



In memoriam

November 2022

The MONTANA STANDARD

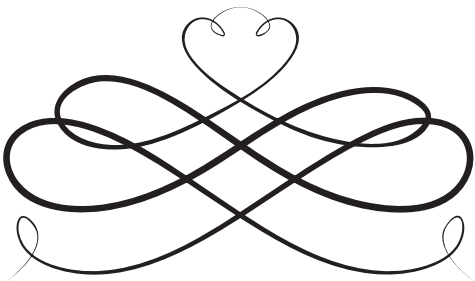


In Memoriam

PICTURE TRIBUTES

Amidon - Clark	Page 2
Cleland - Hauck	Page 3
Haugen - Noonan	Page 4
Olson - Smyth	Page 5
Stordahl - Zeidler	Page 6

TEXT TRIBUTES
Page 7



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 two-month period. This edition includes those whose obituary appeared between August 29 and October 30.

Amidon - Clark



Terri Ann Wold Amidon



Joe Richard Anderson
BRAINERD, MN
March 21, 1964 - July 29, 2022



Gertrude "Anna" Aplas
BUTTE
July 16, 1937 - Sept. 17, 2022



Janet Barkhoff
DEER LODGE
Aug. 12, 1953 - Oct. 15, 2022



Tye Raphael Battermann
BUTTE
Dec. 6, 1992 - Aug. 12, 2022



Donald Robert Beck
Nov. 16, 1945 - Sept. 23, 2022



Josephine "Jo" Marie Benson
BUTTE
March 11, 1937 - Oct. 7, 2022



Lorraine Biggs-Gallik
ANACONDA
July 12, 1927 - Oct. 4, 2022



Jeanie Blow
Jan. 24, 1933 - Aug. 30, 2022



Mary "Renee" Bolton
BUTTE
July 22, 1943 - Oct. 13, 2022



Tobias Anthony "Toby" Boucher
Aug. 5, 2005 - Aug. 26, 2022



Norma Jean Bridgford
Feb. 7, 1938 - Oct. 6, 2022



Rodney Gene Brown
DEER LODGE
Feb. 7, 1958 - Oct. 1, 2022



Patricia L. (Talent) Burwell
July 29, 1928 - Aug. 19, 2022



Doris Virginia Casey
BUTTE
Sept. 21, 1931 - Oct. 19, 2022



Erwin Thomas "Papa" Clark
Dec. 7, 1959 - Aug. 30, 2022

Cleland - Hauck

Francis George Cleland
BUTTE
Aug. 29, 1945 - Sept. 21, 2022



**William "Bill"
Hugo Edmisten**
Aug. 11, 1943 - Sept. 25, 2022



Alice Joan Fleming
BUTTE
March 30, 1940 - Sept. 20, 2022



William George Gerry
July 28, 1935 - Sept. 14, 2022



Dolly Sweet Giulio
BUTTE
March 17, 1931 - Oct. 15, 2022



Shirley Ann Groff
BUTTE
Aug. 27, 1933 - Oct. 18, 2022



Nathan Daniel Cortez
BUTTE
Dec. 10, 1952 - Aug. 20, 2022



Jeanne Ferko
BUTTE
May 21, 1944 - Sept. 21, 2022



Thelma Forwood
Feb. 31, 1934 - Sept. 14, 2022



Milton Bruce Gilmer
Aug. 13, 1949 - Aug. 27, 2022



Thomas Kelly Green
May 19, 1932 - Sept. 28, 2022



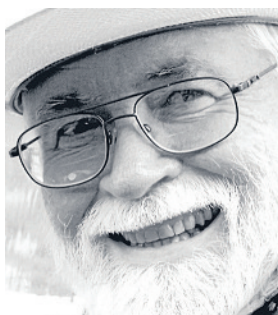
John Christian Hauck, Jr.
LOLO
Aug. 29, 1939 - Sept. 4, 2022



Deanna Marie Cowley
IDAHO FALLS, ID
Sept. 6, 1939 - Sept. 1, 2022



Frankie Fickler
March 29, 1936 - Aug. 14, 2022



Ronald Clyde Freund
MCLEOD
May 8, 1943 - Oct. 12, 2022



Rita Shea Duffy
Oct. 2, 1931 - Aug. 26, 2022



Diana Mildred Kipe Finch
March 2, 1937 - Aug. 29, 2022



David Wayne Gates
ENNIS
Oct. 13, 1946 - Sept. 11, 2022

IN LOVING
♥
memory
**To All Who
Died This
Past Year
Under Our Care**

**We At Senior Solutions Hospice and Home Care
Remember How You Loved Us and How We Loved You**



Contact Us for a Free Consultation

For expanded details on Mourner's
Bill of Right go to:
www.seniorsolutionsmontana.com
Click the "Bereavement" Link.

1554 Harrison Ave, Ste C
Butte, MT 59701
406.299.3777

sensolhomecare@gmail.com

Haugen - Noonan



Ronda J. Haugen
BUTTE
June 18, 1951 - Oct. 15, 2022



Walker Vladimir Hobbs
BUTTE
Sept. 25, 1989 - Sept. 11, 2022



**Mary Grayce
(Bisch) Hoppe**
July 3, 1930 - Sept. 26, 2022



John E. Lasky, Jr.
BUTTE
April 27, 1951 - Oct. 20, 2022



Veldon "Vel" Martin
SAN JOSE, CA
June 13, 1937 - Sept. 7, 2022



Roy E. Millegan
Aug. 16, 1926 - Oct. 4, 2022



Christina Marie Hebert
ANACONDA
July 2, 1969 - Aug. 25, 2022



**Brandon Wayne
Hoffenbacker**
April 10, 1987 - Sept. 10, 2022



**Charles W. "Chuck"
Juhnke**
BOZEMAN
April 18, 1956 - Sept. 18, 2022



Derek James LaTray
Jan. 10, 1985 - Oct. 3, 2022



Tom McCarthy
TWIN BRIDGES
Feb. 22, 1962 - Aug. 25, 2022



**Charles "Charlie"
George Miller**
WHITEHALL
April 20, 1952 - Sept. 25, 2022



Terrance Lee Heneghan
BUTTE
June 24, 1950 - Oct. 27, 2022



**Charles Raymond
Holm, Jr.**
Dec. 28, 1951 - Aug. 29, 2022



Patrick Largey Keith
COLORADO SPRINGS, CO
March 14, 1964 - Sept. 2, 2022



Elizabeth Ann Lee
April 22, 1935 - Sept. 21, 2022



Noah Reveles McEwen
WALKERVILLE
Died Sept. 25, 2022



Todd Douglass Mumbauer
June 14, 1951 - Sept. 10, 2022



John Patrick Hill
April 6, 1953 - Aug. 30, 2022



**Shelly R. Homler
"Rachelle Stark"**
BUTTE
Sept. 20, 1961 - Sept. 27, 2022



Sharon Hayden Kolb
Feb. 24, 1970 - Aug. 3, 2022



Steve "Wally" Lockmer
Jan. 29, 1943 - Oct. 3, 2022



**Carole Jean Barter
McKenna**
July 19, 1938 - Aug. 28, 2022



Arthur J. "Art" Noonan
BUTTE
Nov. 24, 1951 - Sept. 17, 2022

Olson - Smyth



**Wanda Jean
Matteson Olson**
ROUNDUP
Jan. 4, 1958 - Oct. 9, 2022



Helen Marie O'Neill
July 14, 1931 - Oct. 9, 2022



Mike Orlich
Feb. 17, 1970 - Sept. 29, 2022



Herbert Owen Ostenburg
ROCKER
March 8, 1929 - Oct. 17, 2022



Ray Palmer
May 27, 1941 - Oct. 18, 2022



**Dorothy Jean
Haggett Peterson**
May 23, 1934 - 2022



Joanie Pettit
May 31, 1934 - Oct. 20, 2022



**Robert "Bob"
James Rader Sr.**
MISSOULA
April 23, 1947 - Sept. 14, 2022



Lawrence Rennfield
DEER LODGE
Jan. 31, 1951 - Oct. 7, 2022



Steven F. Richards
Dec. 31, 1979 - May 23, 2022



**Robert William
"Bobby" Roper**
Feb. 5, 1954 - Sept. 25, 2022



Daniel Rubick
BUTTE
Oct. 20, 1953 - Sept. 14, 2022



Samuel Amos Rubick
BUTTE
Nov. 6, 1974 - Oct. 2, 2022



Vickie H. Ryan
Nov. 6, 1952 - Oct. 7, 2022



Dona Schlueter
Nov. 15, 1957 - Aug. 25, 2022



**William R. "Bill,
Scotty" Scott**
Born Feb. 7, 1945



Violet Muriel Nelson Smail
Sept. 16, 1930 - Sept. 14, 2022



**Tena Marie
(Schafer) Smyth**
April 2, 1971 - Aug. 30, 2022



**2009 Harrison Ave.,
Butte, MT 57901 • 494.4264
buttefuneralhome.com**



Brianne Mulvaney Jessie Billquist
Funeral professionals

Axelson Funeral and Cremation Services prides itself on their highly personalized and professional care. We offer full burial and cremation services. It is our greatest privilege to care for your family member and plan a memorable, thoughtful tribute service. We are now serving all Southwest Montana. Please call for information on preplanning or monuments.

Locally owned and operated,

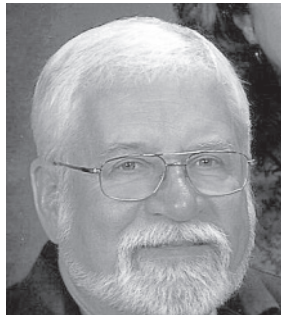
Stordahl - Zeidler



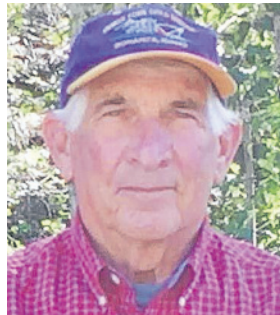
John Sterling Stordahl
June 13, 1967 - Sept. 15, 2022



Julidta Crangle Tarver
Aug. 31, 1942 - Aug. 18, 2022



Paul Anthony Turtle
CUMMING, GA
Jan. 22, 1948 - Sept. 18, 2022



Ralph Raymond Ward
BUTTE
July 24, 1935 - Sept. 24, 2022



Margaret "Peggy" Stratton
RATHDRUM, ID
Dec. 12, 1946 - Aug. 23, 2022



Patti Jan Thomas
GARLAND, TX
Jan. 31, 1959 - Oct. 17, 2022



Jeri Lynn Wagner
Sept. 10, 1943 - Oct. 17, 2022



Larky Leroy White
June 18, 1955 - Sept. 6, 2022



Betty Ann Strozzi
Oct. 21, 1933 - Sept. 1, 2022



Veronica Ann Thomas
BUTTE
April 4, 1935 - Sept. 27, 2022



Sophronia Della (Kipe) Walker
BUTTE
Feb. 11, 1940 - Aug. 28, 2022



Brandy Lee Freebourn Widner
Sept. 17, 1985 - Sept. 24, 2022



Robert Clyde Stuart
July 14, 1948 - Aug. 27, 2022



Sandra Katherine Tompkins (Selensky)
ANACONDA
April 1, 1958 - Sept. 4, 2022



Richard C. Waltee
BUTTE
Sept. 9, 1931 - Oct. 7, 2022



Ann (Peterson) Zeidler
April 22, 1928 - Aug. 20, 2022

Do you have a will?

Writing a will does not have to be a scary experience. In fact, it can be a positive one that leaves you feeling secure about having things in order – even if you’re in your 20s or 30s.

If you have children, valuable assets or great financial savings, the time to write a will is now. And you shouldn’t do it alone. A legal expert who is trained in the area can provide you with great tools and strategies for effectively making a plan to leave behind your estate to friends, family or charitable organizations.

Wills

Many Americans do not have a will and postpone creating one, according to the Health and Retirement Study, a biennial survey of 26,000 people over the age of 50 supported by the National Institute on Aging and administered by the University of Michigan.

Even among those over the age of 75, only 75 percent have a will, the study found. So why doesn’t everyone have a will? Fear may be a major factor for many as they consider writing a will an uncomfortable topic too closely related to the subject of death.

In fact, you should think of it in the opposite way. Writing a will means you are actually helping your family members in the case of your passing. Would you want them dumbfounded with figuring out who receives your savings, your home and your most prized possessions? Spell all of this out in your will and save your family members the stress of guessing how you wanted your estate split.

Choosing an Executor

Making a will requires planning, including choosing an executor. The ideal candidate will be someone who fully understands the responsibilities of that role.

Before asking a close friend or loved one to take on the role, understand that it can be a logistical challenge. There’s record-keeping, management of multiple passwords and updating of critical documents.

Not to mention the pain of seeing someone they know and love go through an end-of-life situation. No matter how prepared they may think they are to handle executor responsibilities, the reality of the situation can be overwhelming once the time comes to make high-stress decisions.





What you should know about leaving an inheritance

While it's not easy to think about, estate planning to provide for your children in case of an untimely death is vital.

The consideration of who will raise them is only one factor to consider. You should also delegate what happens with any money or property you leave behind and who will manage the inheritance until they become adults.

If you have young children, you may not think you are old enough to worry about making end-of-life plans. However, it's never too early to begin making plans to secure your family's future. When planning an inheritance and custody plan, hire a professional attorney to ensure your last will and trust are legally certified and uncontestable.

Property Guardian

Unless you directly appoint a guardian for your children, the process will be settled in probate. The court process occurs when there is no legal will that expresses your wishes and the state handles your estate.

While in most cases, the surviving parent will manage the property or inheritance until the child reaches adult age,

this isn't always the desired result. It's essential to document your choice for your children's property guardian legally.

Set Up Trusts

Another strategic option is to set up a trust for each of your children. Within your will or living trust, appoint a trustee to oversee the minor's inheritance until a specific age of your choosing.

The trusted family member or friend is required to act in the beneficiary's best interests while following your written instructions. Typically, a financial inheritance can be used to cover costs such as those for the child's health, education and living expenses.

Make sure to ask your chosen trustee if they are up for it, as the role requires regular challenges. For instance, they must file annual income tax returns for the trust. They are also limited to what's allowed in the will, except for the section that outlines their authority.

For this reason, they may be asked to bring the physical document to banks or other facilities when they attempt to perform business on behalf of the beneficiaries.

- Green Shoot Media

Text Tributes

Gary Becker
BUTTE
July 28, 1945 - Aug. 30, 2022

George Robert Boggess
BUTTE
1935 - Sept. 19, 2022

Adele Favero Boyle
FORMERLY OF BUTTE
Feb. 14, 1931 - Oct. 4, 2022

John Vincent Canalia
ORLAND, CA
Jan. 28, 1942 - Aug. 14, 2022

Julie Ann Dodd
April 3, 1961 - June 23, 2022

Douglas D. "Tiny" Main, Sr.
Nov. 12, 1953 - Sept. 25, 2022

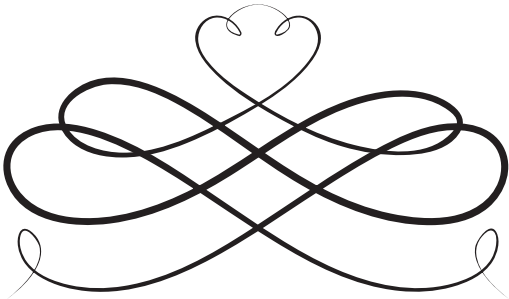
Dr. William McCartan
EAST BRUNSWICK, NJ
Aug. 15, 1943 - Sept. 9, 2022

Randall "Randy" Miller

George Harold Nelson
DILLON
Jan. 31, 1937 - Oct. 16, 2022

Larry Tucker
CASHMERE, WA
June 27, 1935 - Sept. 19, 2022

Roy Emmett Warner
July 8, 1941 - Oct. 15, 2022



Create a Meaningful Farewell

Generations of local families have placed trust in Duggan Dolan Mortuary. Today, more families are making arrangements in advance to lift the burden from loved ones and provide a sense of calm.

We are grateful to the families we serve and appreciate your trust. "We Care"



How to choose a funeral home

The emotional pain and suffering that occurs when a loved one dies can be crippling. And often the closest family members hurting the most must also deal with difficult responsibilities like choosing the right funeral home.

Choosing a funeral home is never an easy process. But there are ways to make this difficult decision a little bit easier on you and your family.

Here are some tips to help make choosing the right funeral home less stressful.

Compare Prices

If you have had to make funeral arrangements in the past, you may be tempted to just go with the funeral home you have experience with. While this may be a smart option for some people, it's not always the right option.

Depending on how long it's been since you needed to make funeral arrangements for a loved one, the price of that particular funeral home may have gone up. That's why it is wise to shop around and compare the prices of the various funeral homes in your community.

Ask For References From Friends

Even if you have never had to choose a funeral home in the past, you may have a friend or two who has. Ask these friends if they would recommend the services provided at the funeral homes they have used.

They may be able to share valuable information about the staff, facility and prices of a specific funeral home.

Ask About Packages

Whether your deceased loved one had a specific list for their final wishes or you have to make these decisions for yourself, it is important that you ask a potential funeral home what types of packages they offer.

You will find that not all funeral homes are created equal, and each offers their own different ways of handling a service. No matter what type of requirements you have, it is best to choose a funeral home that will cater to your specific needs in order to make this difficult situation a little less daunting.

Caring Staff

When visiting a potential funeral home, the funeral director can be a major deciding factor when you choose whether or not to use this particular company to handle the funeral of your loved one.

A caring and professional funeral director and staff will take the time to explain all your options in an empathetic way so you can make a better choice when choosing a funeral home. If the director seems short or uninterested in your needs or makes you feel like you and your deceased loved one aren't important, you won't want to choose this facility to handle the funeral



ADOBE STOCK PHOTO

Final resting places

Many people choose burials; others cremation. Either way, you should be comfortable with your final resting place. Consider your family's needs and preference because they are the ones who will be visiting your gravesite or, likely, possess your urn. Some options:

Burial

The burial process comes with plenty of issues to consider, the first being convenience. Families choosing burials may do so to ensure they can visit

the body for years to come. Nature also is an important part of the cemetery experience, so finding one with beautiful landscaping or expansive forestry can help provide a peaceful, natural environment for family members and friends to visit.

Cremation

The cremation choice is popular because of its convenience and the opportunity for family members to display a decorative urn holding the ashes of their loved one. If an urn isn't your top option, you could always plan a special day that includes

the spreading of your ashes across the ocean, mountaintop or river. Pay attention to any local, state and federal regulations that may govern the distribution of your ashes.

Consider a Marking

A marker that bears the name, dates of life and loving inscription can help loved ones reminisce over fond memories and shared experiences. You can plan ahead of time to customize a marking with specific colors, shapes and sizes. And don't forget to get creative with the design.

— Green Shoot Media

of your loved one.

While dealing with the death of a loved one is hard, choosing the right funeral home can help relieve you of some stress.

If you want your loved one to receive the proper funeral he or she deserves, following the above listed tips should help you make the right choice.

— Green Shoot Media



What is a Lady Bird deed?

Lady Bird deeds, or an enhanced life estate deed, are critical planning strategies for Medicaid recipients.

The program simply guarantees that a homeowner continues control of their property until his or her death. Once the owner dies, the household is automatically transferred to the specified beneficiary without going through probate.

The deed got its nickname when Lyndon B. Johnson used it to transfer property to his wife, “Lady Bird Johnson.” There are minor differences between this specialized strategy and a traditional life estate deed. However, the changes can benefit those in specific situations.

According to the American Council on Aging, a traditional deed limits a homeowner’s power over the property. Once the plan is approved, the life tenant cannot sell or mortgage the building without approval from the beneficiary.

With a lady bird deed, the recipient will automatically receive the title at the time of the trustor’s death but has no rights to the home until the death occurs.

What it Means for Medicaid Members

At the time of death of a Medicaid recipient, the states typically try to recover some accrued expenses while

covering long-term care for the person. Since a home is often someone’s most expensive asset, it is often the subject of interest.

The process is called estate recovery and typically occurs during probate.

Since lady bird deeds don’t require the court process after death, the home is automatically transferred at the time of death. Residencies protected under this clause cannot be subject to an attempted reimbursement from Medicaid.

Should You Hire an Attorney?

Absolutely. Ensuring your estate is secure after perishing offers peace of mind and guarantees that your chosen loved ones will inherit the property.

Since lady bird deeds are not permitted in all states, some jurisdictions use more extensive tactics to obtain reimbursement, like extended estate recovery, protection may be disqualified. If you live in an area that does not allow the specialized deed, ask your attorney for other measures to keep your home in your family’s possession.

Sit down with a local attorney to discuss how, when and why you should consider this unique type of deed as part of your estate planning process.

- Green Shoot Media

Encourage family to make a plan

When planning your estate, ask loved ones if they have taken proactive steps to begin their strategy.

Regardless of age, health condition or the number of assets, adults should have a plan in place to protect their family members after a death.

It can be a challenging subject to approach, but developing a plan of action can strengthen the bond you already have.

If someone you love is hesitant about beginning the process, discuss your willingness to help. If you’re able, ease their mind by offering to be a fiduciary who will be responsible for managing their estate. Commit to becoming a travel companion when visiting estate attorneys and funeral planners to make the difficult conversation about death more comforting.

Here are factors to consider when bringing up estate planning with your loved ones.

Have They Begun Planning?

When you’re unsure if someone has even started to plan, the easiest way to find out is to ask. A simple way to approach the

topic is to discuss your own experiences and the steps you have taken so far. Once the topic is under discussion, you should ask these questions.

- Do they have a living will or trust in place?
- Have they already planned and pre-paid for their funeral?
- How much debt should you expect to remain?

If they haven’t given thought to any of these questions, it’s essential to encourage them to act.

Do They Know the Importance of Planning?

If you find out that a loved one has not started the planning process, you can educate them on why it is so important. Discuss the possibility of their assets and finances being managed by local state laws rather than by their own rules.

Creating a legally backed last will and testament provides them the opportunity to distribute the belongings they spent their whole lives working for to chosen beneficiaries.

- Green Shoot Media

WAYRYNEN-RICHARDS

Funeral Home & Crematory

A Caring Tradition & Celebration of Life Since 1892

We offer complete funeral facilities including a community center for post funeral gatherings, a beautiful formal chapel and large viewing rooms for the care of you and your loved ones with dignity and respect.

We're here for you

In difficult times, it’s comforting to know you can rely on Wayrynen Richards Funeral Home & Crematory with our 129 years of experience to help you and your family.

When arranging something as important to your family as a funeral, consider the tradition, history and experience of one of Butte’s oldest incorporated businesses.

Offering immediate cremations starting at \$1,799

406-723-3221

1800 Florence Ave. Butte, Mt 59701

wayrynen-richards.com



Prepare for your funeral

Planning your funeral doesn't have to wait until sudden sickness sets in. Many people, in fact, start planning their funerals decades in advance.

A little work ahead of time can help lessen the financial burden that can accompany a funeral.

Being prepared can also take stress off family members who will be left without you to coordinate funeral arrangements.

If you already have everything pre-planned, more time can be spent celebrating your life instead of taking care of details that can be completed in advance.

How to Plan

Before you can plan your funeral effectively, you should decide exactly how you want the day to unfold. Sit down with a local funeral director to discuss options spanning burial, cremation, cost and contracts.

The National Funeral Directors Association is one of the most reputable organizations within the industry and can provide you with a comprehensive list of certified local directors who will surely be ready to help you plan your funeral.

Ask the Right Questions

What services and products can your local funeral home provide? How much do they charge and how much have their rates increased over the past 10 years? Do they offer any satisfaction guarantee?

Asking the right questions while pre-planning your funeral can offer family members peace of mind and ensure a meaningful end-of-life event.

Get it in Writing

Any credible funeral director will provide you with a written contract that explains both sides' rights and obligations.

You'll want to make sure a few critical details are included in the contract.

Among them:

- How much money will you deposit before the funeral?



ADOBE STOCK PHOTOS

- Is your cost locked in with today's pricing or is there a chance it could increase?

Make sure to get this and all contingencies on paper.

Also protect yourself and money with some sort of opt-out clause in the case of an emergency or funeral home going out of business.

— Green Shoot Media

Review your estate plan regularly

You might think your job ends once you prepare a solid plan for your estate. Don't forget to periodically review your legal documentation to reflect these major life events.

A General Review

Even if you don't experience a life-changing moment, there is still plenty of cause to review your plan. One of the big reasons is due to changes in laws, regarding estate and gift-tax codes. These expensive alterations can have serious consequences on the recipients of your estate. Your local government could also shuffle its probate code, trust law and laws of descent and distribution, affecting your plan.

Life Events that Require Review

Once you have a legally binding estate plan, life events can occur which require mediation and updates to your plan. These are a few reasons your documents could need a tune-up:

- A marriage or divorce;
- The birth or adoption of a new child or grandchild;
- Borrowing a significant amount of money or large increases or decreases in the value of your assets; or
- Alterations in federal or state laws regarding taxes and investments.

It can be difficult to realize which local and state laws are impacting your legacy. That's why hiring the help of a professional to manage your estate plan is key. They can easily spot red flags that negatively impact their clients' wishes and offer advice accordingly.

How Often You Should Review

For those who have a large investment portfolio or acquire assets regularly, special care is recommended to keep a close eye on your value. Check with your local financial and estate professionals to ensure your plan is in order. Under certain circumstances, they may recommend reviewing your legal documents on a more regular basis.

— Green Shoot Media

Estate planning tips and advice

Estate 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 heirs; 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 salesperson 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 dy-

namics 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.

It is better to plan ahead than to be a burden on loved ones.

— Green Shoot Media

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.

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.

Longfellow
Finnegan Riddle
Funeral Home & Cremation Services

**Funeral Home
& Cremation Services**
107 Oak St. Anaconda, MT
406-563-3371



Brianne Mulvaney Jessie Billquist
Funeral professionals

Longfellow Finnegan Riddle Funeral Home and Cremation Services offers highly personalized and professional care.

The funeral home is now locally owned and locally operated. We are privileged to care for your

family member and will provide planning to every last detail. Please contact us for information on preplanning and monuments

www.longfellowfinneganriddle.com

A locally owned and operated funeral home



In Memoriam **TRIBUTE SECTION**

REMEMBER THE LOVED ONES LOST WITH THIS
SPECIAL TRIBUTE SECTION

Be a part of our next *In Memoriam* tab inserting bi-monthly
in The Montana Standard.

Future issues:

January 2023 | March 2023 | May 2023 | July 2023



The
**MONTANA
STANDARD**
mtstandard.com

Contact your sales rep today or call
406.496.5546