



The Co-op Funeral Home
of People's Memorial

Family Information Guide

Thank you for your trust in us, and please accept our condolences for your loss. Losing a loved one can be a difficult and challenging time: on top of a mix of possible emotions, there are many considerations to keep in mind in terms of notifications, claims, and account closures. This guide is intended to help by providing roadmaps and reminders that might assist your process as things unfold. Some of this information may apply, some of it may not; if you have questions about anything you see here, please let us know. We can either provide more detailed information, or point you in the direction of someone more appropriate. We hope this process unfolds as smoothly as possible for you. We are here for you if you need additional support.

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Family To-Do Checklist

- ☐ Speak with your funeral director about [death certificates](#). They will help you determine how many certified copies you may need, and obtain them for you. More on page 3.
- ☐ Consider composing an **obituary**. You can provide the funeral home with the obituary so they can publish it on their website. You can also provide the information to any newspapers you'd like to print the obituary. More on page 4.
- ☐ Plan a **funeral or memorial service**. Consider how this event will reflect your loved one's values & beliefs, and honors their nature and contributions. More on page 6.
- ☐ If choosing burial, contact your chosen **cemetery** to initiate their process.
- ☐ Determine eligibility for [Social Security benefits](#) by phoning (800) 772-1213. We will send an electronic notification of death to the Social Security Administration for no additional fee. If you have questions about benefits, it's best to contact them directly. More on page 8.
- ☐ If your loved one was a veteran, contact the [Veteran's Administration](#) to determine eligibility for benefits. They can be reached at (800) 827-1000. Your funeral director can offer assistance. More on page 9.
- ☐ Contact **banks and financial institutions** to notify them of the death, change ownership, or close accounts as appropriate.
- ☐ Discontinue **autopay services and subscriptions**. Bank statements will help you determine what needs to be cancelled.
- ☐ Contact the [Washington State Department of Licensing](#) at (360) 902-3600 to change registrations and titles for vehicles, boats, mobile homes, etc.
- ☐ Contact **life insurance companies** to initiate claims processes.
- ☐ Contact your **broker or financial manager** regarding investments such as stocks.
- ☐ Contact **employers, unions, and pension plans** for benefits claims or adjustments.
- ☐ Contact **retirement plans** such as IRAs or 401Ks.
- ☐ Secure **computers and digital assets**. [Get passwords](#), and search browsing history for important digital access.
- ☐ Contact the [United States Postal Service](#) to hold or forward mail.
- ☐ Consider working with a **CPA** for help with tax, accounting or estate/trust administration.
- ☐ Consider working with an **attorney** for help with probate & estate/trust administration.
- ☐ Return [unused medicine](#) to a pharmacy for proper disposal.
- ☐ Donate [used eyeglasses & hearing aids](#) to Lions International for redistribution in areas of need. The funeral home can collect and send these in for you.
- ☐ Donate used **Durable Medical Equipment** (or DME, such as hospital beds and wheelchairs) to programs that clean, refurbish, and redistribute to those in need. Contact [Meyer Medical Equipment Center](#) in Redmond at (425) 628-1751 or [MSHH Donor Closet](#) in Edmonds at (425) 712-1807.
- ☐ Consider apps like [TaskRabbit](#) or [Thumbtack](#) to **find assistance** with packing, moving, storage, cleaning, donation transfers, and other domestic services.
- ☐ Services like [Google Voice](#) can allow you to keep your loved one's phone number open without having to maintain an actual cell phone, which can be helpful for certain purposes, such as Multi-Factor Authentication.
- ☐ Keep as consistent as possible with any **care routines** for your loved one's pets until rehoming.

Death Certificates

Death certificates are typically required to prove a death has occurred. Most frequently, death certificates are used for financial or asset holdings. In most cases, a photocopy or scan of the death certificate is sufficient. In some cases, a certified copy must be submitted.

Certified Copy Required:

Real Estate Titles
Life Insurance Policies
Investments (Stocks, Bonds)
Retirement Accounts (IRAs, 401Ks)
Personal Records

Photocopies or Scans Acceptable:

Automobile Titles
Bank Accounts (Checking, Savings, CDs)
Pensions or Union Benefits
Credit Cards
Social Security Lump Sum Benefit

Certified copies of the death certificate cost \$25 apiece, and can be ordered through the funeral home for up to one year after the date of death. Certified copies of the death certificate can also be obtained by legal next of kin through the local Vital Statistics Department. While the cost is still \$25 apiece, processing or postage fees may apply. Visit vitalchek.com to place an order if more than a year has passed since the date of death.

Certified copies of the death certificate are available in long-form and short-form versions. Short-form death certificates do not display certain information fields, such as details pertaining to the cause of death. While this should be sufficient for most purposes, some entities, such as life insurance policy carriers, may require a long-form version. For this reason, ordering long-form versions is typically advisable.

Obituaries

An **obituary** is a traditional way of publicly announcing your loved one's passing, and paying tribute to their life, personal nature, and notable achievements. Meaningful obituaries are thoughtful, informative, and from the heart. Sharing a person's story is truly an act of love.

Most obituaries begin with an **announcement** of the passing. This can include your loved one's name, (including any nicknames,) dates of birth and death, age, place of death, and/or cause of death. It is not necessary to include all this information; choose what feels right to you.

Biographical information typically follows, and is helpful for genealogical purposes. Consider including parent/family names, educational achievements, career information, information about partners & immediate family members, and characteristics for which they will be remembered. This is also an appropriate place to mention hobbies, volunteer work, or social affiliations such as clubs or leagues.

Many obituaries include information about **relatives** who have predeceased or survived an individual. This is helpful for genealogical records. While there are no rigid rules for how to list survivors, they are sometimes listed in order according to their proximity in relationship to the deceased: spouse, children, parents, siblings, grandchildren, great-grandchildren, extended family and friends.

Scheduled services can be announced, informing potential attendees of the date, time, and place of the funeral or memorial service or gathering. Also, if you would like to encourage friends and family to make memorial contributions to particular organizations or causes, be sure to mention your preferences.

An example:

Rose Proctor, a lifelong Seattle resident, passed away at her home on July 1st after a brief illness. She was 86. Born in Burien to John and Cora Burns, Rose graduated from Washington High School. In 1959, she married Lon Proctor and together they welcomed two children: Janice and Donna. Rose worked for the Pacific Telephone Company for 40 years, first as a switchboard operator and later as a manager. She also enjoyed bowling with her league, ("The Striking Ladies,") and baking delicious treats for her family and friends. She is predeceased by her husband, Lon, and survived by her daughter and son-in-law, Janice and Bradley Horne, her daughter and daughter-in-law Donna and Jeannie Proctor-Williams, and her grandson Steve Horne. A memorial service will be held on July 15 at 2:00 PM at Sacred Heart Catholic Church in Seattle. Memorial contributions may be made to the People's Memorial Association Funeral Financial Assistance Fund.

Obituaries, continued

Publishing an obituary is easy to do.

If you would like the obituary to appear **on our website**, just email the text (as well as a photograph, if you desire) to info@funerals.coop. Once we have the obituary posted on our website, we will email you back with a direct link that you can share on social media, or send to family and friends. You will find that **our online obituary pages include a guestbook feature** where family, friends and acquaintances can share memories and offer condolences.

If you would like the obituary to be printed in the **Seattle Times**, visit obituaries.seattletimes.com and click "Create a Notice." You will be able to submit the text and photograph and select the date(s) on which you'd like the notice to run.

Please be advised that Seattle Times charges by the column inch, so lengthier obituaries will cost more. Many families choose to have an abbreviated obituary in the paper referring them to a longer version on our website.

Example: Anne Marie DeFaria - Born May 9, 1939 in Portland, OR. Died July 2, 2025 in Seattle, WA. Celebration of Life to be held at UCUC on August 10 from 2-4 PM. Please sign the guestbook at funerals.coop.

Keep in mind submission deadlines. For Sunday and Monday printed publication, please submit notices by 5:00 PM on Friday. For notices with photographs, please submit by noon on Friday. For Tuesday through Saturday printed publication, please submit notices by 3:00 PM on the day before publication. Notices that include photographs should be submitted by 10:00 AM the day before publication. All notices are subject to verification.

For additional questions, you can contact the Seattle Times at (206) 464-2059 or funerals@seattletimes.com.

If you would like the obituary published in a **newspaper outside of Seattle**, contact the newspaper directly and ask for the Obituary Desk for further instructions. Please be advised that the newspaper will likely need to contact the funeral home to verify the death has occurred before printing the obituary. If asked, inform them that services are being handled by The Co-op Funeral Home.

Freelance journalists can be hired to write obituaries, too. Visit ObitsByAmanda.com for help.

Funeral & Memorial Services

A funeral service is a remembrance at which the casketed remains are present at the gathering. **Memorial services** are gatherings without the body present. They may include an urn, or it might not – an enlarged portrait or a symbolic display of personal items and mementoes could be the central focus.

Start by deciding **who will be officiating** the services. This person could be a clergy member, a secular celebrant, or a friend or family member comfortable with speaking to groups. This person can help you design a service fitting of your loved one and their unique life story.

You might also consider **who will participate** in the services. Friends and family may want to be involved, and one way to honor those relationships is to invite them to read a poem or spiritual passage, sing or play a special song. Maybe it would be helpful to have greeters or ushers at the service, or perhaps a friend is particularly talented in floral arranging, or creating memorial folders.

Consider the space in which the service will take place. It may benefit from bringing in elements of decor like floral arrangements or table linens. If you're trying to set a certain tone for the event, think of how that might be accomplished with special touches to the environment. For instance, you might set up a memory table with special objects or photographs.

Printed items, such as memorial folders, prayer cards, or guestbooks make nice touches at a memorial service. A **service folder** might include a brief biography of your loved one, and order of service, or acknowledgement of the service's musicians and readers. This makes a nice keepsake, and can easily be mailed to loved ones who are far away and unable to attend. **Prayer cards** might feature a picture of your loved one, (or a religious figure,) and include a prayer or passage to remember them by. **A guestbook** is a nice way of recognizing attendees for their time and participation, and can be helpful in keeping track of who you might want to send **an acknowledgment card** or thank-you note later. Memorial folders and prayer cards can be created on a computer and sent to a local print shop for printing. Online services such as [FuneralPrints](#) are also available. Guestbooks are available through The Co-op Funeral Home.

Funeral & Memorial Services, Continued

An **order of service** might look like:

- Introduction & Welcome: greeting, opening remarks and a brief overview of the service.
- A Time of Reflection: readings, music, a moment of silence
- Sharing: eulogy, tributes, open sharing
- Memorial Activity: slideshow, singing together, or planting a tree
- Closing: expressions of gratitude, information about subsequent gatherings, concluding song

Often, a **reception is held after the conclusion of the service**, creating space for less-formal social interaction, shared memories, and time together. **Refreshments** can be served, and it can be as simple as coffee and cookies, it might be a potluck, or catered refreshments or meals. The reception might be held at the same venue as the service, or it might be a different location altogether, such as a family home or restaurant.

Honoraria and gratuities, though not obligatory, are customary and appreciated by clergy, catering staff, florists, musicians, and professional drivers. Also consider sending written acknowledgements to those who may have sent flowers, provided a meal, or made some other gesture.

Accept offers for assistance. One of the most frequent phrases you may be hearing right now is, "Please let me know if there's anything I can do for you." This is a sincere gesture, your friends will be honored to be trusted with tasks that help make the service just right. Play to the strengths of your support people.

Virtual Memorials may reach wider audiences and allow for more participation.

[A Virtual Memorial Guide](#) is available for free to assist and support creating a memorable experience for anyone, regardless of comfort with technology, budget, or prior experience.

[GatheringUs](#) is a service that handles the planning, logistics and technology, so you can be present with family and friends. You'll work together to create a custom virtual memorial event where everyone can participate.

[Virtual Memorial Gatherings](#) is a family-owned business that provides planning and production of virtual memorials, live streaming of funerals, and high quality video tribute production. Learn more by calling (206) 487-1201.

Social Security Administration

The Social Security Administration can be reached at (800) 772-1213 or [ssa.gov](https://www.ssa.gov).

Your funeral director will initiate an electronic notification to the Social Security Administration that your loved one has passed. It may take the administration up to six weeks to process the notification, but it is sent automatically when the death certificate is completed. This notification will flag the Social Security Number in such a way that will prevent identity theft and fraud. This notification will also terminate automatically distributed Social Security benefits, and initiate a debit of any erroneously paid benefits. It is advisable to monitor the affiliated bank account for this activity.

You may be eligible for benefits if you are:

A Spouse. Surviving spouses, including those who were divorced if they meet certain criteria, such as being at least 60 years old, age 50 and living with a disability, or caring for the deceased's child under age 16 or living with a disability.

A Child. Unmarried children of the deceased may receive benefits, including stepchildren, grandchildren and step-grandchildren under certain circumstances, especially if they are under 18 or disabled.

A Parent. Dependent parents of the deceased, age 62 or older, dependent on the deceased for at least half of their support might also be eligible.

A one-time payment of \$255 can be paid to an eligible spouse or eligible child(ren). This payment will not be made in the absence of an eligible surviving spouse or child.

If you think you may be eligible for survivor's benefits, **you can initiate a claim by phone or [online](#)**. To qualify, the deceased worker must have worked long enough and paid Social Security taxes to be eligible for benefits, and met the requirements for Social Security coverage.

The SSA may debit erroneously deposited funds. Funds that were automatically deposited will be automatically debited. If benefits were paid by check, the SSA may request the funds be returned by check as well. For specific questions about your particular situation, contact the Social Security Administration directly for the best information.

Department of Veterans Affairs (VA)

If you are a veteran in crisis, dial 988, then press 1. You can also text 838255, or chat online at veteranscrisisline.net. Whether or not it feels like it, you are loved.

The Department of Veterans Affairs (VA) can be reached at (800) 827-1000.

Any honorably discharged veteran is entitled to certain benefits, including (but not limited to) an American flag and/or a Presidential Memorial Certificate. Honorably discharged veterans, their spouses, and their dependent children are entitled to cemetery benefits such as the receipt & placement of casket or urn at the nearest VA Cemetery. For assistance with these benefits, provide your funeral director with a copy of the veteran's DD214 form, or other equivalent eligibility documentation.

If your loved one was a veteran, you may be eligible for **other benefits**, such as partial reimbursement for funeral home expenses. To learn more, determine eligibility, or apply for benefits, visit va.gov/burials-memorials.

Military Funeral Honors can be provided at a funeral or memorial service if requested by the family. Your funeral director can help coordinate that if provided a copy of the DD214 or equivalent eligibility documentation. A military detail will (at minimum) perform a flag folding and presentation ceremony, as well as the ceremonial playing of "Taps." Please be aware that, due to a shortage of available buglers, "Taps" may be played by digital recording if a live bugler is not available in your area at the day and time of your service. To learn more, visit cem.va.gov/military_funeral_honors.asp.

Probate & Estate Administration

A personal representative, (sometimes called an executor or administrator,) is someone who settles an estate and distributes remaining assets appropriately.

Probate is a legal procedure for administration of a deceased person's estate. This includes collecting assets, determining and notifying beneficiaries, notifying and paying creditors, filing tax documents and paying taxes due, and ultimately distributing the decedent's assets to the proper beneficiaries.

Probate **assets** include assets titled in the deceased's name alone, or do not otherwise pass to a beneficiary. Common non-probate assets include joint bank accounts with rights of survivorship, property held in joint tenancy, property subject to a community property agreement, property held in a trust, life insurance, or other assets and accounts that pass by contract or have a beneficiary designation. These pass outside probate proceedings.

Probate proceedings are not necessary for all estates. Washington law provides for a simplified process for transferring assets in a small estate when the value of such does not exceed \$100,000 and there is no real estate owned by the deceased.

If there is a will, it must be produced within 30 days of the death. Delivery must be made to either the executor or the Superior Court. The individual named personal representative in the will should petition the court to be appointed personal representative of the estate, and for letters testamentary, and nonintervention powers. This allows the personal representative to administer the estate without having to ask the court for approval for every action taken subsequently.

If there is no will, someone will need to petition the court for letters of administration and nonintervention powers in order to begin administering the estate. The terms "personal representative" and "administrator" are indicative of whether there was a will, but their functions are essentially the same.

Filing necessary items in any Superior Court in any county in Washington initiates probate proceedings. If the deceased owned real property in another state, it may be necessary for the personal representative to file an ancillary probate in that jurisdiction. The state's court would have jurisdiction over that property, and the rules of that state would need to be followed.

Probate & Estate Administration, Continued

A creditor's claim is a debt of the deceased's that existed at the time of their death. **The personal representative must properly notify potential creditors and pay legitimate claims. The personal representative may deliver notice by hand, mail, or publishing notice in a legal newspaper within the county of probate.** Once notified, creditors must bring their claims within four months of the date of publication or one month after delivery of actual notice. Creditors that do not bring their claim within the specified time period cannot collect on the debt. If the personal representative does not publish notice, creditors have two years within which to file their claims. The personal representative then has a duty to **distribute remaining assets to rightful persons** in a timely and efficient manner.

After the completion of the steps above, the personal representative should collect a signed receipt or waiver from each beneficiary or heir indicating that they have received all the estate property to which they are entitled, and waiving receipt of a copy of declaration of completion of probate. Next, the personal representative should file the declaration of completion and the signed receipts and waivers with the court to **formally end the probate process and close the estate.**

In terms of **cost**, the personal representative and their attorney have a right to reasonable compensation for their services. Costs can vary, ranging from a few hundred dollars to several thousand, depending on the complexity of the estate, types of assets, claims by creditors, and need to file tax returns.

Typically, the deceased's **final Form 1040 income tax return must be filed** for the year in which they passed away. In addition, an estate is treated as a separate legal entity for income tax purposes. If the estate earns \$600 or more during the tax year, or if any beneficiary is a nonresident alien, a Form 1041 (U.S. Income Tax Return for Estates and Trusts) must be filed. In Washington state, two types of **transfer taxes** may apply: the federal estate tax and the Washington state estate tax. The federal estate tax applies to estates exceeding the deceased's remaining lifetime exemption amount, which is \$13.61 million per individual for 2025. Washington imposes its own estate tax on estates exceeding the state exemption amount, which as of July 1, 2025, is \$3 million and is indexed for inflation going forward.

This is a complex area of law, and consulting with an attorney or CPA is strongly recommended to ensure compliance and proper planning.

Grief Resources

Seattle

[Crisis Connections](#): (866) 427-4747. A 24-hour line offering crisis support.

[Providence Hospice of Seattle](#): (206) 320-4000. Provides information, support groups, and counseling for grief and loss.

[Kaiser Permanente Hospice](#): (206) 326-4549. Support groups meet in multiple locations in King County. You do not need to be a member to join a support group.

[The Healing Center](#): (206) 523-1206. Located in Northeast Seattle. Provides information, support groups and counseling for grief and loss.

Grief and Life Transitions: (206) 362-9094. Provides information, support groups and counseling for grief and loss.

East King County

[EvergreenHealth Grief and Bereavement](#): (425) 899-1077. Provides information, support groups and counseling for grief and loss.

Edmonds

[Swedish Edmonds](#): (425) 640-4404. Provides information, support groups and counseling for grief and loss.

Everett

[Providence Hospice of Snohomish County](#): (425) 261-4800. Provides information, support groups and counseling for grief and loss.

Tacoma

[Multicare Hospice](#), King and Pierce Counties: (253) 301-6400.
[MulticareHospice](#), Kitsap County: (253) 459-7566. Provides information, support groups and counseling for grief and loss.

[Virginia Mason Franciscan Hospice](#): (800) 338-8305. Provides information, support groups and counseling for grief and loss.

Online

Center for Loss: centerforloss.com
What's Your Grief: whatsyourgrief.com
American Hospice Foundation: americanhospice.org

Specialized

[Alliance of Hope](#) (suicide survivors)
[Compassionate Friends](#) (child loss)
[Safe Crossings](#) (children's grief)

Memorial Service Resources

Clergy/Officiants

[Arisa Rench, A Ceremony With Heart](#). (206) 384-9843. aceremonywithheart.com

[Nathan B. Weller, Humanist Celebrant Services](#).

nathanbweller.com/humanist-celebrant-services-seattle-metro-area

[Rev. Adina Meyer, Keystone UCC](#). (206) 632-6021. keystoneseattle.org

[Pastor Victoria Carr-Ware, Queen Anne Baptist Church](#). (206) 282-7744. queenannebaptist.org

Musicians

[Carson Lilley](#), Piano. (253) 878-6395. carsonlilleymusic.com

[Susi Hussong](#), Harp. (206) 818-4846. harp4u.com

[Neil Hubbard](#), Bagpipe. (425) 444-3622. neilbagpiper.com

Venues

[Queen Anne Baptist Church](#), 2011 1st Ave N, Seattle, WA 98109. (206) 282-7744.

queenannebaptist.org

[THE101](#), 101 S Jackson St, Seattle, WA 98104. 425-780-6293. the101.828venues.com.

[Seattle Parks Department](#), Multiple indoor venues available for rent. 206-684-4080.

seattle.gov/parks/rentals-and-permits/indoor-event-rentals

[Peerspace.com](#) can help you find unique rental spaces in your area according to your specifications. Think of it like airbnb for local venues of all sizes.

Florists

[Ballard Blossom](#), 1111 NW 85th St, Seattle, WA 98117. (206) 782-4213. ballardblossom.com

[Parsley & Rue](#), kim@parsleyrue.com. parsleyrue.com

[Flowers on 15th](#), 515 15th Ave E, Seattle, WA 98112. (206) 324-ROSE (7673) flowerson15th.com

[Fiori Floral Design](#), Visits by appointment, Seattle, WA 98103. (206) 329-3944. fiorifloraldesign.com

[Stadium Flowers](#), 3632 Broadway, Everett, WA 98201. (425) 252-4161. stadiumflowers.com

Caterers

[Grate Boards Seattle](#), charcuterie boards and grazing tables. (206) 412-8892. grateboards.com

[Ingallina's](#), ranging from trays to boxed lunches. (206) 766-9400. ingallina.com

[Old Ballard Catering Company](#), including trays, meals, and beverage options. (206) 379-7129.

oldballardcateringco.com

[Filter & Shot Coffee Catering](#), offering beverage bars, mobile espresso service and baked goods.

(206) 451-7347. filterandshotcoffee.com

Simple Self-Care Reminders

Breathe. Just stop for a moment, and gently welcome air into your body. Gently let it go. [Many free online breathing exercises are available online.](#) Take as long as you need, and just breathe.

Are you hydrated? Allow yourself to take a break for a small glass of water. Small sips are fine.

Have you eaten in the past three hours? Maybe it's time for a simple protein like some nuts or hummus. Even a nibble helps fuel you.

Stand up and stretch. Breathe deeply into your stretches. As you do this, pay attention to where your body might be holding extra tension. Breathe with that for an extra moment.

What do you hear? If there's too much noise around you, consider taking a break in a quiet space, even if just for a little bit. If your surroundings are too quiet, consider putting on some gentle music or ambient sound—that might be soothing.

Is there something nearby that is soothing to the touch? Maybe you have a favorite soft hoodie or blanket, or maybe there's a craft your hands find comforting.

Rest. Losing a loved one will take an emotional toll, of course, not to mention a physical one. Don't forget to try to rest, (even if you can't necessarily sleep,) at night. Naps during the day can be restorative, as well.

Hugs have been proven to offer both physical and emotional benefit. Whether it's a pet, friend or family member, whether it's just a boop or a full on snuzzle, your body and soul might do well with some contact.

Do you feel supported? If not, perhaps it's time to consider reaching out to a mental healthcare provider, if for no other reason than to feel seen in your time of grief. Check with your insurance carrier to see what kind of benefits might be covered by your plan; they might even be able to provide referral or scheduling assistance.

You're going to be okay, even if it doesn't seem possible. So go ahead and feel your feelings right now. Even the complicated ones. That's natural. You can allow it. And if it gets to be too much, that's okay, too—a crisis counselor is waiting for you to text “home” to 741741 so you don't have to feel alone. You are loved.

Notes

Notes, Continued