

Make sure to consult your financial planner about the best ways to invest and utilize your retirement funds.

(for children, grandchildren, etc.)

■ Because you don't have to take required minimum distributions after age 70½, the money can stay in place as long as you choose and grow at a faster rate than with a traditional IRA.

per year

■ Married couples with joint AGI of \$150,000 or less, up to \$2,000 *each* per year

59½, and 2) the account is held more than five years (certain exceptions apply)

When a Parent Dies

What You Need to Know to Plan the Funeral

By Kimberly Yavorski

In the normal course of events, it's something everyone expects to happen, but nothing quite prepares you for the reality. Dealing with the demise of a loved one, especially one who dedicated a large part of his or her life to caring for and nurturing you is difficult enough, but planning that person's funeral can be one of the most difficult things you ever have to do.

Ideally you already know whether your parents want to be cremated or buried (and where) and whether a full viewing or memorial service is preferred. If you don't know the answers to these questions, and your parents are in good health, now may be a good time to raise the issue and see what they have to say. They may even be way ahead of you and have everything pre-arranged.

Before approaching a funeral director, gather important papers such as a will, insurance policies, financial records, and veteran's discharge papers. (Note: There is no reason to share the amount of life insurance or other funds available to you, but it may help to know how much you have to spend.) You will also be asked for the deceased's Social Security number, religion, names and addresses of any siblings and other survivors, organizations he or she belonged to, and any information required by the Veteran's Administration.

Bring along a friend or less involved relative to help you make smart decisions.

Ask questions! Some of the terminology has changed over the years,

and may be confusing. Make sure you understand what you are getting. If you are not happy with the answers or service you get, you are free to go elsewhere, even if some services have already been performed.

Costs

The cost of a funeral varies widely throughout the state, and in some cases, even in the same neighborhood. Although it is possible to spend as little as \$2,000, total funeral and burial costs can easily range from \$5,000 to \$10,000 and higher. Caskets alone sell for anywhere from \$200 to \$10,000 and more. There is even a great range in prices for urns, which can cost less than \$100 up to \$3,000. Cemetery fees vary depending on what area of the state you are in, and sometimes even depending on what section of the cemetery you want.

Using a funeral home for all provisions is the easiest but may be more costly than buying some items on your own. The Casket Store in Norristown (610-270-9530) offers in-stock caskets from \$490 – \$2,200 (special orders are also available), and a stationery set (register book and acknowledgment cards) for \$49.95. Some funeral homes charge twice this amount for the same or similar items.

The Law

When it comes to funerals, very little is dictated by law. The burial container must be a box, which can be purchased from various sources or even homemade; some woodworking shops carry plans. Viewing and funeral services can be held at any location you choose. Embalming is not necessary unless the body is to be transported out of state; however, most funeral homes do require it if there is to be a viewing. The law does not require outer burial containers such as grave liners or vaults, but most cemeteries do require them to prevent the ground from settling.

The Funeral Rule of 1984 protects consumers from unethical practices. Under the Rule, the only “non-

declinable fee” funeral homes may charge is a “basic services fee,” which includes services that are common to all arrangements (such as the necessary paperwork) and can also include basic overhead costs. Anything else is considered an option, which you may refuse to purchase. (Note: This may limit your options regarding a viewing and choice of cemetery.) The Rule requires funeral homes to provide a General Price List (which also tells you of important legal rights and requirements) *before* showing you the casket selection available.

Once all decisions have been made, the law mandates that you receive an itemized statement, which must include all fees, several disclosures regarding procedures, and the specific reason why any charges for services (such as embalming) appear.

Simple Cost-Cutting Measures

Shop around. The Funeral Rule requires funeral homes to provide pricing information over the phone and to make a General Price List available to those who inquire in person. Call a few homes to compare prices.

Provide your own casket. A casket company will ship it to the funeral home. Remember: No casket prevents decomposition.

Choose the direct cremation or immediate burial option, with a graveside and/or memorial service. Embalming is not necessary, and there is no need for a casket.

If you choose a cremation with a viewing, **inquire about renting a casket** rather than buying one.

Consider having the viewing at a location other than a funeral home, such as your church.

Choose clothing from the deceased's wardrobe rather than purchasing it from the funeral home.

Enlist friends or family members to drive immediate family members to the church and/or cemetery.

Ask family or friends to be pallbearers.

Eliminate the middleman. Place the obituary yourself, and purchase the register book and acknowledgment cards at a stationery store. Some funeral homes charge extra for providing these services.

Purchase a basic grave liner rather than a vault, if required by your cemetery.

Focus on the headstone rather than the casket. The headstone will be visible for years.

If your church has a cemetery, look into discounts for church members.

Pre-Arranging a Funeral

- Meet with funeral director
- Answer questions for death certificate (parents' names, Social Security number, vocation)
- Sign forms
- Payment may be made in full, on a payment schedule, or at time of funeral.

Pennsylvania Funeral Trust Program

This program provides for pre-payment of arrangements. Accounts available include:

Irrevocable accounts – Funds cannot be withdrawn unless you move out of Pennsylvania.

Revocable accounts – Funds can be withdrawn at any time.

Guaranteed accounts – The funeral director agrees that payment made plus interest accu-

mulated will be considered payment in full no matter how much time has passed.

Nonguaranteed accounts – Funeral costs are not guaranteed. Accumulated interest offsets costs rising with inflation. Any excess funds will be refunded to the family or estate.

Things to consider:

■ Do you know for sure that you are going to stay in the same area until you die? Not all plans can be transferred.

■ Buying a casket separately may be a wise financial move, but the casket company may go out of business before you need it.

■ Pre-arranging can shelter funds from the government, while allowing for funeral expenses to be paid.