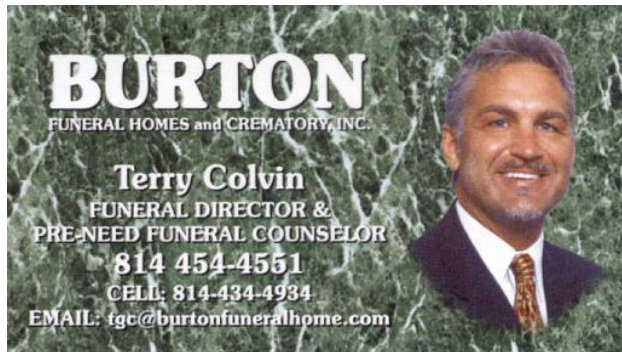


***Where
To
Turn
For
Help***

- Post Funeral Checklist
- Death Certificates
- Insurance Benefits
- Social Security
- Veteran Benefits
- Personal Income Tax
- Federal Income Tax
- Stock, Bonds and Funds
- Credit Cards
- Banking
- Vehicle Title Transfers
- Wills
- Living Will
- Pennsylvania Legal Services
- Cemetery Memorial
- Burton Funeral Home Library
- Bereavement Support Groups
- Pre-Arrangement:
The Thoughtful Decision

Burton Funeral Home
and Crematory, Inc .



814-454-4551
“Caring When It Counts”

THINGS TO DO FOLLOWING A FUNERAL

Mark each item as you complete this check list.

- ___ 1. Acknowledgment cards written and sent
- ___ 2. Certified copies of death certificate received
- ___ 3. Life Insurance Companies notified
- ___ 4. Employer of deceased notified
- ___ 5. Employer pension benefits changed
- ___ 6. Health care benefits changed
- ___ 7. Vehicle title transferred
- ___ 8. Car insurance changed
- ___ 9. Attorney appointment
- ___ 10. Accountant/Income Tax appointment
- ___ 11. Social Security Benefits & Medicare Benefits changed
- ___ 12. Direct Deposit of Social Security changed with bank
- ___ 13. Bank Accounts, Safe Deposit Box, changed
- ___ 14. Credit Card Companies notified
- ___ 15. Veterans Administration Benefits
- ___ 16. Appointments, made by deceased, canceled
- ___ 17. Medical Equipment returned to store/agency
- ___ 18. Cemetery Memorial
- ___ 19. Personal Pre-Arrangement
- ___ 20. Other _____

CERTIFIED COPIES OF DEATH CERTIFICATE

As legal proof of death, all companies and institutions involved with survivor benefits require a certified copy of the death certificate. It must also be presented to change a title of ownership from the deceased's name to that of the survivor.

The funeral home has ordered these certificates and will deliver them as soon as they are available. If you need additional copies, please contact us at any time so we may order more.

In order to help settle the deceased's estate, you may need certified copies of death for other individuals. We are also able to assist you in ordering the death certificates for those individuals. Please inform us of this need.

May require certified copies of death certificate:

Life Insurance Companies

Employer Pension Benefits

Banks & Savings Institutions

Stocks & Bonds

Income Tax

Real Estate

Vehicles

Mutual Funds

Attorney

Travel Agency/Airlines

INSURANCE BENEFITS

Insurance Benefits may be available from the following:

1. Life Insurance Companies
 2. Credit Unions
 3. Employer Group Insurance
 4. Credit Life on Loans & Credit Card Companies
 5. Car Insurance
 6. Veterans Administration
 7. Fraternal and Civic Organizations

Necessary documents that one needs for filing a benefit claim:

1. Certified copy of death for each insurance company
2. Insurance Policy
3. Claim form signed by beneficiary
(obtained from Insurance company or local agent)
4. If the beneficiary named as first beneficiary has died, a certified copy of death for that person will be needed.

Death benefits can be assigned to pay funeral expenses or deposited into an estate if so stipulated.

Generally, death benefits paid to a NAMED beneficiary are not taxable and are not included in the total of the deceased's estate. Insurance proceeds left to the estate, or with no surviving beneficiary, must be filed with the probate proceedings.

Proceeds from policies may be paid to the beneficiary in different ways. Proper advice can help answer investment questions. Life insurance benefits are for the surviving family. A Pre-Funded Funeral Plan can secure these funds for the day-to-day expenses which the survivors must meet.

SOCIAL SECURITY BENEFITS

Official notification of the death of your loved one has been sent to the Social Security Administration by the Burton Funeral Homes.

To apply for survivor benefits, a telephone call is usually all that is necessary for someone who is already receiving Social Security Benefits. The telephone number to call is a toll free number: 1-800-772-1213.

LUMP SUM PAYMENT OF \$255.00

The Social Security Administration will send the sum of \$255.00 as a death benefit to the surviving spouse of a wage earner. The benefit is ONLY payable on the earning record of the deceased who must have paid into Social Security during his/her lifetime. Usually the surviving spouse is the only person entitled to receive this benefit, however, under certain circumstances a child or parent who is dependent on the deceased wage earner may be entitled to this benefit. This determination can be cleared through the Social Security office by a telephone call. If there is no surviving spouse or dependents of the deceased, a death benefit is not payable.

OTHER SOCIAL SECURITY BENEFITS AND WHO IS ENTITLED TO THEM

1. A widow or widower at the age of 65 is entitled to un-reduced benefits on the deceased's earning record, or any widow or widower who is caring for a dependent child (under the age of 16 or disabled) of the deceased wage earner. Reduced benefits are payable if the widow or widower is disabled and over the age of 50, or if the widow or widower is over the age of 60. Remarriage after the age of 60 (50 if disabled) will not prevent the payment of benefits.
2. Unmarried children up to 18 (19 if they are attending an elementary or secondary school full time). Children who were disabled before the age of 22 can receive benefits at any age as long as they remain disabled and unmarried.
3. Divorced widow or widower after 10 years of marriage is entitled to benefits at 65, or any age if caring for an entitled child of the deceased worker. Reduced benefits can be received at 60. Remarriage after 60 will not prevent payment of benefits.
4. Divorced widow or widower married less than 10 years is entitled only while taking care of an entitled child of the deceased worker.
5. In addition, dependent grandchildren, and parents (62 or older) may qualify for survivors' benefits on the deceased worker's record under certain circumstances.

HOW TO APPLY

You can apply by telephone to the Social Security Administration; and if needed, they will arrange an appointment for you at the local office. To arrange for an appointment, call 1-800-772-1213. The hearing impaired should call TTD ONLY 1-800-325-0778.

The Social Security office may need certain documents to complete your application. These are:

1. Your Social Security number and the deceased worker's number
2. Proof of your age
3. Proof of marriage
4. Proof of worker's death, Funeral Home Form, or Death Certificate
5. Children's birth certificates, if they are applying for benefits

Other forms of proof may be required such as worker's wages for the past two (2) years or proof of support for parent or grandchildren, or proof of termination of prior marriage.

Benefits Mailed to Deceased

If the deceased was receiving Social Security benefits before his or her death, the survivor may keep the benefits received prior to the death. Any benefits received after the death must be returned. Do not spend any benefits received in the name of the deceased after the date of death.

If the monthly benefits have been directly deposited into a bank account following a death, contact the bank. The bank will return the money to the United States Treasury.

Entitlement to benefits is based on the deceased living the entire month. For example, if a death occurs at 11:59 p.m. on the last day of the month, no benefit should be paid on the 3rd day of the following month. Should the death occur on the 1st day of the month, the payment for the prior month, which comes on the 3rd day of each month is permitted. However, this check must be returned to the Social Security Office to be reissued in the survivor's name. Please refer to the toll free number 1-800-772-1213.

Medicare Benefits of the Deceased

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

SUPPLEMENTAL SECURITY INCOME (SSI)

The federal government makes monthly payments to supplement the income of persons who are in financial need. These payments, which include State funds, are called SUPPLEMENTAL SECURITY INCOME (SSI). The amount of an SSI check depends upon other income and the

recipient's place of residence. During a hospital stay of an entire month or more, regular SSI payments cease. However, a special \$30 monthly payment may be available to persons residing in hospitals, nursing homes, or other medical facilities if they meet certain eligibility standards.

THOSE ELIGIBLE: Pennsylvania residents who are (1) 65 or older, (2) blind of any age, or (3) disabled of any age according to Social Security disability regulations and whose income and assets do not exceed specified limits.

NOTE : A home owned by an SSI recipient is not counted as an asset if the owner is a resident in that home. Neither the Federal nor the State government can require that you sign a lien against your home, nor do regulations require support by your relatives. You may also own certain other properties, such as a car, and still be eligible to receive SSI benefits.

VETERANS SURVIVORS BENEFITS

Various Veteran's benefits may be available to the survivors of a deceased veteran. They consist of burial allowances and monthly benefits to eligible spouses.

Application for survivor's benefits can be arranged through your local Veterans Service Center. In Erie County, the Veterans Service Center is located at the Court House in Erie. The Center is in charge of Erie County veterans.

CONTACT:

Veterans Administration Office
Erie County Court House
140 West 6th Street
Erie, PA 16507
Phone (814) 451-6265

VETERANS BENEFITS INCLUDE:

1. Cemetery Plot Allowance (\$75.00 county burial allowance if wartime veteran)
2. United States Flag
3. Grave Marker, but not the cost of the installation of the marker in the cemetery. \$100.00 toward private stone, must contain name, rank, branch of service, war served in.
4. Dependency and Indemnity Compensation, an award paid to widow and minor children of a veteran who died in military service or as a result of a disability incurred in such service.
5. Death pension paid to eligible dependents of a wartime veteran who died from disabilities not related to his military service.

Only veterans who die in a VA hospital or are receiving disability or pension benefits at the time of death are eligible for burial benefits. Application must be within two years following the death of a veteran.

All benefits, in the name of the veteran, received after his death, **must be returned** to the local Veterans Service Center. Eligibility for these benefits will be evaluated on behalf of the

survivor by the Veterans Administration Regional Office located at 1000 Liberty Avenue, Pittsburgh, PA 15222. Phone: 1-800-827-0839.

To file any claim for a deceased veteran you should have the following:

1. Copy of the military discharge or form DD#214
2. Certified copy of death certificate
3. Marriage certificate or license
4. Birth certificate of entitled children under 18 years
5. Copy of funeral expenses and/or cemetery expenses
6. Social Security number of all applicants
7. A divorce decree for or a death certificate of the spouse of a previous marriage
8. Policy and Number of life insurance through the VA
9. A claim number issued to the deceased prior to his death

PERSONAL INCOME TAX

Under Federal Law, any taxable income must be reported to the Internal Revenue Service. All individuals who meet the criteria for annual reporting of personal income must file a return for the year in which the death occurred.

A surviving spouse may file a Joint Return for the year of a death. In addition, for 2 years following a death, a widowed individual (with at least one dependent child) may file at joint return rates provided a remarriage does not occur before the end of the taxable year. The widowed parent with dependent children may file as head of household provided he/she remains unmarried after a two-year period.

Those individuals who are widowed before the deceased spouse has received any pension benefits may be entitled to a special income tax death benefit exclusion. It is important to advise your tax consultant of your pension or annuity income when you are filing your tax return.

SURVIVING SPOUSE FILING AN ESTIMATED QUARTERLY TAX RETURN

The surviving spouse must continue to file remaining estimated quarterly tax returns.

SINGLE INDIVIDUAL

Upon death, an individual who meets the requirements for filing personal income tax transfers this filing responsibility to the named personal representative. All payments due or refunds payable by the Internal Revenue Service will be applied to the deceased's estate.

TAX REQUIRED DURING THE OPEN ESTATE PERIOD

While a person's estate is being settled, the spouse or personal representative filing the

personal income tax return (Form #1040) may be required to also file a Fiduciary Income Tax (Form #1041). This form is used for the interim period when an estate is held open into the following taxable year.

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

1. Tax returns for the two (2) previous years
2. Form W-2 for the deceased for the current year
3. Form W-2P for current pension earnings, stocks, dividends capital gains, and all other forms of miscellaneous income.
4. Form 1099 Interest and Dividend earning report from bank, lending institutions, etc.

FEDERAL INCOME TAX

You do not pay Federal Income Tax on Social Security or the Social Security Equivalent Benefit Portion of Tier 1 Railroad Retirement Benefits unless your adjusted income is \$25,000 (Single) and \$32,000.00 (Couple). The remaining portions of Railroad Retirement Benefits, namely the NON-SOCIAL SECURITY EQUIVALENT BENEFIT PORTION of Tier I; Tier 2; Vested Dual Benefit (Windfall); and Supplemental Annuity are treated like a private pension or annuity for income tax purposes. (See IRS Publication 575 "Pension and Annuity Income" for further details). Veterans or SSI benefits or certain gifts, inheritances and monies received as compensation for sickness or injury are not taxable. Elderly and blind taxpayers are permitted an additional standard deduction. A deduction of \$600 is allowable for each elderly or blind individual filing a joint return or \$750 for a single individual entitling them both the increased standard deduction and the additional standard deduction. The IRS makes available a publication entitled "Tax Benefits for Older Americans" which explains in great detail the benefits available to persons 65 and over. This guide can be obtained by writing to:

*Internal Revenue Service
Federal Building
1000 Liberty Avenue
Pittsburgh, PA 15222 or call 1-800-242-0250*

STOCKS, BONDS AND FUNDS

STOCKS: Refer to types of investments which 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**.

BONDS: The simplest form of a bond is a debenture. Other forms of bonds include Municipal Bonds, issued by state, county, or local political subdivision, Income Bonds, Mortgage and Collateral Trust Bonds.

MUTUAL FUNDS: Are funds which 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.

MONEY MARKET FUNDS: Are similar to mutual funds where investments are in large money pools. They are more flexible and allow for relative ease of withdrawal.

COMMODITIES: Are paper purchases of tangible goods such as gold, metals, grain or other food substances for delivery on a specified date or sometime in the future.

If you are currently represented by a brokerage firm or representative, seek the advice of a qualified institution, attorney or tax accountant to make all qualified 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, your stockbroker will proceed with the proper transfers of all stocks, bonds, mutual funds, money market funds and commodities.

TRANSFERRING/CLOSING of ACCOUNTS

Sole ownership accounts with no designated beneficiary must be included in Probate proceedings and will require:

1. Certified copy of the death certificate for each company
2. Short Certificates dated within 60 days and issued by Register of Wills after either will has been probated or letters of Administration have been issued.
3. Affidavit of Residence.
4. Stock Certificate, duly signed by Executor or Administrator, with signature guaranteed.

CREDIT CARDS

Credit Card transactions and proper transfer of account holder's name is very important following a death. To ensure and maintain good credit, the following procedure should be followed:

Notify the individual credit card company in writing of the card holder's death. Include the following:

1. A statement inquiring whether or not the account is covered by life insurance.
2. A certified copy of the death certificate
3. The name and address of the personal representative of the deceased

4. Credit Cards in the deceased's name that have been cut in half through the account number

BANKING

You should be aware that in most cases, once a bank learns of a death through notices or personal contact, all safe deposit boxes of the deceased are sealed except boxes which are joint with surviving spouse. In addition all accounts including checking, savings, money market, certificates of deposit, etc. which are in the deceased's name only, will need to be inventoried by the executor of the estate and included in the probate proceedings. Jointly held accounts can in most cases be accessed as usual. Confer with the appropriate bank officers regarding outstanding loans or other transactions of the decedent.

VEHICLE TITLE TRANSFERS

A transfer of title is needed for the following:

1. Cars
2. Trucks
3. Mobile Homes
4. Motorcycles
5. Recreation Vehicles
6. Boats
7. Trailers

TITLE TRANSFERS CAN BE DONE BY:

1. Most Attorneys
2. Most any Notary Public
3. AAA (most clubs) even if not a member they transfer titles.
4. Automobile Dealers

We recommend that you telephone the person you select to transfer the title in advance to verify which documents you will need to present. You will need the following:

1. Title of the vehicle to be transferred
2. Owners card
3. Proof of death or certified copy of death certificate
4. Proof of insurance coverage on the vehicle.
5. Check for \$19.00 payable to Commonwealth of PA

You may also need:

1. Copy of the will

2. Short Certificate

WILLS

In Pennsylvania, any person 18 years of age or older who is of sound mind may make a will. Every will must be in writing and must be signed by the maker, called the testator. It is best to consult an attorney rather than write your own will to ensure the validity of the document. By writing a will, you can pass your property, known as your estate, on to members of your family and loved ones according to your wishes after your death has occurred. A will meeting all of the requirements described above is generally good until it is changed or revoked by the maker. Changed circumstances in your life may call for additions or corrections. In most cases, this may be done by making an addition to the original will, called a **CODICIL**. It is not possible to add to a will by writing below the signature. The additional codicil should be drawn up and signed. When a relative or someone close to you dies, nothing should be done to disturb the deceased's property unless it is necessary to protect it. If there is a will, the person named as executor or executrix should contact an attorney experienced in the probate area and go to the Register of Wills Office at the Courthouse to begin proceedings. If there is no will, an attorney should be contacted so the property can be distributed according to the laws of the state.

LIVING WILL

A Living Will is an enforceable written and signed document of a mentally competent person which expresses a firm direction that if that person later becomes incompetent and is either terminally ill or in a permanent coma, the attending physician shall withhold or withdraw life sustaining medical treatment that serves only to prolong the process of dying. The document should specifically allow treatment to keep the person as pain free as possible, yet specifically disallow treatments that often unnecessarily prolong life as cardiac resuscitation or mechanical respiration.

TO MAKE THE BEST USE OF YOUR LIVING WILL

1. Sign and date before two witnesses.
2. Give copies to those most likely to be concerned. Enter their names on the bottom line of the Living Will. Keep original nearby, easily and readily available.
3. Discuss your intentions with those closest to you, NOW.

PENNSYLVANIA LEGAL SERVICES

Pennsylvanians, age 60 or older, may be eligible to receive free legal services or be referred to attorneys who have agreed to provide legal services for older persons at a reduced fee. LEGAL SERVICES include legal advice and/or representation by an attorney for persons having problems with such things as Supplemental Security Income (SSI), or Social Security, age discrimination,

protective services, Medicare, Medicaid, Pensions, estate planning, housing or any other non-fee generating civil law problems.

Legal service is funded by the Social Security Act, Legal Service Corporation and the Older American's Act. Therefore, eligibility will vary from program to program. Contact Northwestern Legal Services at 1201 G. Daniel Baldwin Building, Erie, PA 16501 (10th and State Streets) at 452-6949.

TO OBTAIN A SHORT CERTIFICATE

You will need to go to the Register of Wills office in the Erie County Court House, 140 West 6th Street, Erie, PA. If you have an estate that is \$3,500 or less, you do not need to open an estate. If there is property or bank accounts, etc. you will need to probate this. You need to open an estate if it is valued over \$3,500, and have someone appointed as the executor or administrator. You will need an original Will. If you have no will, you can appoint an administrator.

The cost is \$70 to open an estate.

Short Certificates are \$5.00 each.

A petition for probate is \$50 for an estate of \$50,000 or less. The cost varies on the size of the estate.

Automation Fee \$5.00

Filing Fees \$90.00

Judicial processing fee is \$10

You can call 451-6260 for more information. No appointment is necessary if you wish to go to the courthouse however, all requests are handled on a first come first serve basis.

The Register of Wills probates wills and appoints legal representatives for persons who have died with or without a will and were residents of Erie County at the time of death. A will is NOT registered in our office until the person who wrote it (the testator) dies. It is important that you keep your will in a safe place and that someone, usually your executor or executrix (legal representative), knows the location of your will and the name of the attorney who prepared it. If the decedent died without a will (in testate) and there are assets that must be transferred from the decedent to beneficiaries, you must come to the Register of Wills office and, if you qualify, you may be appointed the estate administrator (legal representative).

The process called ***Probate of the will*** requires that the original will be brought to the office where it is examined for items such as signatures of the decedent and witnesses are checked. One of the many reasons to probate a will is so that property, real estate or personal property not jointly owned can be transferred from the decedent to the heirs. The personal representative will be issued

a document called a *short certificate* in order to gain access to the assets of the decedent. Due to the complex nature of probate, it is ***strongly recommended*** that you contact an attorney for assistance.

The Register of Wills also serves as an agent for the Commonwealth of Pennsylvania for filing and payment of Inheritance Taxes. This means that we accept the return and payment and send them to the Commonwealth. If you have questions that are not answered in the instruction booklet, you should contact an attorney or an accountant for assistance.

To become appointed a Guardian of a minor child or Guardian of an Incapacitated Person, a hearing must be held before the Judge of the Orphans' Court. We would urge you to seek the assistance of an attorney if you are seeking appointment as a Guardian.

All records in the Register of Wills, Orphans' Court and Marriage Bureau are open to the public with the exception of Adoption records.

CEMETERY MEMORIAL

When someone we love has passed away, a suitable memorial is selected in memory of that person. In choosing a memorial, our affection and the character of the person we are remembering should be kept in mind.

Ericson Memorial Studios have been helping families in the selection process for over 70 years. Their excellent reputation of reliability and dignity is a result of their years of experience.

To better acquaint you with the selection of memorials, we will furnish you with a memorial pamphlet which shows a wide range of monuments and markers available.

Our continued professional assistance is available when you are ready to select an appropriate memorial.

BURTON FUNERAL HOME LIBRARY

COPING WITH THE LOSS of a loved one produces many questions and stresses. Although each person must find their own way and make their own decisions, the experiences of others can help make the alternatives clearer. The Burton family and Staff believe strongly that education is a key element in the healthy recovery from grief and planning for the future funeral needs of any individual or family. For this reason these books and resources are available for your enrichment and well being.

USING THE LIBRARY: You are welcome to call and ask for suggestions of books or visit any of our locations. There is no charge for borrowing books.

There are collections of books at all four of our funeral homes. The main library is at our business office, 602 West 10th Street, Erie.

PERSONAL BELONGINGS

The question of when to disseminate the belongings of your loved one is a question that only you can answer. Keeping clothing and possessions for several months or even years is common. Some things you will always want to have. Their value as a source of comfort by touch, smell, or sight should not be underestimated.

When the time is right, there are several places in the Erie area where contributions of clothing, furniture, and personal possessions may be donated:

Hospice Thrift Shop
845 Pittsburgh Avenue
814-456-1700

Salvation Army
1209 Sassafras Street
814-456-4237

St. Martin Center
1701 Parade Street
814-452-6113

PRE-ARRANGEMENT: THE THOUGHTFUL DECISION

Today, more people are recognizing that planning a funeral in advance of need demonstrates love and consideration toward their family members. It is a thoughtful decision that reduces the stress of indecision and uncertainty when a death occurs.

The following information has been prepared to answer some of the questions we frequently receive about pre-arrangement.

Why do people pre-arrange a funeral service for themselves or a family member?

There are many good reasons. Some plan ahead because there will be no one who

is capable of making responsible decisions. Others have definite preferences concerning their funeral service and they want their families to be informed and involved in those decisions.

Many people pre-arrange because they like the peace of mind knowing there will be adequate funds to cover funeral expenses. Also, pre-payment can provide you real benefits when applying for Medicaid in the U.S.

Most importantly, pre-arrangement guarantees that rational decisions can be made ahead of time, without the usual urgencies when death takes place.

What steps are involved?

After you determine your funeral preferences, we will explain your options and guide you in establishing your own plans. You should find the advice of your family, clergy, and your funeral director especially helpful when considering the options. We will record certain vital information and gather documents for the required forms.

Next, you can select a casket, burial vault and other merchandise associated with the services. Finally, you may pay for the services and merchandise ahead of time through one of our payment programs.

What will the pre-arranged funeral cost?

The cost is a matter of your choice. All of your selections and options are featured in our itemized pricing guide. This guide provides factual information concerning each item and its price.

Funding the pre-arranged service is a choice most people make to ease possible financial pressures on their family. Pre-funding allows you to pay for the funeral service at current prices. This will assure you of having adequate funds for the future payment of the service.

We will explain our funding plans and assist you in arranging one that is most convenient and advantageous.