

Classified Ads – Real Estate – Rentals – Help Wanted



7.8 +/- Acres with views from every direction you look! Open and bright with cathedral ceilings throughout the home. Gourmet kitchen with panty and large island for easy meal prep. The dining room has sliding patio doors out to the deck for easy BBQ! The front deck is large and plenty of room for a large patio set for entertaining! Move in ready! Located at: 55563 US Highway 2 in Nashua! **Price Reduced: \$303,000.00**

#427 – Durum Restaurant & Bar in Glasgow! The Durum is a very profitable, well-established fine dining restaurant



and Bar in Glasgow. The sports bar is the perfect place to watch your favorite team and visit with the friendly bartenders and staff! If you want a pleasant evening or a place to host your family or business parties, this is the place! Many upgrades including HVAC, kitchen equipment, flooring and paint! Unlimited gaming potential! Durum restaurant and Bar is located right on Highway 2! **Call Karen for more information today!**



#433 – Beautiful 3304 +/**sq. ft. home** built in 2002 has 3 bedrooms, 3 baths with cathedral ceilings and recessed lighting throughout. The gourmet kitchen has

stainless steel appliances and is open to the dining room with French doors to private back yard and spacious deck. The primary bedroom has a full bath and patio doors to a private back deck. The lower level has a large family room with fireplace, wet bar and additional sleeping room, plus additional storage. Attached heated and insulated 3 stall garage has radiant floor heat and plenty of storage for an added bonus! All on 1.01 Acres! Located in Silver Hills at 1003 Walleye Street in Fort Peck! **Price Improvement: \$649,000.00**

394 – **COMMERCIAL LOT On Highway 2!** 11,700 sq. ft. Lot for sale on Highway 2 in Glasgow! Great location if you are considering a business in Glasgow with a great location! Located at 54187 US Highway 2. **Price Reduced to \$89,000.00**

Check out our listings at <u>www.redfoxxrealestate.com</u>

Check us out on Facebook!



WARD CLERK

Valley View Home is searching for a new full time Ward Clerk. The Ward Clerk diligently works with nursing and social services to meet our residents needs. Please apply if interested, starting wage DOE and it is very competitive. SMALL PETS CONSIDERED. \$750/month. 360-750-6746.

Purebred Irish Wolfhound puppies. Beautiful colors. Exceed AKC standards. 9 weeks. Wolf Creek. Call Jim 406-936-9633.



1225 Perry Lane Glasgow, MT 59230

HELP WANTED RNs and CNAs

Come and join our exciting new team! Please call (406) 228-2461 or <u>admin@vvnh1.</u> <u>net</u> for further information.

- WANTED -Reporter / Photographer

JOIN OUR EDITORIAL TEAM!

The Northern Wyoming News, a weekly newspaper in Worland, Wyoming, is seeking a community-focused reporter interested in government, feature and general news writing to become part of a great editorial team.

The ideal candidate will be committed to excellent writing and accurate reporting while covering Washakie County and the Big Horn Basin.

This job encompasses a variety of responsibilities including, but not limited to, generating own story ideas, reporting, writing and photography. Position will involve evening and weekend work and some travel. Reliable vehicle and driver's license required.

Requirements: High school diploma and good comprehension of the English language. Writing / photography experience preferred, but will train the right person.

Position is full-time. Salary is based on experience and qualifications. Benefit package includes health insurance, paid vacation and sick leave. Simple IRA match.

To apply submit a cover letter and resume to Northern Wyoming News, General Manager Karla Pomeroy at editor@ wyodaily.com or mail to 201 N. 8th St., Worland, WY 82401

Position opens May 29, 2024

201 N. 8th St.,

307-347-3241

Worland, WY 82401

www.wyodaily.com



basement with washer & dryer hookups. No Pets. No Smokers. Deposit & References required. \$800/month plus utilities. **406-228-9014**

WANTED TO BUY: Old Car, Truck, Motorcycle, also old signs and license plates, gas station items or dealership items. Call 406-270-8630 any time.

Switch and save up to \$250/year on your talk, text and data. No contract and no hidden fees. Unlimited talk and text with flexible data plans. Premium nationwide coverage. 100% U.S. based customer service. Limited time offer - get \$50 off on any new account. Use code GIFT50. For more information, call 1-877-324-0193 Duties include but not limited to: Unload, sort, price & display merchandise in a customer friendly attractive manner. Organize, dust, clean & vacuum store as needed. Heavy lifting required. Good customer service skills a must.

– Pay: Depending on experience

For full job description and application please pick one up at the Caring Hands Thrift Store at 227 4th St. S., Glasgow or contact Mona Amundson @ 406-263-4176

FRAZER PUBLIC SCHOOL OPENINGS

The Frazer Public School is seeking applications for the following positions for the 2024-2025 school year.

Classified Positions

- Business Manager / Clerk for 2024-2025
- All Classified and Extra-Curricular Staff Positions for 2024-2025

Certified Positions

- Superintendent 2024-2025
- Principal K-12 for 2024-2025
- High School Business, 7-12 Shop, K-12 Native American Studies, K-12 Library, Elementary Positions, Music K-12 for 2024-2025

Contact Melanie Blount-Cole at Frazer School for questions and/or qualifications

ALL POSITIONS:

Will be subject to drug testing and background checks. **ALL CLASSIFIED POSITIONS:**

Applicants must have a G.E.D. or HS diploma and must be able to pass a drug test and background check.

Note: Some of the applicants may fall within the fourth degree of consanguinity and the second degree of affinity. This notice is provided in accordance with Montana Code Ann. 2-2-302 (2011)

To request an application and requirements, please contact Frazer School. **Please direct questions to:** Melanie Blount-Cole Frazer Public Schools P.O. Box 488, Frazer, MT 59225-0488 Phone: (406) 695-2241

For full job description and application please pick one up at the Caring Hands Thrift Store at 227 4th St. S or contact Mona Amundson @ 406-263-4176

"Historic newspaper in Havre hiring for editor who leads by example, general assignment and sports reporters. Contact Joshua Wood at wood.saratogasun@gmail.com"

Caring Hands Thrift Store Associates – 20-30 hrs per week

Caring Hands, Inc., a non-profit organization seeks

associates to fill positions at the Thrift Store

Real Estate – Public Notices



1. On March 25, 2024, Montana-Dakota Utilities Co. ("MDU") filed with the Montana Public Service Commission ("Commission") its Conservation Tracking Adjustment ("CTA") pursuant to the terms of MDU's Conservation Program Tracking Mechanism Rate 90 tariff. The Rate 90 tariff allows for the recovery of costs related to several programs MDU offers to its customers regarding energy saving measures and cost-effective measures that reduce customer heating bills. Rate 90 affects customers taking natural gas service under Residential Gas Service Rate 60 and Firm General Gas Service Rates 70 and 72. If approved, the CTA will result in no change to MDU's current Rate 90 tariff rate of \$.009 per dekatherm ("dK"). The CTA reflects the recovery



20-1138 – Commercial Lot in Glasgow For Sale! Ideal location with lots of room for any type of commercial business. 13,080 total square feet on 4 lots with good access to busy Highway 2.

Priced at \$225,000.

20-1145 – 4 Bed 2 Bath Saint Marie Condo Unit For Sale! Unique 4 bed, 2 bath, full bathroom is on



the first floor. 1,100 sq ft of living space, laundry hookups, 1 car garage, and most importantly is in overall great condition. The monthly HOA fee is \$166. **Priced at \$55,000**

20-1141 – Saint Marie, Montana condo for sale. This single level

1,340 square foot, 3 bedroom 1.5 bath home



has a one car garage and is located on a spacious corner lot. **Price Reduced \$62,0000.**

PUBLIC NOTICES

Katie S. Knierim KNIERIM LAW OFFICE, P.C. 513 First Avenue South P. O. Box 29 Glasgow, Montana 59230 Telephone: (406) 228-2487 ATTORNEY FOR PERSONAL REPRESENTATIVE

MONTANA SEVENTEENTH JUDICIAL DISTRICT COURT, VALLEY COUNTY

IN THE MATTER OF THE ESTATE Cause No. DP-2024-10 OF NOTICE TO CREDITORS PETER A. DIGHANS,

.

Deceased.

NOTICE IS HEREBY GIVEN, that the undersigned has been appointed personal repre-



406 228-9356 / agency@unitedir.com

www.unitedinsuranceandrealty.com



FOR SALE 284 Skylark Road, Glasgow, Montana Three bedroom home, 1.5 baths, sunroom, enclosed entryway, detached 2 stall garage, shop, garden shed, and corrals, all on 3 acres. Listing Price **\$250,000**



SALE PENDING 120 3rd Avenue North, Glasgow, Montana



SALE PENDING 143 4th Avenue North, Glasgow, Montana



SALE PENDING 511 4th Avenue North, Glasgow, Montana

PUBLIC NOTICES

NOTICE OF TRUSTEE'S SALE

To be sold for cash at a Trustee's Sale on August 21, 2024, at 02:00 PM at the main entrance of the Valley County Courthouse located at 501 Court Square, Glasgow, MT 59230, the following described real property situated in Valley County, State of Montana: Lot 15, and the Westerly one-half of Lot 16, less the Easterly 6 Inches of the Southerly

Lot 15, and the Westerly one-half of Lot 16, less the Easterly 6 Inches of the Southerly 50 feet of the Westerly one-half of Lot 16, Block 70, Townsite of Glasgow, according to the official plat thereof on file and of record in the office of the Clerk and Recorder, Valley County, Montana.

More commonly known as 320 3rd Ave N, Glasgow, MT 59230.

Jonathan Labrecque and Katie Labrecque, as Grantors, conveyed said real property to Valley County Abstract Company, as Trustee, to secure an obligation owed to Mortgage Electronic Registration Systems, Inc., as designated nominee for Stockman Bank of Montana, beneficiary of the security instrument, its successors and assigns, by Deed of Trust on October 19, 2020, and filed for record in the records of the County Clerk and Recorder in Valley County, State of Montana, on October 20, 2020, as Instrument No. 171699, of Official Records.

The Deed of Trust was assigned for value as follows:

of expenditures incurred between March 1, 2023 and February 29, 2024.

2. A copy of the filing is publicly available at the Commission's business office, 1701 Prospect Avenue, P.O. Box 202601, Helena, MT 59620-2601, and online at the Commission's website (<u>psc.</u> <u>mt.gov</u>) under Docket No. 2024.04.039. A copy of the filing may also be available at the office of the Montana Consumer Counsel ("MCC"), which represents consumer interests before the Commission, 111 North Last Chance Gulch, Suite 1B, Helena, MT 59601-4144, (406) 444-2771. Interested parties can register on the Commission's website to receive notice of filings in this docket. Instructions for subscribing to notices of filings are available at psc.mt.gov/reddi-help.

3. The Commission invites any interested party affected by MDU's filing to intervene in this docket. To intervene, a party must file a petition to intervene with the Commission no later than **May 3, 2024**. A party seeking intervention must file an electronic petition on the Commission's website at <u>reddi.mt.gov</u>. All filings must be made in REDDI and hard copies are not required. A party seeking intervention must also mail a copy of the petition to MCC at 111 North Last Chance Gulch, Suite 1B, P.O. Box 201703, Helena, MT 59620-1703 and to MDU's attorney, Michael W. Green, Crowley Fleck PLLP, 900 N. Last Chance Gulch, Suite 200, Helena, MT 59601.

4. The Commission invites members of the public who do not wish to formally intervene to submit written public comments on the matter to the Commission at 1701 Prospect Avenue, P.O. Box 202601, Helena, MT 59620-2601 or by email to <u>pschelp@mt.gov</u>. Public comment may also be submitted in REDDI. Instructions for submitting public comments in REDDI are available at <u>psc.mt.gov/reddi-help</u> (select "Submit a Public Comment"). All comments received will be public records. Personal or private information should not be included in comments.

5. The Commission's jurisdiction over this matter is provided in Title 69 and Title 2, Chapter 4 of the Montana Code Annotated; Title 38, Chapters 2 and 5 of the Montana Administrative Rules; and any prior orders of the Commission relevant to the issues presented.

DONE and DATED April 17, 2024, by the Montana Public Service Commission through delegation to staff.

JAMES BROWN, President JENNIFER FIELDER, Vice President TONY O'DONNELL, Commissioner RANDALL PINOCCI, Commissioner DR. ANNIE BUKACEK, Commissioner

(Published April 24, 2024)

MNAXLP

Invitation To Bidders

NOTICE IS HEREBY GIVEN that the Board of County Commissioners of Valley County, Montana, will receive sealed written bids for congregate meals in Glasgow, Nashua, Hinsdale, and Opheim for the elderly for July 1, 2024, to June 30, 2025. Meals served must be acceptable to the elderly consumer and meet 1/3 RDA and provide a minimum of 600 calories. Meals will be served on days and times mutually agreed upon by the two parties. The following meal pattern is required:

Meat or meat alternative - 3 servings Serving = 1 oz. cooked lean meat, poultry, or fish, ½ c. beans, 1 egg Vegetables and Fruit - 3 servings Vegetable serving = 1 cup leafy greens or ½ cup cooked Fruit serving = ½ cup or 1 serving Grains - 2 servings (whole grains: 100% whole wheat breads, pasta, brown rice) Milk or dairy equivalent - 1 serving. Coffee or hot tea

The caterer is responsible for following all safety and sanitation regulations as established by the State of Montana under the 2013 Model Food Code for retail establishments, including the 2015 rule update. Caterers must be inspected by the County Sanitarian and the Caterer must have the appropriate business license. The caterer is responsible for paying all costs of food, supplies, labor, and other costs as necessary in providing the meals. Meals may be served on site or catered to another location. The location of meals served on site must be accessible to people with disabilities. Bids must be received in the Commissioner's office or mailed to 501 Court Square, Box 1, Glasgow, MT 59230 by 5:00 p.m. on Tuesday, April 30, 2024, Bids will be opened at 10:00 a.m. on Tuesday, April 30, 2024, in the Office of the Valley County Commissioners. Special consideration for the home delivered meal bid will be given for the services of a dietician.

Valley County reserves the right to reject any and all bids.

(Published April 17 & 24, 2024)

sentative of the above named estate. All persons having claims against the said deceased are required to present their claims within four (4) months after the date of the first publication of this notice or said claims will be forever barred. Claims must be mailed to the undersigned at the following address:

KNIERIM LAW OFFICE, P.C. 513 First Avenue South P. O. Box 29 Glasgow, Montana 59230 Telephone: (406) 228-2487

return receipt requested, or filed with the Clerk of the above named Court.

I declare under penalty of perjury and under the laws of the State of Montana that the foregoing is true and correct.

DATED this 16th day of April, 2024.

<u>/s/ Melissa Van Dyken</u> MELISSA VAN DYKEN, Personal Representative

(Published April 24; May 1 & 8, 2024)

Katie S. Knierim KNIERIM LAW OFFICE, P.C. 513 First Avenue South P. O. Box 29 Glasgow, Montana 59230 Telephone: (406) 228-2487 Attorneys for Personal Representative

MNAXLP

MONTANA SEVENTEENTH JUDICIAL DISTRICT COURT, VALLEY COUNTY

IN THE MATTER OF THE ESTATE	Cause No. DP-2024-08
OF	NOTICE TO CREDITORS

RITA L. ANDERSON, aka RITA LOUISE ANDERSON,

Deceased.

NOTICE IS HEREBY GIVEN, that the undersigned has been appointed personal representative of the above named estate. All persons having claims against the said deceased are required to present their claims within four (4) months after the date of the first publication of this notice or said claims will be forever barred. Claims must be mailed to the undersigned at the following address:

KNIERIM LAW OFFICE, P.C. 513 First Avenue South P. O. Box 29 Glasgow, Montana 59230

return receipt requested, or filed with the Clerk of the above named Court.

I declare under penalty of perjury and under the laws of the State of Montana that the foregoing is true and correct. DATED 3rd day of April, 2024.

> <u>/s/ David M. Anderson</u> DAVID M. ANDERSON, Personal Representative

(Published April 10, 17 & 24, 2024)

MNAXLP

Safe Step. North America's #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our FREE shower package and \$1600 Off for a limited time! Call today! Financing available. Call Safe Step 1-855-601-2865

Assignee: Freedom Mortgage Corporation Assignment Dated: May 6, 2022 Assignment Recorded: May 6, 2022 Assignment Recording Information: as Instrument No. 177038 Mortgages

Assignee: Home Point Financial Corporation Assignment Dated: February 8, 2024 Assignment Recorded: February 13, 2024 Assignment Recording Information: as Instrument No. 183107

All in the records of the County Clerk and Recorder for Valley County, Montana. Jason J. Henderson is the Successor Trustee pursuant to a Substitution of Trustee recorded in the office of the Clerk and Recorder of Valley County, State of Montana, on March 21, 2024, as Instrument No. 183295, of Official Records.

The Beneficiary has declared a default in the terms of said Deed of Trust due to the Grantor(s) failure to make monthly payments beginning February 1, 2022, and each month subsequent, which monthly installments would have been applied on the principal and interest due on said obligation and other charges against the property or Ioan. By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable. The total amount due on this obligation is the principal sum of \$229,223.41, interest in the sum of \$13,538.61, escrow advances of \$17,962.76, other amounts due and payable in the amount of \$2,915.64 for a total amount owing of \$263,640.42, plus accruing interest, late charges, and other fees and costs that may be incurred or advanced.

The Beneficiary anticipates and may disburse such amounts as may be required to preserve and protect the property and for real property taxes that may become due or delinquent, unless such amounts of taxes are paid by the Grantor. If such amounts are paid by the Beneficiary, the amounts or taxes will be added to the obligations secured by the Deed of Trust. Other expenses to be charged against the proceeds of this sale include the Trustee's fees and attorney's fees, costs and expenses of the sale, and late charges, if any.

Beneficiary has elected, and has directed the Trustee to sell the above described property to satisfy the obligation.

The sale is a public sale and any person, including the Beneficiary, excepting only the Trustee, may bid at the sale. The bid price must be paid immediately upon the close of bidding in cash or cash equivalents (valid money orders, certified checks or cashier's checks). The conveyance will be made by Trustee's Deed, without any representation or warranty, including warranty of title, express or implied, as the sale is made strictly on an as-is, where-is basis, without limitation, the sale is being made subject to all existing conditions, if any, of lead paint, mold or other environmental or health hazards. The sale use the sale.

The Grantor, successor in interest to the Grantor, or any other person having an interest in the property, has the right, at any time prior to the Trustee's Sale, to pay to the Beneficiary, or the successor in interest to the Beneficiary, the entire amount then due under the Deed of Trust and the obligation secured thereby (including costs and expenses actually incurred and attorney's fees) other than such portion of the principal as would not then be due had no default occurred and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust with Successor Trustee's and attorney's fees. In the event that all defaults are cured the foreclosure will be dismissed and the foreclosure sale will be canceled.

The scheduled Trustee's Sale may be postponed by public proclamation up to 15 days for any reason. In the event of a bankruptcy filing, the sale may be postponed by the Trustee for up to 120 days by public proclamation at least every 30 days.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Successor Trustee and the successful bidder shall have no further recourse.

This is an attempt to collect a debt and any information obtained will be used for that purpose. Dated this 25th day of March, 2024. Jason J. Henderson Substitute Trustee 38 2nd Avenue East Dickinson, ND 58601 Telephone: 801-355-2886 Office Hours: Mon.-Fri., 8AM-5PM (MST) File No. MT21394

(Published April 10, 17 & 24, 2024)

MNAXLP

Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 855-762-1508

Get your deduction ahead of the year-end! Donate your car, truck, or SUV to assist the blind and visually impaired. Arrange a swift, no-cost vehicle pickup and secure a generous year-end tax credit. Call Heritage for the Blind Today at 1-855-901-2620 today!

Connect to the best wireless home internet with EarthLink. Enjoy speeds from 5G and 4G LTE networks, no contracts, easy installation, and data plans up to 300 GB. Call 855-419-7978

MNAXLP

PUBLIC NOTICES

BEFORE THE BOARD OF OIL AND GAS CONSERVATION OF THE STATE OF MONTANA

In the Matter of the application of

for a Permit to Drill an oil and gas well.

NOTICE OF INTENTION TO APPLY FOR PERMIT TO DRILL **Texakoma Exploration & Production, LLC** OIL AND GAS WELL

- 1. Name and address of Applicant: Texakoma Exploration & Production, LLC 5601 Granite Parkway, Suite 800 Plano, TX 75024
- 2. Legal Description including County and Approximate Footages of Surface Location of Proposed Oil and Gas Well (and projected bottom-hole location, if a directional or horizontal well) Texakoma Lustre 5-35 Surface Hole: SENW Section 35, Township 31 North, Range 44 East 2233' FNL 1593' FWL Bottom Hole: SENW Section 35, Township 31 North, Range 44 East 2233' FNL 1593' FWL Valley County
- 3. Total Depth Proposed to be Drilled: TVD 6000', MD 6000'

Notice is hereby given that an application for permit to drill an oil and gas well at the surface location set forth above to the depth as stated will be filed with the Montana Board of Oil and Gas Conservation. Pursuant to Rules 36.22.601 and 36.22.604, Administrative Rules of Montana, an interested party may demand an opportunity to be heard by the Montana Board of Oil and Gas Conservation concerning the application. SUCH DEMAND FOR HEARING MUST BE RECEIVED BY THE MONTANA BOARD OF OILAND GAS CONSERVATION AT THE ADDRESS SET FORTH BELOW NO LATER THAN TEN (10) DAYS AFTER THE DATE OF PUBLICATION OF THIS NOTICE, OR THE APPLICATION WILL BE ACTED UPON BY THE BOARD'S PETRO-LEUM ENGINEER WITHOUT HEARING. A DEMAND MUST: (1) SET FORTH THE NAME. ADDRESSAND TELEPHONE NUMBER OF EACH INTERESTED PARTY, THEIR OWNERSHIP INTEREST IN THE LANDS SURROUNDING THE PROPOSED WELL, AND THE REASONS WHY A HEARING IS SOUGHT, (2) BE SERVED UPON THE APPLICANT BY COPY MAILED OR FAX TRANSMITTED TO THE ADDRESS SET FORTH ABOVE; AND (3) A CERTIFICATE OF SERVICE MUST ACCOMPANY THE DEMAND AS FILED WITH THE BOARD.

> Montana Board of Oil and Gas Conservation 2535 St. Johns Avenue Billings MT 59102 Office: (406) 656-0040 Fax: (406) 652-5305

(Published April 24, 2024)

Montana 17th Judicial District Court

Valley County

In the Matter of the Name Change of	Cause No.: <u>DV-2024-13</u>
<u>Alicyn Jaymes McNary;</u>	Dept. No.:
<u>Jayme Alice Due,</u>	Notice of Hearing on
Petitioner	Name Change of Minor Child

This is notice that Petitioner has asked the District Court to change a child's name from Alicyn Jaymes McNary to Alicyn Jaymes Due

The hearing will be on 05/20/2024 at 11:00 a.m.

The hearing will be at the Courthouse in Valley County.

Date: April 9, 2024

MNAXLP

By: /s/ Tara Strommen Deputy Clerk of Court

<u>/s/ Shelley Bryan</u>

Clerk of District Court

(Published April 24; May 1, 8 & 15, 2024)

MNAXLP

NOTICE OF CALL FOR BIDS

NOTICE IS HEREBY GIVEN that sealed bids will be received by the City Clerk-Treasurer of Glasgow, Montana, until 4:30 p.m., May 6, 2024, for the purpose of securing the best interest rate for Repurchase Agreements for the City of Glasgow. It is estimated that the City will maintain funds in the Repurchase investment within a range of \$250,000,00 to \$9,500,000,00.

The City of Glasgow will make deposits on a daily basis. All City warrants would be cleared through the bank with the successful bid. The bank will deduct for all warrants and checks clearing that day and the excess money will be invested into a day to day agreement to repurchase securities sold to the City at a daily interest rate stated by the successful proposal The City will furnish its own checks and warrants and will require a daily bank statement.

FINANCIAL FOCUS

Term Vs. Perm: Which Is Right For You?

Edward Jones Financial Advisor CFP [®] Arron Franzen / For the Courier

If vou've been thinking about life insurance, especially if you have family, loved ones, or anyone who depends on you financially, you might be curious about the different kinds of policies available. Which type is right for you?

Essentially, you can look at two main categories of life insurance: term and permanent.

Term insurance is a pay-asyou-go option that covers a specific amount of time, usually 20 years or fewer. Term insurance benefits are paid to your beneficiaries free of federal income taxes if you pass away during the coverage period, but there's no opportunity to build cash value.

Permanent insurance, such as whole life or universal life, offers coverage for as long as you pay the premiums, and in addition to providing a tax-free death benefit, also offers a chance to build equity, or cash value, on a tax-deferred basis.

When determining which type of insurance is appropriate for your needs, you'll want to consider these factors:

• Cost – Term insurance is generally affordable for most people, which is why it may be particularly suitable for parents and young adults who may be at the beginning of their careers. Permanent insurance is typically more expensive, largely because it is meant to last for one's lifetime and some of the premiums go toward building cash value in the policy and paying for other features. Generally, the younger and healthier you are when you purchase permanent insurance, the lower your rates will be.

• Length of time insurance is needed – If you think you will only need life insurance for a cer-

tain period — perhaps until your children are grown — you might lean toward term insurance. If you feel the need for life insurance for other goals throughout your lifetime, for whatever reason — you might have a special needs child, or perhaps you want to use your policy to help pay for retirement, or you wish to include the policy as part of your legacy and estate plans - you may want to consider some type of permanent insurance.

• Investment preferences -You may have heard the phrase "buy term and invest the difference." Essentially, this just means that an investor could purchase low-cost term insurance, and then invest the money that was saved by not getting permanent insurance. This can be a valuable strategy in some situations, but people often don't actually invest the difference. A permanent insurance policy, through the payment of premiums, may result in a steady buildup of cash value or continued contributions to the policy's investment components.

For many people, this discipline is helpful.

• Future insurability – If you have health issues, it could become difficult to get permanent insurance after you've reached the end of a term insurance policy. (Some term insurance policies do offer the opportunity to convert to permanent coverage, usually without the need for a medical exam.) You could avoid this potential problem by purchasing permanent insurance when you are still young and healthy.

Ultimately, you will need to weigh the various factors involved in the permanent-versusterm decision. You also might benefit from consulting a financial professional, who can evaluate which type of insurance is most appropriate for your situation. But whether it's term or permanent, make sure you have the coverage you need to protect vourself and your loved ones.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

U.S. Army Corps of Engineers To Begin Fort Peck Flow Test

For the Courier

The U.S. Army Corps of Engineers will conduct a flow test at Fort Peck starting no sooner than Friday, April 26, with a scheduled completion date of no later than Sept. 1, 2024.

This test is in accordance with the 2018 Biological Opinion, required under the Endangered Species Act for operation of the Missouri River Mainstem Reservoir System.

As established in the Nov. 12, 2021, Record of Decision, and analyzed in the Sept. 24, 2021, Fort Peck Dam Test Release Final Environmental Impact Statement, this test is subject to very strict guidelines designed to avoid and minimize any associated impacts.

Regardless, we do understand you may still have concerns about this test. But please know, as stewards of the land, water and the people, creatures and

history of this area, we not only manage the reservoir system, but we also live and work here too.

When the test starts, releases from Fort Peck Dam will be adjusted until a peak flow of 18,000 cubic feet per second is achieved at Wolf Point on or about May 1 and held for approximately three days. This peak flow is intended to attract pallid sturgeon up the Missouri River for spawning.

Releases will then be lowered to about 12,500 cfs and held through about June 15.

In late June, flows will be gradually increased to a target of 22,500 cfs and held for three days until about July 1, which is intended to induce spawning for the pallid sturgeon. As a reference, very similar flow peaks were observed at Wolf Point in April and June 2023.

Following the second peak, releases will be lowered to 8,000 cfs and hold steady through Sept. 1 when test flows will be

substantially complete.

Throughout this process, your observations are vitally important and encouraged and we are committed to keeping you informed on how the test is progressing. We invite you to call into our weekly virtual updates. Login information for the weekly updates can be found here:

www.nwd.usace.army.mil/ MRWM/Public-Meetings

Once the test begins, any observed erosion or damage should be reported to us as soon as possible. Please do your best to characterize the circumstances with as much detail as possible. Include the date(s) of your inspections, the observed impact(s) and photographs such as describing and characterizing sediment deposits or erosion you believe to be causing impacts.

If possible, also please include a description of the longterm and short-term frequency and intensity of your first-hand observations. Additionally, please document and report any actions taken to mitigate risk prior to the test, actions taken to repair potential damage following the test, issues that occurred during the irrigation season, and any long-term potential impacts that were not addressed.

Once again, we appreciate your understanding and support as we strive to document the potential impacts of this flow test.

If you have any questions related to runoff management (release rates, anticipated stage changes, pool levels, etc.) please contact the Missouri River Basin Water Management Division at Missouri.Water.Management@ nwd02.usace.army.mil.

If you have questions related to fish response, monitoring and ongoing stakeholder engagements, etc., please contact the Missouri River Recovery Program at mrrp@usace.army.mil.



The bank will pay an interest rate as established in your bid upon a daily balance of funds in the investment account at noon each day. This balance is all to be considered collected funds. The rate of interest bid is to be tied to the rate established at the weekly auction on the U.S. Treasury Bills 26-week maturities, which could vary from week to week. The interest rate bid would be effective from Tuesday noon of one week through Tuesday noon of the following week and be paid to the investment account each Tuesday.

The bid will be for a one-year period (1) period beginning June 1, 2024, and ending May 31, 2025. Bids shall be sealed and marked "Interest Bid for City Repurchase Agreement" and be delivered to the City Clerk-Treasurer at City Hall, 319 Third Street South, Glasgow, MT 59230. A copy of the Master Repurchase Agreement is available at City Hall. Bids will be opened at 5:00 p.m. at the May 6, 2024. City Council Meeting. The City Council reserves the right to reject any or all bids and to accept any bid deemed to be in the best interest of the City Deposit Security will be required on the entire investment and the City Council must approve and accept the securities

By Order of the City Council

Stacey A. Amundson City Clerk-Treasurer

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(Published April 24 & May 1, 2024)

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DES	Disaster & Emergency Services	FWP	Fish, Wildlife and Parks	MCS0	McCone County Sheriff's Office
EMS	Emergency Medical Services	GPD	Glasgow Police Dept.	MDOT	Dept. of Transportation
FPFD	Fort Peck Fire Department	GFD	Glasgow Fire Department	MHP	Montana Highway Patrol
FPPD	Fort Peck Police Dept.	LEC	Law Enforcement Center	MIP	Minor in Possession of Alcohol
FPTP	Fort Peck Tribal Police	LRFD	Long Run Fire Dept.		or Tobacco

This information is taken from the log of calls received by the Valley County Law Enforcement Center and does not represent the entire activity of any one department.

For the week of April 9 through 14, there were 12 motor vehicle stops, two reports of loose livestock, one report of an inspection request on a boat, one report of loose dogs and one report of a motor vehicle accident involving a deer.

Tuesday, April 9

1143 – Reporting party called to report a car door in the middle of the road. A deputy advised he patrolled and was unable to locate the car door.

Wednesday, April 10

1226 – Caller reported a hit and run. Someone hit her parked vehicle. There are no injuries. Ten minutes later, officer advised the reporting party didn't know what time this occurred last night but the suspect vehicle will have damage to the front passenger side and mirror.

1842 - Caller reported her little ones told her that someone was "freaking out" in the backyard while they were riding their bikes. She stated she can see the



person walking around but is not hearing anything coming from the yard. She stated this has been going on for about 20 minutes at the time of the call.

1739 – Caller reported the American flag and POW/MIA flags fell down and were brought in. She stated the rope and metal piece on it is an electrical wire. She is waiting outside until someone gets there. Northwestern Energy was contacted who will get someone out.

1852 – Caller reported a fire alarm and provided the number of the individual who was responding. The individual was contacted and she is going there to check the building. It was advised the system was being tested today but it will not go back to the regular mode. At 1901, the reporting party called back and stated they spoke with the keyholder who stated the same thing in regards to testing the alarm system.

Thursday, April 11

1215 – Reporting party called stating she was just rear ended. She is not injured but the other driver took off. A plate number was provided of the other driver and there is a witness to the accident. An officer advised there is no damage to the vehicle but will look for the other vehicle involved.

Friday, April 12

0918 – Reporting party called stating he has found a Suburban on their land. A description of where the vehicle was located was provided and the reporting party stated he can meet the officer to lead them to the vehicle. At 1154, deputy stated he has advised the reporting party on what he can do about the vehicle. Deputy also believes this is the

vehicle that was involved in the pursuit.

NFD

NWS

PCSO

RCSO

VCSO

1253 - Clinic called to report a dog bite. The victim was seen yesterday in the clinic but it was not called in then. The victim did not want to report this. He stated the dog is up to date on its shots and it was a family friend's dog. Deputy was contacted, who was going to call the Health Department to see what they want to do about the situation since the victim doesn't want to give out the name of the owner.

1537 - A restaurant called stating they just had a male leave without paying for his meal and two beers. A description of the vehicle was provided. At 1609, deputy advised he patrolled for the vehicle from Frazer to Glasgow and was unable to locate.

2300 – Reporting party stated her and her husband were laying in bed when they heard two gunshots and thought the muzzle flash lit up their bedroom. Another caller on the south side also heard the shots. Per officer, it might have been fireworks as she just saw someone lighting fireworks. At 2344, dispatch reported receiving numerous calls about more shots as officer was out with suspects. A citation was given for disorderly.

Saturday, April 13

0620 – Reporting party stated a tree is down across the road. Dispatch called and left a message with the County Road Department.

1438-Caller wanted to know if there was a controlled burn north of Hinsdale because they can see what looks to be possible smoke in that area but was not exactly sure. Hinsdale Fire Chief was contacted and it was determined the fire is way out by Malta. Deputy and reporting party were updated with the information.

Nashua Fire Department

National Weather Service

Phillips County Sheriff's Office

Valley County Sheriff's Office

Roosevelt County Sheriff's Office

1643 - BNSF police advised they received a report of a trespasser in Nashua near the railroad tracks. He stated the person is not on the tracks but near them. A description of the trespasser was provided. Deputy was not able to locate.

Sunday, April 14

0114 – Caller reporting her grandmother called and said she had smoke in the house but now it is clear. She would like someone to come check it out. LRFD fire chief said to call MDU and have the home owner turn the propane off. At 0429, per fire command, everywhere was checked in the house with thermal imaging. It was possible it was came from the refridgerator.

0143 – Reporting party stated a male is creeping around there. He may have gotten into a storage area and come out low crawling. When her husband yelled at him, he came up, stuck his face to the window and was banging on it. A description of the male was provided. At 0221, officer advised they will go talk to the reporting party to let them know everything is safe.

0453 - Caller reporting her husband was out fishing on the Milk River somewhere outside of Malta. He texted her that he was lost and then that he got pulled over about 20 minutes later. A description of the vehicle was provided. She has called all of the surrounding counties and MHP, but no one has had contact with him. Her first call to Valley County dispatch was at 0326, and she said it has been a while since the texts.