

Best Online Will Makers
Dear Savvy Senior,
Can you recommend some good online resources for writing a simple will? I'm 70 and divorced and want to get my affairs organized, but I hate paying a high-priced attorney fee if I can do it myself.
Don't Have Much

Dear Don't,
Having a last will and testament is an important document to have because it ensures that your money and property will be distributed to the people you want to receive it after your death. Currently, fewer than one-third of American adults have prepared a will.
If you die without a will, your estate will be settled in accordance with state law. Details vary by state, but assets typically are distributed using a hierarchy of survivors. Assets go first to a spouse, then to children, then your siblings, and so on.
You also need to be aware that certain accounts take precedence over a will. If you jointly own a home or a bank account, for example, the house, and the funds in the account, will go to the joint holder, even if your will directs otherwise. Similarly, retirement accounts and life insurance policies are distributed to the beneficiaries you designate, so it is important to keep them up to date too.

Online Will Makers
If you have a simple, straightforward estate and an uncomplicated family situation, writing your own will – with the help of a good online will making program – is a viable alternative to hiring an attorney and much cheaper. Like tax software, these online tools will guide you through a series of questions and will insert your answers into a will for you, and it usually takes less than 30 minutes from start to finish.

Some of the highest-rated do-it-yourself options include the Quicken WillMaker & Trust 2025 downloadable software (**Will-Maker.com**) that starts at \$109 and is valid in every state except Louisiana; Trust & Will (**Trust-andWill.com**) which charges \$199 for an individual will-based estate plan; and LegalZoom (**LegalZoom.com**), which offers will-based estate plans for \$129 or \$149 if you'd like assistance from an independent attorney.

Or, if that's more than you're able or willing to pay, two good options that will let you make your will for free are **FreeWill.com** or **DoYourOwnWill.com**.

When to Hire a Lawyer
If you have considerable financial assets or a complex family situation, like a blended family or a child with special needs, it would be smart for you to seek professional advice. An experienced

THANK
YOU
FOR READING
THE LEADER



lawyer can make sure you cover all your bases, which can help avoid family confusion and squabbles after you're gone.

The National Academy of Elder Law Attorneys (NAELA.org) and the National Association of Estate Planners & Councils (NAEPC.org) websites are good resources that have directories to help you find someone in your area.

Costs will vary depending on your location and the complexity of your situation, but you can expect to pay somewhere between \$200 and \$1,000 to get your will made. To help you save, shop around and get price quotes from several different firms. And before you meet with an attorney, make a detailed list of your assets and accounts to help make your visit more efficient. Where to Store it?

Once your will is written, the best place to keep it is either in a fireproof safe or file cabinet at home, in a safe deposit box in your bank or online. But make sure your executor knows where it is and has access to it. Or, if a professional prepares your will, keep the original document at your lawyer's office. Also, be sure to update your will if your family or financial circumstances change, or if you move to another state.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

Richard A."Rick" Iszler

October 11, 1956 - November 7, 2025

Richard A."Rick" Iszler, 69, of Silver Bay died Friday, November 7, 2025 at Essentia Health-St Mary's Medical Center in Duluth following a sudden illness.

He was born October 11, 1956 to Albert and Adeline (Miller) Iszler in Ellendale, North Dakota, where he grew up and went to school. After high school he served in the U. S. Navy for five years, then earned an Associates Degree from the University of North Dakota-Bottineau in Forestry, later earning an Associates Degree from NDSSS in Wahpeton in Heating and Cooling.

He was employed at Minvalco in Arden Hills for over thirty years, until his retirement. After retiring he moved to Silver Bay, where he had enjoyed the outdoors for many years.

Rick was a member of Faith Lutheran Church in Silver Bay and the American Legion in Two Harbors.

He enjoyed bowling, hunting, fishing, pool, darts, and 4-wheeling. He spent endless hours building and maintaining the property at Legacy Lake.

Rick was preceded in death by his parents; and a brother-in-law, James Mock.

He is survived by his sisters, Iona (Edward) Pasqual, Nancy Mock, and Marlane (Arnie) Middlestead; nieces and nephews, Kristi (Lorne) Grout, Sara (Mike) Taszarek, Michael Pasqual, Jason (Lyn) Mock, Adam (Michelle) Middlestead, and Danny Middlestead; and an aunt, June Schauer. Rick will also be greatly missed by his many friends from work, and Finland and Silver Bay.

Memorials may be sent to the Minnesota Veteran's Home in Silver Bay.

Visitation will be from 10 AM until the 11 AM service on Thursday, November 13, 2025 at Faith Lutheran Church in Silver Bay. Burial will take place at Ft. Snelling National Cemetery. To share a memory or leave an online condolence visit www.cavallin-funeralhome.com.



Public Notices

ABBREVIATED NOTICE OF INTENT TO AMEND ADMINISTRATIVE RULES RELATING TO N.D. ADMIN. CODE CHAPTER 75-02-01.2 TEMPORARY ASSISTANCE FOR NEEDY FAMILIES PROGRAM

TAKE NOTICE that the North Dakota Department of Health and Human Services will hold a public hearing to address proposed changes to the N.D. Admin. Code chapter 75-02-01.2 relating to definitions; diversion; transition assistance; decision and notice; monthly review; good cause; eligibility; asset limits and exempt assets; income, unearned income and deductions; reinstatement; benefit computation; essential services; payment; disqualification and sanctions; and the job opportunities and basic skills program for the temporary assistance for needy families program at 9:00 a.m. on Friday, December 12, 2025, in Bismarck, N.D. in AV Room 210, located on the second floor of the Judicial Wing of the State Capitol.

Copies of the proposed rules are available for review at human service zones offices and at the state-operated behavioral health clinics. Copies of the proposed rules and the regulatory analysis relating to these rules may be requested by telephoning (701) 328-2311. Written or oral data, views, or arguments may be entered at the hearing or sent to: Rules Administrator, North Dakota Department of Health and Human Services, State Capitol - Judicial Wing, 600 E. Boulevard Ave., Dept. 325, Bismarck, ND 58505-0250. Written data, views, or arguments must be received no later than 5:00 p.m. on Monday, December 22, 2025.

ATTENTION PERSONS WITH DISABILITIES: If you plan to attend the hearing and will need special facilities or assistance relating to a disability, please contact the Department of Health and Human Services at the above telephone number or address at least two weeks prior to the hearing.

Dated this 31st day of October, 2025.

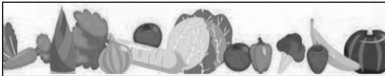
ABBREVIATED NOTICE OF INTENT TO AMEND ADMINISTRATIVE RULES RELATING TO N.D. ADMIN. CODE CHAPTER 75-03-39 AUTISM SERVICES WAIVER

TAKE NOTICE that the North Dakota Department of Health and Human Services will hold a public hearing to address proposed amendments to N.D. Admin. Code chapter 75-03-39 relating to the age limit for eligibility under the autism services waiver at 2:30 p.m. on Thursday, December 18, 2025, in Bismarck, N.D. in Room 210, located on the second floor of the Judicial Wing of the State Capitol.

Copies of the proposed rules are available for review at human service zones offices and at the state-operated behavioral health clinics. Copies of the proposed rules and the regulatory analysis relating to these rules may be requested by telephoning (701) 328-2311. Written or oral data, views, or arguments may be entered at the hearing or sent to: Rules Administrator, North Dakota Department of Health and Human Services, State Capitol - Judicial Wing, 600 E. Boulevard Ave., Dept. 325, Bismarck, ND 58505-0250. Written data, views, or arguments must be received no later than 5:00 p.m. on Monday, December 29, 2025.

ATTENTION PERSONS WITH DISABILITIES: If you plan to attend the hearing and will need special facilities or assistance relating to a disability, please contact the Department of Health and Human Services at the above telephone number or address at least two weeks prior to the hearing.

Dated this 30th day of October, 2025.



Amy Childress

August 29, 1938 - September 12, 2025

Amy Darlene (Larson) Childress, 87, of Horseshoe Bay, Texas, passed away peacefully on September 12, 2025.

Amy was born on August 29, 1938 on the family farm near LaMoure, North Dakota, one of nine children. Her parents were Carl and Mary Blake Larson. Carl was born and raised near Molde, Norway and came to America when he was about 18. Amy's mother lived in Indiana, Montana and Wisconsin before settling in ND. She lived to be more than 100 years old.

Amy attended grade school and high school at Fullerton, North Dakota, and studied piano with Jessie Howell Dunphy Strand for 12 years. During that time she developed a lifelong love of music. She received her undergraduate degree in music at North Dakota State University.

Amy taught high school music and art at Ellendale for two years before she was accepted as a flight hostess for Continental Airlines, which gave her extensive traveling for two years. She then studied at the Chicago Conservatory of Music before getting her Master of Arts at the University of Illinois.

After graduation, she worked with Continental Airlines in several cities, later turning her passion for restoring homes into a successful career in real estate investment.

While living in Los Angeles, Amy met and married Continental DC-10 captain William "Bill" Childress. She earned her pilot's license and often flew alongside him as his copilot. Together, they built three homes, including a signature residence in the Black



Hills of South Dakota, and made Santa Monica their home for many years.

An accomplished golfer, Amy achieved a nine handicap and recorded two holes-in-one at Riviera Golf Club, where she also chaired numerous women's events and served on the board when it became an annual PGA Tour venue.

After Bill's passing, Amy moved to Horseshoe Bay, Texas, where she devoted her later years to her faith, music, and service. She was an accompanist, choir member, and active participant in the women's Bible class at The Church at Horseshoe Bay, and she served with Highland Lakes Kiwanis to support local children.

She will be laid to rest beside her husband in Goldthwaite, Texas. A Celebration of her Life was held at The Church at Horseshoe Bay on November 1, 2025 at 10:30 a.m.

To send flowers to the family or plant a tree in memory of Amy, please visit her page at our floral store, which is at bit.ly/amychildress.

ABBREVIATED NOTICE OF INTENT TO AMEND ADMINISTRATIVE RULES RELATING TO N.D. ADMIN. CODE CHAPTER 75-03-42 AUTHORIZED ELECTRONIC MONITORING

TAKE NOTICE that the North Dakota Department of Health and Human Services will hold a public hearing to address proposed amendments to N.D. Admin. Code chapter 75-03-42 relating to authorized electronic recording and documentation at 3:00 p.m. on Friday, December 12, 2025, in Bismarck, N.D. in Room 210, located on the second floor of the Judicial Wing of the State Capitol.

Copies of the proposed rules are available for review at human service zones offices and at the state-operate behavioral health clinics. Copies of the proposed rules and the regulatory analysis relating to these rules may be requested by telephoning (701) 328-2311. Written or oral data, views, or arguments may be entered at the hearing or sent to: Rules Administrator, North Dakota Department of Health and Human Services, State Capitol - Judicial Wing, 600 E. Boulevard Ave., Dept. 325, Bismarck, ND 58505-0250. Written data, views, or arguments must be received no later than 5:00 p.m. on Monday, December 22, 2025.

ATTENTION PERSONS WITH DISABILITIES: If you plan to attend the hearing and will need special facilities or assistance relating to a disability, please contact the Department of Health and Human Services at the above telephone number or address at least two weeks prior to the hearing.

Dated this 30th day of October, 2025.

ABBREVIATED NOTICE OF INTENT TO AMEND ADMINISTRATIVE RULES RELATING TO N.D. ADMIN. CODE CHAPTER 33-07-03.2 NURSING FACILITIES

TAKE NOTICE that the North Dakota Department of Health and Human Services will hold a public hearing to address proposed changes to N.D. Admin. Code chapter 33-07-03.2 relating to the nursing facility's activity training program at 1:30 p.m. on Friday, December 12, 2025, in Bismarck, N.D. in AV Room 210, located on the second floor of the Judicial Wing of the State Capitol.

Copies of the proposed rules are available for review at human service zones offices and at the state-operated behavioral health clinics. Copies of the proposed rules and the regulatory analysis relating to these rules may be requested by telephoning (701) 328-2311. Written or oral data, views, or arguments may be entered at the hearing or sent to: Rules Administrator, North Dakota Department of Health and Human Services, State Capitol - Judicial Wing, 600 E. Boulevard Ave., Dept. 325, Bismarck, ND 58505-0250. Written data, views, or arguments must be received no later than 5:00 p.m. on Monday, December 22, 2025.

ATTENTION PERSONS WITH DISABILITIES: If you plan to attend the hearing and will need special facilities or assistance relating to a disability, please contact the Department of Health and Human Services at the above telephone number or address at least two weeks prior to the hearing.

Dated this 30th day of October, 2025.

CHURCH OF THE NAZARENE PASTOR KELLY RIGGAN SUNDAY WORSHIP, 10:00 A.M. WEDNESDAYS: YOUTH GROUP 6:00 P.M.	ST. PAUL'S LUTHERAN CHURCH, FREDERICK PASTOR JUSTIN BROTZEL SUNDAY WORSHIP 10:00 A.M. SUNDAY SCHOOL & FELLOWSHIP 11:00 A.M.	ST. HELENA'S CATHOLIC CHURCH, ELLENDALE FATHER PATRICK PARKS CONFESSION - SATURDAY 3:30 P. M. SATURDAY MASS - 5:00 P.M. SUNDAY MASS -1ST, 3RD & 5TH SUNDAYS AT 8:30 A.M. 2ND AND 4TH SUNDAYS AT 10:30 A.M.	NEW LIFE ASSEMBLY OF GOD CHURCH PASTOR KEVIN LIBBY SUNDAY SCHOOL 9:30 A.M. SUNDAY WORSHIP 10:30 A.M. WEDNESDAY KIDS 6:00 P.M. & YOUTH 7:15 P.M.
PRESBYTERIAN UNITED METHODIST, ELLENDALE PASTOR BECCA HAFNER SUNDAY WORSHIP - 11:00 A.M.	ZION LUTHERAN CHURCH, ELLENDALE PASTOR - REV. PAUL O.S. PREUS DIVINE SERVICE - 9:00 A.M. BIBLE CLASS - 10:30 A.M.	ST. PATRICK'S CATHOLIC CHURCH, FULLERTON FATHER PATRICK PARKS SUNDAY MASS - 1ST, 3RD, & 5TH SUNDAYS @ 10:30 A.M. 2ND AND 4TH SUNDAYS AT 8:30 A.M.	FIRST BAPTIST CHURCH PASTOR GLENN RAYNOR SUNDAY SCHOOL - 9:00 A.M. SUNDAY WORSHIP -10:00 A.M.
APOSTOLIC LUTHERAN CHURCH (STATE LINE RD) PASTOR REINO MAUNU SUNDAY WORSHIP - 10:30 A.M. SERVICES 2ND & 5TH SUNDAYS	BETHLEHEM LUTHERAN CHURCH, FORBES PASTOR BRANDON WOODRUFF WORSHIP SERVICE 8:30 A.M. SUNDAY SCHOOL AT 9:30 A.M.	SEVENTH-DAY ADVENTIST CHURCH - 400 MAIN PASTOR MICHAEL GARCIA SATURDAY SABBATH SCHOOL - 9:30 A.M. SATURDAY WORSHIP - 11:00 A.M.	ZION LUTHERAN CHURCH, EDGELEY PASTOR BRANDON WOODRUFF SUNDAY WORSHIP 10:30, BIBLE STUDY FOLLOWING LWML BIBLE STUDY, 2ND WEDNESDAY OF EACH MONTH, 2:00 P.M.
FULLERTON UNION CHURCH SERVICES PENDING	CHRIST THE KING LUTHERAN CHURCH, ELLENDALE ELCA PASTORS FROM CHRISTIANS IN ACTION SERVICES SUNDAY 11:15 A.M		

TRINITY BIBLE COLLEGE & GRADUATE SCHOOL EXPERIENCE CALLING 800.523.1603 TRINITYBIBLECOLLEGE.EDU	Ellendale 349-3209 MERTZ Lumber & Supply	Prairie Floral Flowers for All Occasions! 349-4004	HOVEN FUNERAL CHAPEL Perry Hoven • Director 300 1st Street South • Ellendale 701-349-3233	Ellendale Area Arts Council Come and join our Monthly Meetings 1st Tuesday of the Month 6:00 p.m. - Call 701-320-2794 for more information	True Value Help Is Just Around The Corner. 139 Main Street • Ellendale 349-3274
Dickey County Leader Official Newspaper of Dickey County 349-3222	PRINCE OF PEACE CARE CENTER BENEDICTINE HEALTH SYSTEM "Where our family serves your family" 349-3312 201 8th St. N • Ellendale	EVERGREEN PLACE & ASSISTED LIVING BENEDICTINE LIVING COMMUNITIES 349-4550 241 Main St. • Ellendale	ER ELLENDALE PHARMACY 117 Main • Ellendale, ND 58436 Jeff Ulmer, Pharm.D. Phone: 701-349-3390 PROVIDING: Income Tax Records • Insurance Records • Generic Medications • Prompt Rx Filling • Medication Information • Health Care Needs • Medicare Enrolled • Customer Satisfaction		Dickey County Leader Official Newspaper of Dickey County 349-3222