



Toby Thomas Ratts

February 10, 1980 - March 20, 2026

Toby Thomas Ratts, 46, of Westfield, Indiana, passed away on Friday, March 20, 2026, at his home, leaving behind a legacy of love, dedication, and quiet strength.

Born on February 10, 1980, in Bloomington, Indiana, Toby was the son of Larry Ratts and Patricia June Ratts. He was raised in Bloomington, where he developed a deep appreciation for family, hard work, and the simple joys of life. Toby Graduated from Community Christian School in Bloomington, Indiana.

Toby's professional journey was a true reflection of his perseverance and character. He began his career in the mailroom at Ingersoll Rand in Carmel, Indiana, and through determination and commitment, steadily advanced. Following the transition to Allegion, Toby continued to grow, ultimately becoming a Global Real Estate Specialist. Over his 11-year career with Allegion, he managed properties across Europe, Australia, and South America, earning the respect of colleagues for his precision, integrity, and strong work ethic.

Outside of work, Toby found happiness in the moments that mattered most. He had a passion for cooking and took pride in sharing meals with those he loved, especially his chicken and noodles, chocolate chip cookies, and buffalo

chicken dip. Music was a constant in his life—whether singing along to his favorite Christian songs or playing the piano, which he taught himself. His home was often filled with music, warmth, and love.

Toby will be remembered most for his kind heart and the way he loved others fully and unconditionally.

He is survived by his parents, Larry and Patricia Ratts; partner, Frank Jackson; his brothers, Tracy (Michelle) Ratts and Travis (Jessica) Ratts; his sister, Melissa (Jeremy) Rundell; and many cherished nieces, nephews, and extended family members.

He was preceded in death by his maternal grandparents, Donald and Geneva Deckard, and his paternal grandparents, Benjamin and Francis Ratts.

Visitation will be held on Friday, March 27, 2026, at Allen Funeral Home in Bloomington, Indiana. Public visitation will be held from 11:00 a.m. until 1:00 p.m. A funeral service will follow at 1:00 p.m., with burial following at Valhalla Memory Gardens in Bloomington.

In lieu of flowers, memorial contributions may be made in honor of Toby Thomas Ratts to St. Jude Children's Research Hospital.

Cemetery Details

Valhalla Memory Gardens

310 North Johnson Ave.
Bloomington, IN 47401

Previous Events

Visitation

MAR 27. 11:00 AM - 1:00 PM (ET)

Allen Funeral Home and Crematory
4155 S. Old State Road 37
Bloomington, IN 47401
(812) 824-5905
<http://www.allencares.com>

Funeral Service

MAR 27. 1:00 PM (ET)

Allen Funeral Home and Crematory
4155 S. Old State Road 37
Bloomington, IN 47401
(812) 824-5905
<http://www.allencares.com>

Burial

MAR 27 (ET)

Valhalla Memory Gardens
310 North Johnson Ave.
Bloomington, IN 47401

Tribute Wall

CF

“ *Cartmel, Kurdziel and Terlecky Families purchased the Full Of Love Bouquet for the family of Toby Thomas Ratts.*



Cartmel, Kurdziel and Terlecky Families - March 26 at 11:13 PM

GT

“ *Toby's warm personality made a difference in the lives of everyone he met. He will be missed.*

Gladys Thomas - March 26 at 05:55 PM

ET

“ *EHS Team(Allegion) purchased the Blue Caribbe an Bouquet for the family of Toby Thomas Ratts.*



EHS Team(Allegion) - March 26 at 05:50 PM

GT

“ *Gladys & Mike Thomas purchased the Beautiful Heart Bouquet for the family of Toby Thomas Ratts.*



Gladys & Mike Thomas - March 26 at 05:48 PM

KD

“ *What a loss! I cannot express how important Toby was to me, not just as a colleague at Allegion, but as a dear friend. Toby's compassion and his ability to listen with his whole heart is something I will always treasure. He will always have a special place in my heart. - Kay Dexter*

Kay Dexter - March 25 at 02:41 PM