

# REPORTER-DEMOCRAT

## TRUST NOTICE

**IN THE MATTER OF THE TRUST: Restated Jane D. Peters Trust**

To all persons regarding Jane D. Peters, deceased, who died on or about November 21, 2024. You are hereby notified that the trustee is holding the trust of the Restated Jane D. Peters Trust dated on October 6, 2022. 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 mailing of this notice or thirty (30) days from the date of publication of this notice or thirty (30) days from the date of mailing this notice to the spouse of the decedent settlor (if any), 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 of this notice or thirty (30) days from the date of publication of this notice to the spouse of the decedent settlor (if any), and to all heirs of the decedent settlor whose identities are reasonably ascertainable. Any suit not filed within this period shall be forever barred.

Date of second publication: January 23, 2025

3.2

## EMMETSBURG MUNICIPAL UTILITIES

**NOTICE OF PUBLIC HEARING**

Wastewater Treatment Facility Improvements Emmetsburg Municipal Utilities

**Time for Commencement and Completion of Work.** Work on the improvement shall commence as stated in the Notice to Proceed. All work under the Contract must be substantially complete within 60 Calendar Days and must be ready for Final Payment within 720 Calendar Days. Damages in the amount of \$1,095.00 per day will be assessed for each day the work remains incomplete beyond the substantial completion date.

**Public Hearing on Proposed Contract Documents and Estimated Costs.** A public hearing will be held by Emmetsburg Municipal Utilities on the proposed contract documents (plans, specifications and form of contract) and estimated cost at the meeting at 7:00 a.m. on January 28, 2025 at the Council Chambers

3.1

## PROBATE: ANN M. HARRIS

**THE IOWA DISTRICT COURT FOR PALO ALTO COUNTY**

**IN THE MATTER OF THE ESTATE OF ANN M. HARRIS, Deceased CASE NO. ESPR012579**

**NOTICE OF APPOINTMENT OF ADMINISTRATORS AND NOTICE TO CREDITORS**

To All Persons Interested in the Estate of Ann M. Harris, Deceased, who died on or about December 10, 2024: You are hereby notified that on December 30, 2024, the undersigned were appointed administrators of the estate.

Date of second publication January 16, 2025

2.2

## PROBATE: GARY GRAVLUND

**THE IOWA DISTRICT COURT FOR PALO ALTO COUNTY**

**IN THE MATTER OF THE ESTATE OF GARY GRAVLUND, Deceased CASE NO. ESPR012581**

**NOTICE OF APPOINTMENT OF ADMINISTRATORS AND NOTICE TO CREDITORS**

To All Persons Interested in the Estate of Gary Gravlund, Deceased, who died on or about December 21, 2024: You are hereby notified that on January 7, 2025, the last Will and Testament of Gary Gravlund, deceased, bearing date of April 23, 2014, was admitted to probate in the above-named court and that Randy Loomis was appointed Executor of the estate. Any action to set aside the admission of the will 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 (whichever is later) shall be forever barred.

Date of second publication January 23, 2025

3.2

## EMMETSBURG COMMUNITY SCHOOL DISTRICT

**EMMETSBURG COMMUNITY SCHOOL DISTRICT**

**School Board Meeting**

Board of Education  
January 8, 2025

The Board of Education of Emmetsburg Community School District met in a regular session on January 8, 2025 at 6:30 am in the Central Office Board Room.

Present: Morgan Grimm, Bruce Nelson, Kathy Roethler, Bill Huberty, and Kyle Caven (via phone)

Absent: Val Morton and Lori Riley

Also Present: Cory Jenness, Alyssa Anderson

Bruce Nelson, Board Vice President called the meeting to order at 6:30am.

**ADDITIONAL ITEMS**

Next Board Meeting is January 22nd @ 6:30 AM.

Talking Points on Board Agenda Items-None.

**ADJOURNMENT:** Nelson motioned to adjourn the meeting at 7:02 am. Seconded by Grimm. All voted in favor. Motion carried.

Board Secretary

3.1

## PALO ALTO COUNTY SHERIFF SALES DESIREE & IAN PATTISON - EQCV027520

**Notice of Sheriff's Levy and Sale IN AND FOR PALO ALTO COUNTY**

STATE OF IOWA  
PALO ALTO COUNTY

Iowa District Court  
Palo Alto County  
Case #: EQCV027520  
Civil #: 24-000391

**NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING**

**DESIREE PATTISON AND IAN PATTISON ET AL**

Special Execution

As a result of the judgment rendered in the above referenced court case, an execution was issued by the court to the Sheriff of this county. The execution ordered the sale of defendant(s)

Real Estate Described Below

To satisfy the judgment. The Property to be sold is

**THE SOUTH FORTY-SEVEN FEET (S 47) OF LOT SIX (6) AND THE NORTH TEN FEET (N 10') OF LOT SEVEN (7), ALL IN BLOCK THIRTEEN (13),**

**BURNHAM'S ADDITION TO THE CITY OF EMMETSBURG, PALO ALTO COUNTY, IOWA**

Property Address:  
503 MONROE ST  
EMMETSBURG IA 50536

The described property will be offered for sale at public auction for cash only as follows:

Sale Date	Cash Only	Sale Time
03/05/2025	10:00	

Place of Sale  
**PALO ALTO COUNTY SHERIFF'S OFFICE 2002 10TH STREET EMMETSBURG, IA 50536**

This sale not subject to Redemption.

Judgment Amount	Costs	Total
\$95,582.76	\$3,330.11	

Accruing Costs  
PLUS Interest \$6,908.47

Sheriff's Fees  
Pending

Attorney

Date 01/08/2025

JOHN KING  
PALO ALTO COUNTY SHERIFF

3.2

## PALO ALTO COUNTY SUPERVISORS

Courthouse  
Emmetsburg, Iowa  
January 7, 2025, 8:00 a.m.

The Palo Alto County Board of Supervisors met in regular session. Members present: Roger Faustick, Chair; Linus Solberg, Keith Wirtz, Ronald Graettinger, Craig Merrill. Present: Diane Weiland, Reporter/Democrat; Anne Quail, County Attorney.

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

Roger Faustick, Chair, called the meeting to order and led the Pledge of Allegiance.

Motion by Wirtz, 2nd by Merrill to approve the agenda for January 7, 2025, with addition for approval of Pay Estimate No. 1 for Jt 22 IDALS project. Motion Carried.

Motion by Merrill, 2nd by Graettinger to add to the minutes of January 2, 2025, the appointment of Ashley Trick to the Local Health Board for a 3-year term expiring on December 31, 2027. Motion Carried.

Motion by Graettinger, 2nd by Wirtz to approve the minutes for January 2, 2025, with correction. Motion Carried.

Motion by Graettinger, 2nd by Wirtz to approve the Veteran Affairs monthly report for January 3, 2025, and the quarterly report ending December 31, 2024. Motion Carried.

Motion by Solberg, 2nd by Merrill to approve the Recorder's monthly report ending December 31, 2024. Motion carried.

Robin Jamison, County Treasurer, met with the Board to present the semi-annual report and the ISAC wellness agreement for 2025. Robin discussed with the Board to consider paying three deputies in her office at the 80% of the Treasurer's salary per Iowa Code.

Motion by Solberg, 2nd by Merrill to approve the Treasurer's semi-annual report for December 31, 2024. Motion Carried.

Motion by Wirtz, 2nd by Graettinger to approve to participate in the ISAC Wellness Program for 2025. Motion Carried.

No one was present for public comment.

Walter Davis-Oeth, County Engineer, met with the Board. Walter discussed with the Board concerns on 350th Street. Walter will update signs on 350th St location. Walter presented quotes for tractor from Red Power, Ziegler, and John Deere. Present: Andy Stolter.

Motion by Solberg, 2nd by Merrill to approve the purchase of three tractors from Red Power for \$405,000. Motion Carried.

Motion by Wirtz, 2nd by Merrill to appoint Jeff Gambell to West Bend Township trustee to fill the unexpired term ending on December 31, 2026. Motion Carried.

Motion by Wirtz, 2nd by Merrill to serve to appoint the following persons to serve as members of the compensation commission for the eminent domain cases for the 2025 year. Motion Carried.

**BUSINESS PERSONS**

1. Alex Bleuer  
605 S Broadway  
Ruthven, IA 51358  
515-890-0565

2. John Spies  
302 Lakeshore Drive  
Emmetsburg, Iowa..... 712-852-4023

3. Wm. S. Brown  
407 280th St  
Graettinger, Iowa..... 712-859-3880

4. Jeff Treverer  
1298 South St. Box 264  
Ayres, Iowa..... 712-426-2202

5. Joe Neenan  
4125 360th Ave  
Ruthven, Iowa..... 712-298-1504

6. Mike Gehrt  
803 Micawber St.  
Mallard, Iowa..... 712-425-3560

**REALTORS**

21. Chad Clausen  
Emmetsburg, Iowa..... 712-425-3234

21. David Neilson  
104 South Elder Ave.  
Graettinger, Iowa..... 712-859-3860

22. Rick Stillman  
34780 Co-Hawk Ave  
Emmetsburg.....NA

**ADVERTISMENT FOR BIDS**

**PROJECT: PACHS - GRAETTINGER CLINIC RENOVATION**

**PACHS GRAETTINGER CLINIC**

BIDS DUE: January 8, 2025 at 2:00 pm

Architect (hereinafter referred to as Architect/Engineer):  
Shive-Hattery, Inc.  
4125 Westown Parkway, Ste 100  
West Des Moines, IA 50266

NON-DESIGNATED PREBID MEETING: December 10, 2024  
DATE: 10/20/24  
TIME: 3:00 PM

LOCATION: Project Site - 204 N. Van Gordon Ave, Graettinger, IA 51342

TO: POTENTIAL BIDDERS

Bids will be received electronically to [204nvg@shive-hattery.com](mailto:204nvg@shive-hattery.com) until 2:00 pm, Central Time, on January 8, 2025.

Bids will be publicly read electronically at 2:00 pm, Central Time, on January 8, 2025 or at such later time and place as may then be fixed.

Email your bids to Andrea Mumm at [amumm@shive-hattery.com](mailto:amumm@shive-hattery.com)

You may attend the bid opening virtually by using this link: <https://bit.ly/5jD6d2tG>

Call in: 319-382-8428 PIN: 208-368 820#

Bids will be considered by the Owner at a public meeting to be held electronically and at PACHS Hospital board room at 7:35 AM, Central Time, on January 22, 2025 or at such later time and place as may then be fixed.

You may link this meeting virtually by using this link: <https://bit.ly/5jD6d2tG>

The general nature of the work is as follows:  
The project involves a 2,400 SF renovation of an existing one-story wood framed building for use as a medical clinic. There is work to walk new concrete paving for parking and walks as well as exterior lighting. There are new exterior windows and doors. It is an EPS structure.

The Owner's construction budget for the project is \$1,400,000.

The work shall commence on or about February 14, 2025.

The work shall be substantially complete on or about August 1, 2025 with final completion ten (10) days following substantial completion.

Bidders shall be prepared to submit a performance bond and payment bond conditioned on the faithful performance of the contract. Out-of-state bidders shall be prepared to submit an Offer of State Contractor Bond with the Iowa Division of Labor in accordance with Chapter 91C of the Code of Iowa.

It is the intent of the Owner to award a contract to the lowest, responsible, responsive bidder provided the bid has been submitted in accordance with the bidding requirements. The Owner reserves the right to waive informalities or irregularities. The Owner reserves the right to reject any or all bids.

Submit your offer on the Bid Form provided. Bidders may supplement this form as appropriate.

3.1

## PALO ALTO COUNTY HEALTH SYSTEMS

Althea King, Zoning & Anne Quail, court attorney, met with the Board to discuss the upcoming board for the county comprehensive land use plan and zoning ordinance.

Motion by Merrill, 2nd by Wirtz to approve Pay Application #1 to IDALS project. Motion Carried.

Motion by Merrill, 2nd by Wirtz to adjourn. Motion Carried.

Roger Faustick, Chairman

3.1

## EMMETSBURG COMMUNITY SCHOOL DISTRICT

**EMMETSBURG COMMUNITY SCHOOL DISTRICT**

**SCHOOL DISTRICT**

Regular Meeting  
Board of Education  
December 20, 2024

The Board of Education of Emmetsburg Community School District met in a regular session on December 20, 2024 at 6:30 am in the Central Office Board Room.

Present: Morgan Grimm, Bruce Nelson, Kathy Roethler, Bill Huberty, and Kyle Caven (via phone)

Absent: Val Morton and Lori Riley

Also Present: Cory Jenness, Alyssa Anderson

Bruce Nelson, Board Vice President called the meeting to order at 6:30am.

**ADDITIONAL ITEMS**

Next Board Meeting is January 22nd @ 6:30 AM.

Talking Points on Board Agenda Items-None.

**ADJOURNMENT:** Nelson motioned to adjourn the meeting at 7:02 am. Seconded by Grimm. All voted in favor. Motion carried.

Board Secretary

3.1

## PALO ALTO COUNTY TREASURER

Palo Alto Co Treasurer - Accounting  
Semi-Annual Report  
Robin Jamison, Treasurer Palo Alto Co Treasurer, Emmetsburg, IA  
For the period from July - December, Inclusive  
Statement of Account By Fund

Fund	Balance	Revenues	Total to be Accounted for	Disbursements	Fund Balance	Auditor's Warrants
01 General Basic	3,505,403.84	2,674,385.68	6,179,789.52	2,476,397.03	3,703,392.49	38,315.80
02 General Supplemental	535,342.27	665,581.78	1,200,924.05	561,400.31	639,523.74	221.05
03 Rural Services Basic	1,463,235.47	2,066,099.58	3,529,335.05	2,164,431.57	1,364,903.48	2,241.05
05 Secondary Road	9,409,989.84	3,513,026.41	12,923,016.25	6,188,157.18	6,734,859.07	26,186.77
06 Palo Alto County						
10 Economic Deve	1,176,951	55,000.00	59,176.95	55,000.00	4,176.95	.00
12 Capital Projects	1,981,458.31	14,983.93	1,996,442.24	1,990,036.05	6,406.19	86.75
13 Debt Debt Agency	385,840.37	0.00	385,840.37	286,428.13	99,412.24	.00
14 Drainage Control	292,230.21	1,787,919.46	2,080,149.67	1,651,974.82	428,174.85	5,140,324.63
16 Joint Drainage Service	76,583.73	71,875.87	148,459.63	35,920.57	112,539.06	18.18
20 Brotherhood and T P Ed Fund	12.56	978.05	990.61	972.95	17.66	.00
21 Township Control	2,452.39	159,761.99	162,214.38	159,213.40	3,000.98	.00
21 Corporation Control	21,582.69	2,003,898.32	2,025,481.01	1,994,318.67	31,162.34	.00
22 School Control	6,066,597.32	6,566,566.32	12,633,163.64	6,526,145.07	6,107,018.57	.00
23 Area School Control	7,928.91	70,869.73	78,798.64	719,406.94	706,987.74	12,419.20
24 Sanitary District	19.25	6,274.94	6,294.19	6,156.02	138.17	.00
25 Grating Fire Area	485.15	35,922.89	36,408.04	35,542.17	865.87	.00
26 Ringed Fire Area	17.77	3,677.66	3,695.43	3,537.44	157.99	.00
28 Hospital General & Maint	13,917.19	1,083,436.86	1,097,354.05	1,077,244.54	20,109.51	.00
29 Co. Ag. Extension	2,142.94	166,581.06	168,724.00	165,632.17	3,091.83	.00
30 Co. Cons. Land	230,558.21	16,627.20	247,185.41	247,185.41	.00	.00
31 Co. Assessor	179,446.05	198,776.81	378,222.86	167,517.51	210,705.35	557.11
32 Motor Vehicle Trust	156,798.00	1,172,552.80	1,329,350.80	1,095,388.60	233,962.20	.00
33 City Special Assess.	111,459.77	819,540.98	931,000.75	817,274.52	113,726.23	.00
Project C	735.73	71,222.06	71,957.79	70,540.79	1,417.00	.00
35 Tax Redemption Trust	8,523.00	96,646.60	105,169.60	104,121.44	1,048.16	.00
39 Improvement	.00	.00	.00	.00	.00	.00
Certificate Agency	.00	.00	.00	.00	.00	.00
46 MH DD Services Fund	707,213.13	1,401,074.36	2,108,287.49	1,199,907.22	908,380.27	237,828.08
47 co recorder electronic fund	.05	.05	.05	.05	.00	.00
48 co recorder electronic fee	209.00	1,079.00	1,288.00	1,112.00	177.00	.00
49 Driver's License	.00	24,082.00	24,082.00	24,082.00	.00	.00
50 Resources Enhancement	74,433.21	10,068.84	84,502.05	84,502.05	.00	.00
52 E 911 Surcharge	701,753.75	98,101.88	839,855.63	104,451.91	735,403.72	243.42
53 Recorder's	17,294.01	1,165.39	18,459.40	798.04	17,661.36	.00
54 Property Tax Agency	.00	.00	.00	.00	.00	.00
55 Special Revenue/Trif	92,045.59	700,315.66	792,361.25	39,135.47	753,225.78	.00
56 closure/post closure trust fun	9,781.00	121.00	9,902.00	9,902.00	.00	.00
57 Health Insurance Fund	898,113.57	70,869.73	969,983.30	1,605,974.30	735,009.30	855.00
58 Jail Room & Board	37,508.44	37,508.44	75,016.88	75,016.88	35,925.88	.00
59 Spec. Revenue Sheriff Reserve	5,573.51	1,445.00	7,018.51	2,421.48	4,597.03	.00
60 Donations for 5 Island Trails	.00	.00	.00	.00	.00	.00
61 Attorney Collection Fees	44,496.01	510.18	45,006.19	45,006.19	.00	.00
63 Future Payments	10,158.58	4,755.81	14,914.39	11,229.14	3,685.25	.00
	21,111,980.29	26,913,830.91	48,025,811.20	30,597,048.12	17,428,763.08	5,446,656.78

Emmetsburg, IA 50536

3.1

## EMMETSBURG COMMUNITY SCHOOL DISTRICT

**EMMETSBURG COMMUNITY SCHOOL DISTRICT**

**SCHOOL DISTRICT**

Regular Meeting  
Board of Education  
December 20, 2024

The Board of Education of Emmetsburg Community School District met in a regular session on December 20, 2024 at 6:30 am in the Central Office Board Room.

Present: Morgan Grimm, Bruce Nelson, Kathy Roethler, Lori Riley, and Kyle Caven

Absent: Bill Huberty

Also Present: Cory Jenness, Alyssa Anderson, Stephanie Christensen, Tyler Bjurstrom, Tim Rodemeyer

Val Morton, Board President called the meeting to order at 6:30am.

**APPROVAL OF AGENDA:** Motion by Grimm to approve the agenda as presented. Seconded by Nelson. All voted affirmative. Motion carried.

**PUBLIC FORUM:** No members from the community were present.

**TEACHING & LEARNING**

Administrative Reports: Building Principals presented their monthly reports. Student Board Member Danica Ringbladen presented the Student Board Report.

**CONSENT ITEMS:** Caven motioned to approve the consent items including: November board minutes, Claims, SBO Financial reports, Donations, Concession Construction Payment #1, and Online Bids for Obsolete Equipment, Seconded by Riley. All voted affirmative. Motion carried.

**OLD BUSINESS**

**Second Reading Board Policies:** Jenness reviewed Board policies 105.5-406.6 that were discussed at the Policy Development Committee meeting. Motion by Roethler to approve second reading. Seconded by Nelson. All voted affirmative. Motion carried.

**NEW BUSINESS**

**First Reading Board Policies:** Jenness reviewed board policies 407.1-408.3 that were discussed at the Policy Development Committee meeting. Motion by Morton to waive the second reading of Board policies and approve as presented. Seconded by Riley. All members voted in favor. Motion carried.

**Low Performance Profiles:** Discussion was held during Principal reports on the Iowa Performance profiles for each building.

**NW Iowa Virtual Academy:** Discussion was held regarding an online alternative school for students within the District.

**SBRC Application:** Motion by Nelson to approve the SBRC Application in the amount of \$8,362.52. Seconded by Grimm. All members voted in favor. Motion carried.

**Revenue Purpose Statement:** Discussion was held on the Revenue Purpose Statement Report. No motions were made.

**Partnership with YMCA:** Discussion was held regarding a potential partnership with YMCA for childcare and recreational services.

**Purple Pathway MQL:** Motion by Nelson to approve the Purple Pathway MOU with UNI. Seconded by Grimm. All members voted in favor. Motion carried.

**Personnel:** Motion by Riley to approve the following resignations: Shelby Necht-Paradeucator, and Devin Goodchild-Paradeucator, and the following new hires: Dennis Deming-Paradeucator, Dawson Weir-Paradeucator, Rose Busse-Server, Scott Mason-Server, Kim Kerr-Cook, and Shelby Reed-7th Grade Girls Basketball Coach. Seconded by Caven. All members voted in favor. Motion passed.

**Open Enrollment:** None

**Early Graduation Requests:** Motion by Morton to approve the early graduation list requests as presented pending they meet all graduation requirements. Seconded by Nelson. All members voted in favor. Motion carried.

**ADDITIONAL ITEMS**

Next Board Meeting is January 22nd @ 6:30 AM.

Talking Points on Board Agenda Items- Discussion on Administrative/Activity reports.

**ADJOURNMENT:** Caven motioned to adjourn. All voted in favor. Motion carried by Roethler.

Board President  
Board Secretary

MOC-Floyd Valley CSD

JV Boys Wr..... 200

Music Theater International..... 100

Boys of World..... 200

NAPA Bus Barn S..... 333.14

New Cooperative Monthly Ga..... 1131.95

New York Life Insurance..... 126.19

North Central International LLC

Bus Open/D..... 1647.89

Northwest Glass Co..... 418.87

631/BUNS..... 413.53

Outdoor Services..... 1475

Palo Alto County Auditor..... 6398.24

Palo Alto County Health Systems

Nursing Su..... 22.59

Parallel Ag Balance du..... 17.22

Pat Fogarty 7th Grade..... 200

Pepsi Cola A La Carte..... 516.56

Pitney Bowes, Inc..... 418.87

Quarterly..... 1693.24

Pizza Ranch Football B..... 1993.17

Polk County Sheriff's Office..... 273.32

Other With..... 273.32

Popp Binding & Laminating

2 sets of..... 278.79

Prarie Lakes AEA..... 340

CPI Crisis..... 2338.73

Principal Life Insurance Co.

Other With..... 2338.73

Robert Cunningham

Varsity Bo..... 130

Varsity Crews 7th Grade..... 90

Ryan Sikora JV Basketb..... 310

John Stokas 8th Grade..... 90

SAVA's Curriculum..... 750

Scrieb's Carpentry

Door Const..... 1936.8

Scott Cartwright Bob Roethl..... 129

Sheldon Community School..... 100

JV Boys Wr..... 200

Smith Wellness Center

Other With..... 221.92

Spencer Municipal Hospital ATTN: General Accounting Heart Svc..... 352

Spencer Office Supplies

Maintenanc..... 738.87

Steven Hauge JV Girls B..... 110

Swanson Hardware

Maintenanc..... 184.45

The Print Shop & P A Promos

Cheer Cale..... 537.94

Timberline Billing Services, LLC

Juncton D..... 33070

Todd Hough JV Basketb..... 240

Travis Birkey 8th Grade..... 190

Travis Cooke Varsity Bo..... 140

Trophies Plus, Inc Custom Med..... 1395.2

Troy O'Hern Varsity Bo..... 163

UMB Bank NA Bond Paym..... 300

United States Treasury

Fica With..... 130205

Value Inspired Products & Services

Juncton D..... 33070

Verizon Wireless Monthly Ho..... 49.4

VISA Honor Choe..... 6204.91

Vision Service Plan Vision Pay..... 836.36

Wellmark Blue Cross & Blue Shield Health In..... 95274.31

West Music Co. This is al..... 238.45

\*\* BANK ACCOUNT TOTAL \*\*

643599.58

\*\* DISTRICT TOTAL \*\*

643599.58

**FREE COLLEGE FINANCING INFO**

**Paying for college can be confusing. The free college financing information kit can help.**

Visit [www.IowaStudentLoan.org/CollegeKit](http://www.IowaStudentLoan.org/CollegeKit)