



Savvy Senior

by Jim Miller

go to those you want to receive them, you need to create a will or trust. If you have a simple estate and an uncomplicated family situation, there are do-it-yourself resources that can help you create all these documents for very little money.

Some top-rated options include the Quicken WillMaker & Trust (willmaker.com, \$109) and Trust & Will (trustandwill.com, \$199). Or, if that's more than you're willing to pay, you can make your will for free at freewill.com or doyourownwill.com.

If, however, you want or need assistance or if you have a complicated financial situation, blended family or have considerable assets, you should hire an attorney. An experienced attorney can make sure you cover all your bases, which can help avoid family confusion and squabbles after you're gone.

Costs will vary depending on where you live, but you can expect to pay anywhere between \$200 and \$1,000 for a will.

The National Academy of Elder Law Attorneys (naela.org) and the American College of Trust and Estate Counsel (actec.org) websites are good resources that have directories to help you find someone in your area.

If money is tight, check with your state's bar association (findlegalhelp.org) to find low-cost legal help in your area. Or call the Eldercare Locator at 800-677-1116 for a referral.

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

rately owned property or individual financial accounts, the laws of most states award one-third to one-half to the surviving spouse, while the rest goes to the children.

- Married with no children: Some states award the entire estate to the surviving spouse, or everything up to a certain amount (for example the first \$100,000). But many other states award only one-third to one-half of the decedent's separately owned assets to the surviving spouse, with the remainder generally going to the deceased person's parents, or if the parents are dead, to brothers and sisters.

Jointly owned property, investments, financial accounts or community property automatically goes to the surviving co-owner.

- Single with children: All state laws provide that the entire estate goes to the children, in equal shares. If an adult child of the decedent has died, then that child's children (the decedent's grandchildren) split their parent's share.

- Single with no children or grandchildren: In this situation, most state laws favor the deceased person's parents. If both parents are deceased, many states divide the property among the brothers and sisters, or if they are not living, their children (your nieces and nephews). If there are none of them, it goes to the next of kin, and if there is no living family, the state takes it.

Make a will

To ensure your assets

What happens if you die without a will?

Dear Savvy Senior, I've put off making a will for years. What actually happens to my money and property if I die without one?

Getting Old

Dear Getting,

If you die without a will, your assets will be distributed according to the laws of your state, known as intestacy laws. These laws determine who inherits your property and financial accounts when there's no will or trust. Since rules vary from state to state, it's important to check the specifics where you live.

A helpful starting point is heirbase.com, which offers Intestacy Evaluators for 37 states. You enter your household information and see how your estate might be distributed. If your state isn't included, Nolo has a useful state-by-state intestate succession guide at nolo.com/legal-encyclopedia/intestate-succession.

In the meantime, here is a general overview of what can happen, depending on your family situation.

- Married with children: When a married person with children dies without a will, all property, investments and financial accounts that are "jointly owned" automatically goes to the surviving co-owner without going through probate, which is the legal process that distributes a deceased person's assets.

But for all other sepa-

HISTORY OF NEW ROCKFORD

K.C. Gardner, Jr. • Drayton, ND • NRHS Class of 1962



On the evening of Nov. 12, 1908, members of the YMCA of New Rockford met and heard reports on the past year's activities. A prayer meeting had been held every week from November to June with an average attendance of 20. The group had worked closely with male students in both Phillips Academy and the public high school. They were hoping for some financial aid from the businessmen.

The Nov. 13, 1908, "Transcript" had a Card of Thanks from Mrs. J.L. Prader and family to their many friends for their aid and sympathy during the "trying ordeal" through which they had just passed.

W.M. Chamberlain wanted a good man with a family to take care of his stock for the winter. Good wages.

On November 13, Paul Marriage left for Ames College in Iowa to complete an engineering course. William O'Connor and Mary O'Keefe were married in Fargo; the next day they left for New Rockford to visit relatives and then went to their home in Beach on November 17.

On November 13 and 14, the Tri-County Teachers' Association met in New Rockford. Presentations by New Rockford people included on November 13; a Chorus by the NRHS choir; Prayer, Rev. S.F. Beer; Clarinet Solo, Clifford Carroll; Reading, Miss Pearl Beer; "Training Children for Life," Principal H.H. Maxwell; Vocal Solo, Mrs. Claude Comer; Cornet Duet, Sheyenne Principal M.R. Davis and Claude Comer; and Vocal Duet, Misses Josephine Bjelde and Shirley S. McKim; and on November 14, a Piano Solo by Miss Marguerite Carroll and a Violin Solo by J. Harvey Johnson of the Academy. On the evening of the 13th, there was a reception for all teachers at Phillips Academy with a Welcome by Principal Noah Knapp, a Response by County Supt. Ellen Mattson, a speech by H.H. Maxwell, music by some Academy students and refreshments.

On November 14, W.W. Overton sold his farm consisting of three quarters in western Eddy County to John B. Bichler for over \$30 per acre. That evening, Loeman & Roush showed moving pictures of the Passion Play at Tiffany Hall.

On Sunday, Nov. 15, morning services at the Baptist Church were discontinued

until further notice.

On November 16, Mrs. James MacLachlan reopened music classes in her Stimson Avenue East home. David Quam arrived from Sheyenne to help his brother Thomas in his clothing store. Peter Erickson, a McHenry farmer, and his son came to New Rockford on business; his son enrolled for the winter term at Phillips Academy. A.J. Clure sold his bay trotting mare Melissa to Dr. J.W. Kester of Mazomanie, Wisc., and shipped the animal immediately. W.G. Carter and his daughter Mildred returned from Grand Forks, where she had an eye treatment. That evening, a party in honor of Miss Hazel Johnson of Stretator, Ill., and the sister of music instructor J. Harvey Johnson was held in the bachelor apartments of Walter Hart, J. Harvey Johnson, J. Stewart Cameron and Dr. J. Roy McKenzie above the Farmers & Merchants Bank; Mrs. W.T. Buck and Mrs. E.S. Severson were the chaperones. There were "various amusements and an elaborate banquet."

On November 17, Will Thorn held an auction sale of horses and farm machinery at his farm northeast of town. Miss Mabel Paxton, who had worked as a trimmer in Inez Gullick's millinery shop, left for her home in Minneapolis. At 7:30 p.m., Rev. R.C. Daugherty of Buchanan spoke to the YMCA and other young men at Phillips Academy.

November 18 was the third Market Day, complete with prizes for farmers. Prize winners included Mesdames Andrew Johnson, A.N. Tomlinson, W.S. Holmer, Jacob Valer and J.R. Welsh, and Messrs. George Fletcher, W.S. Holmer, A.A. Klumph, August Kiehlow, H.M. Clark, Robert Craig, O.H. Olson, G. Crandall and Frank Fugina. The Baptist ladies served oysters and hot lunches and provided a resting place for women and children at their church. There was a dance that evening at the Opera House.

On November 19, Chamberlain & Tanner held a large sale at Marsh Chamberlain's farm. Veterinary Surgeon C.H. Babcock was kicked by a horse, but only suffered a bad case of limping. That evening, the Ladies' Social Union sponsored a talent social at the Congregational Church; admission was 25 cents, which included refreshments. Also that evening, Mr. and Mrs.

James MacLachlan entertained several friends at their home on Stimson Avenue East in honor of Mrs. Mable Hess of St. Paul.

The Nov. 20, 1908, "Transcript" had "School Notes": there had been several fire drills; Edwin Wiltsie had enrolled in the high school; because of crowding, the 8th grade had moved to the courthouse at the courthouse, and Rev. G.E. Ledson of the Baptist Church had been hired to teach seventh grade and Miss Camilla Wennerlund had taken charge of the fourth grade.

Paul Kunkel, who was leaving town with his family, had his well-broken and gentle goat, wagon and harness for sale. The animal was suitable for either a boy or a girl to drive. J.N. Kunkel had for sale a five-room house with a cement cellar, on lots with a good well, trees and a nice lawn; also, all his household goods, including a new No. 7 Radiant Home heating stove. A.E. Drew of Tiffany had some purebred Galloway bulls for sale. H.T. Kennedy had ice for delivery, ph. 95.

Amy Crane of Tiffany was a student at Phillips Academy.

The previous week, Mrs. George Fields of Tiffany received word that her mother had died in Scotland.

On November 20, Fred Anderson of Barlow, a graduate of the Phillips Academy Commercial Department, began work as a bookkeeper at the Farmers & Merchants Bank. At 8:30 p.m., the Columbian Entertainers (three young ladies - a reader, a violinist and a soprano) performed before a large audience as the second number in the Lyceum Course.

On November 23, G.A. Erickson and H.W. Wilson left on a two-weeks' deer hunting trip near Washburn; they returned on December 4 "with their guns."

On November 24, Clayton W. Hall and Alvina Nibbe were married at the rural home of her brother A.F. Nibbe northwest of town, with immediate relatives present. The couple then drove to Sheyenne to begin a wedding trip that would include a stop at her sister's at Petersburg, N.D., her former home at Red Wing, Minn., and several other places, before they moved into their house in New Rockford on December 10.

Public Notice

NOTICE TO CONTRACTORS

The North Dakota Department of Transportation (NDDOT) will receive bids for the construction of the following project(s):

Job No.: 24781
Project No(s): HES-3-999(064)
Length: 0
Type: PAVEMENT MARKING
County(s): EDDY, BENSON, & RAMSEY Cos
Location: VARIOUS US/STATE HIGHWAYS - SPIRIT LAKE RESERVATION
Job No.: 24790
Project No(s): HES-3-999(065)
Length: 0
Type: PAVEMENT MARKING
County(s): EDDY, BENSON, CAVALIER, FOSTER, GRIGGS, NELSON, PIERCE, RAMSEY, ROLETTE, TOWNER, & WELLS Cos
Location: VARIOUS US/STATE HIGHWAYS - DEVILS LAKE DISTRICT

Bids will be received via the Bid Express on-line bidding exchange at www.bidx.com until 09:30 AM, April 10, 2026. Bids will be opened at that time at the NDDOT building on the capitol grounds in Bismarck and the bid results will be distributed and posted online at <https://www.dot.nd.gov/business/bidinfo.htm> approximately 30 minutes after bids are opened.

The proposal forms, plans, and specifications are available on the NDDOT website at <http://www.dot.nd.gov> and may be inspected at the Construction Services Division, 608 East Boulevard Avenue, Bismarck, North Dakota.

All bidders not currently prequalified with NDDOT must submit an online Contractor's Prequalification request to the Department at least ten (10) business days prior to the bid open-

ing. The online application can be found on the NDDOT website at <https://www.dot.nd.gov/business/contractors.htm>

NDDOT reserves the right to reject any and all proposals, waive technicalities, or to accept such as may be determined in the best interests of the state.

For disability/language assistance, call 701-328-2978.

Requested by: Ronald J. Henke, P.E., Director North Dakota Department of Transportation
Published March 23, 2026

NOTICE OF PUBLIC HEARING

WSI Premium Rates and Rate Classification Manual

Notice is hereby given that Workforce Safety & Insurance (WSI) will conduct a public hearing on Monday, April 6, 2026, at the WSI Board Room, Century Center, 1600 East Century Avenue, Bismarck, North Dakota, at 11:00 AM at which time and place all persons will be heard regarding the proposed changes to premium rates and rate classification manual in accordance with NDCC §65-04-01.

These changes will be on file and may be reviewed or copied on any working day between 8:00 a.m. and 5:00 p.m., at WSI in Bismarck. A copy may be requested by phone by calling (701) 328-3812 or by writing to:

Workforce Safety & Insurance
Attn Marguerite Rath
1600 East Century Avenue Ste 1
PO Box 5585
Bismarck ND 58506-5585
(701) 328-3812

Written data, views, or arguments concerning the proposed changes or adoptions may be sent to WSI at the above address. The closing date for receipt and

consideration of all written or oral submissions is close of business Monday, April 13, 2026.

If you plan to attend the public hearing and will need special facilities or assistance relating to a disability, please contact WSI at the above telephone number or address at least five days prior to the public hearing.

Dated this 16th day of March 2026

Sarah Feist
Chief of Employer Services
Published March 23, 2026

ABBREVIATED NOTICE OF INTENT TO ADOPT AND AMEND ADMINISTRATIVE RULES RELATING TO PEACE OFFICER LICENSES

TAKE NOTICE that the Peace Officers Standards and Training Board will hold a public hearing to address proposed changes to the N.D. Admin. Code at 10:00 a.m. on 27th day, April 2026, at the Bureau of Criminal Investigation, 1720 Burlington Drive Suite B, Bismarck North Dakota.

A copy of the proposed rules may be obtained by writing the Peace Officers Standards and Training Board or calling 701-328-5504. The proposed rules are also posted at www.post.nd.gov. Written comments may be submitted to 1720 Burlington Drive, Suite B, Bismarck, ND, 58504 until May 12th, 2026. If you plan to attend the public hearing and will need special facilities or assistance relating to a disability, please contact the Peace Officers Standards and Training Board at the above telephone number or address at least two days prior to the public hearing.

Dated this 12th day of March 2026.
Pat Helfrich, Secretary
Peace Officer Standards and Training Board

Continued from page 1

APPEALS-

Some landowners insisted on setbacks of a mile or more from an occupied residence, which representatives of Flickertail Wind had said would kill the project.

The county instead decided to match their setback requirements with state law, which is three times the height of a turbine from the home of a non-participating landowner.

Since then, the project's turbine layout has been redesigned to go above and beyond the new setback requirements, essentially giving nonparticipating landowners the 1-mile setbacks they originally asked for.

Nevertheless, the legal fight continues even if some of the tension was resolved.

The respective briefs in support filed on Monday - which are nearly identical - officially put forward the appellants' arguments in favor of reversing the county's regulatory decisions.

Both lawsuits contend that the county improperly noticed proposed amendments and violated due process by restricting speaking time at hearings. They also argue the county filed an "improper record" with the court, which they say requires the court to invalidate the county's zoning amendments.

However, the primary contention appears to be an alleged violation of conflict of interest law.

Both briefs argue that zoning commissioners who had lease agreements with Flickertail Wind, LLC were

allowed to vote on proposals and amendments that directly impact energy transmission facilities, "in violation of North Dakota law."

"Because of these procedural errors, the amendments to the [Eddy County Zoning Ordinance] must be found arbitrary, capricious or unreasonable, requiring this court to invalidate the amendments ... and remand this matter to the local governing body," states the briefs.

A request for oral arguments is also made at the conclusion of both briefs.

The county has not yet responded to the allegations put forward by the appellants. According to the order from Narum, the county has until Thursday, April 16 to file their brief in response.

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