

## Acknowledgments

Following the funeral service, you will be presented with:

1. The guest register book [*or the signed pages to add to the book at your residence*] of those who visited the funeral home and attended the funeral service
2. A card from each floral arrangement.
3. The acknowledgment cards.

Etiquette suggest that the following should be acknowledged with a written note: flowers, memorial contributions, letters, gifts of food, special favors, mass offerings, help with housework, babysitting, or transportation.

Special “Thank You” cards with designation for clergy, musicians, and pallbearers are provided as needed with our memorial package. It also includes at least one box [50 cards] of custom printed acknowledgment cards with the deceased name in the manner you specify.

It is not necessary to thank those who signed the guest book or sent a sympathy card unless the card contained a financial note. If a gift is received bearing many names from an office, company, or other group, a single card will suffice. Two months is the usual time frame for mailing the acknowledgment cards. Additional cards may be obtained by contacting your funeral director.

## Cemetery Information

### Burial Plots – Markers – Monuments

Several factors should be considered when selecting the final resting place for your loved one:

- |                                  |                     |
|----------------------------------|---------------------|
| { Cost (per grave)               | { Fee for digging   |
| { Cemetery location              | { Perpetual care    |
| { Memorial setting fee           | { Rules for flowers |
| { Any other cemetery regulations |                     |

Selecting the final marker or tombstone for your loved one is an important decision. Fortunately, if you have not already done this, it doesn't have to be made immediately. Our staff is associated primarily with Davis Monument Company because of their timely response to filling orders and their reasonable pricing. They have a vast range of material ranging from marble and granite to durable bronze.

The funeral director can help you duplicate a stone that you prefer or make an appointment for you to meet with the designer at Davis Monument Company for custom work.

If all you need is to have the date of death engraved, the funeral director can help you with that at the time of your loved one's death or include that as part of a prearrangement.

### Death Certificates

Twiford's Funeral Home will prepare the certificate of death, secure the necessary signatures, and obtain the certified copies for you. Certified copies are usually required for:

- ❑ *Life insurance policies (one per company)*
- ❑ *Mutual funds, stocks and bonds*
- ❑ *Company or government pension funds*
- ❑ *Credit or trade unions, or professional associations*
- ❑ *Banks or other financial institutions*
- ❑ *Creditor's life insurance*
- ❑ *Survivor benefits from the Veteran's Administration*
- ❑ *Some social security survivor benefits*
- ❑ *Airline travel and/or hotel compassionate programs*

North Carolina law requires the signatory funeral director to gather the vital statistics and information and the attending physician will complete the medical information. There maybe a delay of 6 to 8 weeks or longer if an autopsy was ordered by the medical examiner. However a certificate can be issued listing the cause of death as "pending."

Each certified copy [*from the state where the death occurs*] is \$10.00 in North Carolina and \$10.00 in Virginia with the respective raised seal. The certified copies are usually available within a week after the death. Our staff will obtain the copies as soon as possible.

## Estate Settlement

North Carolina law provides that the Clerk of Superior Court has jurisdiction in Probate and Administration of estates. Within 30 days after the date of death [*sooner if possible*] you will need to go to the Clerk of Court in the county of the deceased's residence to probate the will and to qualify as executor. Even if the deceased did not leave a will, there needs to be a determination of what type of estate must be set up, if any.

We suggest that you call the Clerk to 1) make an appointment, and 2) ask what necessary paperwork you must bring with you. The Clerk's office will give you instructions for administering and probating the estate. You will be given all the necessary forms and assistance in every detail. However, if you wish you may obtain the services of an attorney to assist you.

Required documents for the Clerk may include:

- à Death certificate      à Will      à Bank account information
- à Stock/bond certificates      à Deed(s)      à Property titles
- à Titles to trucks, automobiles, boats, mobile homes

### County Clerks of Court

Camden	331-4871	Currituck	232-2010
Dare	473-2950		
Pasquotank	331-4751	Perquimans	426-1505

## Life Insurance - Bank Accounts – Stocks & Bonds

Twiford's has a staff person who specifically assists families with **life insurance** claims. If you prefer our help we ask that you bring all life insurance policies with you for the arrangement interview if possible. If you cannot locate the policy we will help you contact the insurance company for their instructions.

We have many life insurance company's claimant forms on file and if a notary public is required we have several notaries on staff. There is no additional charge for these services.

Insurance companies require an original certificate of death to accompany the claim. Insurance benefits can be assigned to the funeral home for the specific amount of the funeral with the balance going to the beneficiary.

If you, as a survivor, had a joint **bank account** with your spouse, it will automatically pass to you. Right of survivorship may prevail if you are not the spouse but shared the account. If the account was individually owned, funds may not be immediately available until probated. In any case, the bank may need to see or physically receive a certificate of death to change the title and signature card on the account.

Your stockbroker may also need a copy of the certificate of death to change **stocks or bond** titles.

### Newspaper Obituary

The funeral director will gather all the necessary information for the newspaper obituary notices. The funeral home staff will organize that information into the newspaper's required format.

Most newspapers have either a paid or free obituary. The funeral home staff will ascertain if a cost is required. Larger newspapers offer a free obituary that is usually limited to 7 or 8 lines and includes: the name of the deceased, the date, time, and place of the funeral service. Some newspapers may print the entire obituary at no cost.

Paid obituaries are computed by the number of printed lines. The rate per line varies for each newspaper. Our current procedure is to estimate the cost for those newspapers with which we are acquainted and to ask other newspapers to respond (*either by fax or phone*) with the actual charges. Should the cost be more than we expect, the family will be contacted for a decision.

On average *The Daily Advance* obituary cost is \$35.00 and *The Virginian Pilot* is \$120.00. The funeral home requires payment for obituaries prior to the funeral.

Area newspapers must have the edited obituary by 4:00 PM in the afternoon for the next morning's edition. Therefore, any obituary being prepared after 3:00 PM most likely will not be in the newspaper until the second morning.

## Social Security Benefits

Twiford's staff will notify Social Security of the death by completing the "Statement of Death by Funeral Director" form. The death benefit of \$255.00 is paid to an eligible surviving spouse or to a child (children) entitled to survivor's benefits. Any Social Security check received after the death may have to be returned.

Other survivor's benefits may be available and each family is asked to inquire at the local Social Security office or call 1-800-772-1213. Be sure to ask what documents and certificates you may need to apply for the benefits.

Social Security Administration  
124 Rich Boulevard  
Elizabeth City, NC 27909  
Phone: 252-338-1155

## Veteran's Benefits

A variety of veteran's benefits are available to survivors of honorably discharged veterans. **Before any benefit can be filed or claimed the family needs to provide a copy of a DD 214 or other military discharge papers.** Any benefit from the Veteran's Administration is not credited against the funeral account, while any overpayment made to the funeral home from the VA will be reimbursed to the estate or family.

Potential benefits **may** be: burial allowance, head- stone, national cemetery burial, American Flag, honor guard, full military honors, burial at sea. Each of these benefits has specific requirements. Please let your funeral director know if you desire any type of military funeral so that the required notice and scheduling can be completed.

Elizabeth City Veteran's Office 252-331-4741  
Tidewater Area Veteran's Office 757-455-0814