

My heart goes out to you during this time of loss of your family or friend. Chances are you will be making decisions during 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 complicated process.



When death occurs that is <u>not</u> attended by a doctor or under hospice care in South Snohomish County, the law requires certain things.

THIS IS WHAT IS HAPPENING . . .

In Snohomish County, our **Emergency Medical Response** teams are among the best-trained nationwide. Chances are, the **Fire Department** has done everything it could for your loved one.

If there's been a death, the relevant **Law Enforcement Agency** is required to conduct an investigation. They'll likely take photos and might need to ask you some questions. This is normal.

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

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

Scenario 2: The ME conducts an investigation at the scene and might authorize the release of your loved one to the family. If so, they will issue an 'Incident Number' for contacting a funeral home or crematorium.

Scenario 3: Based on their initial investigation, the ME might choose to promptly transport your loved one to their office for further examination. After a few days, the ME will then release your loved one to the family's chosen funeral home or crematorium.

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

LIST OF FAMILY AND FRIENDS TO NOTIFY



Resources for talking with **children** about death are locate at:

support7.org

HERE IS WHAT IS NEXT . . .

If the Medical Examiner releases your loved one to the family and provides you with an 'Incident Number,' you will need to choose a funeral home or crematorium to arrange transportation to their facility.

As a chaplain, I can assist you with this selection and initial contact.

If your loved one is taken to the Medical Examiner's Office for further investigation, the ME will release your loved one to the funeral home or crematorium selected by the family. In this scenario, you will have a few days before needing to choose a funeral home or crematorium.

Suggestions Selecting a Funeral Home/Crematorium

- Check to see if your loved one had any pre-arranged last wishes.
- Were there any pre-paid or pre-arranged services in place?
- Did your loved one mentioned any last wishes such as burial or cremation? Or is there a funeral home or cemetery that has been used in the past?
- Let family and friends help you in your decision-making process.
- If no wishes have been documented or otherwise communicated, discuss options with the closest family members to decide the most appropriate arrangements. Let family and friends help you in your decision-making process.
- Compare services and fees as costs vary widely between funeral homes. Many post rates on their websites, but you can always call.
- If your loved one is current or past military, check with Veteran Affairs as they may be entitled to benefits and services.
- Even though you are choosing an establishment now, once you get some rest and have a chance to compare services and costs, you can always change your mind. However, there can be a fee for this change.

FUNERAL HOMES SERVING SOUTH SNOHOMISH

Support 7 does not endorse any specific funeral home or crematorium. However, we can assist you in making a selection.

Chapel of the Resurrection 👘

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

Barton Family Services 🖄

(425) 823-1900 www.bartonfuneral.com 8226 212th Street SW Edmonds, WA 98026

Cascade Memorial Low-Cost Cremation and Funerals

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

Beck's Tribute Center

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

Solie Funeral Home & Crematory

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

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

This is not a complete listing. Additional funeral homes and crematoriums can be found online.

CREMATORIUMS

American Memorial

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

Chapel of the Resurrection 👘

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

Cascade Memorial

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

American Cremation American Cremation

(360) 651-9233 8808 271st Street NW Stanwood, WA 98292 www.americancremation.com

Premier Mortuary Service

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

Neptune Society

(425) 276-7707 19324 40th Ave W St A Lynnwood, WA 98036

Veterans Affairs:

(If your loved one was a veteran and entitled to VA benefits) (800) 827-1000 www.va.gov

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

Costs vary widely between funeral homes and crematoriums.

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People's Memorial Association Price Survey



THINGS TO DO AFTER THE DEATH OF A LOVED ONE

Within the first 24 hours:

- Notifications: Make a list of individuals to contact and begin contacting them. Enlist other family and friends to assist in making these contacts.
- Safeguard Valuables: Determine whether any of the decedent's property needs to be safeguarded, such as valuables such as jewelry or cash, motor vehicles, vacant homes, vacant rental houses, etc. In some cases, this may mean hiring security.
- **Collect Important Papers:** Collect any important papers such as passports, identifications, checkbooks, credit cards, social security card. Secure items that could be used for identity theft.
- **Pets:** Make sure pets have caretakers until there's a permanent plan for them. Please send them to stay with a relative who likes animals or board them at a kennel.
- Last Wishes: Look for any written instructions (sometimes called a "Letter of Instruction," "Final Instructions," or "Disposition Authorization") for the funeral or memorial service arrangements and burial or cremation arrangements.
- If not found, ask family, close friends, and the deceased's doctor or lawyer if they know of any final instructions.
- Person Appointed?: Also see if the deceased named a "Designated Agent" to take care of final arrangements.
- Contact children's school: (if applicable) If there are school-age children who have lost a parent, notifying the school is an important step. This allows the school to be sensitive to the families loss.
- Notify place of employment: (if applicable) Contact the deceased place of employment. At times, companies include a small life insurance policy as a part of employee benefits. You can enlist other family and friends to assist in making this contact.
- Pre-Paid Services: (if applicable) Locate any documentation for any pre-paid funeral services.

Within a Few Days:

- Coordinate any funeral or memorial services with your local faith group or church as well as the funeral home. A church or faith group with whom you are affiliated, may be able to assist you with service planning.
- Identify and work with a funeral home, faith institution, or cemetery to plan for and facilitate end-of-life celebrations or ceremonies.
- When making final arrangements, consider contacting multiple facilities, as costs vary widely between funeral homes and crematoriums.
- A church or faith group you are a part of can often 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 the Post Office to make changes in mail delivery to the Personal Representative or Trustee.
- Contact 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 essential expenses like the mortgage, taxes, and utilities are taken care of while the estate is being settled. If sick, obtain statements from medical treatments or hospital stays.
- Determine if any bills are past due or must be paid immediately.
- Secure any lists of accounts and online passwords your loved one may have.

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

Within a few weeks



Certified copies of death certificates: You may need up to four copies. However, entities will now accept a scanned copy. You will need death certificates to close bank and brokerage accounts, file insurance claims, and 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 essential records: account statements, titles, deeds, and life insurance policies. Don't leave any safety deposit box or filing cabinet unopened.

Notify life insurance and annuity companies of the death and request claim forms.

T 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 the home exists, notify the mortgage holder and insurance company of death.

□ Cancel driver's license. This removes the deceased's name from the Department of Motor Vehicles records 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. Cancel all credit cards and charge accounts as soon as possible.

Cancel services that are no longer needed. These may include cellphones, iTunes, Netflix, Amazon, cable, and internet.

Delete or memorialize social media accounts.

Close email accounts. Consider shutting down the deceased's email account to prevent identity theft and fraud. Remember email is sometimes used for account verification.

Within one month:

- Social Security should contact you by mail in a few weeks to provide you with contact information for completing the process of reporting death. Your funeral home will help make first contact with Social Security or provide the forms needed for you to contact them.
- Gather and organize financial documents:
 - Bank accounts
 - Mutual funds
 - Brokerage accounts
 - Certificates of Deposit
 - Bond or Stock Certificates
 - Any promissory notes entitled to receive payment.
 - Titles to Motor Vehicles, Trailers, and/or Mobile Homes
 - Obtain a copy of homeowners'/renters' insurance.
 - Deeds to real property
 - Any appraisals of jewelry or other valuable personal property owned.
- □ Notify any organization paying retirement or an annuity upon death.
- 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 the 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 the first few 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 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.
- Go to **www.annualcreditreport.com** and request free credit reports from each credit bureau to be sure that there has been no post-death activity.

EQUIFAX | 1-800-685-1111 | www.Equifax.com TRANS UNION | 1-800-888-4213 | www.TransUnion.com EXPERIAN | 1-888-397-3742 | <u>www.Experain.com</u>

Before the Personal Representative, Trustee, or fiduciary pays any bills for charges that appear to have been incurred due to identity theft, they should consult with the decedent's close family members. If the decedent is the victim of identity theft it may take time straightening out the problems caused.

RIGHT TO CONTROL DISPOSITION OF REMAINS

Washington State RCW 68.50.160

Washington law determines who can make decisions about funerals and body disposition -- that is, burial or cremation -- after someone dies. This right and responsibility goes to the following people, in order: 1) any person authorized by you in a "valid written document" to control the final disposition 2) an agent you name in a written document 3) spouse (or state-registered domestic partner) 4) the majority of your adult children 5) your parents 6) the majority of your siblings, or 7) your court-appointed guardian.

INFORMATION NEEDED PRIOR TO CONTACTING FUNERAL ESTABLISHMENT

Medical Examiner #:		(except in hospice situation)
Full Legal Name:		
Date of Birth:	Time of Death:	Veteran:
Estimated height:	weight:conta	gions:
Address:		
Disposition:		(bed, floor, chair, etc.)
Obstacles to Access:		(stairs, furniture, etc)
Physician name:		
Phone:	Practice/Clinic:	
Name of Next of Kin:		<u>.</u>
Relationship:	Phone:	

Ask for a call back with an estimated time of arrival.

Law Enforcement Case

DETERMINING NEXT OF KIN

Washington State RCW 11.28.120 (Effective January 1, 2022.)

Next of kin of a decedent under Washington law generally means the persons nearest in degree of blood surviving the decedent, and are the following people in the following order: 1) spouse [or state registered domestic partner], 2) children, 3) parents, 4) siblings, 5) grandparents, 6) aunts and uncles.



NOTES

TAKE CARE OF YOU ...

It is important to address your own mental health and emotions when a loved one passes. In the best case scenario, death is anticipated. Families will be able to say their good-byes and surround themselves with support. It is even more important to address your own feelings when death is sudden or unexpected.

Surround yourself with people who are important to you. Feel your feelings. Celebrate the life of the person who died. Not all people experience or demonstrate their grief the same, be patient with family and friends that show their grief in different ways. Have compassion for yourself and for others.



Since 1981, **Support 7** has consistently, purposely, and effectively served all our neighbors within our communities–without regard to social class, ethnic heritage or religious persuasion. **Support 7** is supported by the financial gifts of its friends and encouragers.

