

Legal Notices Cont.

IN THE IOWA DISTRICT COURT FOR MADISON COUNTY  
LUANA SAVINGS BANK,  
Plaintiff,  
vs.  
ESTATE OF DOUGLAS M. HOWARD;  
ETHAN D. HOWARD; SPOUSE OF  
ETHAN D. HOWARD; ANDREW J. HOWARD,  
A MINOR; CLARA E. HOWARD, A MINOR;  
LIZA K. MAXWELL F/K/A LIZA HOWARD  
and PARTIES IN POSSESSION,  
Defendants.  
To the above-named Defendants:  
**Ethan D. Howard and Spouse of Ethan D. Howard**

You are notified there was on June 2, 2025 filed in the Office of the Clerk of the above-named Court a Foreclosure Petition, which prays for foreclosure of a mortgage in favor of the Plaintiff on the property described herein and judgment in rem in the amount of \$124,464.37 plus interest at the rate of 2.875% per annum from March 1, 2025, such amount equaling \$9.80 per day, the costs of the action including title costs of \$575.00, and reasonable attorney fees and that said sums be declared a lien upon the following-described premises from April 26, 2021, located in Madison County, Iowa, to-wit:

ORIGINAL NOTICE  
FOR PUBLICATION

Lots Five (5) and Six (6) in Block Two (2) of JOELS ADDITION to the Town of St. Charles, Madison County, Iowa  
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 may deem just and equitable. The attorney for the Plaintiff is Matthew E. Laughlin, whose address is The Davis Brown Tower, 215 10th Street, Suite 1300, Des Moines, Iowa 50309-3993, Phone: (515) 288-2500, Facsimile: (515) 243-0654.

NOTICE  
**THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS (THREE MONTHS IF THE PETITION INCLUDES A WAIVER OF DEFICIENCY) FROM 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 the 2<sup>nd</sup> day of September, 2025, and within a reasonable time thereafter, file your motion or answer, in the Iowa District Court for Madison County, Iowa. You are notified that Madison County District Court utilizes the Electronic Document Management System. You are directed to the Iowa Court Rules Chapter 16 for general rules and information on electronic filing and, in particular, Division VI regarding the protection of personal information in court filings. If you do not, judgment by default may be rendered against you for the relief demanded in the Petition.  
**If you need assistance to participate in court due to a disability, call the disability coordinator at 515-286-3394. Persons who are hearing or speech impaired may call Relay Iowa TTY (1 800 735 2942.)**  
**Disability coordinators cannot provide legal advice.**

**IMPORTANT**  
**YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.**  
August 13, 2025  
Date of Third Publication

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Truro City Council Minutes  
August 4, 2025  
Community Center

Mayor Bryan Arzani presided over and called the meeting to order at 6:00 p.m. Ance Kennedy, Matt Masters, Julie McMichael were present, and Lyndsay Cannoy and Jason Phillips were absent. Fire Chief Terry Stills and Public Works Director Ronnie Hults were also present. No one from the public was present to speak. Arzani asked for a motion to approve the Agenda. McMichael/Masters motioned. All Ayes, motion carried. Arzani and the council acknowledged the Sheriff's report and the Emergency Management Director's report. Terry Stills presented the Fire & Rescue Report with 7 fire calls and 15 EMS calls. He also stated the Truro Fire Association purchased a tanker from the City of St. Mary's and gave it to the City of

Truro. Fire & Rescue also received a \$10,000 grant from Prairie Meadows and is being used to purchase needed equipment. Chief Stills also said they received an anonymous donation of a heating/cooling unit for the Fire & Rescue meeting room. Heidi Burhans asked to revisit a previous City Council approved culvert purchase that had never been followed through for her property. The City would purchase, and the homeowner would be responsible for the cost of installation. No action needed since previously approved. Public Works Director Ronnie Hults said he would make those arrangements. Tim Palmer did a Solar Power presentation, specifically for the city lagoons. More information is needed, still under discussion. Public Works Director Hults stated the June and July storms have caused damage to the lagoons and they need repair, replacement, and need updated systems. He also stated he will be getting ready for "back to school"

with painting sidewalk crossings etc. Mayor Arzani reported we had an audit and the recommendations from the Auditor of State. Resolution #2026-2 Credit Card Policy was presented. A motion was made to approve Resolution #2026-2 Credit Card Policy with the addition of verbiage of the "appropriate documentation to be provided for each purchase", by Kennedy/McMichael. All Ayes, motion carried. Resolution #2026-3 Wages was presented. A motion was made to approve Resolution #2026-3 Wages by Masters/McMichael. All Ayes, motion carried. The I-35 School's Homecoming Parade Route for 9.25.25 6:00 was presented. A motion was made to approve the I-35 School's Homecoming route by Kennedy/Masters. All Ayes, motion carried. (Route: Start at the little league field, past the school, turn right on S West Street, turn left on Turner Street, left on N McKinley, down Main Street, end turn left on N East Street). Mayor Arzani and the City

Council would like to acknowledge the following people for their hard work and dedication. Lucas Baudler for doing a great job moving for the city. Chris Garton who volunteered to help Ronnie Hults with the Lagoons when we received the massive rain amount, without him would have been disastrous. Rick Finley did an excellent job on the repairs at the Lagoons and Workstation. A motion was made to approve the Consent items with the exception of last month's minutes, which mistakenly were left out of the City Council Packet, was made by Masters/Kennedy. All Ayes, motion carried. Motion to adjourn was made by McMichael/Kennedy. All Ayes, motion carried. Meeting adjourned at 7:08 p.m. Next City Council Meeting 9.8.25. Bryan Arzani, Mayor  
Attested: Janelle Adams, City Clerk

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Alliant Energy-Gas/Electric	6,112.85	Iowa DNR-Sewer-Permit	210.00	Signing Services	1,827.00	Employee Wages-Gross Wages		Expense July 2025	
Auditor of State-Audit	1,500.00	Iowa DNR -PWS Annual Fee	57.08	Ron Hults-Cleaning the Comm		TOTAL	24,333.12	General	37,650.08
Bomgaars-Signs	117.95	Iowa One Call-Utility locate	19.00	Center	350.00	Revenue July 2025		Community Center	300.00
Brittains STD. Parts-Parts	438.43	J&L Sanitation-Garbage	96.00	Ronnie Hults-Phone Stipend/mileage	60.00	General	767.50	Road Use Tax	769.28
City of Truro-Utilities	556.05	Janelle Adams-Phone Stipend	60.00	Rychnovsky Lawn & Pest-Library		Community Center	300.00	Employee Benefits	1,472.59
Crusta Phillips-Comm Center		Keystone Laboratory-Testing	671.80	Pest Control	80.75	Road Use Tax		Local Option Sales Tax	
Dep Refund	150.00	Mid Iowa Occupational Testing-		Skid Loader-Pmt	409.77	Employee Benefits		Water	11,268.80
First National Bank of Omaha-		Drug Testing	50.00	U S Cellular-Phone	117.56	Debt Service		Sewer	3,878.30
Various	1,464.62	MMIT-Ink Library City Hall	269.71	Warren Water District-Water	6,289.50	Water	33,102.32	Sewer Sinking Fund	
Get Beyond-CC Service	83.70	Omnitel Communications-		Wex Bank-Fuel	643.62	Sewer	12,874.33	Recycling	183.95
Grout Museum District-Science		Phone/Internet	5.15	Winterset Madsonian-Publishing		Recycling	1,517.45	TOTAL	55,523.00
of Spin Event	414.50	Overdrive-Subscription	422.16	Paper Subscription	78.60	TOTAL	48,561.60		
Interstate 35 CSD-Diesel	522.92	Professional Op Mgmt-Affidavit		Waste Management-Recycling	1,254.40				

Estate Notice

IN THE MATTER OF THE ESTATE OF  
EVA MARIE SHORT,  
Deceased  
To All Persons Interested in the Estate of Eva Marie Short, Deceased, who died on or about July 1, 2025:  
You are hereby notified that on July 28, 2025, the Last Will and Testament of Eva Marie Short, deceased, bearing date of March 5, 1990, was admitted to probate in the above named court and that Willard Randall Short and Richard K. Short have been appointed Executors of the estate. Any action to set aside the will must be brought in the district court of said county within the later to occur of four months from the date of the second publication of this notice or one month from the date of mailing of this notice to all heirs of the decedent and devisees under the will whose identities are reasonably ascertainable, or thereafter be forever barred.  
Notice is further given that all persons indebted to the estate are requested to make immediate payment to the undersigned, and creditors having claims against the estate shall file them with the clerk of the above named district court, as provided by law, duly authenticated, for allowance, and unless so filed by the later to occur of four months from the date of the second publication of this notice or one month from the date of mailing of this notice (unless otherwise allowed or paid) a claim is thereafter forever barred.  
Dated July 29, 2025.  
Willard Randall Short, Executor of Estate  
706 N. 4th Avenue  
Winterset, IA 50273  
Richard K. Short, Executor of Estate  
24218 W. McDonald Ct.  
Shorewood, IL 60404  
Mark L. Smith, ICIS#: AT0007354  
Attorney for Executors  
Jordan, Oliver, Walters & Smith, P.C.  
101 1/2 W. Jefferson  
Winterset, Iowa 50273  
Date of second publication: August 13, 2025

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Estate Notice

IN THE MATTER OF THE ESTATE OF  
MARIE E. JACOBO,  
Deceased  
To All Persons Interested in the Estate of Marie E. Jacobo, Deceased, who died on or about February 16, 2024:  
You are hereby notified that on August 1, 2025, the Last Will and Testament of Marie E. Jacobo, deceased, bearing date of August 7, 2009, was admitted to probate in the above named court and that Raymond Lopez and Rocio Linda Donna Herrera have been appointed Executors of the estate. Any action to set aside the will must be brought in the district court of said county within the later to occur of four months from the date of the second publication of this notice or one month from the date of mailing of this notice to all heirs of the decedent and devisees under the will whose identities are reasonably ascertainable, or thereafter be forever barred.  
Notice is further given that all persons indebted to the estate are requested to make immediate payment to the undersigned, and creditors having claims against the estate shall file them with the clerk of the above named district court, as provided by law, duly authenticated, for allowance, and unless so filed by the later to occur of four months from the date of the second publication of this notice or one month from the date of mailing of this notice (unless otherwise allowed or paid) a claim is thereafter forever barred.  
Dated June 25, 2025.  
Raymond Lopez, Executor of Estate  
2315 E. Mountain St.  
Pasadena, CA 91104  
Rocio Linda Donna Herrera,  
Executor of Estate  
1446 19<sup>th</sup> St.  
Des Moines, IA 50314  
Mark L. Smith, ICIS#: AT0007354  
Attorney for Executors  
Jordan, Oliver, Walters & Smith, P.C.  
101 1/2 W. Jefferson  
Winterset, Iowa 50273  
Date of second publication: August 13, 2025

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Estate Notice

IN THE MATTER OF THE ESTATE OF  
KAY L. MURPHY,  
Deceased.  
To All Persons Interested in the Estate of Kay L. Murphy, Deceased, who died on or about July 23, 2025:  
You are hereby notified that on August 1, 2025, the Last Will and Testament of Kay L. Murphy, Deceased, bearing date of March 25, 2020, was admitted to Probate in the above-named Court and that Thomas P. Murphy and David M. Murphy were appointed Co-Executors of the Estate. Any action to set aside the Will must be brought in the District Court of said County within the later to occur of four months from the date of the second publication of this Notice or one month from the date of mailing of this Notice to all heirs of the Decedent and Devisees under the Will whose identities are reasonably ascertainable, or thereafter be forever barred.  
Notice is further given that all persons indebted to the Estate are requested to make immediate payment to the undersigned, and creditors having claims against the Estate shall file them with the Clerk of the above named District Court, as provided by law, duly authenticated, for allowance, and unless so filed by the later to occur of four months from the date of the second publication of this Notice or one month from the date of mailing of this Notice (unless otherwise allowed or paid) a claim is thereafter forever barred.  
Dated August 1, 2025.  
Thomas P. Murphy, Co-Executor of Estate  
3141 120<sup>th</sup> Street  
Cumming, IA 50061  
David M. Murphy, Co-Executor of Estate  
103 Truman Road  
Anita, IA 50020  
Jane E. Rosien, ICIS#: AT0006681  
Attorney for Co-Executors  
Flander Rosien, P.C.  
114 E. Jefferson Street  
P.O. Box 67  
Winterset, Iowa 50273-0067  
Date of Second Publication: August 13, 2025

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