

# Public notices

STATE OF WYOMING )  
 )  
 ) IN THE DISTRICT COURT  
 ) ss.  
 COUNTY OF HOT SPRINGS ) FIFTH JUDICIAL DISTRICT

307.742.5641 (fax)  
 mloblasser@wyoming.com

Pub. Sept. 12 & 19, 2019 No. 8652

## FORECLOSURE SALE NOTICE

WHEREAS, default has occurred under the terms of a promissory note ("Note") and real estate mortgage ("Mortgage"). The Mortgage was executed and delivered by Michael L Oman to First Interstate Bank, and was recorded on May 30, 2018, as Document # 0530393, Book # 181, Pages 370-376 in the records of the office of the County Clerk for Hot Springs County, State of Wyoming.

WHEREAS, the Mortgage contains a power of sale which by reason of said default, the Mortgagee declares to have become operative, and no suit or proceeding has been instituted at law to recover the debt secured by the Mortgage, or any part thereof, nor has any such suit or proceeding been instituted and the same discontinued.

WHEREAS, written notice of intent to foreclose the Mortgage by advertisement and sale has been served upon the record owner and the party in possession of the mortgaged premises at least ten (10) days prior the commencement of this publication, and the amount due upon the Mortgage as of the date of this notice of sale is \$95,286.61, plus accruing attorneys' fees, costs expended, and accruing interest and late charges after the date of this notice of sale.

WHEREAS, the mortgaged property being foreclosed upon may be subject to other liens and encumbrances that will not be extinguished at the sale and any prospective purchaser should research the status of title before submitting a bid.

NOW, THEREFORE First Interstate Bank, as the Mortgagee, will have the Mortgage foreclosed as by law by causing the mortgaged property to be sold at public venue by the Sheriff or Deputy Sheriff in and for Hot Springs County, Wyoming to the highest bidder for cash at 11:00 a.m. on October 1, 2019 at the front door of the Hot Springs County Courthouse located at 415 Arapahoe Street, Thermopolis, Wyoming, Hot Springs County, for application on the above-described amounts secured by the Mortgage, said mortgaged property being described as follows, to-wit:

THAT PART OF LOTS 9 AND 10, BLOCK 50, ORIGINAL TOWN OF THERMOPOLIS HOT SPRINGS COUNTY, WYOMING, LYING NORTH OF THE FOLLOWING DESCRIBED LINE: BEGINNING

AT A POINT ON THE EAST LINE OF SAID LOT 9 SAID POINT 9, SAID POINT BEING LOCATED 131.8 FEET SOUTH OF THE NORTHEAST CORNER OF SAID LOT 9; THENCE N 53°45' W, 36.6 FEET; THENCE N 53°00' W, 37.0 FEET TO A POINT ON THE WEST LINE OF SAID LOT 10, SAID POINT LYING 89.2 FEET SOUTH OF THE NORTHWEST CORNER OF SAID LOT 10; AND ALSO A PARCEL OF LAND LOCATED IN LOTS 9 AND 10, BLOCK 50, ORIGINAL TOWN OF THERMOPOLIS, HOT SPRINGS COUNTY, WYOMING, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 9; THENCE NORTH ALONG SAID EAST LINE OF SAID LOT 9, 8.2 FEET; THENCE N 54°22'20" W, 49.13 FEET; THENCE DUESOUTH 36.7 FEET TO THE SOUTH BOUNDARY OF SAID LOT 10; THENCE EAST 40 FEET 10 INCHES TO THE POINT OF BEGINNING OF THIS DESCRIPTION.

, which is sometimes commonly known as 835 Amoretti Street, Thermopolis, WY 82443.

Dated: August 26, 2019

First Interstate Bank  
 By: Brad Sweat  
 Crowley Fleck PLLP  
 111 West 2nd Street, Suite 220  
 Casper, WY 82601  
 307-265-2279

Pub. Sept. 5, 12, 19, & 26, 2019 No. 8649

## NOTICE

The Hot Springs County Board of Commissioners are asking Hot Springs County Residents to apply on the following Hot Springs Board position:

Nature & Discovery Board 1 opening - Three (3) - year term

Residents of Hot Springs County interested in applying to serve on the Board or position should submit their County Board Questionnaire (available on the County website www.hscounty.com or at the Clerk's Office) to the Hot Springs County Clerk's Office no later than 5:00 p.m., Friday September 27, 2019. Applications will be considered and appointment made at the Hot Springs County Commissioners meeting October 1st, 2019.

Rosemary DeSeyn  
 Hot Springs County Clerk

Pub. Sept. 12 & 19, 2019 No. 8653

## Legal Notice Notice of Change of Meeting Date

Notice is hereby given that the regular meeting of the Board of Trustees of Hot Springs County School District No. 1 scheduled for September 17, 2019, has been changed to Tuesday, September 24 at 6:00 p.m. in the Board Room located at 415 Springview St., Thermopolis, WY.

/s/ Clay Van Antwerp  
 Chairman, Board of Trustees

Pub. Sept. 19, 2019 No. 8656

The Board of Directors of the Wyoming Community Development Authority (WCDA) will hold a Board work session beginning at 1:00 pm, Tuesday, September 24, 2019 and a Board meeting beginning at 8:30 am, Wednesday, September 25, 2019 at the Snow King Resort, 402 E Snow King Ave, Jackson, WY. The purpose of the meeting is to discuss general business of the Authority. An agenda is available at the offices of WCDA at 155 N. Beech, Casper, WY 82601.

Pub. Sept. 19, 2019 No. 8657

## NOTICE

The Town of Thermopolis Mayor/Council are asking for a Hot Springs County resident to apply to serve as a member of the Board of Directors on the Big Horn Basin Nature and Discovery Center Joint Powers Board. Residents interested in applying to serve on this board should submit a Town Board Questionnaire (available from Town Hall) to the Town Clerk's Office, no later than 5:00 p.m. September 30th, 2019. Applications will be considered and appointment will be made at the Town of Thermopolis Council meeting October 1st 2019. Questions may be answered at Town Hall at 307-864-9285.

Pub. Sept. 19, 2019 No. 8658

IN THE MATTER OF ) Probate No.  
 THE ESTATE OF ) 18-8  
 )  
 BARBARA LOUISE )  
 THRONBURG )  
 )  
 Deceased, )

## NOTICE OF PROBATE

TO ALL PERSONS INTERESTED IN SAID ESTATE:

You are hereby notified that on February 15, 2018, the Estate of BARBARA LOUISE THRONBURG was admitted to probate by the above-named court, and that RITA THRONBURG JOHNSON was appointed Personal Representative thereof. Any objection to the appointment of the Personal Representative shall be filed in the Court within three months from the date of the first publication of this Notice, or thereafter be forever barred.

Notice is further given that all persons indebted to the Decedent or her Estate are requested to make immediate payment to the Personal Representative, RITA THRONBURG JOHNSON, c/o Marty L. Oblasser, Corthell and King, P.C., P.O. Box 1147 Laramie, WY 82073.

Creditors having claims against the Decedent or the Estate are required to file them in duplicate, with the necessary vouchers, in the office of the Clerk of said Court, on or before three months after the date of the first publication of this Notice, and if such claims are not so filed, unless otherwise allowed or paid, they will be forever barred.

DATED this 6th day of September, 2019.

ESTATE OF BARBARA LOUISE THRONBURG  
 By: s/ Marty L. Oblasser  
 Marty L. Oblasser, Wyo.  
 State Bar No. 7-4906  
 Corthell and King Law Office, P.C.  
 221 S. 2nd Street  
 Laramie, WY 82070  
 307.742.3717

# INSURANCE | From Cavities to Cosmetic

## UNDERSTANDING YOUR DENTAL INSURANCE

Dentists love to tell their patients they "create smiles." But, people who pay out of pocket or receive out of network services may not leave a dentist's office smiling.

By better understanding dental insurance, you may be able to see a dentist near you for procedures from routine cleanings to root canals within the framework of your dental coverage.

This article is intended to give you general guidance about dental coverages. Please contact Wyoming licensed dental insurers for specific information about their policies and coverages.

### Types of Dental Insurance

There are four general types of dental coverage:

1) **Dental preferred provider organization (DPPO or PPO)** are popular plans because they allow covered consumers to choose from an array of dentists and dental specialists.

2) **Dental health maintenance organization (DHMO or HMO)** have specific dentists under contract with the dental insurance company and offer services at predetermined rates.

3) **Dental indemnity insurance** are plans in which insured consumers pay dentists directly for services rendered and later receive compensation from the insurance company through a claims-submission process.

4) **Discount dental/dental savings plans** are programs in which some dentists agree to perform services for plan owners at a discounted price. Dentists are paid the discounted rate directly by the plan owner.

### What Dental Plans Cover

Individual policies typically cover the following:



- **Preventive care** (cleaning, routine office visits);
- **Restorative care** (fillings and crowns);
- **Endodontics** (root canals); and
- **Oral surgery** (tooth removal and minor oral infection drainage).

Dental plans typically do not cover every dental procedure. Each plan contains a list of conditions or circumstances that limit or exclude services from coverage.

Most plans cover 100% preventive care and apply copayments as a dollar amount (DHMOs) or percentage (DPPOs and dental indemnity). **Preventive care** generally includes oral evaluations, cleanings, X-rays and sealants. **Basic procedures** refer to office visits, extractions, fillings, root canals and periodontal gum disease treatment.

**Orthodontics** (braces and retainers) are generally covered via a rider in individual and

group policies. **Periodontics** (scaling, root planning and acute infection and lesion management) and **prosthodontics** (dentures and bridges) may be covered at the same coinsurance percentage as diagnostic and preventive services or at another rate. Be aware that some plans exclude these coverages entirely.

Orthodontics are often covered at a lower percentage amount or a lower dollar copay if you have a DHMO. Major procedures such as crowns, bridges and dentures are covered at the lower percentage. Root canals and implants are sometimes considered a major procedure. Check your policy to be certain what your plan covers and at what percentages.

### Coverage through Medicaid, Medicare and ACA

States are required to provide dentistry for children covered by Medicaid and the Children's

Health Insurance Program (CHIP). But, states individually decide whether to provide dental benefits for adults. Check with **Wyoming Medicaid** if you or your children might qualify for Medicaid benefits.

Traditional **Medicare** does not cover most dental care, dental procedures, or supplies, like cleanings, fillings, tooth extractions, dentures, dental plates, or other dental devices.

**Affordable Health Care Act (ACA)** insurance exchanges are not the only way to obtain dental benefits for your children. Pediatric dental coverage is considered "essential" but not "mandatory" under the ACA. Plans inside health insurance marketplaces must offer pediatric dental coverage, but parents do not have to purchase it. Health coverage for anyone 18 years old or younger must also come with dental coverage—whether a part of the health plan or as a separate plan. Learn more about dental coverage on the Health Insurance Marketplace at: [healthcare.gov/coverage/dental-coverage](http://healthcare.gov/coverage/dental-coverage).

### Supplemental Dental Insurance or Riders for Orthodontics

Orthodontia can be pricey. Orthodontics insurance (or a rider) offers a means of offsetting the costs not covered by your general dental coverage. You must have dental coverage in order to purchase an orthodontics rider or supplemental dental insurance.

### How Much Do Procedures Cost?

Some plans allow for a pre-treatment estimate of the benefits available to an enrollee in advance of a proposed treatment, subject to policy limitations and the patient's eligibility at the time the services are rendered.

### More Information

If you have questions about your dental coverage, contact the Wyoming Department of Insurance DOI.



Wyoming Department of Insurance  
<http://doi.wyo.gov> • 1 (800) 438-5768

This public service announcement is presented and paid for by the insurance companies licensed to do business in Wyoming in cooperation with the Wyoming Insurance Department. For more information on the state's insurance companies, including financial information, visit the Insurance Department website's "Company Financial Information" section.