

Jenkins: In the funeral business.

Clayton: Yes. And now we have about 39 employees, in addition to some parttime help.

Jenkins: What kinds of workers are these?

Clayton: Primarily our men are licensed funeral directors and embalmers. Let's see, I will have to stop and count. Here in Terrell we have 6 licensed, and by licensed I mean licensed funeral directors and embalmers. There are four ladies in the office. We have two employees that take care of the automobiles and do the cleaning in the building, yard work, and things of that nature. We have a cosmetologist and an organist. In the Kaufman facility we have one licensed man, Mr. Stokes, who is a licensed funeral director and embalmer with two assistants. He uses the cosmetologists of the town for hair and makeup. In Kemp we have one

fulltime licensed man and one parttime man. In Forney we have one fulltime man plus the manager, the licensed employee. In Mesquite we have 5 licensed embalmers and funeral directors. We have two men fulltime that are not licensed. We have three women in the office, and two of those are in mortuary school. We have a husband and wife team over there that are both in school and work at the funeral home. And then my granddaughter, Debbie, works there primarily after she gets out of mortuary school. In the Duncanville office we have four, one licensed, one lady in the office and then two young men that are not licensed. Most of the places use the local organist. We have different ladies that we use, either the church organist or something, for our services. If a family has a preference on a hairdresser, we use that or one of the beauticians in the town to do the cosmetology. We have one here. The lady is the wife of Thurman Clayton, one of the originators. She is in her 80's, but she was a beauty operator in her younger days and has been doing the work here in Terrell for us for all these many years. She is the best there is.

Jenkins: Is that her fulltime job?

Clayton: She just works when we need her.

Jenkins: She doesn't work somewhere else.

Clayton: No. She is about 82-83 years old now. She still comes down

and does the ladies' hair and cosmetics.

Jenkins: But most places use someone . . .

Clayton: In the community, yes, or if the family has a preference for a hairdresser.

Jenkins: What about the training of the licensed mortician?

Clayton: That is one year of schooling at an Institute of Mortuary Science. The closest one is in Dallas. Plus 2 years of apprenticeship. And of course they have to pass the State Board examinations. During their apprenticeship they have to fill in case reports that are sent to the State Board in Austin showing the work that they have done either as an embalmer or as a funeral director. They have to send both, embalming reports and funeral director reports, giving the work that they have done on that service. It has to be signed by their supervisor. That apprenticeship, part of it can be served before they go to school and part of it after they complete school.

Jenkins: Is there a review? Do they have to go through a relicensing on occasion?

Clayton: No. You renew your license. And of course the State Board of Morticians, if there are any complaints filed . . .

Jenkins: But without that no tests are given.

Clayton: Without that, no. They have a continuing education program that we try to encourage our boys to take advantage of through seminars or lectures wherever possible. The funeral

profession is advancing in that respect, I would say, 100% over what it used to do. With the changes in medicine there are changes in embalming procedures. With, for instance, a pacemaker and the donation of organs to science or whatever. They have to be trained in the removal of the eyes if a person has donated their eyes to an eye bank or something.

Jenkins: And that would be done . . .

Clayton: Yes.

Jenkins: At the mortuary.

Clayton: It is possible if it is not done at the hospital. Our boys are trained especially in the retina removal.

Jenkins: I sure wasn't aware of that.

Clayton: I would say a kidney or anything like that would have to be done in a hospital, because that is immediate that it has to be done. But the eye removal, they were all given special training in that.

Jenkins: What amount of time do they have so that can still be used?

Clayton: I am not sure about that, between death and the time that it is removed you mean? I am not sure about that. In fact I had a lady in the office just this week that had a card. Her brother-in-law had donated his body to science, and had received his card from the Southwestern Medical School. He wanted a copy of that left in our office so that we

would know if we get a call that we are to notify the Medical School immediately and follow their instructions as to whether they come to pick it up or whether we take it to them or whatever.

Jenkins: Under those conditions, if a person does give their body to the Medical School, what is involved there?

Clayton: Nothing as far as we are concerned unless it is the removal of the remains from the hospital to the medical school, because for the most part they do not want the bodies embalmed. The dental school, now, they may want embalming done if it is to be used in the dental school. But our instructions come from them at the time or from the family that have already made previous arrangements.

Jenkins: I see. Does that ordinarily do away with funeral costs almost entirely?

Clayton: Yes. They may have a memorial service later, but with no body present.

Jenkins: But if they gave perhaps only a part like a retina or a kidney, you might still have to embalm.

Clayton: Yes, sure.

Jenkins: What about equipment changes over the years? Now you have told us how expensive cars are, in general what kinds of . . .

Clayton: Your embalming equipment advanced like everything else. There was a time when a lot of the embalming was done in the home. I have said to these young boys that every

embalmer, regardless of his age, should be required to do one embalming job in the home just to see what it was like. Because you had your little portable equipment that you had to take with you. Very often when I first became associated with the funeral business there were still families that preferred that the remains be left in the home. The embalming was done there, the dressing. You would take the casket and dress them and leave them there until time to go to the church for the funeral.

Jenkins: Describe briefly what the embalming procedure is.

Clayton: That is the one part of the funeral business that I have not taken any part in. I would be delighted to have one of our young embalmers come in and explain it to you. I have helped with the dressing of the bodies after the embalming, but not the actual embalming. I don't feel capable of giving you that information.

Jenkins: But essentially the process is . . .

Clayton: Essentially it replaces the blood with the embalming fluid and treats the cavity area with preservatives.

Jenkins: There is no opening of the body?

Clayton: If there is an autopsy, if a medical autopsy is performed, that involves a different procedure. In the normal embalming procedure there are incisions where the arteries are raised to inject the embalming fluids but they are small ones. The cavity work is done with a trocar.

Jenkins: Any other equipment or technological changes that you think of? The digging of the grave we said has changed.

Clayton: From hand graves to the mechanical. Just the facilities themselves, like the chapel. Now it is necessary that you have a chapel that is capable of handling whatever crowds. Used to you might just have a small area because most of your services were done in a church. The visitation areas. As we have grown in numbers we have had to increase the size of the facilities. We have done two remodeling jobs on the Mesquite building since we built it and are needing to do some more. That area over there has grown, and when you outgrow your house you add to it.

Jenkins: What about changes in caskets, coffins, whatever we call them?

Clayton: Very definitely, yes. The old coffin was literally coffin shaped. And then for a time in this part of the country your heaviest sales were in wooden caskets with a cloth covering. Metal caskets come in two different types. You have a protective casket which is a sealer, and then you have a metal casket that does not seal. A number of years ago you probably wouldn't sell one hardwood casket a year. In the last few years the hand polished hardwoods have become very popular.

Jenkins: How do they compare in cost to the metal?

Clayton: With the sealer casket they are right along in line. They

are beautiful. I think caskets are pretty, because that is our merchandise. I would be delighted to take you into the showroom and let you see what I am talking about.

Jenkins: I do recall seeing in Mesquite the wooden polished. My recollection was that it seemed to be more expensive.

Clayton: It is more expensive than some of the metal caskets.

Jenkins: But in the range.

Clayton: Right. It was my privilege to visit one of the factories that makes those caskets. If you see the time involved in that hand finishing, it is just like a beautiful piece of furniture, the difference in a veneer piece of furniture and a hand finished piece.

Jenkins: And these are solid wood?

Clayton: Yes. Maple, oak, walnut.

Jenkins: Now the sealing. In the large cemeteries they put the casket inside another concrete . . .

Clayton: Container.

Jenkins: Is this a legal requirement?

Clayton: That is a cemetery requirement. That requirement has to be from each cemetery. We service some where it is not required. We service some where it is required. An outside container, it is called. They come in various shapes, forms and sizes. You have just a wooden box that you can put down in the ground and put your casket in. We have concrete boxes that are sectional boxes that do

not seal. Then we have concrete vaults that do seal, and we have steel vaults, and we have fiberglass vaults that do seal and give you the water protection. This is important to a lot of people.

Jenkins: What is the purpose of the concrete box as required by some cemeteries? What are they after there?

Clayton: To prevent the grave from sinking.

Jenkins: I see.

Clayton: It is a reinforced concrete box. If you remember old cemeteries in the country, as you walk through you know where the grave has sunk in. That is where the casket or the wooden box has given away with time and the whole thing has settled down. That is the reason they require it.

Jenkins: So this is for the appearance of the cemetery.

Clayton: Right.

Jenkins: Today what is the range of the various casket, box, cemetery lot, all that kind of thing?

Clayton: Our casket prices range from I think \$490 all the way up to \$6,000.

Jenkins: Whatever you want to spend.

Clayton: That's right. About four years ago, when the Federal Trade Commission started all of this investigation of the funeral industry trying to make us all look like crooks, if you will pardon my expression--we are no different from any other profession. There are bad apples in every barrel. Personally I highly resent some of the things that they

said about the funeral profession, because it certainly does not apply to everybody. We have prided ourselves all through the years on the way we have operated our business. We have tried to be as honest and forthright as we knew how to operate. Our motto has been 'Service above Self,' and we have certainly tried to follow through on that. But they came out with the fact that we were not being honest with people when we used what they called 'unit pricing.' And unit pricing was if you walked into our showroom and you selected a casket in there, the price that was in that casket included all of your service that we provide. It did not include your outside container nor your clothing nor flowers nor opening and closing, because those varied by people's choice. But it included the embalming, use of our facilities, transportation, automobiles, professional service, office work, paper work. Everything was in that one price, and when you bought that casket that included all of that. Well, they said, "You are not being fair, because I might not want everything that you wanted. I might not want to have a chapel service. I might just want a grave-side service, or I might not want a flower car. I may just have two or three stands, and I might not want to use that flower car. So you are not being fair to people. You must break it down item by item and go into what they called 'itemized pricing'" which was quite a task for us,

because we had never figured out how much it cost us to operate the chapel, how much it cost to operate the office. We took our total overhead and figured our prices from that. But after much figuring and long debate we went to what they call 'itemized pricing.' Now if you decide you don't want the organist, you don't pay for the organist. Or if you don't want the chapel service, you don't pay for the chapel service. The price that you find in the casket in the showroom now is just for that casket. Then your service charges are in addition to that, your clothing or whatever. And then what we call 'incurred charges' are cash items that as a courtesy to you we pay for at the time, then you have it all on one bill which includes your opening and closing charges. If you want your flowers you order from the florist and they charge them, and we put it on your funeral bill. Newspaper notices, gifts to the minister or any out-of-town funeral charge. Say you died in Florida and were going to be brought back here, we pay the funeral home in Florida to pick you up and do the embalming and get you shipped back to Terrell. Those are called incurred charges, and they are just literally cash outlay that can be quite extensive at times.

Jenkins: But you handle all of the bookwork.

Clayton: Right, and help with the filing of the insurance claims or any paper, veteran's claims and all that sort of thing

that comes under the office help. That has been true; all through the years we have done that. We just felt like it was part of our service and had always done that. The time may come when the government will say that you can't do that, because we need to help people file their Social Security reports. Then the Social Security came along and said, "No, that is not right. You are not supposed to do that. You send them on down to us." So now people have to go down to the Courthouse and wait two hours to get the claim filed that we used to type up and fill in for them in our office. But that is all just part of it.

Jenkins: Would you care to speak to any of the other criticisms or critiques that have been made of the funeral business? We all know that there have been plenty of them.

Clayton: There have been a lot of them. As I said I feel very strongly about that. I don't like to get up on my soapbox because personally we have never had any experience with people that acted like they say people act. We just don't operate that way. That is just not our nature.

Jenkins: Those criticisms, you say, certainly in some ways may be justified. You are not personally very conscious of them. But at the same time you think maybe it has caused some people to give more thought, too.

Clayton: Yes.

Jenkins: What are some of the alternatives? What are some of the things that people should think about and plan toward

and look out for?

Clayton: Right. It has certainly given us an opportunity to do a public service that I feel is very important. We have not touched on our pre-need program that is a very large part of our business now. By pre-need I mean that is a program where people come in today, make all of their funeral arrangements, make their selection, and either pay for it in full or pay down on it and pay it out monthly. Then they are guaranteed today's prices at a future time. We have a lot of people doing that. In connection with our public service we have a tape program and a projector and just love to give programs anywhere at any time on any facet of death and dying.

Jenkins: Who creates these programs?

Clayton: They are done by the Batesville Management Company. Batesville Casket Company is one of the largest casket manufacturers in the country. They have worked with funeral homes all over the country in providing these services. We have tapes that are suitable for children's programs, for club programs, for just informational programs. We have tapes that are suitable for use with terminally ill patients, with the patient and their family to help them adjust to what they are facing. And then we also have some booklets, and I want you to be sure and get one of those, that are available to the public to record their wishes, to record

vital information for anybody that would need it at the time of their death. It has just made us aware of the fact that maybe we need to do a better job of educating the public on the value of the funeral. Certainly most people have realized that the funeral does have a value in overcoming grief. It has been proven by psychiatrists, clergymen, laymen, that everybody reacts to grief in a different way. There are stages of grief, and it has been proven that if you get hung up in one of those stages and can't go on to the next one, you sometimes have problems. Today there are more cremations in this part of the country than we have ever had. That, I think, is due to the moving population. Used to you were born in a community, you lived there all of your life, and now they move around. The instant disposal they call it. We have had some of that. There again it depends on the person and the way they handle grief.

Jenkins: What is instant disposal?

Clayton: Instant disposal would be immediate cremation or immediate burial without any viewing, without any service.

Jenkins: And this they have found may leave a void . . .

Clayton: It leaves a void with a lot of people that they have a hard time overcoming. Because the funeral is your last opportunity to say goodbye. You put an end to a life, and then you build from that point forward to keep on

living.

Jenkins: What are other alternatives?

Clayton: Your cremation and immediate disposal or what we call a traditional funeral.

Jenkins: In terms of what the law will allow, what are the alternatives to burial?

Clayton: As far as the law is concerned are you referring to the embalming or no embalming? It is not a law that you have to be embalmed. It is a company policy with us that if a body is not embalmed that the family either has to arrange for refrigeration or burial within 24 hours. That is from an esthetic standpoint.

Jenkins: Do you provide refrigeration?

Clayton: We do not have that. We could obtain it. It is available to us in the city, but we don't have it.

Jenkins: What kind of facilities are available?

Clayton: There are refrigerated areas in Dallas for that purpose. If you were going to hold somebody for three days without embalming.

Jenkins: But not in Terrell?

Clayton: No, not in Terrell. The family would be required then to pay the transportation over there, plus the rental on the refrigeration, plus the removal back to Terrell if it were Terrell.

Jenkins: What limitations, if any, of the actual containment of the body, putting it into the ground. Are there any legal

requirements there?

Clayton: A grave must be, I am not going to say for sure, I think . . . there must be at least 3 feet of soil on top of the outside container or the casket. That makes it have to be over 5 feet deep.

Jenkins: Are there legal requirements for the casket? So there doesn't even have to be a casket.

Clayton: There has to be a container of some kind. You can't just wrap a body in a sheet and put them in a grave.

Jenkins: Are there requirements prescribed for a container? Does it have to be out of wood or . . .

Clayton: We have everything from heavy cardboard that we use for . . . that is called a cremation box. It is just a heavy pressed wood.

Jenkins: Could that be used for a grave?

Clayton: For underground burial? I guess it could as far as the law is concerned.

Jenkins: And in cremation the body is placed in this and cremated?

Clayton: Yes.

Jenkins: You told me the range of caskets. It is \$450 on up.

Clayton: Yes.

Jenkins: What about the range of total funeral service? What can someone get by with?

Clayton: From minimum you are talking about. A complete service, what we call standard service that includes embalming,

visitation, use of chapel, funeral car, flower car, lead car, first call car, everything.

Jenkins: Let's start with the least you will do, the minimum.

Clayton: That would be no embalming, no viewing, and no chapel service. It would be just graveside service. I would say \$800.

Jenkins: Again, just on limit I suppose, because you could put diamonds on the casket.

Clayton: I am going to show you one that has gold and silver on it.

Jenkins: Are there, over your span and knowing the business and talking with folks, what are some of the unusual things that people have asked for in burial service either in what goes into the casket or . . .

Clayton: We don't really have that many unusual among our people in this area. I am sure there are some like the lady who wanted to be buried in her Ferrari. I am sure you read about that. But for the most part the people in this part of the country are conservative. Oh, we have had people that wanted their hat, maybe their cowboy hat. We had one man that wanted his cowboy hat buried with him or wanted his boots on or something like that. But as far as just bizarre, what I call bizarre, unusual requests, we don't have many of those.

Jenkins: Not even ask to have their teddy bear or something?

Clayton: No, no. Now a child very often will have a toy or

something like that. But the usual . . . I think we had one in Mesquite that they said was a cowboy, and he wanted his belt buckle that was about so big. This part of the country is pretty conservative, I think. You may run into some parts of the country that have a lot of those unusual requests, but I don't think as a rule we do.

Jenkins: What kind of financing methods have you used?

Clayton: Now you mean from which standpoint?

Jenkins: What kind of financing for growth or day-to-day operations, that kind of thing. What have been the major devices for financing, according to your knowledge in all this time?

Clayton: I think I mentioned that John said when he borrowed the money to go into this business to start with he had to pay 10% in interest for it, and that was just terrible. He just couldn't make any money paying 10% interest. If he knew what we are paying today . . . But we have been very fortunate. We have tried to look ahead to growth. At the time we built the building in Mesquite we had started a building fund prior to that and had some money to go along with our financing. We have tried to maintain a good stable operation to where we had no problem with our credit. Banks have been very kind and generous to us, and frankly we would never have made it to where we are today without them.

Jenkins: Do you use mostly your local banks?

Clayton: Local banks, yes.

Jenkins: If it is for Terrell or in Mesquite you use those and
Duncanville . . .

Clayton: Yes.

Jenkins: I see. But is most of this for expansion, or do you find
yourself borrowing for other reasons?

Clayton: No, it has been all for expansion.

Jenkins: Otherwise it is cash flow.

Clayton: You are right. We try to keep that under control.

Jenkins: In terms of, say, caskets where you do have some inventory
. . .

Clayton: Oh, yes.

Jenkins: How is that handled? Do you buy or . . .

Clayton: We buy, and in the last, well, I guess since we built
Kemp . . . We had Terrell, Forney and Mesquite, but then
when we added Kemp we began to buy more in volume. We now
buy in truckloads from this particular supplier that has
a wide range of caskets. I mean price range. We can buy
in volume and get a nice discount there. We have always
been able to take all of our cash discounts on our bills.
As I said we have tried to be very conservative in our
operation. But our borrowings have been strictly for
expansion or for remodelling or the building of a new
building.

Jenkins: And you pay those off . . .

Clayton: Monthly.

Jenkins: In a relatively short number of years?

Clayton: Our longest, I guess, is a 15-year loan on this building. We had bought two buildings adjoining the Masonic Building where our facility was. We still own those buildings. We use them primarily for warehouse storage now since we have the larger operation.

Jenkins: Caskets mostly.

Clayton: Yes, caskets.

Jenkins: Do you special order many caskets, or ordinarily people can pick from what you have?

Clayton: We try to carry a wide enough selection. We have probably 40 different caskets in one or the other showrooms. They might not all be in Terrell showrooms. But we might have it in Mesquite or Kaufman or Kemp or Duncanville. Some of the same caskets we carry in all of the showrooms.

Jenkins: Do you carry catalogs so that people can . . .

Clayton: We have a price list and a description. We don't have a catalog with pictures.

Jenkins: If you didn't have it here how someone would . . .

Clayton: We would either bring it from there to here for them to see or take them over there, whichever is most feasible.

Jenkins: I was wondering how would they decide if they wanted to see that one?

Clayton: Pricewise, primarily; or if they had seen one somewhere else, if they had been to somebody's funeral over there

and, "I saw one that had a pink flower in the cap."

Jenkins: What are the main ingredients in the price range for caskets?

Clayton: Materials, the material that it is made of, whether it seals, whether it doesn't seal, the gauge of the metal or the wood, the cloth-covered wood made out of pine, or the hand finished wood, and the hardware that is on them, the material that is used for the interior of it. All that has a bearing on the cost.

Jenkins: Do you get much involved with the, what do you call them, above-ground mausoleums?

Clayton: Mausoleums? We don't have any of those except in Dallas. They are available there, and we have had services that we carry to the mausoleum. We don't have any of them in any of our places, no. It is all underground burial in this area.

Jenkins: Let's move into this section on organizational structure. Has it almost always been a corporation?

Clayton: As far as I know it was incorporated in 1926 when the two firms merged.

Jenkins: And has been pretty much that. And you have already pretty well described the organizational structure, I suppose.

Clayton: It has been pretty stable.

Jenkins: The corporate offices are here.

Clayton: Here, right.

Jenkins: And you have a president and . . .

Clayton: Two vice presidents.

Jenkins: Right.

Clayton: Secretary-treasurer and there are 6 directors. Each branch has a manager.

Jenkins: They report to whom?

Clayton: They report directly to our president. We have a meeting once a month, a managers' meeting once a month and go over any problems. They have free access to any of us at any time.

Jenkins: I see. You have a metro . . .

Clayton: No, we just use the regular telephone system. We are under two systems. Kaufman and Kemp are on one telephone system, the rest of us are Southwestern Bell. If we were all on Southwestern Bell, then a Metro number would be of advantage to us. But since we are under two systems we direct dial, and we talk sometimes four or five times a day.

Jenkins: What is the ownership of the company?

Clayton: The majority of the stock is owned by myself and my two sons. There are other stockholders that did not want to sell their stock when we made the offer to buy it all, and they are minority stockholders. Our directors are all stockholders with small holdings.

Jenkins: But primarily it is a family owned business; and briefly, to what extent are family members involved?

Clayton: I personally work six or seven days a week. David works six or seven days a week. He is the president of the company.

Jenkins: And you are . . .

Clayton: Secretary and treasurer.

Jenkins: I know, but his relationship to you.

Clayton: He is my youngest son. And he is John's father. My oldest son is John Robert or Bob, and he lives in Ohio. He is still on our board of directors and tries to get here as often as he can for our board meetings.

Jenkins: Has he ever been actively involved?

Clayton: Yes, but he is now vice president in charge of sales for a funeral car company in Lima, Ohio. His wife is a school teacher up there. They live in Sidney. He has three children, and I had hoped that one of those three would decide they wanted to come into the funeral business. But the son is with an insurance company in Shreveport, the oldest daughter is a school teacher in Louisiana, and his youngest daughter is still in school in Ohio. She thinks that she may come back to Texas and come in with us one of these days. David has three children, and Debbie, his daughter, is in mortuary school. And John is at North Texas, and Neal is 10 years old and in school in Duncanville.

Jenkins: Has John worked with the company?

Clayton: John has worked, yes.

Jenkins: And may come back.

Clayton: Yes, we are looking forward to his finishing.

Jenkins: You have got really actively working for the company about how many family members?

Clayton: In my immediate family, three of us.

Jenkins: Yes, but . . .

Clayton: Of the whole family Bill Clayton is my husband's nephew. He is our senior vice president and still very actively involved.

Jenkins: You have a total of . . .

Clayton: Four. And John coming on will be five.

Jenkins: The reason I ask is, I always like to ask what advantages and disadvantages do you see to having really essentially a family business.

Clayton: We realize that we have got to have outside help, you know, our managers. And they are all excellent people. We consider them family, too. We feel like all of our employees are family. We want them to feel that way about us, and we certainly feel that way about them. We have some young men that have been with us for a good many years that we look forward to many more years of continued association. They are being trained for positions of management to take over when we senior citizens have to step down.

Jenkins: Do you see any particular advantage to having that many close family?

Clayton: Very definitely, yes.

Jenkins: What might some of those be?

Clayton: Just the passing on of knowledge for one thing. That is what I tell them, that I want some of these young ones to come in here and let me teach them what little I feel I know, because you can't put it all down on paper. You can't write it down and say "you do this and so," you have to learn how to do it. I want some of them to come in here and let me show them why I do what I do and how I do what I do. It is very rewarding work. You have to love people. You have to have a feeling for people to really do a good job in funeral work.

Jenkins: The decision making, do you think it makes it any easier or harder because there are so many close family? Does it make much difference?

Clayton: No, I don't think so. I can see where the advantages are better than I can the disadvantages.

Jenkins: What are those?

Clayton: Depending on your relationship with each other.

Jenkins: In your own particular case you feel it is an advantage?

Clayton: Yes, I do.

Jenkins: For what reason?

Clayton: Just that I can communicate with these boys. Even though I am a senior citizen I feel like they have had the back-ground. They know what kind of business we run. They know

what our standards have been. When they make their decisions they know whether or not they are going to fit in with those patterns. They know that if they don't, I am going to tell them that I don't think they do. We have a director's meeting every month, and we have outside directors. Mr. Holmes is the son-in-law of Mr. McGinty and has been associated with the company for, my goodness, I don't know how many years. Then Bill Clayton is a nephew. G. M. Crittendon is my brother, and my two boys and I. We just kind of thrash things out between us.

Jenkins: Do you recognize any particular disadvantages?

Clayton: No, I really don't. I don't. Having gone through some experiences with some outside directors, it has been a big relief to have the close feeling that we have.

Jenkins: Let me get into this next one. Who are your major competitors?

Clayton: There is a firm in Mabank which is just 12 miles from Kemp. There is a firm in Wills Point. And, of course, the Dallas area is loaded. I would say the Dallas area would be the major, closest.

Jenkins: For instance Mesquite, you overlap Dallas there.

Clayton: Right.

Jenkins: Is that about the closest overlap that you have?

Clayton: Yes, and Duncanville.

Jenkins: In those immediate areas, I suppose we would say Mesquite

city limits, that covers a lot of territory since I was there, but in the Mesquite city limits what part of that market do you feel that you have, or do you even figure it that way?

Clayton: I don't know that I could give you a percentage. I would say at least 50%.

Jenkins: So you are the major home.

Clayton: We want to feel like we are.

Jenkins: If you have got 50%, everybody else has got half.

Clayton: We are sort of maybe boastful, but we think we are the best.

Jenkins: And you do as much if not more business, then. In the smaller towns, you are probably even much bigger than that.

Clayton: Yes, because we are the only ones in the other towns.

Jenkins: So in the market that you are in, you probably are the principal funeral home. Do you have much employee turnover?

Clayton: Very little in the last few years. Between the time my husband died and the time that we were able to get control, there was a period in there of a little uncertainty, and we had quite a bit of turnover. But we have had employees work like 40 years.

Jenkins: You still have some long-term employees.

Clayton: Yes.

Jenkins: Does the turnover vary much from one location to another?

Clayton: It did in Mesquite. It did in the metropolitan area until we got some new people over there. Our problem there was,

as I said, Benny Pettus retired, Frank Brooks died. And now Jim Lemon that is over there has reached his seniority, and he just wants to work parttime. He doesn't work all of the time. Our biggest problem over there was finding a place for those people to live that they could afford. They couldn't afford to move from where they were because of the cost of real estate or the cost of rental in the Mesquite area. But in the last two years we have been able to hire some excellent young men, and we are full staff over there now. All the boys that we have here have been here since they got out of school, just about.

Jenkins: So you really don't have much turnover.

Clayton: No.

Jenkins: I realize you have different jobs and so on, and you have already talked about the training involved in some of them. What are you looking for? Are you looking for anything in particular when you hire someone for this business?

Clayton: Yes, very definitely, very definitely. In the first place if you are looking for a licensed man, he must have completed his schooling and have passed his state board. Character, personality, dependability, morals.

Jenkins: How do you judge all of that?

Clayton: You just sort of have to be a pretty good judge of human nature, because sometimes you sure can knock out a home run in a hurry.

- Jenkins: In the smaller towns do you tend to know the people reasonably well before you hire them anyway?
- Clayton: We don't always. We haven't always.
- Jenkins: Even the small towns are too big now.
- Clayton: That's right. Well, if a man comes to us from some other part of the country, we normally check his references. But a funeral director in a small town has a responsibility to that town, or we feel like he does. He has got to be a part of the town. He sort of stands above the crowd in my opinion. People respect him. If ever there is a time when people need help, it is during a time of death. If they can't respect the man who is taking care of them, they can't get much comfort from that fact. We encourage our boys to take part in community activities, to do civic work. We have all been involved in everything from the Chamber of Commerce on. John served as president of the Chamber of Commerce, we sponsored softball teams, we have all been involved in Chamber activities and civic clubs.
- Jenkins: I have got a whole section on that later. What about your non-management people? Do they need to be any different from hiring someone from an insurance company or automobile plant or anything?
- Clayton: I don't know about that. I don't know that they need to be any different. But a person in the funeral business has to want to help people, and he doesn't want to put what

he wants above what you want. Because what we want is not what we are in business for. We are in business to serve the public. A funeral is kind of like a wedding: That is one time when you do it just like you want to. Whatever is comforting to you is what we want to do. If what you want might not sound like what we think you ought to have, that is not our business. If that is what you want, that is what we are here for. If a person doesn't have that attitude, and we have on occasion had an employee that tried to tell people, "You can't do that." Well, they can do that. If that is what they want, that is what we are here for, to do it in as dignified a manner as possible.

Jenkins: So you don't sanction high pressure tactics.

Clayton: No, sir.

Jenkins: I got that feeling in Mesquite. I really did. Now you have spoken of the training and development of the morticians. Do you have any training and development devices for other people, deliberate devices?

Clayton: No, not as such. In fact there are two men in Mesquite that are not licensed. One of them has been with us since probably the early '50s. The other young man came to work for us about a year ago. He is planning on going to mortuary school. So he was interested in training before he went to school. The man in Forney that is not licensed has been with since he got out of World War II. We

have one young man down here that is not licensed, and he is planning to go to mortuary school. He wants to go to school. We have two in Kaufman. One is a parttime man that is a local citizen, and he is not interested in going to school and the other one is, a young man that thinks he might want to go to school. Then in Kemp we have one that is unlicensed, and he is a retired mail carrier and works extra there at the funeral home.

Jenkins: What about the whole range of motivation in terms of pay systems, benefit programs, profit sharing, anything along that line.

Clayton: We have a profit sharing plan that we have had in effect about 5 years, I guess. We have hospitalization. We pay all of their hospitalization for the employee and their dependents.

Jenkins: Do you carry that through your own insurance company?

Clayton: No. We furnish uniforms, the men's suits and the ladies' uniforms. Two weeks paid vacation, after 10 years three weeks. We try to keep our benefits above the standards of the surrounding communities and with industry as a whole, because that has been our biggest loss in the funeral business, young men that even went to school and got their license and then . . . There is one drawback to the funeral business in my opinion, and that is there is no way to control hours. That is a fact in small towns that

it is impossible to control hours. The city funeral homes work on shifts, eight hour shifts. The big cities. It would be impossible to have enough help in small towns to have shifts. So you do the best you can. But all of our people are very understanding. They know when they have to work, and when we are not busy they can be off. We try to work it as near to a shift as we can, but it is not always possible to do that, because people don't die just between eight and five.

Jenkins: How do you manage time off?

Clayton: We rotate weekends and days off during the week. The office girls are just five days a week.

Jenkins: But the people who are involved in the funerals and on call on that time, are they . . .

Clayton: They are not always just on call, they are what you call subject to call. They can be off, but if you need them . . .

Jenkins: They have got to be in town.

Clayton: Just let you know whether they are going over to Joe Smith's to play dominoes, you know where you can get them. We use a beeper some. For the most part the boys just let us know if they are going fishing tomorrow and won't be at home.

Jenkins: Are those handled primarily simply salary or do you have to take care of that?

Clayton: No, they are paid overtime.

Jenkins: You do have to keep track of that.

Clayton: Oh, yes, very definitely.

Jenkins: At lunch you spoke of your personnel manager. Explain his function.

Clayton: He assigns to particular services. If we have a service in Kaufman, one in Terrell and maybe one in Mesquite all at the same time, then you have to have three crews to handle those, and he assigns if you need somebody in Mesquite to go to Kaufman or someone in Terrell to go to Kaufman to fill in wherever on days off and weekends off, he assigns those.

Jenkins: So you interchange your people?

Clayton: Yes.

Jenkins: How much time, travel time, is there between your most distant home.

Clayton: The farthest would be from here to Duncanville. That takes about 45 minutes. Usually we send somebody from Mesquite branch to Duncanville, which is only about 20 minutes, 25 minutes around Hwy. 635. Then from here to Kemp is 25 to 30 minutes.

Jenkins: A couple of other things that I thought of that I need to brush up on before we move on. Counselling, you talked about. Who does that?

Clayton: These boys that are funeral directors are trained in family counselling. That is part of their training as a funeral

director, how to counsel with families in time of need and how to answer any question that the family might have. And there again, our taped programs have to do with counselling.

Jenkins: Now that training is in. . .

Clayton: The mortuary school.

Jenkins: That is all part of the curriculum.

Clayton: That's right.

Jenkins: I see. So they are trained counsellors?

Clayton: Yes.

Jenkins: We were also talking during lunch about sources of caskets and how many of them there may be. Are lots of folks making caskets now in the country?

Clayton: There are probably not as many as there used to be. Several sources of supply that we have used through the years have since gone out of business or have merged with larger companies. But there are still any number of manufacturers, both local and national.

Jenkins: Are there many in Texas?

Clayton: Primarily the two that I am personally acquainted with that are manufactured in the state of Texas, just in Texas, is the Texas Coffin Company and there is one in Dallas called Kirk Casket Company that manufactures caskets. The others are more or less national. Their distribution centers are in Texas, but not the manufacturing plant.

Jenkins: How many sources do you use?

Clayton: We probably use 10 or 12 different companies.

Jenkins: Based on what?

Clayton: Price, quality, availability. Maybe you will buy a baby casket from one particular person that specialized in baby caskets and another one that specializes in wooden caskets, cloth-covered wood caskets.

Jenkins: There is a lot of specialization.

Clayton: Yes.

Jenkins: We also were talking, and we will do it again. I am not sure whether we were on tape. You said that this is one of the few family funeral homes left. Why is that? What has happened to the funeral home business?

Clayton: I maybe should rephrase that. Not one of the few, but one of the older, I will put it that way, of the family oriented. The chain companies, I call them chains, they are national companies, large companies, have bought up a lot of the smaller companies and operate under the chain setup. There are several national companies that have just bought all over the country.

Jenkins: What are some of the big ones?

Clayton: There is SCI, Service Corporation International, I believe is the name of it. That is based in Houston. And then there is American Funeral Service, AFS I believe it is called. I am not sure just where their headquarters are. There is one out on the west coast Uniservice, I believe, is the name of that. They own the old Wieland-Meritt, and Rotan-Meritt at Carrollton.

Jenkins: Were those family owned at one time?

Clayton: Yes. And the Sparkman-Hillcrest has sold to a national conglomerate.

Jenkins: That was family, too, I suppose.

Clayton: Yes. Restland has sold to a company out of New Orleans.

Jenkins: Was Restland family?

Clayton: Restland was the George Young family.

Jenkins: Are there many left in Dallas that are independents?

Clayton: The only ones that I know of in Dallas would be Troy Suggs and Dudley Hughes. I am not sure that Dudley Hughes is still family owned. I am not sure about that.

Jenkins: Both of those have been around a long time.

Clayton: A long while, yes.

Jenkins: I suppose that you have had plenty of chances to sell.

Clayton: We have had offers. When this became a serious topic of conversation, I will put it that way, in 1977 we had offers from 4 different national companies. But we didn't feel that their mode of operation was what we wanted for our company. So at that time my two sons and I were able to finance the purchase of the outstanding major stockholders, or the majority of the stock of this company. We now own the controlling interest with some other stockholders. There were some other stockholders that were of the same opinion that we were. They didn't want to go the big route.

Jenkins: Are there many people going into the funeral business today?

- Clayton: I am not sure about that.
- Jenkins: You are not conscious of it.
- Clayton: No, not to my knowledge, no. There may be. It seems to be more a turnover of an older firm maybe selling out to a younger party, or somebody retiring or either selling to one of the conglomerates.
- Jenkins: So the people who are coming out of schools tend to go to work for a larger . . .
- Clayton: An existing firm or buy into a firm that is already in existence.
- Jenkins: It has probably become such a huge investment that it is difficult to get into.
- Clayton: It is. Just comparing costs on buildings between the time we built in Mesquite and the time we built here, the cost of construction square footage-wise, there is not a whole lot of difference, I don't think, in the square feet in the two buildings, the construction cost was about 3 times what it was for that building and what it was for this building.
- Jenkins: Is there anything else that you would want to add in terms of benefit programs, motivation. You mentioned profit sharing, anything like that.
- Clayton: As I said, we try to treat them all like family. We want them to feel like they are part of our family.
- Jenkins: Do you have reason to think that they feel that way?

Clayton: I certainly do. I think we have one of the finest bunch of people that you could put together anywhere.

Jenkins: You probably see every employee relatively often, then.

Clayton: Yes.

Jenkins: And you know each one of them.

Clayton: I know them. I know their families. I don't know some of their wives as well as I know them, of course. But we try to get together in a social way three or four times a year.

Jenkins: Oh, at get togethers.

Clayton: Yes. Every Christmas, usually once or twice other times during the year. We usually have a picnic in my backyard once or twice during the spring and summer.

Jenkins: You then do actually personally talk to each employee many times a year.

Clayton: Sure.

Jenkins: And feel that they feel free to talk to you.

Clayton: I hope they do. I want them to feel that way.

Jenkins: Is there any unionization in this business at all that you know of?

Clayton: Not in this part of the country. There is in the east and north. Of course in the east like in New York City and all up there, that is all union labor. But not in the south to my knowledge.

Jenkins: What about advertising? What kind of advertising program do you have?

Clayton: We have a public relations firm in Dallas who handles most of our advertising. We do some radio announcing over the local radio stations, through our local newspapers. Then each branch has a budget set up for the cookbook ads, school annual ads, Booster Club ads, and all that sort of thing that comes in every day in a place like this. We provide bookcovers for the schools. We do calendars for protestant and Catholic churches in the area. Word of mouth advertising is still the best.

Jenkins: So you don't create much of your own advertising, or do you?

Clayton: When you say create much of it, what do you mean?

Jenkins: For local newspapers or radio or . . .

Clayton: No, a firm in Dallas does that.

Jenkins: Who in the company works most with them?

Clayton: David and myself. We approve whatever they suggest. Right now, I don't know whether you have noticed, we have a couple of billboards, one on 80 and one on 635. Tradition. The one on I20 going in has a rainbow and it says, "You have to look through the rain to see the rainbow."

Jenkins: I will see that going into Mesquite, I guess.

Clayton: It is right there on the Collins Road exit. And then the one around on 635 is a sunset across the lake and Tradition. And our newspaper advertising is built around the theme Tradition.

Jenkins: I see. We have touched on some of this, too. My next

section is on government regulations. Are there laws other than the one that we have already talked about that are directed particularly to this business?

Clayton: Specifically the funeral business. Well, our present operation, the two little insurance companies, we are audited by the IRS, State Board of Morticians, the State Department of Insurance, the State Department of Banking.

We come under all of those regulations. The pre-need program is audited by the Banking Department. The insurance, of course, comes under the State Department of Insurance. All of them are subject to IRS inspection. Wage and Hour, we come under their regulations. We have to maintain our records for a period of time on those things. Your State Board of Morticians has rules and regulations that every establishment has to follow. They inspect us at least once a year, the premises and everything.

Jenkins: What are they looking for?

Clayton: Any infringement or anything that is not up to standard: cleanliness, whatever. You get a grade sheet about that long.

Jenkins: What are some of these? Cleanliness, you said.

Clayton: Your preparation area, operating room, then your facilities are suitable for public use. I would have to get one of those forms to see all the things they do check.

Jenkins: Is this business subject to OSHA?

Clayton: Yes.

Jenkins: Have you had any dealings with them?

Clayton: We have been inspected by OSHA. I am not sure that they have a regular schedule of inspection. I am not aware of it if it is regular. They are one of the few agencies that can just come in anytime they want to. Our last inspection was about two years ago.

Jenkins: Just routine.

Clayton: Yes.

Jenkins: Your impression of them?

Clayton: He was very nice.

Jenkins: No problems?

Clayton: No obnoxious person.

Jenkins: EEOC. Do you deal with them? Have you?

Clayton: We have not had any occasion to be connected with them.

Jenkins: Now we are going to start looking at the section that I have got labeled "the future." Your present role in the company is secretary-treasurer.

Clayton: Yes.

Jenkins: Do you have a typical day?

Clayton: Do I have a typical day? That is a good question. You get up in the morning, and you think, "Let's see now. Today is going to be very quiet." And before the day is over you wonder where the day has gone. I also sort of run the office. I work on funerals in the chapel here in Terrell,

on occasion if it is a close personal friend at one of the other places if they had specifically requested that I be there, I go. Otherwise I stay in Terrell most of the time. A typical day.

Jenkins: Do you have a routine for getting up and getting down here at a certain time?

Clayton: I am usually here by 8 o'clock. Since I have been sort of puny I have taken advantage of my senior citizenship and my illness to get down about 8:30 or a quarter of 9:00.

Jenkins: You don't feel it necessary to unlock the door, then.

Clayton: No. There are capable people that look after that. But normally I am here by 8:00. Sometimes I am here until 6:00 or 7:00 in the evening depending on what is going on and whether I feel like I am needed here. I work most every weekend. Once in a while I take a weekend off. The other girls I give Saturdays off. They work five days a week. I am the only one that is here on Saturday. I keep the office open until noon.

Jenkins: Oh, I see. Then you try to go home?

Clayton: I try to go home in the afternoons. Then if we have a service on Sunday I work on that service. Otherwise I don't work on Sunday.

Jenkins: I see. I forget your age.

Clayton: Let's both forget. I am 64.

Jenkins: So you can retire as soon or as late as you want to.

Clayton: Right.

Jenkins: And there are plenty of family members so that apparently it is going to be a continuing thing. Do you personally have any plans or visions of what you want or expect or hope for for the company in the future?

Clayton: Continued growth; and to continue with the same high standards that we have tried to maintain all of these years; to give people the best possible service at the lowest possible cost that we can maintain; to keep our head going in the right direction.

Jenkins: When you say growth, is it possible that you might geographically move into another area?

Clayton: I don't know. You know, we had not planned for years to go into Kemp. We had not planned for years to go into Kaufman. In fact as long as the other firm was there we would not have gone into Kaufman, but the opportunity came about and we felt it was to our advantage to take advantage of it. The same way with Duncanville. We felt like it would make for a stronger company to have the one corporation. So you never know what is down the road. I don't want us to ever get so large that we would lose the personal touch.

Jenkins: And so geographically spread out.

Clayton: That's right, that it would be difficult to maintain the standard of service that we have always given.

Jenkins: This company is close to 60 years old, I suppose. And it is obviously successful. How do you account for that?

Clayton: Hard work, good people.

Jenkins: Yes, but some people work hard but don't get much done.

Clayton: We had good forebearers. The people that started the company started it on a good sound basis. I said we have been very conservative. We have taken our growth as we felt like we could handle it. We have given good service. I think as we maintain that and the integrity that we have shown the public and the understanding of our employees and the loyalty that we have among them, you just can't help but do good.

Jenkins: Let's get into this section now on your involvement in things other than the company. To what extent has the management been involved, and its relationship to trade associations. What are the major trade associations for the industry and to what extent are you all involved in them.

Clayton: Primarily up until this present generation it has just been through membership. We, of course, have been members of the Texas associations and national associations. We paid our dues. We went to the conventions. As far as being involved in an active capacity, we were not. David, my son, has served as president of the North Texas Association and of the Dallas County Association, and he is currently a candidate for an officer in the Texas

Association. That is the first involvement as an officer in any of this.

Jenkins: What do the trade associations do for you? What benefits do you receive?

Clayton: Of course, they keep us up to date on legislation, Federal Trade Commission problems that have been going on, and lobby for any legislation that pertains to the funeral business. They keep us informed on the latest in products, changes in products. Just pretty well what any association of an allied business would do. Conventions once a year, see all the latest new designs in caskets and dresses and all that sort of thing.

Jenkins: You were saying that the conventions sometime provide you with part of your vacation.

Clayton: Now that is with the Pilot Club.

Jenkins: Oh, is it?

Clayton: I don't count the funeral convention part of my vacation. I think that is just part of my duty.

Jenkins: You don't live it up at those conventions.

Clayton: No, you enjoy the exhibits, you enjoy the social life with friends and things that go on. That is in June. The one that I was talking about that I call part of my vacation is the Pilot Club International convention.

Jenkins: Mention that.

Clayton: The Pilot Club is an organization for executive and

professional women, a classified service club. It is international. There are five classified service clubs for women similar to the Rotary and Lions and Kiwanis for men and Pilot Club is one of them. We have a club here in Terrell, and I am a member and past president of the Pilot Club. Our international conventions are in various parts of the country that I have never traveled to. So I take a week off and go to the convention and visit that part of the country. One year we went to New Orleans. One year we went to Canada. One year to San Diego. This year it is going to be in Chicago. I don't think I plan to go. Next year it will be in Hawaii. I do plan to go. Then the next year I believe it goes back to Miami.

Jenkins: I want to digress here a little bit and come back to these organizations, but it does remind me that this work requires lots of time.

Clayton: Yes.

Jenkins: How do you plan time off? Over the lifetime that you have spent in this, what kinds of time away from work have you personally, you and your husband, how have you arranged that?

Clayton: You sort of take it when you can get it. If you plan a lengthy vacation, of course, you do set a time and say that we are going.

Jenkins: Have you done that over the years?

Clayton: Yes, we have done that. Other times maybe we would just take off a day when we lived at the lake. If we didn't have a service that day, we would say, "Okay, we will take off and go fishing today," or, "We will work in the yard today or whatever we want to do today." So as far as from our standpoint, now for our employees we try to get it set on a regular schedule. They have certain weekends off, and they have certain days off. That is on a regular basis. But those of us who are considered management have to take ours when we can. I am sorry that Bill Clayton is not here today for you to meet and visit with, because Bill has been a very important part in this company since 1940, but he is on vacation, you see. He is down at Lake Holly in east Texas. He has a little house down there, and he is just down there enjoying life this week.

Jenkins: You were saying that you and your husband used to take regularly scheduled trips to Mexico.

Clayton: We started doing that in about 1964-5. We made our first fishing trip to old Mexico with some friends, scared to death, not having the least idea of what we were going to run into when we got down there. We had been to a border town in old Mexico, and were not in the least impressed. We felt like Mexico was something we didn't want any part of. But these friends had been down there before, and they

invited us to go along, and we did. Had a most delightful time. So that became a regular part of our lives for the next few years. We would go in the spring and in the fall and spend about two weeks fishing in Mexico..

Jenkins: You also said that for a few years that you built and lived out at Tawakoni.

Clayton: We did. We lived out there. I lived there for 13 years. We built our home out there in 1962 before the dam was finished. We watched the lake fill up. We fished the lake. They spent about three million dollars clearing the timber out of the lake bed, and we bought a lot without a tree on it. So we planted trees, and we planted flowers. We loved it. It is a beautiful place to live. We thoroughly enjoyed it. And we were able to share with our employees. We had many get-togethers out there at our home. I have had as many as 60 seated for dinner at Christmastime out there. We always had our Christmas party there. Where I live now I can only seat 8 for dinner. We did, we enjoyed it out there. A wonderful place to live, and we enjoyed it very much.

Jenkins: But you moved back into town.

Clayton: Back into town after John died. I stayed out there a year. The yard was large, and that was a task because you couldn't get anybody to go out and help you mow grass. The house was too big for me to live in alone and too lonesome. So I

moved back to town where I could be with people. My children were all grown and away.

Jenkins: Get back to town then and see what other involvements you had in community civic organizations.

Clayton: Since I moved back to town?

Jenkins: No, just during your lifetime.

Clayton: In my lifetime. Well, we are members of the Church of Christ. We have been involved in church work. That goes back several generations. Do you want to go back that far?

Jenkins: Sure.

Clayton: He was involved in all the Chamber of Commerce work. He believed in the Chamber of Commerce. He served as president of the Terrell Chamber of Commerce. He served as vice president. He served as president two years. Bill Clayton served as president of the Chamber of Commerce of Terrell. Morris Battle, who was associated with us, was active in Boy Scout work. We have all been in community affairs. I do volunteer work. I have done volunteer at the State Hospital, and I do volunteer work at the Community Hospital now. I have been on the board of the Chamber of Commerce. I served as vice president one year. I belong to the Pilot Club. I belong to a little bridge club. You can just sort of follow the activities of the town, and you will find where somebody connected with the funeral home has been involved in it. Boy Scouts, Girl Scouts. Our young

people now, they are involved in Girl Scouts. We have
a coon hunter. He belongs to the Coon Hunting Club.

Jenkins: I have always wanted to go coon hunting.

Clayton: Oh, my goodness. Don't tell Gary. He would be delighted
to take you coon hunting.

Jenkins: I have read a million stories about coon hunting.

Clayton: He is off today, and he probably coon hunted last night.

Jenkins: Around close?

Clayton: I am sure out here in the bottom out here in the river.
We have been involved in the softball league. When our
boys were growing up, of course, they were in football and
all the things that you take part in in school.

Jenkins: Did your husband belong to Lions or . . .

Clayton: He was a Lion, yes. Bill Clayton is a Lion. Mike Goggans
is a member of the Rotary Club. David is a member of the
Lions Club in Duncanville. He served as president of the
Duncanville Chamber of Commerce. He has been involved in
everything, just about, that is going on over there, and
this year was named Man of the Year in Duncanville. We are
very proud of that. The manager in Kaufman belongs to the
Kaufman Chamber of Commerce. We recommend that they become
involved in all civic activities. We feel like we need
to give back to the community as much as we possibly can.

Jenkins: Have you ever gotten involved in any other business ven-
tures directly, not just investment.

Clayton: No. Just the business.

Jenkins: You say you have a farm that you lease out.

Clayton: A farm, yes. But as far as any other business ventures, we have not. Or I have not. I own real estate that I rent, but other than that, no.

Jenkins: What kind of reading habits do you have?

Clayton: Oh, I read a lot.

Jenkins: What do you read?

Clayton: I read everything that I can get my hands on.

Jenkins: A lot of it dealing with the business?

Clayton: I read the periodicals that we get here, but then I read other things. I like historical novels. I keep my nightstand piled high. I try to read my Bible every night. I read the Reader's Digest. Something before I go to bed every night.

Jenkins: Historical novels are one of your favorites.

Clayton: I like historical novels, yes. I really do. I have enjoyed the series that came out in paperback edition that you may not have even heard of, Wagons West.

Jenkins: I have heard of it. I have read a lot like it, but I haven't read that particular one.

Clayton: You just must, because . . .

Jenkins: I love that kind of thing.

Clayton: I have enjoyed that. The last one that came out was Nevada. There is another one coming out in November.

Jenkins: What about retirement? How do you feel about retirement?
Are you going to?

Clayton: I don't have any plans for retirement right at this point
in time. There are times that I think I would like to slow
down a little bit, but then I plan to. But I don't see any
reason why I shouldn't. We have some capable young
people that certainly can carry on. I have made this
remark, that if this company could continue and succeed
without John Clayton as the head of it, it can get along
without me for sure.

Jenkins: Do you enjoy this?

Clayton: I enjoy working, I do. I enjoy people.

Jenkins: So you don't look forward to getting away from it, anyway.

Clayton: No. I enjoy travelling. I enjoy working in my yard. I
can foresee that the time is coming when common sense tells
you young people need to take over, and I hope I can accept
that gracefully. I am working toward that end.

Jenkins: I see. Okay, I have covered my list of questions, but
the last one always is, this is your interview, and we
want to be sure to get into it what you want. Can you
think of anything that I should have asked you and didn't?
Is there anything that you would like to add before we stop?

Clayton: I probably have run on with a lot of things that were not
what you had in mind.

Jenkins: I have in mind just getting you to talk.

Clayton: Well, I am a pretty good talker. I feel very strongly about this business. I think it is something that people need. And if we can help them overcome some of the problems that they face during the time of loss, then we have accomplished our purpose. I think we very definitely can play a big role in helping people to adjust; through our counseling, through our programs that we have available for use, and just for understanding their problems. After working with them for a long time, you can't help but see what problems people face when they lose a loved one.

Jenkins: Is there a different atmosphere at funerals now? I know they still run the gamut, but on the average is there a different atmosphere now than there was 30 years ago? Has it changed much?

Clayton: People, you mean?

Jenkins: Yes, in their responses and their acceptance of . . .

Clayton: I don't think so. You have as many different emotions or types of emotions in the funeral business as you run into anywhere. People react in different ways. I have had people tell me when they have been here, "Well, I just feel like I am coming home when I come here. I have been here with my grandmother and others so many times, and I feel like I am coming home." And we want them to feel that way. This is their home when they need it, and we

want them to feel that way. I had a young lady come in the other day that was inquiring about her uncle. And she said, "When I walk in the door, I just feel like I am at home. I am where I belong at a time like this." And that is the way we want them to feel about it. People react differently to grief, that is just human nature. We don't any of us react to joy in the same manner that all of us do. So grief is an emotion that everybody has to handle in their own way.

Jenkins: Part of what I was wondering is, you do have people who are trained differently now.

Clayton: Sure.

Jenkins: You do have your programs, and I was wondering if you really are conscious that this has made a difference.

Clayton: It has helped us to prepare ourselves better, yes.

Jenkins: How about the public?

Clayton: I don't know. I couldn't answer that.

Jenkins: It helps you a lot, though.

Clayton: Yes, it does. It very definitely does, and the people that we are able to present these programs to. There are various subjects, and as I said we have them suitable for children's groups, talking with a child about death, explaining death to children. One of them is "When your loved one is dying," and that is primarily designed to help people before death that have a terminally ill patient in their home or

in their family. Then after death where a loved one has died how to sort of pull yourself up and go on with the business of living. Then we have some that are just educational, a tribute to American presidents and how they died and what has happened at their funerals, just an educational type thing. Then some of them are done in song and musical tapes. It is, again, just educating the public on what we have to offer in the way of our service. 90% of our business is service.

Jenkins: Anything else that you would like to add?

Clayton: I don't think of anything right now.

Jenkins: Okay, if not we will close it at this point. I thank you very much.

Clayton: I thank you. It has been my privilege.