

LEGAL NOTICES

TRUST NOTICE: GEORGE A. TONDERUM

TRUST NOTICE
IN THE MATTER OF THE TRUST:
George A. Tonderum
Revocable Trust Agreement

To all persons regarding George A. Tonderum, deceased, who died on or about February 11, 2024. You are hereby notified that the trustees listed below are the trustees of the George A. Tonderum Revocable Trust Agreement dated on August 15, 2013. Any action to contest the validity of the trust must be brought in the District Court of Palo Alto County, Iowa, within the later to occur of four (4) months from the date of second publication of this notice or thirty (30) days from the date of mailing this notice to the spouse of the decedent settlor, and to all heirs of the decedent settlor whose identities are reasonably ascertainable. Any suit not filed within this period shall be forever barred.

Notice is further given that any person or entity possessing a claim against the trust must mail proof of the claim to the trustee at the address listed below via certified mail, return receipt requested, by the later to occur of four (4) months from the second publication of this notice or thirty (30) days from the date of mailing this notice if required or the claim shall be forever barred unless paid or otherwise satisfied.

Dated on March 5, 2024.

David B. Tonderum
 4834 330th Street
 Emmetsburg, IA 50536

George M. Tonderum
 33985 N. Huron Road
 Emmetsburg, IA 50536

Dalton J. Kidd, Attorney for Trustees
 Kidd Law Firm, PLLC
 584 Hwy 71 S. Ste. D, PO Box 807
 Arnolds Park, Iowa 51331

Date of second publication: March 21, 2024

CITY OF EMMETSBURG

PUBLIC NOTICE IS HEREBY GIVEN that the City of Emmetsburg Board of Adjustments and Review will hold a public hearing at 6:00 PM in the Council Chambers of Emmetsburg City Hall on March 26, 2024. The hearing will be to consider a variance request from JMAR Enterprises, LLC (Mikel Jones) property described as: Highland View Third N1/2 NW 1/4 Block 6. Street address of 3508 7th Street.

The applicant is requesting a storage unit. This property is located in C-2 Highway Commercial District and must follow C-2 requirements of a thirty-five (35) foot setback on front yard and a twenty (20) foot setback on the street side yard setback as stated in the Emmetsburg Municipal Code Section 167.10 (3)(C)(F). The applicant is requesting a seventeen (17) foot variance on the front yard setback and a six (6) foot variance on the street side yard setback.

At the aforementioned time and place the Board of Adjustments will hear comments for and against said variance request. Signed written comments may be delivered or mailed to the Emmetsburg City Clerk's Office, 2021 Main Street, Emmetsburg, IA 50536 to be received prior to the date set for the hearing. Following the public hearing the Board of Adjustments may grant or deny said variance request.

Billie Jo Louwagie, City Clerk 11.1

PALO ALTO COUNTY SUPERVIORS

Courthouse
 Emmetsburg, Iowa
 March 5, 2024, 8:00 a.m.

The Palo Alto County Board of Supervisors met in regular session. Members present: Craig Merrill, Chair; Roger Faulstick, Linn Solberg, Keith Wirtz, Ronald Graettinger. Present: Diane Weiland, Reporter/Democrat; Delray and Jan Bredehoeft, Jeff Schany, BJ Schany, Ed Kelly, Sue Kelly.

Unless otherwise indicated, all of the motions offered at this meeting were carried with the following vote: Ayes: Graettinger, Wirtz, Solberg, Faulstick, Merrill. Nays: None. Abstentions: None.

Craig Merrill, Chair, called the meeting to order and led the Pledge of Allegiance.

Motion by Wirtz, 2nd by Faulstick to approve the agenda for March 5, 2024. Motion Carried.

Motion by Graettinger, 2nd by Wirtz to approve the minutes for February 27, 2024. Motion Carried.

Motion by Graettinger, 2nd by Wirtz to approve the Recorder's Report for February 2024. Motion Carried.

Motion by Graettinger, 2nd by Solberg to approve the Veteran Affairs report for February 2024. Motion Carried.

John King, County Sheriff, met with the Board. John requested consideration for a wage increase for the Communication/Dispatch/Control Room Supervisor.

Motion by Solberg, 2nd by Graettinger to approve a wage increase for Dawn Baetner as the Communication/Dispatch/Control Room Supervisor to \$24.46 per hour effective March 1, 2024. Motion Carried.

Motion by Graettinger, 2nd by Faulstick to introduce and approve a Resolution 3-5-2024 for a 2BE Agreement with Great Lakes Drug Task Force. Ayes: Merrill, Graettinger, Solberg, Wirtz, Faulstick. Nays: none.

Resolution Passed.

PALO ALTO BOARD OF SUPERVISORS
 RESOLUTION
 RESOLUTION NO. 3-5-2024

RESOLUTION OF THE BOARD OF SUPERVISORS OF PALO ALTO COUNTY, IOWA, TO APPROVE THE 2BE AGREEMENT FOR THE PALO ALTO COUNTY SHERIFF'S OFFICE TO BE PART OF THE IOWA GREAT LAKES DRUG TASK FORCE

WHEREAS, the Palo Alto County Sheriff's Office has the need to be part of the Iowa Great Lakes Drug

EQCV027392 - KYLE J. TRIBBY

IN THE IOWA DISTRICT COURT OF PALO ALTO COUNTY

Lakeview Loan Servicing, LLC
 Plaintiff,
 vs.
 Kyle J. Tribby; United States of America, USDA Rural Development Guaranteed Loan; Unknown Spouse, if any, of Kyle J. Tribby; Parties in Possession; City of Emmetsburg, et al.
 Defendants.

EQUITY NO: EQCV027392
ORIGINAL NOTICE FOR PUBLICATION

You are notified that a petition has been filed in the office of this court naming you as a defendant in this action. The petition was filed on January 10, 2024, and prays for foreclosure of Plaintiffs Mortgage in favor of the Plaintiff on the property described in this notice and judgment for the unpaid principal amount of \$78,752.48, with 3.49% per annum interest thereon from July 1, 2023, together with late charges, advances and the costs of the action including (but not limited to) title costs and reasonable attorney's fees, as well as a request that said sums be declared a lien upon the following described premises from August 7, 2020, located in Palo Alto county, Iowa: **The East half of the North half of the North half (E1/2 N1/2 N1/2) of Block Two (2), Highland View Addition to Emmetsburg, Palo Alto County, Iowa,** commonly known as 601 Superior St, Emmetsburg, IA 50536 (the "Property")

The petition further prays that the Mortgage on the above described real estate be foreclosed, that a special execution issue for the sale of as much of the mortgaged premises as is necessary to satisfy the judgment and for other relief as the Court deems just and equitable. For further details, please review the petition on file in the clerk's office. The Plaintiff's attorney is Andrea Dwyer, of SouthLaw, P.C., whose address is 4601 Westown Parkway, Suite 250, West Des Moines, IA 50266.

NOTICE
 The plaintiff has elected foreclosure without redemption. This means that the sale of the mort-

gaged property will occur promptly after entry of judgment unless you file a written demand with the court to delay the sale. If you file a written demand, the sale will be delayed until twelve months (or six months if the petition includes a waiver of deficiency judgment) from the entry of judgment if the mortgaged property is your residence and is a one-family or two-family dwelling or until two months from entry of judgment if the mortgaged property is not your residence or is your residence but not a one-family or two-family dwelling. You will have no right of redemption after the sale. The purchaser at the sale will be entitled to immediate possession of the mortgaged property. You may purchase at the sale.

You must serve a motion or answer on or before 24th day of April, 2024, and within a reasonable time thereafter, you must file your motion or answer with the Clerk of Court for Palo Alto County, at the county courthouse in Emmetsburg, Iowa. If you fail to respond, judgment by default may be rendered against you for the relief demanded in the petition.

If you require the assistance of auxiliary aids or services to participate in a court action because of a disability, immediately call your District ADA Coordinator at 712-279-6035. If you are hearing impaired, call Relay Iowa TTY at 1-800-735-2942.

This case has been filed in a county that utilizes electronic filing. You may find more information and general rules governing electronic filing in Iowa Court Rules Chapter 16. You may find information concerning protection of personal information in court filings in Iowa Court Rules Chapter 16, Division VI.

By:
 CLERK OF THE ABOVE COURT
 Palo Alto County Courthouse
 1010 Broadway, Suite 200
 Emmetsburg, IA 50536

IMPORTANT:
 YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.

PALO ALTO COUNTY AG EXTENSION

NOTICE OF PUBLIC HEARING - AMENDMENT OF CURRENT BUDGET PALO ALTO COUNTY AG EXTENSION Fiscal Year July 1, 2023 - June 30, 2024

The PALO ALTO COUNTY AG EXTENSION will conduct a public hearing for the purpose of amending the current budget for fiscal year ending June 30, 2024

Meeting Date/Time:	Contact:	Phone:
3/26/2024 05:00 PM	Amy Wesley	(712) 852-2865

Meeting Location: Palo Alto County Extension Office, 2008 10th St., Emmetsburg, Ia. 50536

There will be no increase in taxes. Any residents or taxpayers will be heard for or against the proposed amendment at the time and place specified above. A detailed statement of: additional receipts, cash balances on hand at the close of the preceding fiscal year, and proposed disbursements, both past and anticipated, will be available at the hearing. Budget amendments are subject to protest. If protest petition requirements are met, the State Appeal Board will hold a local hearing. For more information, consult <https://dom.iowa.gov/local-gov-appeals>.

EXPENDITURES	Total Budget as Certified or Last Amended	Amendment Increase	Total Budget After Current Amendment	Reason
County Agricultural Extension Education	317,845	85,000	402,845	Unanticipated facility and employee expense.
Unemployment Compensation	0	0	0	
Tort Liability	4,000	0	4,000	
Total	321,845	85,000	406,845	

CITY OF EMMETSBURG

CITY NAME: NOTICE OF PUBLIC HEARING - CITY OF EMMETSBURG - PROPOSED PROPERTY TAX LEVY
EMMETSBURG Fiscal Year July 1, 2024 - June 30, 2025 **CITY #: 74-686**

The City Council will conduct a public hearing on the proposed Fiscal Year City property tax levy as follows:
Meeting Date: 4/1/2024 **Meeting Time:** 05:15 PM **Meeting Location:** The Shores at Five Island (Community Center) 14 N Lawler Emmetsburg, IA 50536

At the public hearing any resident or taxpayer may present objections to, or arguments in favor of the proposed tax levy. After the hearing of the proposed tax levy, the City Council will publish notice and hold a hearing on the proposed city budget.

City Website (if available) www.emmetsburg.com City Telephone Number (712) 852-4030

Iowa Department of Management	Current Year Property Tax 2023 - 2024	Certified 2023/2024	Budget Year Effective Property Tax 2024 - 2025	Budget Year Proposed Property Tax 2024 - 2025	
Taxable Valuations for Non-Debt Service	126,553,658	126,553,658	142,653,190	142,653,190	
Consolidated General Fund	1,076,339	1,076,339	1,076,339	1,177,927	
Operation & Maintenance of Public Transit	0	0	0	0	
Aviation Authority	0	0	0	0	
Liability, Property & Self Insurance	76,502	76,502	76,502	152,911	
Support of Local Emergency Mgmt. Comm.	0	0	0	0	
Unified Law Enforcement	0	0	0	0	
Police & Fire Retirement	0	0	0	0	
FICA & IPERS (If at General Fund Limit)	231,669	231,669	231,669	243,637	
Other Employee Benefits	511,932	511,932	511,932	541,292	
Capital Projects (Capital Improv. Reserve)	0	0	0	0	
Taxable Value for Debt Service	130,282,704	130,282,704	146,254,256	146,254,256	
Debt Service	0	0	0	0	
CITY REGULAR TOTAL PROPERTY TAX	1,896,442	1,896,442	1,896,442	2,115,767	
CITY REGULAR TAX RATE	14.98528	14.98528	13.29407	14.83155	
Taxable Value for City Ag Land	854,406	854,406	889,308	889,308	
Ag Land	2,567	2,567	2,567	2,671	
CITY AG LAND TAX RATE	3.00375	3.00375	2.88651	3.00375	
Tax Rate Comparison-Current VS. Proposed					
Residential property with an Actual/Assessed Value of \$100,000	Current Year	Certified 2023/2024	Budget Year 2024/2025	Proposed 2024/2025	Percent Change
City Regular Resident	819	819	687	687	-16.12
Commercial property with an Actual/Assessed Value of \$100,000	Current Year	Certified 2023/2024	Budget Year 2024/2025	Proposed 2024/2025	Percent Change
City Regular Commercial	819	819	687	687	-16.12

Note: Actual/Assessed Valuation is multiplied by a Rollback Percentage to get to the Taxable Valuation to calculate Property Taxes. Residential and Commercial properties have the same Rollback Percentage at \$100,000 Actual/Assessed Valuation.

Reasons for tax increase if proposed exceeds the current:
 explanation of significant increases in the Budget
 Increases in the General Fund is due to wages, and rising costs. Increases in the Insurance is due to an expected 17% increase in the City's insurance. Increases in the FICA & IPERS is based on wages. Increases in the Other Employee Benefits is due to expected 30% workers comp increase.

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DIRECTV DEALER

DIRECTV SPORTS PACK 3 MONTHS ON US OFFER: Ends 11/4/23. With ENTERTAINMENT, CHOICE or ULTIMATE package (currently min. \$64.99/mo. for 24 mos. plus taxes and fees. Price subject to change.) Autopay and Paperless Bill req'd. Advanced Receiver Service Fee \$15/mo. extra & applies. Regional Sports Fee up to \$13.99/mo. extra & applies to CHOICE Pkg or higher. Customer must also select DIRECTV Sports Pack (currently \$14.99/mo.) and account must remain in good standing. DIRECTV Sports Pack auto-renews monthly unless you change or cancel. Cancel anytime online at directv.com or by calling 800.531.5000. However, once you've canceled, you can access DIRECTV Sports Pack through the remaining monthly period. No refunds or credits for any partial-month periods or unmatched content. If you cancel your service, you will no longer be eligible for this offer. Blackout restrictions and other conditions apply to all sports programming. Regional Sports Networks included with CHOICE Package or higher. Actual number of channels and games varies by market. Returning customers who disconnected service within previous 12 months are not eligible for offer. LIMIT ONE OFFER PER DIRECTV ACCOUNT. May be combined with other promotional offers on same services. Offer may be changed or discontinued at any time. ©2023 DIRECTV. DIRECTV and all other DIRECTV marks are trademarks of DIRECTV, LLC. All other marks are the property of their respective owners.

Why you need dental insurance in retirement.

Medicare doesn't pay for dental care.¹ As good as Medicare is, it was never meant to cover everything. If you want protection, you need to purchase individual insurance.

Early detection can prevent small problems from becoming expensive ones. The best way to avoid large dental bills is preventive care. Experts recommend checkups twice a year.

Previous dental work can wear out. Your odds of having a dental problem only go up as you age.²

Treatment is expensive — especially the services people over 50 often need. Unexpected bills, like \$189 for a filling, or \$1,219 for a crown³ can be a real burden, especially if you're on a fixed income.

When you're comparing plans ...

- Look for coverage that helps pay for major services.
- Look for coverage with no deductibles.
- Shop for coverage with no annual maximum on cash benefits.

Simply put — without dental insurance, there may be an important gap in your healthcare coverage.

¹ "Medicare & You." Centers for Medicare & Medicaid Services, 2021. ² "How might my oral and dental health change as I age?"; www.usnews.com, 11/30/2018. ³ American Dental Association, Health Policy Institute, 2018 Survey of Dental Fees. Copyright 2018, American Dental Association.

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Includes the Participating (GA: Designated) Providers and Preventive Benefits Rider. Product not available in all states. Acceptance guaranteed for one insurance policy/certificate of this type. Contact us for complete details about this insurance solicitation. This specific offer is not available in CO, LA, NY, call 1-800-969-4781 or respond for similar offer. Certificate C250A (ID: C250E; PA: C2500); Insurance Policy P150 (GA: P150GA; NY: P150NY; OK: P150OK; TN: P150TN). Rider kinds B438, B439 (GA: B439B). 6247-0121

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Many people believe their timeshares cannot be cancelled, but they often can be. Our founder and CEO, Chuck McDowell, has successfully helped over 30,000 families get rid of their timeshare and he can likely help you too. If you were misled, lied to, or pressured, you may have an **easy exit with a 100% money back guarantee.**

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 BestCompany **★★★★★** 4.9 based on 463 reviews
 Google **★★★★★** 4.7 based on 833 reviews

“Don't think for another minute that you are stuck with this. What we do is help you cancel your timeshare along with all of the debt and fees associated with it. Guaranteed.”

Chuck McDowell, Founder & CEO

“Wesley Financial was awesome to work with. They were professional and very understanding of the situation we were in. Thank you all so much. This has been a huge burden and you all helped relieve that burden. Thank you.”

- Kyle S
 Wesley Financial Group, LLC client

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