

certain interests in the property of the other:

- The right to be supported by the other if necessary;
- The right to a dower interest in the real estate of the other;
- The right to remain in the residence after the death of either;
- Freedom from being excluded from the other's dwelling except under Court Order.

As a newly married couple, you may wish to consider the possibility of co-ownership of your property. Specific types of property commonly held jointly are:

- Homes,
- Checking and savings accounts,
- Stocks and bonds,
- Automobiles.

This form of joint ownership (commonly used in personal property and frequently in real estate) is called "joint and survivor" property. Upon the death of one of the spouses, his or her shares pass automatically to the surviving spouse. Establishing a joint and survivor account at a financial institution is a simple procedure. Establishing a joint and survivor title to your real estate is more complicated and should be accomplished through an attorney.

As a couple you may want to consider consulting with an attorney to have a Will created which assures important decisions concerning property, guardianship of children and estate matters, etc.

We at the Probate Court would like to extend our congratulations and best wishes for a happy future together.



Judge Ralph Winkler is a lifelong resident of Hamilton County. After passing the Bar in 1987, he worked in private practice with a focus on Probate law and served as an Assistant Hamilton County Prosecutor until 1999 when the Governor appointed him as a Hamilton County Municipal Court

Judge. In 2004, he was elected to the Hamilton County Court of Common Pleas and was reelected for a second term in 2010. After winning the election for Hamilton County Probate Court Judge in November 2014, Judge Winkler began serving the public by hearing cases involving adoptions, mental health, guardianships, estates and other probate matters.

LOCATION & HOURS

William Howard Taft Law Center
230 East Ninth Street, 10th Floor
Cincinnati, OH 45202

Phone: 513-946-3590

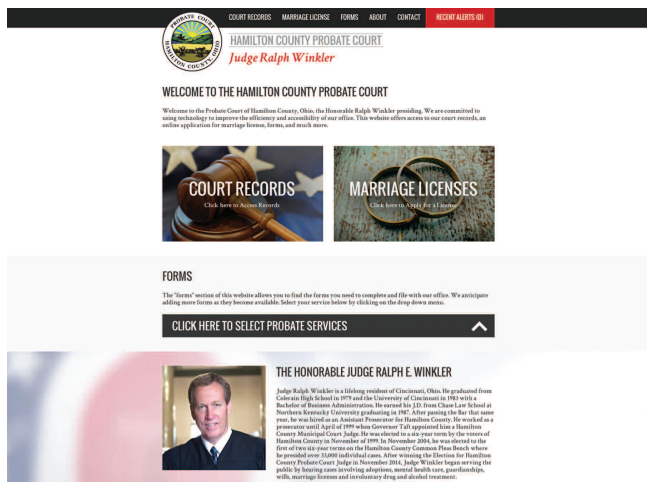
Fax: 513-946-3577

Monday- Friday 8 AM- 4 PM

* Note: We no longer issue licenses or conduct transactions after 3:45 PM.

BE SURE TO VISIT OUR WEBSITE

www.probatect.org



The information in this pamphlet is provided as a service of the court and does not constitute legal advice which can only be given to you by an attorney. Many Probate and Family law matters involve complex and valuable legal rights. You should always speak with an attorney before filing any papers.



Hamilton County Probate Court
Ralph Winkler, Judge

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Ralph Winkler JUDGE, PROBATE COURT
HAMILTON COUNTY, OH



**Informational Guide
for Legal Status**

TAKE TIME TO TELL THE WORLD

Spouses planning on taking their partner's last name should remember to change their Social Security records. This service is provided through any of Ohio's 47 Social Security offices. If a spouse changes their last name or address they should also notify the Bureau of Motor Vehicles, the Board of Elections, credit card companies, and all financial institutions at which they have accounts. Both spouses should notify their employers of their change in marital status and, if appropriate, adjust the federal income tax withholding and any insurance and retirement plan beneficiaries.

Some loan agreements, Divorce Decrees and Domestic Court rules require notice of change of marital status. Notice may also be required if a safe deposit box is leased. Both spouses may wish to change the beneficiaries on their existing insurance policies, savings bonds and P.O.D. accounts.

UPDATE YOUR INSURANCE COVERAGE

Homeowners and Renters - It is important to notify your carrier as to the change in your marital status. The amount of content coverage should be reviewed as a result of the combining of possessions. The standard homeowners/renters policy will extend to a spouse and family of the owner of the policy, as well as anyone else living in the residence under the age of 21 and under the care of the policy owner.

Auto - Once married your auto policies should be reviewed or combined if spouses maintain a separate policy. Rates usually decrease with a multi-car policy as well as with your age, driving record and in the neighborhood where your vehicle will reside. Your agent should be notified if a spouse changes their name or place of residence.

Life Insurance - After the marriage takes place, both parties must review the beneficiaries and ownership of their policies. There may be advantages to changing them.

Medical Insurance - Prior to marriage, notify your employer, of your expected change in status. Consider which spouse has better coverage and determine if a single or a family plan would be appropriate and less expensive. Admission to a hospital/medical facility is much easier with your new medical insurance card in hand.

TAKE TIME TO STREAMLINE YOUR MOVE

Will you be moving? If you are using a moving company, discuss whether you will be charged by weight, distance, or time. A contract with a mover should be scrutinized to make sure that lost, stolen, or damaged furniture is insured. Obtain

several estimates and references before signing a contract. If you are moving out-of-state, the mover must be licensed and you will have to work around their schedule, not yours. Always keep names of moving companies, individual with whom you negotiated, copies of signed contracts and copies of all other paperwork related to your move.

Take time prior to the move to:

- Inform your family doctor, dentist, lawyer and accountant.
- Get a map of the new area or city from the local Chamber of Commerce.
- Contact all current utility companies to discontinue old and begin new service and determine where the final bills should be sent.
- Remember to request any security deposits from utility companies, as well as landlords.
- Give change of address to your post office, financial institutions, magazine publishers and newspaper offices.

TAKE TIME TO COMMUNICATE WITH EACH OTHER FOR A SUCCESSFUL MARRIAGE

Ohio law dictates that both parties promise each other mutual respect, fidelity and support. Remember to be sensitive to each other's needs. Every spouse has a positive and negative influence on the other. "Accentuate the positive" and try to "eliminate the negative." Take time to relax, reduce the harmful effects of stress as much as possible and most importantly - Communicate.

- Discuss whether both spouses will work outside the home and who will handle the financial matters of writing checks, paying the bills, keeping budget records, and if all the dollars will be pooled into one account.
- Discuss whether both spouses will share in the domestic responsibilities, such as, meal preparation, cleaning the house, washing the dishes, grocery shopping, etc.
- Discuss whether both spouses want children, and if so, how many and whether adoption is a viable option in the event of inability to bear children.
- Discuss the importance of religion in each spouse's life. Determine each spouse's position on politics, house pets, sports activities, recreation and know each spouse's attitude toward visitation with in-laws.
- Discuss whether each spouse wants togetherness in all activities or will either partner want a "night out with friends."

TAKE TIME TO CREATE A RECORD

Know where you have stored the following papers:

Original Wills, Birth Certificates, deeds, insurance policies, business agreements, Court Decrees, bonds, stock certificates, CDs, recent tax returns, military service papers, irreplaceable family letters and photos, burial instructions, cemetery plot deeds, human organ donations and Living Wills. After the wedding, make any necessary changes and keep these documents in a safe location where you and your spouse can easily find them.

TAKE TIME TO BRIDLE YOUR SPENDING

Although a certain amount of additional financial responsibility is expected after a marriage, two cannot live as cheaply as one. Unexpected emergencies or frivolous spending can cause financial drains and ultimately cause hardship on your marriage.

Make a list of your fixed expenses such as rent, utilities, automobile payments, and other legal obligations, or installment loans. Create a savings category and map out a savings or investment plan to budget savings for emergencies and big expenditures such as a car or education. Subtract your fixed obligations and your agreed savings amount from the net home income available for the month. The balance is what you have left to allocate to food, clothing, transportation, recreation, charitable giving, etc., according to the agreed priority of each. Remember, before you consider how much to spend on your food, clothing, recreation, charitable giving, etc., put aside the emergency fund.

Consider all the financial advantages and disadvantages before you decide to rent, lease or buy your residence. Your housing allowance should never consume over forty percent of your available income.

A good credit rating is important and sometimes difficult to establish and maintain. Communicate often with your spouse about money management and seek professional counseling if spending becomes a problem. Bad spending patterns take a long time to develop and take longer to overcome.

TAKE TIME TO CONSIDER YOUR NEW LEGAL STATUS

In Ohio, individual ownership of real estate or personal property by each spouse does not automatically change to joint or co-ownership after marriage such as occurs in Community-Property States. In Ohio, married couples do automatically acquire