

Hoffman - Roth

Funeral Home & Crematory, Inc.

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William E. Hoffman – *President* Christopher H. Hoffman – *Owner* Robert A. Filburn III – *Supervisor*
Adam G. Shaffer – *Funeral Director*

Dear Family Member

Members of the staff at the Hoffman-Roth Funeral Home & Crematory continue to have concern for you as you adjust to the many changes you will face when dealing with the loss of a loved one. You may find these changes to be difficult and unfamiliar.

We would like to extend our help to you by providing you with an Aftercare Information Booklet to assist in dealing with the various matters involved in handling the death of a loved one. This booklet is designed to provide you with basic information regarding survivor benefits, taxes, banking, Veteran benefits, support groups, and many other areas of concern. Please be advised we attempt to maintain current information and encourage you to inform us if you discover anything that may need to be updated.

Please be aware, however, that this booklet does not provide legal or accounting advice. While the information in this booklet is believed accurate at the date of preparation we urge you to consult your attorney or other professional before making final decisions.

We at Hoffman-Roth Funeral Home & Crematory believe it is important that our services continue long after the funeral is over. If at any time we can be of any assistance, please contact your Funeral Director.

Sincerely,

Christopher H. Hoffman
Vice President - Owner

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THINGS TO DO FOLLOWING A FUNERAL

1. The following suggestions will help you to determine if you will have enough certified copies of the death certificate. If you find you need additional copies, we can provide them to you at \$6.00 each until the 1st of the month immediately following the death. After that date we must file the original with Vital Records and copies then must be ordered from their office in New Castle, PA. This usually takes 3-4 weeks and the cost for each copy is \$9.00. It is possible to receive copies in a much shorter period of time for an additional priority order fee plus shipping charges. We will be happy to assist you in ordering these additional copies.

2. Remember to send acknowledgement cards to those who have attended the services, have sent flowers, memorial donations, food, and/or spiritual remembrances. If you are in need of additional acknowledgment cards please contact your funeral director and we will provide them.

3. We strongly advise you to speak with an attorney. He/She will help you determine what legal proceedings (called probate), if any, are necessary. If all of the decedent's assets were jointly owned with a surviving spouse (or pass by death beneficiary designation to the surviving spouse), no probate proceeding may be required. If probate is required, you will have to supply the attorney with the original will (if any) and a certified copy of the death certificate. Even if a probate proceeding is not necessary, someone may still need to file an inheritance tax return if a nonspouse receives jointly owned property from the deceased.

Generally, wills are probated and estates settled in the county where the deceased had his or her last permanent address. Here is a list of several counties' Register of Wills offices with address and phone numbers. Contact your local office to initiate the process of probating a will or settling an estate.

Cumberland County	Perry County	Dauphin County	York County
Register of Wills	Register of Wills	Register of Wills	Register of Wills
1 Courthouse Square	P.O. Box 223	101 Market St.	45 North George Street
Carlisle, PA 17013	New Bloomfield, PA17068	Harrisburg, PA 17101	York, PA 17401
717-240-6345	717-582-2131 x2237	717-780-6500	717-771-9607

4. Notify insurance companies and file claims when applicable.

- ___ a. Life Insurance Policies (Benefit checks can be made payable to Hoffman-Roth Funeral Home & Crematory)
- ___ b. Medical, Health, Disability, Travel, and Accident
- ___ c. Pension Benefits
- ___ d. Home Owners'
- ___ e. Check the beneficiary on all policies; if the beneficiary is deceased, a new beneficiary should be designated.

5. **Apply for appropriate benefits when applicable.**

- a. Social Security Benefits for Survivors
- b. Veteran's Burial Benefits (Hoffman-Roth Funeral Home & Crematory will apply for any burial benefits which you may be eligible for.)
- c. Veteran's Benefits for Survivors (Hoffman-Roth Funeral Home & Crematory will apply for any burial benefits which you may be eligible for.)
- d. Workers Pension Benefits
- e. Railroad Retirement Benefits (telephone: 1-800-808-0772)
- f. Workers' Compensation Benefits

6. **Notify accountant** (unless estate lawyer is preparing final tax returns). Provide certified copies of Death Certificate, previously filed tax return forms, and current earnings and dividend statements.

7. **Notify stockbroker.**

- a. Check with stockbroker to assist in the number of certified copies of the death certificate needed.
- b. Cancel any open orders arranged by the deceased.
- c. Change ownership of jointly owned stock.

8. **Notify bank.**

- a. Identify all accounts.
- b. Cancel direct deposit retirement benefit payments.
- c. Reestablish title of Safe Deposit Box.
- d. Reestablish all outstanding mortgages, personal notes, etc.
- e. Apply for any credit life insurance that may exist on the life of the deceased.

9. **Notify Department of Motor Vehicles** to transfer titles of all registered vehicles, mobile homes, and boats registered in the deceased's name. The Hoffman-Roth Funeral Home & Crematory can provide you with a **Vehicle Title Transfer Form** that do not require you provide a death certificate. Contact you funeral director for this form.

10. **Notify all credit card account companies.**

- a. Apply for all the credit card life insurance coverage(s) on the deceased when applicable.
- b. Cancel all individually held cards of the deceased.
- c. Change all jointly held accounts.

11. Contact the deceased's employer (or former employer[s]).

Civil Service & Federal Employees- Persons who have retired under the Civil Service or under the Federal Employees Retirement System contact:

U.S. office of Personnel Management

Retirement Operations Center

P.O. Box 45

Boyers, PA 16017-0045

1-888-767-6738 or 1-724-794-2005

<http://www.servicesonline.opm.gov>

Persons who were employed in the private business sector, contact:

- a. Former employer(s)
- b. Workers Union, if deceased was a member.
- c. Professional or fraternal organizations of which the deceased was a member.

12. If you do not have a will, please consider talking to an attorney regarding how your estate should be handled at the time of your death.

LIFE INSURANCE BENEFITS

Various Types of Insurance:

1. Life Insurance (whole or term policies)
2. Group Insurance (place of employment, organizations, etc.)
3. Fraternal and civic organizations
4. Credit Card Insurance, available through major credit card companies
5. Credit Life Insurance (mortgages, vehicles, personal loans)
6. Car Insurance, Personal Injury Protection (PIP)/No Fault
7. Government Life Insurance

Contact the local insurance agent, who may have more detailed information regarding other policies the insured may have with the company.

Necessary documents for claiming benefits:

1. One certified copy of the Death Certificate for each insurance company
2. Claim form signed by the beneficiary
3. If the beneficiary is deceased, a certified copy of the Death Certificate of such person

Death Benefits can be assigned to Hoffman-Roth Funeral Home & Crematory to pay for funeral expenses. If the amount of the Death Benefit exceeds the cost of the funeral services, a check will be issued from the funeral home in the amount of the excess, within reason. If the excess amount is fairly large please speak to your Funeral Director to be sure we can refund the amount.

Death Benefits paid to a named beneficiary are not taxable to the beneficiary and are not included in the total of the deceased's estate. Insurance proceeds left to the estate, or with no surviving beneficiaries, must be handled in the probate proceedings.

Proceeds from policies may be paid to the beneficiary in several different ways. Proper advice can help solve some of your investment questions. A pre-funded funeral plan can secure these funds to relieve your loved ones of the cost of your funeral expenses. If you have any questions about pre-funding a funeral please contact your Funeral Director.

The following documents may be required for claiming benefits:

1. Insurance policies
2. Lost Policy Form/Statement
3. Change of Beneficiary endorsement
4. Beneficiary's certified copy of Death Certificate (*if beneficiary is deceased*)
5. Certified copy of the Death Certificate of insured

6. Properly completed claim form
7. Proof of Marriage

If the deceased is listed as the beneficiary on any insurance policy, it is recommended that you notify your insurance company as soon as possible to change the name of the beneficiary.

When submitting a death claim to an insurance company through the mail, send the claim *Certified-Return Receipt Requested*. The return receipt will let you know the company has received your claim.

It is also a good practice to photocopy the cover page of the policy for your records.

SOCIAL SECURITY BENEFITS FOR SURVIVORS

Hoffman-Roth Funeral Home & Crematory sends the *Statement of Death by Funeral Director* form to your local Social Security Office for every death we handle.

To apply for any benefits, you must contact the Social Security Office at 1-800-772-1213 or locally at 243-0085. Generally, a phone call is all that is necessary for those who already are receiving Social Security benefits. However, the following background information may be helpful to you:

Who Can Receive Survivor Benefits?

Social Security Survivor Insurance can provide cash benefits on the earnings record of a deceased worker to certain surviving relatives.

1. A widow or widower can receive full benefits at 65 or any age if caring for an entitled child (under 16 or disabled) of the deceased worker. Reduced benefits can be received at age 60 (or at age 50 if disabled). This will not prevent the payments of benefits provided the worker died before the remarriage.
2. Unmarried children up to 18 (or 19 if they are attending an elementary or secondary school full time), who were disabled before age 22 can receive benefits at any age as long as they remain disabled.
3. A divorced widow or widower after 10 years of marriage can receive full benefits at 65 or any age if caring for an entitled child (under 16 or disabled) of the deceased worker. Reduced benefits can be received at 60 (or 50 if disabled). Remarriage after 60 (or 50 if disabled) will not prevent the payment of benefits.
4. A divorced widow or widower married less than 10 years can receive benefits at any age if caring for an entitled child (under 16 or disabled) of the deceased worker.
5. Grandchildren, great grandchildren, and dependent parents 62 or older may qualify for Survivors Benefits on the deceased worker's record under certain circumstances.

Lump Sum Death Benefit

Lump Sum Death Benefit is a one-time payment of \$255.00. This is in addition to any monthly Survivor Insurance Benefits. This amount is paid to the surviving widow(er) who was either living in the same household as the deceased at the time of death or was eligible for or entitled to Survivor Benefits on the deceased worker's record for the month of death. If there was no surviving widow(er), the amount is payable to a child or children eligible for

How to Apply

You can apply for Survivor Benefits by telephone at 1-800-772-1213. In case you want to stop by your local Social Security Office, the address and phone number have been provided below.

Social Security Administration

200 South Spring Garden St.

Suite 1

Carlisle, PA 17013

243-0085

You should apply for benefits as soon as possible.

The Social Security Office may need certain evidence to complete your application. Additional documents may be requested, such as:

1. Your Social Security number and the deceased worker's number
2. Proof of your age
3. Proof of marriage, if you are applying for widow or widower's benefits
4. Proof of the worker's death (Certified Death Certificate)
5. Children's birth certificates, if children are applying for benefits
6. Deceased worker's Form W-2 (or federal tax return, if self-employed) for the most recent tax year
7. Proof of support if you are applying for benefits as a dependent parent or as grandchildren of the deceased worker.

Benefits Mailed to the Deceased

If the deceased was receiving benefits before his death, the survivor may generally keep benefits received for the month prior to the month of death. Any benefits payable to the deceased received for the month of death or later must be returned. Do not spend any benefits received in the name of the deceased after the first of the month following the date of death.

Hoffman-Roth Funeral Home & Crematory notifies the Social Security Office of every death we handle. Once they are notified Social Security will notify your bank to discontinue the deposit or to return any deposit made after the first of the month following the date of death.

Should the benefits be deposited following the death, notify the bank, and the bank should refund the monies to the United States Treasury.

Medicare Benefits of Deceased

All outstanding medical bills received for a qualified Medicare recipient should be filed with a Medicare form. These forms are available at your Social Security Office.

PENNSYLVANIA INHERITANCE TAX

Pennsylvania imposes an inheritance tax on transfers resulting from a Pennsylvania resident's death. Probate property, jointly owned property, and most other assets of the deceased are subject to tax as ownership will transfer as a result of the death. Gifts within a year before death greater than \$3,000 to each recipient are taxed. Life insurance on the deceased is not taxed. Deductions are available for the debts of the deceased, funeral and burial expenses, and the costs of administering the estate.

Transfers to a surviving spouse are not taxed. Transfers to parents, grandparents, lineal descendants, sons-in-law or daughters-in-law are taxed at 4.5%. Transfers to a parent or step-parent from a child age 21 or under is not taxed. Transfers to brothers and sisters are taxed at 12%. Transfers to all others are taxed at 15%.

A return must be filed and the tax paid **within nine months** of the date of the deceased's death. However, if a payment is made (even before the return is filed) **within three months** of death, a discount of 5% on the amount prepaid is available. Your attorney or perhaps your accountant will assist you in preparing the inheritance tax return.

FEDERAL ESTATE TAX

The Federal Estate Tax applies only to larger estates (\$675,000 in 2000, although this amount is scheduled to rise in future years). Large lifetime gifts may act to reduce the threshold. Unlike the Pennsylvania Inheritance Tax, the Federal Estate Tax applies to life insurance on the deceased's life in most circumstances.

If the Federal Estate Tax applies, the rates are very high, Ranging from an effective starting rate of about 37% and rising to 55% for very large estates. The tax is due nine months from the date of death. Again, your attorney or accountant should be consulted to prepare the Federal Estate Tax return.

PERSONAL INCOME TAX

A person's death does not mean that an income tax return is not required for his or her final year. If the deceased earned enough income to require a return prior to his or her death, a return must be filed by April 15 of the following year.

A surviving spouse may file a joint return for the year of a death. The surviving spouse must continue to file remaining estimated quarterly tax returns. A notification of death should accompany the return stating the name of the deceased spouse while indicating the remaining spouse's name and Social Security number.

For an unmarried deceased person, the responsibility for filing a return rests with the named personal representative. All payments due will be a debt of the estate, or refunds will be a part of the deceased's estate.

A person's estate is a separate taxable entity. The personal representative may be required to file a Federal Fiduciary Income Tax Form 1041 and PA Fiduciary Income Tax Return Form PA41. These forms are used for the period when an estate is held open.

Your professional tax consultant or attorney will assist you in completing all the necessary documents for the Internal Revenue Service and the PA Department of Revenue. The following items should be available:

1. Previous year's tax return
2. Form W-2, for current year earnings
3. Form W-2P, for current earnings from pensions, stocks, dividends, capital gains, and all other forms of miscellaneous income.
4. Form 1099 Interest Earning Report from bank, lending institution, etc.
5. Records of charitable gifts, taxes paid, interest on mortgage and other items that may be used as itemized deductions.

VETERAN'S BENEFITS FOR SURVIVORS

Various veterans' benefits may be available to the survivors of an eligible deceased veteran. They consist of burial allowances and monthly Survivor Benefits.

Hoffman-Roth Funeral Home & Crematory will file for all veteran burial allowances. If a funeral home other than Hoffman-Roth handled the funeral, we will assist you in filing for the benefits.

Application for Survivor Benefits can be arranged through the local Veterans Service Office. You can contact your Director of Veterans Affairs as follows:

Dept. of Veterans Affairs

Cumberland County
18 North Hanover Street
Suite 103
Carlisle, PA 17013-3387
717-240-6178

All benefits received in the name of the deceased veteran must be returned to the local Veteran Service Office. Proper evaluation of eligibility for funds will be determined on behalf of the survivors.

The following documents may be required for appropriate application for Survivor Benefits:

1. **A copy of veteran's military discharge or form DD - 214**
2. Original or certified copy of marriage certificate
3. A copy of death certificate
4. Original or certified copy of birth certificate(s) of children under 18 years of age, or older if attending school or helpless before 18th birthday.
5. If there were previous marriages on either side, original or certified copies of divorce decree or death certificate.
6. VA Claim number (this has been issued only if veteran was receiving pension or disability compensation.
7. VA insurance policy or number. For all insurance inquiries, call Veterans Insurance Office (5000 Wissahickon Ave., P.O. Box 8079, Philadelphia, PA 19101) at 1-800-669-8477.
8. Social Security number of husband/widow/widower/children and original or current award letter, statement other pension, annuity, etc.
9. Funeral and/or cemetery property bills (only paid bills accepted)

RAILROAD RETIREMENT BENEFITS

We suggest you contact the Railroad Retirement Board as soon as possible. We will complete the necessary forms they forward to us on your behalf.

Currently, an employee is considered insured under the program if he/she has at least (10) years of service and is currently connected with the Railroad at time of retirement.

An employee is considered Uninsured if he/she has less than (10) years of employment or has severed connections with the Railroad prior to retirement.

Benefits not payable under Railroad Retirement would be transferred to the Social Security Administration. Only one fund is required to make payments. Lump Sum Death Benefits are assignable to the unpaid funeral expenses.

Benefits Available

Address inquiries to:

The United States Railroad Retirement Board
Federal Building
228 Walnut St. Room 576
Harrisburg, PA 17108-1697
Telephone: 1-877-772-5772

Office hours: Monday-Friday (9:00am-3:30pm)

Lump Sum Death Payment: Available if recipient is insured and there are no survivors immediately eligible for a continued annuity. Form AA21 and Form G-273A Funeral Directors Statement of Burial Charges are filed by your Funeral Director.

Residual Lump Sum Payment: Insured status not required. This is a fund for pre- 1975 Railroad Retirement taxes plus an allowance in lieu of interest. Form G-126 for residual benefits based on service under the Railroad Retirement Act is filed with the local board.

Annuities: Payable to widows/widowers, unmarried children under age 19 attending high school or vocational school, or disabled children of any age who become disabled before age 22. Under certain cases, Survivor Annuity Benefits may be available to parents, remarried widow(er)s, or surviving divorced spouses.

The following documents are required for Annuity benefits (when applicable):

1. Certified copy of death certificate
2. Marriage certificate
3. Divorce decree
4. Proof of spouse's age/underage children
5. Proof of honorable discharge from military service (may increase annuity)
6. Proof of medical disability
7. Proof of birth of employee if parents applying
8. Claim number

Railroad Life Insurance Claims

The Hoffman-Roth Funeral Home & Crematory will be happy to assist you in filing any life insurance claims related to Railroad employment.

If an employee held a union job after 1964, he/she may be eligible for claims with Met Life Insurance Company (telephone: 1-800-310-7770 or <http://www.metlife.com>). If he/she continued to pay on an old policy that was known as VRD (Volunteer Relief Division), he /she may be eligible for coverage through Prudential Insurance Company (telephone: 1-800-437-3535 or <http://www.prudential.com>).

Questions regarding Conrail Employee Benefits may be answered by calling Employee Benefits Department in Philadelphia at 1-215-209-4000 or 1-800-266-7245).

Any correspondence via the mail should be sent *Certified-Return Receipt Requested*.

FINANCIAL ACCOUNTS

We recommend that you consult with a financial advisor in all financial matters. The following is some background information that may be helpful to you.

Types of Accounts

1. **Different financial instruments** include:

- Annuities
- Certificates of Deposit (CDs)
- Checking Accounts
- Credit Union Funds
- Mortgage and Personal Loans
- Mutual Funds
- Pension Funds
- Savings Accounts
- Stock/Bonds
- Trust Accounts

2. **Title to financial instruments** is usually in one of the following:

- Σ Sole ownership (one name on account)
- Σ Joint Ownership with Right of Survivorship (JTWS) (passes to survivor outside of probate)
- Σ "In Trust For" Accounts (ITF)
- Σ Tenants in Common (Does not pass to surviving co-owner. The deceased's share is part of the probate estate.)

All accounts must be reported to your attorney to properly account for them.

Transferring of funds and titles of accounts must be done properly and within a reasonable period of time following the death of the sole account holder or joint co-owner.

You may need to keep a savings or checking account open for at least a couple of months following a death to clear all previous transactions. A longer period may be necessary while settling the estate.

Checks received in the name of deceased person are a part of his/her probate estate.

Most banks require a copy of the death certificate, which they keep on file.

Under Pennsylvania law, bank accounts titled in the name of more than one owner are presumed to pass by survivorship to the surviving owner unless a contrary intent is established.

Transferring/Closing of Accounts:

1. **Sole Ownership Accounts with no designated beneficiary and Tenancy in Common titled accounts** must be included in probate proceedings and will require:

- a. Certified copy of Death Certificate
- b. Letters of Administration from estate, current within 60 days

2. **Sole Ownership with IN TRUST FOR (ITF)** require:

- a. Certified copy of Death Certificate
- b. Proof of beneficiary identity

3. **Joint Accounts (JTWRS)** with two (2) names listed as co-owners:

The survivor(s) has rights to withdraw funds from the account (although there may be inheritance due if the survivor is not the spouse). Should both owners be deceased and there is no stated beneficiary, the account becomes probate property of the last one to die.

Certificate of Deposit (CD)

Accounts that will mature in a specific time period follow the same regulations as most savings and checking accounts. The death of the owner generally allows the CD to be cashed in without penalty. Check with your local bank.

Individual Retirement Account (IRA)

Retirement monies on account can be released to a surviving spouse or other designated beneficiary. A certified copy of the Death Certificate must be presented. Funds payable to the spouse can be “rolled over” into spouse’s IRA to defer income tax. IRA funds generally must be listed as assets for estate taxation purposes. If the death beneficiary is someone other than the surviving spouse, the designated beneficiary must pay income tax on the previously untaxed portion of the IRA.

Living Trust

Generally, funds in a revocable or (“living”) trust must be reported as assets for estate taxation purposes. A list of all Living Trust accounts should be kept on file. The trustee and the attorney settling the estate must be notified to institute proper legal proceedings to activate trust payments.

Government Bonds

1. Redeemable at:

- a. A Federal Reserve Bank
- b. Bureau of the Public Department
200 Third St.
Parkersburg, WV 26101
- c. Bureau of the Public Department
Washington, DC 20226
- d. Local banks—may send bonds for redemption (a certified copy of death certificate required)

2. Procedure for Redeeming:

a. Sole Owner with a stated beneficiary:

- 1. Beneficiary signs name as it appears on the front of the bond
- 2. Requires only one certified copy of the Death Certificate for all bonds
- 3. Estate personal representative submits a certified copy of the Death Certificate and Short Certificate if an Executor is named in the will or a Letter of Administration if the court appoints an Executor, no more than six months prior to redemption and signs the bond as follows:

(Name[Administrator or Estate]), Administrator of Estate of (Name), deceased

b. Co-Owner or Beneficiary, both deceased when the last named person's estate is being settled:

Requires a certified copy of the Death Certificate for the first (1st) person who is deceased and a Letter of Administration (valid for no more than six(6) months prior to redemption) for the most recently deceased and signed as follows:

(Name or [Administrator]) for (Name of Deceased)

c. General Information:

- 1. These procedures only apply to government bonds when the estate has already been closed and the bonds are now being redeemed.
- 2. Additionally, a certified copy of Decree of Distribution or Final Account Form (P.D. 18946) must be completed and accompany the required document. If there is more than one name listed on the bond, a copy of each deceased person's death certificate must also be furnished.

SAFE DEPOSIT BOX

When a bank becomes aware of the death of a renter of a Safety Deposit Box, the bank must take action to prevent unauthorized access to that box.

A bank becomes aware of the death of a box renter in one of several ways:

1. Being notified verbally or in writing by a deputy, co-renter, relative, acquaintance, another customer, or the deceased renter's attorney.
2. A review of the obituaries in the daily newspaper.

When a death is noted, the following actions are taken:

1. The contract is reviewed. If a husband and wife only rented the box, no further action is required.
2. If the box contract designated a deputy, a warning plug is placed in the lock and notation is made on the contract that the renter has died. A deputy authorization or a Power of Attorney (to act on behalf of the renter) terminates at the time of death of the renter.
3. If the contract was jointly made between the bank, the deceased renter, and any person other than a spouse a warning plug is placed in the lock. The access to the box cannot be permitted until the contents of the box are inventoried.

The box may be inventoried by either a representative of the Commonwealth of Pennsylvania Inheritance Tax Division or by two bank employees in the presence of a relative, next of kin, or attorney for the estate of the deceased. In either event, the person who makes the inventory must report the results to the Inheritance Tax Department of the Commonwealth of Pennsylvania.

Upon completion of the required inventory, no further box entry restrictions exist.

The bank may permit, under their supervision, entry into the box to search for a will, burial plot deed, or military records. A relative, executor, or attorney for the estate of the deceased must make this request. The bank records the results of the search and who requested it. A full inventory must still be made at a later time.

STOCKS, BONDS, FUNDS, AND COMMODITIES

Definitions

1. **Stocks** refer to types of investments that are traded through an exchange or over the counter market. Normally, they are handled through a stockbroker. A share of stock represents one unit of ownership in a corporation. Stocks may be referred to as **Common Stock** or **Preferred Stock**.
2. **Bonds** are interest-bearing certificates issued by a government or business. The simplest form of bond is a Debenture. Other forms of bonds include Municipal Bonds (issued by state, county, or other political subdivision), Income Bonds, Mortgage Bonds, and Collateral Trust Bonds.
3. **Funds**
 - a. **Mutual funds** are funds that acquire a portfolio of stock securities through mass purchasing power of many individual investors. These funds are generally purchased and managed through professional brokerage firms.
 - b. **Money Market funds** are similar to mutual funds where investments are in large money pools. They are much more flexible and allow for relative ease in withdrawal.
4. **Commodities** are paper purchases of tangible goods for delivery on a specified date or in the future—items such as gold, metals, grain or other food substances.

Transferring/Closing of Accounts

If you are currently represented by a brokerage firm or representative, seek the advice of a qualified institution, attorney, or tax accountant prior to making transfers. A fee may be assessed based on the size of the transaction.

Based on the title of ownership for each financial instrument and the direct wishes stipulated in a will, the executor and /or professional advisor will proceed with the proper transfers of all stocks, bonds, mutual funds, money market funds and commodities at the appropriate time.

Sole ownership accounts with no designated beneficiary must be included in probate proceedings and sometimes may require:

1. Certified copy of Death Certificate
2. Letters of Administration from estate (when there is no will) or Letters of Testamentary (when there is a will) and a Short Certificate dated within 60 days

4. Stock Power with signature guaranteed

5. Affidavit of Domicile

Items 2-5 above can be obtained from you attorney.

Items 3-5 may also be obtained from a stockbroker.

VEHICLE TITLE TRANSFERS

A transfer of title is needed for the following:

1. Cars/trucks/vans
2. Mobile homes
3. Motorcycles or mopeds
4. Recreational vehicles
5. Boats
6. Trailers (used for towing boats, etc.)

Title transfers can be done by:

1. Any Notary Public
2. Motor Club (such as AAA)
3. Automobile dealership where vehicle was purchased

We recommend that you telephone the person you have selected to do the title transfer to verify which documents you must present. You will need the following:

1. The title of vehicle
2. Insurance card
3. Owner's card
4. Certified copy of the Death Certificate
5. Driver's license

We have title correction forms at the Hoffman-Roth Funeral Home & Crematory that can be used in place of a Death Certificate to have the deceased name removed from a motor vehicle title. Let us know if you would like us to provide you with one of these forms. If you do choose to use this instead of a Death Certificate, you will need a separate corrections form for each vehicle.

You may also need:

1. Copy of the will
2. Letter of Administration or Short Certificate

It is good practice to photocopy all correspondence sent via the mail. Any correspondence via the mail should be sent *Certified-Return Receipt Requested*.

REAL ESTATE DEED TRANSFERS

Consult your attorney for the proper procedure regarding real estate owned by the deceased.

PRE-ARRANGING FOR YOUR OWN PEACE OF MIND

Now that you have experienced the loss of a person closely related, you know firsthand the impact of stresses and emotions that occur when coping with such a traumatic event. While this experience is still fresh in your mind, maybe this is the time to consider your own plans for the future.

You know what impacted you most during this funeral service, and you may see something that you would like to change with your own arrangements. Pre-planning allows you freedom to do whatever you wish.

Another reason to preplan your funeral is to spare those you love from a similar experience of making difficult decisions at a difficult time. Because there are many decisions that need to be made, expressing your preferences about what type of service and related items you want is a good idea. It saves those you care about from guessing what you would have wanted and possibly regretting that they didn't discuss these matters beforehand.

Keep in mind that funerals are for the living. Pre-arranging gives you the opportunity to discuss your options and desires with those who will be most impacted by your plans. This also allows you to incorporate their ideas into your plan to expand your service into something truly meaningful in which they were able to participate.

When planning your arrangements, you can also choose to prepay your funeral expenses. Some of the advantages are; purchasing future services at today's prices and settling the worries of those who may assume responsibility for the debt.

If you wish, you may contact the funeral home staff with any questions or request literature they have available regarding pre-arranging.

FUNERAL HOME STAFF MEMBERS

- William E. Hoffman** - President, LFD, Licensed PA-Insurance Agent
- Christopher H. Hoffman** - Vice President - Owner
- Robert A. Filburn** - Supervisor-LFD-Licensed PA-Insurance Agent
- Adam G. Shaffer** - LFD-Licensed PA-Insurance Agent
- Linda J. Pipp** - Office Manager
- Julie Guistwite MSW, LSW** - Continuing Care Coordinator
- John P. Innes** - Funeral Service Associate
- Raymond C. Hoover** - Funeral Service Associate
- Charles Leeds** - Funeral Service Associate
- Philip Shevlin** - Funeral Service Associate
- Rebecca J. Mentzer** - Support Staff

If you need to contact any of the above staff members please call **717-243-4511**

Our office hours are: **Monday – Friday 8:30 am – 5:00 pm**
Saturday – 8:30 am – 12 Noon

We are also available for appointment upon request. If our office is closed and you need to speak to a staff member immediately, please call **717-243-4511** and contact our answering service and a director will call you back within 10 minutes. If your call is not urgent please feel free to leave a message with our answering service and your call will be returned during regular business hours.