In memoriam
July 2022

The Montana Standard
In Memoriam

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 May 2 and June 26.

TEXT TRIBUTES
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Rose Amelia Actis
June 23, 1933 - Aug. 12, 2020

Robert Ball
RENO, NV
Aug. 14, 1944 - May 11, 2022

Raymond Robert Brandl
June 9, 1924 - June 3, 2022

Eric Adreon
Nov. 6, 1975 - May 17, 2022

Dennis Alan Bare
Dec. 25, 1942 - May 20, 2022

Daniel John Brown
March 30, 1950 - April 9, 2022

Selma Calnan
June 9, 1924 - June 3, 2022

Dwight Richard Arnott
BUTTE
March 5, 1953 - April 25, 2022

Theodore “Ted” Alfred Bostwick
DILLON
Dec. 21, 1947 - May 24, 2022

William “Bill” Calvert
Born Oct. 23, 1943

Cecil Frank Atkinson
June 7, 1929 - May 14, 2022

Virginia May Bugni
March 28, 1919 - May 28, 2022

Marion Thea Carlile
Oct. 25, 1956 - May 24, 2022

Conor Lazzari Boyle
July 8, 1980 - May 30, 2022

Virginia May Bugni
March 28, 1919 - May 28, 2022

Lt. Richard “Max” Bullock
Feb. 13, 1993 - June 3, 2022

Dr. Anna K. Chacko, M.D.
Oct. 1, 1944 - May 12, 2022

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 May 2 and June 26.
To All Who Died This Past Year Under Our Care
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Contact Us for a Free Consultation
Charles E. Nugent
FORMERLY OF BUTTE
Died April 26, 2022

Rosamary Stedman Persinger
BUTTE
Oct. 7, 1948 - May 22, 2022

Jacob Raymond Pesanti
May 7, 2000 - June 11, 2022

Bill “Pete” Peterson
May 29, 1937 - June 14, 2022

Paul Joseph Rader
BUTTE
June 26, 1955 - May 22, 2022

Henry F. Reed
May 29, 1932 - May 27, 2022

Tagg Neil Richards
BUTTE
Oct. 21, 2005 - April 22, 2022

Norman V. Ridder
BUTTE
Dec. 22, 1932 - June 9, 2022

Alice Roberts
BUTTE
Jan. 25, 1937 - April 30, 2022

James Thomas Roe
BILLINGS
April 19, 1967 - May 31, 2022

Breanna “B” Arae Rome
Oct. 14, 1995 - April 22, 2022

Joseph E. Ruckdaschel
Jan. 17, 1957 - June 14, 2022

Kathleen “Kathy” Marion (Gulley) Shea
July 21, 1952 - May 7, 2022

Bert Sholey
Feb. 7, 1986 - May 28, 2022

Eugene C. Tidball
March 5, 1930 - May 19, 2022

Clyde “Randy” Santifer
ELK PARK
Nov. 12, 1956 - May 30, 2022

Shelly Kaye Shaw
Aug. 12, 1960 - Feb. 1, 2022

Tagg Neil Richards
BUTTE
Oct. 21, 2005 - April 22, 2022

Robert “Bob” Patrick Sullivan
Nov. 5, 1939 - May 10, 2022

Harley Edwin Smith
DILLON
July 31, 1926 - May 11, 2022

Kathleen “Kathy” Marion (Gulley) Shea
July 21, 1952 - May 7, 2022

James Edward Thompson
June 6, 1938 - April 11, 2022

Charles “Charlie” Lloyd Spangler
BUTTE
Jan. 8, 1948 - May 27, 2022

Charles E. Nugent
FORMERLY OF BUTTE
Died April 26, 2022

Bertha Kemper Sletton
May 28, 1919 - Feb. 17, 2022

Mark Sweeney
May 27, 1959 - May 6, 2022

Donna Rae Malloy Strong
Nov. 19, 1939 - Nov. 24, 2021
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.

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.

Create A Meaningful Farewell

Your family deserves a farewell that celebrates their life and gives you peace at saying good-bye, let us help during your time of need. “We Care”
Tips for leaving a legacy

“How will I be remembered after I’m gone?” There comes a time in our lives when we begin to ask ourselves this question.

It’s important for us to feel that we are leaving behind a strong example for our family members and friends to carry on. We want our work to continue and our spirit to remain strong.

One of the best ways to achieve these important goals is through proper legacy planning. Working with a local attorney to determine what you want your legacy to be is the first step. You will need to answer questions about what is most important to you and how you want to leave it behind.

Legacy planning goes beyond estate planning because of the creative aspect. You can build various parts that form one main legacy, such as setting up multiple scholarship funds to be doled out at your high school alma mater, or a sizable donation to the charity of your choice.

How you want to leave your legacy is your choice. You can either talk it over with your family members or keep your decisions under wraps until the time comes to unveil them.

Fund a Scholarship

One way to positively impact your community for years to come is to set up a college scholarship program with some of your financial savings. Coordinate doing so with your target high school and an attorney who specializes in wills, trusts and estates.

Once the details are set on the legal end, this can be a fun project because you can choose specific eligibility requirements for the scholarship.

Let’s say you’ve been interested in the music arts for many years. Your scholarship can be offered only for students who wish to pursue a career in music.

You can make the application process require an original recorded piece for consideration for the scholarship. Don’t forget to set up a collection of friends or school officials as the scholarship board, which will be entrusted with keeping the legacy going and selecting the winning students.

Making a Difference

You don’t need a substantial amount of financial savings to make a difference in your community. In fact, acts such as donating books to your local library or funding the development of a new bench at a local park are small yet meaningful ways to establish a legacy.

Are there certain organizations in which you firmly believe? Maybe you’ve devoted large chunks of time to advancing their goals and missions. A lawyer can help you set up a will that lays out how your estate will be split among the groups for which you are most passionate.

Building a Nonprofit or Foundation

One way to positively impact your community for years to come is to set up a nonprofit organization or a foundation with some of your savings. This can be an enjoyable project because you will be able to visualize how your contribution will make a positive impact on society.

Your new entity can perhaps fund initiatives such as feeding the hungry in your community or providing coats to children who need them during the winter. Think of the causes that are important to you and talk with your attorney about the proper ways to structure and build your plan.

Talk it Over

Many people have a difficult time deciding how they’ll divvy up their savings and possessions when they pass away. Emotions may run high if one of your family members feels they aren’t receiving equal amounts of your estate.

That’s why talking about making a large charitable donation is so important. Trustworthy, loving family members will respect your wishes to contribute some of your financial savings, property or even possessions to a charitable organization.

Others may have negative feelings toward your decision. It’s critical that you have an open discussion with your closest family members to get feelings out on the table to achieve an honest dialogue.

— Green Shoot Media
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 Have Time?**

Managing an estate is not always a definite process. In some cases, executors are required to make multiple trips to county offices, postal facilities and sometimes financial institutes. The method of sorting through documents to tie up debts, investments and life insurance policies can be time-consuming.

**Are They Organized?**

Another aspect to consider is a potential manager’s organizational skills. They are generally required to keep track of extensive documentation and settling and attending meetings with bankers, lawyers and other experts. Ensure someone has an exceptional record with their finances and punctuality so the task of estate manager isn’t overwhelming.

**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.

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Why you need to 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. 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 conditions is the business transferred;
- The price and terms.

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. The right succession plan will depend on their decision to continue the business or plan an exit strategy by selling.

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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.

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.

Can your will be contested?

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 land your last wishes in a court room. 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.

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

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Planning your estate can be a stressful time due to crucial decision-making to protect your family and assets, or worse. Build your estate plan before a life-changing situation affects your life. Make sure the legally binding agreement between your estate and executor are ironclad in case of an emergency. Ensuring your family’s finances are secure offers immeasurable peace of mind.

Another factor to consider is obtaining life insurance at a young age. According to the Insurance Information Institute, premiums are usually lower for younger policyholders. A quality plan can cover funeral costs, medical expenses and even pay off a mortgage.

**Guardianship**

If you have young children, estate planning requires additional decisions. Here are a few considerations you should make.

- Who should be appointed legal guardian in the event both parents die simultaneously?
- How and when will the estate assets be transferred to your children?
- Should the child have full access to assets at a certain age, or will you hire a trustee to assist them in managing funds?

When pre-planning your estate at a young age, don’t forget to update it regularly after monumental life events.

**Important documents**

You should print out clear documentation of life insurance policies and retirement plans, including pensions and annuities. Keep them in a safe place and disclose the location with loved ones. At the time of death, they will require these forms to ensure your contribution is dispersed to the right person, rather than going unclaimed and ending up with the state.

It’s a good idea to give copies to your estate planner, attorney or even in a safe-deposit box.

**Gathering debts**

Another set of documents you will need to disclose with your estate executor is a list of your financial responsibilities. These include mortgages, vehicle commitments and credit card debts. Keep your account information in a secure and organized portfolio to make payments easier.

Don’t forget to update balances regularly to keep numbers accurate.

A great expert to have when gathering your debts is a financial advisor. Together, you can set up beneficiaries for retirement plans, allow family to access accounts and even create savings strategies for your surviving family and finances.

**Leave clear instructions**

Modern technology makes bill paying easy with services like autopay. Make sure your loved ones know how and what comes out of your bank account.

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**Tips for organizing your finances**

Your debts don't disappear at the time of death. In many cases, your family may be held responsible for any outstanding obligations.

When planning your estate, spend time organizing your finances to ensure an executor knows what you owe and how to make the payments.

A life insurance policy means more than leaving something behind for your loved ones, it should also cover funeral expenses and fund your financial responsibilities.

Your family members will be dealing with grief at the time of your death, what you do to ease the stress before the fact, can make it easier for them to adjust.

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In Memoriam

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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:
September 2022 | November 2022

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