# In memory of the second second



#### IN MEMORIAM



### **In Memoriam**

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#### Accristo - Dougherty



HELENA Died Sept. 27, 2019



Hillary "Hicks" Buffallo



**Todd Andrew Chaffin** PHOENIX, AZ Nov. 13, 1966 - Sept. 8, 2019



Michael W. Danzer June 12, 1947 - Oct. 5, 2019



**Albert Gotham Adams** MISSOULA Died Oct. 19, 2019



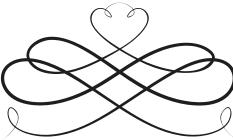
**Challise Caddell** HELENA Died Oct. 18, 2019



**Beverly May Clinch** July 30, 1932 - Oct. 9, 2019



**Dewayne Gerald Davis** July 11, 1939 - Sept. 23, 2019



**ABOUT THIS SECTION** 

In Memoriam started in July 2019 and publishes six times a year. The section honors the memories of the community members we've lost during the prior twomonth period. This edition includes those whose obituary appeared between September 2 and November 3.

#### **Edden Bright** June 3, 1939 - Sept. 14, 2019

Erma June "Penny"



**Carolyn Elizabeth** Caldwell March 16, 1950 - Aug. 28, 2019





**Randy Dooley** Died Sept. 11, 2019



Jeaneen Genevieve Dougherty June 5, 1935 - Oct. 7, 2019



Walter "Wally" G. Brinkley April 17, 1929 - Sept. 15, 2019



Carlotta "Gail" Campbell Jan. 8, 1942 - Oct. 21, 2019







irene R. Crawford HELENA Died Oct. 22, 2019

#### IN MEMORIAM **Eaton - Lloyd**

Michael L. Eaton, MD April 30, 1945 - Oct. 12, 2019



Paul H. Feldman July 24, 1934 - Oct. 8, 2019



**Thomas Carl Fleury** Jan. 25, 1977 - Sept. 24, 2019



Robert T. "Robbie" Hensley HELENA July 14, 1948 - Sept. 23, 2019



**Barbara Kenny** HELENA



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**Kermit Merle Edmonds** MISSOULA Died Sept. 20, 2019



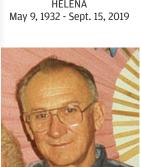
Jon M. "Mike" Fife HELENA May 27, 1939 - Sept. 9, 2019



Marsolee (Nunnally) Froehlich Died Sept. 17, 2019



Janice Matilda Imhoff April 17, 1942 - Oct. 1, 2019



William "Bill" Knott EAST HELENA Died Oct. 9, 2019



Edward F. "Ed" Leu HELENA Oct. 20, 1928 - Oct. 17, 2019



**George C. Lloyd** HELENA Died Aug. 27, 2019



James "Jim" Elliott HELENA Died Oct. 6, 2019



Terri Eve HELENA Feb. 18, 1948 - Oct. 17, 2019



Sandra Joan Barnes Fischer Dec. 9, 1937 - Aug. 31, 2019



**Murray Donald Fladeland** May 26, 1962 - Aug. 25, 2019



Maria Goebel HELENA Died Oct. 27, 2019



**Richard W. Hargreaves** May 20, 1941 - Sept. 21, 2019



Gordon M. Jackson HELENA Died Oct. 18, 2019



**George "Jack" Jones** EAST HELENA Died Sept. 5, 2019



Gregory "Greg" Vaughn Корр March 1, 1985 - Oct. 21, 2019



Lorraine K. Kuntz July 22, 1919 - Sept. 6, 2019

Robert Earl Lea Jr. July 21, 1959 - Aug. 31, 2019



#### **4** | NOVEMBER 2019 Lowney - Redfern



John "Jack" Lowney HELENA Oct. 30, 1919 - Sept. 29, 2019



Ed Malensek April 25, 1925 - Oct. 18, 2019



George Eli McCammon MISSOULA Sept. 1, 1927 - Oct. 17, 2019



Vern McTaggart HELENA Nov. 1, 1940 - Sept. 5, 2019



Jessie Nick HELENA Died Sept. 22, 2019



Harold Leslie Pedersen Feb. 19, 1923 - Sept. 7, 2019



Kenneth "Ken" Ludtke HELENA Dec. 18, 1934 - Sept. 2, 2019



Gertrude F. "Trude"





Ronald "Ron" MacDougall HELENA Feb. 25, 1938 - Aug. 31, 2019



Frank Martello HELENA Died Oct. 7, 2019



Mona Jean Mayer HELENA Feb. 8, 1950 - Oct. 20, 2019



Patricia Fae McAlister Oct. 17, 1943 - Sept. 6, 2019



Patricia Ann (Flynn) **McCarthy** CORONA, CA Sept. 16, 1932 - Oct. 23, 2019



Russell G. "Russ" McDonald HELENA Died Sept. 13, 2019



Robert C. McKenna May 1, 1936 - Oct. 23, 2019



**Mary Nell Middlestead** May 23, 1934 - Oct. 11, 2019



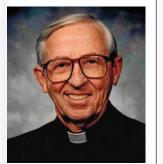
BELLEFONTAINE, OH Oct. 12, 1924 - July 3, 2019



Etta McGee Murphy ARLINGTON HEIGHTS, IL Oct. 5, 1921 - Oct. 16, 2019



Janet L. Novy HELENA Died Sept. 16, 2019



Joseph B. Oblinger BOZEMAN Died Sept. 18, 2019



Emma "Maxine" Olsen May 9, 1939 - Sept. 4, 2019



James D. Poirier Feb. 4, 1947 - Sept. 6, 2019



Joseph S. "Joe" Prebil III HELENA Died Oct. 16, 2019



Shari Surman Redfern Jan. 24, 1939 - Aug. 31, 2019







#### IN MEMORIAM **Reece** - Verbanac



Elizabeth A. "Kasey" Reece DEER LODGE Sept. 10, 1965 - Sept. 21, 2019



James D. "Jim" Shaw HELENA Died Oct. 6, 2019



**Katrina Sinnott** HELENA Aug. 30, 1959 - Oct. 6, 2019



**Twyla Stratton** HELENA Died Oct. 7. 2019



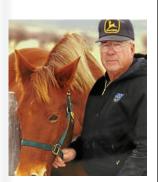
**Alex J. Teberg** HELENA Nov. 23, 1987 - Sept. 5, 2019



**Patricia A. Tyanich** HELENA March 15, 1932 - Oct. 29, 2019



John O. Ritchie HELENA 1940 - Sept. 15, 2019



Wayne Shong WHITE SULPHUR SPRINGS Died Oct. 27, 2019



**Stanley "Dean" Smith** Feb. 23, 1935 - Oct. 15, 2019



George C. "Mike" Stump HELENA Aug. 4, 1926 - Sept. 17, 2019



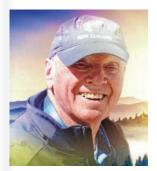
**Kelly Lane Toney** Aug. 25, 1964 - June 1, 2019



Myrna Mae Verbanac Aug. 23, 1936 - Aug. 27, 2019



**Celeste Tegg Rogers** HELENA Nov. 14, 1947 - Oct. 10, 2019



John W. Simac Jan. 26, 1933 - Oct. 2, 2019



Irene Johanna Spratt Died Oct. 23, 2019



**Fredrick "Fred" Earnest** Scherrer Jr. Died Sept. 23, 2019



Wesley Bowman Simpson Aug. 24, 1952 - Sept. 17, 2019



**Christie "Chris" Rae** (Walker) Spurlock April 6, 1961 - Oct. 23, 2019

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Elizabeth A. "Betsey" War HELENA Died Sept. 4, 2019



James Leo Whipple Born July 30, 1942



**Shane Steven White** Jan. 17, 1963 - Sept. 8, 2019





# Estate planning tips and advice

E state planning is for everyone. Don't make the mistake of believing estate planning is only for the rich.

Making a plan for how your affairs will be handled after death is the best thing you can do for your loved ones, regardless of your financial standing.

Document how you want your property and other assets handled to help your family avoid legal difficulties, inconvenience, unnecessary taxation and family arguments. An estate planning professional can have a lasting impact on your legacy.

Estate planning isn't just about protecting heirlooms; it also provides security for your family. Consider these tips for creating a sound, logical estate plan.

#### Seek legal counsel

Some people use online forms to draft a will, most people will benefit from consulting with an estate planning attorney. This experienced professional can create legal documents with your specific circumstances in mind.

It's true everyone should have a will, regardless of age. But that is only the first step in developing a solid estate plan. You should also create a living will, power of attorney and possibly a trust.

Consult an attorney who has experience in developing estate plans for those whose situations are similar to yours. Do not try to do it alone.

#### Life insurance policies

Life insurance policies provide for your loved ones in the event of your death.

There are a wide range of options, and only a few will make sense for your situation. A professional can guide you through the possibilities and help you make appropriate choices.

Term life insurance policies are generally less expensive than other types of coverage. But whole life policies, annuities and other insurance products may be more appropriate for your circumstances.

Understand what you might be buying. In some cases, a policy may benefit the sales-person more than it does the customer.

It is essential you take all the time you need to learn about a particular policy before purchasing it. If you have any hesitation or confusion, ask another professional or keep researching. You should feel certain that you are choosing the best policy for your needs.

#### **Funeral expenses**

Funerals are very expensive, sometimes up to \$10,000. You don't want to leave your family with large bills. That's why you should plan ahead to cover the cost of your own funeral.

Pre-paid funeral plans are a popular option, or you can simply buy a burial plot in advance so that one major task will be handled before your death.

It may be uncomfortable and even frightening to consider, but it is something that must be addressed as part of a solid estate plan. Visit funeral homes in your area to discuss prepayment options.

#### Communication is key

Communicate with your family in general terms about your estate plan. Talking to them about what they can expect could head off estate disputes and heartache.

A good estate planner can help you navigate complicated family dynamics and concerns that may accompany this process. The right estate plan and experienced professionals can make your legacy a blessing that your heirs will treasure for the rest of their lives.

#### IN MEMORIAM

#### **Text Tributes**

**Pete A. Ames** Aug. 7, 1936 - Sept. 10, 2019

> Zachariah Bennett HELENA Died Sept. 28, 2019

> > Santina Branz HELENA Died Oct. 3, 2019

Father Joseph L. Byrne HELENA Died Aug. 27, 2019

**Robert E. Champion** HELENA Died March 29, 2019

Robert J. "Bob" Cowan HELENA Died Oct. 10, 2019

John Richard Cron Jan. 9, 1954 - Aug. 24, 2019

> Mike W. Danzer HELENA Died Oct. 5, 2019

Bradley Earl Doggett June 15, 1965 - Sept. 27, 2019

> Michelle "Micki" (Murray) Dugan ELLISTON Died Oct. 31, 2019

Ruth Jayne Egan ANDERSON June 4, 1956 - Sept. 26, 2019

**George Lansing Eichhorn** Sept. 14, 1943 - Oct. 20, 2019

> Roman Fautsch TOWNSEND Died Sept. 28, 2019

**Daniel W. Fountaine** HELENA April 27, 1965 - Sept. 18, 2019

Robert W. "Bob" Gage MISSOULA Died Oct. 3, 2019

**Leila Goldes** Dec. 4, 1927 - Aug. 28, 2019 **Robert Michael "Mike" Graham** HELENA Died Sept. 19, 2019

John Thomas Gustafson

Died Sept. 14, 2019
Patricia F. "Pat" Imes
HELENA

Died Sept. 17, 2019

Laurence Johnson HELENA Died Sept. 23, 2019

Stephen R. Jordan NASHVILLE Oct. 9, 1953 - Sept. 7, 2019

> Pamela J. Kroll HELENA Died Oct. 1, 2019

J. (Nunnally) Froehlich Marsolee Died Sept. 17, 2019 William "Bill" McKenzie May 21, 1921 - July 9, 2019

Anna Marie Metcalf HELENA Died Oct. 24, 2019

> Harry Miller HELENA Died Oct. 19, 2019

Richard "Rick" Morse TOWNSEND Died Sept. 2, 2019

Walter "Blackie" Nelson HELENA

1926 - Aug. 6, 2019 Charles Peavey

HELENA Died Oct. 17, 2019

**Charlotte Petrosky** July 20, 1922 - Sept. 11, 2019

Donald J. Pocha Died Oct. 10, 2019 Douglas R. Porter FORMERLY OF HELENA Died Aug. 12, 2019

David G. Quigley HELENA Died Oct. 5, 2019

Robert "Bob" Rushford HELENA Died Sept. 24, 2019

**David Lynn Shirley** Sept. 26, 1957 - Oct. 13, 2019

> Austin Miles Smith MISSOULA Died Oct. 9, 2019

**Glenn A. Talbert** Aug. 24, 1947 - Oct. 7, 2019

> Jerry Watson HELENA Died Oct. 20, 2019

Patricia Jo "PJ" White-Emineth FORMERLY OF HELENA Died Sept. 10, 2019 Natalie Michelle Williams WEST YELLOWSTONE Died Sept. 6, 2019

Myrl L. Wright HELENA Died Aug. 18, 2019



## Become an organ donor

When you make a commitment to donate healthy organs or tissue at the time of your death, you positively impact the lives of others. When planning your legacy, it's easy to have your loved ones at the forefront of your mind, but a simple registration could influence the life of a stranger.

According to the United States Department of Health & Human Services, there are two ways to sign up to be an organ donor. From the comfort of your home, visit their website and fill out a simple form. If you would rather complete the process with a representative, the experts at the local Department of Motor Vehicles can help.

#### **Statistics**

There are thousands of Americans in need of healthy organs or tissue. Here are some sobering statistics from the United Network of Organ Sharing, to show you the importance of registering:

• 113,864 people are on a waiting list for a lifesaving organ transplant.

• One organ donor can save eight lives.

• A person is added to the national

transplant waiting list every ten minutes. • In 2018, there were 33,432 trans-

plants performed. *How you can help* 

Adults who are legal citizens in the United States are eligible to donate organs at the time of death, and, in some cases, during their lifetime. Of course, certain diseases may inhibit your from becoming a donor; be honest about your health conditions during registration.

Some things that may prevent someone from applying are an HIV infection, cancer or a systemic infection. Keep in mind that organs that aren't affected from these diseases may qualify, so visit a representative to discuss your options.

#### Talking with family

Make sure to discuss your wishes with your family. Conversations regarding death are never easy. You should approach the subject with sensitivity by discussing the benefits that registration offers to others. Your loved ones may even be curious as to how they register for the national donor list.



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### How to choose a final resting place

o one likes to think about it – but we all need to plan for our eventual demise.

And one of the most compassionate things you can do for your loved ones is making sure you've made a plan for a final resting place.

Whether you're pre-planning for yourself or helping a family member with choices, these end-of-life decisions will have a lasting impact.

Here are some things to consider when choosing a final resting place.

#### Cemetery

Choosing a resting place is similar to buying real estate. Location will play a large part in choosing a cemetery plot or mausoleum.

Your final resting place should have special meaning for you and your loved ones. Ideally, it should be neat, clean and have long-term arrangements for taking care of the grounds. A convenient location is preferable, so loved ones can pay their respects easily and conveniently.

Much of this decision will be based on personal preference. It might be a small, quiet country location or a plot in the middle of a bustling city. There are plenty of options available, depending on your wishes.

The property manager should have a stellar reputation and a lengthy track record of being professional. It is important that they make you feel comfortable and at peace with your decisions.

Look for a cemetery that will be run in perpetuity. It should have stable management now and detailed plans for ongoing maintenance through decades to come. Do not be afraid to ask questions about the company's history and plans for the future.

#### Headstones

Deciding on the right headstone is another way to leave a legacy.

The monument or headstone can say a lot about the deceased's life. You can choose a simple, straightforward stone or an elaborate stone with a custom design. You can also leave a message for descendants. This headstone will be around for a very long time, and it can inform people about your life.

So you might want something more unique. Monuments can also reflect the personality and interests of the person they are honoring.

Many companies offer a variety of designs and layouts for people who want a special headstone. They have symbols and messages that can honor religious beliefs, clubs, honors or careers. These elements will add personality to your headstone.

These companies are happy to cater to your request. They might also make recommendations.

A final resting place will honor a legacy for many years to come. The decisions you make will leave a meaningful impression, so take the time to choose wisely.

# Make a succession plan

f you own your own business, you know the importance of planning. One aspect many avoid is creating a succession plan in case of death. Building a detailed report of what is expected provides a way for your vision to continue.

When preparing these documents, hiring the services of an estate attorney is helpful. Don't risk the future of your business and family by failing to create a solid succession plan.

#### **Buy-sell agreements**

The death or disability of a business owner can destroy a company without a detailed buy-sell agreement in place. According to the American

Management Association, your agreement should cover the following terms:

Who buys or sells;Under what con-

ditions is the business transferred;

• The price and terms; and

• How the transaction is funded.

Make sure to spend ample time deciding the best avenues and strategies when handing over the business to capable hands.

#### Involve an expert

A good way to ensure all the bases are covered is by hiring a succession plan consultant. Be honest about your role and importance to the business so they can help find a successor who shares the

same goals and talent to keep your company afloat.

There will also be the issue of funding. If you're a major contributor to supplying financial resources, you will need a plan in place to ensure the funds are still available. Inquire about a life insurance policy that will protect your business and the employees and families who rely on it.

#### Involve your family

Talk with your family and loved ones about their vision for the future of the business. While your succession plan should have key players in place in case of an emergency, don't forget to include the younger generation for future planning.



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