

Opinion/Commentary



10 Years Ago... 2016

1. Jean (Jeannie) Brandt of Kramer ND announces her intent to seek endorsement for candidacy for the ND State House of Representatives from the District 6 Democratic NPL Party.

2. Three FFA members from McHenry County receive an FFA jacket through Blue Jackets Bright Futures program, including Sadie Patterson and Ryder Thompson of the Granville chapter and Dakota Wood of the Drake Chapter.

3. ND State Game and Fish announce opening of the 2016 annual Earth Day Awareness campaign with the contest to design an Earth Day patch.

25 Years Ago... 2001

1. Mrs. Debby Marshall is voted in to be hired as the TGU School District superintendent starting July 1, 2001.

2. Upham School holds Math-A-Thon on January 8th to raise money for St. Jude Children's Research Hospital.

3. Lacey Heim and Jeremy Cargo (son of Dennis & Rebecca Cargo of Towner) announce their engagement and wedding date for Feb 17th, 2001 in Bismarck.

50 Years Ago... 1976

1. Mr. & Mrs. Bennie Wegener are installed as Worthy Patron & Matron of Granville Chapter No. 47, Order of the Eastern Star.

2. Karlsruhe American Legion & Auxiliary present a cancer program with film "Sense in the Sun" about skin cancer.

3. Despite the ND climate where orange trees do not thrive, the Leonard Olsons family of rural Deering planted an orange seed in a flower pot in their house. After about 7 years the tree blossomed and on Jan 3rd, 1976 an orange of normal store-bought size fell and was "sweet and juicy."

75 Years Ago... 1951

1. The Towner State Nursery is reactivated by State legislature.

2. Mrs. Elizabeth Shipman of Towner celebrates 91st birthday at the Rugby Hospital.

3. Fred R. Olson of Finley becomes the new Great Northern station agent in Towner, replacing W.S. Newgard who has taken over a similar position in Hillsboro.



1. HISTORY: When did the Easter Rising insurrection take place in Ireland?
2. GEOGRAPHY: What is the capital of India?
3. MEDICAL TERMS: What is a common name for lateral epicondylitis?
4. MOVIES: The "Back to the Future II" characters travel forward in time to which year?
5. LITERATURE: What color is the badge of courage in Stephen Crane's novel about the Civil War?
6. GAMES: How many points is the center red bullseye on a dartboard worth?
7. ANIMAL KINGDOM: What is a group of floating otters called?
8. AD SLOGANS: Which car company used the slogan "Drive your dreams"?
9. TELEVISION: What is husband Darrin's profession in the "Bewitched" sitcom?
10. SCIENCE: What part of the brain controls hunger?

- Answers**
1. 1916.
 2. New Delhi.
 3. Tennis elbow.
 4. 2015.
 5. Red.
 6. 50.
 7. A raft.
 8. Toyota.
 9. Advertising executive.
 10. Hypothalamus.



Dear Savvy Senior,
I have been thinking about planning my funeral in advance so my kids won't have to later but would like to inquire about prepaying. Is it a good idea to prepay for a funeral that you might not need for a while?
Aging Annie

Dear Annie,

Planning your funeral in advance is definitely a smart move. Not only does it give you time to make a thoughtful decision on the type of service you want, it also allows you to shop around to find a good funeral provider, and it will spare your adult children the burden of making these decisions at an emotional time.

But preplanning a funeral doesn't mean you have to prepay too. In fact, the Funeral Consumer Alliance, a national nonprofit funeral consumer protection organization, doesn't recommend it unless you need to spend down your financial resources so you can qualify for Medicaid. Here's what you should know.

Preneed Arrangements

Most funeral homes today offer what is known as "preneed plans" which allow you to prearrange for the type of funeral services you want and prepay with a lump sum or through installments. The funeral home either puts your money in a trust fund with the payout triggered by your death or buys an insurance policy naming itself as the beneficiary.

If you're interested in this route, make sure you're being guaranteed the services you specify at the contracted price. Some contracts call for additional payments for final expense funding, which means that if the funeral home's charges increase between the time you sign up and the time you sign off, somebody will have to pay the difference. Here are

some additional questions you should ask before committing:

- Can you cancel the contract and get a full refund if you change your mind?
- Will your money earn interest? If so, how much? Who gets it?
- If there is an insurance policy involved, is there a waiting period before it takes effect? How long?
- Are the prices locked in or will an additional payment be required at the time of death?
- Are you protected if the funeral home goes out of business or if it's bought out by another company?
- What happens if you move? Can the plan be transferred to another funeral home in a different state?
- If there's money left over after your funeral, will your heirs get it, or does the home keep it?

If you decide to prepay, be sure to get all the details of the agreement in writing and give copies to your family so they know what's expected. If they aren't aware that you've made plans, your wishes may not be carried out. And if they don't know that you've prepaid the funeral costs, they could end up paying for the same arrangements.

Other Payment Option

While prepaying your funeral may seem like a convenient way to go, from a financial point of view, there are better options available.

For example, if you have a life insurance policy, many policies will pay a lump sum when you die to your beneficiaries to be used for your funeral expenses. The payment is made soon after you die and doesn't have to go through probate.

Or you could set up a payable-on-death (or POD) account at your bank or credit union, naming the person you want to handle your arrangements as the beneficiary. POD ac-

What You Should Know About Prepaid Funeral Plans

counts also are called Totten Trusts. With this type of account, you maintain control of your money, so you can tap the funds in an emergency, collect the interest and change the beneficiary. When you die, your beneficiary collects the balance without the delay of probate.

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

Fun Fact

Great white sharks are the largest predatory fish on our planet, growing as long as 20 feet and weighing as much as 4,000 pounds. The mouth of a great white is equipped with a set of 300 sharp, triangular teeth arranged in up to seven rows.

Sources:
oceans.org,
www.natgeokids.com,
www.fisheries.noaa.gov

Strange BUT TRUE

By Lucie Winborne

- The living room set of "The Addams Family" TV series was actually pink.
- About 1,350 potentially active volcanoes presently exist on Earth, with the majority of them found along a 25,000-mile-long, horseshoe-shaped ribbon bordering the Pacific Ocean that's commonly known as the "Ring of Fire."
- Chopsticks in Asia are about 2,000 years older than forks in Europe.
- The color red appears in nearly every shot of Stanley Kubrick's 1980 horror classic "The Shining."
- Michelangelo only signed one piece of art, the "Madonna della Pietà," and that was supposedly because he overheard his work credited to a rival and sneaked back to include his name on the sash across the Virgin Mary's chest.
- Philadelphia cream cheese doesn't hail from Philadelphia. It originated in New York.
- People spend roughly 10% of their waking hours with their eyes closed. That's OK, we know you're just thinking.
- No American president has been an only child.
- In 1954, the mayor of the wine-growing town Chateaufort-du-Pape in France issued a memorable decree that banned the "flying over, landing or taking off of flying saucers." It's unclear whether anyone ever considered how such an event should be handled should it defiantly occur.
- Shaquille O'Neal missed 5,317 free throws over the course of his career.
- Only three music companies are responsible for more than 80% of the music we listen to: Sony BMG, Warner Music Group and Universal Music Group.
- Spiders, like humans, can have arachnophobia. Small wonder, since certain species regularly eat each other: for food, after mating and for other reasons scientists don't yet fully understand.

Now here's a tip!

by Jo Ann Derson

- This tip will change your life when peeling eggs: After you have hard-boiled your eggs, drain them and leave them in the pot. Put the lid on the pot and shake. Shake in all directions for up to a minute. The eggs practically slip right out of their shells. Just rinse and prep.
 - "I feed my kitty cat outside on the back porch, but she eats a little at a time, and whenever she took a break, the ants would be all over her food. Now I serve my little princess in a teacup and saucer I found at a thrift store. I put the food in the cup and then put a little water in the saucer. The teacup sits in the water on the saucer. The ants won't get the food ever, because they can't cross the water to get to it. Kitty is very happy now that she can take her time." — O.W. in Arkansas
 - "To distinguish your keys, especially house keys that have similar stamps, simply paint the key head with different colors of nail polish. You could even add a very subtle dot of the matching polish on the key lock. Reapply as needed." — S.L. in Oregon
 - Use a flat iron to iron your collar if it's rumpled. This also works to straighten out button holes that have crimped.
 - "To mark the end on a roll of tape, save your bread tabs. Stick it on the end and it will be ready and easy to start the next time you need tape. If it's a thick tape, you can use two clips — one at either side of the tape. This way, it won't split on you." — M.E. in Maryland
- Send your tips to Now Here's a Tip, 1800 Pembroke Dr., Suite 300, Orlando, FL 32810.
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Abby Jorde - Production mrjads@srt.com
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