# Next Steps



My heart goes out to you during this time of loss of your family or friend. Chances are you will be making decisions under one of the most challenging times of your life in overwhelming and emotional circumstances. As a Chaplain, I am here to help you walk through and understand this difficult process.

When a death is not attended by a doctor or hospice care, it is called an 'unattended death'. In these cases, the law requires certain things.

## THIS IS WHAT IS HAPPENING

In Snohomish County, we have the best trained Emergency Medical Response teams available in the nation. Chances are, the **Fire Department** is has done everything they could for your loved one.

If a death has occurred, the **law enforcement agency** with jurisdiction is required to do an investigation. They will most likely take some photos and may have questions for you. This is normal.

The **Medical Examiner** has ultimate authority over what happens next with your loved one. Their decisions will be based on the age, medical history, and other circumstances provided by law enforcement. Typically the Medical Examiner (ME) will do one of the following:

**Scenario 1:** The ME may choose release your loved one to the family. In this case, the Medical Examiner will issue an 'Incident Number' for you to use in requesting a funeral home or crematorium to come to your location.

**Scenario 2:** The ME comes to the scene to do an investigation and based on that investigation, may to release your loved one to the family. If this is the case, the ME will issue an Incident Number for calling a funeral home or crematorium.

**Scenario 3:** The ME, based on their initial investigation, may decide to transport your loved one immediately to their office for further investigation. In a few days or so, the ME will release your loved one to the funeral home or crematorium the family has selected..

Contact information for the Medical Examiner:

#### **Snohomish County Medical Examiner's Office**

9509 29th Avenue West, Everett, WA 98204 (425) 438-6200

https://snohomishcountywa.gov/198/Medical-Examiner

# SELECTING A FUNERAL HOME OR CREMATORIUM

As Chaplain, I can assist you in selecting a funeral home or crematorium. If the ME has released your loved one to the family, I can also contact the chosen funeral home or crematorium to arrange for transportation of your loved one. Even though you are selecting an establishment for transport, once you get some rest and have a chance to compare services and costs, you can always change your mind. <sup>1</sup>

#### **Helpful Suggestions**

- Allow yourself time to rest before making decisions.
- Check to see if your loved one had any pre-arranged last wishes.
- Let family and friends help you in your decisions making process.
- Compare services and fees as costs vary widely between funeral homes.
   So don't just look at one and take your time to choose.
- If your loved one is current or past military, the VA is also listed for contact. This could save you money.
- Once you decide on a funeral home or crematorium, if different from the transporting establishment, arrangements can be made to transport your loved one to your chosen facility.
- If the ME transports, the funeral home or crematorium will arrange the transport when your loved one is released.
- Coordinate any funeral or memorial services with your local faith group or church as well as the funeral home. If you are affiliated with a church or faith group, they can help with service planning.

<sup>&</sup>lt;sup>1</sup> There may be a fee for this additional transport service.

# FUNERAL HOMES SERVING SOUTH SNOHOMISH

Support 7 makes no recommendation of any funeral home or crematorium.

#### **Beck's Tribute Center**

(425) 771-1234 www.becksfuneralhome.com 405 5<sup>th</sup> Ave S Edmonds, WA 98020

#### **Barton Family Services**

(425) 823-1900

www.bartonfuneral.com
Office in Kirkland, Seattle and Redmond
Serves entire Puget Sound area

#### Cascade Memorial Low-Cost Cremation and Funerals

(425) 641-6100 www.cascadememorial.com Office in Bellevue.

#### **Solie Funeral Home & Crematory**

(425) 252-5159 www.soliefunerals.com 3301 Colby Ave Everett, WA 98201

#### **Chapel of the Resurrection**

(425) 939-1332 chapel.cedarpark.org 16300 112th Ave NE Bothell, WA 98011

#### **Dignity Memorial Network:**

dignitymemorial.com

#### Floral Hills - Purdy & Walters

(425) 672-1800 409 Filbert Road Lynnwood, WA, 98036

#### **Cypress Lawn Memorial Park**

(425) 353-7141 1615 SE Everett Mall Way Everett, WA, 98208

# **Evergreen Funeral Home & Cemetery**

(425) 252-2244 4504 Broadway Everett, WA, 98203

#### Acacia Memorial Park & Funeral Home

(206) 362-5525 14951 Bothell Way NE Seattle, WA, 98155

#### **Evergreen-Washelli Funeral Home**

206-362-5200 11111 Aurora Ave N Seattle, WA 98133

When making final arrangements consider contacting more than one of the listed as costs vary widely between funeral homes and crematoriums.

# **CREMATORIUMS**

#### **Cascade Memorial**

Low-Cost Cremation and Funerals
(425) 641-6100
www.cascadememorial.com
Office in Bellevue.

#### **Chapel of the Resurrection**

(425) 939-1332 chapel.cedarpark.org 16300 112<sup>th</sup> Ave NE Bothell, WA 98011

#### **American Memorial**

(425) 355-9539 3125 Colby Ave Suite C Everett, WA 98201

#### **Neptune Society**

(425) 672-8688 19324 40th Ave W St A Lynnwood, WA 98036

#### **Premier Mortuary Service**

(Formerly 'Sunrise Cremation') (425) 610-4164 1727 E Marine View Dr St B Everett. WA 98201

#### **Veterans Affairs:**

(If your loved one was a veteran and entitled to VA benefits)

#### **Tahoma National Cemetery**

(425) 413-9614 18600 SE 240th Street Kent, WA 98042-4868

VA Burial Scheduling (800) 535-1117

#### **Washington Cremation Centers**

(206) 818-1211 749 Central Ave N Kent, WA 98032

# Funeral Alternatives of Snohomish County

(888) 381-6993 www.funeralsandcremationswa.com 1914 4th Street Marysville, WA 98270

It is not uncommon for funeral homes, to also provide cremation services

This is not a complete listing.

Additional funeral homes and crematoriums can be found online.

### THINGS TO DO AFTER THE DEATH OF A LOVED ONE

#### Within first 24 hours:

- Make a list of individuals that need to be contacted and begin contacting them. This may be a good time to enlist other family and friends to assist in making these contacts.
- Determine whether any of the decedent's property needs to be safeguarded, valuables such as jewelry or cash, motor vehicles, vacant home or vacant rental house, etc. In some cases this may mean hiring security.
- Make sure pets have caretakers until there's a permanent plan for them. Send them to stay with a relative who likes animals or board them at a kennel.
- Look for any written instructions (sometimes called a "Letter of Instruction," "Final Instructions", or "Disposition Authorization") for funeral or memorial service arrangements, and burial or cremation arrangements.
- Also look to see if the deceased named a "Designated Agent" to take care of final arrangements.
- If not found, ask family, close friends, the deceased's doctor or lawyer if they know of any final instructions.
- Ask if there are any pre-paid services.
- If no wishes have been documented or otherwise communicated, discuss options with the closest family members in order to make a decision on what arrangements seem most appropriate.

Resources for talking with children about death are locate at: support7.org

#### Within a Few Days of Death:

- Identify and work with a funeral home, crematory, or cemetery to plan for and facilitate any end-of-life celebrations or funeral ceremonies. When making final arrangements consider contacting more than one facility as costs vary widely between funeral homes and crematoriums.
- If you are affiliated with a church or faith group, they can help with service planning.
- Locate the original Will/Declaration of Trust/Trust Agreement and read it.
- If your loved one lived alone, ask a friend or relative to water the plants, or get the mail. Remember to clean out the refrigerator.
- Contact Post Office to make changes in mail delivery to the Personal Representative or Trustee.
- Notify your family member's employer. Ask for information about benefits and any paychecks that may be due. Also, inquire about whether there is a company-wide life insurance policy.
- Make a list of bills. So that important expenses like the mortgage, taxes, and utilities are taken care of while the estate is settled. If sick, obtain statements from medical treatments or hospital stays.
- Determine if any bills are past due or must be paid immediately.
- If your loved one left a list of accounts and online passwords, secure this list.

**Safety tip:** Try not to list the day and month of birth, only the year, in the obituary, to prevent identity theft.

#### Within two weeks:

- Secure certified copies of death certificates. Get 10 copies. You're going to need death certificates to close bank and brokerage accounts, to file insurance claims, and to register the death with government agencies, among other things. The funeral home you're working with can get copies on your behalf, or you can order them from the Snohomish Health District Vital statistics or call them directly at 425-339-5290.
- Locate important records: account statements, titles, deeds, and life insurance policies. Don't leave any safety deposit box or filing cabinet unopened.
- Notify life insurance companies and annuity companies of the death and request claim forms.
- To prevent identity theft, send copies of the death certificate to the three major credit agencies: Equifax, Experian, and TransUnion.
- Make an appointment with an attorney to discuss the estate taxes, and answer questions.
- If mortgage life insurance on home exists, notify mortgage holder and insurance company of death.
- Cancel driver's license. This removes the deceased's name from the records of the Department of Motor Vehicles and prevents identity theft. Contact the local DMV for specific instructions.
- Publish a notice to creditors. The public posting of a notice to creditors is the formal process for informing any creditors of the estate of their opportunity to submit any unpaid bills or outstanding debt of the estate.
- Cancel credit cards. Notify credit card companies and creditors of the death. All credit cards and charge accounts should be cancelled as soon as possible after death.
- Cancel services that are no longer needed. These may include cellphone, iTunes, Netflix, Amazon, cable, and internet.
- Delete or memorialize social media accounts.
- Close email accounts. To prevent identity theft and fraud, it's a good idea to shut down the deceased's email account.

#### Within one month:

- Notify Social Security of the death and any other organization paying retirement or paying an annuity upon death. If direct deposits have been made, they may reverse them and take the money back from the account. The national help number: 1-800-772-1213.
- Gather and organize financial documents:
  - ✓ Bank accounts owned by the decedent.
  - ✓ Mutual funds owned by decedent.
  - ✓ Brokerage accounts owned by the decedent.
  - ✓ Certificates of Deposit in decedent's name.
  - ✓ Bond or Stock Certificates registered in decedent's name.
  - ✓ Any promissory notes under which decedent was entitled to receive payment.
  - ✓ Titles to Motor Vehicles, Trailers and/or Mobile Homes that are listed in the decedent's name. Obtain a copy of homeowners/renters insurance.
  - ✓ Deeds to real property owned by decedent.
  - ✓ Any appraisals of jewelry or other valuable personal property owned by decedent.
- Gain access to and complete an inventory of the contents of any safe deposit box.
- Obtain the account balance on mortgages, loans, checking, and savings accounts as of the date of death.
- Bring original Will, Trust, and financial documents showing balance and account number, death certificates, and safe deposit box inventory to meet with an attorney.
- Notify tax preparer, CPA, accountant, or bookkeeper of the death.
   The estate may have to file a tax return, and a final tax return will need to be filed on the deceased's behalf.

#### Within two to six months:

- If automobiles are held in joint tenancy, change motor vehicle titles to reflect ownership only by the surviving joint tenant.
- If stocks or bonds are held in joint tenancy, contact the stockbroker to change records to reflect ownership only by the surviving joint tenant.
- If a bank or financial accounts are in joint tenancy, leave the decedent's
  name on the account for at least 90 days to deposit final payments to the
  decedent that may be received or provide payment for outstanding
  checks that may be presented for payment.
- Got to <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> and request free credit reports from each credit bureau to be sure that there has been no post-death activity.
- Before the Personal Representative, Trustee, or a fiduciary pays any bills
  for charges that appear to have been incurred as a result of identity theft;
  they should consult with the decedent's close family members.
- Finally, if the decedent had been a victim of identity theft before death, straightening out the problems caused thereby will be costly in time and aggravation, in a manner similar to what any living victim of identity theft needs to do.

