In memoriam
May 2021

The Montana Standard
In Memoriam

PICTURE TRIBUTES

Adams - Bock

Adams - Bock

Geraldine “Geri” Adams
Dec. 1933 - Feb. 11, 2021

Vernon Dale Barkell
June 1, 1949 - Jan. 4, 2021

Patricia Mary Beck
BUTTE
July 25, 1925 - Feb. 23, 2021

Brad Berryman
PORTLAND, OR
Dec. 28, 1960 - April 22, 2021

Gerald Ingvald Arneson
Died March 30, 2021

Ronald “Ron” L. Barker
Jan. 22, 1947 - April 19, 2021

Lucille Anne
“Lu Anne” Bennett
Aug. 1939 - March 21, 2021

Steven Arnold Biers
Jan. 1, 1953 - March 10, 2021

Ernest K. Bacon
WISE RIVER
March 11, 1934 - March 18, 2021

Charlotte Barone
April 26, 1926 - April 8, 2021

Robert Thomas Bennie
Jan. 24, 1933 - March 26, 2021

Stephen Kenneth Black
BUTTE
Dec. 27, 1942 - March 11, 2021

Jeanette Barkell
Dec. 12, 1926 - April 2, 2021

Joseph “Haley” Beaudry
Dec. 30, 1946 - April 13, 2021

Mary Iola (Neary) Berg
Oct. 1, 1940 - Feb. 26, 2021

Kenneth L. Bock
Oct. 8, 1938 - April 7, 2021

TEXT TRIBUTES

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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 March 1 and May 2.
Marion LeRoy
“Punky” Fitzgerald
May 16, 1934 - March 27, 2021

Geraldine R. “Jeri” Gerry
March 29, 1940 - April 27, 2021

Sandra E. Gordon
BUTTE
May 10, 1949 - April 16, 2021

Joseph Nicholia Harstead
Sept. 1, 1929 - April 22, 2021

June Victoria (Norman) Hibbs
June 30, 1931 - March 9, 2021

Grace Kane
Jan. 6, 1929 - March 21, 2021

Richard James Foley
Nov. 17, 1946 - March 16, 2021

Frederick T. “Butch” Girard
DEWEY
Nov. 17, 1954 - March 21, 2021

David F. Grimm
May 19, 1973 - Feb. 19, 2021

Donald Albert Hendricks
May 10, 1929 - April 14, 2021

Ellen Louise Hill
Aug. 4, 1938 - Feb. 28, 2021

Albert Edwin Kiehn
May 28, 1926 - March 18, 2021

Michael Francis Fredrickson
May 9, 1945 - April 12, 2021

Claire Glenn
April 5, 1936 - April 4, 2021

Helen Veronica Harrington Hall
March 1, 1938 - April 26, 2021

Simonita (Mona) Herrera
Oct. 27, 1929 - April 15, 2021

Linda Lee Hulse
BUTTE
Died March 13, 2021

James Charles (Boomer) Lane
Dec. 21, 1947 - March 4, 2021

Arthur “Art” Galster
COLSTRIP
May 28, 1926 - Feb. 27, 2021

Geraldine R. “Jeri” Gerry
March 29, 1940 - April 27, 2021

Sandra E. Gordon
BUTTE
May 10, 1949 - April 16, 2021

Joseph Nicholia Harstead
Sept. 1, 1929 - April 22, 2021

June Victoria (Norman) Hibbs
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Assisted Living and Memory Care
2930 Elm St Butte MT 59701 Ph 406.565.5565
IN MEMORIAM

La Salle - Olson

Larry La Salle
Dec. 13, 1958 - March 11, 2021

Valerie Joyce Madill
March 22, 1983 - April 4, 2021

Shirley Darlene (Johnson) Mehrens
Dec. 24, 1935 - March 29, 2021

Thomas Patrick Mulcahy
July 29, 1932 - Feb. 2021

Gerianne (McGowan) Neustadt
April 26, 1950 - March 1, 2021

Carol Oberweiser
Aug. 8, 1927 - March 10, 2021

Lloyd Laughery
SENTINEL BUTTE, ND
June 14, 1946 - March 31, 2021

Bing A. Martinez
March 23, 1937 - April 12, 2021

Jean Elizabeth Mehring
June 3, 1939 - Jan. 9, 2021

Wilfred E. Nagel
May 15, 1925 - March 28, 2021

Nancy Nilson
July 26, 1942 - April 27, 2021

Howard L. Olson
March 1, 1943 - Jan. 24, 2021

Howard W. Lemm
MISSOULA
Jan. 15, 1937 - April 13, 2021

Harriet Marie Mencarelli Mattern
March 21, 1950 - Dec. 15, 2020

Arthur Edward “Artie” Mills
June 30, 1940 - March 13, 2021

Herbert F. Nepine
Oct. 17, 1948 - Apr. 16, 2021

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Butte
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Missoula
IN MEMORIAM

Sparks - Wells

Edward Sparks
BOTHELL, WA
Aug. 18, 1943 - March 22, 2021

Alan Morrell Thompson
Sept. 23, 1952 - April 8, 2021

Martha Louise Brown Trainor
Nov. 30, 1925 - March 14, 2021

Robert “Bob” Ungaretti
July 19, 1938 - March 30, 2021

Marjorie Jean “Margie” Stefanatz
May 15, 1933 - March 5, 2021

William “Bill” Daniel Torgersen
March 27, 1940 - March 29, 2021

Ryan Allen Traynor
Sept. 30, 1983 - April 17, 2021

Fred E. Van Alstyne
Sept. 1, 1939 - April 26, 2021

Marjorie Jean “Margie” Stefanatz
May 15, 1933 - March 5, 2021

Edwina Steward
Aug. 3, 1938 - March 1, 2021

William “Bill” Daniel Torgersen
March 27, 1940 - March 29, 2021

Ryan Allen Traynor
Sept. 30, 1983 - April 17, 2021

Fred E. Van Alstyne
Sept. 1, 1939 - April 26, 2021

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Your last will is designed to express your wishes after leaving your family behind. Given its importance and long-lasting impact, experts recommend that you consider every detail, including how your belongings are distributed, who controls your finances and which family members are included in your final plans.

When creating the document, it's essential to ensure it's ironclad. There are specific circumstances that may result in someone contesting its validity.

Fortunately, your desires can't be contested simply because someone is unsatisfied with its terms. However, most states recognize a few legal reasons that can lead your last wishes to a courtroom. If a contest is successful, not only is the questionable provision corrected, but the entire estate is also managed as if the document never existed.

Since state laws can vary, it's imperative to work with a law expert to ensure your desires are honored. Here are a few reasons the document may be considered void.

The Will is Signed Incorrectly

One of the most significant reasons a will is refused is due to improper signatures after its creation. This can be a common occurrence, especially if there is tension within the family. First, the testator, or person leaving the document, must sign the form with a certain number of witnesses present. In most cases, both parties must be in the same room and perform the signing while everyone is watching.

The Testator Lacked Capacity

The term testamentary capacity refers to a testator understanding the nature and worth of their assets and who should rightfully inherit the assets. This clause typically comes into effect if a will creator faces dementia or another mind-inhibiting disease while the document is being formed.

If the will is contested for this reason, many cases end with doctor testimony’s relating to the patient’s state of health.

The Testator was Wrongfully Influenced

Another reason to create a will and testament while you're healthy is that being unduly influenced while your mind isn’t sharp can cause significant issues for those you are leaving behind.

If it is deemed that a testator was wrongfully influenced to pass on their possessions to undeserving parties, judgment may approve the contest.
How to choose a final resting place

No 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.
How to choose a grief support group

Grief support groups help people overcome depression and loneliness. Whether because of the loss of a loved one or another major life change, a support group can be a big help in working through some of life’s most difficult moments. Especially in scenarios involving unexpected loss of life, experts say support groups can help the bereaved overcome tremendous pain and regain a sense of self after sustaining a difficult loss.

What is a grief support group?

Grief support groups around the country meet every day to talk about how to cope and deal during the grieving process. People from all walks of life come together, united by the loss of a loved one, to share feelings and thoughts with one another.

Trained professionals from the mental health field are often on hand to moderate the groups. Counselors, psychologists and social workers have the skills to assist, gained from years of training and experience. The mourning process is often filled with pain and uncertainty. They will guide participants through the stages of grief.

Benefits of a grief support group

Mental, emotional and spiritual connections are the glue that bind these support groups. Each person in the group can help another since they are sharing the experience. There is a special bond that comes from people who help each other through grief.

Participants listen to each other without judgment. Each person gets a chance to share feelings or memories. Sometimes, members may simply need to express what they feel at the present moment. All meetings are confidential.

A support group is the best place to feel and express strong emotions. Everyone in attendance understands what the survivor is going through.

Members also assist each other in moving forward. Some groups plan events and activities as a way to ease the loneliness.

Through attendance at these groups, members are assured that their thoughts and feelings are normal. The support group reinforces the idea that everyone deserves respect.

Types of support groups available

There are also support groups for grieving individuals dealing with special circumstances. Some groups may focus specifically on military families, while other groups will concentrate on helping wives, children or husbands deal with losses in the immediate family.

Sometimes groups may limit membership to people of the same gender. There are also teen, children or adult groups. Elderly grief support groups help survivors who have lost their spouses or entire families.

How to choose a grief support group

There are plenty of places to find a grief support group. Hospitals and hospices have information on local meetings. Religious institutions, including churches and synagogues will also have a list of groups. Funeral homes are another place to find information.

It is important to choose a group in which you feel comfortable and respected.

Planning for your timeshare

As part of your estate planning process, have you ever considered a timeshare or additional property?

A timeshare is typically a vacation property that multiple owners share a right to use at their discretion. Have you considered what happens to your portion of the facility at the time of your death? Since most people choose to distribute their share to loved ones or children, incorporating it into your final wishes is imperative.

Whether you are the owner of a timeshare or considering acquiring one, you should reflect it into your estate planning strategy.

Since the occupancy is generally regarded as a real property interest, you should include it in plans along with your home and other lands that you own. Failing to add it to your will or trust can mean that it winds up in probate, which can cost the intended beneficiary expensive charges in court and attorney fees.

As a timeshare owner, you have multiple options to add it to your estate planning wishes.

Rights of Survivorship

If you own a vacation home as a married couple, take advantage of the rights of survivorship or joint tenancy. It means that if one spouse perishes, the other automatically takes sole ownership. However, once this occurs, the surviving spouse must ensure the beneficiary can secure it after their death.

Deed into A Trust

Positioning the property into a revocable trust is an efficient way to manage a timeshare. The owner has full rights to the home during their lifetime and can adjust the trust at their discretion.

However, once death occurs, the timeshare stays in the account and can be accessed by the trust’s beneficiaries. The trust will still have to pay applicable fees and any taxes that are associated with the property.

Transfer on Death Affidavit

Avoiding probate is achievable with a transfer on death affidavit. The shift of ownership automatically moves to a listed beneficiary at the time of the owner’s demise.

Make sure to ask your attorney if this applies to your situation.

Some jurisdictions dismiss this affidavit and require the recipient’s responsibility for the timeshare’s expenses.
Documents important to estate planning

When building your estate plan, you must create numerous documents and make various decisions to ensure your wishes are clear and organized.

It's essential to work with an estate planning attorney who is proficient in creating documentation that covers each intricate detail about your plan. Once you're gone, these legal forms will act as your voice since you won't be physically able to defend your belongings or choices.

A necessary reason to develop a plan that specifically discloses your decisions after death is to ease the pain and responsibility from your loved ones. They are protected against making life-altering resolutions about how to distribute your possessions, express medical choices and avoid burdens regarding final financial issues. With the complex conclusions already decided, they can focus on grieving and celebrating your life.

The Association of Certified Professional Accountants recommends that every estate plan feature these completed and legally backed documents.

- **Last Will and Testament**
  
  Typically the most well-known planning document is one's will. It's an official explanation of how your belongings are disbursed and who should receive your assets. In this record, you should name the person who manages and settles the estate, otherwise, the court will appoint one for you.

  Another consideration to make is who will be a legal guardian for minor children, as without a will, legal representatives will also make this decision for you.

- **Letter of Instruction**

  While a letter of instruction is informal and not legally required for your estate, it's a compelling piece of literature that clearly states how you perceive your will. It can remain a private document that acts as a companion to your will and explains to the executor why you made certain decisions.

- **Durable Power of Attorney**

  You must appoint a durable power of attorney to protect your wishes and property if you become physically or mentally unable to handle financial affairs. They are responsible for managing aspects like paying everyday expenses, collecting benefits and staying on top of investments.

  There are typically two types of DPOA:
  
  - Immediate. A candidate is immediately responsible. They are critical if you are facing an illness or surgery.
  - Springing. The other type of DPOA is not active until you become incapacitated.

  Talk with your estate attorney about the better option, as in some states, a springing DPOA is not permitted.

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**Make a succession plan**

If 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. Their expertise can streamline the process of creating the plan and see to it that your wishes are carried out.

**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 conditions 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.

**Involve your family**

Talk with your family and loved ones about their vision for the future of the business. The right succession plan will depend on their decision to continue the business or plan an exit strategy by selling.

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.

Approaching the youth in your family about having a role in the business is a great way to teach them responsibility and get a head start on learning the ins and outs of your company.
Unscrupulous actors sometimes try to entice unaware victims into financially crippling scams. One of the most common types of scam deals relates to living trusts.

Fortunately, by doing your research and ensuring you are entering a valuable contract, most scams are easy to see through and avoid.

A living trust is a written legal document into which you place some or all of your assets. The belongings are managed by yourself or by someone whom you dedicate the responsibility to at the time of death or until a specific date. According to the Federal Deposit Insurance Corporation, you can choose from two types of trusts.

A revocable trust is an adaptive deposit account managed by one or more people designated as a beneficiary who receives the assets upon an owner’s death. It can be revoked, terminated or changed at any time, at the discretion of the owner. An irrevocable trust is when the owner contributes deposits or properties to the trust but gives up power to cancel or change the account.

When determining the right plan, keep an eye out for common types of scams, as reported by the attorney general of Pennsylvania.

Fraudulent Activity

Typically, the beginnings of a dishonest living trust begin with a phone call. Unsuspecting people, often elderly, are solicited to attend seminars or receive an in-home visit to discuss living trusts.

Once the meeting starts, trustees are often put under extreme pressure to secure their assets through pushy sale pitches. In most cases, a con artist will play on the worry that your beneficiaries will be unprepared to deal with your death or that a court will decide what happens to your belongings.

In most cases, these salespeople are merely attempting to access your sensitive financial information. They will often make illegal withdrawals from your accounts or sell your data to other con artists to pursue more fraudulent sales.

Ways to Avoid a Scam

Keep these tips in mind to avoid falling victim to an unruly financial trust.

- Recruit your own trusted attorney or reputable estate planner.
- Never sign documents that you don’t fully understand.
- Ensure you have the option to update your trust periodically.
- Verify any affiliation or endorsement by a government agency or senior association.

While you want to be as detailed as possible when creating your last will, there are numerous factors you should avoid.

The most efficient way to decide what to include is by working with a trusted attorney. Of course, they will charge for their services, but hiring an expert gains valuable knowledge that you won’t find with free drafting software that many companies offer.

Mistakes like entering your funeral instructions into the document can cause family members problems and lead to your last wishes being missed. In most states, the settling of the estate occurs after someone is laid to rest.

Your loved ones may not even see your desires until after the funeral. Instead of documenting them into your will, hold a conversation with your family to explain your vision. Or you can create a separate document with the chosen executor of your estate, so they have a recording to follow.

Here are other factors that should be handled individually rather than documented in your last will.

Joint Accounts

If you share a joint account with someone else, typically at the time of one’s death, the funds are solely taken over by the survivor. The transfer is generally seamless and rarely goes through probate.

However, you can leave an account of your own by including a recipient as a payable-on-death beneficiary. After death, the person must visit the bank and present a death certificate and identification to receive the account you contributed.

Life Insurance Information

Life insurance benefits are automatically distributed to the beneficiary listed on the policy. Make sure to update the plan during life events like divorce, the death of a spouse or other situations that require changing the recipient.

Tips on avoiding estate planning scams

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Buying funeral insurance

Ensuring the cost of a funeral is covered before the time of death will guarantee your family is not left with the financial burden. If your life insurance policy doesn’t cover the service expenses, it’s refreshing to find a third party who does. Check with your insurance agent.

According to the National Funeral Directors Association, the average cost of a funeral with viewing and burial services was $7,360 in 2017. Consider the burden loved ones face if there is no policy in place to cover the cost.

Burial insurance

This important type of insurance can sometimes be offered by licensed funeral homes in your area. However, the Insurance Information Institute says that under most state laws, a policy must be acquired through a broker or agent at an insurance agency. Be sure to shop around for the best policy available based on your age, health conditions and coverages.

Burial life insurance immediately pays your beneficiary at the time of death. They are free to disperse the money as they wish. Most find peace of mind by covering funeral expenses, medical bills or outstanding debts which may be owed.

Pre-need funeral insurance

Much like burial insurance, this policy is in place to prepay for foreseen costs like burial or cremation services, funeral arrangements and church donations. The main difference in pre-need insurance is that the available funds are given to the funeral service provider you choose. Understanding the finances are directly going toward the right outlets is an important aid for family members who are grieving. When shopping for policies, look for services who offer a locked in price. This protects you against the rising costs of expenses by guaranteeing your service will be priced at today's standards.

Discussing with family

Talking about death with loved ones is never easy. However, being honest about your final service expectations helps everyone be prepared when the time comes.

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.

We Care...

We have worked with families for generations and want to continue those relationships. Let our Dedication, Compassion and Expertise help during this time.
How to choose cremation services

Making plans for your funeral is a tough subject. Most people would rather skip the subject or opt to have others plan their funerals. But the reality is procrastination or avoidance does not change reality.

It’s also worth planning ahead because funeral costs can be a major burden on the deceased’s family. Cremation services are becoming more popular these days because of high funeral costs. They can be a cost-effective alternative to traditional burials.

It is always best to take care of details in advance.

Making decisions in advance about cremation services can take the burden off loved ones during a painful time. Otherwise, they will need to make tough choices while stressed and grieving.

With cremation, the family doesn’t have to purchase an expensive casket. Loved ones may spend more money than they can afford in an effort to respect the memory of the deceased.

But a cremation service is an affordable way to respectfully memorialize a friend or family member. The service can be a peaceful time to grieve and remember.

A funeral home may have a partnership or connection with a cremation center. They may have additional services, such as grief counseling or assistance with necessary paperwork.

After the cremation, you will receive an urn. You can choose to bury the urn, keep it in your home or place it in a memorial building.

When searching for a cremation center, check with your family or friends for referrals. If you cannot get an appropriate referral, you might be able to join a cremation society. For a small fee, you will receive up-to-date information about your options and the process. Membership may also help you obtain a lower cost on cremation services. These societies will provide assistance with many details connected to the service and disposition of remains.

The Internet Cremation Society and the Cremation Society of North America are sources of information about cremation societies.

Once you have narrowed your choices, consider how you feel about the staff of the cremation center. You should feel comfortable asking questions. The employees should be knowledgeable, competent and pleasant. They should give you all of the details about price breakdowns, and their process of making ashes for the urn.

By doing a little research and choosing wisely, you can make the process a little easier for loved ones during a difficult time.

Discuss with your loved ones and family members their preference for when they pass. Talk with them and explain your own so that there will not be any misunderstandings or second-guessing after the fact. While it is not the most pleasant topic in the world, it will help ease some of the stress.

When to update your will

There are many occurrences that require an update to estate-planning documents. A will is your ironclad way to disperse your assets to loved ones as you wish. Here are a few of the top reasons you may need to update this important document.

Change in marital status

If you get married after a will is already in place, it’s important to update your beneficiaries to include a spouse. Most states have laws in place where a spouse will receive the estate if you die without a will, but the process can be more difficult and lengthier.

A divorce would be another change in marital status that requires a will to be doctored. You will need to address their status as beneficiary, estate executor and sometimes as guardian to your children.

If you have remarried but have children from a previous marriage, you can also update your document to include the kids and new spouse. A financial advisor is a great resource to create a strategy to leave behind something for everyone.

Changes in financial situation

There may come a time where you decide to increase or decrease the inheritance you are leaving behind for loved ones.

For instance, if you receive a large sum of money, it’s possible to alter your will to add a new beneficiary or make an increase towards those currently on your list.

On the other hand, if you experience financial misfortune, it’s necessary to adjust the document to pay out less and ensure your estate’s obligations can still be met.

Changes in tax laws

It can be hard to stay up to date on constantly changing tax laws, but it’s necessary to keep your final document in good legal standing. Especially if your will takes actions to address estate tax issues, it’s a good idea to receive periodic reviews by a professional attorney.

Ask for advice

Don’t be afraid to ask your legal expert for advice on other moments that may benefit your last will and testament. Remember, this document is incredibly important to keep accurate as it articulates your vision and solidifies your legacy.

To All Who Died This Past Year Under Our Care
Remember How You Loved Us and How We Loved You

We At Senior Solutions Hospice and Home Care

For expanded details on Mourner’s Bill of Right go to:
www.seniorsolutionsmontana.com
Click the “Bereavement” Link.
2825 Lexington Ave Ste B
Butte, MT 59701
406.299.3777
sensolhomecare@gmail.com
What is a fiduciary?

The American Bar Association defines an individual fiduciary as someone that acts for the benefit of another.

In terms of estate planning, trustees, executors and personal representatives are all considered fiduciaries. Before you appoint a loved one to take care of your assets and finances after you’re gone, learn their responsibilities.

The American Association of Retired Persons reminds us to contemplate the difficulties associated with wrapping up a lifetime of financial affairs. The group suggests asking these essential questions when considering the decision of who will be in charge.

Do They Understand Your Wishes?

Whether you choose one executor or spread the responsibilities among others, being clear about your wishes is crucial. You should cover the entirety of your estate planning regarding plans such as the following:

- Discuss your vision for your funeral ceremony and the related expenses.
- Explain how much money will be left and your view on how it should be used.
- Be transparent regarding debt, life insurance policies and assets.

Can They Afford It?

The last thing you want is to strain someone else’s finances as they attempt to manage yours.

If you’re fiduciary lives out of town, consider the expenses they would face when traveling back and forth to address details that require attention.

When considering multiple executors to manage your estate, it’s vital to have an open and honest discussion with each. Sitting down for a conversation about death can be difficult, especially for family members.

However, approaching the subject of estate planning and the importance of preparing to make the situation easier for loved ones can help create a more comfortable meeting.

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:

- In 2018, there were 33,432 transplants 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.

Get your free health care information today. Visit our website www.longfellowfinneganriddle.com or call us at 107 Oak St. Anaconda, MT • 406-563-3371.
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