



# CASCADE MEMORIAL

low cost cremation & funerals

Simplicity • Convenience • Low Cost

**Bellevue**

425.641.6100

**Federal Way**

253.874.9000



## WHERE DO I BEGIN?

A Step-By-Step Arrangement Guide

## *How is Cascade Memorial different from traditional funeral homes that we've known in the past?*

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Cascade Memorial is a unique type of business that offers everything a traditional funeral home offers, with the exception of having a large, expensive funeral home building. Although traditional funeral homes can be beautiful facilities, we have found many Northwest families simply don't want the added expense and often they prefer a "less traditional" approach to planning their final needs. Because we operate in more conservative, yet professional offices, we are able to offer services which are generally less than half the cost of traditional funeral homes. We can save you money!



## *We make it simple...*

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- No hidden or unexpected costs
- No hassle or pressure to buy
- No confusing society or membership fees
- Just simple, professional care

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## WHERE DO I BEGIN?

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When faced with the task of making end of life decisions, it is easy to become overwhelmed. Cascade Memorial will help minimize the difficulty in making those decisions. On a regular basis, we hear families ask us, “Where do I begin?” Although there is no universal procedure, or any single answer that works for everyone, there are some basic guidelines that may help make the process more manageable. We have compiled this booklet as a guide to help you and your family work through this decision making process. We hope you find this booklet to be a valuable tool in arriving at decisions that suit the needs of your family.

### THROUGHOUT THE PAGES OF THIS BOOKLET YOU’LL FIND INFORMATION REGARDING:

- *Disposition of remains*
- *Processing the necessary paperwork*
- *Planning an appropriate tribute (such as a life celebration, memorial service, gathering or funeral)*
- *Important contact information*
- *Ideas for memorializing*

## Step 1: WHAT ARE MY OPTIONS FOR DISPOSITION OF THE REMAINS?

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One of the foremost decisions you'll be faced with is choosing a type of disposition. Two primary options are burial or cremation, although a few other options do exist, such as mausoleum entombment, burial at sea, and whole body donation. Washington law defines disposition as "Burial, entombment, burial at sea or cremation."

- **Burial** – For centuries now, burial has been a widely accepted method of disposition. In our culture, burial almost always takes place in a dedicated cemetery. Cemeteries are typically owned and operated by private businesses, churches, non-profit associations or various levels of government (the federal government, counties, cities, special tax districts, etc.) Most cemeteries require the use of a casket and outer burial container, such as a grave liner or burial vault; however, this is seldom required by law. In many parts of the United States, burial is still the most commonly practiced method of disposition, however, in the Northwest it has given way to cremation as the most common practice. Choosing burial in no way requires you to hold a traditional funeral; it is simply the method of disposition.
- **Cremation** – Cremation continues to gain popularity as the chosen method of disposition. Many families choose cremation because of the lower cost; if arranged carefully, it can prove to be a very economical choice. Some people prefer to eliminate the use of ground space that burial requires, while others prefer the idea of having the wide variety of options for memorializing their loved one. Once completed, the family must decide the final destination of the cremated remains or "ashes". Here are some examples:

- **Cemetery placement** – Many families choose to bury the ashes in a grave at a cemetery. Cemetery requirements will dictate the costs for the grave and the opening of the grave as well as the type of container that must be used, if any.
- **Niche placement** – Most mausoleums (see Mausoleum entombment below) have areas specifically designated for placement of ashes. These spaces are called niches and a group or wall of niches, is called a columbarium. Mausoleum requirements will specify the costs involved and the type of container, if any.
- **Retained at home** – Some people find comfort in having the ashes at home with them, at least for a time. You may have a designated area for a special urn or container and there are many varieties of containers to choose from.
- **Scattering** – One can be assured of proper disposition of cremated remains only upon one's own private property or with a cemetery or columbarium. Consideration should be given against placement upon your private property since in due course the property will be owned by another. If you decide to scatter cremated remains on your private property, we recommend that it be done by a friend rather than a family member. This is because cremated remains are not ashes. They are recognizable bone fragments, and the scattering of them may be a difficult emotional task for someone of close relationship to the deceased. However, we advise that you be cautious as to where the scattering takes place and be respectful to others. Many families who choose to scatter the ashes also choose to keep a small portion in a keepsake urn, memorial jewelry or other cremation-oriented memorial art.
- **Mausoleum entombment** – Throughout the Northwest, there are a number of mausoleums. Mausoleums are structures, commonly placed on cemetery grounds, which hold a number

of crypts. Each crypt has space for one or more caskets. The mausoleum will provide the specific requirements as to the costs of the crypt and the opening and closing of the crypt. Many mausoleums require embalming prior to placement in the crypt.

- **Whole body donation** – Whole body donation can be an option that suits some families. Donating a body to a university can benefit society by helping advance medical research and education. However, be very cautious in deciding where to donate the body; find out where the body goes and with whom you are actually dealing. The University of Washington offers a willed body program for more information please visit <http://wbp.biostr.washington.edu> Others, who claim to be “whole body donation programs,” are actually businesses that dismember, or dissect, the body and actually sell body parts to purchasers throughout the country. They call this process “Tissue Procurement.” The sold body parts are not returned. The unused body parts (usually only 15-25% of the body) are cremated (generally by a third party) and returned to the family. Some of these businesses even go so far as to advertise “Free Cremation” in order to get families to donate the body to their business. Again, educate yourself and do not agree to anything that does not meet your family’s needs or desires. Please note that not all human bodies are eligible for whole body donation. Eligibility is always addressed on a case-by-case basis and your family should have an alternate plan, should the donation not be accepted.

## *An Important Note about Disposition of Remains*

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A question that surfaces quite often is “Who has the right to choose the method of disposition?” Washington law (RCW 68.50.160 - Right to control disposition of remains) is very specific in this regard. Although the law is particular and somewhat lengthy, here is an overview of who has the right to control disposition of remains:

1. A person has the right to control the disposition of his or her own remains without the pre-death or post-death consent of another person. A valid written document expressing the decedent’s wishes regarding the place or method of disposition of his or her remains, signed by the decedent in the presence of a witness, is sufficient legal authorization for the procedures to be accomplished. This form is available online at [www.cascadememorial.com](http://www.cascadememorial.com)
2. Prearrangements that are prepaid, or filed with a licensed funeral establishment or cemetery authority, under RCW 18.39.280 through 18.39.345 and chapter 68.46 RCW are not subject to cancellation or substantial revision by survivors. Absent actual knowledge of contrary legal authorization under this section, a licensed funeral establishment or cemetery authority shall not be held criminally nor civilly liable for acting upon such prearrangements.
3. If the decedent has not made a prearrangement or directions have not been given by the decedent, the right to control the disposition of the remains of a deceased person vests in, and the duty of disposition and the liability for the reasonable cost of preparation, care, and disposition of such remains devolves upon the following in the order named:



- (a) The surviving spouse or state registered domestic partner.
- (b) The surviving adult children of the decedent
- (c) The surviving parents of the decedent.
- (d) The surviving siblings of the decedent.
- (e) A person acting as a representative of the decedent under the signed authorization of the decedent.

## Step 2: WHAT IS AN APPROPRIATE TRIBUTE?

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An appropriate tribute for you and your family can be as unique as the individual whose life you are honoring. It can be anything from a complete traditional church funeral with cemetery burial to a simple, quiet moment with the body before it is transported for disposition. These are common examples of how we see other families manage their loss and pay tribute to someone they love.

- **No formal services** – Some families prefer to go through this process in their own quiet way and they may not wish to hold public services of any kind. This is perfectly acceptable as long as it is what helps you manage the loss. Some intimate time with close family and friends, or even alone, is exactly what some people need. No one else can tell you how you must handle the loss; it is far too personal for them to know.
- **Memorial gathering** – There are situations where the most appropriate solution is to provide an informal memorial gathering for family and friends. This gathering may be held at your own home, a restaurant, church fellowship hall, funeral home, park or even a country club.
- **Celebration of life** – A celebration of life is usually a more formal type of gathering, but uplifting and happy, which celebrates the life of the deceased. Generally there is a member of the clergy or a celebrant (see step 5) speaking about the life of the deceased, as well as appropriate music and perhaps a video tribute or slideshow. The body may or may not be present.
- **Memorial service** – A memorial service is generally a more formal type of service than the celebration of life service, and many times can incorporate a more religious theme. It would be important to have your pastor or a celebrant presiding

over the service. Normally there is music and perhaps a video tribute or slideshow. The body is not present, but a cremation urn holding the ashes is often present.

- **Funeral service** – Holding a funeral service implies that the body is present; the casket may or may not be opened. A funeral is generally held in a church, a traditional funeral home or other facility. A clergy member or celebrant would preside; music and a video or slideshow may be used. Many times the casket is taken to the grave as the final portion of the funeral; this is called a *committal service*. The funeral service is generally the most complex of tributes and has been a time honored tradition in our culture. Although the funeral’s heritage comes from the Christian faith, it does not always need to be religious in nature.
- **Graveside service** – As the title implies, a graveside service is held at the grave and may include a casket or cremated remains in an urn. Generally, a clergy member or celebrant presides and music may be incorporated. A graveside service is generally a simpler type of service; however, there can be something very therapeutic about a gathering at the grave.
- **Witnessed placement cremation or burial** – Although not normally considered to be a tribute, it is important for your family to know that you have the right to be present at the time of cremation or burial and, if you choose, witness the placement of the body into the crematory or grave. Some families find comfort through this involvement.

### Step 3: WHEN IS EMBALMING NECESSARY?

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It is very common for families to struggle over the decision of whether or not to have the body embalmed. Embalming is the process of temporarily preserving the body and preparing it for viewing by injecting a formaldehyde based solution (embalming fluid) through the body's circulatory system. This is accomplished through a small incision in the skin, allowing access to one or more arteries and veins. The embalming process usually takes between one and three hours. Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as a direct cremation or immediate burial. The choice of whether or not embalming is necessary should be determined more by the type of viewing and/or services you prefer rather than the type of disposition.

**Note that Washington state law requires that within 24 hours of receipt of the remains, the funeral home must either embalm or refrigerate until final disposition. (RCW 18.39.215)**

Here are some examples of how your family's choices may affect decisions about embalming:

- If your choice is simple direct cremation or immediate burial and you have no intentions of viewing, embalming is certainly not necessary. You can still choose embalming if you want; however, there would be additional charges for the embalming.
- If your choice is simple direct cremation or immediate burial, but some family members would like a few minutes of viewing time to say goodbye, embalming would still not be necessary in most situations. Please realize there are situations where

any viewing without embalming may be very difficult or not possible, such as viewing following an autopsy or viewing following a death resulting from trauma. In situations involving an autopsy, viewing would not be possible without autopsy repair which would be done during embalming.

- If your choice is cremation or burial following a formal viewing time for family and/or friends or even the public, embalming is highly recommended. It is through the process of embalming that the funeral service professional can be assured the body will be presentable at the viewing. With no embalming, there is little control over the physiological condition of the remains and changes resulting from decomposition may occur quite rapidly in some instances.
- If your choice is a traditional funeral with a closed casket, embalming may not be required, but still recommended. The Washington law mentioned above could present a logistical challenge when choosing a funeral followed by a committal at the cemetery.
- If your choice is a traditional funeral with an open casket, embalming would most likely be a necessity and is something you should request.
- If your choice is to have the body transported long distance to an out of area cemetery or transported out of state by common carrier, embalming is typically required.

## Step 4: HOW DO I CHOOSE A FUNERAL SERVICE PROVIDER?

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Choosing a funeral service provider in no way implies that you must choose to have a funeral. You are simply selecting who you'd like to work with regarding details of disposition, processing an array of paperwork and, if you choose, assisting with a funeral or memorial. Do not be afraid to ask specific questions of potential providers; it is your right to know the provider's policies, practices and prices.

In Washington, all funeral service providers must be licensed as *Funeral Service Establishments*. The Washington Mortuary and Cemetery Board licenses individual death care professionals and the facilities where they work. The Board maintains an informative website: <http://www.dol.wa.gov/business/funeralcemetery/fcboard.html> and they can be reached by phone at (360) 664-1555.

To help families compare prices, the Federal Trade Commission requires all funeral service establishments to provide a *General Price List* upon request.

*Basically, there are two types of providers:*

**Traditional funeral homes** – Traditional funeral homes typically operate out of larger facilities which are usually on commercial property and sometimes located on or near cemeteries. Generally, they have an on site chapel, viewing rooms, embalming facilities and a casket selection room. A traditional funeral home is an excellent choice for families that wish to hold a large funeral or memorial service within the funeral home's chapel or need the funeral home's facilities for other reasons. *Although all funeral homes offer cremation services, most do not actually have cremation facilities at the funeral home.* Cremation facilities are licensed separately by the Board as Crematories. Often the cremation is handled by

an outside company “subcontracted” or “third party” who may or may not be affiliated with the funeral home; however, some funeral homes do have cremation facilities. If choosing cremation, ask where the cremation takes place and who owns the crematory. Because traditional funeral homes must own and maintain a large facility, they will typically have the highest prices.

**Non-traditional providers** – As an alternative to the traditional funeral home, a rapidly growing number of Northwest families find that their needs are being met quite successfully by choosing a non-traditional provider of burial, cremation, funerals and memorials. Most non-traditional providers can assist you with services in a church of your choice or other facility, but usually they do not have on-site facilities to accommodate a large group. Although they generally hold the same Board license as the traditional funeral home, this type of provider usually operates out of a more conservative facility and offers substantially lower prices. Again, if choosing cremation, ask specific questions and find out where the cremation takes place and who owns the crematory. For your family’s peace of mind, it is very important to know exactly where the body is taken and who holds the very important responsibility of caring for your loved one prior to disposition. Do not be afraid to ask these questions; it is your right to know.

## Step 5: HOW CAN MY FAMILY PERSONALIZE THE EXPERIENCE?

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In the previous sections, we mentioned a number of ideas that can help you personalize this process for your family. Let us talk more about ideas for personalization.

**A quiet moment** – If the death occurs at home or in a nursing facility or hospital, sometimes the most therapeutic moment can be just following the death. Once the death has occurred, there should be no need to rush; it is okay to appreciate that special moment and reflect on the life that has just passed. Washington law requires refrigeration, embalming or disposition within 24 hours; however, please realize that care facilities may need to limit this time for practical reasons.

**The officiant** – The officiant is the person who presides over the service, regardless of the type of service. Here are some examples:

- Your church pastor, priest or bishop – If you are now, or have been previously, active in a church family, this is most likely the obvious choice. You and your family may already have a personal relationship with this person that will prove to be priceless throughout this process.
- A chaplain – Hospice, hospital, nursing facility or fire district chaplains devote much of their lives to helping people through this difficult time and they are well versed in the process of caring for the survivors, while at the same time, honoring the ones they have lost.
- A certified celebrant – If you have no church family you may be interested in securing a certified celebrant to help you with the tribute. A certified celebrant is someone who has been trained to work closely with the family, learning as much as possible about the deceased and the life they



lived, and then organizing a fitting tribute that is usually very personalized. The celebrant can make the service as religious or as secular as the family desires. Certified celebrants charge a fee for their services and in many cases, this is what they do for employment. Consult your funeral service provider for celebrant suggestions and related fees.

- Family member or personal friend – Sometimes a member of the family or a personal friend is capable and willing to officiate. This is perfectly acceptable and can add special meaning to a tribute.

**Special music** – Music can add immeasurable comfort to most any tribute and can be live or recorded.

- Having a family member or friend who is capable of performing live music can add a very personal touch to any service. If you have a church home, it may be an obvious choice to ask church musicians to help you with the music.
- With today's technology, the options for recorded music have become endless; most families have the ability to download specific songs to be used at the service. Designating one dependable family member who has the ability to secure the music is usually the most efficient way to proceed. Make certain that the music is not left until the last minute; be prepared in advance.

**Video tribute or slideshow** – In more recent years, it has become much more common for family members to incorporate video tribute programs or photograph slideshows into the tribute. Some families have the ability to produce the video or slideshow themselves, while others prefer to hire professional assistance with the project. It may become a fairly time consuming project and generally time is of the essence. As with music, we recommend delegating one dependable family member to oversee the project. Your funeral service professional can provide you with direction.

**Printed memorial goods** – If you are holding a public service of any type, it is very common to provide printed memorial folders to hand out and a register book for your guests to sign. Most funeral service providers can assist you with this and the folders may be a simple stock item from their selection or they may be custom printed with full color photos. Sometimes a family member, or your church, is capable of producing these.

**Memory board** – A memory board is a large collage of photos, special notes and memorabilia pertaining to the deceased's life. Preparing this at the family's home before the event or gathering can become a therapeutic experience as it brings the family together, reflecting on their individual relationships with the deceased.

**Memorial table** – Particularly when there is no casket present, it is common to use a memorial table as a focal point. The memorial table will generally hold special flowers from the family, the urn, items of memorabilia and quite often, an enlarged photo of the deceased.

**Memorial contributions** – Some families prefer to request that contributions be made to a charity or special organization, such as hospice or medical research. For some families this can create a meaningful and lasting tribute.

**Floral tributes** – Depending on the type of service you prefer, your family may wish to include special floral pieces. Here are a few examples:

- **Casket spray** – If considering a traditional church or chapel service with the casket present (open or closed) you may wish to have a spray, or “blanket”, of flowers placed on top of the casket. This floral spray is placed on the grave following the burial

- Standing easel spray – Some families prefer a standing spray to be placed near the casket or near a memorial table when the casket is not present. This spray is also placed on the grave following the burial
- A vase of special flowers – A simple vase of flowers with special meaning adds a personal touch to any tribute.

**Personal items of the deceased** – Regardless of the type of service, families can add a personal touch by incorporating special items that represent aspects of the deceased's interests. These items may be as subtle as a springtime daffodil or as obvious as a Harley Davidson.

**Writing letters to the deceased** – May people find great comfort in writing a letter to the deceased. This process can be emotional, challenging, therapeutic and rewarding, all at the same time. If you choose, the letters can be incorporated into the service.

**A custom online/newspaper obituary** – Your family may find satisfaction in writing a very complete obituary story of the deceased. Many newspapers will print a custom obituary at an additional charge. The obituary can be used for other purposes as well, such as placing it online for family and friends to enjoy when signing the online guestbook, reading at a tribute service, printing in the memorial folders or updating family genealogy records or church records. A special photograph can be a nice added touch.

## *Important Details and Contact Information*

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We understand that the task of caring for the details following the death of a loved one can be overwhelming and confusing. We have prepared this basic information to help you through that process. This is a basic overview and in many situations you may need more detailed information. You can obtain more detail by talking directly to your funeral director or by using one of the many contact websites or phone numbers listed within this guide. Please realize that some of the items on this list will not pertain to your specific situation and they may be disregarded.

**Death Certificates** – Your funeral service provider will be responsible for completing and filing a death certificate with the proper agency. During that process, the certified death certificates may be ordered and returned to your family. Although there is no universal time frame, this process usually takes from three to ten business days, depending on the location of death (county), the certifier (physician, medical examiner, etc.) and the funeral service establishment.

Certified copies are suggested for life insurance policies, insured loans, union benefits, stocks and bonds, and transfer of ownership of real property. Some agencies, such as Social Security, most banks, and Washington DMV, may make a photocopy and return the certified document to you.

Certified death certificates are issued by the vital records office at the health department of the county in which the death occurred; the original certificate is then filed in the state archives. In Washington, the cost is \$20 per certificate. These charges are set by the state, if a funeral service provider is charging you more, for an additional profile, you do not have to pay for that markup. You may visit [www.vitalchek.com](http://www.vitalchek.com) to order death certificates online. The Vital Statistics office of the King County Administration Building is located at 500 4th Ave. Seattle, WA 98104 or may be reached at

(206) 296-4769. Snohomish Health District is located at 3020 Rucker Avenue #102, Everett, WA 98201 or may be reached at (425) 339-5290. Pierce County Health Department is located at 3629 S. D Street Tacoma, WA 98418 or can be reached at (253) 798-6418.

**Social Security** – Social Security should be notified as soon as possible when a person dies. Your funeral director will report the person’s death to Social Security. You will need to furnish the funeral director with the deceased’s Social Security number so he or she can make the report.

Some of the deceased’s family members may be eligible to receive Social Security benefits if the deceased person worked long enough under Social Security to qualify for benefits. You should get in touch with Social Security as soon as you can to make sure the family receives all of the benefits to which they may be entitled. Please read the following information carefully to learn what benefits may be available:

- A one-time payment of \$255 can be paid to the surviving spouse if he or she was living with the deceased; or, if living apart, was receiving certain Social Security benefits on the deceased’s record. If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased’s record in the month of death.

**Certain family members may be eligible to receive monthly benefits, including:**

- A widow or widower age 60 or older (age 50 or older if disabled);
- A surviving spouse at any age who is caring for the deceased’s child under age 16 or disabled;
- An unmarried child of the deceased who is:
  - Younger than age 18 (or age 18 or 19 if he or she is a full-time student in an elementary or secondary school); or

- Age 18 or older with a disability that began before age 22;
- Parents, age 62 or older, who were dependent on the deceased for at least half of their support; and
- A surviving divorced spouse, under certain circumstances.

You can reach the Social Security Administration at:  
<http://www.ssa.gov> or by phone at (800) 772-1213.

**Veterans Administration** – Honorably discharged veterans are generally eligible for several VA benefits, including burial of remains in a casket or cremated remains in a VA cemetery, a marker for the grave or niche, a service at the cemetery, military honors and a burial flag. Additional benefits may apply if the death occurs in a VA facility or if the veteran is under special VA care at the time of death.

Your funeral director will assist with identifying and arranging for these benefits. Your funeral director will also supply you with detailed information regarding Tahoma National Cemetery, 18600 SE 240th St, Kent, WA 98042,

<http://www.cem.va.gov/cems/nchp/tahoma.asp> or by calling (425) 413-9614; you may also contact any other VA cemetery.

You can reach the Veterans Administration at:  
<http://www.va.gov> or by phone at (800) 827-1000.

**Insurance** – Individual life insurance policies must have a claim filed with the insurance company holding the policy. You may contact the insurance company directly, or your agent, to process the claim; generally a claim form is required. Filing a claim for life insurance usually requires a certified death certificate.

Be certain to check for policies on bank accounts, home mortgages, credit card accounts and department store accounts; sometimes life insurance is included as a part of a package. If the

death occurs as the result of an accident, there may be accidental death coverage associated with these benefits.

If the death is the result of an automobile accident, the auto insurance company may include a death benefit; this is the case with most Washington policies. It is very important to make sure a claim is filed with the insurance company by contacting the agent listed on the automobile's insurance card.

If you have difficulty locating an insurance company, you may contact the Washington State Office of the Insurance Commissioner; they maintain listings for all insurance companies that have done business in the state of Washington.

You can reach the insurance commissioner at:

<http://www.insurance.wa.gov> or by phone, (800) 562-6900.

**Banks** – You should notify the deceased's bank of the death and inquire about specific accounts such as checking, savings, savings bonds, time savings certificates. As mentioned in the death certificate section of this guide, banks will generally photocopy your certified death certificate for their files and return the certificate to you.

**DMV: Driver and Motor Vehicle Service Division** – When removing the deceased's name from a motor vehicle title, the DMV will generally use a photocopy of the death certificate, returning the certified copy to you. You may also need to fill out a transfer of ownership form. This form can be found at <http://dol.wa.gov/forms/420040.pdf>

You can reach the DMV at:

<http://www.dol.wa.gov> or by phone at (360) 902-3600

**Union Benefits** – Employment may provide benefits through a labor union or organization. Since membership benefits are so varied, it is advisable to check with the individual organization office. Many unions are listed under “Labor Organizations” in any online or yellow pages directory. To file for a death benefit, a certified death certificate will most likely be required.

You can reach most labor unions at:  
<http://www.wslc.org> or by phone at (800) 542-0904.

**Washington Department of Revenue** – For specific information regarding requirements of the Washington State Department of Revenue, you should contact them directly. You can reach the Washington State Dept. of Revenue at:  
<http://www.dor.wa.gov> or by phone at (800) 647-7706.

**Internal Revenue Service** – For specific information regarding IRS requirements, you should contact them directly. You can reach the IRS at <http://www.irs.gov> or by phone at (800) 829-1040

**Washington State Department of Retirement Systems** – In the event of death, if your loved one is a member of a Deferred Compensation Program, you can reach the Washington State Department of Retirement Systems by [www.drs.wa.gov](http://www.drs.wa.gov) or toll free at (800) 664-7000.

**Railroad Retirement Board** – For specific information regarding railroad retirement benefits, contact the Railroad Retirement Board directly. You can reach the RRB at:  
<http://www.rrb.gov> or toll free at (877) 772-5772.

**Information about Washington Law** – The Washington State



Bar provides complimentary information which is designed to help answer some of your questions about wills, trusts and estate planning. This information about Washington law is available online, or in some instances, as a brochure. Brochures can be ordered online or by calling the Bar directly. The information provided is not intended to cover every situation. The resources listed contain general legal information that should not be used as a substitute for specific legal advice. Please remember that the law is always changing through actions of the courts and the Legislature.

The Bar's website contains valuable information on many legal issues, including these specifically relating to end of life concerns:

- Your Will
- What Is Probate?
- What Taxes Have to be Paid if Someone Dies?
- What Is a Trust?
- What Is a Living Will?
- Estate Planning for Parents of the Disabled
- Powers of Attorney and Other Decision-Making Tools
- What To Do When a Close Relative Dies

You can reach the Washington State Bar online by visiting:  
<http://www.wsba.org/media/publications/pamphlets/wills.htm>

You can reach the Bar by phone at:  
(206) 443-9722, or toll-free at (800) 945-9722.

**Lawyer Referral Service** – The Washington State Bar operates a Lawyer Referral Service which refers clients to attorneys based on location, area of law, and special services offered. Lawyer Referral Service staff can help you identify the type of assistance you may need, if any. You can reach the referral service at: <http://www.wsba.org> or by phone at (206) 267-7010.

**CLEAR Intake: If you are eligible for low income benefits** – Call toll free: (888) 201-1014 for legal assistance. The Northwest Justice Project has developed a client intake system called CLEAR. The system allows low-income individuals to be referred to legal assistance in their community. Certain cases can be referred to Northwest Justice Project offices, local volunteer lawyer programs, law school clinics or other resources in the caller’s community.

For self-help legal information on a variety of topics, go to [www.WashingtonLawHelp.org](http://www.WashingtonLawHelp.org)

This will help answer questions you may have about our cremation process, and our commitment to every family we serve. Once we receive your call, our staff attends to every detail using our cremation assurance program.

- **Your loved one never leaves our care** – Our families find comfort and peace of mind knowing that we own and operate our own crematory. Why is this important to you? Many other funeral homes hire third party crematories which are typically located in a warehouse or industrial districts. Many cremation service providers transfer your loved one to these third party crematories making it impossible for the funeral home to manage and supervise the care and custody of the deceased as well as the actual cremation process.
- **Safeguarding personal identity** – To ensure security, a personal identification band is placed on your loved one at the moment they are in our care.
- **Our tracking system** – Upon arrival, your loved one is entered into our tracking system and assigned a unique identification number. This number is stamped into a bronze identification tag and remains with the individual throughout the entire process. This number is used to track every phase of the cremation process. Our tracking system includes date of arrival at our facility and name of the transfer technician, the exact cremation container selected by the family and the urn the cremated remains will be placed into.
- **Family identification** – You have the option of seeing your loved one prior to cremation. Many families find this to be helpful in the grieving process. You and your family also have

the option of personalizing the cremation container your loved one will be cremated in with notes and letters. You also have the option to be present during the cremation process.

- **Checks and balances to ensure correct paperwork** – Our certified cremation technician will review all cremation paperwork and permits. Once all documentation is verified the cremation will occur.
- **Cremation log book** – Immediately prior to the cremation process, your loved one is taken to our crematory and their personal information is recorded in our cremation log book. This log shows the name of the individual, date and time of the cremation, identification number and certified crematory operator’s name. Our crematory log is dated and the start time is noted and initialed by a cremation technician before and after the cremation.
- **Details during the cremation** – The crematory checklist and identification card is placed on the outside of the cremation chamber. The bronze identification tag is placed on the inside of the crematory with your loved one during the cremation process.
- **Details after the cremation** – After the cremation is complete, the cremated remains are placed along with the bronze identification tag into the urn selected by your family. The identification card is placed inside the urn with the cremated remains.
- **Return of the cremated remains** – Our staff will notify you to schedule a time for receipt of the cremated remains. At this time, we will provide you with paperwork in case you decide to have the urn placed in a cemetery, or if you need to take the urn with you on an airplane.

- **Celebration of life** – We will assist in planning a funeral, memorial or a simple gathering to say goodbye either before or after the cremation, which will appropriately celebrate the life of your loved one. A meaningful ceremony provides an opportunity for family and friends to pay tribute to your loved one and to share the memories of a lifetime.



## *Cascade Memorial*

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A modest, yet comfortable environment to plan and organize meaningful, simple memorials for those you love.

Whether you choose a simple direct cremation or a funeral, you'll find our unique ideas and products save you money. We have discount priced caskets, urns, memorial jewelry, custom memorial folders and much more.

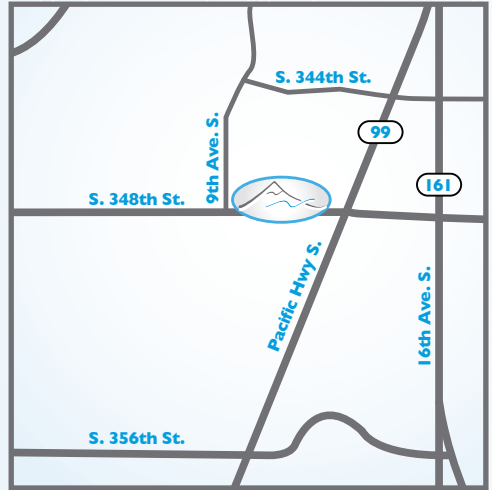
We can provide your family with the peace of mind knowing that our own staff of professional, caring individuals will assist you with every detail of your arrangements.



## *Where does cremation take place?*

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At Cascade Memorial, we own and operate our own private cremation facility. Families find comfort in knowing that our cremation facility is privately owned and used exclusively by our company, while most providers subcontract cremation services. It's simple, because we are a totally self-sufficient company, we involve fewer people and offer lower prices.



**CASCADE MEMORIAL**  
low cost cremation & funerals

13620 NE 20th Street  
Bellevue

**425.641.6100**

1109 South 348th Street  
Federal Way

**253.874.9000**

**CascadeMemorial.com**

Serving King, Pierce and  
Snohomish Counties