



# ADVERTISEMENT Why you need dental insurance in retirement.

Many Americans are fortunate to have dental coverage for their entire working life, through employer-provided benefits. When those benefits end with retirement, paying dental bills out-of-pocket can come as a shock, leading people to put off or even go without care.

 $\label{eq:coverage} \textit{Simply put-without dental insurance, there may be } \textit{an important gap} \textit{ in your healthcare coverage.} \\$ 

### When you're comparing plans ...

- ▶ Look for coverage that helps pay for major services. Some plans may limit the number of procedures or pay for preventive care only.
- ▶ Look for coverage with no deductibles. Some plans may require you to pay hundreds out of pocket before benefits are paid.
- ▶ Shop for coverage with no annual maximum on cash benefits. Some plans have annual maximums of \$1,000.

### Medicare doesn't pay for dental care.

That's right. As good as Medicare is, it was never meant to cover everything. That means if you want protection, you need to purchase individual insurance.

### Early detection can prevent small

problems from becoming expensive ones.

The best way to prevent large dental bills is preventive care. The American Dental Association recommends checkups twice a year.

# Previous dental work can wear out.

Even if you've had quality dental work in the past, you shouldn't take your dental health for granted. In fact, your odds of having a dental problem only go up as you age.<sup>2</sup>

# Treatment is expensive — especially the services people over 50 often need.

Consider these national average costs of treatment ... \$222 for a checkup ... \$190 for a filling ... \$1,213 for a crown.<sup>3</sup> Unexpected bills like this can be a real burden, especially if you're on a fixed income.

"Absolutely love"

insurance. My dental office files

Dorothy P., TN

"I absolutely love my dental

the claims, leaving me with

very little balance to pay."

1"Medicare & You," Centers for Medicare & Medicaid Services, 2025 2 "Aging changes in teeth and gums", medlineplus.gov, 4/17/2022.3 American Dental Association, Health Policy Institute, 2020 Survey of Dental Fees, Copyright 2020, American Dental Association

## **DENTAL Insurance**

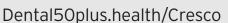
from Physicians Mutual Insurance Company

# Ask about the Premier Plan - our most popular option!

- Premier Plan pays 70% for basic and major services\*
- ✓ Helps pay for over 400 procedures
- ✓ No deductible, no annual maximum on cash benefits

Call for a **FREE Information Kit! 1-855-838-7436** 





P154GA; NY: P154NY; OK: P154OK; TN: P154TN).

6247-0225



\*70% is what we'll pay of the maximum allowable charge.

\*Product/features not available in all states. Contact us for complete details about this insurance solicitation. To find a network provider, go to <a href="mailto:physiciansmutual.com/find-dentist">physiciansmutual.com/find-dentist</a>. This specific offer not available in CO, LA, NV, NY - call 1-800-969-4781 or respond for a similar offer in your state. Certificate C254/B465, C250A/B438 (ID: C254ID; PA: C254PA); Insurance Policy P154/B469, P150/B439 (GA: C454PA); Insurance P154/B469, P156/B439 (GA: C454PA); Insurance P154/B469

NOTICE OF PUBLIC HEARING - AMENDMENT OF CURRENT BUDGET
HOWARD-WINNESHIEK School District
Fiscal Year July 1, 2024 - June 30, 2025

The HOWARD-WINNESHIEK School District will conduct a public hearing for the purpose of amending the current budget for fiscal year ending June 30,

 Meeting Date/Time: 5/14/2025 04:00 PM
 Contact: Robyn Lane
 Phone: (563) 547-2762 ext: 104

Meeting Location: Northeast Iowa Community College 1020 2nd Ave SE, Room 102 Cresco, IA 52136

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				
Instruction	12,223,333	500,000	12,723,333	Increased staffing, salary and benefits				
Total Support Services	6,056,188	250,000	6,306,188	Increase staffing, salary and benefits				
Noninstructional Programs	1,334,105	0	1,334,105	no change				
Total Other Expenditures	3,902,718	0	3,902,718	no change				
Total	23,516,344	750,000	24,266,344					

## Cresco City Council

Mayor Fortune called the Cresco City Council meeting to order on April 21, 2025 at 5:30 pm. Council Members Carman, Bouska, Fosaaen, McConnell, and Kriener were present. No council members were absent.

Bouska made the motion to approve the consent agenda which included approval of the: agenda; claims; minutes from the April 7, 2025 regular and special meeting; minutes from the April 14, 2025 special meeting. Carman seconded and it passed all ayes.

Public Works Director Brenno reported:
(a) Dirt Worx will begin griding tomorrow. Had three incidents of illegal dumping since April 7th; (b) the Age-Related Equipment Project is underway. One of the clarifiers has been dismantled and CBS is demolishing the digester building; (c) on April 25th, there will be a tree planted at the Fitness Center in memory of Dale Holstom

Police Chief Ruroden had nothing to re-

port.

City Clerk Hill reported: (a) the preconstruction meeting for the Scene Shop Project was April 9th. Hoping to start by the end of April; (b) will be attending the Northeast lowa Regional League meeting on April 29th. They will be discussing legislative changes; (c) Governor Reynolds is expected to sign SF588, which aligns public notice requirements to have consistent publication requirements, and SF592, which addresses accessory dwelling requirements. HSB328/SSB1227, which proposes a major overhaul of the property tax system, is still in discussion, along with SF303, which would modify firework regulations.

McConnell reported the park board met. Fitness Center memberships have remained steady, but 24/7 memberships are increasing. They have started to fundraise and collect pledges for the new building. The final proposal will be presented at a future meeting.

ing.

McConnell reported that the Chamber is hosting several Family Fun Nights this summer; the Circus will be at the fairgrounds in August; 130 people attended the wrestling banquet; races will be May 4th; Farmers Market starts May 15th.

Mayor Fortune asked for comments from

the audience and there were none.

Mayor Fortune administered the Oath of

Office to Second Assistant Fire Chief Annette Trachta.

Mayor Fortune opened the Public Hearing on the proposed budget for fiscal year ending June 30, 2026. There were no written or oral comments and the public hearing was closed. Bouska made the motion to approve the Resolution for Adoption of Budget and Certification of City Taxes for Fiscal Year July 1, 2025 – June 30, 2026. Carman seconded and it passed all ayes.

Mayor Fortune opened the Public

ing for Budget Amendment #2 for fiscal year ending June 30, 2025. There were no written or oral comments and the public hearing was closed. McConnell made the motion to approve the resolution amending the current budget for fiscal year ending June 30, 2025. Kriener seconded and it passed all ayes.

McConnell made the motion to approve

McConnell made the motion to approve the resolution authorizing transfer of funds for FY 2025 (Budget Amendment #2 transfers). Bouska seconded and it passed all

ayes.
Brady Norman outlined his plans to construct sixteen small homes, ranging from 700 to 1200 square feet, on York Street just outside city limits. The development will be completed in three phases, with phase one starting in August 2025. He is requesting approval to connect to city water and sewer services for the units. Although the current city code requires council approval for utility connections, the zoning code does not permit the proposed size or number of units. The Council expressed con-

cern about approving a development so near the city limits that does not comply with current city code. The Council has requested that Brady meet with the public works departments to ensure that any connections will meet the requirements for those services. Passmore encouraged Council to think outside of the box and review current zoning regulations to accommodate smaller "tiny" homes.

Gayle Kelm provided the Council with an update on the Scene Shop Project. The

an update on the Scene Shop Project. The groundbreaking ceremony took place on April 21st, and construction is expected to begin around April 28th. The project is anticipated to be completed by September 2025. Fundraising efforts are ongoing, with proceeds from the summer musical going toward the project. Additional fundraising ideas include a "kiss the pig" event, a dunk tank, live performances, and a silent auction.

a silent auction.

Carman made a motion to approve the cost saving options for the Cresco Theatre and Opera House Scene Shop Project. Bouska seconded and it passed all ayes.

Fosaaen made the motion to waive the \$550 Building Permit Fee for the Cresco Theatre and Opera House Scene Shop.

Carman seconded and it passed all ayes.

Mayor Fortune performed the second reading of Ordinance No. 523 pertaining to water service lines. Bouska made a motion to approve the second reading. Carman seconded and it passed all ayes.

Carman moved to waive the third reading of Ordinance No. 523; however, the

ing of Ordinance No. 523; however, the motion failed due to the lack of a second. Kriener made a motion to approve Class C Liquor License (LC) with catering privileges to McAllister Catering, LLC (pending Dram Insurance). McConnell seconded and it passed all ayes.

Ruroden explained the purpose of a Public Safety Oversight Committee. Carman and Bouska were appointed to the Public Safety Oversight Committee. All other committees will be reviewed in January 2026.

mittees will be reviewed in January 2026. Hotel/Motel Tax of \$6,753.31 was received this quarter with four applications received for \$12,250. Kriener made the motion to approve the recommendation of the Tourism Committee and award Hotel/Motel Tax Grants to: Cresco Area Chamber \$2,500 for family fun nights, Steve McCarville Memorial Softball Tournament \$2,500; and Howard County Agricultural Society \$3,000 for 2025 advertising for the Howard County Fair. The application for Philip Daniels performance at the Cresco Theatre received a favorable evaluation. However, due to limited funding, the committee recommends seeking Avenue 2 funds from CRICCET. Bouska also requested that the Council consider discussing the appropriate reserve level for the Hotel/Motel Fund at an upcoming meeting. McConnell seconded and it passed all ayes.

Bouska made a motion to approve the resolution authorizing the mayor to enter into a rental agreement with Northeast lowa Community Action - Transit. Carman seconded and it passed all ayes.

The Council held a discussion on pro-

posed increases to water, sewer, and yard waste rates. Due to decreased demand projected for FY25, staff recommended a 9% increase in water rates, a 2% increase in sewer rates. Yard waste fees should increase by \$1.75 due to higher operational costs and updated DNR requirements. Hill explained that department heads have reviewed their budgets in an effort to make budget cuts and avoid rate increases. While the Council expressed reluctance to raise rates, they acknowledged the need to maintain a balanced budget. They requested additional information on how the changes would affect customer bills and plan to revisit the discussion at the May 5th meeting.

Carman moved to adjourn the Council Meeting at 6:40 pm. Kriener seconded, and it passed all ayes. The next regular Cresco City Council meeting will be May 5, 2025, at 5:30 pm at Cresco City Hall.

> Mayor Alexander Fortune City Clerk Nicole Hill

Following is a list of claims approved for payment:

PAYROLL CHECKS83,	270.	56
ACCESS, Copier		
ALLIANT, Elect1	.270	.23
ALUM-LINE, Parts	50	.02
ANDERSON, WILMARTH, Attny.		
BAKER & TAYLOR, Books		
BARNES, ADAM, Reimb	200	) ()
BC/BS Inc 33	331	٠٠. د ک
BC/BS, Ins33 BRUENING ROCK, Rock2	2/3	26
CAPITAL SANITARY, Supp	240	51
CARDMEMBER SRVC, Supp1	200	14
CITY LAUNDERING, Srvc		
CITY OF CRESCO, Ins4		
CITY OF CRESCO, HIS4	,077 00	.J.
CITY OF CRESCO, Util	150	٥٠.
CR FIRE FIGHTERS, Reimb8	,430	.00
CR SHOPPER, Supp	3	./3
CR TPD, Ads	.802	. 14
CULLIGAN, Salt	33	.50
CUSTOM ALARM, Srvc		
DELUXE ECHOSTAR, Movie		
FLOOR CLEAN MCHN, Supp		
GOSCH'S, Srvc	.596	.42
HAWKEYE SANI, Fees88		
HAWKINS, Chems2	,491	.51
HILL, NIKI, Reimb	.292	.77
HOLIDAY INN AIRPORT, Training		
	.474	.88
ICLUDED T	0.50	$\sim$

		.474	.8
ISU REG, Training		250	.00
KEYSTONE LAB, Analysis	1	173	5
LICKTEIG LAWN, Srvc		ัววล	11
LICKTEIG, WENDY, Reimb	• • • • •	.520 17	0
AAACOLIEENI EOLIID Sunn	ີ ວ	1 / 7 4 5	1.
MACQUEEN EQUIP, Supp	J	,/ 03	٠,٠
MAGAZINE SUBS SRVC, Subs			
MARTIN GARDNER, Architect .	ə	,303	./4
MEDIACOM, Phone		.4/4	./:
MEHMERT TILING, Srvc			
MID-STATES ORG CRIM, Dues			
MIENERGY, Elect			
MRACEK PLBG, Supps	10	,950	.00
NEIA MOTORS Styc		564	5
O'HENRY'S, Supp OUTDOORS & MORE, Supp	5	.494	.20
OUTDOORS & MORE, Supp		35	.93
PERRY NOVAK ELEC, Srvc		.285	.00
POSTMASTER, Pstg		219	00
PREMIER TECH, Srvc			
RELIANCE, Ins			
STATE HYGIENIC LAB, Analysis		124	5
STORE PROBLEM CAD, Analysis	٠.	170	.ن م
STOREY KENWORTHY, Supp	• • • • •	.4/0 107	.74
STRYKER SALES, Supp		.17/	. 30
TREASURER, STATE OF IA, Tax.			
TRUCK COUNTRY, Supp		49	.5,
UPPER EXPLORERLAND, Srvc			
VISA , Supp			
WHKS, Engr		.611	.0
WILGENBÜSCH, M, Srvc		.200	.00
ZORO, Supp	5	,512	.30
' II			

GENERAL 199,721.28
LOST PROJECT 16,010.81
EV CHARGING 52.83
FIRE STATION BLDG 127.44
DRUG DOG 12.27
CR COMM FIRE 2,662.45
ROAD USE TAX 22,600.54
EMPLOYEE BEN 6,968.74
FIRE EQUIPMENT 8,450.00
SCENE SHOP PROJECT 5,303.74
SEWER AGING EQUIP RPLC 611.01

BY FUND:

SEWER RPLC PROJ .....41,656.05

Published in the Cresco Times Plain Dealer 04/30/2025

### Notice

# PUBLIC NOTICE OF STORM WATER DISCHARGE

Howard County plans to submit a Notice of Intent to the Iowa Department of Natural Resources to be covered under an NPDES General Permit.

-General permit No. 2- Storm Water Discharge with Industrial for Construction Ac-

tivitie

The storm water discharge will be from C-9(FHWA#183840) Bridge Construction Activity located in NW 1/4, 13, 100, 13. Storm water will be discharged from one point source and will be discharged to the following streams: Upper Iowa River.

Comments may be submitted to the Storm Water Coordinator, Iowa Department of Natural Resources, 502 E. 9th St, Des Moines, la 50319. The public may review the Notice of Intent frome 8:00am-4:30pm, Monday through Friday, at the above address after it has been received by the department.

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## UIAS set to host 'Birds of Costa Rica' presentation

PROTIVIN - The Upper Iowa Audubon Society will host a presentation on the birds and wildlife of Costa Rica on Sunday, May 4 at 1:30pm at The Place Restaurant in Protivin. The program is free and open to the public. No registration is necessary.

The presentation will be led by Darrin Siefken, former owner of Crawdaddy Outdoors in Waverly, who leads a variety of guided outdoor experiences and excursions. Darrin and Janeen Siefken, along with friends Rod and Miriam Patton, recently traveled to Costa Rica to see an amazing number and variety of colorful birds. Experience, through Darrin's photography and stories, the beautiful birds and diverse scenery found in this special

ountry.

The Upper Iowa Audubon Society is the local chapter of the National Audubon Society serving Allamakee, Chickasaw, Clayton, Fayette, Howard, and Winneshiek counties in Iowa and Crawford County in Wisconsin. Learn more at www.upperiowaaudubon.org.

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